



## QUITE the investigator!

By Lisa A. Tyler  
*National Escrow Administrator*

Imposters continue to target vacant land to steal from legitimate property owners. In addition to identifying the vacant property, they steal or purchase non-public facts about the true owner of the property from the dark web. That non-public information can include their Social Security Number (SSN) and date of birth, so the fraudster can pass as the owner.

One of the ways the imposters get caught is when something comes up for which they did not study. This is one of the reasons why our Company requires operations to authenticate the identification of the seller and interview the owner.

In this instance, escrow interviewed the seller who was clearly bothered by her questions and suddenly had cell reception issues. This prompted the escrow officer to dig in further — only to reveal he was an imposter! Read “BAD student” for details of this fraudster and his attempted crime.

It is unusual for a new order for escrow and title services to come from an unknown source. Typically, orders are submitted through known business contacts. An office in Tucson, Arizona received an order for a private sale out of nowhere. It immediately raised suspicions. Read “OUT of nowhere” to find out why.

All-Star was the theme for the 2023 FNF annual escrow training events. National Escrow Administration chose this theme because of our deep belief that our colleagues are the All-Stars in the industry. Our colleagues differentiate our Company from the competition.

Our settlement agents, nationwide provide a top-notch customer experience, which is proven by our market share. They are the best in the industry. Read about a few of the recipients of the All-Star Award in the article titled “ALL-stars.”

### IN THIS ISSUE



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## **BAD** student

**A vacant lot in Oregon was listed for sale with a real estate agent. The agent worked with some real estate investors who offered to purchase the lot for \$117,000 cash. Their offer stated they would close on the purchase in just 10 days. The seller accepted their offer and escrow was opened on March 3, 2024.**

The Escrow Officer, Eden Toothman with Lawyers Title in Portland, Oregon, opened the order. She sent the opening package to the buyer and seller through the digital closing platform inHere®. Both completed the questionnaire. She sent a letter to the owner of the property at his mailing address per the tax assessor.

Eden called the seller using the contact information provided by the listing agent to discuss the upcoming sale. The seller answered her call, but from the start he was impatient with her. When she started asking questions regarding the property, he seemed annoyed by her questions, suddenly indicated he had bad reception and then his phone disconnected. This made her uneasy.

Eden then called the listing agent and asked him how he knew the seller. He did not. The seller found him on Zillow®. All the communication between the seller and the listing agent had been through email. He signed all the paperwork electronically. The agent thought it was odd he was selling the lot for less than he paid for it, but never questioned the seller.

In response, Eden went a step further and located the seller on the internet. She discovered he was a dentist in Honolulu. Eden called the phone numbers she found during her research in an attempt to contact the seller directly.

When Eden returned to work the next day, she had a voice mail message waiting from the true owner of the property. In his message he confirmed he was not selling his vacant lot.

The fraudster thought he had Lawyers Title Company fooled. He was bold enough to complete the inHere questionnaire but still left Eden clues that something was not right. The fraudster clearly studied a few facts about the seller, but made some mistakes — proving he was a bad student.

The escrow officer identified the red flags, followed Company policy and is being rewarded \$1,500 for preventing this imposter from stealing the proceeds from the sale of someone else's vacant lot.

**Article provided by contributing author:**  
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**STOP**

**TELL US HOW YOU STOPPED FRAUD**

settlement@fnf.com or  
949.622.4425



One evening, Paula Brown, Escrow Officer for Fidelity National Title, received this email:

**From:** Reach150 <support.r150@smartzip.com>  
**Sent:** Wednesday, June 5, 2024 3:56 PM  
**To:** Brown, Paula <Paula.Brown@FNF.com>  
**Subject:** Luke Warm wants to contact you

**IMPORTANT NOTICE - This message sourced from an external mail server outside of the Company.**

Hi Paula Brown,

Luke Warm wants to contact you.

**Name:** Luke Warm  
**Email:** warmluke28@gmail.com  
**Phone:**

**Notes:**

Dear Sir/Madam,

Good day and I am Luke Warm and I am reaching out to inquire if you/your firm can provide title/escrow service for the purchase of a property by a private seller, kindly let me know as soon as possible.

Yours respectfully.

Luke Warm  
warmluke28@gmail.com

Cheers,  
The Reach150 Team

**This email was sent using the SmartTargeting platform. If you would like to stop receiving emails like this, click here.**

Paula did not know or recall working with anyone by the name of Luke Warm. It was also the first time she received a request like this through Reach150®, a Referral Management for Relationship Businesses.

