

Property, mortgage fraud warning

(Reprinted from the Grand Haven Tribune)

"The Ottawa County Register of Deeds office is encouraging everyone in the county who owns land to sign up for a simple program that might save property owners thousands of dollars and years of aggravation.

"The program, Property Fraud Alert, allows those registered to be notified every time a property with their name on it is registered with the county.

"Most people don't realize that property and mortgage fraud is the fastest growing white-collar crime in the country according to statistics provided by the FBI," said Ottawa County Register of Deeds Gary Scholten.

"The program is part of the new electronic recording system the Ottawa County Board of Commissioners approved for several departments earlier this year. The system, from Fidar Technologies, Inc. of Rockford, Illinois, cost \$368,000.

"It's like a smoke detector for your property," Scholten said.

"Scammers usually record a fraudulent quit-claim deed with a county register of deeds office, complete with all of the legal transaction information and forged signatures and then let it sit for several weeks unbeknownst to the property owner.

"Then, the scammers go to a local bank and apply for a mortgage for upgrades to the home and often walk away with \$100,000 or more," said Ernest Riggen, chief executive officer of the Fidar Technologies.

"While the real owner of the property does not owe the money, the bank or mortgage company often comes after the homeowner and tries to collect the money the bank has now lost. It can cost the homeowner thousands of dollars to get the matter resolved. It is a lot like identity theft."

"Often," Fidar said, "scammers hit the homes of 'snowbirds' who are gone for months at a time and don't know there is a problem until it is too late.

"Scholten said he is unaware of any similar incidents occurring in Ottawa County so far, but scammers tend to move across the country, and he has heard about such scams occurring on the east side of the state.

"Our job is not to tell whether or not a document is valid, we just have to register documents, so this type of program is invaluable so that people know that someone isn't out there trying to mortgage their property without their permission," Scholten said.

"The Property Fraud Alert program, he noted, is free.

"The alerts can arrive by e-mail, text message, or by phone any time a property is recorded by the register of deeds office.

"And for those who are concerned that their elderly parents may be scammed, the children can have their e-mail or phone number put in so that they are contacted in case something happens to their parents' property," Fidar said.

"Ottawa County is the third county in the state, behind Grand Traverse and Ingham counties, to use the Fraud Alert system."

Glaucoma — A wide spread disease

(Submitted by Shoreline Vision)

Of the over two million Americans age 40 and older who have glaucoma, half of those are at risk for going blind because they do not know they have the disease. You could be one of them.

Glaucoma is a group of diseases that gradually steal sight without warning. In glaucoma, pressure builds up inside the eye. Over time, the pressure build-up causes damage to the optic nerve. Although the nerve damage is usually associated with elevated pressure inside the eye, other factors can be involved. It may begin with the loss of peripheral vision and then advance to a reduction in central vision. Glaucoma can potentially lead to vision loss or blindness. Half of those suffering with the disease aren't aware of it, because in the early stages, patients have no symptoms.

"The scary thing about glaucoma is that you don't know you have it; no pain and no lack of vision. Patients come in for a simple routine eye exam and they are diagnosed. Vision loss from glaucoma can be prevented if it's detected and treated in time," said Dr. Tim Barron, an ophthalmologist at Shoreline Vision.

So, who's at risk? "African-Americans over age 40, Hispanics, people with a family history of glaucoma, individuals over age 60, people with other health conditions such as diabetes, and those who have experienced a serious eye injury are considered at risk," says Dr. Barron. Anyone who falls into one or more of these categories should talk with an ophthalmologist about how often an eye examination should be conducted to ensure good vision. Glaucoma affects over two million Americans age 40 and older, and is the leading cause of blindness among African-Americans. Over 78,000 Michigan residents are affected, and approximately 30,000 live in Muskegon and Ottawa counties.

Although glaucoma cannot be cured, early detection and treatment can usually preserve vision. Know your risk factors and have your eyes examined at the intervals recommended by the ophthalmologists at Shoreline Vision. •

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