

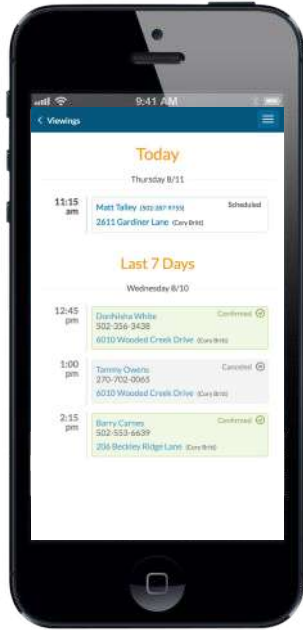
How to Protect Your Rentals Against Squatters, Scoundrels, & Scammers

Hello
my name is

JAMES

COFOUNDER OF TENANT TURNER

Tenant Turner provides



Tenant Lead
Scheduling Software



Live Leasing Line
Call Center



Secure, Self-Access
Electronic Lockboxes

Lead management & showing scheduler

Tenant Turner will maximize your tenant leads by making the process easy, online, and nearly instantaneous which

Reduces Days on Market

Reduces Days Vacant

Reduces Rent Loss

Property managers named us the Best Leasing Solution

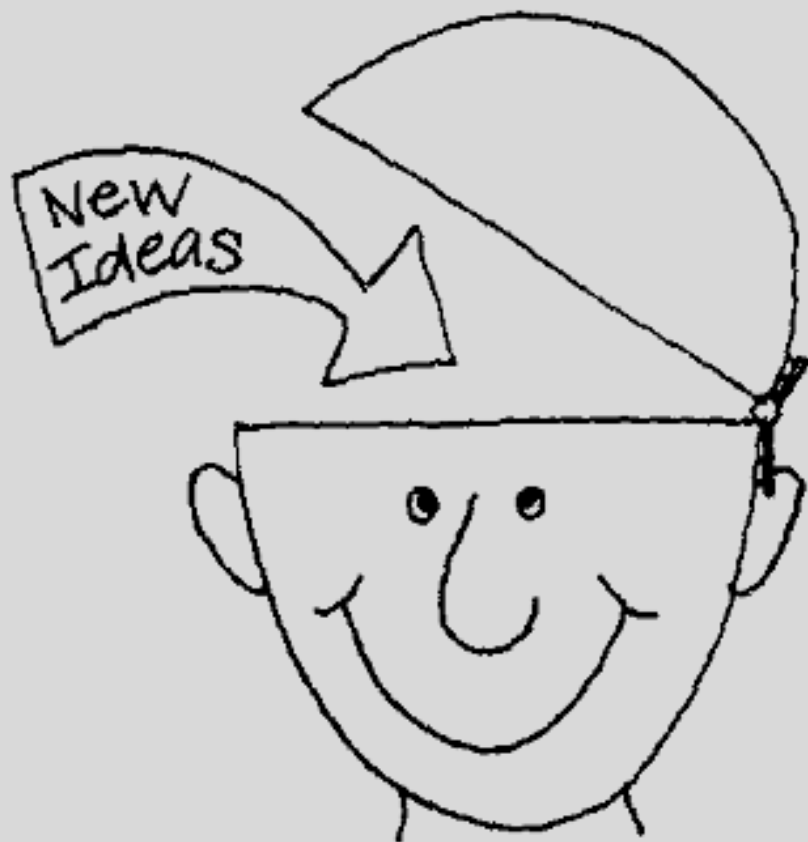
DoorGrow Awards 2018



Agenda

1. Overview of Self-Access
2. Benefits of Self-Access
3. Overview Local Squatters & Scoundrels
4. Best Practices to Prevent Squatters & Scoundrels
5. Overview International Scammers
6. Best Practices to Prevent International Scammers

