



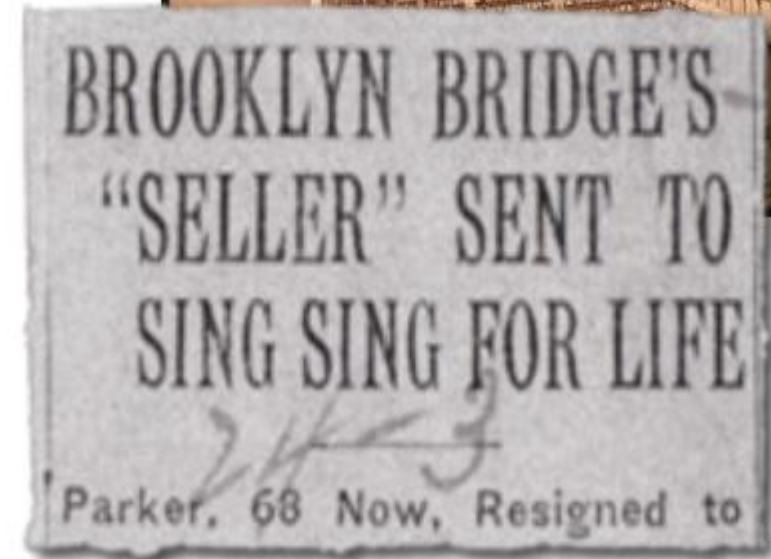
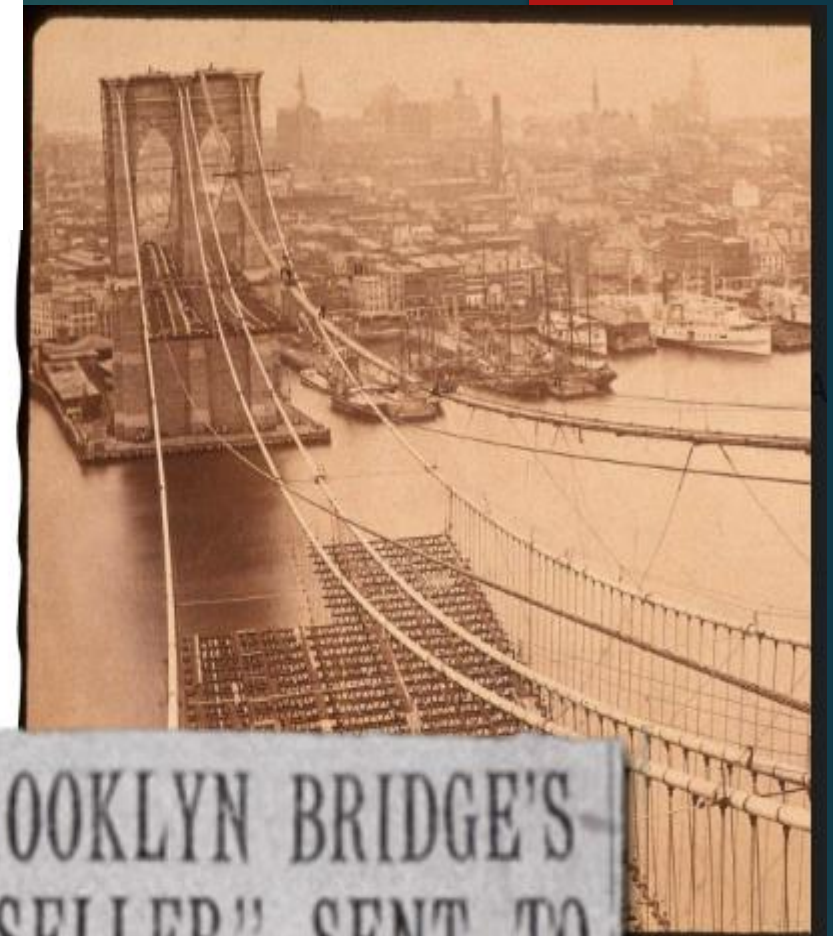
NOTARY NAME  
NOTARY PUBLIC for the  
STATE OF MONTANA  
Residing in Helena, Montana  
My Commission Expires  
May 8, 2008

# The Imposters Among Us; Vacant Property Fraud

Bob Sewell & Heidi Heitmann

# Brooklyn Bridge

- Sold thousands of times by con-man George C. Parker to unsuspecting immigrants.
- Sold other landmarks like the Museum of Art and Grant's tomb.
- Had a office and falsified documents that appeared to unsuspecting victims to show Parker as the owner
- Sentenced to life in prison in 1928





# The Imposters Among Us

## Vacant Property Fraud

THE LATEST TREND INVOLVES VACANT & UNENCUMBERED PROPERTIES.  
THESE SCAMS INVOLVE BAD ACTORS POSING AS OWNERS OF THESE  
PROPERTIES.

IDAHO COURSE ID: E1671 EXPIRATION: 12.31.2025

MONTANA COURSE ID: 23.MAR.021.C EXPIRATION: 12/6/2026






# Discussion Today Includes:

- ▶ **Dirty Deals: Property Fraud Alert**
- ▶ **Be Aware: Land & Improved Property Sale Scams!**
- ▶ **Tips to Protect Yourself from being a Victim**
- ▶ **Why is this issue a priority for the Real Estate Community?**
- ▶ **Your Title Companies May Offer Solutions!**

# Dirty Deals: Land Fraud Alert

- ▶ Impersonation of the owner
- ▶ Vacant property
- ▶ Land is not encumbered



The Montana Board of Realty Regulation BORR Rule  
24.210.641 (1) In addition to all other provisions  
contained in the statutes and rules administered by  
the board, the following are considered  
unprofessional conduct:

(f) failing, when entering into a listing agreement, to promptly verify that the principal listing the property is the owner or is authorized by the owner to list the property. The licensee may, but is not required to, conduct a title search or obtain a title report at the initial listing.



