

**Letter to the Editor:
Seller Beware and Buyer Beware**

submitted by Kim West

We had a car advertised on FB marketplace. They came to our house. Then it began!

Their Mode of Operation was similar to Gypsies! The people that showed up were foreigners. It was not a problem, until it was a problem. Similar to Gypsy Antics, they used several distraction techniques. Between 2 Adults and a Child. They all had a part to play in the Show. The first Act was throwing car mats; they were under car and under the hood; revving up the engine, pulling on a quarter panel; punching, saying there is rust; pointing; talking down the price. They wanted us to feel sorry for them and give them the car. Another tactic. Then, flashing fistfuls of Cash. Finally after an hour, I said, “Please stop this Charade, this is a circus!” Then I proceeded to turn the engine off. “Buy the car or don’t.” They persisted they wanted to buy our Toyota 4Runner. My husband was on speaker, as he was in Texas. Suddenly, the next act began. We were about to sign the title and exchange cash, when they insisted on using their lucky pen instead of mine. It was an erasable pen. Then I said, “No that won’t work, it’s an erasable pen,” pointing out the obvious. Then they said “Oh we have another lucky pen.” The problem was, it also was erasable. Next, they refused to sign as purchaser, or sign a name. Things have changed. Insurance companies now need a copy of the sold title. Then it hit me: they wanted to jump the Title. They did not want to have a traceable title. They insisted the car was for their Mother. Then I said, “Let’s do a Bill of Sale then.” They wrote down a first name for their Mother. They refused a last name and address for this person. It was incomplete. Can we see a driver’s license? That was a TVL, a Temporary Visitor’s License. It didn’t look right. He quickly took it back. Their Antics included: Praying, Distractions, Begging, Pleading, Promising, etc. Promising to send a picture of the Purchaser’s name and signature. Promising, followed by “Please, Please”. “We have come so far, Ms. Pray you will sell us the car. We will send a picture of the signed title later. Please trust us,” he said, trying to be nice and talk us into their plan. “We promise! We need it.” In which, I almost believed them.

The Big Red Flag was the money waiving. Finally it dawned on me. We were never going to get a picture of a signed title. The whole deal was nefarious. Any tickets or illegal activity would be the sellers’, our responsibility. Accidents, our insurance would have to pay. It would be our responsibility.

The Buyer’s name and date are required, and it is now required to keep a copy, or you can be held liable. Some sites recommend meeting at a bank, going to a Notary, or meeting at the DMV to register the car. The vehicle is still in your name, until registered.

Finally my husband and I said “The Deal is off!” as I realized it was a scam. Then he said, “For \$1000, drop the price. Then, I can put it in my name.” Pointed out it’s \$30 to change a name on a title. I told him “The deal is off!” Then he tried to talk to the guys, if they could do the deal. Said it again, “The deal is off!” Could not exactly figure out the whole scam until the next day. Just knew they would be down the road, and we would have no recourse. Then it hit me. The money was probably counterfeit, as something looked wrong with the money. It looked larger than normal bills. If we went to the bank with counterfeit money, then there would be an investigation. And with no purchaser on the title, which is now a felony in many states, against the Seller. Then I could be charged for a felony crime. It is illegal to Title jump.

*The reason, I survived this scam:

#1 - I had my son, daughter, and her boyfriend there with me.

#2 - Sold many cars before.

#3 - The Distractions were too dramatic. It seemed like a Stage Act. It raised a red flag.

If someone was alone, younger, or elderly, it is easy to see how their trickery could have worked. It would be believable if one was more trusting. They were good at this. They were Professional Scammers. Do not sell online if you are Alone. Someone needs to be with you.

Also (if someone didn’t realize) there are new laws. The Insurance company now requires a **Fruitport Area News • November 2023 • Page 39**

copy of the sold title before they discontinue the insurance. Seller and Buyer need to Beware. There are lots of New Scams.

Other examples are:

The SEND MONEY scam. They use AI and your loved one’s voice. “Grandpa, Grandma I need help.” A story: in jail, had an accident, can’t make it home, stuck in a foreign country, etc. “Please send money. Enter your credit card now.” It really sounds like one of your Grandchildren’s voice. Do you know the calls that hang up after you answer? Somewhere, they have your recorded voice in a computer. They now will use that voice of a loved one against you.

Or the AMAZON SCAM. “This is Amazon calling. Someone is buying off your account.” The number they give you to call is not really Amazon. Then they attempt to obtain all your personal information by insisting you identify who you are. Someone in my own family fell for this.

There have always been scams.

These scams are different, as they take advantage of people who are not as Tech savvy, Unexperienced, or Busy and Unaware.

There are SUBSCRIPTION SCAMS you never signed up for. Paypal deducted from my account from a company called Achitect. Every month there was a \$29 deduction. Online, hundreds also had this same breach as well. The way it works is like this! When you open an email with an incorrect URL, they are phishing, they use that link to say you signed up for a subscription.

SHOPPING SCAM/FAKE URL, like Bed Bath and Beyond. They will offer 50-70 percent off. Once you give them your card information you will never receive the product. Michigan’s Attorney General, Dana Nessel, has recently sent out warnings on this! Be Careful!