Overview of Self-Access



Self-access done for decades



More companies are trying self-access

34%

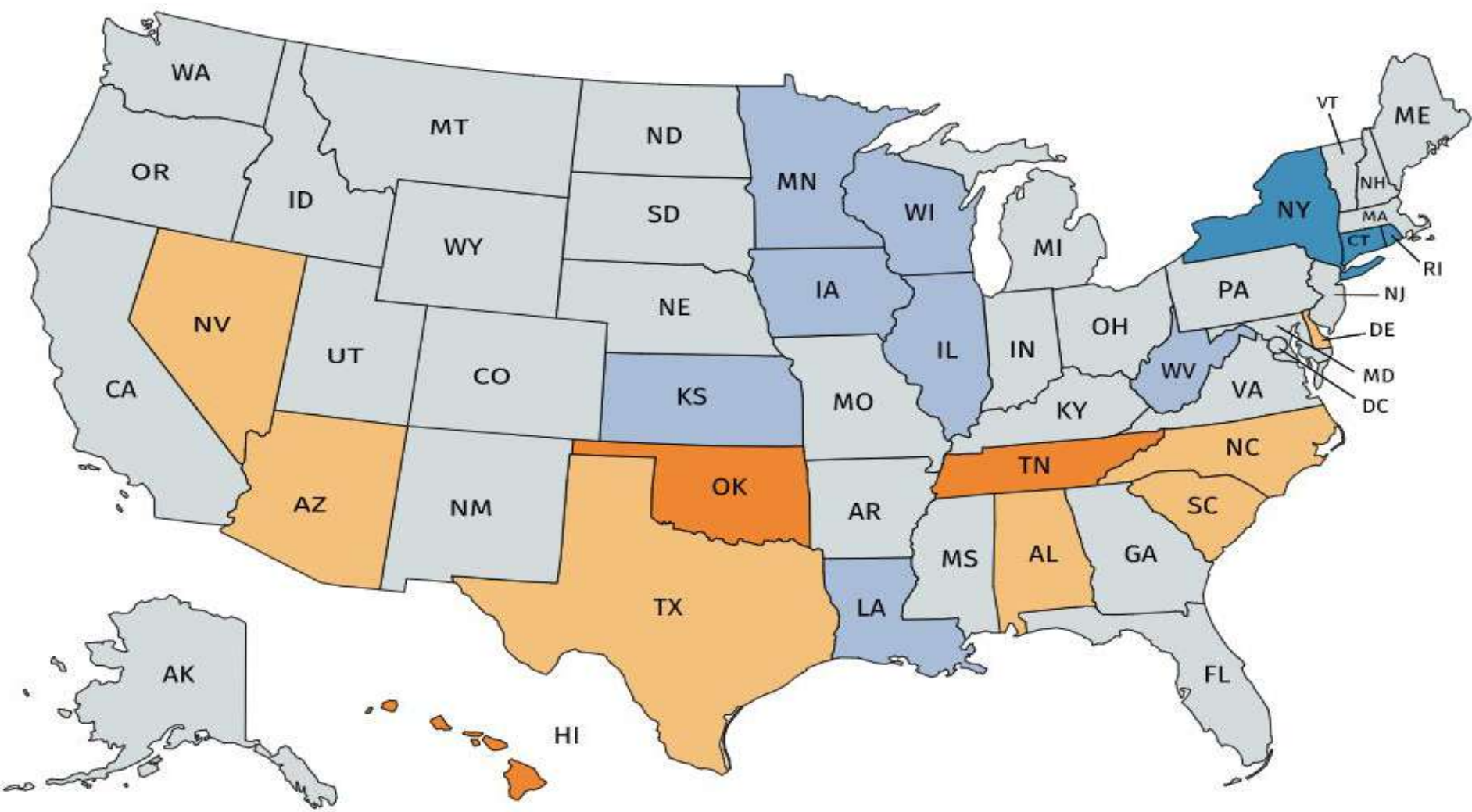
of customers has an electronic lockbox

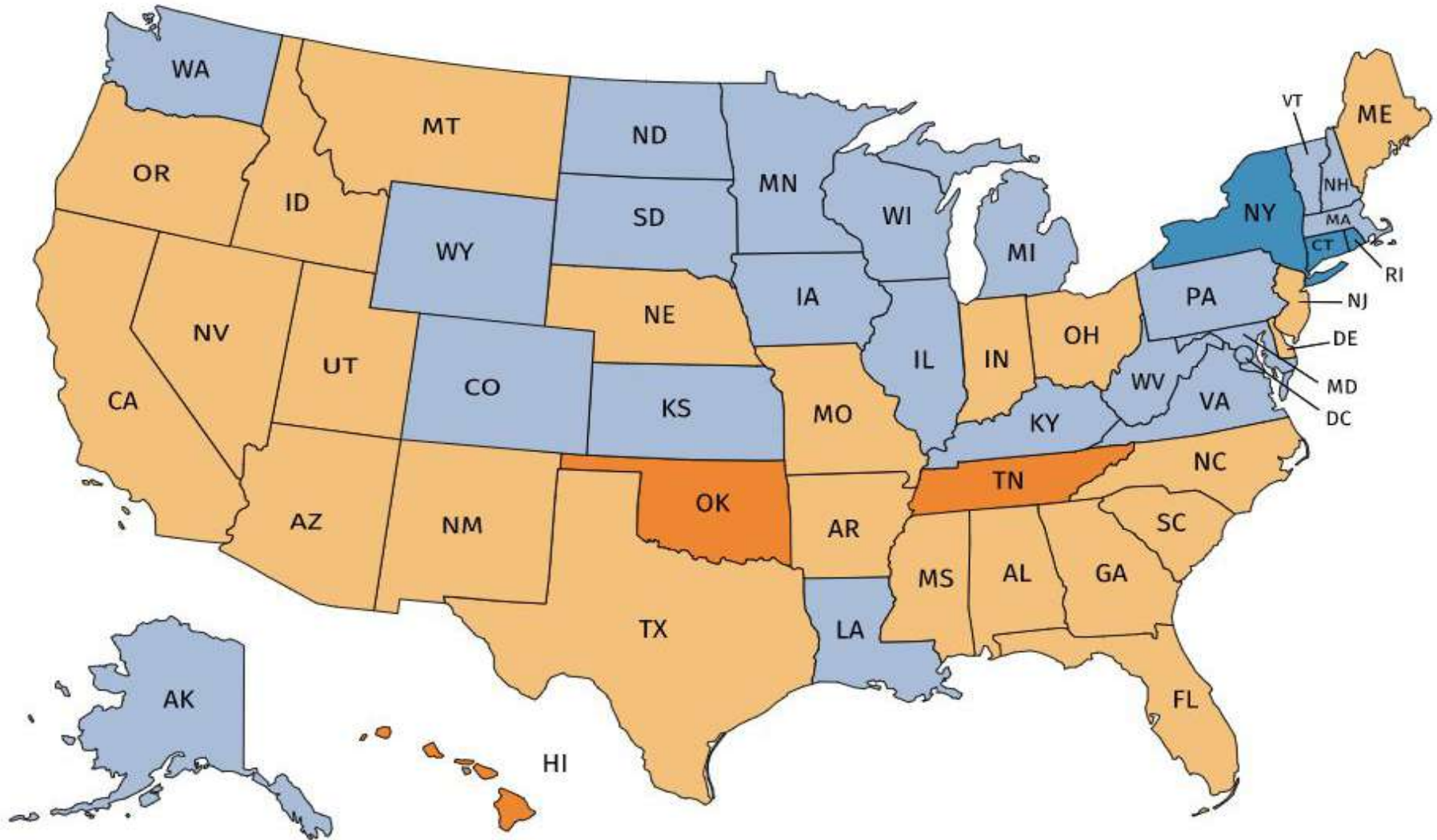
Use of self-access is on the rise

29%

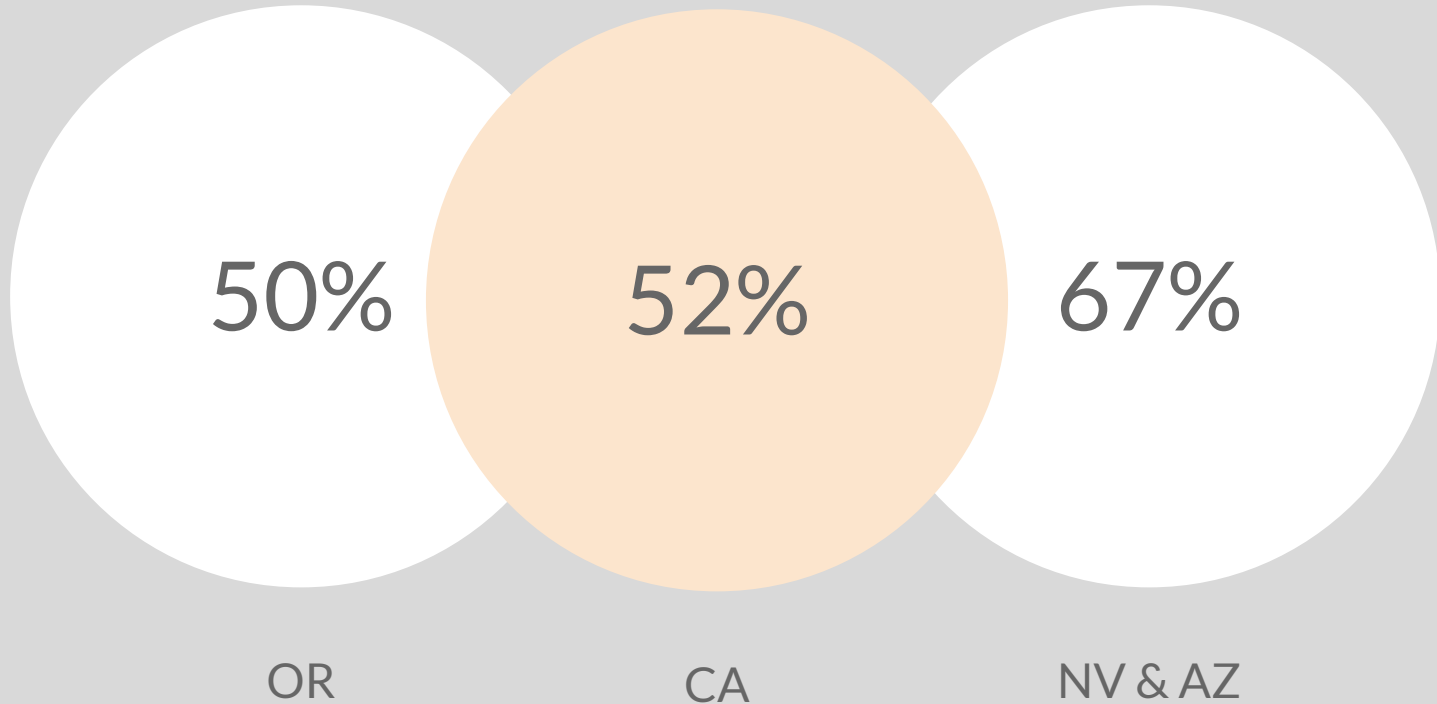
of active listings have an electronic lockbox



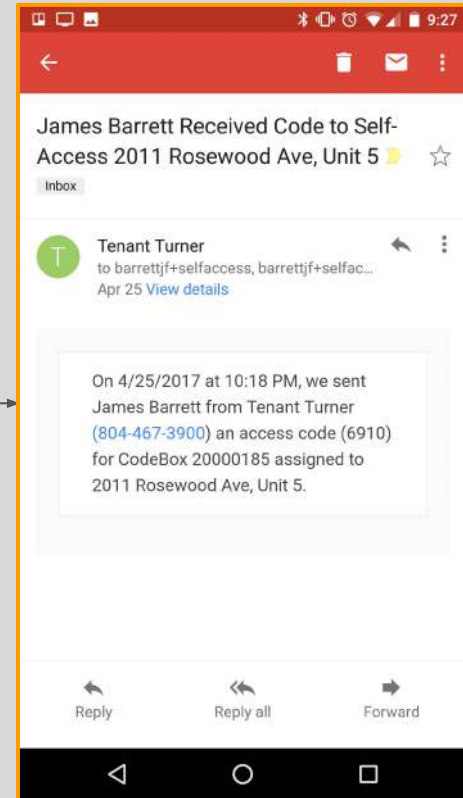
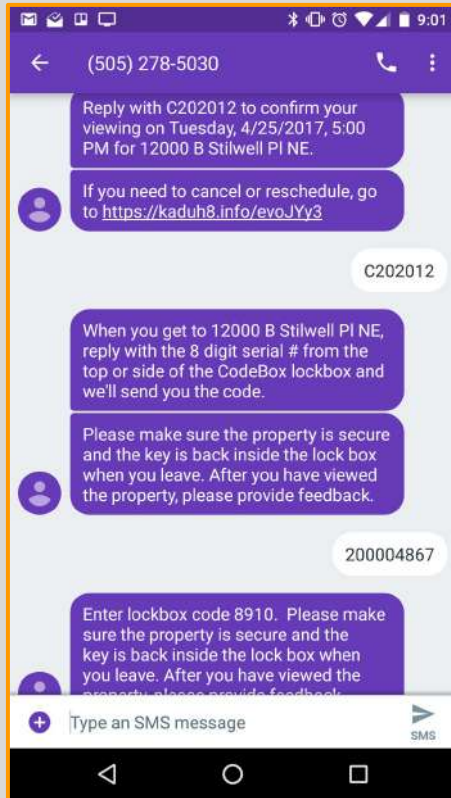




California and your neighbors



So how does this all work?



