



Cyber Fraud: The Risks to the Title Industry

OLTA Educational Seminar
March 14, 2015

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First American Title™

APR 22, 2014 12:38PM ET

Report Shows Cyber Crime is on the Rise

DANIELLE WIENER-BRONNER



AP PHOTO/GENE J. PUSKAR

"The bad guys are winning," according to [Verizon's 2014 Data Breach Investigations Report \(DBIR\)](#) that says there's large increase in cyber crime. d the report's lead author Wade Baker says " But somehow that's not all bad news?

According to the authors, this year more than 63,000 security incidents were analyzed, but the high figure [shouldn't be too intimidating](#):

“ The dataset that underpins the DBiR is comprised of over



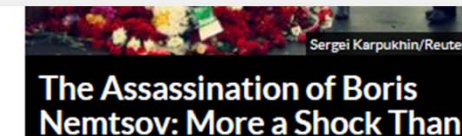
Sergei Karpukhin/Reuters

The Assassination of Boris Nemtsov: More a Shock Than a Surprise

Matt Schiavenza

MOST POPULAR ON THE ATLANTIC

- 1 What ISIS Really Wants
- 2 *House of Cards* Season 3: The Binge Review (Episodes 1-10)



The Assassination of Boris Nemtsov: More a Shock Than

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10

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2

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COMMENT



October Res Presentation

FRAUD ALERT

The Latest Schemes

Haunting Title Companies

Webinar

Thursday, August 22, 2013

2:00 – 3:30 p.m. ET

For Audio Dial: 800-408-6335



October Res Presentation

07 \$1.5 million Cyberheist Ruins Escrow Firm

AUG 13

A \$1.5 million cyberheist against a California escrow firm earlier this year has forced the company to close and lay off its entire staff. Meanwhile, the firm's remaining money is in the hands of a court-appointed state receiver who is preparing for a lawsuit against the victim's bank to recover the stolen funds.

The heist began in December 2012 with a roughly \$432,215 fraudulent wire sent from the accounts of Huntington Beach, Calif. based **Efficient Services Escrow Group** to a bank in Moscow. In January, the attackers struck again, sending two more fraudulent wires totaling \$1.1 million to accounts in the **Heilongjiang Province** of China, a northern region in China on the border with Russia.



This same province was the subject of a **2011 FBI alert on cyberheist activity**. The FBI warned that cyber thieves had in the previous year alone stolen approximately \$20 million from small to mid-sized businesses through fraudulent wire transfers sent to Chinese economic and trade companies.

Efficient Services and its bank were able to recover the wire to Russia, but the two wires to China totaling \$1.1 million were long gone. Under California law, escrow and title companies are required to immediately report any lost funds. When Efficient reported the incident to state regulators, the **California Department of Corporations** gave the firm three days to come up with money to replace the stolen funds.

Three days later, with Efficient no closer to recovering the funds, the state stepped in and shut it down.



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Common Traits of Targets

- Criminals go after customers with lots of cash, small IT infrastructure and few controls:
 - Title and escrow companies
 - Government contractors
 - Municipalities
 - School districts
 - Franchisees
 - Small businesses



October Res Presentation

FRAUD ALERT *The Latest Schemes Haunting Title Companies*

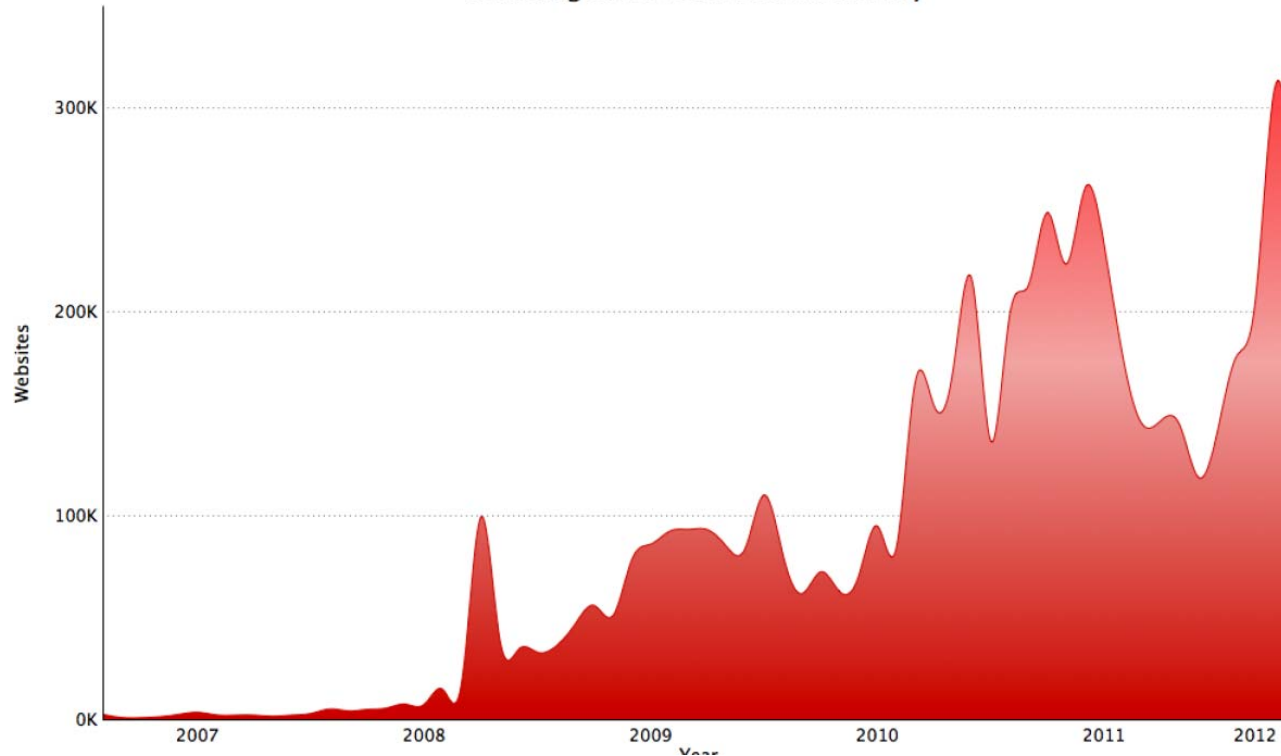
1. Malware, Trojans, Zero-day Attacks
2. Key loggers
3. Compromised Wi-Fi Hotpots
4. Poisoned DNS
5. Malicious & Privacy Leaking Apps
6. Jail broken & Rooted Devices
7. Un-patched OS Versions
8. Spear-Phishing
9. Advanced Persistent Threats



