SCAM SURVIVAL 101

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The real estate industry does not sleep in Miami. The only people working harder than you, MIAMI REALTORS®' 59,000+ real estate professionals in Miami, South Florida, and beyond, are scammers. They are working overtime to steal from you, your customers, and anyone else they can contact.

Keep reading to learn how to protect yourself and your customers, especially your foreign investors. Below are: examples of the type of fraud the real estate industry is seeing; best practices on how to avoid getting scammed; what to do if you suspect a real estate scam; and, additional resources.

TRUST YOUR GUT

- **If it doesn't feel right, pause.** This goes for emails, phone calls, text messages, and any other interactions. If you know the "person" reaching out to you, does the tone or word choices of the person reaching out to you feel unusual? Does something just not make sense? Is the deal too good to be true? Take a pause.

- **Ask a lot of questions.** Legitimate people reaching out to you will not mind because this protects everyone in a transaction.

- **Think before you click!** Don't just click on links in emails. Always read and verify first – what is it? Who is it from? What is it about? If it is actually important and someone needs something from you, they will probably follow up with you by other means, like a phone call.

- **Stay informed.** Scammers are working hard to create new ways to trick you and your customers! You need to work harder. Attend workshops and read articles to stay informed about the latest trends in scams.

ALWAYS DO YOUR HOMEWORK

- **Verify identities.** Sounds simple, right? Unfortunately, fake and stolen IDs are common. Always confirm the identity of your customers and the parties to a real estate transaction. Use official documents, cross-check those with public records, and use video conferencing to communicate. If someone refuses to get on camera or meet with you in-person, that is a big red flag!

- **Check property ownership.** Go to the property appraiser's website for the county in which the property is located. You can search by owner name, address, and more. Most websites also allow you to see the history of previous owners. Are there several transfers within a short period of time?

Are there deeds that the property appraiser did not record? Does the property appraiser flag "errors" in the deeds? These are all red flags.

- **Research companies.** Figure out where the real company is located and go to that state's division of corporations website to research ownership. In Florida, the Division of Corporations maintains a robust website at www.Sunbiz.org. You can search by name, registered agent, and/or officers. From there, you will be able to see who a company's officers are; and, sometimes, you can access recorded documents to cross reference emails and contact information. Note, though, that while it is illegal to do so, it is possible for scammers to file documents on Sunbiz. Eventually, these are usually flagged for fraud; but in the meantime, always verify what is on Sunbiz. You can do this by requesting operating agreements, corporate resolutions, and/or bylaws of the company or corporation as backup documentation showing that the potential real estate transaction is authorized and legitimate – all of this will likely be required for due diligence and closing anyway.

- **Check email addresses.** This is often the first clue that someone is trying to scam you in a "phishing" scam. Review the email address carefully – is it from an unknown domain? If you know the "person" reaching out to you, is it an email that you don't recognize? Or is a different version of their name? Many times, scammers will create fake emails that replace characters in a person's or company's name – like JANEDOEREALESTATE@gmail.com to JANED0EREALESTATE@gmail.com – the capital letter O and number 0 look very familiar in print, which scammers will use to trick you.

WHATSAPP HOSTILE TAKEOVERS

- **What are WhatsApp hostile takeovers?** Scammers will try to take over the WhatsApp account connected to your mobile phone number. Once they do this, they can reach out to all of your contacts to ask for money and favors (usually purchasing something for them). It is very difficult to regain control over your WhatsApp account if this happens.

- **How do you protect yourself?** Set up two-step verification on WhatsApp.[1] This is an optional feature that adds more security to your account by periodically requiring a PIN to access your account.[2] You can also add a trusted email to recover your account if you forget your PIN.

- **How to set up two-step verification on WhatsApp:**
  - Open WhatsApp on your mobile phone.
  - Go to **Settings** > **Account** > **Two-step verification**.
  - Tap **Turn On**.
  - Create and confirm a six-digit PIN.
  - Provide an email for PIN reset; enter the code sent to verify your email; then tap **Save**.

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[1] WhatsApp, *About two-step verification*, https://faq.whatsapp.com/1920866721452534?helpref=faq_content (last accessed Nov. 9, 2025).

[2] WhatsApp, *How to manage two-step verification settings*, https://faq.whatsapp.com/1278661612895630/?cms_platform=android (last accessed Nov. 9, 2025).

DEED FRAUD

- **What is deed fraud?** Criminals forge or fabricate documents – like deeds – and record them in the county where the property is located, pretending to legally own the property. While the property appraisers are now implementing measures to prevent this, sometimes fraudulent deeds do get recorded. That's where the problems really start – the scammers then will try to sell the property, take out loans or mortgages, or attempt to rent out the property – all without the real owners' knowledge.