Benefits of Self-Access

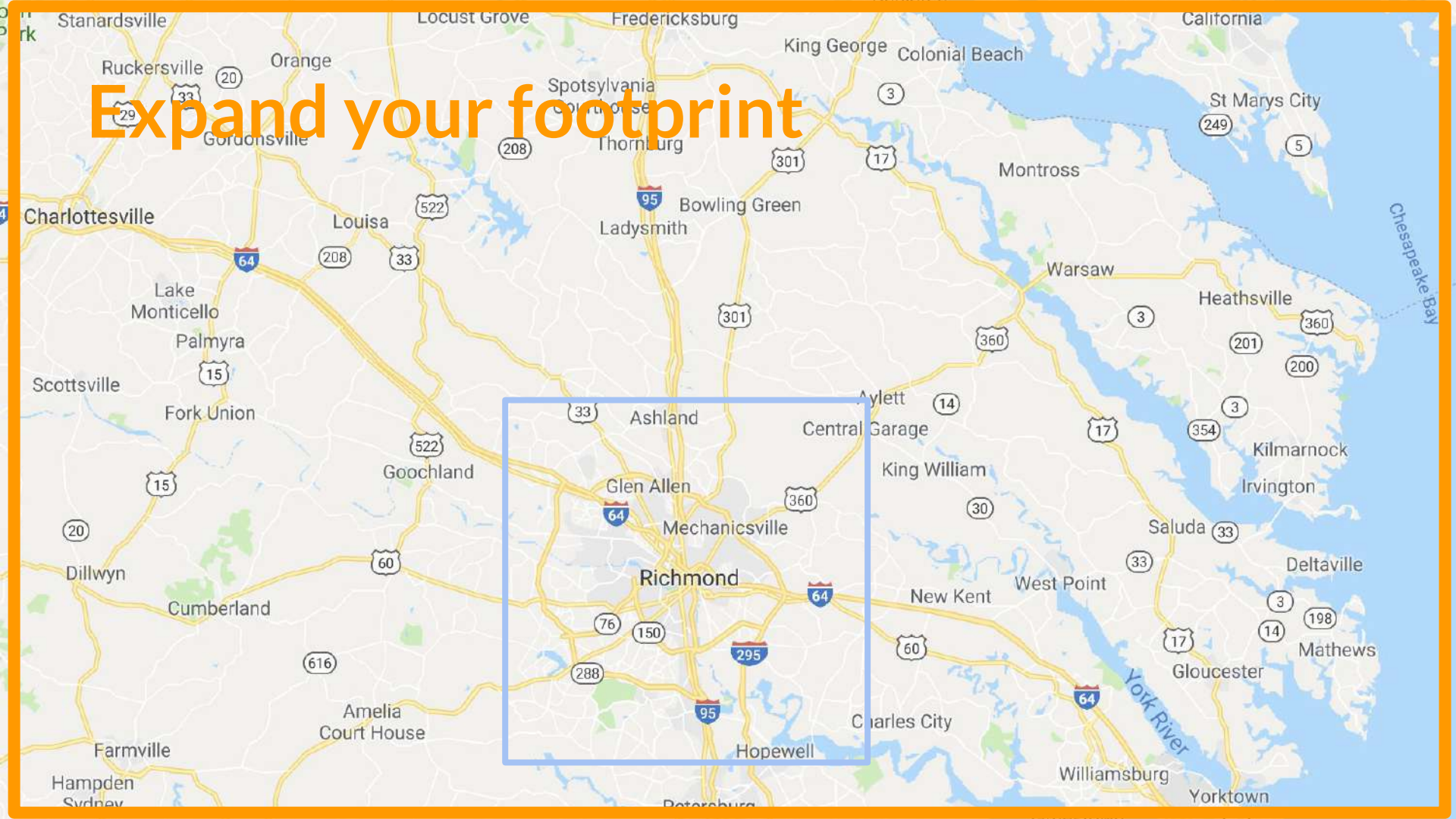
No safety risk to your agents

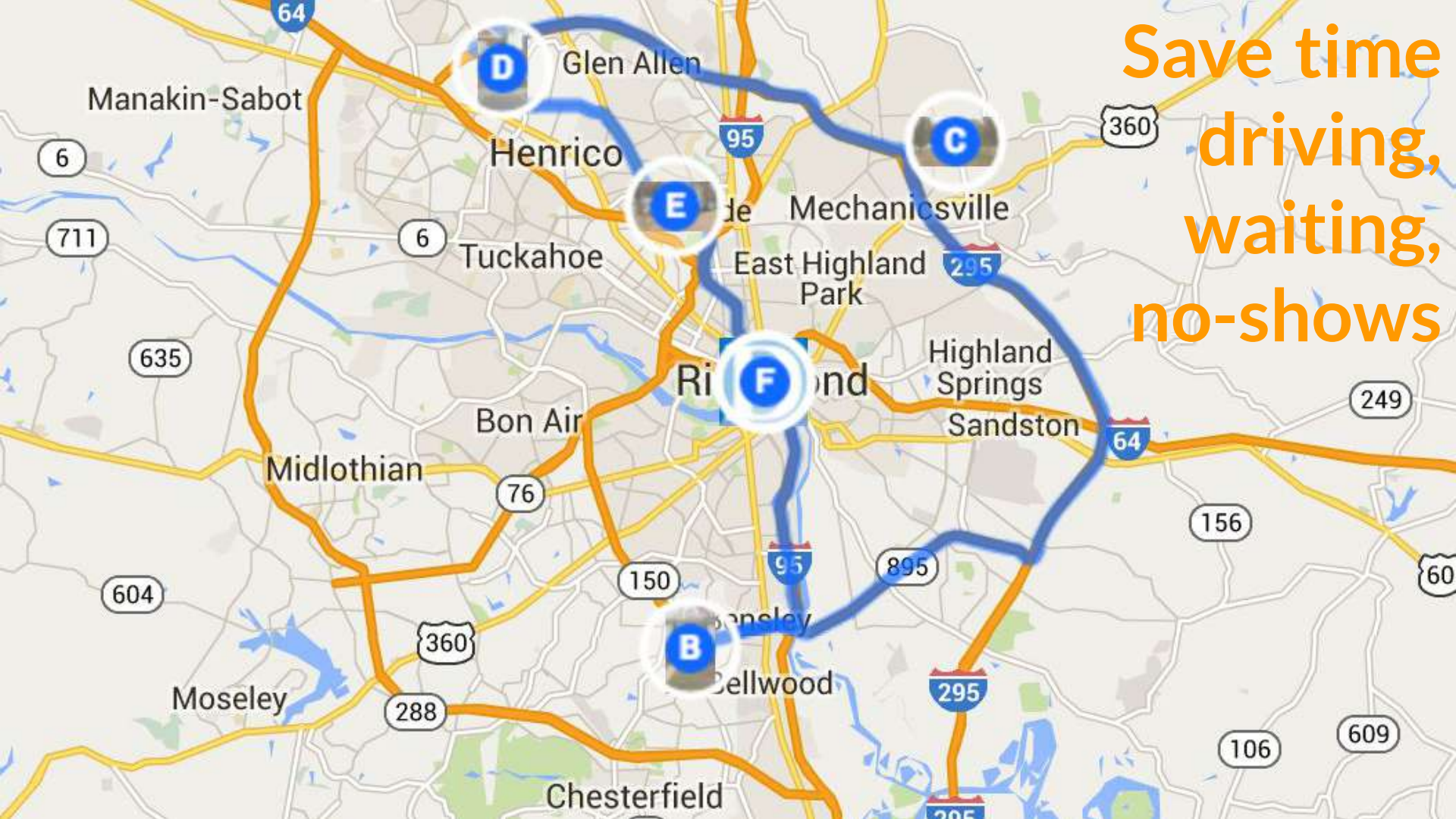


No third party commissions



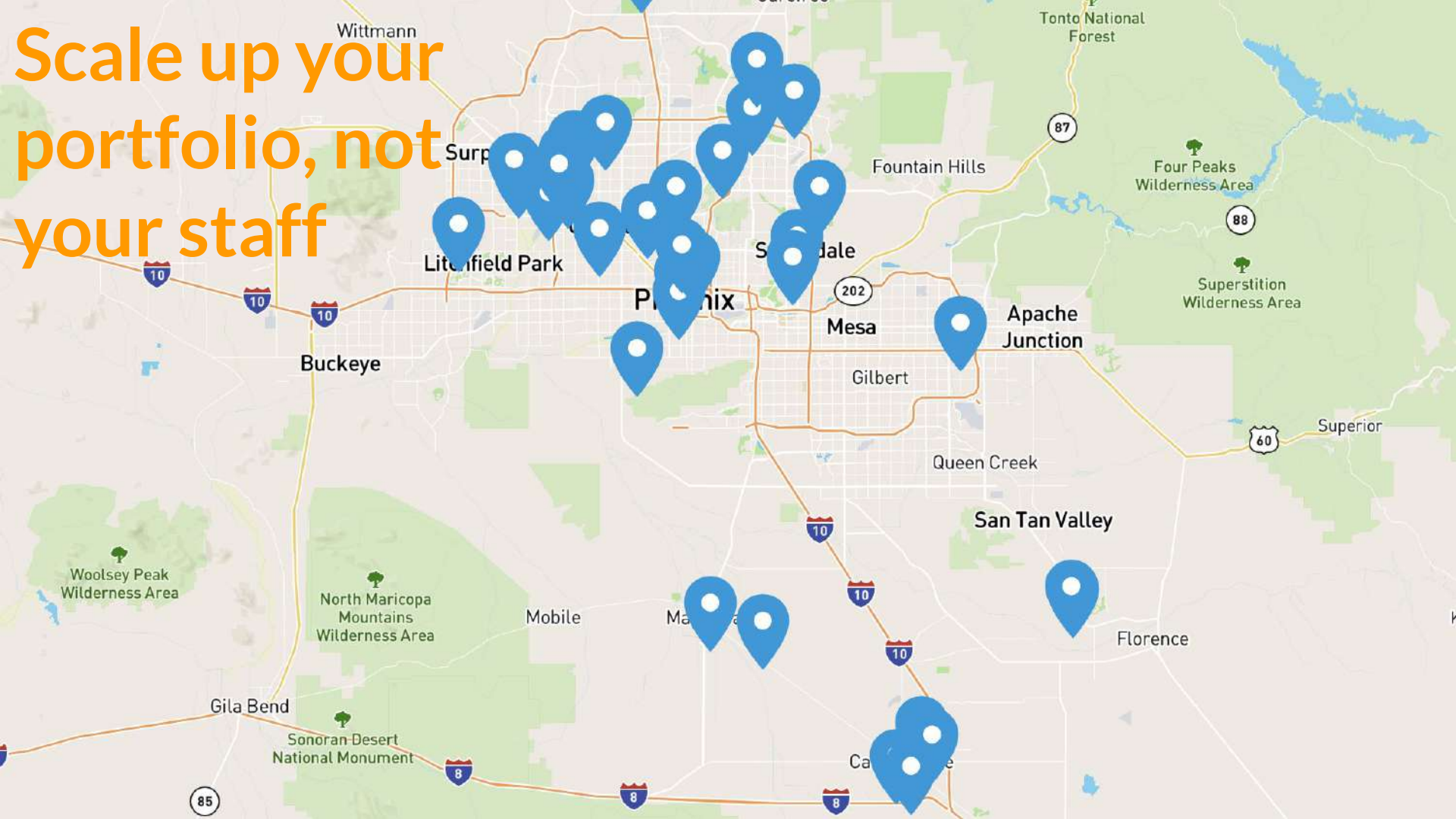
Expand your footprint





Save time
driving,
waiting,
no-shows

Scale up your portfolio, not your staff



No downtime with self-access



Tenant leads prefer to go on their own

No pressure

No small talk

Rent faster with more availability

38%

of self access viewings happen after hours

Viewings

Sunday

10.5%

Saturday

19.0%

Friday

14.6%

Monday

14.4%

Tuesday

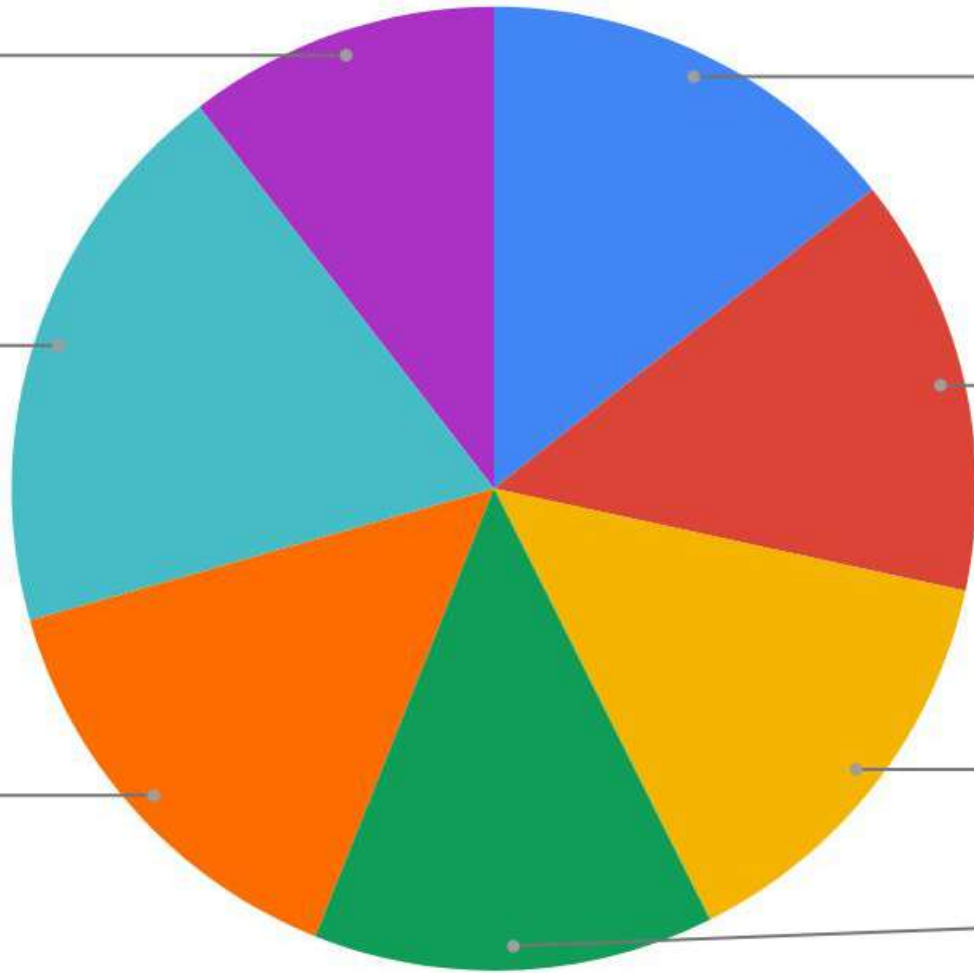
14.0%

Wednesday

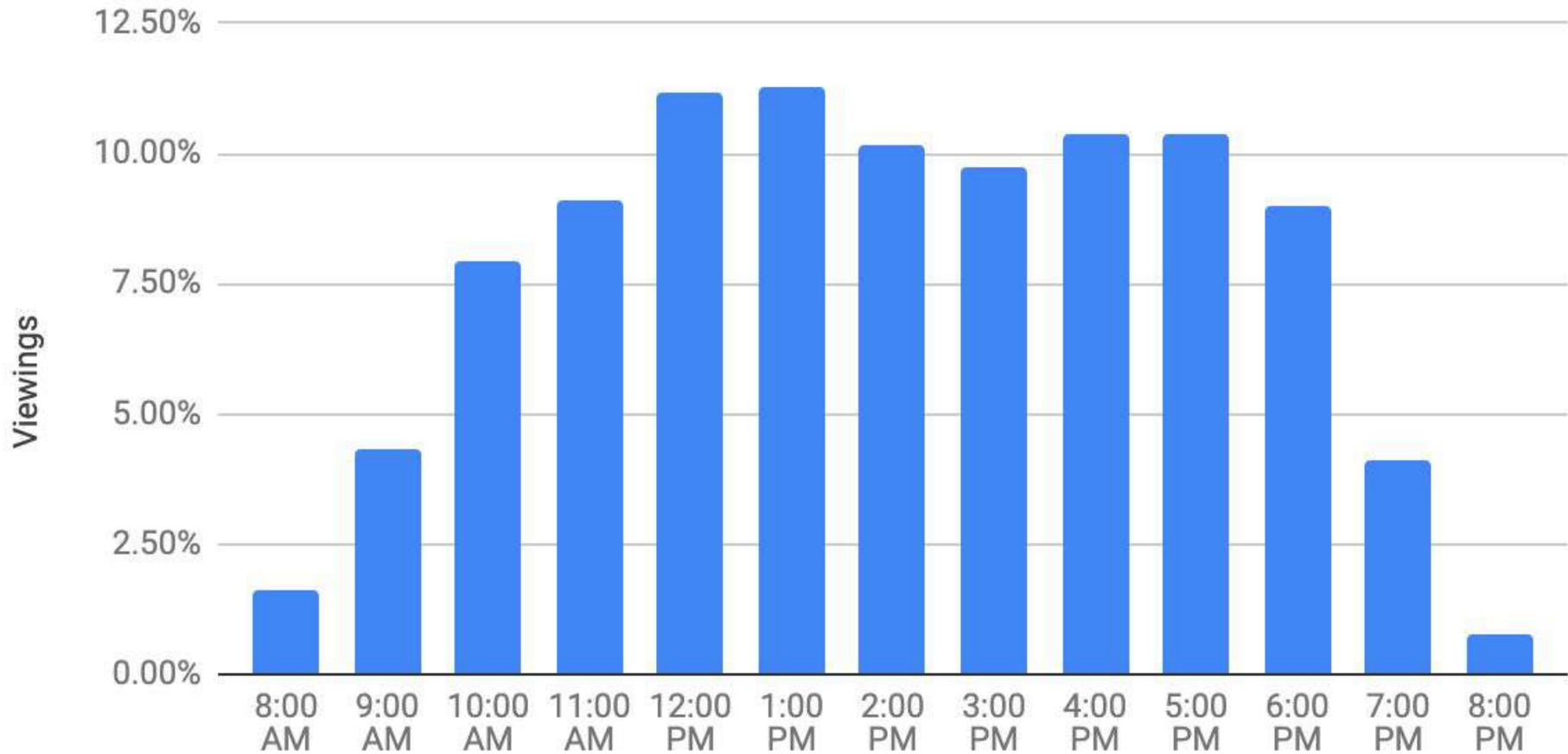
14.2%

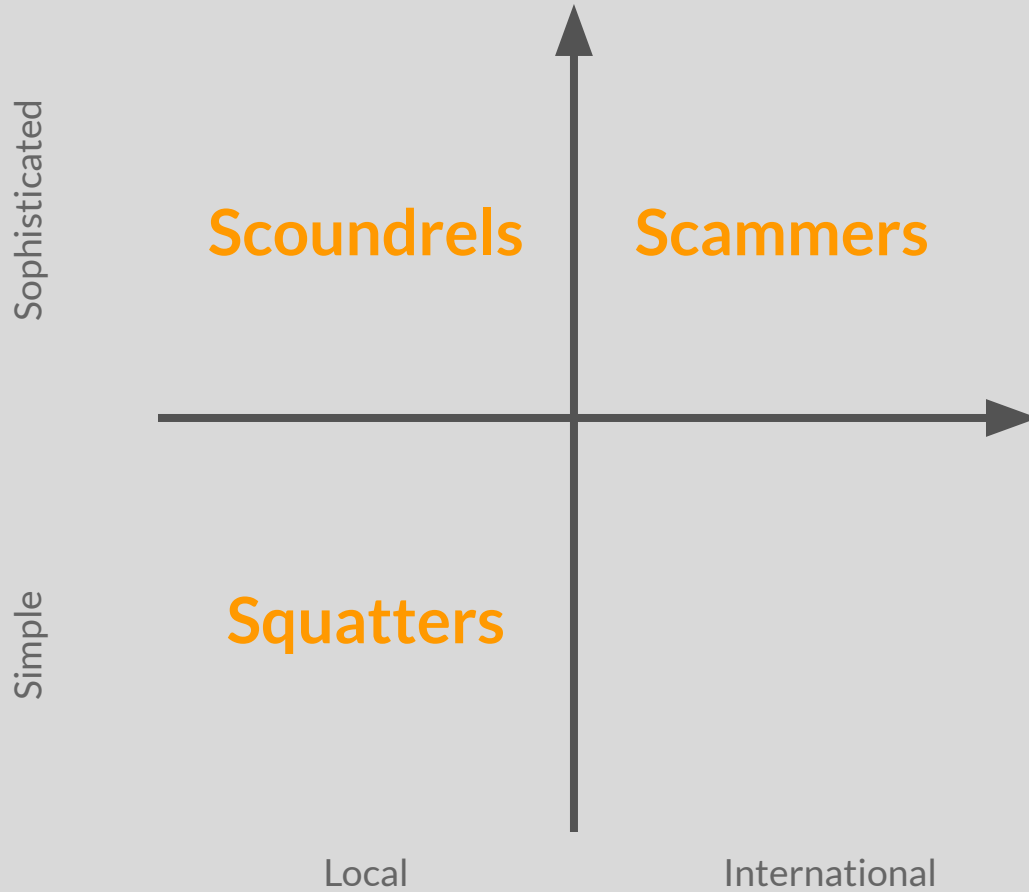
Thursday

13.4%



Viewings vs. Time of Day





Overview of Local Squatters & Scoundrels

Arizona

DRIVER LICENSE

USA

NOT FOR FEDERAL IDENTIFICATION



9 CLASS D
9a END NONE
12 REST NONE


