



The S.A.L.T. Communicator

Seniors and Law Enforcement Together

Serving & Protecting Senior Citizens

March 2006

Coordinated by S.A.L.T. Chairman Ken McNatt

Home Mortgage Scams

Submitted by James Loftus

Detective James Loftus, from the Chicago Police Financial Crimes Unit, gave an informative presentation to the S.A.L.T. Council about the local mortgage fraud that is occurring in the Chicago and suburban areas.

We have all seen the news with stories about seniors, single women or low-income people who have lost their homes to mortgage scams or fraudulent companies who have taken their money and in many cases their homes. Unfortunately, we all have to be extra cautious and aware of “whom” we are dealing with today.

The growth of mortgage fraud has increased over 300% in the past 12 months. It is a federal offense. It is the largest growing financial fraud scheme.

Mortgage Fraud Economics:

- ❑ Target properties with high equity/value.
- ❑ Exploits common practices within the real estate industry.

- ❑ Violates the established trust.
- ❑ Criminals will target seniors with no mortgages or people who have liens on their homes.
- ❑ If a crime has been committed, contact a civil attorney and the local police. They will put out a fraud alert.
- ❑ For security reasons, put your house in a “Land Trust.” This will help deter the crime.



When selling your home, know the following facts:

- ❑ What does a Title Company do?
- ❑ Who attends each closing?
- ❑ Where does the money come from?
- ❑ Who is responsible if fraud is committed?

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Mission Statement

The purpose of Milton Township S.A.L.T. Council is to determine and to meet the needs of Senior Citizens by reducing crime and abuse and by enhancing safety through communication and education in cooperation with the Township, law enforcement agencies, and other community agencies and organizations.

(Mortgage Scams continued from page 1)

Tools of the crime...Beware of the following when closing on a home mortgage:

- ❑ Forged signatures on deeds
- ❑ Counterfeit identifications
- ❑ Counterfeit W-2's
- ❑ Identity Theft
- ❑ Corrupt real estate professional
- ❑ Careless business operations
- ❑ Improper audits or due diligence

If you feel you have been a victim of “mortgage fraud”, contact a trusted civil attorney who is well versed in real estate law. They can assist you in proper response to this circumstance. ■

If you would like to attend our monthly presentations or meetings please contact Milton Township at 630.668.1616 for the time, date and location. They are open to the public!

Automated Thievery

Submitted by Ken McNatt

Over six days last October, at least 700 residents of the Winston – Salem, N.C., area found that money was stolen from their bank accounts after they had used automated teller machines. The weapons used were portable debit card “readers” and miniature “spy” cameras. The bank had no idea until their customers notified them.

Like thousands of bank customers across the country, these people were victims of ATM “skimming”, a scam that led to nearly \$3 billion in losses last year. It falls under Identify Theft crimes. There are a number of devices easily accessible, which can be used to steal data. Once the data is retrieved, duplicate debit cards are produced with PIN numbers written on the back and sold on the black market. The cards are then used at ATMs around the world for online transactions.

Foreigners run most of these scams and the money is sent overseas as they request withdrawals. That should be a red flag for the banks, but often is not noted until customers notify them of deficits in their bank accounts.

Although banks usually reimburse victims of ATM skimming, it may take several weeks. To protect yourself:

- ✓ Avoid ATMs with new equipment protruding from or near the card slot.
- ✓ Avoid those ATMs that have a sign telling you of new equipment, they are often bogus.
- ✓ Cover your hand when entering your PIN number.
- ✓ Ask your bank to set an ATM withdrawal limit on your account.
- ✓ Keep tabs on your account balance.

Report ATM skimming incidents to your bank, police department and/or local secret service field office at:

www.secretservice.gov/field_offices.shtml.

This information was provided through the AARP Bulletin- January 2006



Phone Tips



#1 To avoid/reduce unwanted solicitations contact the **National Do Not Call Registry** at 1.888.382.1222 or www.donotcall.gov. You can register all of your telephone numbers (home,cell,fax). You must do this every five years to stay current.

#2 You are charged \$1.00 or more everytime you call **411 for telephone assistance**. Simply dial 1.800.FREE.411 or 1.800.373.3411 without incurring a charge at all, except the minutes required to make the call.

Avoiding Home Repair Fraud

Submitted by Joe Vanest

It was a bitter, cold, wintry day when Mrs. Williams, widowed a number of years, went to see who was at the door. A man greeted her saying, “Mrs. Williams, I have a crew working up the street and I noticed you are missing some shingles on your roof”. He volunteered to go up on the roof and check it out at no charge. She at first declined and then he convinced her she needed to have it taken care of or her house could suffer damage. He seemed like a nice honest and sincere man so she gave her approval.

