

Subject: Newsletter: Property Fraud Alert Services + Stopping the Sway of Scammers

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From: Greenleaf Financial Group

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Hello Greenleaf, Welcome to Our Client Newsletter September 2026

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Scammers' Sophisticated Playbook When Targeting the Elderly -- and How to Fight It

It's a discouraging and dangerous world out there. Simple crimes such as "check washing" represent more than \$1 billion of fraudulent activity to Americans each year. However, increasingly sophisticated scams that last for weeks and months are even more financially devastating.

Most of the victims are elderly individuals ensnared online who are slowly manipulated into draining their savings by sending tens of thousands of dollars into fake investments or fraudulent projects.

The scammers spend months

Question:

What is Property Fraud Alert?

Should I Sign Up?

Answer: Property Fraud Alert is a free notification service that alerts you when a property document is recorded in your county with your name on it.

The service is provided by your County Land Records Office as an early notification system that a deed, mortgage, lien, or other document has been recorded under your name.

Although it cannot fully prevent deed fraud or title

Market News:

Stocks and Bonds Pull Back

September has historically been a difficult month for investors. September is the only month with an average negative return for the S&P 500 Index going back to 1928. During the past decade, Treasury bonds have also declined most years in September.

True to form, the stock and bond markets have pulled back over the past month. Oil prices are

pretending to care about their victims and earning their trust. They counsel their victims to distrust family, friends, and bank officials by warning them that their families will "try to interfere" or that they "don't want them to be happy." The scammer may isolate the victim by having them block the phone numbers of family members.

If someone you know could be under a scammer's influence, it's important to take the right tactics.

First: Kindness and Empathy

Experts who study financial fraud note that parents can be defensive if they think an adult child is trying to control their financial decisions or romantic attachments.

Consequently, criticizing or blaming the victim may only make them pull away. No one wants to admit they've been tricked.

Instead, ask open-ended, non-judgmental questions and let them tell their story. How did they meet this person? Have they made plans to see each other in person?

Don't get frustrated if you can't change their mind immediately. Scammers tell their victims that relatives will try to interfere. Try providing printed articles as proof that your concerns are valid because of similar situations.

Second: Build Trust

Because the scammer has diverted the trust of the victim, you will have to chip away at the relationship. Ask questions that may help with a breakthrough. For example, why are they asking you to keep their conversations secret? Why is it urgent to send money right away?

Avoid shaming the victim and

theft, a notification is a warning that you may need to take fast action. Most counties have their Recorder's Office available online for searches and document retrievals. Therefore, the moment you receive a notice, you can find out what document has been filed.

Although not every state currently offers Property Fraud Alert, it is a free service and we recommend signing up at:

propertyfraudalert.com.

If your county does not participate in this program, they may use a different one. Try googling property fraud alert and your county and state. For instance, "property fraud alert Hamilton County Indiana."

For Los Angeles County, you will find the Homeowner Alert Service at:

<https://assessor.lacounty.gov/news-information/enotification>

You may enter as many personal, business, and trust names as you think necessary. For example, if your first name is often spelled in different ways -- such as Steve, Stephen, or Steven -- you can list all three versions or enter just the first few letters of your first name, such as "Ste."

Similarly, if your last name is often misspelled, we recommend subscribing to the service with each variation. For example, a last name such as Van Buren

hovering above \$100 a barrel, diesel prices reached all-time highs, and the war in the Middle East is dragging on without any signs of progress. Higher food, labor, and other costs are impacting consumers and businesses.

Most importantly, investors are losing their appetite for risk as further interest-rate hikes from the Federal Reserve look increasingly likely. Such concerns led to a September -5.5% decline in small-company stocks, the most of any stock-market segment.

In the world of bonds, the challenging combination of inflation and higher interest rates took a toll with declines of -1% to -2%. Bond investors are increasingly worried about unsustainable government spending in the U.S. and elsewhere.

As we look to the final few months of 2026, we see a stock market that still shows a double-digit year-to-date gain. By any measure, that is a strong performance. If it can be maintained until year-end, it will be a run of four very good years. A fifth year would be highly unusual and we

instead say that you'd like to share some concerns. Ask if there's a way you can help them keep their money safe, rather than telling them what you think they should do.

Third: Focus on the Crime

Placing responsibility on the criminals, not your loved one, is important. Let them know they are the victim of a sophisticated, targeted, organized crime and they are not at fault. Anyone can be a victim in these circumstances.

If a scammer has falsely promised to pay money back to the victim, ask them to picture what happens if they don't receive the money back. Will they be able to pay their bills? What might happen to their retirement savings?

Sometimes enlisting allies, such as friends, bankers, relatives, or financial advisors that raise the same concerns can help.

Sadly, these circumstances are tragic in multiple ways. Many online scammers are being held captive by organized crime syndicates in Southeast Asia. They were lured in through tech job advertisements and when they arrive in Cambodia, Laos, Burma, or Myanmar, their passports, phones, and money are taken. The New York Times has reported that these trafficked individuals work in heavily guarded compounds, forced to run crypto fraud and financial schemes for 20 hours a day. Those who fail to meet enormous quotas are beaten, tortured, and starved. Some are sold into prostitution or to other violent criminal cartels.

Consequently, it's important to report any online financial scams right away to the FBI's Internet Crime Complaint Center at

could be subscribed as both Van Buren and VanBuren.

If you own property in different counties, please subscribe in each county.

Lastly, please remember that actions such as paying off your mortgage will send an alert to you. Your mortgage company will file a Satisfaction of Mortgage document with your county, which removes the lien on your property.

While not all alerts are indications of bad actions, it's better to be safe than sorry. Sign up with your county today.

are therefore assessing ways to batten down the hatches in your accounts.

If you have a question or a concern, please contact us! We are always happy to discuss your investments with you.

<https://www.ic3.gov>. Any information you can provide may help put an end to these crimes with so many victims.

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