- **Know the signs of deed fraud!** The earlier you are able to catch deed fraud, the faster and less expensive it will be to stop it.
    - **No longer getting bills.** Did you stop getting property-related mail? Like taxes or utility bills? That's a red flag that someone changed your address.
    - **Unexpected notices for loans, credit lines, or foreclosures.** This is a sign that someone is using your property to get loans or credit lines – do not ignore these notices. Figure out what they are and seek legal advice immediately.
    - **You see the property listed for sale or rent online.** If this happens, contact the website platform immediately to let them know you are the real owner and that you did not authorize this. If the property is listed in a multiple listing service (MLS), contact that MLS immediately and let them know that you suspect fraud.
    - **New accounts or credit checks appear on your credit report.** Monitor your credit reports for any suspicious activity so that you can catch and stop fraud early.

- **County governments are implementing programs to stop deed fraud:**
    - **Miami-Dade County.** The County is sending courtesy letters to property owners whenever a deed is recorded. If you suspect someone obtained and/or filed a fraudulent deed in Miami-Dade County[3], call the Miami-Dade Sheriff's Office Organized Crimes Bureau's Economic and Specialized Investigation Section[4] at (305) 994-1000 and ocbinfo@mdso.com. Also contact an attorney immediately.
    - **Broward County.** You and your customers can (and should!) sign up for Owner Alert, a free service to register for text notifications about your property.[5] Email owneralert@bcpa.net or call (954) 357-5579 for assistance.
    - **Palm Beach County.** You and your customers can (and should!) sign up for Property Fraud Alert, a free service to register for text notifications about your property.[6] You can do that online.[7]

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[3] Clerk of the Court and Comptroller of Miami-Dade County, *Deed Fraud*, https://www.miamidadeclerk.gov/clerk/deed-fraud.page (last accessed Nov. 9, 2025).
[4] Miami-Dade County Organized Crimes Bureau, https://www.miamidade.gov/global/police/about-organized-crimes-bureau.page (last accessed Nov. 9, 2025).
[5] Broward County Property Appraiser, *Owner Alert*, https://web.bcpa.net/owneralert (last accessed Nov. 9, 2025).
[6] Palm Beach Property Appraiser, *Property Fraud Alert*, https://www.mypalmbeachclerk.com/services/property-fraud-alert (last accessed Nov. 9, 2025).
[7] Palm Beach County, *Property Fraud Alert Registration*, https://erec.mypalmbeachclerk.com/FraudAlert.

FAKE SELLER & VACANT LOT SCAMS

- **What are fake seller scams?** Someone posing as the owner of a property tries to get a listing, a contract, and a closing where they can steal funds for a property they do not own. They usually supply fraudulent identification and will typically use the internet and telephone to close the transaction. If they are identifying themselves as authorized representatives of companies that own the property, they tend to use fake emails instead of corporate emails and will try to sign listing agreements with the name of the company rather than the name of the individual who is authorized to represent the company to avoid getting caught.

- **What are vacant lot scams?** This is a form of a fake seller scam. Typically, the victims of fraud live outside the United States and own vacant properties without mortgages. Often, the properties are owned by LLCs (limited liability companies). A fake "seller" will reach out to a real estate agent to list "their" property, or they will identify themselves as authorized representatives of the companies or corporations that actually do own the land. They will usually want to rush a deal and will generally not meet with their agents in person.

- **How to avoid getting scammed?**
  - **Do your due diligence as soon as possible.**
    - Independently verify whether there is a mortgage. You can often do this online by searching the official records with the Clerk of the Courts in the county in which the property is located.
    - If you are considering skipping title insurance, consult with an attorney first to fully evaluate the risk. You and your customer may not be fully protected against fraud if you do not purchase title insurance.
    - Check the local property appraiser's website to see whether the individual or entity claiming to own the property actually does own it. If you see that there were "errors" in recording the deed, but the seller is assuring you it was just a "mistake," this should be a big red flag.
    - Contact the true owner to verify they are actually selling the property, the price, and to whom. Do not rely on the contact information you were given – talk to the neighbors, search online for additional contact information (telephone, email, social media, addresses). Consider sending a letter, with tracking and delivery receipt, to the true owner. That said, be mindful of your obligations under the NAR Code of Ethics if the owner is represented by a real estate broker or agent.[8]
    - If you are working with a buyer and the seller is working with an agent, talk to the listing agent. Ask whether they know the seller personally, and if not, ask how they met and how they have been communicating. If all communications have been by email without any prior relationship, be on alert.

