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Mortgage Fraud and Foreclosure in Lamorinda:

Are We Immune to It?

By Steve Snyder, CMG Mortgage Services, Inc.

Mortgage fraud is rampant throughout the United States, creating an immediate threat to homeowners and local communities. Nationwide, mortgage fraud is estimated to have cost businesses nearly \$50 billion and consumers some \$5 billion in the past five years, ac-

ording to a recent study conducted by the Federal Trade Commission.

Some people consider it akin to cheating on their income tax. But when a borrower makes misrepresentations about their income, personal debt, property value or down

payment conditions, it can lead to a fraudulent loan situation. The situation becomes a problem when the borrower cannot continue to make the payments and the home goes into foreclosure. With the current decreasing value market, the lender sometimes has to sell the home for less than the loan amount.

Mortgage fraud in Lamorinda is a very rare instance. Some people have to work very hard to buy in the area to send their kids to the school system they chose, but whatever their income level they are decent people. Unfortunately, some cases of fraud involve loans that lead the consumer to foreclosure because they should have

never been put into the product in the first place because they simply cannot afford the loan payment. Sometimes the consumer does not know where to turn for help. As of this writing, there were six hundred eighty eight homes in foreclosure in Contra Costa County with evidence of sixteen of those in the Lamorinda area.

While individual cases of mortgage fraud are increasing, the major rise is from organized groups who work together in a fraud scheme. This can include loan officers, appraisers, lenders, attorneys, title and escrow workers and real estate agents. The FBI reports that 80 percent of reported fraud cases involve collaboration or collusion by industry insiders. The Federal Agency has already investigated twice as many fraud

cases in 2007 as in all of 2006. There is a recent article, "Former Broker in Contra Costa County accused in \$1.5 Million Fraud." This person allegedly robbed real estate from a ninety two year old person who was not aware they were being taken advantage of.

While many states have, or are considering, laws to make mortgage fraud a crime with harsher penalties, I'd like to offer some tips for consumers to make sure they are not caught-up in a criminal activity:

If you are considering a mortgage loan, get referrals from mortgage and real estate professionals, family, and friends who you trust that have had a satisfactory transaction.

Also, check their licenses and ask for background infor-



Steve Snyder, CMG Mortgage Services, Inc.

ation and references.

Check to see if they have any complaints on their license.

Always question any outrageous promises or deals and stay away from high pressure sales techniques. If it sounds too good to be true, it is.

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As MTSC Faces An Uncertain

Future, Members Find New Homes

By Sophie Braccini

The Moraga Tennis and Swim Club (MTSC) is up for sale, following a heartfelt but unsuccessful attempt by members to purchase the Club. What will become of the property is not yet clear. Located off Larch St., MTSC has been part of Moraga's recreation scene since 1977.

The property is zoned under the Moraga Open Space Ordinance (MOSO), which means that only four houses could be built on the land. The present commercial usage can be "grandfathered" even if the property is sold, or it could be turned into a non-profit or educational facility.

During the summer of 2007, two meetings were held by MTSC members to discuss the possibility of purchasing MTSC. After the second meeting, a committee reported on the price the member group believed it could offer for the Club. It didn't reach the ballpark of \$4M the owners want for the property, and the offer was not accepted.


The women's tennis team has found a new home at the Moraga Valley Pool. "It's a great match," says Rica Chudler, an ex-MTSC member, "we needed a friendly place and our teams are bringing the club the adult tennis players they needed. The A2 women's team is still a bit small, so new play-

ers are welcome!"

The member families of the once mighty Fighting Mackerels swim team have scattered among the different clubs of the area. "MTSC has been a valuable asset to the community for over 30 years as a swim and tennis club," says Tom Ward, who headed the member group. "The swim team has been the center of activity for many families during the summer, and a majority of families attending the meetings to consider purchasing the club had children on the team. To lose any team has a major impact on OMPA. I would like to ask other area clubs to make more memberships available to absorb both the MTSC swim and tennis team families that need a new home before next summer."

Some members said they would love to see the property become a public facility, with public tennis courts, a public pool and may be Heather Farms-type classes. Jay Ingram, Moraga Parks and Recreation Director, has heard of the property, but nothing precise has been discussed. Owner Linda Gong believes that "with issues about traffic on Larch and a previous petition by neighbors to limit the expansion of the Club, it is unlikely that the town would embark on the development of the property for public use."

Lamorinda Home Sales continued



LAFAYETTE Last reported: 139
LOWEST AMOUNT: \$515,000
HIGHEST AMOUNT: \$2,225,000

MORAGA Last reported: 10
LOWEST AMOUNT: \$480,000
HIGHEST AMOUNT: \$1,195,000

ORINDA Last reported: 12
LOWEST AMOUNT: \$700,000
HIGHEST AMOUNT: \$4,750,000

Home sales are compiled by Cal REsource, an Oakland real estate information company. Sale prices are computed from the county transfer tax information shown on the deeds that record at close of escrow and are published five to eight weeks after such recording. This information is obtained from public county records and is provided to us by California REsource. Neither Cal REsource nor this publication are liable for errors or omissions.

