



Monthly Newsletter

November 2025

What to know about home title fraud

If you received an advertising postcard for a title lock service or have been watching TV lately, you likely have heard that there are scammers out there who file false title transfer documents and then proceed to either take out loans on your property or sell it out from under you.

The ads urge you to purchase a title monitoring service that can cost upwards of \$30 or \$40 a month. But experts say that these services are a waste of money because they don't actually "lock" your title.

According to the Federal Trade Commission, these companies simply promise to monitor your records and let you know AFTER your title has been transferred to someone else without your authorization.

The fact is that, rather than pay a service to check your title, you can quickly and easily do it yourself for free.

What types of property are at risk?

According to First American Title, unoccupied properties, such as investment property or second homes, rental property and vacant land are the most common targets for fraud because the homeowners are less likely to be physically present and may not be paying as much attention to bills and other mailed notices.

Senior homeowners are also susceptible because they're more likely to have paid off all or most of their mortgages, so they have more equity for a criminal to steal. Scammers may identify such homes by checking on ownership transfer dates in county records. Ownership transfers recorded decades ago suggest that the homes may be free of mortgage debt.

Occupied homes may also be at risk. Scammers sometimes post them for sale online with a few photos. Often, these homes are listed at a price below market value to attract investors, who have less of a need to view a property in person.

To carry out real estate fraud, scammers generally harvest the homeowner's personal details from a variety of sources, such as through social media or phishing scams. After obtaining a homeowner's full name, Social Security number and birth date, they can create phony IDs and use them to falsify property transfer documents or take out loans.



Victims of title fraud often don't find out about the scam until the damage has been done and the home has either been sold or sent into foreclosure. It can take months or even years of expensive litigation to set things right.

How to search your records

Unfortunately, there currently is no service on the market that can proactively lock your home title the same way you can lock your personal credit.

Some counties across the U.S. offer a free service you can sign up for to alert you of any filings related to your property. Unfortunately, Sacramento County does not currently provide that service. However, Ken Casparis, county public information manager, has told WDDNA that the county is working on setting up such an alert system.

Until it is in place, you can monitor your title regularly online for free. An array of property records is accessible online through the Sacramento County Clerk/Recorder and the County Assessor and both have offices in our neighborhood at 3636 American River Drive.

The County Recorder offers online public access to an extensive index of recorded documents. You can search for documents recorded in Sacramento County since 1849. The most commonly recorded documents are:

- Deeds
- Deeds of trust
- Deeds of reconveyance
- Assignments of deeds of trust
- Liens

The online index is useful for identifying documents of interest for further research or to order copies. You cannot view the actual documents online, but you can see record names and dates that can indicate any recent change in status.

To do a search, go to

<https://ccr.saccounty.gov/DocumentRecording/Pages/Index.aspx> and click on Perform a Search. You will first be asked to agree to the legal disclaimer. Then you will be taken to the search window. A good option is to click on Advanced Search. Then, go to grantor/grantee and, as the owner of your property, fill in your name. You don't need to have any dates or document names. Any document that bears the name you entered will come up.

When the list of documents comes up, it will show a document number, the document date, the title of the document (such as deed of trust or grant deed) and the names of the individuals associated with the documents.

You won't be able to search for your property address. But if you see a grantor/grantee record that seems odd or causes concern, you can visit the Recorder's office in suite 110 on the ground floor, go to the information window, and they can tell you more about the document.

The Recorder's office also has computer terminals at their office that you can use to do property searches.

The County Assessor's online information is limited. Go to <https://assessor.saccounty.gov> and click on "Find a Parcel" to search public information about your property. You can enter your parcel number or property address to obtain such public information as the address, tax information, the assessor's roll values on the property, land and zoning – none of which helps identify potential title fraud.

However, one useful data point that is shown is the last ownership transfer date. If that date seems incorrect, you should dig deeper. Visit the Assessor's office on the second floor at 3636 American River Drive, suite 200, for help.

Other ways to monitor your title

Title fraud experts offer a number of other suggestions for checking to see if you could be a victim of real estate fraud:

- Regularly review your credit report for inquiries that could indicate your identity has been stolen.
- You may want to freeze your credit if you believe you are the victim of identity theft or subscribe to a credit monitoring service. Freezing your credit will not protect your real estate title, but it will protect your personal credit.
- Be on the lookout for unexpected mail or phone calls from lenders, which could indicate loans being taken out on your property. Mail related to your home ownership, like tax documents addressed to someone else, could indicate a fraudulent deed in their name. If home-related bills you expect to receive, like utility or mortgage statements, suddenly stop arriving, that can be another warning sign.
- If you have a standalone credit monitoring service (such as LifeLock), you should be able to activate alerts and view your credit report. Keep an eye out for information or activity you don't recognize, including incorrect aliases or address changes.