4d DLN D10167210
3 DOB 01/01/1984

1 REED
2 CARRIE HELENE
8 1925 E LIBBY ST
PHOENIX, AZ 85022-1616



4b EXP 01/01/2049 4a ISS 04/27/2017

15 SEX F 18 EYES HAZ
16 HGT 5'-04" 19 HAIR BRO
17 WGT 115 lb

DONOR 

01/01/84

Carrie Reed

5 DD 1355A1107R1650C4

Organized criminals working in teams





Best Practices to Prevent Squatters & Scoundrels

Do not display lockbox from street

(804) 409-3832

Hi, James. When you get to 3400 Cabana Dr, #2066, reply with the 8 digit serial # from the top of the CodeBox lockbox and we'll send you a private code.

Apr 5, 10:37 AM

The CodeBox is on the back door. When you leave, please make sure the property is secure, that the key is back inside the lockbox. After you have viewed the property, we will email and text you to provide feedback--please let us know how your viewing went.

Apr 5, 10:37 AM



Avoid announcing vacancy



U

Don't put self access in your descriptions
You could even put in something like - do not disturb current occupants

Put up cameras



\$10

Cheap & Fake



\$80

Mid-price w/ local storage

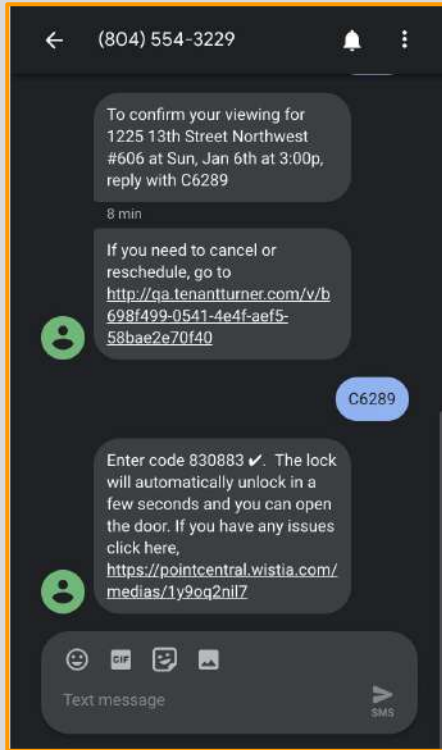


\$350 + \$50/mon

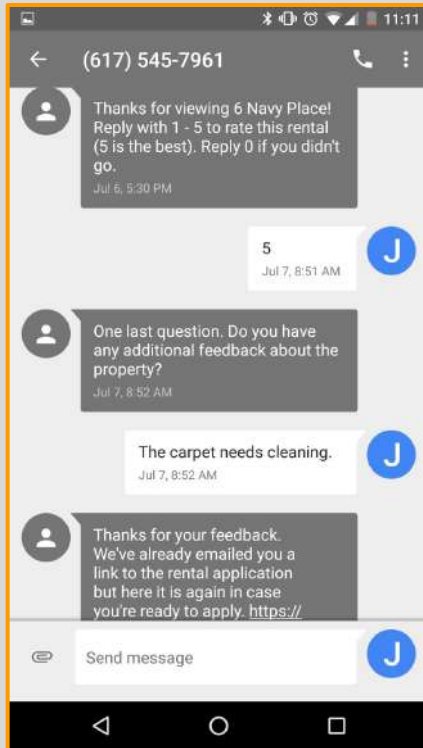
Pricy w/ remote monitoring



Permanent cameras with PointCentral



Monitor feedback from other viewers



Metrics

	Last 7 Days	Total
Leads: People who provided their name and contact info,	41	185
Leads Pre-Qualified: Leads who have provided all information requested.	36	54
Leads Scheduled: Leads who scheduled viewings (confirmed and unconfirmed).	23	30
Viewings: Scheduled viewings that didn't get canceled or marked as a no show.	17	21

Feedback

Date	Rating (1-5)	Comments
5/13/2019 1:22 PM	4	"Would we have to provide our own washer and dryer?"
5/11/2019 12:37 PM	4	"this is a very nice property"

Blacklisting real, local people



Self-access insurance



SUREVESTOR INC.

