

# SCAMS, SPAM, MORTGAGE FRAUD

&

## HONORABLE MENTION

### I. HOT STUFF:

- Home “Option” Appreciation Schemes
- Re-emergence of Forced Placed Insurance Servicing Scam
- Out-of-Towner Attorney Solicitations Post N.O.D. (An L.A. Specialty. Ditto Bankruptcy “Specialists.”)
- Attorney Foreclosure Rescue Fraud. (Avoids fee rules for Loan Mods.)
- IRS/Law Enforcement Call Fraud. (Got one yesterday. 202 Area Code.)
- Property Tax Mortgage Escrow Hijinks (AKA. Slippery-slope Foreclosure.)
- “Presidential” Mortgage Assistance. (“AKA Office of the CEO and President, AKA “President’s Office”.)
- Transactions with ANYONE You Don’t Know Really Well Proposing the Exchange of Certified Funds and/or Wire Transfers. (Banks re-wrote their procedures, as this has gotten so bad. Usually linked to one or more of the other scams/spam listed.)

### II. SPAM, SPAM & SPAM

- Mass Tort Litigation email

- “Certified Loan Audits” and Auditors. (No Such Thing... No Such Agency.)
- “Where’s the Note” Lawsuits & MERS-based Attorney Individual Solicitations. (It’s easy you lose in court.)
- “Japanese, Asian, Canadian, Billionaire Needs Your Expert Legal help.” Attorney email solicitations. (Designed to feed on arrogance, narcissism and psychopathic tendencies thus highly effective in gulling attorneys.)
- “Japanese, Asian, Canadian, Billionaire needs your expert real estate help.” Real Estate Broker email solicitations.
- Nigerian/Saudi Arabian/Emirates-Billionaire-needs-to-park-millions-in-oil-revenue-in-your-bank-account- and-you-can-keep-some-Scam. (AKA Lottery Scam, Foreign Inheritance Scam, Foreign Country Blocked Bank Account Scam.)
- You’re the Greatest Attorney/Real Estate Agent/Loan Broker/Businessperson/Deputy DA in the Entire World Award Scam. (Just send us \$400 and we’ll send you your certificate and plaque.)
- We’ll do A Free Video Commercial for Your Business Scam
- We “Optimize” Your Web Presence Scams
- We’ll Fix The “Urgent” Issues/Problems We Found with Your Website
- Form 1098 Fraud Solicitation. (You Can Deduct Your Entire Mortgage Balance as “Interest” After Foreclosure. Big with church/civic groups.)

### III. NOT SCAMS (Exactly) BUT VERY DANGEROUS

- Title Issues
- Resurgence of Second (Unpaid) Mortgage after Market Upturn. (I thought my second mortgage was gone!)
- Form 1099-A and Form 1099-C from Hell. (At least 50% of these are incorrectly filled out by financial institutions.)

#### IV. "HONORABLE" MENTION

- Nationstar, Ocwen and BofA (*If you're dealin' with them, you'll probably be seein' us.* Our Prayer: Lord please let Ocwen go under...Amen)