Paula replied to Warm by thanking him. She sent him a questionnaire to complete, since this was a private sale. She assumed the sale was the equivalent of a for sale by owner, where there were no real estate agents or attorneys assisting the buyer or seller.

Warm responded by providing her with a copy of the fully executed sale agreement. Paula reviewed the agreement, which described an apartment complex. The principals agreed to a sales price of \$2,000,000, with a good faith deposit in the amount of \$100,000 due now. The agreement was not typical. She asked Kylie-Jo Bigelow, Escrow Assistant, to investigate before opening the order.

Kylie-Jo took to the internet to investigate. First, she noticed the initial email from Reach150 stated it was sent via the SmartTargeting platform. She searched the internet to find out what type of platform it is.

According to the SmartTargeting website, it is the leading real estate marketing solution that grows real estate agent's listings pipeline. Since there was no real estate agent involved in this sale, it seemed odd Warm used the platform to contact Paula directly. This was a personalized, specific email, not a mass marketing email.

Both the buyer and seller eSigned the agreement. The seller named on the sale agreement was an individual. Although it is



possible, it is rare for an individual to take title of an investment property (such as an apartment complex) in their individual name. Most set up a limited liability company to protect their assets, should something happen at the apartment complex.

Kylie-Jo searched the Pima County Assessor website to cross reference the names listed on the tax documents and deed. It indicated three companies owned the property. She cross referenced the companies' owners on the Arizona Corporation Commission site. She confirmed the person who signed the pre-sale agreement as the seller, was not named as an owner or authorized signer on any of the three companies listed on the assessor's website.

The language in the pre-sale agreement kept gnawing at Kylie-Jo. She searched online and found the very same apartment complex listed for sale on a real estate brokerage website. The description of the property online matched the language in the pre-sale agreement. Clearly, it was copied and pasted from the online listing.

Last, Kylie-Jo searched the Company's production system and discovered another order for the same apartment complex was opened at a different branch. She called her colleague, who confirmed her transaction involved the real estate agents who advertised the property on their website and the three companies identified on the assessor's website as the sellers. Kylie-Jo knew Warm was an imposter. She reported her findings to Paula, who respectfully declined the order.

Always respect your instincts. This order was suspicious from the start because orders rarely come out of nowhere. The terms and delivery method were all suspicious, too. Rather than open the order wasting the time and resources of the Company, Kylie-Jo used her investigative skills to quickly identify the scam.

Within a few hours, Kylie-Jo uncovered that the order was not legitimate. For her efforts she is being rewarded \$1,500. Thank you, Kylie-Jo.

**Article provided by contributing author:**

Diana Hoffman, Corporate Escrow Administrator  
Fidelity National Title Group  
National Escrow Administration

## ALL-stars

All-Stars are highly effective and productive individuals. They are often self-starters, who are trustworthy, compassionate and demonstrate a high standard of conduct. They are tenacious and possess the ability to work with different personality traits.

This month we are featuring three individuals who were recipients of the FNF All-Star award in 2023.



**Jacque Olson**  
Branch Manager  
Glendale, AZ



Grand Canyon Title Agency nominated Jacque Olson for the All-Star award. Jacque is the manager of the Arrowhead branch in Glendale, Arizona. She is committed to providing exceptional service to her customers and shares the knowledge she has gained from her many years of escrow experience.

Jacque always has a positive attitude and is a true team player — she is always ready to help when needed.



**Cindy Albi**  
Escrow Officer  
Denver, CO



Heritage Title Company nominated Cindy Albi for the All-Star award. Cindy has a loyal customer following and is experienced in closing residential, builder, commercial and vacant land transactions. She consistently goes above and beyond.

Cindy's exceptional work ethic and problem-solving abilities make her an invaluable asset to the Heritage Title Company organization. Fun fact — Cindy is also a graduate of South Metro Fire Academy.



**Janine Ezzell**  
Sales Manager  
Lacey, WA



Chicago Title Company of Thurston County, Washington nominated Janine Ezzell for the All-Star award. During the last two years, Janine has been their entire sales force. She is dedicated, positive and always has a can-do attitude.

Janine met with each of the Thurston County escrow teams monthly, conducted training classes, made sales calls and covered signings. Janine also attended all the local real estate association events on behalf of the operation. Her efforts have paid off as evidenced by Chicago Title Company's #1 position in market share.

Article provided by contributing author: Diana Hoffman, Corporate Escrow Administrator • Fidelity National Title Group • National Escrow Administration