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[8] National Association of REALTORS® Code of Ethics (2025), https://www.nar.realtor/about-nar/governing-documents/the-code-of-ethics.

- **Be alert when documents are signed outside your presence.** Remember, you should always exercise caution in closing transactions where you do not personally know the seller or where the seller is executing a deed outside of your presence. If the seller executes and notarizes documents abroad outside of your presence and sends them to your office via an international postal service, be on high alert.
- **Carefully review all signatures.** Cross-reference signatures with government-issued documents. Verify that passports are valid with government authorities. Get a second form of identification.
- **Consider using RONs.** If the seller insists on a remote closing, but refuses to use a Remote Online Notary, it might raise a red flag.
- **Check for forged notary blocks.** Notary stamps should clearly display the name of the notary, their commission number, and the date their commission expires. Verify the notary through the relevant government agency.
- **Proceeds should only be disbursed to the person in title.** Make sure you consult with the title company and an attorney if you think the situation merits an exception.

COMMISSION ADVANCE SCHEMES

- **What are commission advance schemes?** Fraudsters are posing as real estate agents and are trying to obtain commission advances under those fake identities. Sometimes the fraudsters hack into agents' emails and provide details on deals that are in the works and sometimes they create fake deals.

- **How to avoid getting scammed?**
  - **If you are a broker, consider whether you allow commission advances.** Keeping in mind that all business decisions must always be made unilaterally and independently, brokers will want to weigh the pros and cons of allowing agents to seek commission advances.
  - **If you are an agent, give your broker written instructions on how to handle commission advances.** If your broker allows commission advances, email your broker about how you want your broker to handle any requests for commission advances. For example, if you know that you will never request a commission advance, tell them. That way if they do get a request, it will raise red flags. Likewise, if you want your broker to get written confirmation from you before sharing any information with commission advance companies, tell them that.
  - **Identity theft protections.** Even if you have not yet been the victim of a scam, you can request that the credit reporting agencies "freeze" or "lock" your credit. This blocks access to your credit report and prevents anyone from opening an account in your name. Visit Experian[9], TransUnion[10], and Equifax[11] online to do so. These are free services that usually have options to upgrade to more robust credit monitoring services.

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[9] https://www.experian.com/help/credit-freeze/
[10] https://www.transunion.com
[11] https://www.equifax.com/personal/education/identity-theft/fraud-alert-security-freeze-credit-lock/

   - **Monitor your records with DBPR.** Check the Department of Business and Professional Regulation (DBPR) records frequently to make sure your contact information is accurate and that it has not been changed. Sometimes, fraudsters will change your information with DBPR so that they can then pose as you with other agencies.
   - **Practice good password hygiene.** Make sure your email and any document management services have strong passwords that you change frequently. The first point of entry for most scammers is your email – once they get in there, they can take over deals and your identity.
   - **Use multi-factor authentication.** This requires that you prove to the service that you are trying to access, like email, that you are who you say you are.
   - **Monitor your accounts with MIAMI REALTORS®.** Always feel free to reach out to MIAMI REALTORS® (live chat on www.miamirealtors.com, by email at info@miamire.com, or call us at 305.468.7000) with any questions or concerns about your account, like verifying the email and telephone numbers we have for you on file.

RENTAL LISTING SCAMS

- **What are fake landlord scams?** Usually, someone who claims to be the landlord or owner of a property posts a fake rental listing online.[12]

- **Monitor third-party websites for your listings!** If you are the listing agent for a rental, search third-party websites like Craigslist, Facebook Marketplace, Apartments.com, and Google with the property address. If you see your listing anywhere it should not be, contact the website admin immediately to take down the fake listing. You should also contact MIAMI REALTORS® MLS Department at mls@miamire.com and the Legal Department at legal@miamire.com.

CRYPTO PIG BUTCHERING

- **What is cryptocurrency pig butchering?** This is a long-term investment fraud where scammers will first build trust with victims over weeks or months.[13] Often on legitimate apps and websites and with real accounts. This is the "fattening" period – before manipulating victims to invest large sums of money in a fake cryptocurrency scheme, which is the "butchering." The victim is then unable to access or withdraw their funds and the scammer disappears.