October Res Presentation

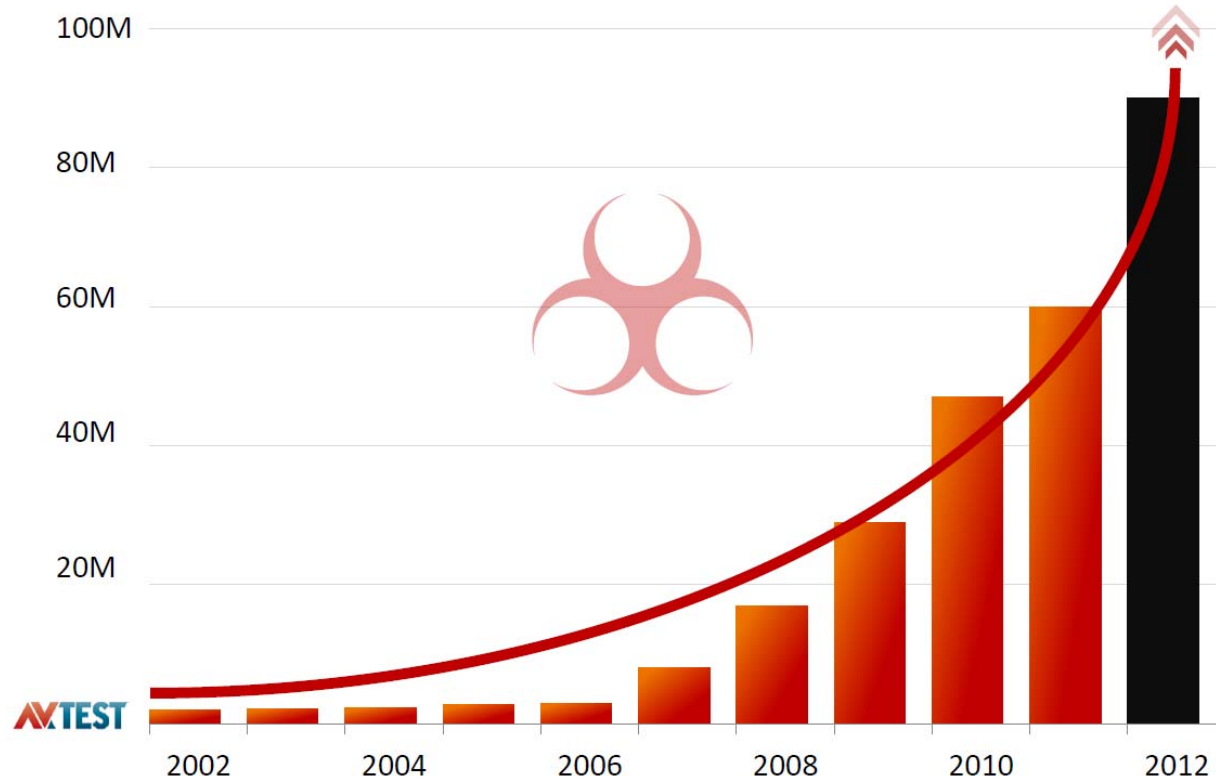
Phishing Continues To Explode

Phishing Sites Discovered Monthly



October Res Presentation

Booming Malware Economy

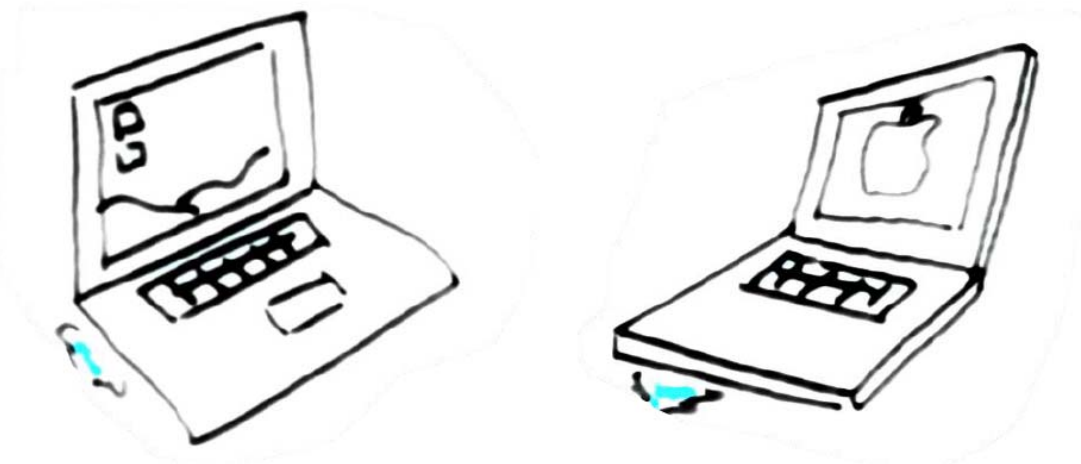


October Res Presentation

FRAUD ALERT *The Latest Schemes Haunting Title Companies*

Keyloggers on PCs, Macs and Mobile

- Keystroke loggers are one of the main ways that passwords are stolen
- You must scan apps for keystroke logging



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Bank of America | Online Banking | Security Confirmation - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Refresh Print Mail Printers Taskbar

Address <https://sitekey.bankofamerica.com/ses/signon.do> Go Links

Bank of America Online Banking
En Español

Security Confirmation

To continue with Online Banking, please provide the information requested below.

ATM, Check Card or Credit Card Number:
(16 digits, no dashes or spaces.)

Card Expiration Date: /
(mm / yyyy)

ATM or Check Card CVV2:
(3 digits)

ATM or Check Card PIN:
(4 to 6 digits)

Social Security Number (SSN): - -
(xxx-xx-xxxx)

Mother's maiden name:

Date Of Birth: / /
(mm/dd/yyyy)

Telephone banking password:

Secure Area
[Privacy & Security](#)



October Res Presentation

FRAUD ALERT *The Latest Schemes Haunting Title Companies*

Compromised Wi-Fi Hotspots



- Wi-Fi hotspots can intercept and redirect traffic
- Evil-Twin attacks, DNS attacks, network snooping, session hijacking & sidejacking
- You need a VPN service for all users, on every Wi-Fi

October Res Presentation

Free Password Cracking Tools

www.PWAudit.com

The screenshot displays the PWAudit web interface. At the top, there's a navigation bar with 'PWAudit BETA', 'Hash Manager', and 'Reporting'. A sidebar on the left contains a 'Project Dashboard' and a 'MANAGE' section with 'Hashes' selected. The main area is titled 'My Hashes' and features a '+ Add files...' button, a 'Drop files here' area, and a 'Crack all' button. Below this is a table with columns: Name, Created, Type, Cracked, Total, Status, and Actions. The table lists several hash entries, including 'zuserz', 'sha256_hashes', and 'nvidia'. A 'Processing...' tooltip is visible over the 'Cracked' column of the 'sha256_hashes' row. At the bottom, a semi-transparent box contains the text: 'Simple, easy-to-use workflows auto-detect hashes, multfile upload, drag & drop, and more!'. A 'Crack All' button is also visible in the bottom left corner of the interface.

