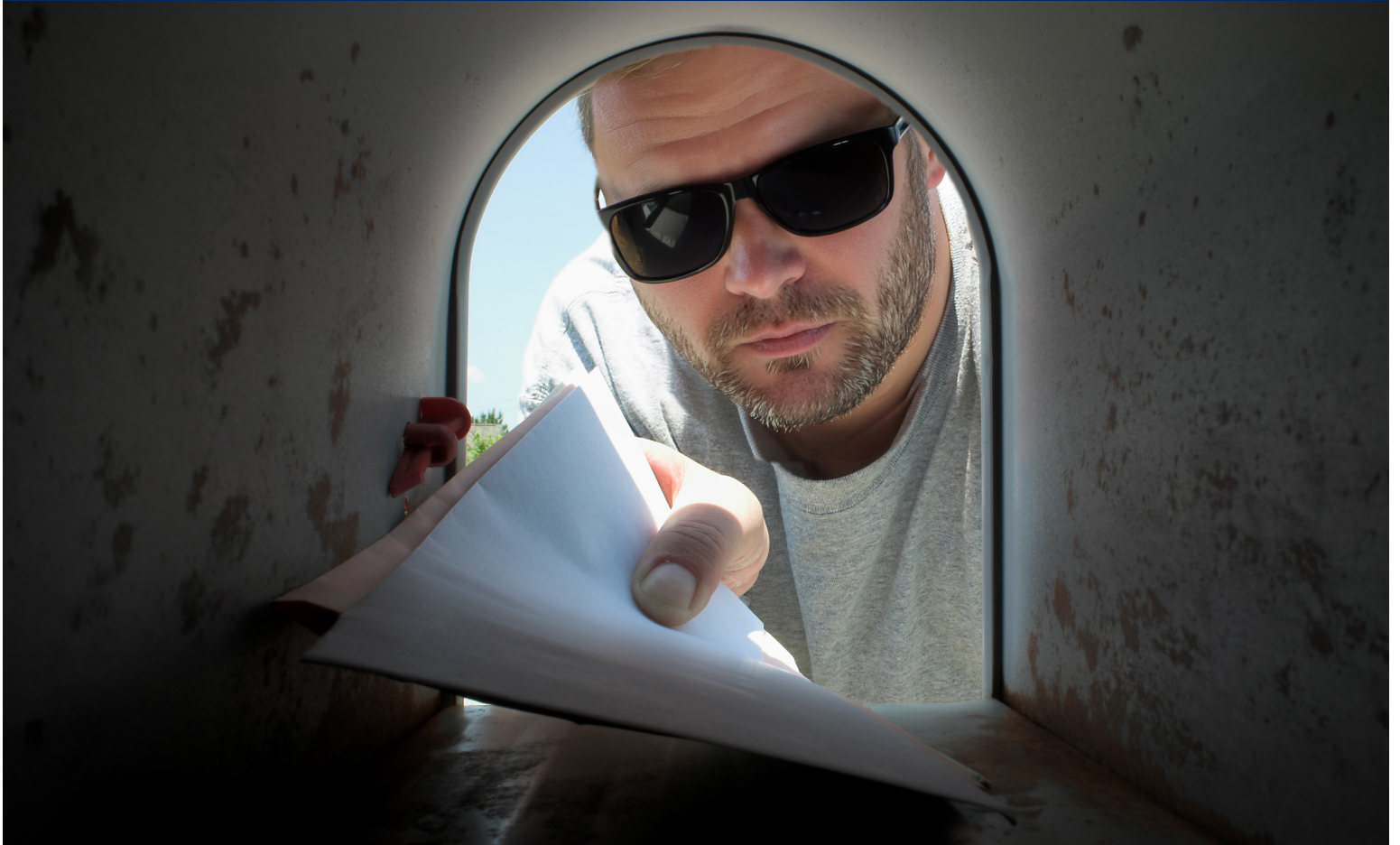


LAWYERS LINK



FRAUD ALERT

Low Tech Mail Fraud at Vacant Properties

There is an emerging form of mail-based fraud that exploits vacant or lightly monitored properties, where criminals intercept mail directly from unattended mailboxes. The stolen mail is used to commit identity theft, open fraudulent credit accounts, and take control of existing financial accounts. It's a

low-tech scheme that relies on public listings, legitimate real estate tools, and physical access rather than hacking, allowing it to operate quietly and often go unnoticed until financial damage has already occurred.

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How the Scam Works

- Criminals search real estate platforms (like Zillow, Realtor, etc.) for vacant or recently listed properties
- They identify unmonitored mailboxes
- They enroll the address in USPS Informed Delivery to preview incoming mail
- They submit a change-of-address request to redirect mail
- Stolen mail is used for identity theft, credit fraud, and account takeovers

There's no technical breach at play, only a vacant property and an unlocked mailbox.

Why This Matters to Real Estate & Property Professionals

- Listing platforms designed to connect buyers and sellers are being used as targeting tools
- Homes between tenants, closings, or in probate are especially vulnerable
- Fraud can impact property owners, tenants, estates, and lenders
- Mail theft tied to your listing can turn into serious financial fallout

What You Should Do

1. Secure the Mailbox

- Lock mailboxes at vacant properties
- Consider a temporary USPS mail hold

2. Register for USPS Informed Delivery

- Only one account per address
- Register first so criminals can't

3. Watch for USPS Change-of-Address

- USPS sends confirmation letters
- If you didn't request it, report it immediately

4. Educate Property Owners

- Vacant mailboxes are a risk most owners don't consider
- A quick warning can prevent fraud

5. Freeze Credit

- Stops fraudsters from opening accounts with stolen mail
- Free and easy to lift when needed

In an industry where properties routinely sit vacant, mailbox security is no longer optional, it's essential.

Share this information with your clients, or contact your Lawyers Title Representative if you need more information. Proactive steps today can help reduce risk, prevent fraud, and protect the transactions and reputations you've worked hard to build.

This information does not and is not intended to constitute legal advice; instead, all information is for general information purposes only.



MONTHLY INDUSTRY TERMS

Points (also called "commission or discount" points)

Each point is equal to 1% of the loan amount (e.g., two points on a \$100,000 mortgage would cost \$2000).

Subdivision

A tract of land surveyed and divided into lots for purposes of sale.

Veterans Administration Loan (VA Loan)

Housing loan to veterans by banks, savings and loans, or other lenders that are guaranteed by the Veterans Administration, enabling veterans to buy a residence with little or no down payment.