**NEVADA'S ONLY AFRICAN-AMERICAN COMMUNITY NEWSPAPER** 

By Frank Albano

Sentinel-Voice

real estate market's collapse,

Clark County residents have

been bombarded by scam art-

ists purporting to offer strug-

gling homeowners a way to

modify their loans. In some

cases, people have lost their

homes to unscrupulous huck-

sters. The problem is so

widespread that the state at-

torney general's office is struggling to investigate

claims of fraud and abuse.

"In Clark County alone,

194 bogus companies are

under investigation," Bureau

of Consumer Protection Se-

nior Deputy Attorney John

scams primarily target the

elderly and low-income

Blacks and Hispanics who

are struggling to pay their

mortgages. Mike Joe of the

Nevada Legal Aid Society

said scam artists, despite

their proliferation, are hard to

AG officials say the

Kelleher said.

In the three years since the

VOLUME 31, ISSUE 7

GRIOT COMMUNICATIONS GROUP, INC.

"THE TRUTH SHALL SET YOU FREE"



June 10, 2010



Professor Griff of Public Enemy addresses an audience.

## **Kap negativity** impacts youth

By Lés Pierres Streater Sentinel-Voice

The prevalence of gangsta rap, hip-hop's influence on culture and the genre's dominance of the musical landscape were some of the topics discussed at a recent forum featuring one of the rap music's iconic figures. Professor Griff served as a member of the S1W's, the protective outfit for politically conscious, 1980s superstar group Public Enemy. In his keynote address, Griff said hip-hop has played an outsize role in shaping culture. (See Griff, Page 6)

catch and prosecute. "They set up shop and move around or even just use a [postal mailbox], and when the law gets too close, they shut down and scurry across the state line into Southern California, lay low for awhile and then start up again."

Scam artists take homes

Here's how some scams work. Realtors, contractors and others find foreclosed properties and file fraudulent liens using legal forms that you can buy at a stationery store. In a variation of this scam, other con artists file hundreds of fraudulent liens, send letters, then make calls promising to remove the lien on the owners' homes, asking them to send \$500.

Criminals have also purported to be intermediaries between homeowners and lenders, promising they'll take mortgage money and pay it. Instead, they pocket the money and disappear. Residents have also been tricked into signing phony loan papers that claim to stop foreclosures.

The state is now fighting back through the Nevada

Fight Fraud Task Force, comprised of a coalition of law enforcement, consumer protection agencies and other entities. Part of their outreach includes educating local homeowners about tactics used by scam artists.

There are a few foremost cautions.

Know who you're dealing with: "Ask for a complete explanation, and don't sign anything," Kelleher said. Don't trust anyone who guarantees a loan modification. "That's a red flag," he said.

Do your research: Search county records to see if there are liens on the prospective property.

County Recorder Debbie Conway said her office holds classes on property search. Computers in the recorder's office can be used to check for liens and to avoid fraud.

Conway said there are rings of scammers operating in the Las Vegas area.

"Almost anybody can file a document," she said, noting that her employees would only know if the document was fraudulent if it was blatantly obvious. Once a fraudulent document is filed, it can only be stricken from the record by court order.

If defrauded, notify law enforcement. To resolve dis-(See Client, Page 2)



## Client

(Continued from Page 1) putes, Conway suggests going through a mediation process set up by the state.

Kelleher recommends hiring a lawyer and filing a complaint with the Attorney General's Office.

"When we've executed search warrants, we found slips of paper with the victim's signature taped to the bottom of desks. What the scammers do is cut out and paste the signatures from other documents and files the fraudulent docu-



Clark County Recorder Debbie Conway's office is one of a handful of the agencies fighting real estate scam artists.

ments with the recorder's office, sometimes resulting in the victim signing away the home and transfer of title. "Desperate folks will do desperate things to save their homes. These scammers are intelligent and charming and they promise everything."

But they deliver nothing but heartache.

The County Recorder's Office is (702) 455-2062. The state Attorney General's Office is (702) 486-3000.