



Office of the District Attorney Alameda County

Ursula Jones Dickson
District Attorney
da.alamedacountyca.gov

AGENDA _____ September 09, 2025

August 20, 2025

Honorable Board of Supervisors
County of Alameda
1221 Oak Street, Suite 536
Oakland, CA 94612

**SUBJECT: RECEIVE AND REVIEW DISTRICT ATTORNEY'S ANNUAL
REPORT ON REAL ESTATE FRAUD PROSECUTIONS**

Dear Board Members:

RECOMMENDATION:

Receive and review the District Attorney's annual report on Real Estate Fraud prosecutions pursuant to California Government Code Section 27388.

DISCUSSION/SUMMARY:

California Government Code Section 27388 et seq. provides that the County Board of Supervisors shall annually review the effectiveness of the District Attorney in deterring, investigating, and prosecuting real estate fraud crimes based upon information provided by the District Attorney in an annual report. The District Attorney hereby submits its annual report on real estate fraud prosecutions for FY 24-25 and requests the Board receive and review that report.

FINANCING:

This request does not result in an increase in net County cost in current or future years.

VISION 2036 GOAL:

The Real Estate Fraud Prosecution Program meets the 10x goal pathway of **Crime Free County** in support of our shared vision of **Safe and Livable Communities**.

Sincerely,

A handwritten signature in black ink that reads "Ursula Jones Dickson". The signature is fluid and cursive, with the first name "Ursula" being the most prominent.

URSULA JONES DICKSON
District Attorney

REPORT BY THE ALAMEDA COUNTY DISTRICT ATTORNEY
REAL ESTATE FRAUD PROSECUTION TRUST FUND
JULY 1, 2024 – JUNE 30, 2025 (FY 2024-2025)

Introduction

Government Code (“GC”) section 27388 establishes the Real Estate Fraud Prosecution Trust Fund (“the Fund”). Fees paid on certain real estate instruments recorded with the Alameda County Clerk-Recorder’s Office support the Fund. GC section 27388(b) states, in pertinent part, that money placed in the Fund shall be expended to fund programs to enhance the capacity of prosecutors to “deter, investigate, and prosecute real estate fraud crimes.” This report to the Alameda County Board of Supervisors is made pursuant to GC section 27388(d) and is intended to highlight the work of the District Attorney’s Real Estate Fraud Unit during Fiscal Year 2024-25 (hereinafter “FY 2024-25”) in deterring, investigating and prosecuting real estate fraud crimes.

Executive Summary

The Alameda County District Attorney’s Office Real Estate Fraud Unit (hereinafter “the Unit”) is devoted to the deterrence, investigation and prosecution of real estate fraud. The Unit has been in continual operation for more than twenty-one (21) years. The Unit currently consists of three (3) Deputy District Attorneys and two and one-half (2.5) District Attorney Inspectors, whose sole duties are to actively investigate cases involving real estate fraud, and one forensic accountant. The Unit is also supported on a general, continual basis by administrative staff, paralegals, and victim advocates.

In FY 2024-25, the Unit incurred operating expenses in the amount of \$2,010,995. All of these operating expenses related to deterrence, criminal investigations and/or prosecutions of real estate fraud involving recorded real estate documents as required by GC sections 27388(b) and (h). Consequently, these operating expenses meet the criteria required for distribution from the Fund and result in no additional Net County Cost. In FY 2024-25, the Unit investigated sixty-two (62) new matters. The Unit carried over twenty (20) active investigations from FY 2023-2024 and FY 2022-23. Thus, the total number of active real estate fraud investigations handled by the Unit in FY 2024-25 was eighty-two (82).

The Unit’s continuing operations do not result in nor require an increase in net County cost in the current year, nor in the foreseeable future years.

Operations

The Unit operates as a “vertical” prosecution unit, meaning the Unit handles all cases from initial referral through investigation, charging, prosecution, and recovery of restitution for victims. The Unit efficiently manages its resources to deter, investigate, and prosecute real estate fraud crimes. Each case is handled by a team consisting of a prosecutor and an Inspector who are both

trained and experienced in real estate fraud investigations and prosecutions. Each team may be supplemented with a forensic accountant and a victim advocate, as warranted.