Name	Created	Type	Cracked	Total	Status	Actions
zuserz	Jul 25, 2013 10:49 AM	MD5	1	50	Unkempt	Crack
sha256_hashes	Jul 25, 2013 10:49 AM	SHA256	2	2	Unkempt	Crack
sha256_hashes	Jul 25, 2013 10:49 AM	SHA256	1	1	Unkempt	Crack
sha1_hashes	Jul 25, 2013 10:49 AM	SHA1	0	0	Unkempt	Crack
nvidia	Jul 25, 2013 10:49 AM	MD5	0	80	Unkempt	Crack
ind5_hashes	Jul 25, 2013 10:49 AM	MD5	0	3	Unkempt	Crack



October Res Presentation

FRAUD ALERT *The Latest Schemes Haunting Title Companies*

Verify Before Talking

Who Are YOU trusting?

- *Tech Support?*
- *Customer Service Reps?*
- *Delivery & Courier Personnel?*
- *Onsite Repair Technicians*
- *Document Shredders?*
- *Building Maintenance?*



Headlines from the News

The Year in Cybersecurity: 5 Threats to Watch in 2015

BY JULIANNE PEPITONE



Scary [cybersecurity](#) news dominated the headlines constantly this year, with breaches, bugs and attacks involving Home Depot, Heartbleed, iCloud, Sony and others.

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5 Threats to Watch for in 2015

- Malicious Messages that really look like the real thing
- Ransomware moves onto your phone
- Point of Sale Attacks
- Targeting the One Percent
- Espionageware and cyberwar



Today's Theme

ATTEMPTS TO GET FUNDS FROM ESCROW



Today's Themes

- Fraudulent Disbursement Instructions
 - Forged Instructions from a Party
 - Forged Instructions to a Party (Buyer)
 - M.O.:
 - Monitoring E-Mail
- Fake Buyers



Presentation Title

FRAUDULENT DISBURSEMENT INSTRUCTIONS



Fraudulent Instructions

- Impersonating Party in Escrow?
- Signing Outside of Escrow and forged written instructions?
- NO!
 - **E-MAIL**
 - Most commonly last second “change”
 - Look for slight variations in the address
 - Even then: **DON'T TRUST E-MAIL**

E-MAIL INSTRUCTIONS

- **VERIFY**
- **VERIFY**
- **VERIFY**
- **Use Old Fashioned Technology**
 - **Phone**



E-MAIL INSTRUCTIONS

- **Numerous Instances of Changed Wire Instructions**
- **Lost Check**
 - Request to Wire
- **Not Just the Seller**
 - Case of a Private Party Lender



E-MAIL INSTRUCTIONS

- **Forged Instructions from Escrow**

- **From:** "Escrow-Officer, Suzy" <SEscrowofficer@firstam.com>
To: Realtorvictim@yahoo.com
Sent: Friday, December 12, 2014 11:39 AM
Subject: Re: 731 NW Willamina Drive (Email Ref=969390257)

- Barb,
I have just been informed by our accountant that we cannot receive wire in an amount below \$100,000 with our title bank account. please disregard the previous wiring instructions and ensure that the funds is wired to the attached susidiary wiring instructions immediately for Monday's closing.
- Email me if you have any questions.
- Thank you.
- **Suzy Escrow-Officer**
- **Escrow Officer**
- **Escrow Branch Address, Portland | OR | 97232**
- **Office: 503.239.XXXX |**
Fax: 866.734.XXXX



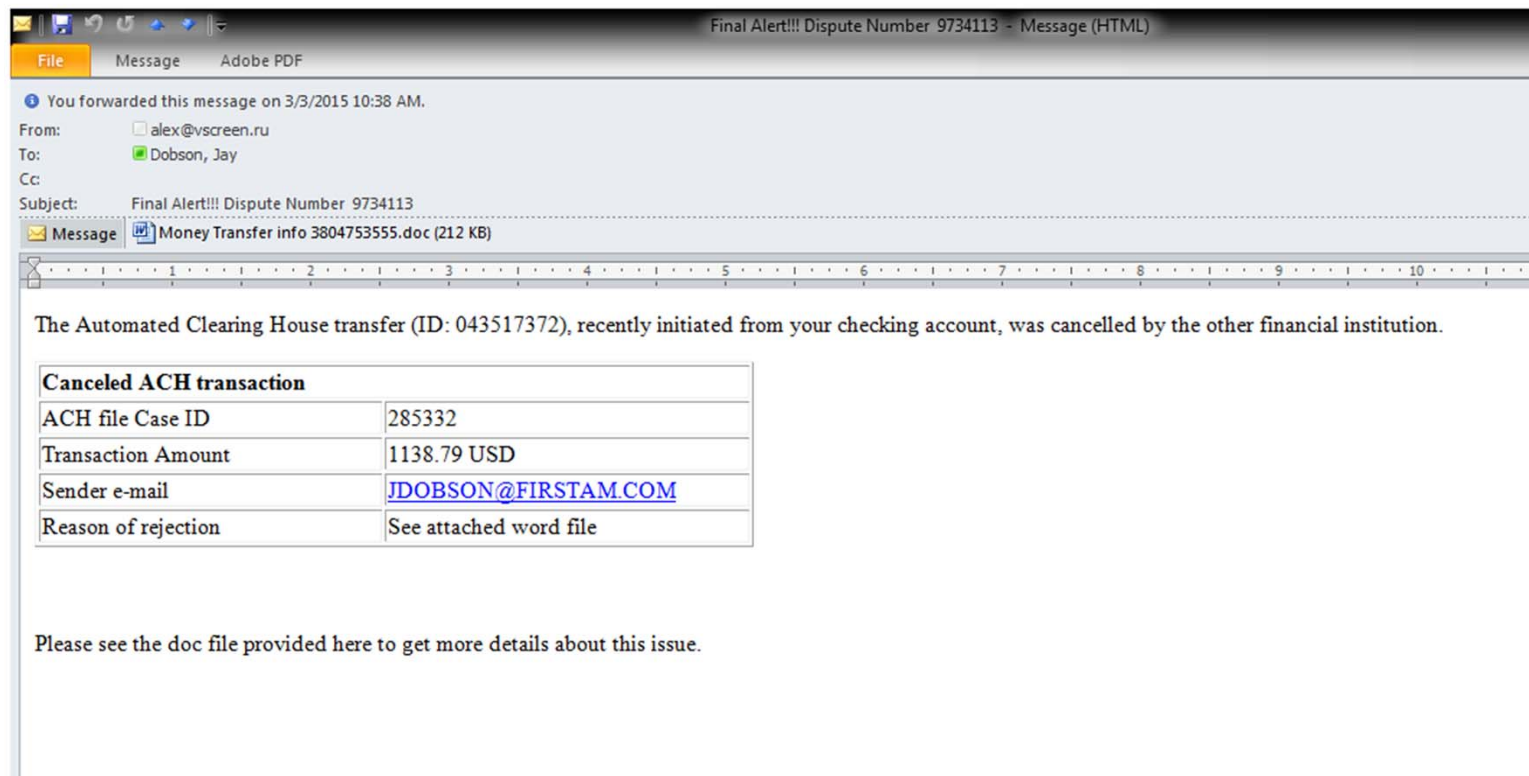
M.O. To Fake E-Mail Schemes

- Hack into E-Mail Accounts
- Monitor E-mail Exchanges
 - Discover:
 - Parties
 - Property
 - Sales Price
 - Closing Date
 - File Numbers
 - Parties' E-Mail Formats



Beware of Phishing Schemes

- Downloading Virus to Monitor your E-mail
- Example



Final Alert!!! Dispute Number 9734113 - Message (HTML)

You forwarded this message on 3/3/2015 10:38 AM.