- **How to avoid getting scammed?**
   - **Know the red flags.** If a customer asks you to invest in cryptocurrency (and have bad intentions of scamming you), they may try to develop a fast, "trusted" relationship with

[12] Marchante, Maria. *Florida Realtors*, "How to Avoid Popular Real Estate Fraud Scams" (Sept. 11, 2025), https://www.floridarealtors.org/news-media/news-articles/2025/08/tips-avoid-popular-real-estate-fraud-scams (last accessed Nov. 9, 2025).
[13] Hawkins, Tracey. *National Association of REALTORS®*, "Scammed, Shamed and Deepfaked: Real Estate Agents Speak Out on the $15M Crypto Con" (July 14, 2025), https://www.nar.realtor/magazine/real-estate-news/scammed-shamed-and-deepfaked-real-estate-agents-speak-out-on-crypto-con (last accessed Nov. 9, 2025).

you. They will often present a picture of wealth, deep investment knowledge, and will claim they have made their money through crypto. There will often be promises of fast, easy, high returns – and the scammer will create a fake sense of urgency to get you to act and invest quickly. Refusing to speak, to do a video call, or to meet in person are also red flags.

- **Implement best practices in your real estate practice.** Do not respond to unsolicited texts, social media requests or messages, WhatsApp messages, or emails asking you to invest. Carefully research any investment platform in addition to the companies and individuals claiming to be behind it. That includes checking for registration with the U.S. Securities and Exchange Commission. Before actually investing, contact your attorneys and tax professionals to verify!

WHAT TO DO IF YOU SUSPECT A REAL ESTATE SCAM

- **Contact law enforcement ASAP** – Local, county, and the FBI. If the property is located in a municipality, then first contact local law enforcement. Take that case number to the county law enforcement, where applicable, so they are also aware of the issue. See the "Resources" section below on who to contact.
- **Email MIAMI REALTORS® ASAP** – Both the MLS Department (mlsstatus@miamire.com) and the Legal Department (legal@miamire.com) with as much detail as possible (listing number, individuals involved, details about the transaction, and any documents you might have).

OTHER RESOURCES:

- U.S. Consumer Financial Protection Bureau[14]
- Report fake rental listings to the Federal Trade Commission by visiting https://reportfraud.ftc.gov or calling 1-877-382-4357
- Report real estate scams to law enforcement:
  - FBI Internet Crime Complaint Center (IC3)[15]
    - NOTE that scammers are even impersonating IC3! They will never directly contact you for information or money.[16]
  - Miami-Dade County
    - Miami-Dade County Police Department[17]
    - State Attorney's Office, Economic Crimes Unit[18]
  - Broward Sheriff's Office, Economic Crimes Unit[19]

[14] https://www.consumerfinance.gov/complaint/
[15] https://www.ic3.gov
[16] *FBI Warns of Scammers Impersonating the IC3* (April 18, 2025), Alert No. I-041825-PSA, https://www.ic3.gov/PSA/2025/PSA250418 (last accessed Nov. 9, 2025).
[17] https://www.miamidade.gov/global/police/contact-police.page
[18] https://miamisao.com/our-work/victim-services/economic-crimes-unit/
[19] https://www.sheriff.org/LE/Pages/Special-Units.aspx

  - Palm Beach County Sheriff's Office, Financial Crimes Unit[20]
  - Martin County Sheriff's Office, Organized Crime Unit[21]
  - Lucie County Sheriff's Office, Economic Crimes Unit[22]
- For REALTOR® members in Florida, call the Florida Realtors Legal Hotline[23] at 407- 438-1409

ABOUT THE AUTHOR

Evian White De Leon, Esq. is the COO & Chief Legal Counsel for the MIAMI Association of REALTORS® (MIAMI REALTORS®), the largest local REALTOR® association in the nation. Evian's passion has long-been making her vibrant hometown of Miami a place where everyone has the opportunity to thrive. A talented bilingual speaker and collaborator, Evian oversees MIAMI REALTORS®' Professional Standards department, human resources, legal affairs, operations, compliance, and legal education for its 59,000+ members. A University of Miami School of Law graduate with over a decade of litigation and in-house counsel experience in addition to policy advocacy, lobbying, and coalition building, Evian joined MIAMI REALTORS® at the start of the global pandemic in March of 2020; and, as part of the Advocacy team, helped convince local and state lawmakers to declare real estate an essential service, allowing real estate professionals to keep doing their jobs. Outside of the office, Evian volunteers as an investigative member of The Florida Bar Grievance Committee and is the 2026 Chair of the FLORIDA REALTORS® Local Board Attorney Council. Evian recently joined the University of Miami School of Law as an Adjunct Professor for the newly created General Counsel Practicum hosted at MIAMI REALTORS® — the only of its kind in the state where students engage in substantive legal work that connects classroom theory with real-world application.

[20] https://www.pbso.org/inside-pbso/law-enforcement/strategic-operations/special-investigations-division/financial-crimes-unit
[21] https://www.mcsofl.org/209/Special-Investigations-VICE
[22] https://www.stluciesheriff.com/directory.aspx?did=14
[23] https://www.floridarealtors.org/tools-research/legal-hotline