YOU WON SCAM: Various sites, without proper URL, will claim this, including Facebook and Amazon. Someone we know fell for this recently. Or there are hackers who get into familiar sites, that lead you elsewhere.

“You won, so now we need your bank information. Card Number, Routing, Expiration, and CVC numbers.”

Remember, Again BE Careful! Especially, during the HOLIDAY SEASON with Online Shopping! If you’re older and you are unfamiliar, with Technology, ask your Kids, Grandkids, Neighbors, Nieces, Nephews, Friends, or any kid 10 and up! Ask a church member, or your local librarian, if you’re not sure. Ask for help if you need it!

Common ways you can get scammed on Facebook Marketplace or Online:

1. Fake payment confirmations

Some scammers send fake emails that look like they’re from PayPal or other payment services, confirming that they’ve paid for the item you’re selling. In reality, no transfer has been made. Always double-check your account to confirm the money has actually been sent before handing over goods.

2. Counterfeit currency

For in-person transactions, some buyers might pay you with counterfeit money. Always check that cash is legitimate before finalizing a transaction. Or meet at your bank to do a larger transaction.

3. Rental scams

Here, a scammer will upload a listing for a rental property that isn’t available or simply doesn’t exist. The scammer may provide a link to a legitimate-looking but entirely fake site, which may even be a replica of a real site, such as Booking.com. You’ll then be asked to enter your payment details for a deposit or rent. The scammer will disappear after the payment is taken.

If you’re looking for accommodation on Facebook Marketplace, insist on seeing the accommodation in person. Verify the rental contract with a legal expert where possible, before any money changes hands.

4. Stolen goods

Many sellers attempt to sell stolen items on Facebook Marketplace. If you’re suspicious about the authenticity of something you’re buying, ask the seller for proof that it belongs to them, such as a receipt or a title.

5. Attempts to steal your data

Scammers may attempt to obtain your data in various, nefarious ways. A phishing link might be sent for you to “verify your identity”, where you’ll be encouraged to provide sensitive information such as your date of birth and address.

Your data can be dangerous in the wrong hands.

Scammers can use your data to obtain credit cards and even apply for government benefits in your name. It’s crucial that you remain vigilant when sharing any data online with parties you don’t fully trust.

6. The scammer tells you they’ll send a courier to collect the item

In this instance, the scammer will pretend to be a buyer interested in your item. They’ll tell you they can’t come in person to collect it, so will send a courier with a company such as DPD in their stead. They may even send you a link to a fake website or email.

The scammer will then ask you to pay for insurance for the safe delivery of the item. After you’ve entered your card details or made a payment, they’ll disappear.

How to know if a buyer is scamming you, and how to avoid it

There are multiple red flags that may indicate that you’re dealing with a scammer. Not all of these are necessarily guarantees that a seller or buyer is being disingenuous, but a sign to be careful.

1. It seems too good to be true

If a deal sounds too good to be true, it probably is. Be wary of items priced significantly lower than their market value. The pair of AirPods Pro you see being flogged for \$40 may seem like a stroke of luck, but in reality they’re likely to be fake, if they exist at all.

2. Pressure tactics

Scammers often create a sense of urgency, pressuring you to make quick decisions without proper consideration. For example, they may tell you that they have lots of other buyers interested, and you’ll need to make a payment quickly to secure an item.

Always take your time to verify that the other party is genuine. It’s better to have lost out on a good deal than to have lost your money.

3. Unusual payment methods

Be cautious if a buyer insists on using obscure payment methods or suggests transactions outside of Facebook’s or ebay’s recommended methods.

One of these is PayPal, which lets you pay anybody with a PayPal account using its “Goods and Services” function.

When you do so, you can SPECIFY exactly what you’re making a payment for. That way, if what you receive isn’t as described or you don’t receive anything at all, you can open a dispute with the payment provider. PayPal can then refund your money following an investigation.

4. Incomplete profiles or suspicious locations

If a buyer’s or seller’s profile looks new, with no friends or photos, and minimal interaction, this could be a red flag.

An older profile with a substantial friend list and Facebook “likes” on their photos can be a good sign. This means the buyer or seller is willing to use a real account for a transaction, which means enhanced accountability if things go wrong.

It’s also worth checking where the Facebook user is based, by looking at their profile. If you can see they’re not based anywhere nearby, this could be an indication that you’re dealing with a scammer.

5. Avoiding meeting face-to-face

For local sales, if a buyer or seller is reluctant to meet in person or suggests shipping an item that could easily be picked up, be cautious.

How to report a scam:

- Report the listing. Find the specific Online listing you want to report. Click on the “...” or “More Options” link, normally found at the top right of the post. From the drop down menu, select ‘Report this listing’ and then follow the on-screen instructions.

- Report the user. Go to the Facebook profile of the user you want to report. Click on the “...” or ‘More Options’ link, usually under their cover photo. Select “Find support or report” and follow the on-screen instructions.

- Record all conversations. Before reporting a user or scam, make sure to save or screenshot any suspicious conversations or transactions. This can come in handy later on if Facebook or the police need more information.

- Contact the police. If you’re a victim of a scam, it’s essential to report it to your local police, especially if you’ve lost money or an item with substantial value. They may be able to recover your item or apprehend the perpetrator.