SMART INSURANCE FOR THE RENTAL HOME INVESTOR

Overview of International Scammers

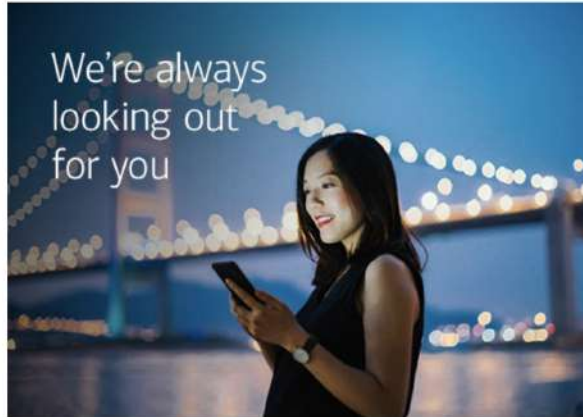
Scams happen every day

JAMES, learn how to identify and avoid scams.  Inbox x



 **Bank of America** <customerservice@emcom.bankofamerica.com>
to me ▾

BANK OF AMERICA 



Our fraud prevention checklist helps you identify and avoid scams.

Helpful tips:



Never trust caller ID

Scammers can easily exploit caller ID technology to display false identities, including law enforcement or even Bank of America employees.



Know how to identify red flags

Are you being pressured to send money or urged to act quickly? These are common ploys used by scammers. If something feels off, trust your instinct.

Our [fraud prevention checklist](#) provides tips to help you recognize red flags and avoid scams. Together we can identify and resolve potential fraud events faster.

Let's fight fraud together



Tenant Turner

CONSUMER
SENTINEL
NETWORK
DATA BOOK 2018

SNAPSHOT

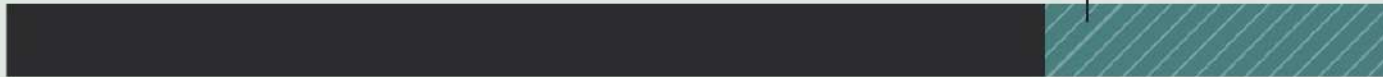
3
MILLION
REPORTS

TOP THREE CATEGORIES

1. Imposter scams
2. Debt collection
3. Identity theft

1.4 million fraud reports

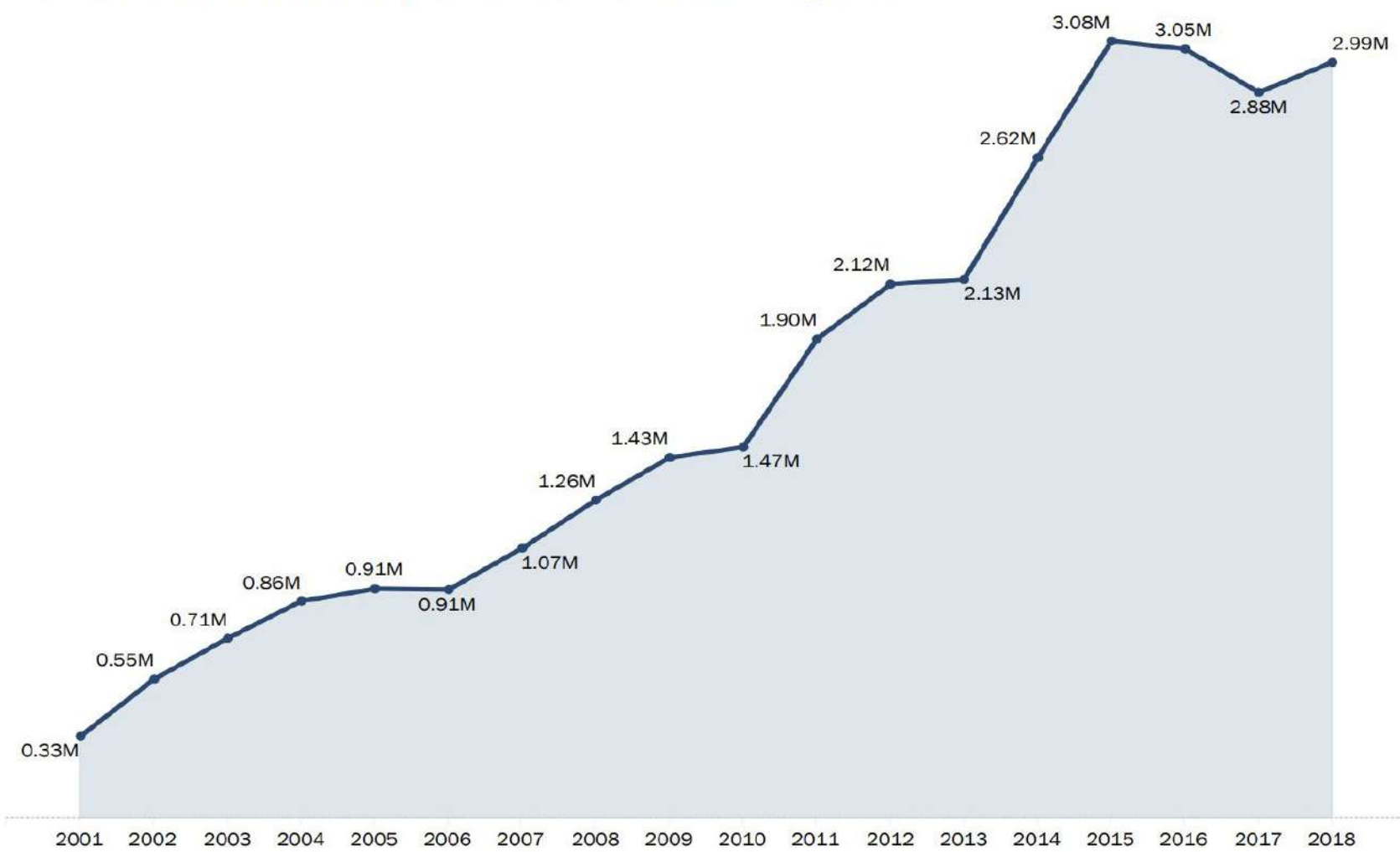
25% reported
a loss



\$1.48 billion
total fraud losses

\$375
median loss

Number of Fraud, Identity Theft and Other Reports by Year



Apartment
or house
rented
fraud is one
of the
fastest
growing
scams

Identity Theft Reports by Type

Theft Type	Theft Subtype	# of Reports	% Difference from Previous Year
Credit Card Fraud	New Accounts	130,928	+24%
	Existing Accounts	32,329	-6%
Employment or Tax-Related Fraud	Tax Fraud	38,967	-38%
	Employment or Wage-Related Fraud	30,592	+44%
Phone or Utilities Fraud	Mobile Telephone – New Accounts	33,466	+28%
	Utilities – New Accounts	21,994	+0%
	Landline Telephone – New Accounts	7,738	+28%
	Mobile Telephone – Existing Accounts	4,983	+6%
	Landline Telephone – Existing Accounts	1,453	+25%
	Utilities – Existing Accounts	1,322	+20%
Bank Fraud	Debit Cards, Electronic Funds Transfer, or ACH	23,219	+0%
	New Accounts	19,639	+12%
	Existing Accounts	12,990	+2%
Loan or Lease Fraud	Business\Personal Loan	20,328	+82%
	Auto Loan\Lease	18,815	+89%
	Non-Federal Student Loan	6,327	+78%
	Apartment or House Rented	5,439	+50%
	Real Estate Loan	5,178	+17%
	Federal Student Loan	5,082	+119%

It's a constant concern for tenants

43%

of all renters have encountered a suspicious listing in their hunt for new housing

Experiences with Rental Fraud by Metro

Metro	Encountered Fraud Listing	Lost Money
San Francisco	47.8%	< 1.0%
Los Angeles	46.7%	2.2%
National	43.1%	6.4%
Cincinnati	42.9%	2.4%
Sacramento	42.2%	2.3%
Phoenix	41.5%	2.4%
San Diego	41.3%	6.5%
Denver	37.8%	8.9%
New York	37.2%	7.1%
Seattle	36.2%	4.3%
Chicago	36.2%	2.1%

