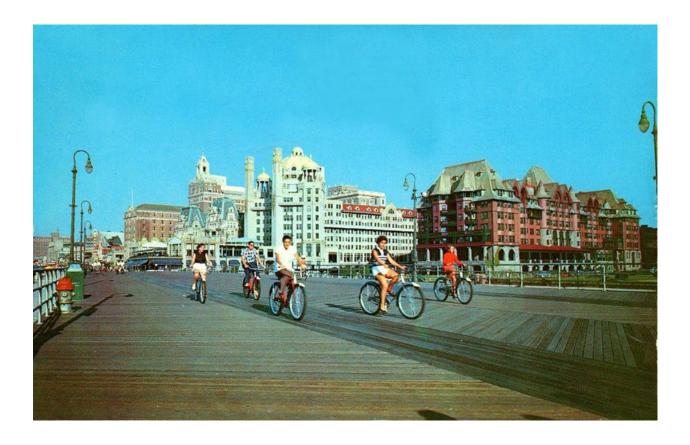
SUMMER 2016 HERSHEY'S MILL FRAUD PREVENTION NEWSLETTER # 8



This Summer Newsletter is definitely late. My apologies as, like many of you I have been dealing with some personal issues.

But now, once more onto the beach.

GOVERNMENT SPONSORED MORTGAGE RELIEF PROGRAM SCAMS

These scams are despicable because they cost desperate people money they can ill afford, but they grease the skids for a mortgage foreclosure by keeping the victims from communicating with their lenders.

Because these crooks are very clever, there are at least six known versions of these scams. So to save time and space I will just list them with a brief description. If you would like more information on any of these scams please respond to this E-mail.

Scam #1 Posing as Counsellors from Reputable Organizations

Scammers pose as counsellors for organizations with very similar names to legitimate organizations, say they are pre-approved and demand money up front.

Scam #2 Posing as HUD Counsellors

Again, posing as legitimate HUD approved counsellors they offer to audit your mortgage application while looking for discrimination by HUD. They say they can use this to force HUD reconsider your application, but it requires an upfront fee. They also claim a 90% success record.

Scam #3 Guaranteed Loan Modification

No one can guarantee a loan modification but the viciousness of this scheme is it requires all payments to be sent to the scammer and you to have no contact with the mortgage lender. However, doing this will guarantee foreclosure if you follow their advice.

Scam #4 I Can Get It For You Wholesale

A variation on Scam #3. The scammers tell victims who have received a legitimate Loan Modification Offer that they can do better. They say reject the offer, cut off dealing with the lender, and pay us an upfront fee. Again they can guarantee foreclosure.

Scam #5 Fake Help for a Real Attorney General's Settlement

When a legitimate AG settlement is announced with real mortgage companies the scammers hit the phones claiming they are settlement agents that require an upfront fee for homeowners to get a share of the award. Such a fee is never needed. If you are eligible claiming your money is free. Also, even though you paid the fee you might not even be eligible.

Scam #6 Fake Class Action Law Suit

Straight forward scam which also targets home owners not in financial difficulty. The letter claims the lawsuit will win hundreds of millions of dollars and you can join for a modest fee, say \$2,000.00. Easy fix here. You never have to pay to be part of a class action lawsuit.

HOW OLDER PEOPLE CAN IMPROVE ONLINE DATING SAFETY

How Big is the Problem?

In 2014, the toll was \$82,000,000. It has probably grown a lot since then. One AARP member lost \$300,000.

Who Are the Most Likely Victims

Scammers target the elderly because they tend to be more isolated, have a nest egg, and may be beginning to face cognitive decline. Also, the FBI reports that 82% of the victims are women although men may be less likely to report victimization.

How to be Safer by Looking for These Red Flags

- 1. **Bad Grammar** Look for frequent misspellings and odd English phrases because many scammers don't speak English well and are using an on-line translation service.
- **2. No Physical Relationship** The scammer is always travelling and not able to meet in person.
- **3. Get Off the Site** Scammers want to get off the dating site which monitors activity and communicate directly via text or E-Mail
- 4. Falling in Love Too Quickly "women tend to fall victim to thieves masquerading as older, distinguished gentlemen, while men tend to be taken in by thieves pretending to be younger women. The thieves will often create false identities, complete with fake photos taken from the Web. Lonely widows and widowers are among the most vulnerable victims." Kimberly Palmer
- **5. The Ask** All too soon your new romance may have a desperate problem that only you can solve by sending him money by wire or on a gift card. Time to say Adios.

A TIP FOR DAUGHTERS AND GRANDDAUGHTERS

Today it is very easy for many people (hackers, cyber bullies, perverts, etc.) to seize control of your phone without you knowing it. This means control of the camera and audio. To avoid getting nude or otherwise embarrassing intimate moments on the internet tell them to turn their phone off while bathing or having sex.

WORRIED ABOUT WHAT NSA KNOWS ABOUT YOU, TRY GOOGLE

Unless you are a known terrorist suspect it's highly likely that the NSA gets its information about you from Google. According to the Guardian newspaper every audio command you ever made on your IPHONE or ANDROID phone is recorded for playback. They also know nearly every website you've visited, Gmail you've sent and much more. To see how much more, log in to your Google account and click on the nine dot matrix in the upper right corner, then click on **MY ACCOUNT** and then **MY ACTIVITY**. Happy hunting.