



Twists and Turns: Navigating the New Fraud Prevention Norms

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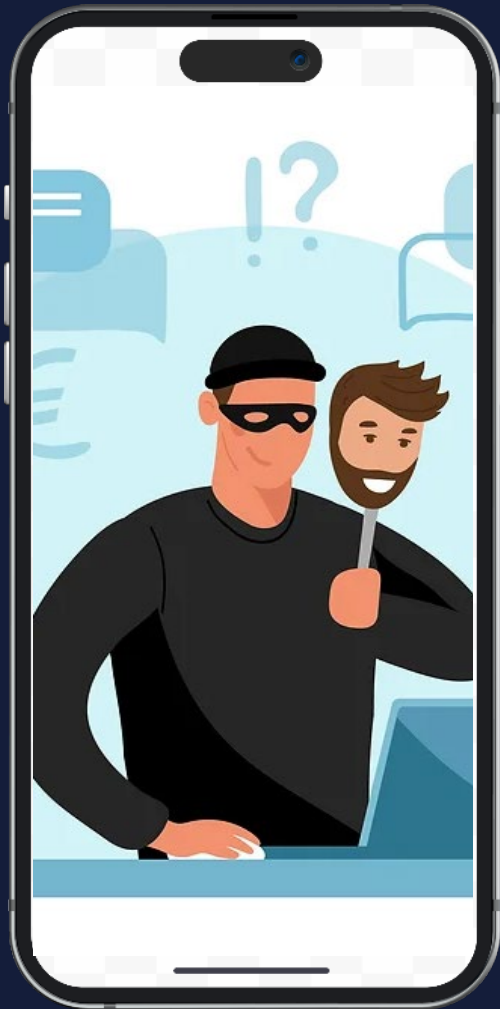
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Owner Impersonation Scams

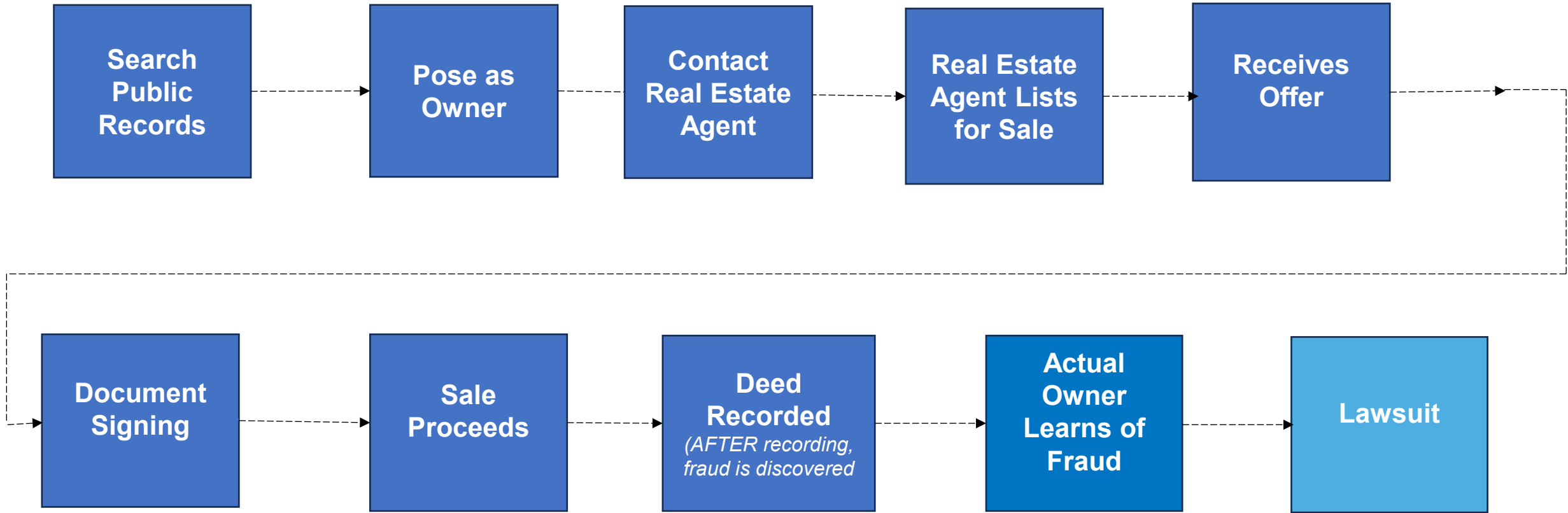
Scams that strip equity in property through a sale or cash out refinance