United States  
Secret Service  
Cybercrime  
Investigations

## Real Estate Scams Vacant Properties

The U.S. Secret Service has observed a sharp increase in reports of real estate fraud associated with vacant and unencumbered property. Criminals are posing as real property owners and through a series of impersonations are negotiating the sale of properties which are vacant or lien free. Criminals are using similar techniques that continue to be deployed in real estate specific Business Email Compromise (BEC) schemes, to include open-source research. Visit the Secret Service website for [guides on BECs and other cyber-enabled financial crimes](#).

### the scheme

- ❖ The criminal searches public records to identify real estate that is free of mortgage or other liens and the identity of the property owner. These often include vacant lots or rental properties.
- ❖ The criminal poses as the property owner and contacts a real estate agent to list the targeted property for sale, and requests it being listed below current market value to generate immediate interest.
- ❖ The criminal, posing as the property owner, demonstrates preference for a cash buyer, and quickly accepts an offer.
- ❖ The criminal, posing as the property owner, refuses to sign closing documents in person, and requests a remote notary signing.
- ❖ The criminal (or co-conspirator) also impersonates the notary and provides falsified documents to title company or closing attorney.
- ❖ Title company or closing attorney unwittingly transfers the closing proceeds to criminal.
- ❖ All communication is electronic, not in person.

---

*The fraud is often discovered when recording the transfer of documents with the relevant county. This scheme has particularly affected elderly and foreign real property owners, but it is not limited to these groups, because there are no means to automatically notify the legitimate owners. Therefore, the burden of verification is on the real estate and title companies.*

---

### how to prevent

- ✓ Independently search for the identity and a recent picture of the property seller.
- ✓ Request an in-person or virtual meeting and to see their government issued identification.
- ✓ Be on alert when a seller accepts an offer below market value in exchange for receiving the payment in cash and/or closing quickly.
- ✓ Never allow a seller to arrange their own notary closing.
- ✓ Use trusted title companies and attorneys for the exchange of closing documents and funds.





# One in Ten Americans targeted for Real Estate Fraud



## THE TITLE REPORT

Market Intelligence for the Title Insurance Industry

February 26, 2024

TheTitleReport.com

Volume 25, No. 9

### TOPSTORIES

#### Report: One in 10 Americans targeted for real estate fraud

Wire fraud protection firm CertifID released its 2024 State of Wire Fraud report, detailing a comprehensive examination of wire fraud in the real estate sector.

The report, which delves into the latest threats to real estate wire transactions, the impact on consumers, and consumer

received substantial counseling from their real estate agent, as 75 percent reported minimal to no education on fraud risks. Because this group represents the largest segment of all-cash buyers, real estate fraud represents a significant and costly risk, CertifID added.



# What's at stake:

1 in 20 Americans become victims of real estate fraud



Nearly **1 in 4** receive suspicious communications.



More than **1 in 10** become targets of fraud.

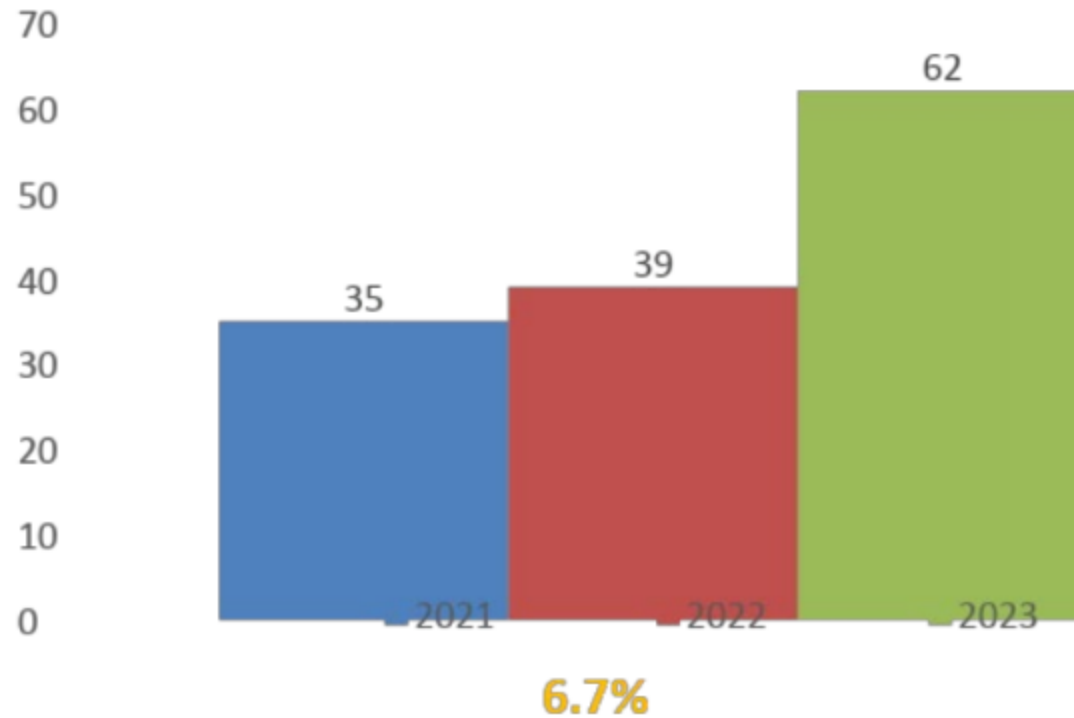


More than **1 in 20** become victims.



