

Cerritos Neighborhood Watch Report

September 2008

Hardening the Target

Beware of foreclosure scams

The recent mortgage crisis has left the door open for fraudulent foreclosure “rescue” professionals who use half-truths or outright lies to sell services that promise relief and then fail to deliver. If you think you may be facing foreclosure or know someone who is, the Federal Trade Commission (FTC), the nation’s consumer protection agency, offers the following tips to help you recognize a foreclosure rescue scam and the options available to help you save your home.

How the scams work

Foreclosure rescue firms use a variety of tactics to find homeowners in distress. They use simple and straightforward messages, such as “Stop Foreclosure Now!” or “We guarantee to stop your foreclosure.” Once they have your attention, they use a variety of tactics to get your money.

Phony counseling

In phony counseling scams, the scam artist tells you that he can negotiate a deal with your lender to save your house if you pay a fee first. You may be told not to contact your lender, lawyer or credit counselor, and to let the “negotiator” handle the details. Once you pay the fee, the scam artist takes off with your money.

Bait and switch

In a bait and switch scheme, you think you are signing documents for a new loan to make your existing mortgage current. However, this could be a trick: you could be signing documents that surrender the title of your house to a scam artist in exchange for a “rescue” loan.

Rent-to-buy scheme

In a rent-to-buy scheme, you are told to surrender the title of your home as part of a deal that allows you to remain in your home as a renter, and buy it back during the next few years. You may be told that surrendering the title will permit a borrower with a better credit rating to secure new financing and prevent the loss of the home. The terms of these deals are usually so burdensome that buying back your home becomes impossible. You lose your home and the scam artist walks off with all or most of your home’s equity. Worse yet, when the new borrower defaults on the loan, you are evicted.

Bankruptcy foreclosure

A smooth talker may promise to negotiate with your lender or to get refinancing on your behalf if you pay a fee up front. Instead of contacting your lender or refinancing your loan, though, this scam artist pockets the fee and files a bankruptcy case in your name—sometimes without your knowledge.

Finding legitimate help

If you are having trouble paying your mortgage or have already gotten a foreclosure notice, contact your lender immediately. You may be able to negotiate a new repayment schedule. Other foreclosure prevention options, including reinstatement and forbearance, are explained in a publication from the FTC entitled “Mortgage Payments Sending You Reeling? Here’s What to Do.” Find it at www.ftc.gov.

Back to school traffic safety tips offered

With another school year starting, the Cerritos Sheriff’s Station/Community Safety Center would like to offer the following tips to help make school zones safer and improve traffic safety.

With school in session, there will be significantly more traffic. Pedestrians, bicyclists, buses and parents all contribute to school zone congestion. Most schools in Cerritos and other Southern California cities are faced with traffic issues such as double parking, speeding, unsafe U-turns, jaywalking and more.

In addition, children do not always follow the rules of the road. Oftentimes they enter the street from between two cars, attempt to get their bikes through an intersection before the light turns red, and skateboard into traffic.

Please remember to exercise a heightened awareness in and around a school zone. Potential hazards are much easier to perceive if you are driving at or below the school zone speed limit of 25 mph. Special attention must also be paid to buses displaying flashing red lights when on an undivided two-lane roadway. In these instances, you are required by the California Vehicle Code to stop and wait until the flashing red lights are turned off before passing a bus.

Parents who allow their children to ride bicycles to school should keep in mind that a helmet is required for

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Monthly Crime Summary: August 2008

Cerritos Sheriff's Station field personnel investigated 129 Part I felony crimes in August compared to an adjusted figure of 122 in July. Residential burglaries and vehicle thefts increased in August while robberies, and commercial and vehicle burglaries declined. At the end of August, deputies were handling a weekly average of 321 calls for service.

Robberies

There were four robbery incidents investigated by Cerritos deputies in August, compared to 11 in July.