From: alex@vscreen.ru
To: Dobson, Jay
Cc:
Subject: Final Alert!!! Dispute Number 9734113

Message Money Transfer info 3804753555.doc (212 KB)

The Automated Clearing House transfer (ID: 043517372), recently initiated from your checking account, was cancelled by the other financial institution.

Canceled ACH transaction	
ACH file Case ID	285332
Transaction Amount	1138.79 USD
Sender e-mail	JDOBSON@FIRSTAM.COM
Reason of rejection	See attached word file

Please see the doc file provided here to get more details about this issue.



“Foreign Buyers”

Red Flags for Looking a Gift Horse in the Mouth

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First American Title™

Staying Attuned to Red Flags

- Story shows the necessity of staying attuned to Red Flags
- And when they appear, of investigating further
 - Asking Questions
 - Of the Parties
 - Of the Realtors
 - Internally
 - Going for help



Transaction “1”

- Order Placed, Early November
- Cash Purchase
- On the surface, the parties purchase and sale agreement was pretty normal



Transaction "1"

27 effect as if delivered to that Buyer or Seller; (3) A "business day" shall mean Monday through Friday, except recognized legal holidays as
28 enumerated in ORS 187.010 and 187.020.

29 **2.1 PRICE/PROPERTY DESCRIPTION:** Buyer (print name(s)) Xiu Ying

30 _____

31 offers to purchase from Seller (print name(s)) Crider

32 _____

33 the following described property and all improvements thereon (hereinafter "the Property") situated in the State of Oregon, County of

34 Linn, and commonly known or identified as (insert street address, city, zip code, tax identification number, lot/block description, etc.)

35 1410 Washington St. S W , Albany, OR 97321

36 _____

37 (Buyer and Seller agree that if it is not provided herein, a complete legal description as provided by the title insurance company in accordance with
38 Section 8, below, shall, where necessary, be used for purposes of legal identification and conveyance of title.)

39 for the Purchase Price (in U.S. currency) of A \$ 710,000.00

40 on the following terms: earnest money herein received for B \$ 10,000.00

41 on _____, as additional earnest money, the sum of..... C \$ _____

42 at or before Closing, the balance of down payment D \$ _____

43 at Closing and upon delivery of DEED CONTRACT the balance of the Purchase Price E \$ 700,000.00

(Lines B, C, D and E should equal Line A)

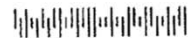
44 Buyer Initials XIY Date 11/3/2014 | 15:44 PT

Seller Initials ROC Date 11/4/2014



Transaction "1"

ACCOUNT TO: BRANCH: SHANGHAI (31/8)
MR XIU YING
CURRENT ACCOUNT US DOLLARS



MR XIU YING
144 HANKONG ROAD WUHO
DISTRICT SHANGHAI
CHINA

40412
835201



HEAD OFFICE
188 YINCHENGZHONG ROAD,
SHANGHAI
200120

86-21-95559 Your Branch

ADV -Separate
Advice
BAC -Automated
Pay In
BGC-Bank Giro
Pay In
CHG-Charges
CL -Cashline
DIV-Dividend
DR -Account
Overdrawn
IBP-Inter-Branch
Payment
INT-Interest
ITL -International
LST-List of Items
NDC -No Dividend
Counterfoil
S/O-Standing
Order
SBT -Funds
Transfer
TSU-Direct
or Banking
DPC Transaction-
Tel. Or PC

011903

*Full details
available on
request.

CARD USERS
If your card is
lost or stolen
please contact
your branch
as soon as
reasonably
practicable

Particulars	Withdrawn	Paid In	2014 01SEP	Balance \$
BALANCE FORWARD				8,002,592.30
CHEQUE BNKM 01SEP14		260,000.00	02SEP	8,262,592.30
COMPASS,DER@18:28			08SEP	8,232,182.30
CASH CHIN BS SEP14	30,410.00			
INT'L 0048 BLISS CHEQUE 800579462		120,450.00	09SEP	8,352,632.30
10/12 VIETQU@01:14			12SEP	8,197,732.09
IPONGCHINAPRINTING	154,900.21			
ADVICE CONFIRMS			15SEP	8,097,682.09
4A220 1 OCB221 0 108	100,050.00		18SEP	8,001,682.09
COMBOST SOFTWARE	96,000.00			
TE MO MOBILE			19SEP	7,997,381.16
0810 982990 4455	43,000.93			
INTERCONTINENTAL HOTEL SHANGHAI	69,225.50		22SEP	7,928,155.66
CHEQUE BNKM 21SEP		510,000.00	25SEP	8,438,155.66
CHINAHIQO,DER@15:27				
INT'L 0048 BLISS CHEQUE 800579462		100,000.00	26SEP	8,538,155.66
INTERCONTINENTAL HOTEL SHANGHAI	23,839.39		29SEP	8,514,316.27
PRIVATE ETUNSIOR	28,450.91			
LUIOS VUTTON PARIS 118221	10,299.05			
CHANEL PARIS 09030	12,959.27			
ERMENEGILDO ZEGNA 89323	10,292.93		30SEP	8,452,314.11
Total Withdrawn		Total Paid In	2014	Balance



Transaction “1”

Broker Instructions to Title and Escrow

To First American Title, Albany OR Attn: Sue Creel

Property address; 1410 SW Washington, Albany 97321

Seller : Robert Crider

Buyer: Xiu Ying, 1144 Hankong Road Wuhou, District Shanghai, China

Buyer e-mail address – xiuying.chin@hotmail.com

Sale price – \$710,000.00 Cash

Earnest money of \$10,000 to be wired to escrow – closing to be November 25, 2014



Any Red Flags?

- Realtor had previously contacted escrow
 - Wanted to open a “Holding Escrow”
- Realtor had heard stories about “foreign buyers” & scams
- What’s an escrow officer to do?
 - Checked in FAST for other orders for this buyer



Transaction "2"

18 Seller _____ Print _____ Date _____ ←

RESIDENTIAL REAL ESTATE SALE AGREEMENT

19 **This Agreement is intended to be a legal and binding contract.**
20 **If it is not understood, seek competent legal advice before signing. Time is of the essence of this Agreement.**

21 **1. DEFINITIONS:** All references in this Agreement to "Licensee" and "Firm" shall refer to Buyer's and Seller's real estate agents licensed in the
22 State of Oregon and the respective real estate companies with which they are affiliated. Licensee(s) and Firm(s) identified in the Final Agency
23 Acknowledgment Section above are not parties to this Agreement, except as may be expressly applicable. Unless otherwise provided herein: (1)
24 Time calculated in days after the date Buyer and Seller have signed this Agreement shall start on the first full business day after the date of Seller's
25 signature indicating acceptance of Buyer's offer or counteroffer, or Buyer's signature indicating acceptance of Seller's counteroffer. (2) Written
26 notices required or permitted under this Agreement to be delivered to Buyer or Seller may be delivered to their respective Licensee with the same
27 effect as if delivered to that Buyer or Seller; (3) A "business day" shall mean Monday through Friday, except recognized legal holidays as
28 enumerated in ORS 187.010 and 187.020.

