HOME FRAUD DEFENSE

HOMEFRAUDDEFENSE.ORG

IMPORTANT CONSUMER SAFETY NOTICE

Please read carefully

This notice is being sent for consumer protection and personal safety. No response is required, and nothing here is an accusation. No report has been filed about you or about anyone you know.

The purpose is to encourage a pause, and an independent check, before money, property, or personal information changes hands.

WHY YOU ARE RECEIVING THIS NOTICE

You may be communicating with someone who has asked, or may ask, for:

- Money, gift cards, cryptocurrency, or wire transfers
- Secrecy about the relationship, or about money
- Urgent help with an emergency, an investment, or a temporary problem
- Help buying property, moving funds, or getting into accounts
- Something involving your home: adding a name to the deed, taking a new loan against it, or selling sooner than you had planned

These requests are common indicators of online financial exploitation, sometimes called catfishing or romance-based fraud.

COMMON WARNING SIGNS

It is worth pausing if any of the following apply:

- You have never met this person face to face
- Video calls are refused, cut short, or the picture and voice seem slightly off. Video is no longer proof of who someone is, because software can now put a convincing face and voice on a call
- They ask you to keep the relationship, or the money, private
- They say they are overseas, offshore, deployed, or otherwise unable to meet
- They ask for money by gift card, cryptocurrency, wire transfer, or payment app
- They introduce you to an investment or trading account, often involving cryptocurrency, that shows your balance growing. Small withdrawals may work at first
- They push you to act quickly, or discourage you from talking it over with anyone
- They promise repayment, marriage, or a life together once one more problem is solved
- Details change over time, or the story does not fully hold together

One sign by itself does not mean fraud. Several together raise the risk considerably.

THINGS PEOPLE ARE OFTEN NOT TOLD

- A real partner does not ask for secrecy about money
- A real emergency still leaves time to check
- A real investment does not require private transfer
- Once money is sent it is often gone, and cryptocurrency and gift cards are rarely recovered
- The people who do this are patient, rehearsed, and working from a script. Many operate in organized groups
- This works because it targets trust, empathy, and urgency. It is not a sign that someone was careless

BEFORE YOU SEND MONEY OR SIGN ANYTHING

Please do at least one of these first:

- Talk it over with a family member or a friend you trust
- Speak with a licensed professional you find yourself, such as an attorney, an accountant, your banker, or a real estate broker
- Look the person up independently, using contact details and sources you found on your own rather than any they provided
- Wait 24 to 72 hours before doing anything

A legitimate situation will still be legitimate after you check.

IF MONEY HAS ALREADY BEEN SENT

Speed matters more than anything else here. Please do these today, in this order:

1. Call your bank and ask them to recall the transfer. Ask for the request in writing.
2. File a complaint at ic3.gov. Reporting within the first 72 hours gives the best chance that funds can be frozen.
3. Call the non-emergency line for local law enforcement and ask for a report number.
4. Keep everything. Messages, screenshots, profiles, receipts, account details, and phone numbers.

> **Do not send more money to try to get the first payment back. Offers to recover lost funds, for a fee or an upfront payment, are a second scam aimed at the same person.**

WHERE TO GET HELP

These are free and confidential, and they operate nationwide. You do not need to file a report to ask a question.

RESOURCE	HOW TO REACH THEM
FTC fraud reporting and education	reportfraud.ftc.gov
FBI Internet Crime Complaint Center	ic3.gov
National Elder Fraud Hotline	1-833-372-8311
AARP Fraud Watch Network Helpline	1-877-908-3360
Eldercare Locator, connects you to help where you live	1-800-677-1116 · eldercare.acl.gov
Adult Protective Services in your state	Reached through the Eldercare Locator above
Your state Attorney General, consumer protection	naag.org
Local law enforcement	Call the non-emergency line
Reporting resources for your state	homefrauddefense.org/state-resources

A FINAL NOTE

This notice is provided in good faith and with respect.

- If everything you are doing is legitimate, this message can be disregarded
- If something feels off, even slightly, pause and check before you act
- Your safety and your financial security matter, and asking a question costs nothing

No reply is requested or expected.

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