Target: Vacant land

- Foreign address owner
- Domestic address owner

Target: Non-owner-occupied property

Anatomy of Seller Impersonation



Domestic Owner Impersonation

- Vacant Land
- Unencumbered
- FSBO
- Property listed below market value
- Mail away closing
- Will communicate via telephone and appear at signings
- Use real notary names and fabricate new stamps

**Assume it is fraud
until you prove that it isn't**



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Non-Domestic Owner Impersonation Fraud



- Vacant land
- Unencumbered
- Owner resides outside the U.S.
- Only communicates over text or email
- Below market value
- Excuse for lack of presence
- Fabricated notarizations
- Fabricated Identification
- Proceeds wired to SE Asian Countries



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Slow down if Seller...

- Quick sale due to “emergency”
- Wants a cash buyer
- Difficult to reach via phone or video call; communicates only via text or email
- Requests to use own notary



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ALTA Survey

- 783 Title Companies responded
- 28% Title Companies reported at least one attempt in 2023
- 19% Reported attempts in April 2024



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New Trends of the Scam



Referral Sites



Hard Money
Lenders



VPNs



Agency
Impersonation



POA



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A long-exposure photograph of a city at night, showing vibrant, curved light trails from traffic in warm orange and yellow tones against a dark blue sky and city lights.