When he came down from the roof to give his report, he said the roof was okay and it must have been the way the sun was reflecting off the shingles, but he noticed there was severe damage to her chimney and that was a fire hazard. He could give a discount of 10% if she signed a contract today. She agreed to sign the contract.

As they discussed this matter, the contractor commented on the frost on the windows. He explained how much heat was being lost and at the cost of fuel today she should replace those windows. She said she couldn’t afford to do it right now, but the contractor gave her a price she couldn’t refuse and offered to give her a loan at a very low interest rate, because he wanted to help her out.

Mrs. Williams signed a contract for the chimney repairs and the new windows. She wrote a check for \$2,000 as a down payment on the windows and gave the contractor the deed to her property as collateral on the loan. After several weeks waiting for the work to commence, Mrs. Williams discovered she could not locate the contractor. There was no such address or telephone number as shown on his billing sheet.

Mrs. Williams had become the victim of the vicious home improvement racket that costs

- Understand Deeds (*special warranty*)

the unsuspecting homeowners millions of dollars every year. This is a sample case study to illustrate just how easy it is for you to get caught up in a home repair fraud. **Please use extreme caution when confronted with the following warning signs of a potential scam:**

- 1) Door to door salespersons with no local connections that offer to do home repair work for substantially less than the market price.
- 2) Solicitations for repair work from a company that lists only a telephone number or post office box number to contact them.
- 3) Contractors who fail to provide customers references when requested.
- 4) Persons offering to inspect your home for free.
- 5) Contractors demanding cash payment for a job or who ask you to make a check payable to a person other than the owner or company name.
- 6) Offers from a contractor to drive you to the bank to withdraw funds to pay for the work.
- 7) Contractors who offer loans.
- 8) Repair companies who ask for a property deed as collateral. Only consider this action to a recognized loan institution.

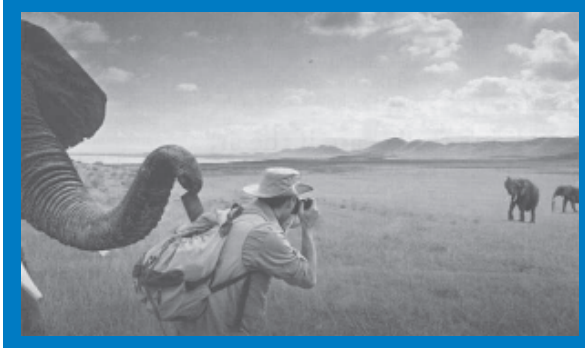
If you think you have been defrauded or you have questions, bring it to the attention of your State’s Attorney or the Illinois Attorney General’s Office.

Springfield - 800.243.0618 • TTY-877.844.5461
Chicago - 800.386.5438 • www.ag.state.il.us

FREE PRESENTATION AVAILABLE

This presentation by Joe Vanest was illustrated by a twelve-minute video entitled “Home Improvement Fraud” and is available for showing to community groups by calling the Milton Township office and asking for Gail.

630.668.1616



Be Alert!

No successful pickpocket will be as obvious as this elephant. They have the stealth of the Artful Dodger. They can be in your presence without you being aware of it. They blend into the surroundings.

Not everyone will be traveling in a foreign country when they are “lifted” of their personal possessions. Today... we are not safe at home in DuPage County, at the supermarket or the mall. There are numerous cases where the thieves with fast hands have lifted wallets from handbags or taken the bag itself.

In this age of high Identity Theft... one cannot be too cautious. Here are several reminders to reduce the risk of getting your “pocket picked”!

- ❑ Keep your valuables out of sight
- ❑ Be alert in crowded areas
- ❑ Carry your purse in front of you
- ❑ Keep your wallet in your front pocket
- ❑ Never put your purse in the grocery cart

We are always looking for information to share with our readers or real experiences from which we can all learn. If you have any additional ideas to share, please send them to:

Ken McNatt, S.A.L.T. Communicator
Milton Township
1492 N. Main Street • Wheaton 60187

Be sure to visit the Milton Township website for past issues of the S.A.L.T. Communicator and current scam information.

www.milontownship.net

Aggressive Drivers!



Submitted by Cpl. Jack Dellinger

Who are they?