### Effect on Title Insurers – claims have skyrocketed!

Total Fraud/Forgery Claims



In 2023:

- 9% of claims were for fraud/forgery.
- 30% of loss payouts
- Jumped over 100% from 2022 to 2023



**Ken Grabow** ken@aspenone.com [via](#) titlefc.com

May 28, 2024, 4:18 PM (3 days ago)



to barb, infoflathead, Sylvia.Vila, jessica, whitefish, customercare, Stephanie ▾

Hello,

I have been contacted by a local real estate broker that someone has been impersonating me and trying to get local brokers to list my property for sale. This person has been texting brokers stating they are "Kenneth" and that they want to sell a lot. The address provided is my property and it is NOT for sale.

The county has 2 addresses for the property.

119 Ursa Major Drive, Whitefish

and

184 Orion Drive, Whitefish

Please contact me if anyone is trying to change title on this property.

Thanks so much,

***Kenneth Grabow***

*Mobile 949.300.2332*



**Stephanie Skinner** <sskinner@glaciersir.com>

May 28, 2024, 7:28 PM (3 days ago)



to Ken, barb@flatheadpremiertitle.com, infoflathead@insuredtitles.com, Sylvia.Vila@fnf.com, jessica@firsttitleofmt.com, ▼

I have worked with Ken in the past and can confirm he is the rightful owner of the property in Northern Lights West. Should you get any inquiries for a listing package or title order pertaining to the addresses he listed below, please let him and/or me know.

Thanks so much,



## Stephanie Skinner

Realtor, Glacier Sotheby's International Realty

**406.261.8430**

sskinner@glaciersir.com

<http://stephanieskinner.glaciersir.com/eng>

3889 Big Mountain Road, Suite 137

Whitefish, MT 59937





**Stephanie Skinner** <sskinner@glaciersir.com>

Thu, May 30, 2:48 PM (18 hours ago)



to barb@flatheadpremiertitle.com, infoflathead@insuredtitles.com, Sylvia.Vila@fnf.com, jessica@firsttitleofmt.com, white ▼

Good afternoon all,

Robb Schuttler just contacted me to let me know that he listed 119 Ursa Major Dr. and I made him aware that it was a scam. He did state the imposter knew a lot about the subdivision, property, HOA dues, etc. and was pretty convincing.

If you know Robb, he is a very good agent so this can happen to anyone! I spoke to Robb just now and let him know about the scam and he is handling it accordingly and this property will not hit the market with the imposter owner.

## Re:Purchase Agreement External Inbox x

**Franceswatts@linuxmail.org**

to me ▼

 Sun, Jun 16, 4:58 AM

Hi Debbie,

Please, find attached the purchase agreement.

The purchase price and all details of the purchase are outlined in the attached document.

Please review and get back to us as soon as possible and let us know if you can provide escrow for this purchase and what your charges are for providing this service.

Thank you while we await your response.

You can contact the seller Pamela P Baker on Tel: 315 220 9600 and Email: [777ingodwetrust147@gmail.com](mailto:777ingodwetrust147@gmail.com)

Regards,

Frances Watts  
Green Energy Chemical LLC  
Tel:587 200 7331



LinkedIn · Green Energy LLC

220+ followers



## Green Energy LLC

**Green Energy LLC. Renewable Energy** Equipment Manufacturing. Houston, Teaxs 225 followers.

Speak to us about partnering to deliver your storage project.



GREEN Chemicals®

<https://www.green-chemicals.com>



## GREEN Chemicals®

**GREEN Chemicals®** as a technical solution partner, also supplies products to half of the top 100 industrial companies in Turkey. As of 2020, **GREEN Chemicals®** is ...



Dun & Bradstreet

<https://www.dnb.com> › ... › TURKIYE › ADANA



## GREEN ENERGY CHEMICALS ENERJI KIMYASALLARI ...

Find **company** research, competitor information, contact details & financial data for **GREEN ENERGY CHEMICALS ENERJI KIMYASALLARI SANAYI TICARET LIMITED** ...

## RESIDENTIAL PURCHASE AGREEMENT

**I. The Parties.** This Real Estate Purchase Agreement ("Agreement") made on May 06 2024 ("Effective Date") between:

One (1) individual(s) known as Frances Watts ("Buyer") with a mailing address of 1010 Panorama Hills Dr NW, Calgary, AB T3K 5M5.

**AND**

One (1) individual(s) known as Pamela P Baker ("Seller") with a mailing address that is the same as the Property.

**II. Legal Description.** The real property is a single-family home with a mailing address 830 Aspen Valley Drive Hailey ID 83333

**III. Personal Property.** There shall be no personal property included in this Agreement or included in the purchase of the real property. All removable items from the real property, i.e. "non-fixtures", shall be retained by the Seller at closing.

The real property and personal property shall be collectively known as the "Property".

**IV. Fixtures.** The Parties agree that all fixtures located on or in the Property, including but not limited to storm windows, screens, shades, blinds, heating systems, HVAC components, stoves, air conditioners, pumps, electrical fixtures, and any other equipment, appliance, or furniture that is fixed in position shall be included in the sale of the Property.

**V. Earnest Money.** After acceptance by all Parties, the Buyer agrees to make a payment in the amount of \$96,000 as consideration by July 24 2024 05:00 PM ("Earnest Money"). The Earnest Money shall be applied to the Purchase Price at Closing and subject to the Buyer's ability to perform under the terms of this Agreement. Any Earnest Money accepted shall be required to be placed in a separate trust or escrow account in accordance with State law.