Non- Institutional Lenders

Low friction shortcut
to the equity

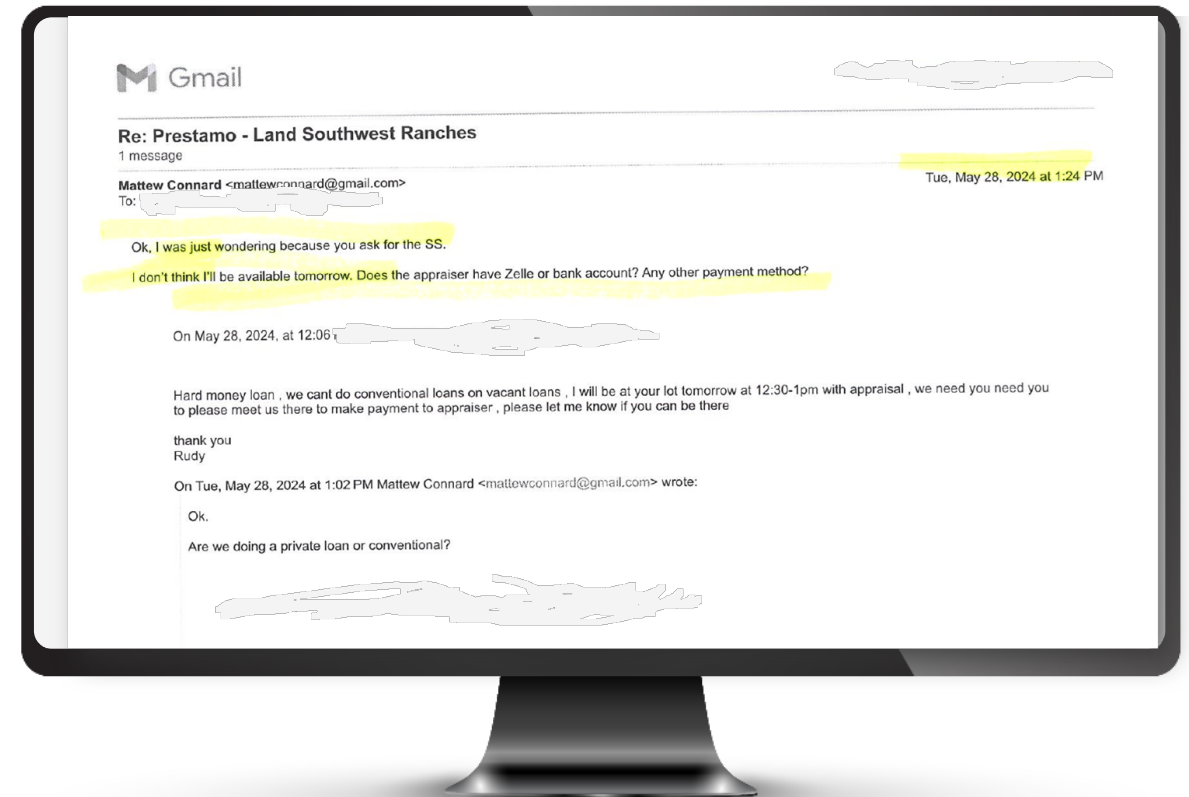


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Non-institutional Lenders

Twist on Vacant Land Scam

- “Owner” finds hard money lender for a cash-out refinance
- May hide real owner behind a Corp
- Will email and talk on the phone
- Appears in-person at closing with fake ID





BORROWER INFORMATION SHEET

It is our pleasure to conduct the settlement of your transaction. Please assist us by completing this form in its entirety.

SUBJECT PROPERTY ADDRESS: Folio# 5040-33-07-0040

BORROWER 1 FULL NAME: Matthew A. Connard

☒ Single ☐ Married, Spouse full name _____ ☐ Divorced ☐ Widow/Widower

Social Security /EIN No.: _____ Residency: US Citizen? ☐ Yes ☐ No

Date of Birth: 6-15-1989 Will you be attending the closing? ☐ Yes ☐ No

Email Address: MatthewConnard@gmail.com

Best number to reach you: 754-269-9362

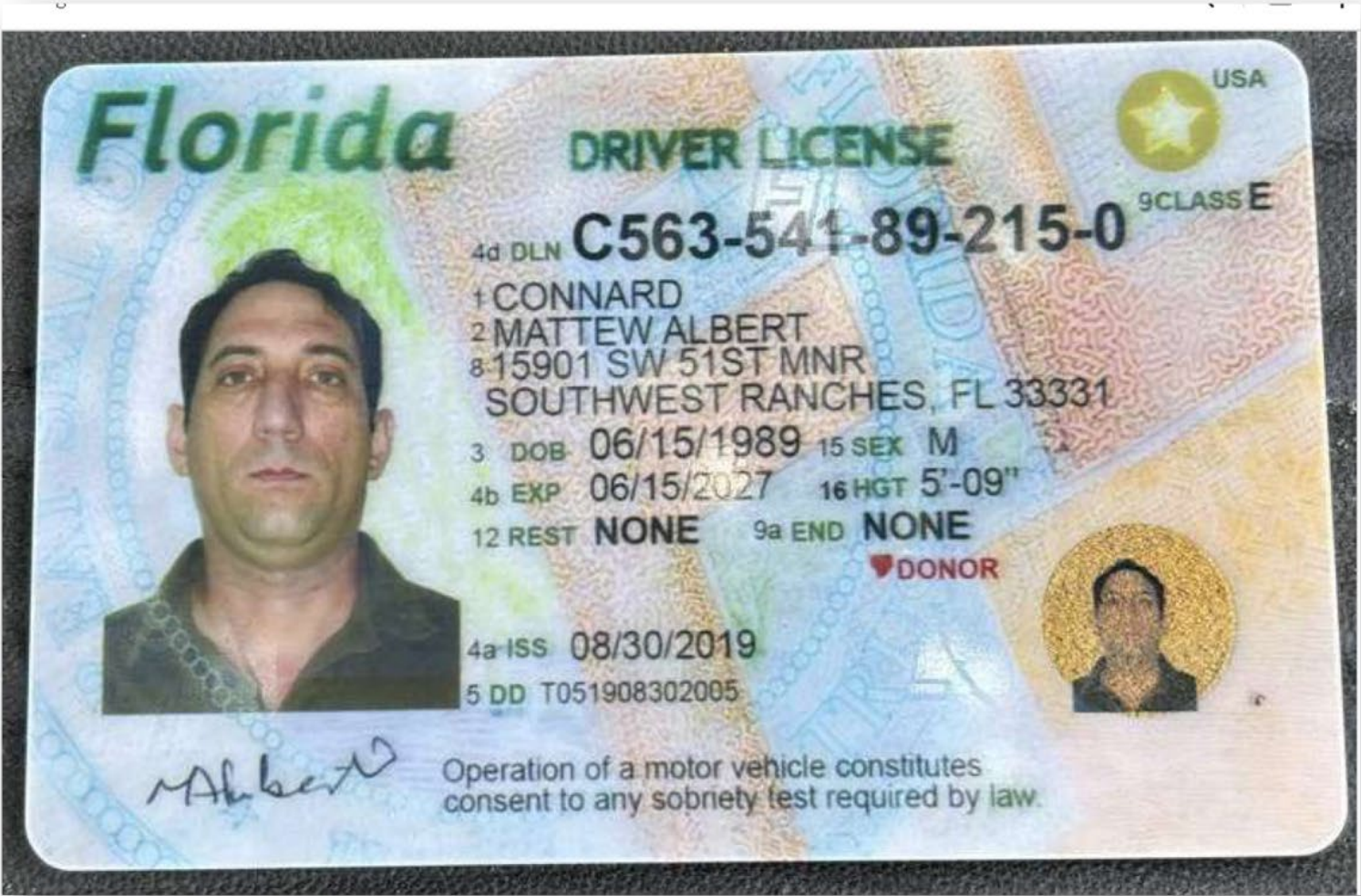
Mailing/Overnight/ Forwarding Address: 15901 SW 51 Manor
Southwest Ranches FL 33331

