

房地产欺诈警报 橙县



房地产欺诈是犯罪分子可能用来窃取您的房屋、房地产或房产权益的一种盗窃形式。房地产欺诈在全县范围内呈上升趋势，且可以采取多种形式进行。防止欺诈的最佳方法是注意警告信号，并报告任何针对您的房产的可疑活动或交易。

常见的房地产欺诈

家庭产权/身份欺诈

伪造的契约被登记以使犯罪分子看起来已经取得了对房产的所有权。犯罪分子将房产权益用作抵押以借款。对新贷款不进行还款，真正的业主可能面临丧失抵押品赎回权。

家庭翻新/抵押贷款欺诈

承包商承诺进行家庭改造工作或放贷机构提供特殊的“低利率”融资，但未兑现承诺。房主留下部分完工或质量不达标的建筑工程，或者面临比预期更高的贷款偿还。

房地产投资/抵押贷款欺诈

投资者被吸引购买据称面临大幅折价出售的房产。
放弃权益契约和其他文件被伪造，以使房产看起来是在避免被收回的情况下出售的。

短售/联邦贷款欺诈

由没有牌照的个人完成的房地产交易。通常会提前收取费用，以牺牲贷款人的利益来低估房产价值。

常见的警告信号

缺失的税单

缺失的房产税单可能是家庭产权欺诈的第一个迹象。税务部门通常在九月份寄送账单。如果您没有收到税单，请致电税务部门（714）834-3411。

您被通知已登记了房产文件

当针对您的房产提交备案文件时，县登记员会通知房产所有者。如果您没有发起备案文件的登记申请，请联系您当地的警察部门或橙县治安官办公室（714）647-7040。

贷款文件或还款册

如果您收到了未申请过的贷款文件，请立即通知放贷机构。

额外资源

橙县地方检察官，经济犯罪组 - （714）834-3600

加利福尼亚州房地产部 - （213）620-2072

橙县消费者欺诈热线 - （714）347-8706

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<https://ocassessor.gov/news-information/real-estate-fraud-alert>。



Real Estate Fraud Alert Orange County



Real estate fraud is a form of theft criminals may use to steal your home, real estate holdings or the equity in your property. Real estate fraud is on the rise throughout the county and can take many forms. Your best protection against fraud is to be aware of the warning signs, and report any suspicious activity or transactions against your property.

Common Real Property Frauds

Home Equity/Identity Fraud

A forged deed is recorded to give the appearance that the perpetrator has acquired ownership of a property. The perpetrator uses the equity in the property as collateral to borrow money. No payments are made on the new loan(s), and the true owner could face foreclosure.

Home Renovation/Mortgage Fraud

Contractors offer to do home improvement work or lenders offer special "low-interest" financing, but do not deliver what was promised. Homeowners are left with partially complete or substandard construction, or a mortgage payment that is higher than expected.

Real Estate Investment/Foreclosure Fraud

Investors are lured into buying property that is supposedly facing foreclosure for pennies on the dollar. Quitclaim deeds and other documents are forged to give the appearance that a property is being sold to avoid foreclosure.

Short Sales/Federal Loan Fraud

Transactions are completed by individual(s) practicing real estate without a license. Often fees are collected in advance, and property values are under-reported at the expense of lenders.

Common Warning Signs

Missing Tax Bill

A missing property tax bill can be the first sign of a Home Equity Fraud. The Tax Collector mails the bills in September. Call the Tax Collector at (714) 834-3411 if you do not receive a tax bill.

You Are Notified That A Property Document Has Been Recorded

The County Clerk-Recorder sends notification to property owners when a document is filed against their property. If you did not initiate the document filing, contact your local police department or the O. C. Sheriff at (714) 647-7040.

Loan Papers Or Payment Booklets

If you receive documents for a loan you did not apply for, notify the lender immediately.

Additional Resources

Orange County District Attorney, Economic Crimes Unit - (714) 834-3600
State of California, Department of Real Estate - (213) 620-2072
Orange County Consumer Fraud Hotline - (714) 347-8706

