



State Attorney
18th Judicial Circuit
Brevard and Seminole County



The Monthly Brief

Volume 6 Issue 5

May 2018

PUPPY SCAMS



If you are looking for a pet to add to your family, be

on the lookout for scams. As more consumers turn to the internet to find new pets, [more scams are popping up online](#). Experts say a shocking 80% of sponsored advertisements about pets may be fake. A Federal Trade Commission report found some 37,000 complaints involving pets, many believed to be puppy sale scams.

How it works: Searching online you find an ad for a website that appears to be a reputable breeder with testimonials, photos, and guarantees of health and shots. Best of all, their prices are much lower than others.

You contact them and they agree to ship the puppy to you, however you're asked to pay a 3rd party company for the transport. This service is a scam, along with fees for a crate, insurance or other costs paid upfront.

The puppy will never arrive, because the dog doesn't exist. They stole the pictures and other info from a legitimate breeder's website. **Avoiding Puppy Scams:** **Don't** buy a pet without seeing it in person. **Do Homework**, check reviews and references. **Don't** pay with a wire transfer-like Western Union or Moneygram; **Research** prices locally, deep discounts are red flags for fraud. The Humane Society helps refer consumers to [local shelters](#). They also have [tips for finding a reputable breeder](#)

* BBB.com

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Health Screening Scams



"Free health screening!" This offer often comes in the mail and offered at local health fairs, senior housing, and community centers. Screenings are mostly an affordable way to stay on top of your health, and most providers are legitimate. But now scammers are using them as bait to steal sensitive personal information from unsuspecting victims.

How the Scam Works: When you arrive, the representative asks you to fill out a sign-in sheet that asks for not only your name, but also sensitive information, like your Medicare or Social Security number. In some versions, "health company reps" claim that your health plan will cover the cost and send you the results. All you need to do is provide your ID and plan information. **Don't** do it!

Scammers will even offer free tests like a blood pressure or cholesterol checks to get your personal info to bill your insurance or steal your identity. **Avoid These Scams!**

Never give your medical insurance ID number, Social Security number, or banking information for a "free health screening." **Never** trade personal information for "free" tests. **Don't** consent to lab tests without consulting your doctor. **Keep** a close eye on correspondence from your medical insurance provider. **Inform** your provider right away if you notice any unauthorized changes or charges.

*BBB.com

REVERSE MORTGAGE FRAUD

Scammers continue to prey on seniors using home equity conversion mortgages (HECMs), a loan product that allows 62 and older homeowners to convert part of the equity in their homes into cash without having to sell them.

In Florida HECM fraud is common and often involves convincing a senior to pay for fictional costly repairs, reverse mortgage counseling fees, "high profit" insurance policies, "can't miss" investments and finder fees. Tactics also include offering free homes, delaying Social Security payments, or refinance assistance all designed to steal equity or the home itself. Scammers use fronts like church events, websites, billboards, mailers, phone calls and emails to gain access to their victims.

In a [local case we shared](#), a victim learned she was removed from ownership of her home when a quit claim deed had been filed by the HECM lender. Removing her increased the amount loaned but when the older spouse died, the lender demanded that the loan be repaid immediately to avoid foreclosure and forcing her out of the home.

Avoid Reverse Mortgage Scams: **Don't** respond to unsolicited advertisements. **Don't** sign anything that you do not fully understand. **Don't** sign a power of attorney. **Don't** accept payment from individuals for a home you did not purchase. **Only** speak with a [certified HUD reverse mortgage counselor](#).

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