BORROWER 2 FULL NAME: _____

☐ Single ☐ Married, Spouse full name _____ ☐ Divorced ☐ Widow/Widower



Can you spot the language fingerprints?





English

[Home](#) > Driver License Check

Driver License Check

Enter your driver license number below.

Example: Z123-456-78-901-0 (with or without the hyphens)

Retype the code from the picture:



Required

When you check your driver license status by entering the number above, if it displays "VALID," it simply indicates the FLHSMV has already received information and cleared your record.

You may disregard any notice you received and print the response as your latest official receipt from the FLHSMV.

[Clear](#)[Continue](#)

[Space Above This Line For Recording Data]

Warranty Deed

This Warranty Deed made this ____ day of August, 2024 between **Marlene Farber, a single woman**, whose post office address is **2271 NE 37th Court, Palm Springs, FL 33064**, grantor, to **2271 POINT CORP., a Florida Corporation**, whose post office address is **965 Manor Drive, Apt. # 24A, Palm Springs, FL 33461**, grantee,

(Whenever used herein the term “grantor” and “grantee” include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations, trusts and trustees)

Witnesseth: that said grantor, for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the said grantee, and grantee’s heirs and assigns forever, the following described land, situate, lying and being in **Broward County, Florida**, to-wit:

Lot Twelve (12) in Block Nineteen (19) of HILLSBORO ISLES, according to the plat thereof recorded in Plat Book 29, Page 4, of the Public Records of Broward County, Florida.

Parcel ID Number: 484319-11-1780

Also known as 2242 NE 25th Street, Lighthouse Point, FL 33064

Subject to taxes for 2024 and subsequent years; covenants, conditions, restrictions, easements, reservations and limitations of record, if any, without reimposing same.



Articles of Amendment
to
Articles of Incorporation
of

2271 Point Corp

Florida Document Number: P24000032962

Pursuant to the provisions of section 607.1006, Florida Statutes, this **Florida Profit** Corporation adopts the following amendment(s) to its Articles of Incorporation:

(Remove:) Yadamy Perez Jimenez

965 Manor Dr Apt: 24A

Palm Springs, FL 33461

Title: President

(Add) Marlene Farber

2271 ne 37th

Lighthouse Point, FL 33064

Title: President



Spot the
Language
Fingerprints



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Fake Escrow

3 easy steps to mimic agent

- Create email address
- Copy/Paste signature
- Open bank account



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Customer Connect

- Educate your real estate agent customers on the trend
- Encourage direct telephone contact at initiation of transaction with Title Agent
- Trust, but Verify



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POWER OF ATTORNEY TO CLOSE THE PURCHASE OF REAL ESTATE

KNOW ALL MEN BY THESE PRESENTS:

THAT I, **Wanda Ramby**, make, constitute, and appoint as my lawful attorney, **Chelsea Brant** (the "Attorney"), and in my name, place and stead to close the purchase of that real property (the "Property") having a common address of 3961 Saddle Ridge Circle, Dayton, OH 45424, which is specifically described as follows:

See attached Exhibit "A"