29 **2.1 PRICE/PROPERTY DESCRIPTION:** Buyer (print name(s)) XIU YING

30 _____

31 offers to purchase from Seller (print name(s)) IVERSON RONALD

32 _____

33 the following described real property (hereinafter "the Property") situated in the State of Oregon, County of BENTON,

34 and commonly known or identified as (insert street address, city, zip code, tax identification number, lot/block description, etc.)

35 3670 NW Highland Dr, Corvallis, OR Tax lot#11523BA01000

36 (Buyer and Seller agree that if it is not provided herein, a complete legal description as provided by the title insurance company in accordance with

37 Section 5, below, shall, where necessary, be used for purposes of legal identification and conveyance of title.)

38 for the Purchase Price (in U.S. currency) of _____ A \$ 675,000.00

39 on the following terms: Earnest money herein receipted for _____ B \$ 10,000.00

40 on _____, as additional earnest money, the sum of _____ C \$ _____

41 at or before Closing, the balance of down payment _____ D \$ _____

42 at Closing and upon delivery of **DEED** **CONTRACT** the balance of the Purchase Price _____ E \$ 665,000.00

43 _____
(Lines B, C, D and E should equal Line A)



Transaction “2”

65 All Financing Contingencies are solely for Buyer's benefit and may be waived by Buyer in writing at any time.

66 **3.2 FAILURE OF FINANCING CONTINGENCIES.** If Buyer receives actual notification that any Financing Contingencies identified above have
67 failed or otherwise cannot occur, Buyer shall promptly notify Seller, and the parties shall have 2 business days (two [2] if not filled in) following
68 the day of Seller's receipt of such notification to either (a) Terminate this transaction by signing a Termination Agreement (OREF-057) or such other
69 similar form as may be provided by Escrow; or (b) Reach a written mutual agreement upon such price and terms that will permit this transaction to
70 continue. Neither Seller nor Buyer is required under the preceding provision (b) to reach such agreement. If (a) or (b) fail to occur within the time
71 period identified herein, this transaction shall be automatically terminated and all earnest money shall be promptly refunded to Buyer. Buyer
72 understands that upon termination of this transaction, Seller shall have the right to immediately place the Property back on the market for sale upon
73 any price and terms as Seller determines, in Seller's sole discretion.

74 **3.3 BUYER REPRESENTATION REGARDING FINANCING:** As of the date of signing this Agreement, Buyer makes the following
75 representations to Seller:

76 (1) Buyer shall apply for a loan not later than _____ business days (three [3] if not filled in) following the date Buyer and Seller have signed this
77 Agreement, and will thereafter complete all reasonably necessary papers in a timely manner and exercise best efforts (including payment of all
78 application, appraisal and processing fees, where applicable) to obtain the loan;

79 (2) Buyer shall make a good faith effort to secure the ordering of the Lender's appraisal no later than expiration of the Inspection Contingency
80 Period in Section 15.2 of this Agreement, or if the Professional Inspection Addendum (OREF-058) is used, expiration of the Inspection Period.

81 (3) Buyer currently has liquid and available funds for the earnest money deposit and down payment, sufficient to Close the transaction described
82 herein, and is not relying upon any contingent source of funds (e.g., from loans, gifts, sale or Closing of other property, 401K disbursements, etc.),
83 except as follows (*describe*):

84 The buyers has provided a bank statement that proves sufficient funds availability.
85

86 (4) Buyer authorizes Buyer's Lender or mortgage broker to provide non-confidential information to Listing and Selling Licensees regarding Buyer's
87 loan application status.

88 (5) Buyer shall promptly notify Seller or Seller's Licensee if, after signing this Agreement, Buyer substitutes another lender for any reason.
89 Notwithstanding the preceding, Buyer shall not be permitted to select a Loan Program different than the one selected in Section 2.2 (B) above,
90 without Seller's advance written consent.



Transaction "2"



Sale Agreement # 10272014-AK

93 **3.4 INSURANCE:** If the Property is located in a designated flood zone, Buyer acknowledges that flood insurance may be required as a condition
94 of the new loan. Buyer is encouraged to promptly verify the availability and cost of property/casualty/flood insurance that will be secured for the
95 Property.

96 **4. ADDITIONAL PROVISIONS:** The buyers is located out of the states. The offer is contingent on their
97 approval upon walk-in inspection.

98 _____

99 _____

100 _____

101 _____ For additional provisions, see Addendum _____



Transaction "2"

Account For	Branch	Account Type	Head Office	Date	Time
MR XIU YING CURRENT ACCOUNT US DOLLARS	SHANGHAI (31/8)	CURRENT ACCOUNT US DOLLARS	188 YINCHENGZHONG ROAD, SHANGHAI 200120	11/04/14	3:04PM EST
MR XIU YING 144 HANKONG ROAD WUHOU DISTRICT SHANGHAI CHINA			86-21-95559 Your Branch		

Particulars	Withdrawn	Paid In	2014	Balance \$
BALANCE FORWARD			01SEP	8,002,592.30
CHEQUE BNKM 01SEP14			02SEP	8,262,592.30
COMPASS.DER@18:28		260,000.00	08SEP	8,232,182.30
CASH CHIN BS SEP14	30,410.00		09SEP	8,352,632.30
INT'L 0048 BLISS CHEQUE 800579462		120,450.00	12SEP	8,197,732.09
10/12 VIETQU@01:14			15SEP	8,097,682.09
IPONGCHINAPRINTING	154,900.21		18SEP	8,001,682.09
ADVICE CONFIRMS			19SEP	7,997,381.16
4A220 1 OCB221 0 108	100,050.00		22SEP	7,928,155.66
COMBOST SOFTWARE	96,000.00		25SEP	8,438,155.66
TE MO MOBILE			26SEP	8,538,155.66
0810 982990 4455	43,000.93		29SEP	8,514,316.27
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INT'L 0048 BLISS CHEQUE 800579462		100,000.00		
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PRIVATE ETUNSIOR	28,450.91			
LUIOS VUTTON PARIS 118221	10,299.05			
CHANEL PARIS 09030	12,959.27			
ERMENEGILDO ZEGNA 89323	10,292.93			

ADV - Separate Advice
BAC - Automated Pay In
BGC - Bank Giro Pay In
CHG - Charges
C/L - Cashline
DIV - Dividend
DR - Account Overdrawn
IBP - Inter-Branch Payment
FIT - Interest
ITL - International
LST - List of Items
NDC - No Dividend Counterfoil
S/O - Standing Order
SBT - Funds Transfer
TSU - Direct or Banking
DPC - Transaction - Tel. Or PC

011903

#Full details available on request.

