

**From:** "" no-reply@kvcore.com  
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**To:** ed.robinson@exprealty.com



# Buying or Selling a Home



## Fraud in Real Estate

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(NC) As housing prices climb in many markets across the country, real estate fraud can become a much more enticing prospect for scammers. While it's one of the lesser known kinds of fraud in Canada, its impact can be devastating.

There are two types of real estate fraud that may result in financial losses — title fraud and foreclosure fraud.

Title fraud happens when a fraudster steals the title to a home — usually after stealing the owner's identity — then sells the home or applies for a new mortgage against it.

Foreclosure fraud happens when homeowners having difficulty making their payments mistakenly turn to a fraudster, who convinces them to transfer their property title in return for a loan. Often, the fraudster keeps their loan payments and resells or remortgages the victim's home.

Protect yourself from becoming a victim of real estate fraud with these simple tips:

Safeguard your personal financial information

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Contact your mortgage lender first if you are having difficulty making your mortgage payments.

Consult your lawyer before giving another person a right to deal with your home or other assets.

Research the company or individual who is offering you a loan.

Do a land title search with your provincial or territorial land registry office. This search will show the name of the property owner and any mortgages or liens registered on the title.

Consider buying title insurance to protect against title fraud.

Find more information online at [canada.ca/money](http://canada.ca/money).

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Edward G. Robinson, Broker  
Office: 866-530-7737  
Direct: 416-460-0671  
[www.EdRobinson.Realtor](http://www.EdRobinson.Realtor)  
[Ed.Robinson@eXpRealty.com](mailto:Ed.Robinson@eXpRealty.com)

