

Department of Real Estate Services

Real Estate Law Enforcement: Investigates complaints, disciplines licensees for violations of law, and issues orders to stop unlicensed activity.

Complaint Resolution: Responds to consumer concerns and questions. Assists members of the real estate industry by serving as a facilitator, acting to resolve conflicts, and mitigating and preventing violations of the Real Estate Law.

Financial Literacy: Educates and informs consumers about homeownership and the path to becoming a homeowner.

Licensing: Ensures licensees meet eligibility requirements and are tested for a standard of competence. Provides license status information through DRE website and by phone or mail.

Speakers Bureau: Provides knowledgeable speakers to consumer and industry groups.

Subdivision Review: Through the issuance of a public report, ensures that subdividers deliver to buyers what was agreed to at the time of sale.

Consumer Recovery Account: Provides limited relief through a victim's fund to members of the public who have been defrauded by a real estate licensee.



Contact DRE

To contact the California Department of Real Estate, call (877) 373-4542 toll-free for assistance in English or Spanish.

Department of Real Estate District Offices

Sacramento

(Principal Office)
651 Bannon Street,
STE 500
Sacramento, CA 95811

Fresno

2550 Mariposa Mall,
Suite 3070
Fresno, CA 93721-2273

Los Angeles

320 W. 4th Street, Suite 350
Los Angeles, CA 90013-1105

Oakland

1515 Clay Street, Suite 702
Oakland, CA 94612-1462

San Diego

8620 Spectrum Center Blvd.,
Suite 301
San Diego, CA 92123



PREVENTING REAL ESTATE FRAUD

How to Protect Yourself and
Your Home

DEPARTMENT OF REAL ESTATE
651 Bannon Street, STE 500
Sacramento, CA 95811
Public Information Line: (877) 373-4542
Fax: (916) 263-8943
www.dre.ca.gov



Fraud Alerts

Here are examples of red flags during a real estate transaction. Be extremely wary if you:

- Are asked to pay cash.
- Are asked to pay for something “on the side,” “outside of escrow,” or “after closing.”
- Are asked to pay a real estate agent directly or are asked to pay upfront fees.
- Are dealing with unlicensed agents or unlicensed brokerage companies.
- Are offered a “forensic loan audit.”
- Are dealing with “attorney-backed” businesses or law offices that refuse to provide an attorney’s name or State Bar number.
- Come across programs and companies that claim to represent Federal or State agencies or programs.
- Are given a sales pitch with logical holes, lack of details, or assumptions.
- Meet with salespeople who fail to discuss possible risks along with possible rewards. All investments carry a risk.
- Are asked to lend personal funds to an investment plan secured only by a personal note—or otherwise unsecured.
- Encounter lack of an actual business office, unwillingness to meet in an actual office—or refusal to meet in person.
- Are asked to transfer title out of the blue or in a pressured, urgent manner.
- Are asked to wire money via wiring instructions sent out by email.
- Are asked to send financial information by email.
- Are not provided with required State and Federal disclosures early in the real estate transaction.
- Are encouraged to make payments to someone other than your servicer.



Fraud Protection Checklist

- Before working with someone in a real estate matter, check his or her license status by going to the Department of Real Estate (DRE), www.dre.ca.gov, or by calling DRE’s Consumer Information phone number at (877) 373-4542.
- Never pay cash for anything, ever. Credit cards and checks are more secure.
- Always get a signed receipt for any payments.
- Research and understand the real estate transaction process.
- Do not cut corners. Take the time to ask questions and to do the necessary research and homework.
- Do not be intimidated—you are the consumer, which means you are the boss.

Remember: If it’s too good to be true, it probably is.

Our Mission

To safeguard and promote the public interests in real estate matters through licensure, regulation, education, and enforcement.

Our Purpose

- To be an effective consumer advocate by monitoring and regulating industry practices while promoting public awareness.

- To be an effective customer-focused department, providing timely and efficient services to licensees, subdividers, and consumers.

Other Resources

California Office of the Attorney General

www.oag.ca.gov

State Bar of California

www.calbar.ca.gov

California Department of Business Oversight

www.dbo.ca.gov

California Department of Consumer Affairs

www.dca.ca.gov

Federal Trade Commission

www.ftc.gov

U.S. Department of Housing and Urban Development

www.hud.gov

Federal Deposit Insurance Corporation (FDIC)

www.fdic.gov

Check the DRE website, www.dre.ca.gov, for consumer alerts and information.