I further direct and authorize my Attorney to execute and deliver all documents in connection with the purchase of the Property, including, without limitation, closing statements, waivers, truth in lending statements, promissory notes (whether negotiable or non-negotiable), mortgages, assumption agreements, assignments, security agreements, leases, financing statements, receipts, escrow agreements, brokerage agreements, management contracts, closing or settlement statements, loan applications, truth-in-lending statements, lease amendments, subleases, releases, covenants, representations, warranties, easements, licenses, tax documents and information forms, and any and all other documents and instruments as the Attorney may deem necessary, desirable or appropriate in connection with the purchase or encumbering of the Property. This power shall not be affected by any disability on my part. This instrument is intended to give and grant to my Attorney full power and authority to do and perform all and every act and thing whatsoever, requisite and necessary to be done in and about the Property, as fully and to all intents and purposes as I might or could do if personally present, with full power of substitution and revocation. I specifically ratify all that my Attorney shall do, or cause to be done, in connection with the Property by virtue of this instrument.

IN WITNESS WHEREOF, I have hereunto set my hand this 15 day of August, 2018.

Wanda Ramby
Wanda Ramby

ms
STATE OF OHIO
COUNTY OF De Soto) ss:

Power of Attorney

Anything in writing that gives power to someone to do something with property can be fabricated or forged

- Hire a REAL attorney
- Use a synthetic person or conspirator



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Attorneys

Do you have an ethical duty to verify identity of a client?

- **Model Rule of Professional Conduct 1.16**
- **ABA Formal Opinion 513**
- **Federal Anti-Money Laundering Regulations and Bank Secrecy Act**
- **FinCen**
- **F.S. Ch. 896**



Practical Application and Best Practices

KYC-like procedures

- Collect government-issued identification and identifying information (name, proof of address, DOB, citizenship and occupation)
- Secondary Forms of Identification: SSN, bank statements, utility bills
- Third-Party Identity Verification Vendor





