

## Bureau of Real Estate Services

**Real Estate Law Enforcement:** Investigates complaints, disciplines licensees for violations of law, and issues orders to stop unlicensed activity.

**Complaint Resolution:** Responds to consumer concerns and questions. Assists members of the real estate industry by serving as a facilitator, acting to resolve conflicts, and mitigating and preventing violations of the Real Estate Law.

**Financial Literacy:** Educates and informs consumers about homeownership and the path to becoming a homeowner.

**Licensing:** Ensures licensees meet eligibility requirements and are tested for a standard of competence. Provides license status information through CalBRE website and by phone or mail.

**Speakers Bureau:** Provides knowledgeable speakers to consumer and industry groups.

**Subdivision Review:** Through the issuance of a public report, ensures that subdividers deliver to buyers what was agreed to at the time of sale.

**Consumer Recovery Account:** Provides limited relief through a victim's fund to members of the public who have been defrauded by a real estate licensee.

## Contact CalBRE

To contact the California Bureau of Real Estate, call (877) 373-4542 toll-free for assistance in English or Spanish.

### Bureau of Real Estate District Offices

#### Sacramento

(Principal Office)  
1651 Exposition Boulevard  
Sacramento, CA 95815

#### Fresno

2550 Mariposa Mall,  
Suite 3070  
Fresno, CA 93721-2273

#### Los Angeles

320 W. 4th Street, Suite 350  
Los Angeles, CA 90013-1105

#### Oakland

1515 Clay Street, Suite 702  
Oakland, CA 94612-1462

#### San Diego

1350 Front Street, Suite 1063  
San Diego, CA 92101-3687



## PREVENTING REAL ESTATE FRAUD

How to Protect Yourself and Your Home



## Fraud Alerts

Here are examples of red flags during a real estate transaction. Be extremely wary if you:

- Are asked to pay cash.
- Are asked to pay for something “on the side,” “outside of escrow,” or “after closing.”
- Are asked to pay a real estate agent directly or are asked to pay upfront fees.
- Are dealing with unlicensed agents or unlicensed brokerage companies.
- Are offered a “forensic loan audit.”
- Are dealing with “attorney-backed” businesses or law offices that refuse to provide an attorney’s name or State Bar number.
- Come across programs and companies that claim to represent Federal or State agencies or programs.
- Are given a sales pitch with logical holes, lack of details, or assumptions.
- Meet with salespeople who fail to discuss possible risks along with possible rewards. All investments carry a risk.
- Are asked to lend personal funds to an investment plan secured only by a personal note, or otherwise unsecured.
- Encounter lack of an actual business office, unwillingness to meet in an actual office, or refusal to meet in person.
- Are not provided with required State and Federal disclosures early in the real estate transaction.
- Are asked to transfer title.
- Are encouraged to make payments to someone other than your servicer.



## Fraud Protection Checklist

- Before working with someone in a real estate matter, check his or her license status by going to the Bureau of Real Estate (CalBRE), [www.calbre.ca.gov](http://www.calbre.ca.gov), or by calling CalBRE’s Consumer Information phone number at (877) 373-4542.
- Never pay cash for anything, ever. Credit cards and checks are more secure.
- Always get a signed receipt for any payments.
- Research and understand the real estate transaction process.
- Do not cut corners. Take the time to ask questions and to do the necessary research and homework.
- Do not be intimidated—you are the consumer, which means you are the boss.

*Remember:* If it’s too good to be true, it probably is.

## Our Mission

To safeguard and promote the public interests in real estate matters through licensure, regulation, education, and enforcement.

## Our Purpose

- To be an effective consumer advocate by monitoring and regulating industry practices while promoting public awareness.

- To be an effective customer-focused bureau, providing timely and efficient services to licensees, subdividers, and consumers.

## Other Resources

### California Office of the Attorney General

[www.oag.ca.gov](http://www.oag.ca.gov)

### State Bar of California

[www.calbar.ca.gov](http://www.calbar.ca.gov)

### California Department of Business Oversight

[www.dbo.ca.gov](http://www.dbo.ca.gov)

### California Department of Consumer Affairs

[www.dca.ca.gov](http://www.dca.ca.gov)

### Federal Trade Commission

[www.ftc.gov](http://www.ftc.gov)

### U.S. Department of Housing and Urban Development

[www.hud.gov](http://www.hud.gov)

### Federal Deposit Insurance Corporation (FDIC)

[www.fdic.gov](http://www.fdic.gov)

Check the CalBRE website, [www.calbre.ca.gov](http://www.calbre.ca.gov), for consumer alerts and information.