In March 2025, a senior member of the Unit retired, leaving the Unit in need of an additional attorney to support the existing case load and continual inflow of such matters. To fill that need, District Attorney Ursula Jones Dickson recruited a former Alameda County District Attorney with substantial prosecutorial and trial experience and years of civil real estate law experience.

Referral, Investigation & Prosecution of Real Estate Fraud Matters

A typical real estate fraud case generally requires hundreds of hours to investigate, research, and prosecute, and may involve thousands of pages of discovery and examination of complex real estate-related documents. Prevention is also a key focus of the Unit and members of the team regularly participate in community outreach events to educate and increase awareness of common real estate fraud scams to prevent victimization. Detailed discussion on this effort is found in this report under: “Highlights of Our Program During FY 2024-25”.

1. Real Estate Fraud Case Process

Case Referrals

Cases are generated by referrals coming from the public, law enforcement agencies, and suspicious activity flagged by the Recorder’s Office, a review of financial documents from government databases, and community-based organizations. The Unit has an interactive website that allows members of the public to submit real estate fraud complaints directly to the office. All referred cases are reviewed by a District Attorney Inspector in conjunction with a Deputy District Attorney to determine whether further investigation is warranted. If it is determined, following this initial review, that further investigation is warranted, a Deputy District Attorney and District Attorney Inspector are assigned the matter and a full District Attorney investigation is opened with a unique internal case number.

In FY 2024-25, the Unit received sixty-two (62) case referrals involving allegations of fraudulent real estate related activity. Each case may involve single or multiple suspects and/or victims. In one matter currently under investigation, the suspect committed fraud against ten (10) unrelated victims, resulting in a single case file with multiple, unrelated victims and separate offenses. In another matter, investigation into fraud allegations as to one suspect resulted in the discovery of several co-conspirators complicit in the fraudulent activity. Thus, the number of investigations identified by our case number may not accurately reflect the actual number of crime incidents being investigated and prosecuted by the Unit.

If it is determined that the alleged conduct does not constitute a crime or unfair business practice, or that there is some legal barrier to pursuing the matter such as the expiration of the applicable statute of limitations, the referral generally will not proceed forward to a full investigation. In such cases, a letter is sent to each complainant with an explanation of why the case is not proceeding to a full investigation. Included in the letter is contact information for the Unit explaining the Unit’s availability to answer questions and provide further explanation, if

requested. If appropriate, the letter also offers suggestions of additional resources that may offer assistance outside of the court process, such as the CA Department of Real Estate or Adult Protective Services.

Investigation

A real estate fraud investigation is a lengthy, detailed, and multi-faceted process. The process can range from many months to several years, depending upon the complexity of the matter, the depth of the fraud, and the number of victims involved. In some instances of real estate fraud, investigation of one matter leads to discovery of additional fraudulent acts the suspect has perpetrated against other victims involving other properties. For example, two (2) current, open investigations that initially involved a single victim led to the discovery of at least six (6) other unrelated victims of the suspects' fraud. The District Attorney Inspector and assigned Deputy District Attorney develop and an investigative plan which is carried out thoroughly and within the confines of the law.

A typical investigation will involve the following:

- Case review and determination of potential crimes, criminal elements, evidentiary issues and matters of proof.
- Interviews of victims and witnesses, conducted in person when possible. In most instances, interviews are followed by additional, follow-up interviews, as well as continued contact to keep the parties informed of the case status and ensure their continued cooperation and availability.
- Suspect interviews with proper admonishments when legally required.
- Gathering evidence, writing and obtaining judicial approval for search warrants, and reviewing and analyzing the evidence provided and received pursuant to the warrants. Such evidence may consist of financial records to determine where funds related to a fraudulent property transfer derived from or were deposited to, escrow and title documents, loan documents, and suspect communication records.
- Examination of county records, which can entail hundreds of recorded documents, relating to the recording history of the subject property (or properties) such as trust deeds and encumbrances, grant deed transfers, foreclosure activity, and judicial action.
- Interviews of involved notaries and analysis of evidence from notary books, which include handwriting and fingerprint evidence which are then submitted for expert analysis.
- Forensic analysis of financial records to decipher patterns of fraudulent activity.

