



# Fortuna Police Public Safety Newsletter

Summer 2008

707.725.7550

\* Free \*

## Upcoming Street Closures

### July 14 - 20 Rodeo Week

**Street Closures**  
**Sat., July 19th**  
11:30pm - 1:30pm.

Main Street from 7th

Main to Rohnerville Rd.

Fortuna Blvd—Newburg

-----  
**July 25 - 27th**  
**Auto Expo**

**Street Closures**  
**Friday, July 25th**  
6pm—7:30pm

Main Street from 9th St.

Main Street to 16th St

**Sat., July 26th**  
8am - 5pm

Main Street from  
9th St to Rohnerville Rd

### October 4th Apple Harvest Festival

Fortuna Police Dept  
Open House  
&  
Redwood Memorial  
Hospital Health Fair

Festivities in  
Rohner Park

-----  
**Street Closures**  
**Sat., October 4th**  
8am - 6pm

Main Street - 16th St

12th Street off Ramps  
From Highway 101  
North & South

## New Cellular Phone Laws In Effect July 1<sup>st</sup>

Two new laws dealing with the use of wireless (cell) telephones while driving go into effect July 1, 2008.

The first prohibits all drivers from using a handheld wireless telephone while operating a motor vehicle. Motorists 18 and over may use a "hands-free device." Drivers under the age of 18 may NOT use a wireless telephone or hands-free device while operating a motor vehicle.

If you do not have a "hands-free" device, the law allows a driver to use a wireless telephone to make emergency calls; to a law enforcement agency, a medical provider, the fire department, or other emergency services agency.

The fine for the first offense is \$20 and \$50 for subsequent convictions. With the addition of penalty assessments, the fines can be more than triple the first offense amount.

The law does provide an exception for those operating a commercial motor truck or truck tractor (excluding

pickups), implements of husbandry, farm vehicle or tow truck, to use a two-way radio operated by a "push-to-talk" feature.

Operators of emergency vehicles during the course of work are exempt, as are those motorists operating a vehicle on private property.

**Drivers 18 and over** will be allowed to use a "hands-free" device to talk on their wireless telephone while driving.

Drivers under the age of 18 may not use a wireless telephone, pager, laptop or any other electronic communication or mobile device to speak or text while driving in any manner, even "hands-free."

For **drivers under the age of 18**, this is considered a **Second Violation**.

The only exception is that they will be permitted to use their wireless **device in emergency situations to call police, fire or medical authorities**.



# Beware of Mortgage Fraud

Recent law enforcement figures suggest that escalating foreclosures provide criminals with the opportunity to exploit and defraud vulnerable homeowners seeking financial guidance.

Mortgage Fraud is defined as the intentional misstatement, misrepresentation, or omission by an applicant or other interested parties, relied on by a lender or underwriter to provide funding for, to purchase, or to insure a mortgage loan. Although no central repository collects all mortgage fraud complaints, statistics from multiple sources indicate that mortgage fraud is on the rise.

Criminals are exploiting the home equity line of credit application process to conduct mortgage fraud, check fraud, and potentially money laundering-related activity.

Victims of mortgage fraud may include borrowers, mortgage industry entities, and those living in the neighborhoods affected by mortgage fraud. Lenders are plagued with high foreclosure costs, broker commissions, reappraisals, attorney fees, rehabilitation costs, and other related expenses when a mortgage fraud is committed.

Recent statistics suggest that escalating foreclosures provide criminals with the opportunity to exploit and defraud vulnerable homeowners seeking financial guidance.

Criminals convince homeowners that they can save their homes from foreclosure through deed transfers and the payment of up-front fees.

This “foreclosure rescue” often involves a manipulated deed process that results in the preparation of forged deeds. In extreme instances, perpetrators may sell the home or secure a second loan without the homeowners’ knowledge, stripping the property’s equity for personal enrichment.

While foreclosure scams vary, they may be used in combination with other fraudulent schemes. For instance, perpetrators may view foreclosure-rescue scams as a new method for fraudulently acquiring properties to facilitate illegal property-flipping and equity-skimming.

As the economy and mortgage crisis worsens, criminal opportunities increase and the opportunity to exploit desperate and vulnerable individuals seeking easy solutions.

Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to 30 years in federal prison or \$1,000,000 fine, or both.

If you suspect that you are a victim of mortgage fraud contact your local law enforcement agency or local FBI field office.

# Vacation Safety

## Before You Leave Home

- Remove all exterior “hidden” house keys.
- Give your trip itinerary with emergency phone numbers to a trusted friend or neighbor.
- Arrange for a friend or neighbor to pick up your mail, packages and newspapers.
- Or place a hold on your mail with your carrier.
- Use timers for interior lights and radios; make your house look “lived in”.
- Make arrangements for your pets and lawn to be cared for while you are gone.
- Make a record of your credit card and travelers check numbers; keep it in a safe place.

## When Traveling

- Always be aware of your surroundings.
- Always check the interior of your vehicle before entering.
- Do not stop to assist stranded motorist. Go to the nearest phone booth or use your cell phone to call for help.
- 

## When Traveling (cont.)

- Don’t pick up hitchhikers.
- Never carry large amounts of cash.
- Never let your gas tank get below 1/4th full.
- Keep your doors locked and windows up.
- Use well traveled roads and avoid shortcuts.
- Never advertise your plans for strangers.
- Be wary of strangers who ask a lot of questions about you and your vacation plans.
- If you think your being followed drive to the nearest populated area and call the police.
- Always park in well lighted areas.
- Looking lost will make you an easy target for a crime.
- Before leaving your hotel, ask if there are any areas in town that should be avoided.
- Never carry large amounts of cash. Leave what you don’t need in the hotel safe.