



Ohio Attorney General's Consumer Advocate Newsletter

JULY 2013

Prospective Renters, Beware of Rental Scams

Finding a new apartment or home to rent can be challenging. As you scan through rental ads considering the neighborhood, cost, and size, what you may not consider is that the listing could be a fake. Rental listing scams target consumers who are looking for a good deal on a great place and trick people into sending money.

In a typical scenario, a scammer obtains the address and picture of a house or apartment posted online and reposts it on another website as a place to rent. The rent is often low, and scammers may try to explain the bargain by claiming they had to leave the country quickly. In order to secure the rental, the scammer tells the potential renter to send hundreds or thousands of dollars, typically via wire transfer. Any money sent will be lost to the scammer.

Since January, the Attorney General's Office has received more than a dozen reports of the scam, and consumers who fell for it reported an average loss of \$1,000. Since summer is a common time to move, consumers should be especially wary when a rental seems too good to be true.

When browsing for apartments, keep the following in mind:

- Be skeptical of ads offering below-market rental rates.
- Don't trust potential "landlords" who say they had to leave the country quickly.
- Be skeptical of property owners who say they are missionaries in another country.
- Don't send money until you've had a face-to-face transaction, including actually viewing the property.
- Beware of requests for wire transfers or prepaid money cards as payment methods.
- Copy and paste an image from the listing into a search engine to determine if it has appeared elsewhere online. You may need to save the image to your computer and browse for it through the search engine.
- If available, read and follow the scam prevention tips provided by any websites you use.
- Search your county auditor's website for a record of who owns the property.

In addition, landlords and individuals who want to lease their property should be wary of overpayment scams. In this ploy, a con artist poses as a potential tenant, sends the landlord a counterfeit check for more than the asking price of the deposit or rent, and — when the "overpayment" is discovered — asks the landlord to send the difference back to the con artist. The check later will be returned as counterfeit, and any money the landlord sent will be lost.

Real estate agents and sellers can protect themselves by following these tips:

- Don't list the complete address of the property online.
- Watermark your photos.
- If you find a fraudulent posting based on your listing, notify the website or listing agent.

Consumers should report potential scams to the Ohio Attorney General's Office at www.OhioAttorneyGeneral.gov or 800-282-0515.

Protect Yourself from Social Media Fraud

With the explosion of social media, people have made online connections with many individuals, organizations, and events. Social media can be beneficial, and many legitimate people, businesses, and agencies create accounts to keep others informed of their news and promotions. However, scam artists also are taking advantage of social media sites, using fake profiles and accounts to trick consumers into losing money or releasing personal information.

Scammers and identity thieves use social media to create and send a variety of scams to a large number of users. For example, scam artists may create a fake personal account and befriend you. After developing a sense of trust and friendship, the scammer may ask you for personal information or money. Scammers also may pose as a legitimate organization and ask you to donate to their organization through a website that actually routes the money to the scammer's personal account.

A common tactic used by scam artists is to contact a consumer and ask for money, and once it is received, ask for more money. One consumer who filed a complaint with the Ohio Attorney General's Office was friended via a social media site by someone he did not know personally. The "friend" asked the consumer for money because her daughter was dying. After the consumer sent it to her, she requested more money, claiming that her father had died and she needed \$200 to pay an attorney's fee.

Always be cautious when creating a public update. A scam artist who sees your post about a vacation or business trip on social media may use the opportunity to target family members or friends. The scam artist could pose as you and pretend to be in distress. A concerned family member may send money, only to lose it to the scam artist.

Scam artists also can learn a lot about you by what you post online. For instance, you might post about your grandson "Collin," which makes it easier for a scammer to call you and pretend to be "Collin."

