

DETECTING & SURVIVING APPLICANT FRAUD

In the course of your daily business you regularly engage in the essential process of interviewing, investigating, and getting to know absolute strangers and their backgrounds. As an owner, investor, property manager, landlord & employer your livelihood depends on it. Come to our meeting when Rex Maroney will present **The Landective Process** © (landlording detective)

Rex teaches multi-family housing and Real Estate professionals how to successfully detect, survive and profit from the most cunning and sophisticated fraudulent applicants. Attendees will learn how to turn vacancy into cash flow by getting paid by every con, fraud, liar and thief who maliciously wastes your time. Our speaker comes from a 20-year background as a successful entrepreneur, investor, owner, landlord, general contractor, property manager, consultant, investigator, author and national keynote speaker. He has made a study of the methods and resources applicants use to create a phony identity and background to defraud you. The costs are huge – lost rents, long management hours, ongoing advertising, court filing costs, attorney fees, delayed evictions, appeals, malicious apt damage, skips and bankruptcy. Too often owners, managers and employers are forced to “*Anti up*” for signing or hiring another fraudulent applicant.

All are invited as **BAWB- the BAY AREA WEALTH BUILDERS ASSOCIATION** presents:

Author & National Speaker - Rex Maroney Thursday, February 19th, 2004

Meeting 7:00 pm at the Mill Valley Community Center (180 Camino Real, Mill Valley, CA)

Don't miss this gripping presentation as Rex blows the cover on the very sly and sophisticated fraudulent applicants of our time. Yes... bring your friends as they'll want to hear and see this presentation filled with

AMAZING INFORMATION !

THE LANDECTIVE PROCESS ©

Rex will demonstrate how investigating fraudulent applicants pays big dividends to all professionals in the Real Estate industry

Principle Owners - Mortgage/ Equity Lenders - Portfolio Managers
Real Estate Brokers/ Agents - Insurance Brokers/ Underwriters/ Agents
Regional Directors - Property Managers - Landlords/Landladies
Employers/ Employment Agencies - Developers/ Builders - Leasing Staff

The *Landective Process* will protect you from being **STUNG** for the rest of your career

THE LANDECTIVE PROCESS ©

By Rex Maroney

Are you strategically trained at how to detect and survive the multitude of applicants who intentionally submit fraudulent information in their attempt to get what they otherwise don't deserve? Have you received professional training in the art of identity theft? Are you skillful at authenticating identification and background documents? Are you knowledgeable in the tactics of online obituary ID and background theft? Are you skilled in the art of investigating aka's, alias', dba's and bogus corporations? **Well, Are You?** Millions of cons, thieves and deadbeats most certainly are. In today's business climate of fear and terror based insurance premiums you must get to know who the heck your applicant really is, where they've been, where they were before that, why they left and why they're coming at you. Your processing of them must resemble a gauntlet of systematic checks and balances that are capable of revealing a con's stolen ID, document forgery and false background information.

1. Millions of professional cons & thieves steal identities from mailboxes, acquaintances & newspaper obituaries (*online obituary ID theft, premeditated credit file manipulation, falsely acquired A+ credit, counterfeit ID, home PC manufacturing and forgery of Identity, payroll, bank, car and background documents*)

2. Millions of terrorists, x-prisoners, fugitives, parolees, defendants, illegal immigrants and deadbeats who flee search warrant, arrest warrant, incarceration, parole, deportation, judgment, verdict, restitution, fines, re-po, audit, alimony/child support. (*Owners/managers report they rarely receive reference inquiries from other owners/managers about their recent past tenants*)

3. Millions of skips, criminals, civil defendants, parolees & sex offenders that have not yet been adjudicated. Thus a court record is not yet established, thereby preventing data-bases from having critical & current data. Once adjudicated the out-of-county or out-of-state record is NOT included in local background searches you purchase. (*US courts have 3 to 4-yr case backlogs, while owners and managers notoriously pull from only 1 of 3 credit bureaus available*)

4. Hundreds of thousands of released outpatients, drug addicts, drug dealers, alcoholics, prostitutes, sensual massage practitioners that seek landlords anxious to receive cash advances in place of proper background checks (*Too many landlords resort to bartering their tenant's scandalous services as payment for rent...That's right there's a lot of bad, bad, really bad landlords out there*)

5. Millions of divorces, foreclosures, skips, evictions and denied applicants who carelessly flee their overwhelming debt and relocate long distances with a new aka & dba (*Instead of paying their mistakes off over 10 or 15 years they adopt an alias, relocate and start spending and buying as they please*)

6. Unprecedented numbers of revoked, suspended and otherwise uninsured drivers having auto accidents only to flee the mandatory civil/criminal proceedings (*Many states are trying to combat a 30% uninsured driver ratio*)

7. Spouse, family, roommate discord causes the removal/expulsion of the immature, irresponsible and financially unstable one from the dwelling. (*This is commonly known as, "Your next tenant from hell"*)

8. Victims who've lost their health, job, possessions, business, savings or breadwinner to a fire, flood, illness, accident, peril or death... now ruined, angry and financially devastated they apply to rent from you under an aka with a convincing alibi.