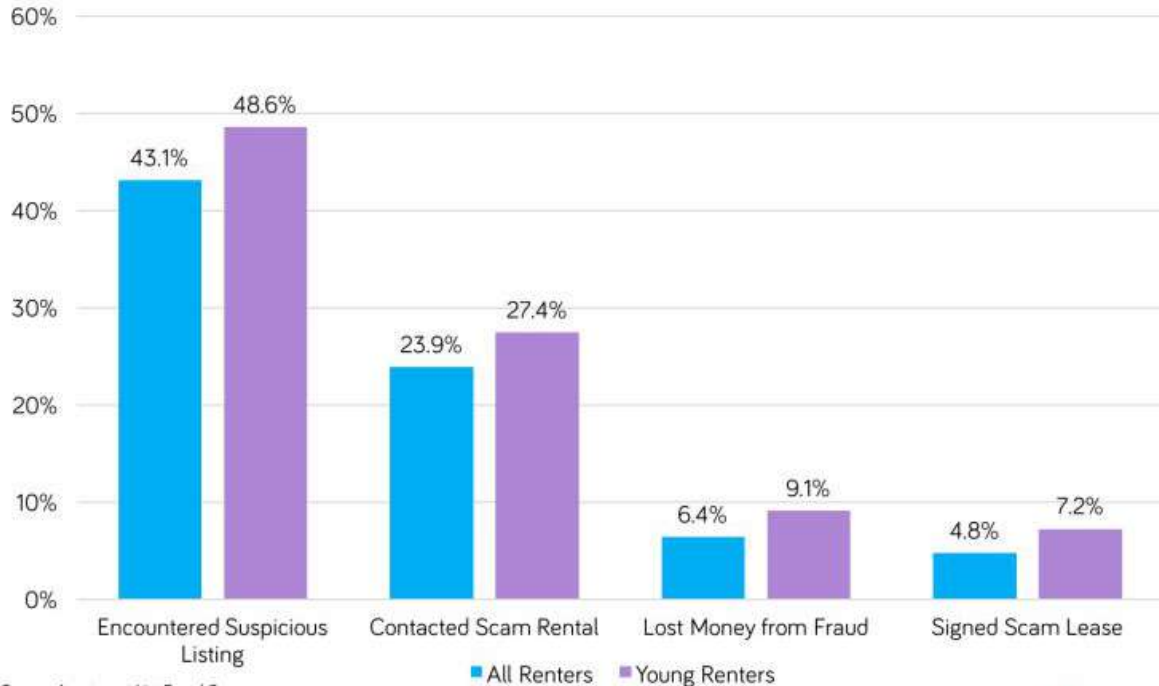
Because scammers are making millions

5.2

million renters have lost money to rental fraud

Young renters more impacted

Experiences with Rental Fraud: All Renters v. Young Renters



Source: Apartment List Fraud Survey
Notes: Young renters are defined as renters aged 18 to 29. Sample balanced for age and gender, with responses purchased through SurveyMonkey.

apartment  list

Younger people reported losing money to fraud more often than older people.

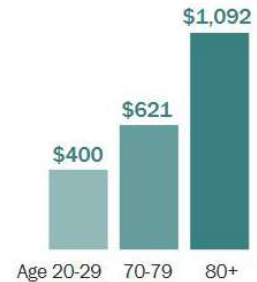
40%

Age 20-29

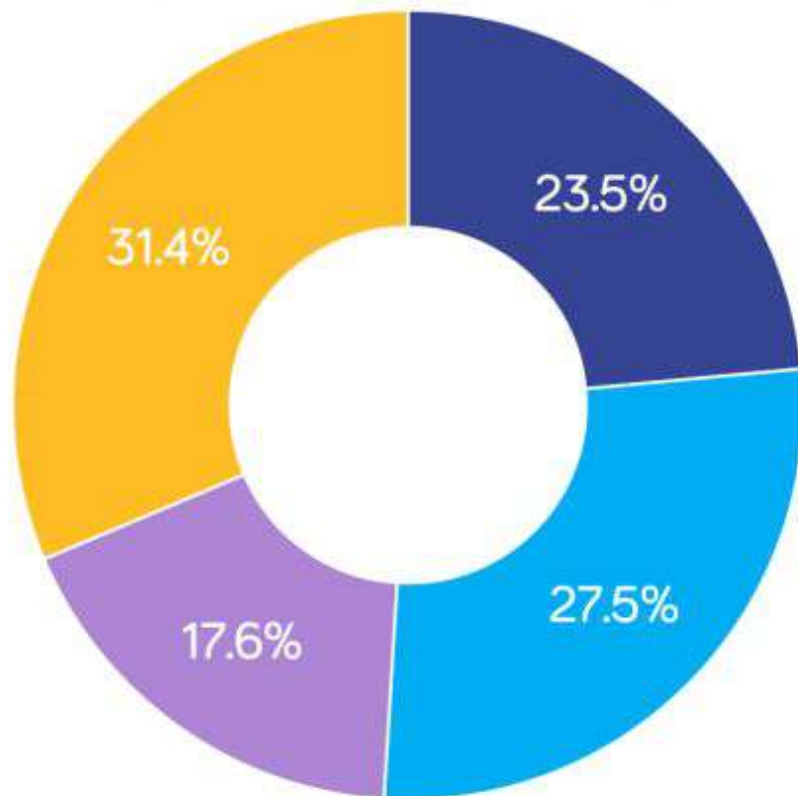
18%

Age 70+

But when people aged 70+ had a loss, the median loss was much higher.



Of Renters Who Lost Money from Fraud, 1 in 3 Lost \$1,000+ Money Lost on Fraudulent Listings






■ Under \$100 ■ \$100 to \$499 ■ \$500 to \$1000 ■ Over \$1000

Source: Apartment List Fraud Survey

Notes: Sample balanced for age and gender, with responses purchased through SurveyMonkey.

Collect credit card to stop fraud

Credit card*   

Full name*

Card number*

16 digits on the front of the card

CVC or CVS*

3 digits on back of the card

Expiration Date*

Credit card fraud is on the rise too

Identity Theft Types

Rank	Theft Type	# of Reports
1	Credit Card Fraud	157,688
2	Other Identity Theft	122,499
3	Employment or Tax-Related Fraud	67,374
4	Phone or Utilities Fraud	63,563
5	Bank Fraud	52,529
6	Loan or Lease Fraud	51,856
7	Government Documents or Benefits Fraud	24,854



Identity Theft

23% ↑

Credit card
fraud

46% ↓
Tax fraud

100 million cards stolen from just...





You need permission to charge a card

1225 13th Street Northwest #606



Scan a copy or take a picture of your driver's license or other government issued ID. If you cannot upload one now, we can email you a reminder with a link to this page to upload later.



PHOTO

**Photo ID upload
and third party,
fraud detection
checks processed
on each lead before
they get a unique,
one-time use
access code.**

UPLOAD & CONTINUE

Upload later

[◀ prev](#) ▲ [next ▶](#)

[reply](#)

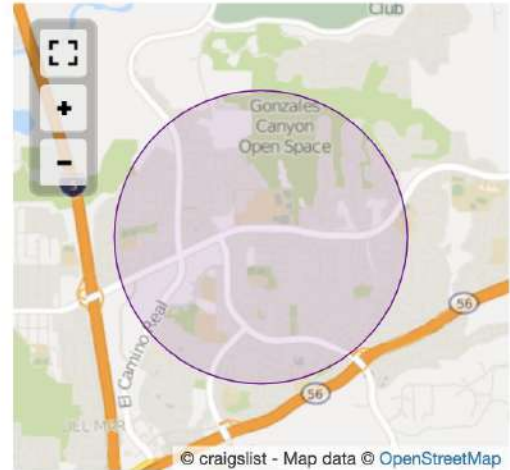
[prohibited](#)

Posted 27 minutes ago

[print](#)

★ **\$3400 / 2br - 1300ft² - Carmel Valley Townhome for Rent (Carmel Valley)**

image 1 of 24



© craigslist - Map data © OpenStreetMap
Via Terceto at Carmel Creek
[\(google map\)](#)