Power of Attorney With a Synthetic Person

Blend of real and fake information to create a new fake identity

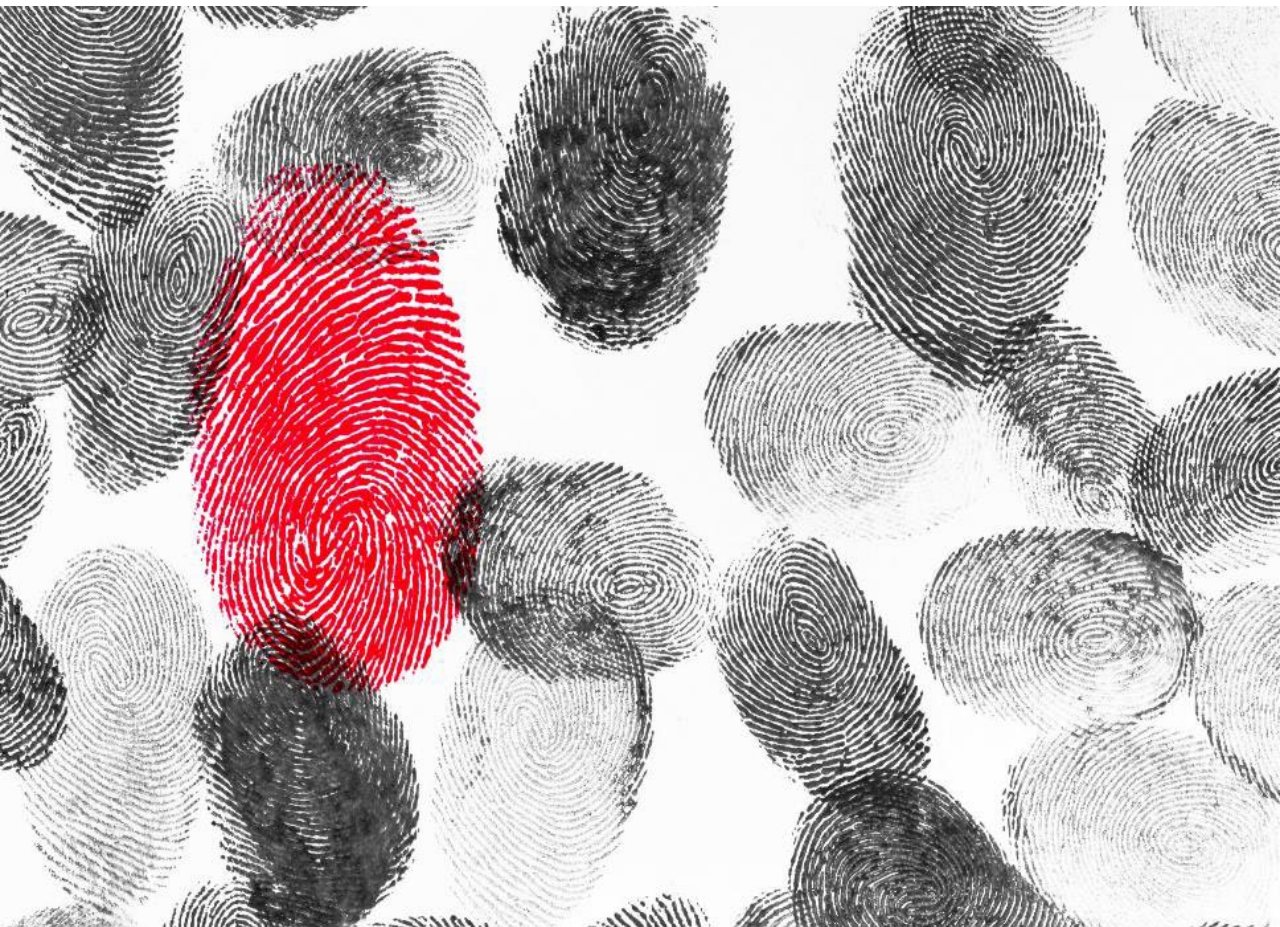


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Artificial Intelligence: Deep Fakes



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AI Language Fingerprints

- Language formality
- Verbose
- Redundancy
- Overuse of transition words or phrases
- Generational lexicon
- Emotion-based words



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**HOW
SPAMMERS**

MAKEFAKE

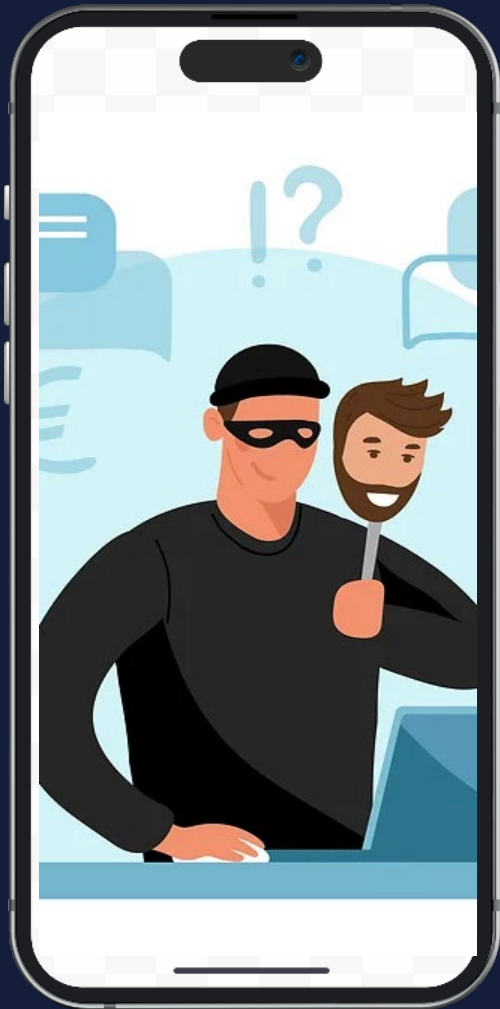
INTERNATIONAL

PASSPORT

WhatsApp +2348155559155



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Voice Synthesis



Collect the
Voice



AI feature
extraction



Train the
model and GO!



