



WHAT AREAS ARE COVERED BY THE SANTA CLARA COUNTY DISTRICT ATTORNEY'S OFFICE?

If the house affected by real estate fraud is located in one of these cities, or if you paid money to someone while in these cities, the Santa Clara County District Attorney's Office can take your complaint.

- | | |
|-----------------|---------------|
| Campbell | Mountain View |
| Cupertino | Palo Alto |
| Gilroy | San Jose |
| Los Altos | San Martin |
| Los Altos Hills | Santa Clara |
| Los Gatos | Saratoga |
| Milpitas | Stanford |
| Monte Sereno | Sunnyvale |
| Morgan Hill | |

ADDITIONAL RESOURCES

These other agencies may be helpful to you.

California Department of Real Estate

Call: (510) 622-2552

Fax: (510) 622-2540

www.dre.ca.gov

California Office of the Attorney General

Call: (916) 322-3360

(800) 952-5225

Fax: (916) 323-5341

www.ag.ca.gov



Santa Clara County
District Attorney's Office
Real Estate Fraud Unit
70 W. Hedding St. West Wing
San Jose, CA 95110
1 - 408 - 792 - 2879
www.santaclara-da.org

Rev. 1212

TIPS & RESOURCES FOR HOMEOWNERS

Protect Yourself from

REAL ESTATE FRAUD



Santa Clara County
District Attorney's Office
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1 - 408 - 792 - 2879

DON'T BE A VICTIM OF REAL ESTATE FRAUD!



WHAT IS REAL ESTATE FRAUD?

Real estate fraud is any illegal activity affecting a home. It can include:

- Stealing your identity to purchase a house or applying for a home loan without your knowledge.
- Forging your signature on a deed or other document.
- Tricking you into paying money for services that do not help you or that you do not need.

HOW CAN THE DISTRICT ATTORNEY HELP ME?

The District Attorney's Office handles any case if the house is located in Santa Clara County, or if you pay money to someone when the money changes hands in Santa Clara County.

Not all cases are criminal cases. In some cases, your case may be a civil matter. By law, we are not allowed to help with civil matters, however we will assist you in getting referrals to other agencies.

TAKE THESE SIMPLE STEPS TO PROTECT YOURSELF

- Be careful doing business with people who you've never met face-to-face.
- Get a business card and keep it safe.
- Avoid door-to-door real estate sales people.
- Do not go to coffee shops or restaurants to complete deals. Legitimate companies have real offices.
- Avoid doing business with strangers you meet on the internet or at coffee shops, or stores who tell you they have a "great business deal" for you.
- Con Artists may approach you in your church, temple, or other social networks.
- Check the names of individuals and companies on the internet to see if there are complaints against them — do your homework.
- Use an escrow company to check title on all real estate transactions.
- Do not give out your social security number or other personal identifying information until you have thoroughly checked out the individual or company you are doing business with.

Check out the business and individuals you do business with. Five minutes of homework may save your house!

SIMPLE TIPS TO AVOID REAL ESTATE FRAUD

NEVER PAY FOR REAL ESTATE DEALS WITH CASH. Pay with a check so that your payments can be traced if needed.

IF IT SOUNDS TOO GOOD TO BE TRUE, IT PROBABLY IS!



YOUR RIGHTS AS A HOMEOWNER

- California law gives you certain rights. Be sure to follow these simple laws that protect you from fraud.
- You are never required to pay money for a loan modification up-front. No one can demand money before they perform their services.
- Read all documents before you sign them. Be suspicious of anyone who tells you to "just sign" the documents without reading them.
- Ask for and securely keep a copy of everything that you sign.