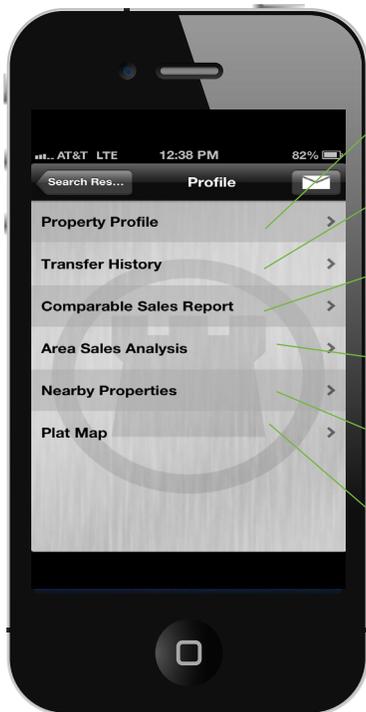


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FEATURED MOBILE APP
By  CHICAGO TITLE

Chicago TitleDIRECT®



Complete Property Details

Full Property History including public docs

List of Neighbor Sales

Area Median Price

Neighborhood Names and Addresses

Plat Map of Property



Property profiles wherever you are.

Let's face it, your business is always on the go, you're constantly moving from one location to the other. Chicago TitleDIRECT® is your free mobile access to the most up-to-date property information allowing you to find information on ownership and property characteristics anytime and anywhere you are. It even allows you to look up public recorded documents such as Grant Deed and Deed of Trust, then emailing the desired forms to your clients or lenders. With Chicago TitleDIRECT®, it's easy to get the property information exactly when you need it with just simple clicks. Contact us today to get your free download of Chicago TitleDIRECT®.

September Fun Facts & Events 2013

1. September Birthstone: Sapphire (love)
2. Zodiac Signs: Virgo - 8/23 - 9/22, Libra - 9/23 - 10/22
3. September Flowers of the month: Morning Glory or Aster
4. September is the harvest time for crops
5. National Chicken Month
6. National Rice Month
7. National Potato Month
8. Labor Day - first Monday of September
9. Sept. 4 - National Eat an extra dessert Day
10. Sept. 17 - International Eat An Apple Day
10. Sept. 16 - Mexican Independence Day
11. Sept. 22 - First day of Autumn
10. Sept. 29 - Full Moon-also known as Harvest Moon

ESCROW CORNER

Forgery... A Cause for Alarm?

Forgery is the crime of falsely and fraudulently making or altering a legal document. It is a felony punishable by imprisonment in a state prison. It is also an act which may cloud title to property and may result in protracted legal proceedings. The incidence of forgery is escalating, and the victims are innocent property owners. Title industry figures reveal that over the last decade forgery losses tripled, accounting now for over 20% of all losses paid by title insurers. These statistics indicate

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that the consumer's chances of becoming a forgery victim are the greatest ever. Forgeries affecting real property are created in a number of ways.

- A deed may be forged by someone, often a family member or associate, in an attempt to transfer legal ownership of the property without the knowledge of the true owner. A lender's recorded security agreement for a loan may be eliminated by a forged instrument falsely indicating payment of the secured debt, thereby allowing another loan to be fraudulently obtained. A note and deed of trust may be forged by a person who then sells the note secured by the deed of trust and disappears, leaving an unsuspecting homeowner to discover the cloud on title when the purchaser of the note commences foreclosure proceedings for the nonpayment of the debt.
- A fraudulent document may be notarized by either a person impersonating a notary or a legitimate notary who fails to ascertain that the person signing the document is not the person whose name appears on the document.

The mounting trend in forgery has received serious attention. No longer may title companies concentrate only on removing risks arising from inadvertences or errors in recordings; instead, they now have the additional responsibility of contending with criminal acts. The title industry is reevaluating its title and escrow practices and strengthening notarization processes, hoping to close loopholes which forgers might otherwise exploit. In addition, special incentives are being offered to company employees who detect forgeries during the process of title examination and escrow closings.

The title insurance industry is also working with law enforcement agencies, providing them with assistance in the prosecution of forgers by making available industry expertise and offering results of their investigations. The California legislature has responded to widespread public concern by raising the penalty for forgery so that it now is a felony punishable by up to three years in state prison, and, in the case of multiple forgeries or repeat offenders, severely limiting the granting of probation. For forgeries affecting homeowners, a fine may also be imposed of up to \$75,000. Through improved practices and cooperation with enforcement agencies, the title industry has moved vigorously to reduce the incidence of forgery and lessen the opportunities for forgery.

But, what can you as a property owner do about forgery? While you may not be able to prevent a forgery, you can be protected. Title insurance provides protection against forgeries in your title which may have occurred prior to the issuance of your title insurance policy. Without this protection, you would single-handedly face the uncertainty and expense of resolving legal issues

Let Chicago Title protects your most valuable asset -- your home, from future claims of title due to any forgery.

Tech support scams costing computer users

Just before midnight George got a call. "I was told it was the Microsoft Corporation," George said. "They said there was a problem with my computer but they would fix the problem for free and would install an antivirus to protect against future attacks for \$99." George went to bed uneasy, not sure if the supposed Microsoft employee was legitimate or a fraudster. Unable to sleep, George watched helplessly later that evening as someone remotely entered his credit card number into a Web site without his control. George frantically called Microsoft and learned that he had, as he suspected, fallen victim to a scam. In an attempt to avoid charges, George called Western Union -- only to find out that \$207 had already been charged to his credit card and was being processed in India.

The National Consumers League's Fraud.org has seen a recent uptick in this "tech support scam." These occur when a fraudster, claiming to work for well-known technology companies like Microsoft or Norton, contacts a consumer. The scammers claim that viruses have been detected on the computer and that they can remotely remove it for a fee, typically anywhere from \$100 to \$400. The victim is then instructed to go to a Web site or open computer program that "proves" that the computer is compromised. Often these programs show computer functions that look scary but are actually normal.

Frightened by the supposed virus -- and reassured because of the reputation of the company the fraudster is claiming to represent -- many consumers agree to pay the fee and give the criminal remote access to the "corrupted" computer. Sometimes the hacker charges a consumer to download harmless programs that are available for free online to demonstrate the alleged virus. Other times, they install tracking software that gives the fraudster access to personal information on the computer.

Estimates of the scope of this scam vary widely. For example, Microsoft reported that the average victim lost \$875 and had to pay \$1,700 in repair bills. The Federal Trade Commission (FTC) said it had received more than 40,000 complaints about this scam when it initiated a crackdown in October 2012 and an official with the FTC's consumer protection bureau said he thought the number of victims was probably "substantially higher."

Although scams of this sort started in 2008, it has become far more common in the last couple of years, gaining attention from media organizations across the world. The companies that are affected have also noticed, warning their customers and offering tips on how to spot and avoid the scam. PayPal and other payment companies have helped by shutting down the accounts of known fraudsters. Despite government action to identify and stop scam artists running these schemes, copycats continue to defraud consumers. Consumers should use precautions to minimize the risk of falling victim:

Source: www.Fraud.org

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