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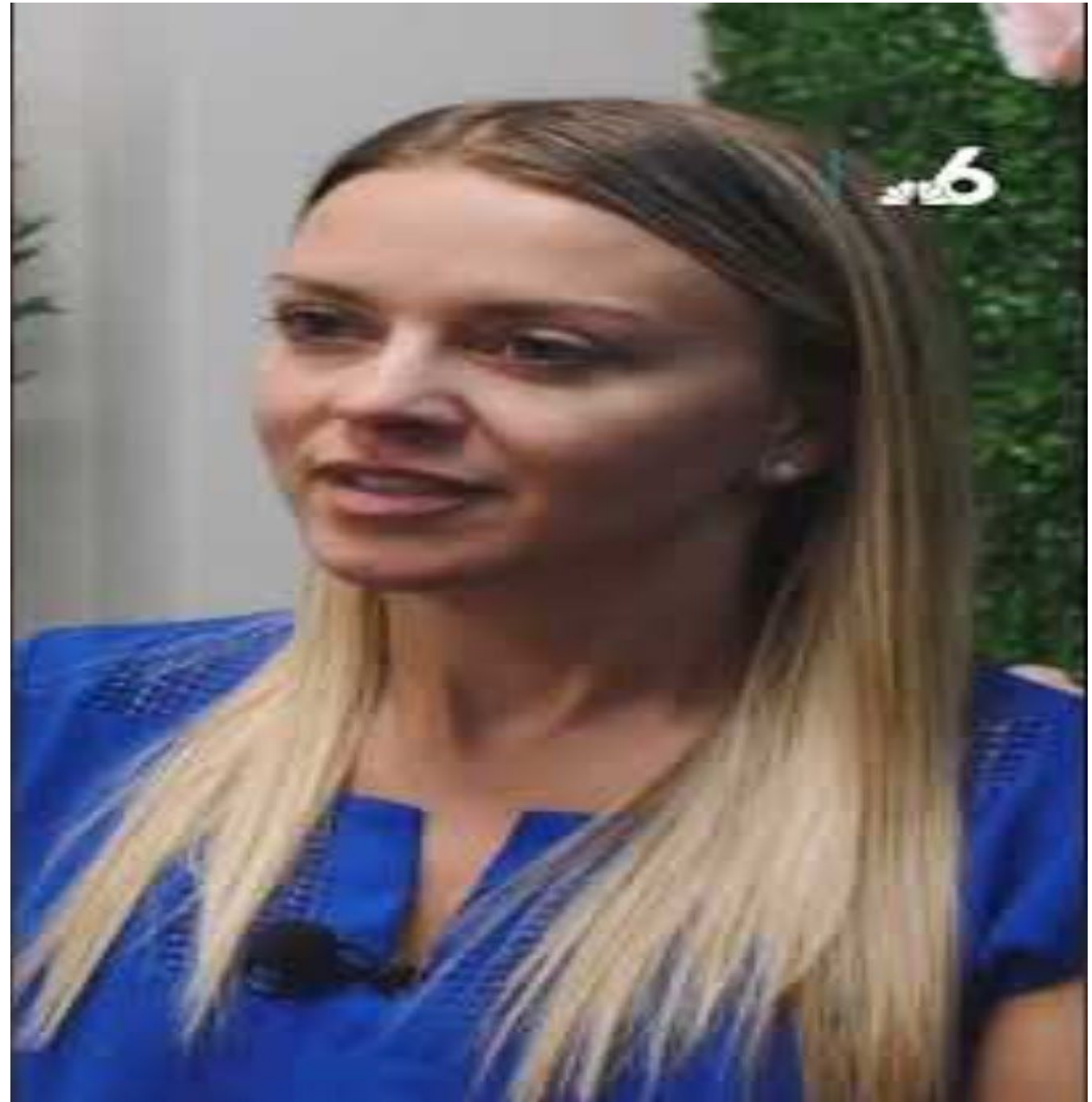
AI PICTURES



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Video

- AI Gen video
Florida Title & Trust, LLC
- Face Swapping



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Tips for Detecting AI



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Is it AI Generated?