9. A multitude of brilliant cons, liars & frauds who premeditatedly file bankruptcy in an adjacent state under true ID & SS#, just days before applying to you in your state under an alias. Once their alias is approved (with stolen credit cards) they move in readily capable of

proving they're not the person stipulated on your inevitable sheriff's vacate order, as they gladly postpone the eviction indefinitely by showing their true ID, which matches their up until now concealed, but legitimate bankruptcy papers. (*Sounds like you'll be dipping into your building repair or legal funds...That's if the funds exist!!!*)

10. Devious partnerships, criminal rings and bogus corporations that skillfully set up residential mail drops with call forwarding as a business front to disguise their true residence and identity, as well as the location of their dangerous associates. Thereby, fronting the police and the public with non-verifiable occupancy, normalcy and total secrecy. (*Common practices of mob affiliates, terrorists, fugitives & those in Federal Witness Protection Programs*)

Advertising surely draws the good, bad and ugly to your vacancy, whereas the BAD & UGLY portion of the population is so staggering that new screening policies are necessary to survive such a bombardment of incorrigible applicants. This staggering ratio of bad and ugly people compels management to implement modern training in the techniques of applicant interview and document processing. More importantly, it is precisely this kind of training that creates a security blanket for the good and desirable tenants within the community you aspire to house. My name is Rex Maroney and I teach the multi-family housing industry how to detect and survive the more common to the most sophisticated tactics of applicant fraud. Thus, I proudly invite you to attend a cutting edge presentation where you will learn how to detect and survive applicant fraud by seeing how cons, liars, frauds & thieves perform and perpetrate,

- Online purchase of false background documents
- Online acquisition of obituary ID and background
- Acquaintance and stranger identity theft
- Home PC manufacturing of counterfeit/forged documents
- Website purchases of alias identity kits
- Falsely acquired A+ credit report status
- Premeditated applying & buying while filing a bankruptcy
- Professional check washing and personal mail theft

Including examples of a con artist, fugitive, rapist, arsonist, terrorist and international mobster as they submit personal items including;

- Counterfeit alien registration card, visa and passport
- Counterfeit Social security card, Pay stubs and W-2
- Forged car registration and car insurance
- Counterfeit Birth certificate and driver's license
- Home made utility bill, bank statements & credit card statements
- Internet bought Diploma or technical training certificate

Whereas, upon proper processing and review of the personal items, the following were quickly detected

- Fictitious and non-issued social security numbers
- Death indexed social security numbers
- Premeditated false employer reports
- Dual identities used to hide a criminal record
- Premeditated false landlord references
- Social security cards showing employment is prohibited
- Hologram discrepancies on State and Federal ID
- Dual social security numbers used to hide a bankruptcy
- Home PC document fabrication and manufacturing
- Individual with eight S.S.#'s & 13 alias' to elude all 3bureaus
- All 3 credit bureaus reporting a person's address history of uninhabitable places (Cemetery, Lumber yard and High School)

This is one event you don't want to miss.

Mark it on your calendar now

**Thursday, February 19th, 2004 Meeting Starts 7:00 pm
Mill Valley Community Center (180 Camino Real Mill Valley, CA.)**

THE TRUE OR FALSE INFORMATION AGE ©

By Rex Maroney

The deliberate and malicious activity of providing false information on an application has become so commonplace and abundant that the interviewer should be strategically prepared for it. So much so, that you become delightfully surprised whenever investigating a submitted application that turns out to be truthful. Skilled interviewers know that information & documents obtained directly from an applicant are much too often gross misrepresentations rather than truthful disclosure. That's right, a well-rehearsed alibi meant to give you (*the interviewer*) a feeling (*gut instinct*) that the information is complete, accurate and truthful. Therefore, it is your ultimate responsibility to never allow an applicant to aggravate, intimidate or rush your investigation of them. Our quest is and always will be to systematically investigate and approve those applicants who are proven to be cooperative, honest, hardworking & financially qualified while continuously striving to abide by Equal Opportunity and Fair Housing initiatives. Situated as such, interviewers, managers & owners are getting trained in the tactics of hardcore applicant fraud. Such modern training includes compelling demonstrations of how to detect and survive document forgery, counterfeit ID, obituary background theft, identity theft, an alias hiding a bankruptcy, an aka hiding evictions, falsely acquired A+ credit, decoding driver's license #'s, decoding SS#'s and full blown background fraud. Once educated in these areas one can be an effective decision maker on the front-line of housing, employment, insurance and lending transactions. For it is there (*on the front-line*) that one habitually verifies the applicant's identification, credit reports, landlord references and employment status.