**VI. Purchase Price and Terms.** The Buyer agrees to purchase the Property by payment of Payment \$969,999 (Nine Hundred and Sixty Nine Thousand Nine hundred and ninety nine Dollars) as follows:

**All Cash Offer.** No loan or financing of any kind is required in order to purchase the Property. Buyer shall provide Seller written third (3<sup>rd</sup>) party documentation verifying sufficient funds to close no later than July 25 2024 at 05:00 PM Seller shall have three (3) business days after the receipt of such documentation to notify Buyer, in writing, if the verification of funds is not acceptable. If Buyer fails to provide such documentation, or if Seller finds such verification of funds is not acceptable, Seller may terminate this Agreement. Failure of Seller to provide Buyer written notice of objection to such verification shall be considered acceptance to verification of funds.

**V. Earnest Money.** After acceptance by all Parties, the Buyer agrees to make a payment in the amount of \$96,000 as consideration by July 24 2024 05:00 PM (“Earnest Money”). The Earnest Money shall be applied to the Purchase Price at Closing and subject to the Buyer’s ability to perform under the terms of this Agreement. Any Earnest Money accepted shall be required to be placed in a separate trust or escrow account in accordance with State law.

**X. Closing Date.** This transaction shall be closed on August 20<sup>th</sup> 2024 05:00 PM or earlier at the office of a title company to be agreed upon by the Parties. Any extension of this date and time must be agreed upon, in writing, by Buyer and Seller. Real estate taxes, rents, dues, fees, and expenses relating to the Property for the year in which the sale is closed shall be prorated as of the date of Closing. Taxes due for prior years shall be paid by Seller.

After all inspections are completed, Buyer shall have until August 21<sup>st</sup> 2024.to present any new property disclosures to the Seller in writing. The Buyer and Seller shall have 5 business days to reach an agreement over any new property disclosures found by the Buyer. If the Parties cannot come to an agreement, this Agreement shall be terminated with the Earnest Money being returned to the Buyer.

**Buyer's Signature** \_\_\_\_\_

Date 05/06/2024

Frances Watts

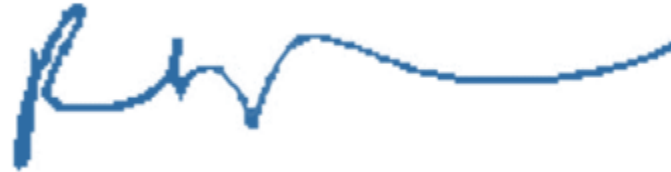
**Seller's Signature** \_\_\_\_\_

Date 05/06/2024

Pamela P Baker



**SIGNATURE AREA**

A blue ink handwritten signature, appearing to be 'R. Allen', written over a horizontal line.

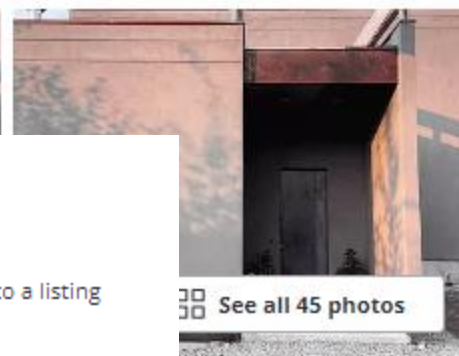
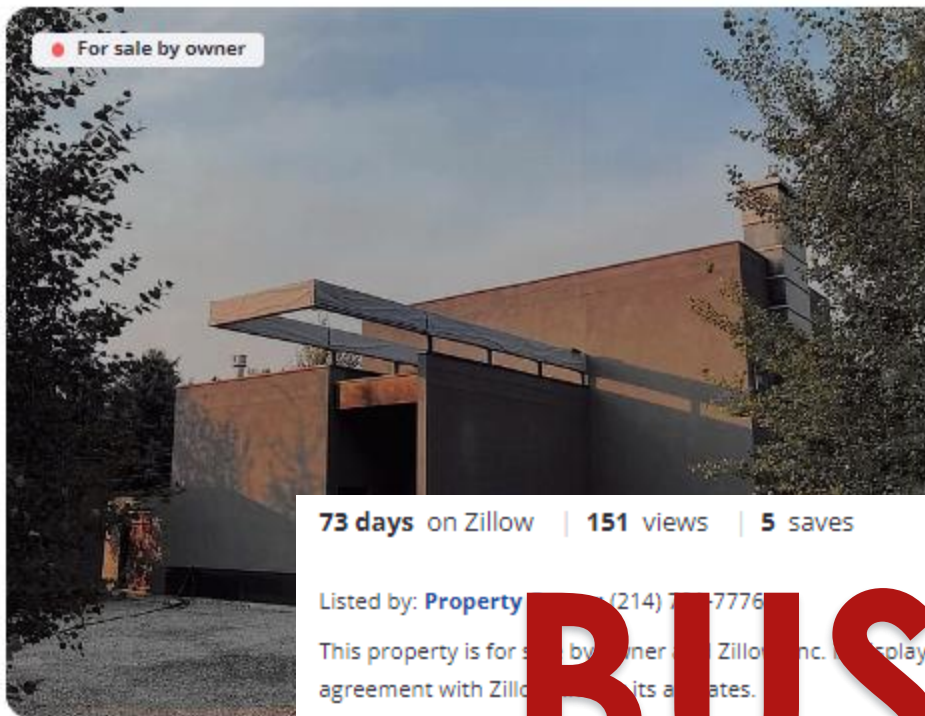
**Buyer's Signature** \_\_\_\_\_ Date 7/1/2024

Robert Steven Allen

A blue ink handwritten signature, appearing to be 'J. Martinson', written over a horizontal line.