A male entered a retail store in the Towne Center on Tuesday, August 12 at 8:20 p.m. and robbed the manager at gunpoint.

Two young teens confronted another young teen on 166th Street near Bloomfield Avenue on Thursday, August 21 at 2:20 p.m. and demanded that he turn over his property. An MP3 player and cell

phone were relinquished and the two suspects fled on bicycles.

A female robbed another female at gunpoint in the 15900 block of Studebaker Road on Saturday, August 23 at 9:40 p.m. The suspect fled with the victim's purse to an awaiting vehicle that was driven by a male.

On Monday, August 25 at 6:40 a.m. a male seated in his vehicle was robbed at gunpoint by another male in the 17200 block of Norwalk Boulevard.

Residential Burglaries

Thirteen residential burglaries were reported in August, up from seven in July. Seven of the burglaries in August were attributed to open/unlocked doors or windows. In addition, three windows were pried open, two windows were shattered and a side garage door was kicked in. Jewelry, handguns, cash, TVs, DVD players, laptop computers and

tools were taken. The 2008 weekly average in residential burglaries was 2.8 at the end of August.

Vehicle Burglaries

Vehicle burglaries decreased from 29 in July to 23 in August. High-volume commercial parking lots were the crime scenes in 19 of the burglaries. Seventeen involved SUVs. Eight cases were logged in the two fitness center lots within Cerritos. Property reported stolen included DVD players, briefcases, purses, wallets, ID, cash, cameras, binoculars, GPS units and tools. The weekly average in vehicle burglaries at the end of August was 7.8.

Vehicle Thefts

Vehicle thefts rose by two crimes over July as 23 were reported in August. Nineteen were taken from high-volume commercial parking lots. Nine SUVs, seven Hondas and five Toyotas were taken. The 2008 weekly average in vehicle thefts was 5.2 at the end of August.

Back to school traffic safety tips offered

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those under the age of 18. In addition, children riding bicycles must travel with the flow of traffic. When considering whether to allow your child to ride a bike to school, also think about the effect that a bulky backpack may have on your child's balance while he or she is riding a bike.

Follow these simple suggestions to help make our school zones safer for everyone:

- Don't speed.
- Don't impede traffic by dropping children off in the middle of the street.
- Don't double park.
- Don't block intersections or driveways if you park your vehicle.
- Don't make U-turns.
- Always make sure that your children are wearing seatbelts when transporting them to and from school.

In addition, make sure that your child has adequate supervision if he

or she arrives home before you do. While this may be difficult for some, any form of organized activity, or the immediate availability of a trusted adult, can provide the necessary guidance to help ensure your child's safety and also give you peace of mind.

As a reminder, the illegal and unsafe loading and unloading of schoolchildren from cars on to roadways near schools is subject to a \$135 citation.

On and after October 1, 2008, violators will be subject to a formal citation and applicable fees. Prior to October 1, violators will receive a warning.

In response to safety risks, the ordinance added the following conditions to the Cerritos Municipal Code:

- No driver may stop, park or leave his or her vehicle for the purpose of loading or unloading passengers unless the vehicle is legally parked.

- No driver may stop, park or leave any vehicle in the roadway across from or adjacent to any public or private school for the purpose of loading or unloading anyone attending schools in grades K-12, where in order to reach the school or grounds from the vehicle or reach the vehicle from the school or grounds, it is necessary for a pedestrian to walk across a roadway. This section would be inapplicable where traffic is controlled by a traffic officer, a school crossing guard, an official traffic control sign or signal, or where there is a marked pedestrian crosswalk that the pedestrian walks on.

When transporting children to and from school, parents are encouraged to park legally and escort their children across the street at a marked crosswalk. For more information, call the Cerritos Community Safety Division at (562) 916-1266.

Safety Contacts:
Community Safety Division -
(562) 916-1266
Sheriff's Station - (562) 860-0044



To join Cerritos Neighborhood
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