



## FRAUD TIP OF THE WEEK

### Room For Rent- A Nigerian Overpayment Scam

By Detective Paul Henninger

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The Overpayment Check Scam is the “bread and butter” for these organized check forgers. Today’s tip involves a new twist to an old problem. This week, I received two complaints from victims who advertised rooms for rent.

#### **Victim #1**

One victim, whom I will refer to as “John Doe,” advertised a room for rent through [www.Roommates.com](http://www.Roommates.com). This is a popular Internet site to advertise for a roommate to share expenses. Since it is on the Internet, it can be viewed by anyone in the world. Remember, sexual and financial predators troll the Internet for their next victim.

John received many e-mails from a person identifying himself as a minister from Nigeria. The “minister” was looking for temporary lodging and agreed to pay John \$400 a month. John asked the minister to pre-pay his first month’s rent, \$400. John unexpectedly received a cashier’s check for \$3,800. When John inquired about the overpayment, the minister told him it was a mistake. The minister asked John to deposit the check, then use “Western Union” to wire the overpayment of \$3,400.00 back to the minister in Nigeria.

John was suspicious and did the right thing. He took the cashier’s check to his bank, advised the bank of his concerns and asked the bank to verify the validity of the check. The check is a forgery (counterfeit).

#### **Victim #2**

The other victim, whom I will refer to as “Jane Doe,” advertised a room for rent through [www.Craigslist.com](http://www.Craigslist.com). This is a popular free website for selling items, advertising employment and offering other services, such as rooms for rent.

Jane received an e-mail from a Laureta Smith, who claimed to be a 26-year-old medical researcher from England who was moving to Salem, Oregon. In her e-mails, she stated she was quiet, easy-going, did not drink or smoke and was religious. Jane accepted Laureta as a roommate.

Laureta was asked to pay the first month’s rent of \$375. Laureta told Jane her uncle, who lives in West Africa, was financing her move and would be sending a money order. Laureta asked Jane for a favor. Laureta was shipping her car and some furniture to Jane’s home prior to her move. The shipper required payment at the time of delivery. Jane agreed to receive extra money to pay the shipper when items arrived.

Jane received three \$950 Walmart “MoneyGram” money orders, a total of \$2,850. Jane deposited the money orders into her credit union account. A few days later, Laureta notified Jane there would be a delay in the transportation of her furniture and car. To expedite the shipment, the shipper wanted to be paid in advance. Laureta asked Jane to wire \$2,475 directly to the shipper. The shipper just happened to be in Nigeria, shipping some other items for a different customer. Jane agreed.

Jane went to her credit union and got a cashier's check to take to Western Union. As Jane received the check, she mentioned to a credit union employee that she was using the check to wire money to Nigeria. Alarm bells went off in the head of the credit union employee. Jane did not wire the money. The money orders are forgeries (counterfeit). WAY TO GO credit union employee!

**TIP:**

- ◆ **If you advertise merchandise or services in a local paper or magazine, the ad is available on the Internet.**
- ◆ **If you advertise anything in the local paper or on the Internet, you are a target for the Internet and Nigerian type scammers.**
- ◆ **Recently, the targeted victims have been advertising:**
  - Items For Sale (most common)
  - Rooms For Rent (new twist)
  - Day Care Services (new twist)
- ◆ **If someone overpays you with a check or money order and requests that you return part of the money, it is a SCAM.**
  - Check forgers commonly counterfeit cashier's checks and money orders.
  - Don't just deposit the check into your account to see if the check initially clears. The bad guys use existing account numbers, and the funds may initially become available in your account, but the check can be returned against your account at a later time. You may end up owing the money to your bank or, worse yet, being arrested!
- ◆ **Read my previous monthly fraud tip "Common Internet Scams".**
  - Professional check forgers like to use counterfeit business checks, cashier's checks and money orders. There are many different check scams.
    - They may ask you to cash a check to pre-pay a fee before receiving the benefit.
    - They may send a check larger than expected. The excuses for the overpayment vary, but they normally ask you to wire (Western Union) the overpayment back to them or their criminal associate.
- ◆ **These con artists are organized and very good at what they do. They will provide you with legitimate-looking checks and money orders. They will provide you with other convincing bogus documents or websites to support the scam. They like to use their alleged faith in God as part of their con. Don't ignore the "red flags." Don't Be Greedy. Use Common Sense!**

For more information on Identity Theft and common scams, visit my Fraud Tips at the Salem Police Department's website at [www.cityofsalem.net/departments/police](http://www.cityofsalem.net/departments/police). Click on the quick link entitled "Fraud Tips".