**Seller's Signature** \_\_\_\_\_ Date 7/1/2024

Jerri Martinson



73 days on Zillow | 151 views | 5 saves

Listed by: Property (214) 777-7776

This property is for sale by owner. Zillow Inc. is displaying it on the owner's request. This is not subject to a listing agreement with Zillow or its affiliates.

See all 45 photos

# BUSTED

**\$969,999**

830 Aspen Valley Dr, Hailey, ID 83333

4 beds 3 baths 2,282 sqft

Contact agent

Est.: \$5,752/mo [Get pre-qualified](#)

SingleFamily

Built in 2016

10,019 sqft lot

\$1,000,000 Zestimate®

\$425/sqft

\$-- HOA

# Example – Missoula County

## \$130,000 Bare Land





**Kentucky**  
UNBRIDLED SPIRIT

USA KY  
**DRIVER'S LICENSE**



056-4



4d Lic. No. **D02-783-268**

4b Exp **09-01-2024**

3 DOB **08-01-1966**

**DL**

www.kentucky.gov

1 **DAUGHERTY**  
2 **TOMMY EARL**

8 **2856 STAMPING GROUND RD**  
**STAMPING GROUND, KY 40379**

**SCOTT COUNTY**

Circuit Clerk

15 Sex **M**

16 Hgt **5-09**

*L. W. Nicholson*

12 Restrictions **NONE**

13 Eyes **BRO** 9 Class **D**

8a End **NONE** REV.

5 DD4220239599870370 REN CDL Restr **NONE**

4a Iss **08-26-2020** 03-16-2012

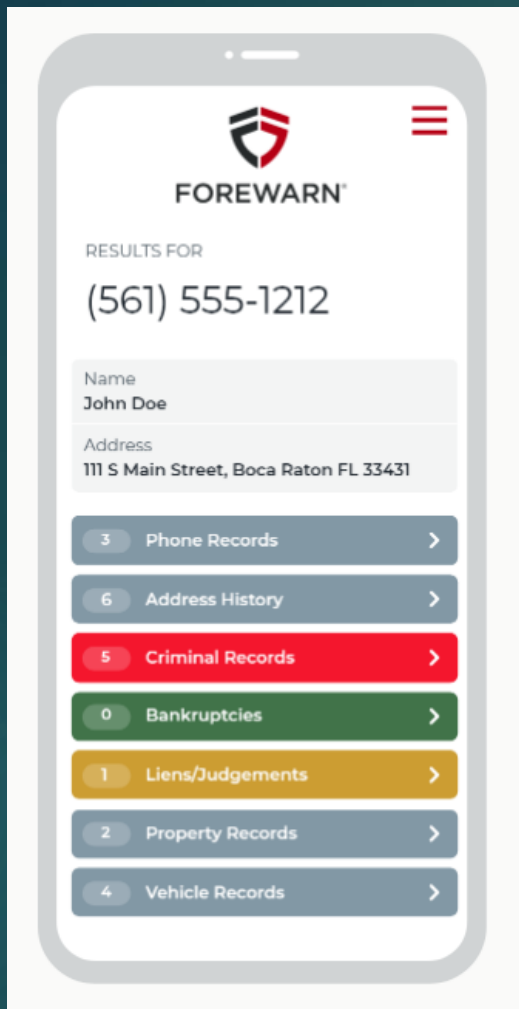






## Tom Daugherty, DVM

Dr. Tom Daugherty is a 1994 graduate of the Oregon State College of Veterinary Medicine. He was born in Oregon and raised in Montana. After receiving his degree he worked in Oregon and Washington as an equine veterinarian. Tom then spent seven years with Rood and Riddle Equine Hospital in Lexington, Kentucky, and three years in Las Vegas working in a strictly equine medical and surgical center before returning to Oregon. He's also worked for several years as a solo practitioner. The years spent in Kentucky and Nevada gave Dr. Daugherty the opportunity to work on Breeder's Cup, Kentucky Derby, and National Finals (NFR) horses. His areas of focus are reproduction, ophthalmology, and dentistry. He became an Associate here at Del Oeste in 2022.

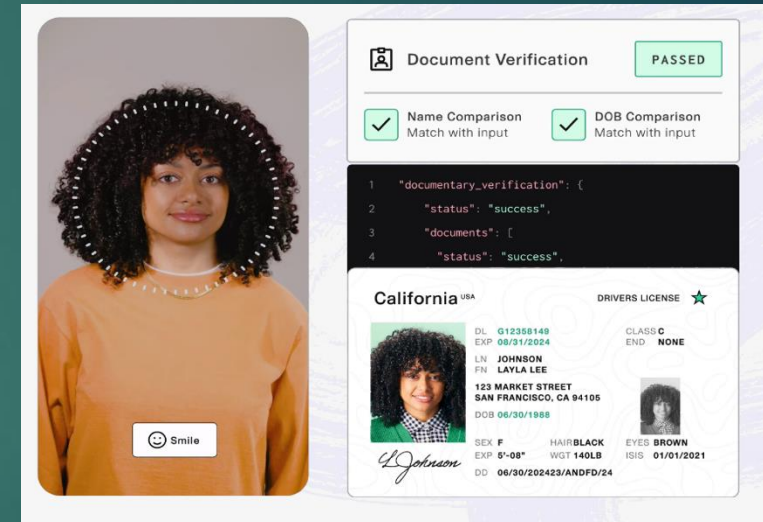


# RapidID for Real Estate

A Multi-Factor Verification Suite for Real Estate Agencies and Property Management Professionals. Verify homeowners, buyers and renters in seconds with our simple web-portal or integrated solutions. Simplify customer transactions, while meeting your Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF) obligations (The AML/CTF Act).