CARD USERS
If your card is lost or stolen please contact your branch as soon as reasonably practicable



Transaction "2"

ADV -Separate Advice
 BAC -Automated Pay in
 BGC-Bank Giro Pay in
 †CHG-Charges
 C/L -Cashline
 DIV-Dividend
 DR-Account Overdrawn
 IBP-Inter-Branch Payment
 †INT-Interest
 ITL -International
 LST-List of Items
 NDC-No Dividend Counterfoil
 S/O-Standing Order
 SBT -Funds Transfer
 TSU-Direct or Banking
 DPC-Transaction-Tel. Or PC

011903

†Full details available on request.

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Particulars	Withdrawn	Paid In	2014	Balance \$
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10/12 VIETQU@01:14			12SEP	8,197,732.09
IPONGCHINAPRINTING	154,900.21			
ADVICE CONFIRMS			15SEP	8,097,682.09
4A220 1 OCB221 0 108	100,050.00		18SEP	8,001,682.09
COMBOST SOFTWARE	96,000.00			
TE MO MOBILE			19SEP	7,997,381.16
0810 982990 4455	43,000.93			
INTERCONTINENTAL HOTEL			22SEP	7,928,155.66
SHANGHAI	69,225.50			
CHEQUE BNKM 21SEP		510,000.00	25SEP	8,438,155.66
CHINAHIQO,DER@15:27			26SEP	8,538,155.66
INT'L 0048 BLISS CHEQUE		100,000.00		
800579462			29SEP	8,514,316.27
INTERCONTINENTAL HOTEL				
SHANGHAI	23,839.39			
PRIVATE ETUNSIOR	28,450.91			
LUIOS VUTTON PARIS 118221	10,299.05			
CHANEL PARIS 09030	12,959.27			
ERMENEGILDO ZEGNA 89323	10,292.93		30SEP	8,452,314.11
	Total Withdrawn	Total Paid In	2014	Balance
	540,728.19	990,450.00	30SEP	8,452,314.11

SAFER ONLINE SHOPPING WITH YOUR VISA AND MASTERCARD ONLINE
 YOU NOW HAVE TO USE MASTERCARD SECURECODE WHEN SHOPPING ONLINE



What to Do?

- Call Underwriting Counsel
- Options:
 - Chinese money being invested in high end West Coast Residential Property?
 - Foreign Buyer Scam?
- Solution: “Good Funds” Requirements
 - Told Buyer not to send a Check
 - Require wired funds



Two Days Later

- Both Escrow Offices Received Identical Letters/Checks in the Mail
 - Transmittal Cover Letters
 - Checks Drawn on a Canadian Bank



The Transmittal



Ref 7298098/2014

Nov. 21, 2014

Attn: Zentmire Kimberly
First American Title
405 NW 5th St.
Corvallis, OR 97330 USA
USA

Dear Sir/Madam

PAYMENT ORDER FROM METAL KOTING CONTINUOUS COLOUR COAT LTD.

We have been instructed by our client Mr. Xiu Ying to send you his FUNDS that he has invested with us. Attached is check for the stipulated amount of (\$390,990.00), kindly



Ref 7298098/2014

Nov. 21, 2014

Attn: McAllister, Mandy L.
First American Title
2405 14th Ave SE Suite B
Albany, OR 97322 USA
USA

Dear Sir/Madam

PAYMENT ORDER FROM METAL KOTING CONTINUOUS COLOUR COAT LTD.



The Checks

THIS DOCUMENT HAS A COLORED BACKGROUND AND MICROPRINTING. THE REVERSE SIDE INCLUDES AN ARTIFICIAL WATERMARK.

METAL KOTING
CONTINUOUS COLOUR COAT LIMITED
1430 Martin Grove Road,
Rexdale, Ontario M9W 4Y1

HSBC BANK CANADA
SKYWAY BUSINESS PARK
170 ATTWELL DRIVE
ETOBICOKE, ONTARIO
M9W 5Z5

CHEQUE NO. 034370
34370

DATE 2014 11 21
Y Y Y Y M M D D

PAY THREE HUNDRED NINETY THOUSAND NINE HUNDRED NINETY AND 00/100 USD \$ 390,990.00

TO THE ORDER OF First American Title
2405 14th Ave SE Suite B
Albany, OR 97322
USA

PER *[Signature]* U.S. FUNDS
CONTINUOUS COLOUR COAT LIMITED

PER *[Signature]*

⑈034370⑈ ⑆10142⑈016⑆ 251798⑈001⑈

THIS DOCUMENT HAS A COLORED BACKGROUND AND MICROPRINTING. THE REVERSE SIDE INCLUDES AN ARTIFICIAL WATERMARK.

METAL KOTING
CONTINUOUS COLOUR COAT LIMITED
1430 Martin Grove Road,
Rexdale, Ontario M9W 4Y1

HSBC BANK CANADA
SKYWAY BUSINESS PARK
170 ATTWELL DRIVE
ETOBICOKE, ONTARIO
M9W 5Z5

CHEQUE NO. 034371
34371

DATE 2014 11 21
Y Y Y Y M M D D

PAY THREE HUNDRED NINETY THOUSAND NINE HUNDRED NINETY AND 00/100 USD \$ 390,990.00

TO THE ORDER OF First American Title
405 NW 5th St.
Corvallis, OR 97330
USA

PER *[Signature]* U.S. FUNDS
CONTINUOUS COLOUR COAT LIMITED


PER *[Signature]*

⑈034371⑈ ⑆10142⑈016⑆ 251798⑈001⑈



The Check

THIS DOCUMENT HAS A COLORED BACKGROUND AND MICROPRINTING. THE REVERSE SIDE INCLUDES AN ARTIFICIAL WATERMARK.


METAL KOTING
CONTINUOUS COLOUR COAT LIMITED
1430 Martin Grove Road,
Rexdale, Ontario M9W 4Y1

HSBC BANK CANADA
SKYWAY BUSINESS PARK
170 ATTWELL DRIVE
ETOBICOKE, ONTARIO
M9W 5Z5

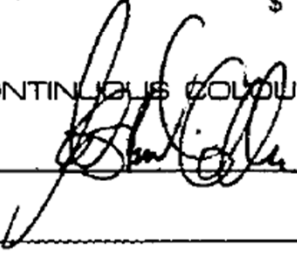
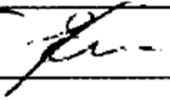
CHEQUE NO. **034371**
34371

DATE **2014 11 21**
Y Y Y Y M M D D

PAY THREE HUNDRED NINETY THOUSAND NINE HUNDRED NINETY AND 00/100 USD \$ **390,990.00**

TO THE ORDER OF
First American Title
405 NW 5th St.
Corvallis, OR 97330
USA

U.S. FUNDS
CONTINUOUS COLOUR COAT LIMITED

PER 
PER 

⑈034371⑈ ⑆10142⑈016⑆ 251798⑈001⑈



The Transmittal- Details



Ref 7298098/2014

Nov. 21, 2014

Attn: Zentmire Kimberly
First American Title
405 NW 5th St.
Corvallis, OR 97330 USA
USA

Dear Sir/Madam

PAYMENT ORDER FROM METAL KOTING CONTINUOUS COLOUR COAT LTD.