The Unit personnel meet regularly to review open investigations, track progress, resolve impediments, and share suggestions in order to achieve a full and complete investigation of every case and allow for the charging and filing of cases in a timely manner.

In addition to the sixty-two (62) case investigations opened in FY 2024-25, the Unit also undertook investigations and prosecutions that were held over from previous fiscal years. Likewise, several investigations and prosecutions are continuing into the current fiscal year, FY 2025-26. Carryover investigations into FY 2024-25 from previous fiscal years included

thirteen (13) from FY 2023-24 and seven (7) from FY 2022-23, for a total of eighty-two (82) investigations.

Charging and Prosecution

Once an investigation is complete and a final investigative report is generated, the assigned Deputy District Attorney will review the file for possible charges. If charges are filed, a complaint is filed within the Alameda County Superior Court charging the defendant with the alleged violations of law, and either a letter notifying the defendant to appear in court is mailed to the defendant's last known verified address or, if there is no verified current address, an arrest warrant may be requested from a Judge of the Superior Court.

Once criminal charges are filed, the Deputy District Attorney will prosecute the case in court. Due to the complex nature of these cases, it can sometimes take months or even years to resolve. Upon conviction, Unit prosecutors seek justice in sentencing while upholding victims' rights with a strong emphasis on recovering mandated restitution for victims. Restitution can run into the hundreds of thousands of dollars and in some instances over one million dollars. In fact, it is often the case that prepayment of full or partial restitution is made a precondition to the entry of any plea bargain by a defendant.

The following case summaries are illustrative of some of the cases the Unit has investigated and prosecuted in FY 2024-25, and are a representative sample of the type of real estate fraud cases handled by members of the Unit on a continual basis:

1) The defendant, a non-Alameda County resident, preys upon Alameda County property owners by reviewing distressed property recordings with the Alameda County Recorder's office and determining when properties are on the verge of foreclosure. The defendant identifies owners and heirs who are seemingly unable to manage the financial burden of maintaining ownership of the property/properties. Armed with this knowledge, the defendant engages in elaborate schemes involving false property purchase agreements, fraudulent deed transfers, fake trustee sales on the Courthouse steps, forged trust deeds, civil court actions to quiet title involving fraudulent claims and fraudulent services of process, and multiple other, sophisticated, fraudulent acts. The case has been investigated over three (3) years, as the discovery of new victims come to light during the investigation of identified victims. Investigation of the case is ongoing, involving multiple, individual victims and properties, and will be charged in FY 2025-26.

2) The victim, an elderly property owner, engaged a caretaker to take care of the property's upkeep when the victim moved into an elder care facility. The defendant, a friend of the property caretaker, became aware of the situation and fraudulently recorded a grant deed transferring ownership of the property to the defendant. In doing so, the defendant forged a grant deed and the notary documents associated with the document. The defendant was charged with felonies related to the recording of a false document, and forgery. The matter is currently pending a jury trial.

3) The defendant became aware of a property entrusted with the Public Administrator. The defendant recorded a fraudulent deed transferring ownership of the property to the defendant,

and recorded over \$500,000 in false mechanic liens on the property based upon work the defendant never performed. The case is in its final stages of investigation prior to charging.

4) In a currently pending case, the co-defendants conspired to take advantage of an elderly, legally blind victim involving her real property in Alameda County. The defendants then transferred proceeds from the sale to themselves. In total, the defendants defrauded the victim of \$632,864. The defendants are charged with conspiracy, grand theft, and theft of an elder. Restitution to the victim will be a focus during prosecution and resolution of the matter, which also involves asset forfeiture.

2. Victim Support

Keeping victims apprised of the status of their cases and helping them to obtain relief in the form of restitution, protective orders, and other remedies is an integral part of the Unit's duties. The Unit receives program support from a victim witness advocate who creates referrals to Adult Protective Services, Legal Assistance for Seniors, and other community-based organizations to ensure every victim receives all support available to them.

3. Restitution

Making victims whole through restitution is a priority for the District Attorney's office. Following conviction, the Unit continues to be involved in the case, obtaining restitution orders on behalf of victims and monitoring repayment by the defendants through regular restitution progress reports.