Fully-Verified was created as answer to its founders collectively losing over \$150 000 to various types of fraud in their eCommerce businesses.





TANA

DRIV



9 CLASS: D

4d LIC #: 0101119  
RS70

3 DOB: 01/19/19

4b EXP: 01/19/202

4a ISS: 11/19/202

1 SEWELL  
2 ROBERT JAME





**It's NOT just vacant land!**

**MONTANA**

**DRIVER LICENSE**

USA



*Craig*

9 CLASS: D

12 RESTR: NONE

9a END: NONE

4d LIC #: 0208119604110

3 DOB: 02/10/1960

4b EXP: 02/20/2027

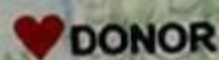
4a ISS: 02/04/2019

15 SEX: M

16 HGT: 5'-09"

17 WGT: 180 lb

18 EYES: BRO



DONOR

1 RALSTIN

2 CRAIG DWAYNE

8 4000 ALTURA DR  
MISSOULA, MT 59802

5 DD 20191427617281920102





MONTANA

DRIVER LICENSE

USA



*Kendra*

9 CLASS: D

12 RESTR: NONE

9a END: NONE

4d LIC #: 0410019684109

3 DOB: 04/01/1968

4b EXP: 04/01/2029

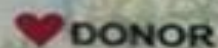
4a ISS: 03/24/2021

15 SEX: F

16 HGT: 5'-07"

17 WGT: 170 lb

18 EYES: BRO



DONOR

1 RALSTIN

2 KENDRA MAY

8 4000 ALTURA DR  
MISSOULA, MT 59802

5 DD 20191218506375962896



## **Final email from the Listing Agent:**

**“I have spoken to all of you at one time or another in the last two days and want everyone to reply to this e-mail with any additional info that you may have, so that Sherriff Caball and Missoula prosecuting attorney and buyer, have all the details possible for bringing this person to justice, who fraudulently claimed to be Craig Ralstin and Kendra Ralstin.**

**I have left the listing on the MLS with no changes and will continue communicating with the fraudster, so as not to give any indication that he has been exposed, but need further direction on how I might be able to help actually detain him for prosecution if at all possible.**

**The contact info for the fraud seller is on the authorization attachment.**



My sincere apologies to everyone involved.

*This fraudster duped me for sure and it makes me sick to my stomach.* Please help

in anyway possible to get this guy prosecuted for what he has done to the buyers and sellers.

**BUSTED**

Thanks!"



## Missoula County Market Statistics



**Median  
Price**

**\$535,000 (YTD)**

**+1.81%**

*Change from 06/25/2022 to 06/25/2023*

- ———+ 90%

[Microsoft Power BI](#)

...