We have been instructed by our client **Mr. Xiu Ying** to send you his **FUNDS** that he has invested with us. Attached is check for the stipulated amount of **(\$390,990.00)**, kindly contact us to confirm the receipt of the check so we can facilitate the availability of the funds accordingly.

Please contact your client **Mr. Xiu Ying**, once you have received this payment order. Failure to do so will result in cancellation of the check. This is to guide against fraud and unauthorized use of this financial institute by any other person. After you have called to confirm the receipt of this check, you can proceed to your financial institution for deposit.

Regards,

Mr. John Eaton
IGM Financial Inc.

The Transmittal- Details

Failure to do so will result in cancellation of the check. This is to guide against fraud and unauthorized use of this financial institute by any other person. After you have called to confirm the receipt of this check, you can proceed to your financial institution for deposit.

Regards,

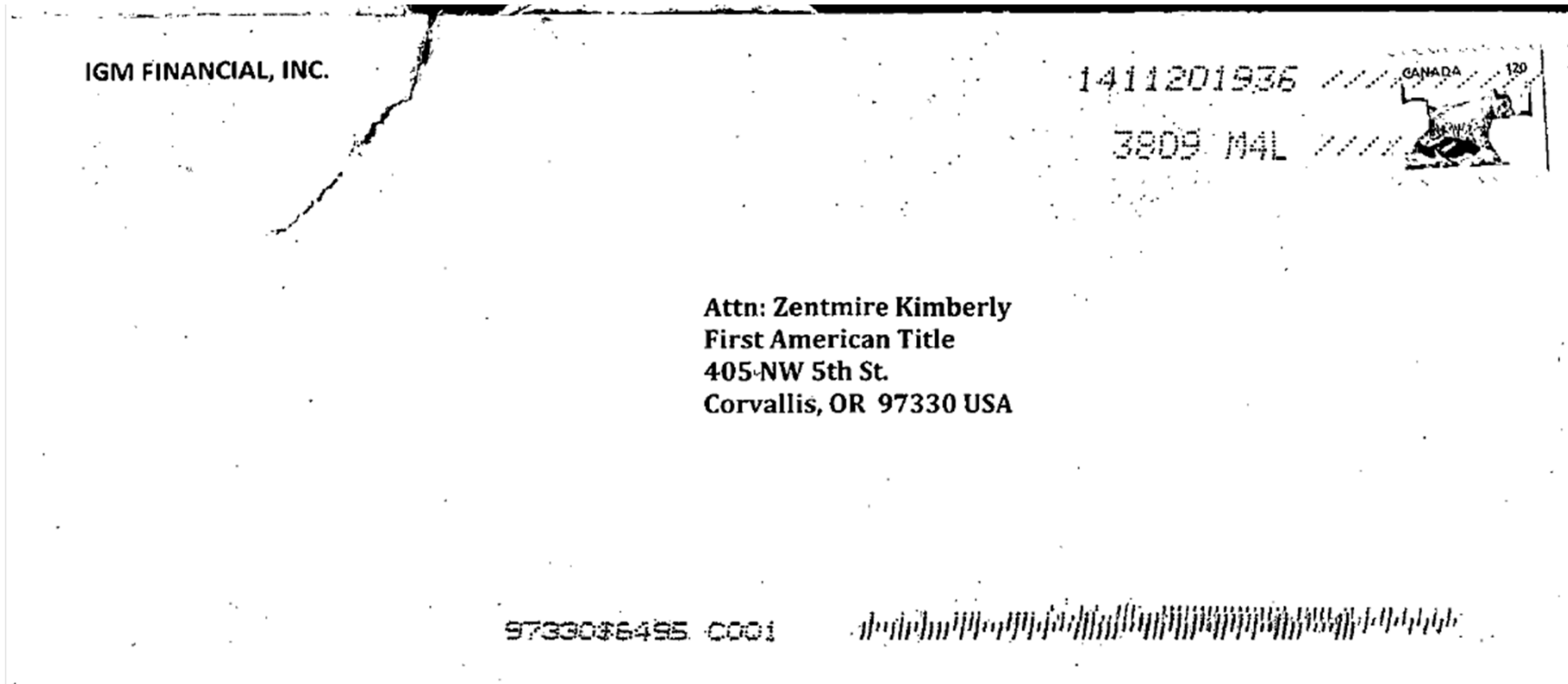
Mr. John Eaton
IGM Financial Inc.
Finance Department
Phone: +1-305-677-6574
Fax: 1-888-351-6608
JohnEaton@financier.com
john Eaton.igm.financial.inc@gmail.com



Notify us once this payment is received send email notification to
john Eaton.igm.financial.inc@gmail.com
Tel: +1-(305)-677-6574, Fax: + 1-888-351-6608



The Envelope

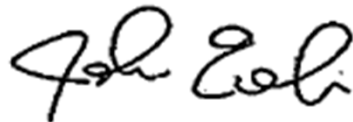


The Transmittal- Details

Failure to do so will result in cancellation of the check. This is to guide against fraud and unauthorized use of this financial institute by any other person. After you have called to confirm the receipt of this check, you can proceed to your financial institution for deposit.

Regards,

Mr. John Eaton
IGM Financial Inc.
Finance Department
Phone: +1-305-677-6574
Fax: 1-888-351-6608
JohnEaton@financier.com
john Eaton.igm.financial.inc@gmail.com



Notify us once this payment is received send email notification to
john Eaton.igm.financial.inc@gmail.com
Tel: +1-(305)-677-6574, Fax: + 1-888-351-6608




Financier.com

http://172.22.236.46:15871/cgi-bin/blockpage.cgi?ws-session=1007064580

File Edit View Favorites Tools Help

Convert Select

First American Brand Cent... The Oregonian - Oregon... Breaking News & Top Sto... The Oregonian, Thursday, Suggested Sites

 **First American**

Access to this web page is restricted by Company policy.

Reason: This Websense category is filtered: Phishing and Other Frauds. Sites in this category may pose a security threat to network resources or private information, and are blocked by your organization.


URL: <http://financier.com/>

If you feel this is in error, please contact the First American Service Desk at 1-866-462-7347

Options:

Learn more about your Web filtering policy.

Click **Go Back** or use the browser's Back button to return to the previous page.