Google alert option

Some scammers boldly advertise homes they don't own for sale or rent online. To catch them, you can set up a Google Alert for free to let you know if a scammer is advertising your property online.

Just go to <https://www.google.com/alerts>. Type in your property address in quotes (such as "1234 Oak St. Sacramento CA"), choose how often you want to be notified and click "Create Alert."

What to do if you are a title fraud victim

If you believe your real estate title has been compromised or if you see your property listed online without your consent:

- Immediately contact the Sacramento County District Attorney's Office real estate fraud hotline at (916) 874-9045 and fill out the department's online real estate fraud report form at <https://daforms.sacda.org/realestate>.
- If you see your property in an online ad, contact the FBI's Internet Crime Complaint Center at <https://www.ic3.gov/>.
- If you see your home advertised, contact the listing agent shown in the ad. Provide documentation proving that you are the legal property owner (tax records, deed, etc.). Demand that the listing be immediately removed and reported as fraudulent.
- If you see any evidence of title fraud, go to the County Clerk/Recorder and the Assessor to check on your property records.
- Contact a real estate lawyer to protect your rights and determine your legal options.

Catalytic converter theft

A catalytic converter was reported stolen from a Lexus on Wycombe Drive in the Wilhaggin neighborhood on Friday night, Oct. 24.



The report is a reminder that catalytic converter thefts continue to be a concern.

This past May, Tou Sue Vang, 33, of Sacramento, was sentenced to 12 years in prison for his role in transporting thousands of stolen catalytic converters across state lines, laundering money and other related crimes.

Vang, along with his brother Andrew Vang and mother Monica Moua, purchased stolen catalytic converters from local thieves and sold them to a buyer in New Jersey for more than \$38 million.

According to the U.S Attorney's office, catalytic converter theft has become prevalent across the nation because of their value, relative ease to steal, and their lack of identifying

markings. Thieves steal catalytic converters from vehicles on the street for the precious metals they contain, which may be more valuable per ounce than gold, and then sell them to buyers. The black-market price for certain catalytic converters from California can be more than \$1,000 each.

The cost to replace and install a new catalytic converter can be as much as \$3,000. So, it is wise to make every effort to protect your vehicle. The best way to do that, of course, is to park your car in the garage and close the door.

Allstate insurance also notes that you should be aware of the most popular targets for catalytic converter thieves. The company notes that hybrids, SUVs and trucks have valuable or easily removable catalytic converters.

The company suggests installing an anti-theft device, adding motion-sensitive lights and cameras in your parking area and possibly painting your catalytic converter to deter buyers.

Most comprehensive vehicle insurance can help cover a stolen catalytic converter. Check with your insurer to see how your policy can minimize the impact of such a theft.

According to Car & Driver, the best anti-theft approach is a combination of steel plates or cages over the converter along with an alarm system designed to scare off the thief.

One of the best devices cited by Car & Driver is the Cat-Rap, which has stainless steel components and includes a metal plate and cables. Versions of the device can be found online or at some auto parts stores.

Dues invoices go out Nov. 1

Just a reminder: Invoices for your 2026 WDDNA dues will be emailed to you beginning Saturday, Nov. 1.

As always, those who pay their dues by Dec. 31 (including everyone on auto pay) will receive our \$25 early-bird discount and will be charged just \$325.

If you do not see our invoice in your email inbox on Nov. 1 or shortly thereafter, we suggest that you check your spam folder.

Those of you who have signed up to automatically pay by credit card will not receive an invoice. Your card will simply be charged and you will receive a "thank you" email after the credit card charge has cleared.

For those NOT on auto pay, when you receive the invoice, just click on the Payment Options button at the bottom of the PDF. That will take you to a payment window where you will be able to pay by credit card.

Or, if you prefer, you may pay by check through the mail. Make out the check to WDDNA and mail it to WDDNA, P.O. Box 2273, Carmichael, CA 95609. Be sure to include your name and address.