**Active  
Listings**

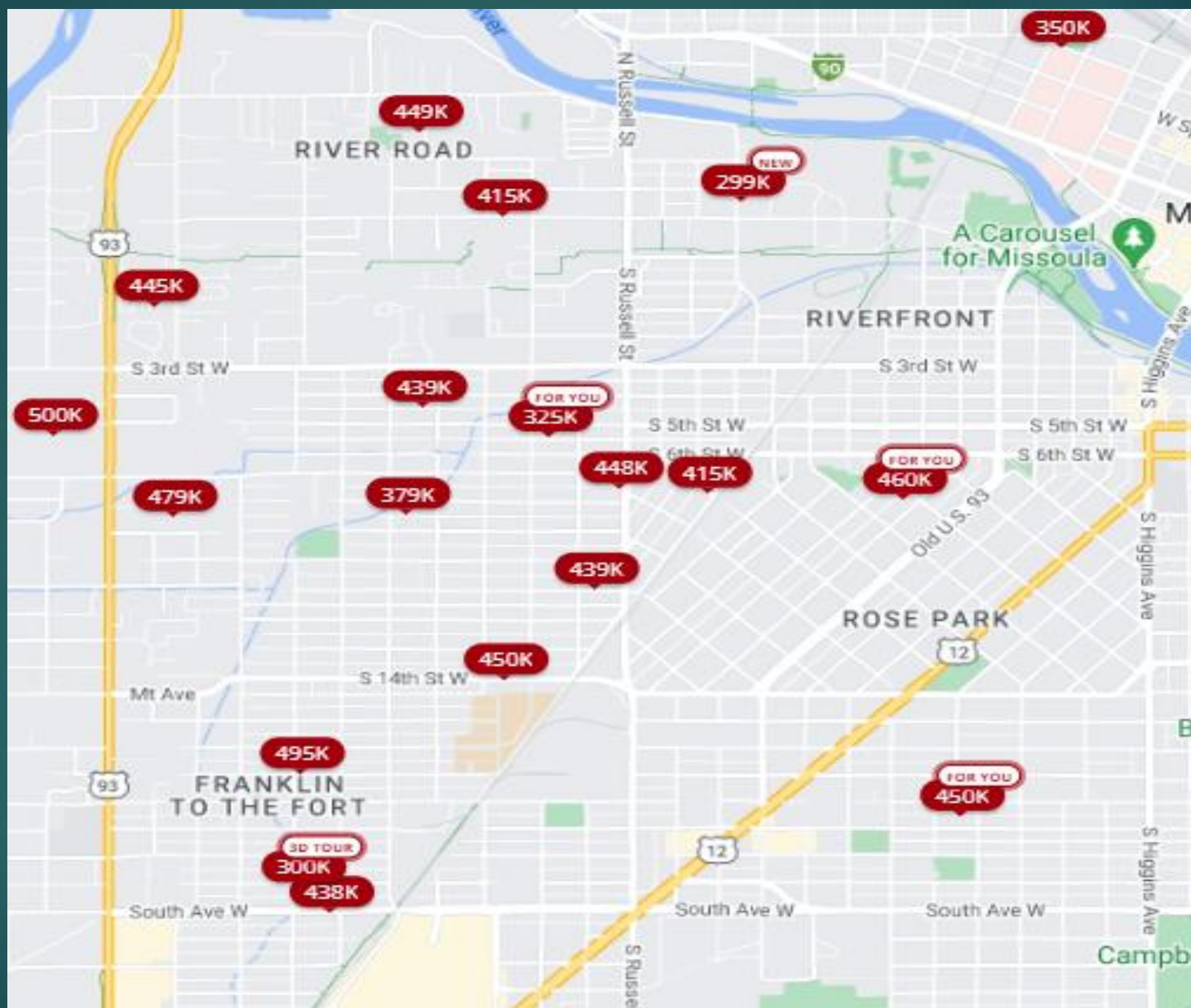
**306**

*On 6/26/2023*

- ———+ 90%

[Microsoft Power BI](#)

...



# Example – Flathead County

## \$750,000 Bare Land





# Texas

TX

## DRIVER LICENSE

*Steven A. McLean* DIRECTOR

4d DL **09061695**

9 Class **C**

4a Iss **12/15/2021**

4b Exp **12/22/2027**

3 DOB **12/22/1961**

1 **BRIGHAM**

2 **ANNE LOW**

8 **3806 SPIRIT LAKE CV  
AUSTIN, TX 78746-1644**

12 Restrictions **NONE**

9a End **NONE**

16 Hgt **5-07**

15 Sex **F**

18 Eyes **BRO**

5 DD **39222760162145298333**



*Anne*



# Texas

TX

## DRIVER LICENSE



4d DL **08343381**  
4a Iss **09/09/2019**  
3 DOB **09/11/1959**  
1 BRIGHAM  
2 BEN MADISON

9 Class **C**  
4b Exp **09/11/2025**

8 3806 SPIRIT LAKE CV  
AUSTIN, TX 78746-1644

12 Restrictions **NONE**

9a End **NONE**

16 Hgt **5-09**

15 Sex **M**

18 Eyes **BRO**

5 DD **21112760162145297399**

*Ben*

To: Ben Brigham <[ben.brigham@outlook.com](mailto:ben.brigham@outlook.com)>

Ahhh congratulations!

When we get a bit closer to closing we will email you out a deed and return FedEx label to sign with a notary and return to us.

The remaining documents will be sent via DocuSign usually a few days prior to closing to give you ample time to review and sign.

We will be back in touch :)

Bobbi

On Wed, Mar 8, 2023 at 5:38 PM Ben Brigham <[ben.brigham@outlook.com](mailto:ben.brigham@outlook.com)> wrote:

Hello Bobbi,

Glad to hear from you, and you're right, I won't be able to make it to the closing. I'll be busy with business and family gatherings in Indianapolis because my daughter just welcomed a newborn boy, my second grandchild, so I'd prefer to close by email and sign in front of a local notary.

I will be waiting to hear from you.

Ben





PR Newswire



# BUSTED



## Perseus Holdings USA Welcomes Ben "Bud" M. Brigham to Board of Directors

Creator: Hand-out | Credit: Perseus Holdings USA

Want to know where this information comes from? [Learn more](#)

Images may be subject to copyright. [Learn More](#)





