

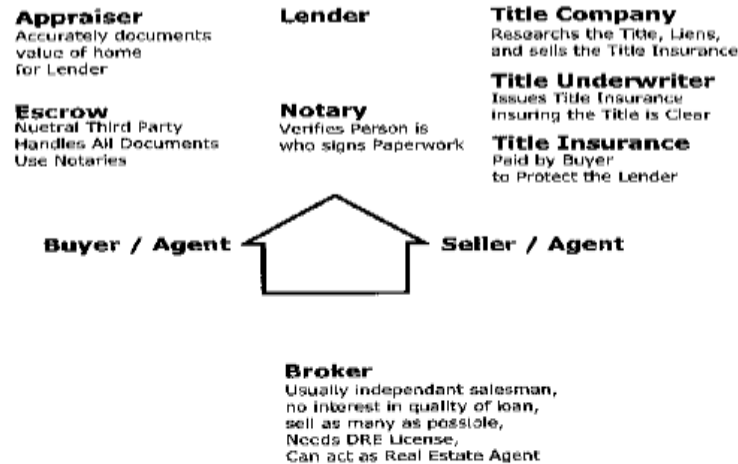
REAL ESTATE FRAUD

Investigator Cathy Garcia
San Diego County District Attorney's Office

Catherine.garcia@sdcca.org

(619) 531-3552

Who is involved in a transaction?



FIND the LIE in :

VOE
VOR
VOM
VOA
HUD 1

Title Docs

GRANT DEED= Who transferred to Who
TRUST DEED= Secures Lenders Money, right to Forclose
PROMISORY NOTE=Contract with Bank

Real Estate Loans

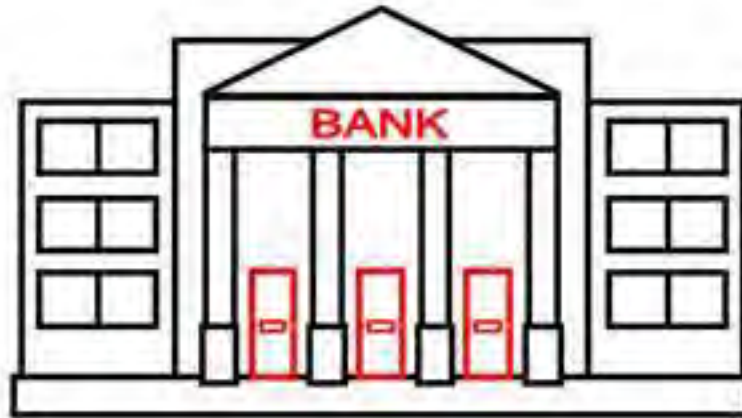
- Bank
- Private / hard money
- Title company
- Fees
- Taxes & insurance
- Equity
 - heloc



u30284850 fotosearch.com

Banks

- Mortgage agreement is with the bank or lender



Watch Out!

- Offers of changing title
 - Straw buyer
- Offers to attend a “seminar” for a fee
- Loan fees
- Wiring money
- Instructions on documents
 - Have you seen them before?
 - Do they look valid, or do they seem wrong?

DOC # 2010-0203742



APR 23, 2010 8:52 PM

OFFICIAL RECORDS
SAN DIEGO COUNTY RECORDER'S OFFICE
DAVID L. BUTLER, COUNTY RECORDER
FEES: 17.00

PAGES: 2

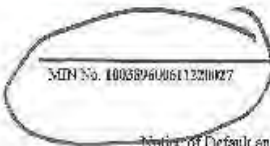


RECORDING REQUESTED BY
TORA TRUST

AND WHEN RECORDED MAIL TO:

TORAL TRUST
STATE OF
San Diego, California. (92127)

PH
2/16



MIN No. 10038960611220027

SPACE ABOVE THIS LINE RESERVED FOR FUTURE ORDER'S USE ONLY

NOTICE OF RESCISSION

Notice of Default and Election to Sell Under DOT / Notice of Trustee's Sale / Assignment of DOI
(Civil Code Section 1058.5(b))

WHEREAS the [redacted] as the duly appointed substituted Trustee under Deed of Trust dated December 19, 2006, made by [redacted] a married man, as his sole and separate property, Trustee; and recorded as Instrument No. 2006-0923005 on December 28, 2006, in Book xxx, Pages xxx, of Official Records in the office of the County Recorder of San Diego County, California describing land herein as:

LOTS [redacted] COUNTY OF SAN DIEGO TRACT NO. [redacted] IN THE COUNTY OF SAN DIEGO, STATE OF CALIFORNIA, ACCORDING TO MAP THEREOF NO. 14978, FILED IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY, ON MARCH 9, 2005. A.P.N. #: 312-289-06

also known by street and number as: [redacted]

THAT BY VIRTUE OF Revocation of Power of Attorney recorded on April 08, 2010 as Instrument No. 2010-0175575 in the office of the County Recorder of San Diego County, State of California; and Full Reconveyance recorded on April 09, 2010 as Instrument No. 2010-0177610 in the office of the County Recorder of San Diego County, State of California;

THAT THE TRUSTEE, by the above Revocation, Reconveyance, and Beneficiary's consent/directions, does hereby rescind the Notice of Default and Election to Sell Under Deed of Trust dated February 19, 2009 as Instrument No. 2009-1081019; Notice of Trustee's Sale dated June 03, 2009 as Instrument No. 2009-0299687; and Assignment of Deed of Trust dated September 17, 2009 as Instrument No. 2009-0518078 recorded in error by entity not entitled to grant, assign and/or transfer beneficial interest.

NOW THEREFORE, the undersigned hereby rescinds the aforementioned notices and assignments, and returns the priority and existence of all estate, title and interest to the person entitled, [redacted].

Dated April 19, 2010

[redacted] Trustee,

By [redacted] authorized Representative

* No word, action, notice, and/or writing be construed to imply the granting of any power of attorney, waiver of price, property, land, and homestead rights, or any certificate or assignment of title.

False Claims

- Filing false documents / clouding a title
- Sovereignty/ land patents/ treasury
- Revoking a bank's "Power of Attorney"
- MERS (registration system)
- Using equity / reverse mortgage

Loan Mod Scam

- ANYONE THAT CHARGES MONEY UP FRONT TO DO A LOAN MODIFICATION
 - What is the agreement?
 - Did the company do as promised?
 - Did you get your modification?
- Loan audit
- Civil and / or Criminal ramifications

What we can do.....

- Look for crimes: most involve some type of theft or false promise
- Forgery (470 PC)
- False documents (115 PC)
- Loan modification scam (2945 CC)
- Identity theft (530.5 PC)
- Conspiracy (182 PC)

- Anything to do with property
- Work with FBI
- Large scale cases
- surveillance

How to Report

- San Diego County DA website (reforms)
- District Attorney's Office Real Estate Fraud
- (619) 531-3552
- Mail in packet
- Department of Real Estate
- Department of Insurance
- State Bar

Money Troubles



HELP

- HOME = SECURITY
DEVASTATING LOSS

Referrals

- Legal civil/ criminal
- Counseling
- 911
- Hotlines: Access in Crisis 1-800-479-3339
1- 800-SUICIDE (national)