If you cannot locate the invoice in your email or if you have any difficulty with the payment process, feel free to contact us at wilhaggindeldayona@gmail.com and we will assist you.

Thank you for your generous support of our association and our neighborhood patrols by off-duty Sheriff's Department deputies. Your membership is helping to keep our neighborhood one of the safest in Sacramento County.

DA to speak at annual meeting

Sacramento County District Attorney Thien Ho will be the featured speaker at WDDNA's annual meeting at 7 p.m. on Tuesday, Dec. 2, at Jesuit High School.

Thien is expected to discuss the prosecution status of repeat property offenders and how Prop 36 is affecting criminal prosecutions of all types. We also have asked him to provide any information he can about prosecutions related to a series of violent front-door kicks that damaged homes in our neighborhood.

Thien, who took office in 2023, had been assistant chief deputy district attorney over the Justice and Community Relations Bureau prior to his election. Over his 25-year career, he prosecuted sexual assault, gang and homicide cases and was the supervisor of the Gang and Hate Crime Unit. Most notably, he successfully prosecuted the East Area Rapist/Golden State Killer, who committed 13 murders and over 50 sexual assaults in 11 different jurisdictions around the state.



The meeting will be held in the welcome center adjacent to the gym at Jesuit High School. There will be a Q&A session, a prize drawing for a **\$100 Emigh Hardware gift certificate** and refreshments will be available. A WDDNA patrol deputy also will be on hand to answer questions.

California vehicle thefts are down

According to the California Highway Patrol, 176,230 vehicles were stolen in California last year, a 13.14% decrease statewide.

Of the 176,230 vehicles stolen, nearly 43.5% were personal trucks and sport utility vehicles, 39% were automobiles, 6% were commercial trucks and trailers and nearly 5% were motorcycles.

More importantly, the CHP notes that nearly 85% of all stolen vehicles were successfully recovered and half of those were recovered intact and in drivable condition.

The most popular targets among car thieves were the following:

- Kia Optima, 2015 model year
- Hyundai Elantra, 2013
- Hyundai Sonata, 2013

For the fourth consecutive year, the Chevrolet Silverado remained the vehicle of choice for thieves, specifically model years 2001, 2002, and 2006, which ranked one, two, and three, respectively.

Slightly more than half of all vehicle thefts occurred in Southern California. Another 25.4% were in the Bay Area. Sacramento County was eighth among the top 10 counties for vehicle theft, with a total of 6,572 vehicles stolen.

Even though auto theft is on the decline from previous years, the CHP still offers the following advice to protect your vehicles from theft or break-in:

- Always lock your vehicle.
- Use anti-theft devices.
- Park in a well-lighted area at night.
- Make sure you receive an ownership certificate when purchasing a used vehicle.
- Never leave your keys in your vehicle.
- Never hide a spare ignition key on the vehicle.

- Install an audible alarm system.
- When possible, park in a secure garage.

Member Q&A

Q: Is there any data available regarding vandalism and other crime in our neighborhood?

A: The only compiled data on criminal activity is through the Sheriff's Department. Our association does not have the ability to keep that type of data because we are not legally allowed to receive crime reports. The Sheriff's Department has data covering the entire county by category. To check it out, go to https://www.sacsheriff.com/pages/crime_report_log.php.

HOW TO CALL FOR HELP

IN AN EMERGENCY

If you have an immediate emergency - if your life or property is in immediate danger, if you feel threatened by someone on or near your property, if you have just become the victim of a crime or if you are witnessing a crime in progress:

- CALL 911 from a land line.
- Or, if calling from a cell phone within Sacramento County, call (916) 874-5111.

TO REPORT A CRIME

There are two ways to report a crime to the Sacramento County Sheriff's Department:

1. Call the Sheriff's Department NON-EMERGENCY LINE at (916) 874-5115. To bypass the recorded messaging when you call, dial 0 after the line is answered.
2. File a report online through the Sheriff's Department website. Click on this link to begin the process: https://www.sacsheriff.com/pages/crime_report.php

SUSPICIOUS ACTIVITY (Not an emergency)

If you see someone engaged in suspicious activity but it is not an emergency, call 916-874-5115 (Sheriff's Department non-emergency line).

GENERAL CONCERNS, REPORTS OR QUESTIONS

If you have an issue that can be addressed later, you may contact our neighborhood patrol officers about it. The best way is via **EMAIL** at wilhaggin4@sacsheriff.com.

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