Financier.com

The screenshot shows a Google search for 'financier.com'. The search results include:

- Financier** (financier.com) - The best source for finance, business, stock, IPOs and investment news.
- financier.com - 419 Scam – Advance Fee / Fake Lottery ...** (www.419scam.org/419-financier-com.htm) - ... free email accounts. financier.com (361 addresses) a.development_bank@financier.com abbeyantander_uk@financier.com abdulhafid.zilni@financier.com ...
- www.scamwarners.com View topic - dept.transfersrbs@finan...** (https://www.scamwarners.com/forum/viewtopic.php?f=6&t=85663) - Jun 4, 2014 - 3 posts - 2 authors Then I google the email address (dept.transfersrbs@financier.com) of the confirmation email. I find a similar case on scambook.com. I am not ...
- Loan Scammer - compuvaultdeposit ...** (1 post Nov 10, 2014)
- J.R.L finance LTD - jrfinance ...** (9 posts Jul 30, 2014)
- City Financial Loans Ltd ...** (1 post Jan 7, 2014)
- citibnk.hk@financier.com** (1 post Mar 30, 2012)
- More results from www.scamwarners.com**
- Financier.com WHOIS, DNS, & Domain Info - DomainTools** (whois.domaintools.com/financier.com) - Financier.com is hosted in Fremont, California, US at 96.126.103.245 and expires on 2018-01-08. View full info on Financier.com's WHOIS and domain history.
- 419 Advance Fee Fraud: loan.julie@financier.com / Fake ...** (419advancefee fraud.blogspot.com/.../loanjulie/financier-com-fake-loan-sc...) - Apr 18, 2014 - FINANCIAL ASSISTANCE AND OFFER LOAN BETWEEN INDIVIDUALS I Contact: loan.julie@financier.com. Hello Sir / Madam, We grant loans ...
- Is financier.com a fake site - Scamadviser.com**
- Advertisements:**
 - Financier at Amazon.com** (www.amazon.com) - 4.5 ★★★★★ rating for amazon.com Buy financier at Amazon! Free Shipping on Qualified Orders.
 - Financier.com** (www.wow.com/Financier.com) - Search for Financier.com Look Up Quick Results Now!
 - Financier - 70% Off** (financier.stucco.com) - Lowest Price On Financier Free shipping, in stock. Buy now!
 - Finance for the Poor** (www.unitedprosperity.org) - Help the poor with finance online Start with \$25 and see the impact



Phone Number

Wikipedia article titled "Area codes 305 and 786".

Area code 305 is the area code for all of Miami, Florida, Miami-Dade County, and the part of Monroe County in the Florida Keys in the United States. The mainland portion of Monroe County is served by area code 239. Area code 305 became overlaid by **area code 786** in 1998.^[1]

The area code 305 is commonly used as a **metonym** for Miami.^[citation needed]

Contents [hide]

- History
- In popular culture
- See also
- References
- External links

History [edit]

Area code 305 was one of the original area codes created in 1947, and originally covered the entire state of Florida. The western part of the peninsula from the Tampa Bay area south, which was served mostly by GTE (now part of Verizon), was separated into area code 813 in 1953.^[2] As a result of the increase in the state's population, North Florida from the Panhandle to Jacksonville was assigned area code 904 with a permissive dialing period beginning July 6, 1965, and a mandatory dialing period beginning January 1, 1966.^[3]

In 1988, the east coast of Florida from Palm Beach County north through Brevard County, as well as the Orlando metropolitan area was assigned area code 407.^[4] In 1995, Broward County was split from 305 and assigned area code 954. Although this was intended to be a long-term solution, within two years the reconfigured area code 305 was already close to exhaustion due to explosive growth in South Florida, as well as the increasing popularity of cell phones and pagers. Available numbers were limited by the fact that Monroe County was split between two area codes, as well as the fact that all of South Florida from the Treasure Coast to the Keys is a single LATA. To solve this problem, area code 786 was installed as an overlay in 1998. The overlay originally only covered Miami-Dade County; the Keys were added in 2008.^[1]

In popular culture [edit]

This section **needs additional citations for verification**. Please help [improve this article](#) by adding citations to reliable sources. Unsourced material may be challenged and removed. (September 2013)



Phone Number

The screenshot shows a web browser window with a Google search page. The search query is "canadian area code 305". The browser's address bar shows the URL: <https://www.google.com/search?q=canadian+area+code+305&rlz=com.microsoft:en-U>. The search results show "About 754,000 results (0.81 seconds)". The top result is titled "Area Code 305" with a link to www.areacodehelp.com/where/area_code_305.shtml. The snippet for this result reads: "AREA CODES · CANADA ... Area codes 305 and 786 serve Miami-Dade County and the Florida Keys portion of Monroe County, including the larger cities and ...". The second result is titled "305 Area Code 305 - Map, time zone, and phone lookup" with a link to www.allareacodes.com/305. The snippet for this result reads: "Lookup area code 305 on the 305 area code map in Florida plus get the timezone ... Lookup the name and address of any phone number in area code 305. ... Phone Lookup · Area Code Lookup · Area Code Map · Canada Area Codes List ...". The third result is titled "305 Area Code 305".



Red Flags

- Checks
 - Buyer in Shanghai & Toronto Bank?
 - Xui Ying & “Metal Koting”?
 - Checks for Identical Amounts?
 - Canadian Bank but in US Funds?
- Transmittal
 - No return Address?
 - G-mail Account?
 - Miami Phone Number?



What about the Buyer?

Browser tabs: (2) Inbox | FALive, Amazon.com: Online Sho..., xui ying - Google Search

Search results: About 163,000 results (0.47 seconds)

Did you mean: **xu ying**

Hong Xiu Ying - Shenmue Wiki
shenmue.wikia.com/wiki/Hong_Xiu_Ying
Hong Xiu Ying (紅秀瑛, born May 24th, 1960) is a master of the martial arts and the Man Mo Temple...

Images for xui ying Report images

More images for xui ying

Chang Xui Ying Profiles | Facebook
<https://www.facebook.com/public/Chang-Xui-Ying> Facebook
View the profiles of people named Chang Xui Ying on Facebook. Join Facebook to connect with Chang Xui Ying and others you may know. Facebook gives ...

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<https://www.facebook.com/xiuying.yang.5>
Xiu Ying Yang is on Facebook. Join Facebook to connect with Xiu Ying Yang and others you may know. Facebook gives people the power to share and makes ...

Li Xiu Ying | Facebook
<https://www.facebook.com/issalixiuying>
Li Xiu Ying is on Facebook. Join Facebook to connect with Li Xiu Ying and others you may know. Facebook gives people the power to share and makes the...

Ying Xiu profiles | LinkedIn
www.linkedin.com/pub/dir/Ying+Xiu/
View the profiles of professionals named Ying Xiu on LinkedIn. There are 25 professionals named Ying Xiu, who use LinkedIn to exchange information, ideas, ...



Who still wants to do the Deal

From: Xiu Ying [<mailto:xiuying.chin@hotmail.com>]
Sent: Wednesday, November 26, 2014 9:40 AM
To: McAllister, Mandy L.
Subject: RE: File Number-2347336-Address-1410 Washington Street SW

The agent just notified me that your are with the check now , like i said before the deposit is to be used for your retainer charges, the required earnest deposit/ inspection charge and a down payment for the purchase.

Kindly deposit the check and let me know when the funds will be available and also send me a copy of the deposit slip for my record,thanks.

Ying.