To avoid becoming a victim of social media scams:

- Don't accept friend requests from people you don't know.
- Be leery of sending "friends" money when asked via a social media site. The account may have been hacked.
- Avoid giving in to tempting job offers that seem too good to be true. (They usually are.)
- Do not provide personal information in surveys or quizzes.
- Take advantage of security measures and familiarize yourself with privacy policies offered on social media sites.
- Don't overshare. Scammers can learn about you, your family, and friends just by what you post online.
- Use a variety of strong passwords (note them in a secure place) and change passwords frequently.
- Only enter personal information in secure webpages, which contain "https" in the Web address.
- Verify U.S. federal government social media accounts using a [tool on the U.S. government's web portal](#).

For more information on how to protect yourself from deceptive individuals who want money or personal information through social media or other methods, contact the Ohio Attorney General's Office at 800-282-0515 or visit www.OhioAttorneyGeneral.gov.

AG Sues Cleveland Area Talent Agency Owner

You believe your child is destined for the spotlight. So you find a talent search company and spend a lot of money in hopes your child will be "discovered." This was the goal of many parents and children who signed with The Event in Orlando Inc., a talent agency that operated in the Cleveland area. The business sold talent contest packages to consumers and then failed to deliver the services as advertised.

In June, the Ohio Attorney General's Office filed a lawsuit against the business, which used the name "The Event." The lawsuit alleges the business misrepresented its services and violated other consumer laws.

The Event used radio ads to target the parents of 6- to 17-year-old children interested in acting, modeling, dancing, or singing. Consumers were told to send text messages right away to reserve their spot at a "tryout," typically held at a local hotel.

At the tryout, the business told consumers that their children had been accepted for a chance to compete at "The Event" in Florida, where the business claimed representatives who work with Nickelodeon, The Disney Channel, Fox, ABC, MGM, and stars such as Selena Gomez, Taylor Lautner, and Miranda Cosgrove would attend. In truth, the business "accepted" most children and sold parents a package ranging from \$1,900 to \$10,000 to attend a talent contest in Orlando. Consumers had to pay their own travel costs.

Parents were led to believe this was a "once-in-a-lifetime" opportunity, but of the 19 consumers who filed complaints and spent more than \$40,000 total, no children were "discovered."

If you are looking for a children's talent agency, keep these tips in mind:

- Carefully research fee-based talent searches before entering into an agreement or making any payments. Check a business' reputation with the Ohio Attorney General's Office and the Better Business Bureau.
- Make sure you understand all the terms and conditions of the contract. Take the contract home and look at it without the pressure of a company representative present.
- Get everything in writing, especially verbal promises.
- Ask for references from past customers. Verify claims about their work and the companies that hired them.
- Keep in mind that you have a three-day right to cancel most contracts you sign outside a normal place of business, such as at a hotel. Businesses must notify you of this right.

Here are signs of other talent agency scams:

- You have to use a specific photographer.
- You have to pay a fee for someone to serve as your agent before he or she will do any work on your behalf.
- You're told the opportunity could be lost if you don't act now.

- They guarantee a refund if you're not satisfied.
- They only accept payment in cash or by money order.
- They talk about the potential for big salaries.
- They guarantee you'll get work.

Consumers who believe they have been treated unfairly should file a complaint with the Ohio Attorney General's Office at www.OhioAttorneyGeneral.gov or call 800-282-0515.

Tailor the Topics and Timing of Our Communications

You now can tailor the topics and timing of email communications from the Ohio Attorney General's Office.

In addition to receiving the Consumer Advocate, you can sign up for other newsletters, learn about careers with the Attorney General's Office, and more. To choose your preferred topics and timeframe for delivery — when available, daily, or weekly — visit www.OhioAttorneyGeneral.gov/EmailUpdates.

You also can keep up with the latest news from the Attorney General's Office through social media. Follow the office on Twitter (www.twitter.com/OhioAG) and like our Facebook page (www.facebook.com/OhioAttorneyGeneral).



For more information, contact Ohio Attorney General Mike DeWine's Consumer Protection Section at **800-282-0515** or www.OhioAttorneyGeneral.gov.