In a notable matter that resolved in FY 2024-25, a defendant preyed upon an elderly victim, gained their trust, and eventually took over control of the victim's finances, including the victim's real property. This resulted in the defendant stealing over \$359,720 from the victim. The defendant pleaded guilty to a felony elder abuse charge. As part of the defendant's felony plea deal, the defendant was ordered to pay full restitution to the victim, and required to pay \$200,000 up front, with a cashier's check, at the time of the plea. The remaining \$159,720 was required to be paid within two years, while the defendant is on probation.

In another resolved matter, a defendant with prior convictions for welfare fraud and embezzlement committed fraud against an elderly victim who passed away before the case could be filed. As the investigation moved forward, it was discovered that the defendant had committed multiple fraudulent acts against other victims. A total of eleven (11) victims suffered losses amounting to \$144,780 as a result of the defendant's criminal actions. The defendant was charged with and convicted of multiple counts of grand theft and mortgage fraud and ordered to pay restitution to the victims in the amount of \$144,780.

Highlights of Our Program During FY 2024-2025

1. RE Fraud Notification Letter:

The District Attorney's Office continues to support the Real Estate Fraud Notification Letter program, an initiative launched in 2023 to prevent, identify, and combat real estate fraud involving illegal property transfers. Under the program, the District Attorney's Office proactively notifies Alameda County property owners when real estate documents are recorded against their property. These notifications include the first page of the recorded document and contact information for the Real Estate Fraud Unit, enabling property owners to identify and report suspicious or unauthorized activity.

In one of the Unit's charged cases in FY 2024-25, an elderly County resident was alerted to fraudulent recording activity on her property after having received the Office's fraud notification letter. Upon being notified of activity on her property, the victim discovered that the defendant had fraudulently transferred title out of the victim's name and into the defendant's name. The victim reached out to the Unit for assistance, which resulted in criminal charges against the defendant and a pending criminal action.

The notification program reaches over 5,000 property owners monthly and alerts them to critical filings such as deed transfers, encumbrances, loan defaults, foreclosure actions, trustee sales, and judgments. This early warning system has proven effective in identifying potential title fraud before significant harm occurs. The program directly supports the legislative intent of Senate Bill 255 (Deed Title Notification), which aims to prevent title fraud by requiring all California counties to implement similar programs by January 1, 2027. SB 255 mandates that counties notify involved parties upon the recordation of key property ownership documents and authorizes the inclusion of Assessor's Parcel Numbers (APNs) to ensure clarity and traceability. The bill was introduced in the Senate on January 16, 2025, passed on May 8, 2025, and has been referred to the Assembly Committee on Local Government where current amendments are pending.

Alameda County's early adoption of a notification program places it ahead of the statewide mandate. The Alameda County District Attorney's Office was among the first in the state to implement a real estate fraud notification program. The Office continues to collaborate with the County Assessor's Office and Recorder's Office to improve system accuracy and expand fraud prevention efforts. In FY 2024-25, members of the Unit worked closely with Alameda County Assessor Phong La to discuss enhancements to homeowner contact data and are implementing measures to improve outreach, precision, and response mechanisms.

Members of the public have expressed appreciation for the work of the Unit related to this program. Recently, a long-time Oakland resident contacted the Unit regarding the Real Estate Fraud Notification Letter they received as a result of legitimate recording activity on real property they owned in Alameda County. They expressed great appreciation for the notification letter and recognized its value in identifying potential fraud. They thanked the District Attorney's Office for the "wonderful thing you do for society" and noted that our work epitomizes the adage that "virtue is its own reward".

Additionally, during the investigation of a case in FY 2024-25 involving a fraudulent grant deed and conveyance resulting in a large, ongoing monetary loss for a mortgage lender (amongst other victims), the lender's management expressed gratitude for the Unit's work on the case. They noted that Alameda County was one of the few counties across the country with a dedicated real estate fraud unit. They were grateful to be recognized as victims, and for recourse for creditors and other service providers in the real estate industry when, in other jurisdictions, civil action is the only available recourse.