2BR / 2.5Ba **1300ft²** available jul 13

townhouse

w/d in unit

no smoking

attached garage



Craigslist is the tool of choice

95%

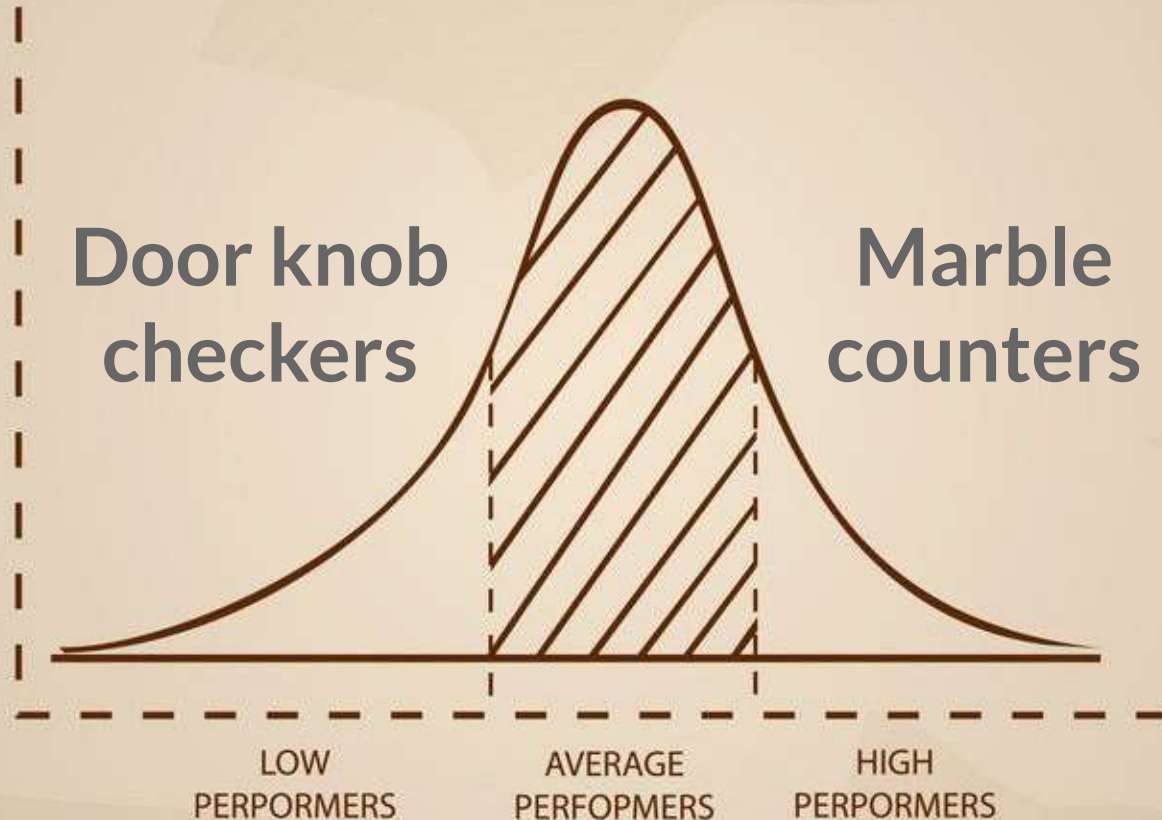
of scams start on Craigslist



**Scammers use
social engineering
to get others to do
their dirty work**

Best Practices to Prevent International Scammers

Don't do self-access on all rentals



Don't let homes sit vacant



Don't let people view after dark



Call when you're notified of visit

17

self-access viewings

13

in-person showings

reply ✉

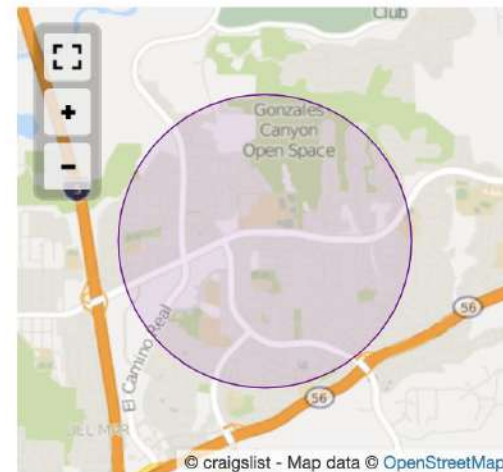
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© craigslist - Map data © OpenStreetMap

Via Terceto at Carmel Creek

[\(google map\)](#)

2BR / 2.5Ba

1300ft²

available jul 13

townhouse

w/d in unit

no smoking

attached garage



**Watermark
your photos
and monitor
Craigslist to
see if
scammers
have hijacked
your listings.**

Flag Craigslist postings quickly

10+

unique IPs before a listing is pulled

Auto-monitor with TT AI

- Real-time risk scoring using machine learning
- Reputational data on IP addresses, email address, phone numbers, devices, and more
- Post-event monitoring
- An ever growing, proprietary database of reputation data
- Custom risk models built specifically for the property management industry

Scam overview

Yeah, the scammers will hijack your unwatermarked photos and create their listing on Craigslist. They get people to inquire and share their ID and/or credit card. The scammer combines the stolen information with their own phone number and email address that they use to register an account and get scheduled to view your rental. Then they have another person go to the rental and share the lockbox serial number so the scammer can get the access code. The scammer will either share that with the person at the rental or try to schedule a larger group of folks to go during the access window.

We introduce roadblocks from real people getting involved in these scams by collecting more than just ID or credit card (ex. device ID, time zone, distance to rental, etc) so that scammers and scams are identified and stopped. We'll also call the person out by name (which would be different if they were being scammed) and even tell them that if someone asks for their code, they are a scammer.

Call out the lead by name to act as a red flag when scammers use different people to conduct their scam

When we send the one-time use code, we tell people that if someone asks for the code, they are a scammer

Craigslist monitoring & notification

We have seen repeated attempts to get a code for 1219 Camillo Way by a scammer. We have blocked 3 of the fraudulent leads from getting a code. Each attempt looks like a different person but we have traced them all back to the same individual. The scammer will post your rental on Craigslist, usually at a discount, and gather interested leads. They will then use these leads' phone numbers along with fake information and enter it into Tenant Turner. They complete the prequalification process for the lead and use a fake email, so the lead only ever receives a text from Tenant Turner asking them to enter the Codebox Serial Number and then they receive a code. The scammer then asks for this code so he can re-use it and get more people from Craigslist to view the rental.

The scammer will continue to target this property if he has generated a lot of interest on Craigslist. You may want to configure the Viewing Approval for this rental to Take Requests and call anyone who requests a time to view the rental to verify they are who they say they are, not the scammer using a real person's ID. Knowing this rental has become a target for a scammer, you may also want to check on the home and monitor Craigslist to see if your rental has been posted.

Suspected Fraudulent Leads

Did not receive a code

Cox Nadi, coxnadin592@gmail.com, 12099493924

Dustin Baker, dustybarker3719@gmail.com, 12099493924

Sean Lewart, seanlewart179@gmail.com, 16232778121

We will continue to monitor this and your other rentals and notify you of anything we discover. Let us know if you find any craigslist posts posted by the scammer and we can help mark them as prohibited. If you have any questions, please let us know.

Put your sign out front



FOR RENT
804.299.5100
Keyenter
www.keyenter.com

The scammer will say they fired you

WARNING!

There are many online scammers trying to steal money from renters like you. DO NOT send money or anything of value to anyone you have not met! IT IS A SCAM AND YOU WILL LOSE YOUR MONEY!

We care about you and our community, and we want to protect you from those seeking to lie to you and steal your money. Please be aware that there are many online scams regarding rental properties. Criminals will pressure you to wire money or send money by Western Union, Money Gram, Bitcoin, PayPal, or Venmo. Don't do it.

This property is offered for lease only by

{Company Name}

DO NOT deal with anyone regarding this property other than us and Tenant Turner, our online scheduling software. DO NOT take the word

The scammer will say they fired you

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- ▶ Rip-offs and Imposter Scams
- ▶ Unwanted Telemarketing, Text, or SPAM
- ▶ Mobile Devices or Telephones
- ▶ Internet Services, Online Shopping, or Computers
- ▶ Education, Jobs, and Making Money
- ▶ Credit and Debt
- ▶ Other

WELCOME TO COMPLAINT ASSISTANT

Complaints from consumers help us detect patterns of fraud and abuse. The FTC would like to know about your complaint and the Complaint Assistant will help guide you.

- Choose a complaint category on the left. Choosing a complaint category will present several subcategories.
- If you can't find a match select the "Something Else" option and we will categorize your complaint for you.
- Answer a few questions related to your complaint and then tell us what happened in your own words.

If you have a complaint about how a company is handling your personal information, click [privacy concerns](#). NOTE: If you're experiencing issues related to identity theft please refer to the "Report Identity Theft" section below.

Report Identity Theft



[IdentityTheft.gov](#) is the federal government's one-stop resource for

Do Not Call Registry



The National Do Not Call Registry gives you a choice about whether to

Report International Scams



[econsumer.gov](#) is where you can report international scams and learn

Related Items





Conclusion

Keep it real with your staff and owners

- You will be safer
- Save time and money
- Rent faster
- Be more consistent with viewings
- Scale up faster
- Lights will be left on
- People will use the bathroom
- Windows will be opened
- Doors will be left unlocked





Tenant Turner

**Fewer distractions, better tenants, faster
leases, happier owners**

Contact James @ 804-467-3900 or
James@TenantTurner.com
to learn more.