- LAFAYETTE**
- 3627 Boyer Circle, \$1,100,000, 4 Bdrms, 2312 SqFt, 1962 YrBlt, 10-24-07
 - 3247 Camino Colorados, \$706,000, 3 Bdrms, 1168 SqFt, 1951 YrBlt, 10-5-07
 - 376 Castello Road, \$975,000, 5 Bdrms, 2319 SqFt, 1961 YrBlt, 10-5-07
 - 2460 Cherry Hills Drive, \$745,000, 4 Bdrms, 1780 SqFt, 1962 YrBlt, 10-24-07
 - 32 Crest Road, \$2,225,000, 3 Bdrms, 3720 SqFt, 1941 YrBlt, 10-24-07
 - 929 Dana Highlands Court, \$1,525,000, 4 Bdrms, 3538 SqFt, 1999 YrBlt, 10-17-07
 - 1154 Glen Road, \$1,200,000, 10-16-07
 - 631 Huntleigh Drive, \$1,950,000, 5 Bdrms, 3376 SqFt, 1958 YrBlt, 10-26-07
 - 516 McBride Drive, \$1,000,000, 3 Bdrms, 2206 SqFt, 1963 YrBlt, 10-25-07
 - 863 McEllen Way, \$980,000, 4 Bdrms, 2866 SqFt, 1965 YrBlt, 10-26-07
 - 3810 Palo Alto Drive, \$1,349,000, 3 Bdrms, 2452 SqFt, 1962 YrBlt, 10-5-07
 - 1234 Pleasant Hill Road, \$800,000, 2 Bdrms, 1560 SqFt, 1941 YrBlt, 10-26-07
 - 3744 Sundale Road, \$515,000, 10-5-07

- MORAGA**
- 722 Augusta Drive, \$748,000, 2 Bdrms, 1464 SqFt, 1974 YrBlt, 10-29-07
 - 748 Augusta Drive, \$910,000, 2 Bdrms, 2079 SqFt, 1974 YrBlt, 10-17-07
 - 1467 Camino Peral, \$625,000, 3 Bdrms, 1584 SqFt, 1973 YrBlt, 10-29-07
 - 128 Corliss Drive, \$1,125,000, 3 Bdrms, 2313 SqFt, 1964 YrBlt, 10-24-07
 - 479 Fernwood Drive, \$1,140,000, 3 Bdrms, 2066 SqFt, 1973 YrBlt, 10-18-07
 - 651 Moraga Road #14, \$480,000, 3 Bdrms, 1394 SqFt, 1962 YrBlt, 10-16-07
 - 1190 Moraga Road, \$1,195,000, 4 Bdrms, 2809 SqFt, 1971 YrBlt, 10-26-07
 - 115 Shuey Drive, \$850,000, 5 Bdrms, 1855 SqFt, 1963 YrBlt, 10-19-07
 - 97 Sullivan Drive, \$1,157,000, 4 Bdrms, 2215 SqFt, 1962 YrBlt, 10-18-07
 - 241 Tharp Drive, \$820,000, 4 Bdrms, 1862 SqFt, 1967 YrBlt, 10-26-07

- ORINDA**
- 147 Camino Don Miguel, \$1,766,000, 3 Bdrms, 2348 SqFt, 1932 YrBlt, 10-18-07
 - 1 Claremont Avenue, \$799,000, 3 Bdrms, 2279 SqFt, 1952 YrBlt, 10-25-07
 - 44 Donald Drive, \$1,275,000, 3 Bdrms, 2246 SqFt, 1958 YrBlt, 10-23-07
 - 34 Ichabod Lane, \$1,089,000, 4 Bdrms, 2035 SqFt, 1965 YrBlt, 10-29-07
 - 720 Miner Road, \$1,382,500, 4 Bdrms, 2030 SqFt, 1998 YrBlt, 10-5-07
 - 460 Moraga Way, \$700,000, 3 Bdrms, 1361 SqFt, 1959 YrBlt, 10-16-07
 - 31 Parklane Drive, \$1,400,000, 3 Bdrms, 1892 SqFt, 1950 YrBlt, 10-5-07
 - 9 Southwood Drive, \$839,000, 3 Bdrms, 1960 SqFt, 1950 YrBlt, 10-26-07
 - 48 Sunnyside Lane, \$1,325,000, 4 Bdrms, 2132 SqFt, 1976 YrBlt, 10-19-07
 - 4 Sycamore Road, \$4,750,000, 5 Bdrms, 4931 SqFt, 1938 YrBlt, 10-19-07
 - 44 Valencia Road, \$1,140,000, 5 Bdrms, 1620 SqFt, 1947 YrBlt, 10-26-07
 - 508 the Glade, \$1,225,000, 3 Bdrms, 1533 SqFt, 1985 YrBlt, 10-5-07

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