The *Landective Process* presentation (*Landlording Detective*) is an absolute breakthrough in providing cutting edge education that creates sharp, effective and intelligent professionals who are capable of acting swift, professional and loyal to oneself, the community and the owner. Doing otherwise is highly indicative of one who rushes to make commissions from derelict and unfavorable decisions, which are explosively compounding by their repetitive nature. Thus, it is the exclusive knowledge of precise facts pertaining to a person's past and current habits that permits any landlord, property manager or employer to call an applicant a new tenant or employee. Thus it is an understatement to say, "we must intimately learn about whom we are about to accept into our business or building".

As a *Landective* your "*Fraud Radar*" becomes so capable, that you'll quickly learn to enjoy being paid for their malicious attempts to deceive and rip you off. Just focus on your financial obligations and you will act cautiously, knowing every decision large and small will impact your ability to pay. This is why *Landlording Detectives* gladly accept the challenge and duty to seek out that one good apple (*truthful applicant*) in every barrel of bad apples. (*cons, liars, etc.*). During the eighties and nineties I created and perfected the *Landective Process*; a system through which I've detected and survived a tremendous volume of malicious and fraudulent applicants such as;

- Illegal immigrants with bogus passports, visas & S.S. cards
- People portraying a deceased person's SS# & driver's license
- People submitting counterfeit car registration & insurance card
- People with a dozen aka's & dba's to elude all 3 credit bureaus
- People submitting homemade pay stubs and bank statements

In the beginning this was quite annoying. But once I developed a solid strategy to detect the fraudulent information, it then became relaxing and enjoyable to sit back in a comfortable chair, be paid cash on the spot to listen to and process a malicious and fraudulent

application. Therefore, I urge you, *Yes You*, to commence a Profitable strategy that is undeniably successful at exposing liars, while being paid profits for your marketing and managerial expense and time. It is important to understand that *Landectives* are in fact, Real Estate professionals who are paid well to investigate absolute strangers, even if the absolute stranger turns out to be a fugitive, rapist, mobster or terrorist. Regardless of who or what they are, you must seem like you are captivated by the sizzle and smell of the steak, rather than by the steak itself (although the steak itself is all that matters) The applicant is paying your fee, so be very attentive to all the sizzle and enjoy the "*Audition*". When it's finished, you'll be certain to ask yourself, "*Where's the beef*"? For those thinking it's NOT necessary to adopt such rigid controls designed to protect your assets and the community at large, I ask you to reflect on these security measures that surround you everywhere, everyday.

- Homeowner security signs in front of residences, along with a household watchdog, a non-published phone #, all backed up by an LLC, DBA, & PO Box # in hopes to secure some privacy
- Gated security entrances, heavy gauge lock & key mailboxes to apt/housing complexes. Exterior dusk/dawn & motion-activated lighting with panoramic surveillance cameras.
- Answering machines, video cams, cell phones, GPS tracking, pagers, caller ID, call trace and 911, while police patrol with laptops, video cams, stun guns, canine, security guards, town watch programs and National Guard.
- Commercial parking lot light poles, trashcans and planters with powerful digital cameras plus gauntlets of magnetic security alarms at retail exit/entrances. Step inside to be viewed by 2way mirrors, multi-positioned oscillating cameras and plainclothes loss prevention officers.
- Bullet proof glass between cashier and customer with height measuring tapes affixed to exit door jambs at mini marts (*amazingly cash/credit cards slip through this bunker of glass*)
- Bank check cashing policy requiring fingerprints, SS#, pin# and mother's maiden name. Transactions are backed up with carbonless receipts, secure trash handling procedures, powerful cameras inside ATM's and new photo ID credit/debit cards
- The *club*® on steering wheels, while *Lo-jack*® transmitters track car thieves & parking lots ring tunes of anti theft devices
- An abundance of domestic/international mail order suppliers specializing in the manufacturing & distributing of counterfeit ID, homemade ID toolkits & templates, government seals, holograms and photographic equipment
- Epidemic growth in digital cameras, printers, scanners and home PC's being used to forge and manufacture counterfeit income, identification and background documents
- And most of all, the horrible 911 tragedies will forever exclaim how anyone can commit fraud on anyone, anywhere, anytime for any reason.

Therefore, each one of us has a new and daunting responsibility to reflect on The True or False Information Age in which we now live and thusly commit ourselves to realize and change the fact, that it is quite a dangerous frontier to be pioneering our housing enterprises. As owners, managers and employers we endlessly advertise our vacant jobs and apartments to the malicious public. This is how and why we've become the target... Yes, the bulls-eye of every lie, scam and trick in the book. *The investor and the investigator are inseparable; if separated the financial chaos is unstoppable.*

I proudly invite you to attend a cutting edge presentation, during which I will demonstrate the *Landective* tools and techniques necessary to secure your buildings, residents and future from the talented cons and thieves of the millennium.