

Real Estate Today

Paid Advertisement— Archived at www.JimSmithColumns.com

It Is Both Easy & Common to Be Ripped Off — Some Advice

By **JIM SMITH**
Jefferson County Realtor®

Anyone with an email account knows how widespread is the effort to cheat you out of your money.



Long ago I started archiving email scams in a special folder I named “Scams and Schemes.” Recently I added a sub-folder which I named “Scams — Special Examples.” More about those (and some basic advice) below.

I have written before about real estate-related scams, and those columns are archived for you at www.JimSmithColumns.com. Most of these have to do with home improvement and mortgage fraud. As long as you are dealing with a Realtor® — which you are when you work with a national brand name such as RE/MAX — you can be reasonably comfortable that you will not be cheated. If the person has an unfamiliar company name, check them out with both the Colorado Real Estate Commission (www.dora.state.co.us) and with the Colorado Association of Realtors (www.ColoRealtor.com). The former site allows you to look for disciplinary action as well as license status. The latter site allows you to find out if they’re a Realtor — and only half of licensed agents are.

All you need to enter is the agent’s first

and last name, but note that some agents use nicknames. For example, you won’t find me under “Jim Smith” but only under “James Arthur Smith.”

Home repair/renovation is an area rife with scams and schemes. Just this morning (3/27) I spoke with a homeowner in Arvada who was ripped off by a contractor who did \$200,000 in work on her 2,200 square foot home. She used him because he was “Christian.” Beware of people who say they’re the same religion as you to build confidence. I’ve seen this in countless emails from Africa, where the writer identified him/herself as a Christian looking for someone of like faith to help them disburse millions for charitable purposes, etc. You’ve probably received the same despicable emails. I’m Christian, too, but when someone cites their Christian faith to build confidence in me, it’s a red flag. Let it be a red flag for you, too.

On email scams, there is often a link to click on. One of the most effective ways of deceiving you into clicking on that link is to have it read like a familiar, trusted link such as your bank’s website. But if you float your cursor over that link, notice the actual web address to which it will take you. And generally, if *anyone* offers you something that is too good to be true, remember that it is. It’s probably a scam.

Finally, trust your Realtor to refer you to a trust-worthy home repair vendor.

This Week’s Featured Listing

Highlands Ranch Home Faces City Park

This home in the Province Center subdivision is across from Kline Homestead Park. It features four upstairs bedrooms, and a fifth one in the fully finished basement. On a corner lot, it has a fenced wraparound yard with a deck-like flagstone patio surrounded by wooden benches. Smoke-free and pet-free, it has gleaming hardwood floors, slab granite counters, vaulted ceilings, and more. Realtors will want to attend our Broker Open Friday, 11:30-1:30, lavishly catered by Ali Baba Grill. Call for details.



Tour this home online at:
www.9052CopelandSt.com



Jim Smith

Broker Associate
RE/Max Alliance

Each office independently owned and operated.

303-525-1851 (Front desk: 303-232-2244)

Find more of Jim’s listings at www.JeffcoHomes.info