Here is what we know of them, so far:

- These high-risk drivers climb into the anonymity of an automobile and take out their frustrations on anybody at any time.
- For them, level of concern for fellow motorists is low.
- They run stop signs and red lights, speed, tailgate, weave in and out of traffic and pass on the right.
- Make hand and facial gestures, scream, honk and flash their lights.
- They drive at speeds far in excess of the norm which causes them to: follow too closely, change lanes frequently and abruptly without notice or signals, pass on the shoulder or unpaved portions of the roadway, and leer at and/or threaten-verbally or through gestures- motorists who are thoughtless enough to be in front of them.

When Confronted by an Aggressive Driver:

- Make every attempt to get out of the way.
- Do not challenge them by speeding up or attempting to hold your own in your travel lane.
- Wear your seat belt.
- Avoid eye contact.
- Ignore gestures and refuse to return them.
- Report aggressive drivers to the police by providing a vehicle description, license number and location, and if possible, direction of travel.

Avoid the challenges or confrontations of an aggressive driver and support law enforcement's efforts to rid the streets and highways of this menace.

People Saving People
www.nhtsa.dot.gov

Social Security Online Services

Submitted by Rick Lenoir, Social Security Administration,
Asst. District Manager, Aurora, Illinois

More and more Americans are discovering the convenience and speed of Social Security's online services. Instead of traveling to the local Social Security office and waiting in line, many people are going online to our website www.socialsecurity.gov and conducting business from the comfort of their own homes.

The numbers tell the story. Online transactions have nearly tripled since 2002, and this year, we are on pace to set another new record. Here are *just five* of many online transactions you can take care of by logging on when it best suits your schedule.

Plan for your future. Social Security's Benefits Planner is a great way to help you plan your financial future. Whether you're looking ahead to retirement or determining what benefits you or your family may qualify for in the unfortunate event of disability or death.

Find out if you can get benefits now. Have you ever wondered if you or a family member might now be eligible for benefits? There's an easy way to find out. Just visit our **Benefit Eligibility Screening Tool, or BEST**. Answer a series of questions and find out whether you are eligible for retirement, disability or supplemental security income (SSI) benefits. Completing one simple questionnaire can do all of this, and it only takes about 5-10 minutes.

Apply for Social Security. If you are ready to apply for Social Security benefits, it is only a link away. Each year, tens of thousands of people take advantage of our online benefit applications because they are a convenient, easy way to apply for Social Security benefits. In fact, since online applications became available in November 2000,



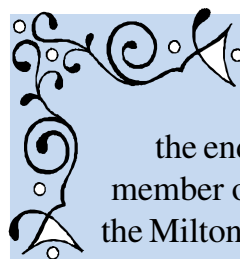
more than half a million people have filed applications this way.

Replace your Medicare card. If your Medicare card has been lost, stolen or damaged, just visit our website to order a replacement. You will get it in the mail about 30 days after requesting it.

Find out if you can get extra help to pay for the new Medicare prescription drug plan costs. Beginning in January 2006, you can file an application for extra help to pay for monthly premiums, annual deductibles and prescription co payments under the new prescription drug program or Medicare Part D. Go online to find out if you are eligible for extra help and complete the application.

These services along with many others can be found at www.socialsecurity.gov/onlineservices

Visit the link and join many others now conducting their Social Security business online.



Dr. Jack Udelohofen passed away the end of February. He was a charter member of the Citizen's Committee for the Milton Township S.A.L.T. Council since 1998. He worked very hard educating the community about the various programs offered through Milton Township and the S.A.L.T. Council. The Milton Township S.A.L.T. Council would like to publicly thank Dr. Jack Udelhofen's family for his years of service to the community and the S.A.L.T. Council. *He will be missed but never forgotten.*





Serving & Protecting Senior Citizens

S.A.L.T. Council Members

Ken J. McNatt, Chairman • Joe Vanest, Vice Chairman • Jodi Hefler, Glen Ellyn Senior Citizen Coordinator/Community Relations • Gail Hinkle, Social Services Coordinator
Bill Parbs, Director of Communications

DuPage Sheriff's Office

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Patricia Terkovich, Arden Courts • Jeanne Pitra • Horace Polglaze • Don Russell
Claude de St. Paer • Charles Schlabach • Barbara Smith • Ron Smith

In Cooperation with DuPage Sheriff's Office - John Zaruba, Sheriff

- ▶ Automated Thievery
- ▶ Avoiding Home Repair Fraud
- ▶ Aggressive Drivers
- ▶ Social Security Online Services
- ▶ Home Mortgage Scams

HOT Topics

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