2. California Electronic Recording Network Authority (CERTNA)

As the adaptation of technology continued to grow in FY 2024-25, the Unit saw an increase in the use of electronic filing ("e-file/e-filing") as a method of recording documents. The Unit identified that perpetrators of real estate fraud could use the e-file system to avoid detection captured on video surveillance at the County Recorder's offices. Members of the Unit met with the Executive Director of CERTNA to gain full insight into CERTNA's e-recording process and determined additional investigative measures necessary to identify perpetrators of real estate fraud in the County who utilize the e-recording process in the commission of their crimes. Such investigative measures include matching e-mail and physical addresses provided by a suspect in their e-recording submissions, tracking down IP addresses from which electronic activity is associated, and utilizing CERTNA's date, time, and location stamped records to assist with triangulated surveillance. The Unit also strengthened its relationship with CERTNA, who stands ready to assist the Unit in our investigations involving e-recorded documents.

3. Proactive Real Estate Fraud Searches of Government Databases

During FY 2024-25 the Unit continued to perform periodic (monthly and/or quarterly) search of government databases for indications of possible real estate fraud. The Unit identified where further investigations were warranted and whether a crime occurred and should be charged.

In one notable instance, the Unit identified a questionable bank loan related to an ostensible purchase of real estate in Alameda County. During investigation of the matter, it was determined that the suspect attested to significant financial resources as collateral for a bank loan when such resources did not exist. It was further determined that the suspect created fraudulent bank records, altering and forging documents to show assets of three quarters of a million dollars. This matter has resulted in a formal investigation being opened and pending prosecution. In another instance, investigation of a potential real estate-related fraud matter flagged through the government databases resulted in possible elder abuse unrelated to real estate. This was then directed to the office's elder abuse unit for follow-up and potential prosecution.

4. Community Engagement and Outreach

The Unit continues to engage with the Community on various aspects of the Unit's activities, lending our expertise in support of entities involved in the compliant practice of real estate, spreading awareness of real estate fraud as a means of prevention, and reaffirming the availability of our Unit to assist members of the public victimized by real estate fraud. The

following represents some of the Community Engagement and Outreach efforts of the Unit in FY 2024-25.

Fraudulent Real Estate Scam Alert

In June 2024, the District Attorney's Office issued a public service bulletin regarding a surge in fraudulent real estate activities involving individuals impersonating property owners to unlawfully sell or lease real estate. In February 2025, the Unit's inspector division re-issued the bulletin, directing it to service providers in the real estate industry. Real estate brokers and agents and property owners suffered direct consequences – monetary and property loss - as a result of these scams.

The Unit has reached out to realtor boards across Alameda County recommending preventative measures for real estate agents and escrow companies. These included mandating in-person identity verification, thoroughly reviewing property documentation, and exercising caution with urgent transaction requests. Escrow companies were urged to implement stricter identity verification procedures, independently confirm property ownership, and verify banking details to prevent fraudulent fund transfers.

The bulletin underscored the importance of reporting suspected scams to the District Attorney's Office as well as federal agencies such as the Internet Crime Complaint Center (IC3) and the Federal Trade Commission (FTC), particularly as many perpetrators operate from outside California or the United States. Increased awareness and enhanced due diligence among real estate professionals is critical to safeguarding the integrity of property transactions.

In response to this bulletin, the East Bay Association of Realtors (EBAOR) Executive Board invited the District Attorney's Office to meet with them and the managing brokers of the largest real estate brokerage offices operating in Alameda County. EBAOR's membership is comprised of close to 6,000 real estate agents practicing in Alameda County.

East Bay Association of Realtors Broker Forum (EBAOR)

On June 12, 2025, Deputy District Attorneys and Inspectors of the Unit attended the EBAOR Broker Forum to present on and address the rise in real estate fraud in Alameda County, ranging from single family residential properties to investment properties and vacant land.

The presentation focused on recent fraud cases involving individuals posing as property owners to sell property under false pretenses. The Unit discussed key fraud indicators, including:

- Sellers refusing or being unavailable to meet in person;
- The use of fabricated medical emergencies to create urgency;
- Willingness to sell below market value; and
- An increased focus on vacant land and residential properties.

