



Vilas County Sheriff

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Press Release

For Immediate Release

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POSSIBLE NIGERIAN SCAM INVOLVING REAL ESTATE

Vilas County Sheriff's Office has received complaints involving possible fraudulent Craigslist postings for apartment/housing for rent.

Subjects responding to the advertisements have received emails from person(s) purporting themselves to be in the ministry and own local property and are attempting to rent the property. Email correspondences, suspects have prospective renters complete an online rental application including full name, address, date of birth, etc. Further correspondences request that a security deposit be made in the form of a Money Gram or Western Union to a fictitious name and forwarded to Nigeria. Instructions indicate that once deposit is received that keys for the rental property will be forwarded by courier. Fortunately reporting parties felt suspicious through corresponding emails and no money was exchanged or lost.

It is believed that information about property in the Vilas County area is being pulled from MLS internet listings and fake Craigslist advertisements are then created using real property.

Craigslist does warn users to **Avoid scams and fraud by dealing locally! Beware any arrangement involving Western Union, Moneygram, wire transfer, or a landlord/owner who is out of the country or cannot meet you in person.**

Vilas Sheriff's Office warns buyers and sellers to be careful and offers the following tips to protect oneself from being a victim of fraud (obtained through 10Realty.com).

Warning for Sellers

- Do not reply to emails from people located outside of the United States. They most likely are scam emails looking to scam you out of your money. You have no protection from the US government when dealing with non-US buyers. You are (to put it bluntly) SOL!
- Most Cashier's Checks or money orders offered to sellers are counterfeit.
- Do not accept or wire money anywhere, especially overseas via Western Union or Moneygram.
- Never give out personal information to anyone! (i.e. bank name, account number, mortgage company info)

Is the email I received a scam?

Use caution when replying to email requests about your property for sale. If it looks suspicious, immoral or illegal, it probably is.

You should definitely raise a red flag if...

- the person sends you an email saying they want to **"buy your house"** without even seeing the home. (99% of buyers want to see the home or other real estate before making an offer)
- the person is from a country other than the United States. (The majority of people who have tried to scam our listings are from **Nigeria**, with others from **South Africa, UK, France** and **Italy**.)
- the email mentions **"depositing funds"** or **"certified cashiers check"** before seeing your home.
- you do an Internet search on the phone number or email address they give you and it is the number to an Internet Cafe or other suspicious information turns up.
- Some scammer's emails are so obviously incredulous that it's comical. For example, a son of a Great Chief is not going to be interested in your condo in Tampa.
- Look out for emails that have the words: **inheritance, next of kin, sheik, great chief, international business tycoon.**

What if I receive an offer to buy my home...

If you received an email that may be a scam and you are tempted to respond to the offer, stop and ask yourself important questions:

- Why would someone want to buy my home without ever seeing it?
- Why would someone from a foreign country be interested in my home?
- Why is this person asking for private information about me but asking nothing about the home?
- Why would you share your personal or financial information with someone you don't know?

How can I protect myself?

- **Never, under any circumstances, give out personal or financial information – it is not necessary until closing.** For example if the person emailing you wants to know "whose name the ownership is in", "is there an insurance certificate", or "are you a US citizen", etc...
- Know who you are dealing with – confirm the buyer's name, street address, and telephone number. Do a search on the internet for the name and telephone number. You may find some revealing information from doing a quick search on Google, Yahoo or MSN.
- Avoid any dealings with people from outside the United States.
- You have extremely limited protection from fraud when dealing with persons of countries outside of the United States. These scammers know there will not be any legal action brought against them.
- If you accept payment by check, ask for a check drawn on a local bank or a bank with a local branch. You can visit that bank branch to determine if the check is legitimate. FAKE CASHIER CHECKS and MONEY ORDERS are common and banks may unknowingly cash them and hold you responsible when the fake is discovered weeks later.
- Never accept a check for more than your selling price. This is a definite scam! The buyer offers to pay more than the asking price and wants you, in return, to write a check for the difference. Their check will most certainly bounce and you will be out thousands of dollars.
- Never agree to wire funds via Western Union, Moneygram or any other service. Never write a check to a buyer — a legitimate buyer will not pressure you to do so, and you have limited recourse if there is a problem with a wire transfer.
- Resist pressure to "act now."

If you have become a victim of any of the above following scams please take the following action:

Federal Trade Commission

Consumers who have been victims of the check overpayment scam or other fraudulent activities should file a complaint with the Federal Trade Commission (FTC):

- FTC Hotline: 877-FTC-HELP (877-382-4357)
- FTC online complaint form (www.ftc.gov)
- Internet Fraud Complaint Center (www.ic3.gov/)

The people sending these emails are scam artists and will not think twice about scamming you out of your money, your home or your dignity. Please DO NOT REPLY to their emails. Use your common sense in deciding if an email is legitimate or not.

Consumers who have been victims of the check overpayment scam or other fraudulent activities should file a complaint with the Federal Trade Commission (FTC) at www.ftc.gov

Or contact your local law enforcement agency.