



▶ RON a. muck

Petra Castillo, Escrow Assistant for Fidelity National Title's Houston, Texas operation, is experienced in opening escrows. She is familiar with the local standard form purchase agreement, so she took the chance to review it while the customer Ron A. Muck was there in case she had any questions. After all, it is not every day the buyer comes in person to open escrow.

Right away she noticed some of the pages were missing. On the first page, all of the information had been typed EXCEPT for the amount of the earnest money — which was handwritten and reflected an unusually low amount for the sales price. Petra asked Muck about her findings.

Muck called his agent, Mel Practiss, and handed his phone to Petra. She asked Practiss for the missing pages. Practiss said she would email them right over. They exchanged contact information and hung up the phone. Muck took his phone and left while Petra waited for the missing pages.

Petra continued to review the documents and noted the initials of the seller did not match the seller's name on the purchase agreement. The seller was Marcus Absent, but the pages were all initialed by S. K. In addition, Absent did not sign the purchase agreement, someone named Shirley Knot did.

Petra searched for the property on the local Association of REALTORS® website and found a listing for the property, BUT it was a listing to lease the property, not purchase it. Petra contacted the leasing agent who confirmed the property was not for sale. The leasing agent did not know who Knot was and confirmed Absent was the owner of the property. Petra emailed a copy of the purchase agreement to the leasing agent who replied with this message:

*Thank you for sending me this contract. As i mentioned this is fraud. The signatures are not the sellers. I have attached a screenshot of the owner of the ph# you gave me for Mel Practiss. If you have any other ph# for the buyer pls contact him before he possibly gives any money to the fake seller.
Pls keep me posted if you get any more information.*

Thanks!

Muck did not leave his contact number or address. Hopefully he will come back or call soon so he can put the \$500 back in his account. Not coming back to the office could be a sign he was in on the attempt to steal the real owner's property.

We have published many stories about how fraudsters attempt to steal equity in properties from non-owner occupied properties. Petra has clearly been reading Fraud Insights for a long time. She carefully reviewed the documents in front of her and used readily available resources, such as the internet, to confirm her suspicions.

This article was provided by contributing author:
Diana Hoffman, Corporate Escrow Administrator
Fidelity National Title Group
National Escrow Administration