*Steven P. McAndrew* DIRECTOR



4d  
4a  
3  
1 E  
2 A  
83  
A

*Anna*

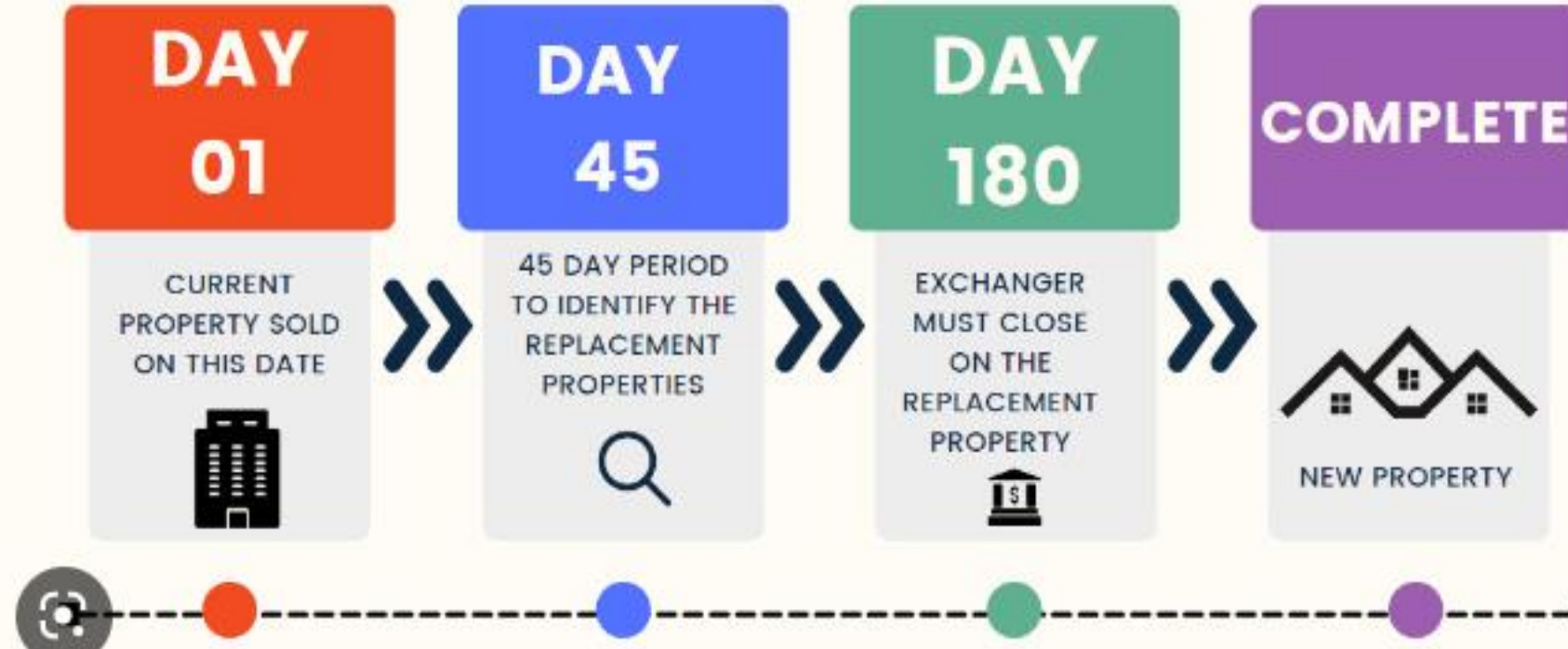
**MONTANA**



9 CLAS  
4d LIC #:  
3 DOB:  
4b EXP:  
4a ISS:  
1 RALS  
2 KEND  
8 4000  
MISS  
5 DD 201

*Kendra*

# 1031 EXCHANGE





# Example Wyoming





**Doesn't "Title Insurance" cover fraud?**





**Why is this risk a priority for  
the Real Estate Community?**

# Best Online Notary Services (2023) – Forbes Advisor

## ► The Best Online Notary Services of 2023

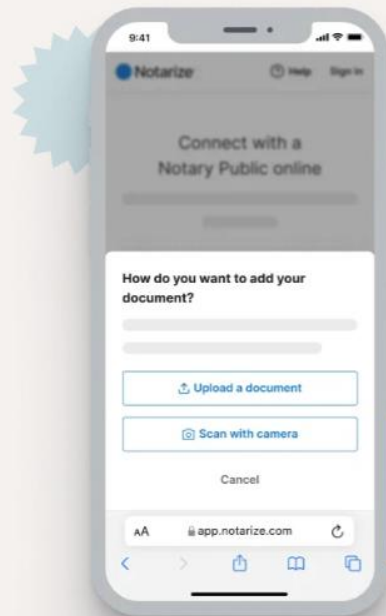
- Notarize: Best for ease of use
- DocVerify: Best for bulk uploads
- NotaryLive: Best for frequent users
- Online Notary: Best pay-as-you-go pricing
- OneNotary: Fastest turnaround times



# What is RON?

## Remote Online Notarization

### Three easy steps



#### 1. Snap

A picture of your document in our mobile app, or upload a PDF.

*Take a picture of your document, or upload a PDF from your computer or a cloud storage service like Dropbox.*

# Wire Fraud Prevention

 Closinglock

 ClearSale

 CERTIFID

 CONDUIT

 **FundingShield**  
Managing Mortgage Risk, Compliance & Fraud

 **businesswire**  
A BERKSHIRE HATHAWAY COMPANY



**FEDERAL BUREAU OF INVESTIGATION**



**Internet Crime Complaint Center**



# Let's Recap...

## REAL ESTATE SCAMS

### *Vacant Properties*

The U.S. Secret Service has observed a sharp increase in reports of real estate fraud associated with vacant and unencumbered property. Criminals are posing as real property owners and through a series of impersonations are negotiating the sale of properties which are vacant or lien free. Criminals are using similar techniques that continue to be deployed in real estate specific Business Email Compromise (BEC) schemes, to include open-source research. Visit the Secret Service website for [guides on BECs and other cyber-enabled financial crimes](#).

### *The Scheme*

- The criminal searches public records to identify real estate that is free of mortgage or other liens and the identity of the property owner. These often include vacant lots or rental properties.
- The criminal poses as the property owner and contacts a real estate agent to list the targeted property for sale, and requests it being listed below current market value to generate immediate interest.
- The criminal, posing as the property owner, demonstrates preference for a cash buyer, and quickly accepts an offer.
- The criminal, posing as the property owner, refuses to sign closing documents in person, and requests a remote notary signing.
- The criminal (or co-conspirator) also impersonates the notary and provides falsified documents to title company or closing attorney.
- Title company or closing attorney unwittingly transfers the closing proceeds to criminal.
- All communication is electronic, not in person.


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### *How to Prevent*

- Independently search for the identity and recent picture of the property seller.
- Request an in-person or virtual meeting and to see their government issued identification.
- Be on alert when a seller accepts an offer below market value in exchange for receiving the payment in cash and/or closing quickly.
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the board, the following are considered  
unprofessional conduct:

(f) failing, when entering into a listing agreement, to promptly verify that the principal listing the property is the owner or is authorized by the owner to list the property. The licensee may, but is not required to, conduct a title search or obtain a title report at the initial listing.

# What Can We Do?

- \*Please Spread The Word – Education!
- \*Please Ask Probing Questions!
- \*Please Be Proactive!

Assume the transaction is fraudulent until you've proven it is not.



# Take-aways

- Stay 1-step ahead of the imposter.
- Ask probing questions.
- Know your client.
- Prepare the client for additional conversations with your title company partners.
- Use available resources.
- Trust your instincts.
- Use trusted partners!
- Start early...the closing table may be too late.



**Buyers Beware! Protect Yourself &  
Others!**




**We are in this together!**





# Questions?



**Thank you for your time  
today!**