Language Fingerprints

- Language formality
- Verbose
- Redundancy
- Overuse of transition words or phrases
- Generational lexicon
- Emotion-based words

Advanced Tools:

- Text detection platforms

Voice

- Listen for clicks or pauses
- Interrupt the speaker
- Ask detail specific questions
- Ask open-ended questions
- Use slang or colloquialisms
- Listen for irregularities, generic responses, lack of fillers
- Listen for perfection
- Check caller ID or source

Advanced Tools:

- Voice Biometrics
- Real-time analysis

Picture Quality

- Picture inconsistencies
- Look at the eyes, hands, hair, eyebrows
- Blurry or distorted backgrounds
- Uniform Lighting, Missing Shadows
- Gaps in background and foreground

Advanced Tools:

- Reverse image search
- AI Image Detection Platforms

Video

- Ask detail specific questions
- Ask open-ended questions
- Request body movement
- Ask for 360* with camera
- Watch for glitches or loops
- Look at mouth movement

Advanced Tools:

- Video Analysis Tools and Platforms

TRUST YOUR HUMAN INTELLIGENCE



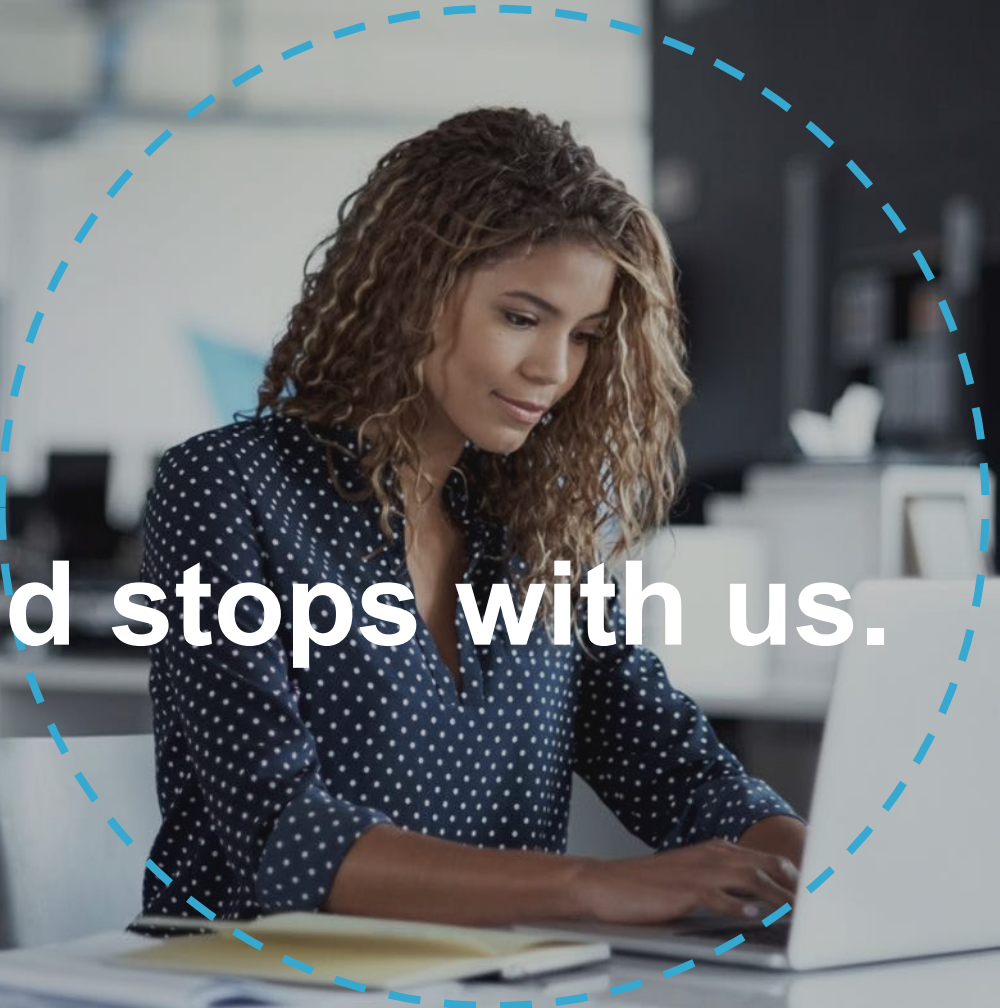
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Customer Top Tips

- File report with police, FBI, & Treasury Dept.
- Set up a google alert for property address.
- If your county recorder offers a free notification service, sign up!
- Monitor credit report for any changes to credit regarding loans and property.
- If you are buying a home, select a title insurance policy with fraud coverage. If you desire enhanced coverage against fraud that might occur after you buy your home, ask your title company if an ALTA Homeowner's policy is available for purchase.



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Fraud stops with us.



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QUESTIONS?



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