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UNDERWRITING BULLETIN

Bulletin No.: CA10-001 –

Possible Fraud surfacing.

TransUnion Title Insurance Company has been alerted concerning a possible fraud scenario. The below information is particular to one transaction, but there are at least seven others that are similar.

Property is acquired by Deutsche Bank as Trustee. This is normal.

Warranty Deed records out of “Deutsche Bank National Trust Company, A Non Existent Trust Company” to “**Saraland Investments**”. This deed has the hallmarks of an insured transfer. Has an escrow number and is recorded at the request of “American Land and Title Associates” and has transfer tax. The person signing is “Carol Schaeffer, Vice President of Loans”, it is allegedly notarized by a Florida Notary. Return mailing address is to an address in Las Vegas Nevada.

There is reason to believe this deed is not valid.

A subsequent deed records from “**Saraland Investments**, a California Unincorporated Association” to “**Deschutes River Properties**, a California unincorporated Association”. No Transfer tax. Recorded at the request of “Pacific Federal Title Associates”. Return mailing address is to an address in Henderson , Nevada.

There is reason to believe this deed is not valid.

“Saraland Investments” seems to be recently active in Nevada. There appears to be no corporate record of this entity in either California or Nevada.

“Deschutes River Properties” is also active. There appears to be no corporate record of this entity in California or Nevada.

More and more of these properties are surfacing. The pattern seems to be

1. a deed purporting to be out of a beneficiary (REO holder) to an entity.
2. possibly a deed from that entity to another.
3. a request to insure a refinance or sale.

Use extreme caution when the property you are examining has a Trustees Deed in the recent chain. There are questionable deeds from many bank/trusts, not just Deutsche Bank. Any transfers after a trustee’s deed should be examined with a very very careful eye.

Intentional disregard of the matters contained in this Bulletin may cause any loss sustained under the terms of a policy to be allocated entirely to the Agent.

Parties to be aware of:

Saraland Investments

Deschutes River Properties

Pacific Federal Title Associates

American Land And Title Associates

Amari Group

Blessings From Above

Karen Tappert (as a signator)

This list is not all-inclusive. As the principals get more sophisticated, you may see deeds with all the hallmarks of an insured transaction, showing a known title company, and perhaps an escrow number. Do not automatically trust any deed from a beneficiary that has acquired title by foreclosure. All such transfers must be verified.

In one of these type transactions, the purported seller presented to the title company a copy of a title policy insuring their ownership. That policy was forged.

The search for properties is ongoing, and it does not seem to be limited by County lines. Properties have been discovered in multiple counties, and other states.