

## Don't Try to Sell Something You Don't Have

**Recognize,  
Refuse,  
Report!**

**Call us  
Monday–Friday,  
9 a.m.–4 p.m.**

**1-800-222-4444  
Option 2**



Colorado Attorney General

Identity theft is something we are all aware of and almost every day we encounter an obvious scheme. In talking to friends and neighbors we exchange experiences where we all have received phone calls where someone was trying to obtain our Social Security Number, bank account information, and date of birth, or other critical information.

Over the years consumers have become smarter and more sensitive to these identity thieves. Likewise, these thieves have changed their tactics in being more creative.

***Today thieves are stealing you information in new ways.***

- An identity thief can steal your Social Security number and other personal information and then steal your home equity by refinancing for more than what's owed on your mortgage and taking the extra cash, or obtaining a home equity line of credit using your home as collateral. In the past if one wanted to find out who owns the property at a certain address one would have to go to the public records of the county in question. Now, anyone with a computer and an internet connection can look up this information miles away from the county in question.
- You need to be aware of someone sending you a letter offering to buy or lease the mineral rights of your property or buy the rights to explore on you property. Usually they will offer a stream of monthly payments to you. In order to receive these monthly payments the “would be thieves” will have you complete various documents which may include your Social Security Number. In most cases the typical home owner doesn't even own these rights in the first place.

So, watch out for identity thieves and don't sell what you don't own.

**1-800-222-4444**

Denver Metro Area

303-222-4444

[www.aarpelderwatch.org](http://www.aarpelderwatch.org)