The Unit also detailed how fraudulent deeds—such as falsified grant or trust deeds—are recorded which result in clouds on title and/or fraudulent transfers of property ownership. These

scams are defrauding not only prospective buyers and property owners, but also lenders and title/escrow companies who facilitate property transactions believing authority and ownership to be legitimate.

The Unit highlighted its real estate fraud notification program and collaborative outreach with title and escrow professionals. EBAOR expressed strong support for continued engagement with the Unit, including expanded outreach efforts to its 6,000 members and the broader community to include the development of public service announcements (PSAs) and a Q&A video for educational distribution.

The impact of this outreach is expected to extend beyond Alameda County through interconnected broker networks. The Unit anticipates future opportunities for collaboration with other regional associations and the California Association of Realtors (CAR).



DDAs Kate DeFerrari and Abbie Tse Higashi, and
DA Inspectors Rob Messier and David Bettencourt
East Bay Association of Realtors Broker Forum
June 12, 2025

Property Records Industry Association (PRIA)

On May 1, 2025, the Unit attended and presented at the Northern California PRIA conference held in Dublin, California. The event brought together stakeholders from local recorders' offices, title companies, and the County Assessor's Office.

The Unit's presentation to PRIA attendees included the operations and objectives of the District Attorney Office's Real Estate Fraud Notification Program and its alignment with the goals of Senate Bill 255, as discussed above. The Unit also provided information regarding one of the Unit's pending cases involving a fraudulently recorded reconveyance deed, secured by property in Alameda County, that falsely claimed a loan in the amount of \$1,525,560.00 had been paid off. This created liability for a national title and escrow company to the trustee lender of that loan, as well as liability to a subsequent lender - who loaned the suspect an additional \$1,550,000 that was secured by the property - by insuring clear title. Based upon this information, leaders of the title companies in attendance expressed their need to review and implement improved measures in their title searches. The Unit highly recommended that title professionals implement a more significant process for confirming the validity of recorded documents and an extended time span for review.



PRIA Conference May 1, 2025.
DDA Kate DeFerrari presenting; DDAs Abbie Tse Higashi, Kate DeFerrari and DA Inspectors
Jad Jadallah and Stephanie Taylor

County Recorder and County Assessor's Office

In addition to its existing efforts, the Unit is working with the County Recorder and County Assessor's Offices to enhance fraud prevention measures and improve data accuracy. Following the PRIA conference, the Unit met with Alameda County Assessor Phong La to explore additional improvements, including refining homeowner contact records to increase outreach precision and program effectiveness. It was also noted during the PRIA conference that, in some California counties, signage informing individuals that they are on camera has resulted in a reduced number of fraudulent filings. As a result, the Unit created materials for display in the Recorder's offices to deter criminal activity. The materials inform the public of the District Attorney Office's

commitment to prosecution of fraudulent recording activity, that such activity constitutes a felony, and that recording activity at the Recorder Offices are under video surveillance.

Goals for Fiscal Year 2025-2026

For the upcoming fiscal year, Fiscal Year 2025-2026, the Real Estate Fraud Unit remains committed to vigorously investigating and prosecuting both new and existing real estate fraud cases. The Unit will continue to actively investigate, open, and prosecute new cases, and effectively and thoroughly investigate and prosecute our pre-existing cases. The Unit will also enhance its outreach efforts to the community and law enforcement agencies, particularly focusing on educating real estate professionals, associations, and elder groups about emerging fraud schemes—many of which disproportionately impact vulnerable populations such as seniors. These efforts aim to raise awareness, distribute prevention resources, and ultimately reduce victimization across the county.

The Unit will continue to improve upon the programs that we have in place to prevent and deter real estate fraud, and strive to strengthen our relationships with law enforcement agencies, other regulatory agencies, and real estate service providers involved in the chain of real estate ownership and transactions within which fraud is perpetrated. As we look ahead, the Unit will maintain a proactive stance in fraud prevention and continue to pursue justice for those affected through thorough investigations and fair prosecutions. We will continue to provide a well-rounded approach and solution to real estate fraud for victims and be on the forefront of preventing such fraud. Additionally, we will strive to anticipate new trends in real estate fraud and be well prepared to handle new types of emerging real estate scams.