

Fraud Alert: Don't be a Victim of Summer Scams

"Summertime and the livin' is easy." At least it is according to the classic song from Gershwin's Porgy and Bess, but don't be an easy summer mark for unscrupulous operators. Of course swindlers operate year 'round, but certain scams are more likely to pop up in the summer months. Here are four summer scams and how to avoid them.

The 'Great' Vacation Rental Hustle. Usually this rip-off originates with a Craigslist ad for an eye-catching vacation rental property at an even more eye-catching low price. To reserve your dream cottage by the beach or in the

mountains or near your kids' favorite theme park all you have to do is send a down payment—usually by FedEx or wire transfer. (Scammers avoid the US mail because of the stiff penalties assessed for mail fraud.) After that usually one of two things will happen. The first is nothing. You never get the rental contract and you never hear from the scammers again. Or the second possible outcome is that you actually get a contract and sign it. Then when you arrive you find the property locked up or not even remotely like what the ad promised or the photo of the alleged rental property showed.

The best way to avoid being hustled is to avoid free online classified ad services like Craigslist for a vacation rental, the Better Business Bureau advises. Instead use AirBNB or VRBO who offer protection against fraudulent rental listings.

The Summer Job Scam. Summertime ushers in onrush of kids who are out-of-school and looking for work. Unfortunately there is also an onrush of con artists who are looking to take advantage of them. One scam is to get young applicants to give up personal information like their Social Security number for alleged 'tax purposes'. Much too late, kids find out that their identities have been stolen. The best defense is to run a thorough background check on any company offering employment and to remember that an employer would only need your Social Security number



Just as the better weather brings people out their homes, it also brings out a spate of unscrupulous home improvement contractors.

after you have been hired. Also, if a potential employer asks for an advance payment for a credit check, supplies, training materials, or anything—run! No legitimate company will ask you to pay them. Another fishy trick that con artists will try is to send you an advance on your salary which is too large due to some alleged 'accounting error'. Then they request you send them a partial refund. Their check will bounce and you will be out whatever amount of money you sent them. Don't fall for this trick.

The Secret Shopper/Gift Card Swindle. Another fake employment-like dodge is to lure you via social media or a phony email into become a 'secret shopper'. If you agree, then the criminal will send you a very large check and ask you to purchase gift cards. The fraudster will promise that you get to keep a portion of the money to pay you for being a 'secret shopper'. You will be asked to email photos (front and back) of the gift cards,

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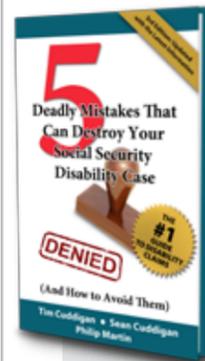
(Summer Scams...continued from page 1.)

so the fraudster can start using them right away. The lie is—and you guessed it—after processing time which may take days or even weeks your bank bounces the check and you're on the hook for the full amount. The best defense here is to never, never, ever deposit a check for someone you don't know and haven't met face-to-face and send them money, gift cards, or anything of value.

The "I'm in Your Neighborhood" Contractor Con. Just as the better weather brings people out their homes, it also brings out a spate of unscrupulous home improvement contractors. This is a typical scenario: A contractor stops by unannounced and says he just happens to be painting, or siding, or repaving or installing new windows or whatever at a nearby house and will do the same work for you at an unbelievably low price. You agree. They take a hefty down payment and are never seen again or they show up but do shoddy work.

Don't get sucked in. The BBB warns that you should be very wary of anyone offering to do unsolicited repair work. Instead get contractor referrals from friends, family, or co-workers. Check potential contractors with the BBB and verify that they have met licensing and registration requirements.

To avoid these scams and all the other cons, there are a couple of good general rules to apply. Check out the company or individuals you plan to work with before agreeing to anything. And keep this mantra close to heart: If it seems too good to be true, it probably is.



"5 Deadly Mistakes That Can Destroy Your Social Security Disability Case" is the #1 guide to improving the odds of winning a disability case.

For a FREE copy for you or someone you care about call Cuddigan Law at 402.933.5318 or email us at lawteam@cuddiganlaw.com

Social Security Disability FAQ: How do I get treatment with no money and no health insurance?

Detailed and up-to-date medical records are absolutely critical to winning your case for Social Security disability benefits. After slogging through the complex and frustrating disability process, the last thing you want is a lack of records torpedoing your case. You need your medical records and that means you will need health insurance so you can continue to see your healthcare providers.

We realize that when you are not working, money can be tight. This is a difficult situation and we can provide you with a list of low-cost and no-cost clinics that may be able to help you.

To lower your medical insurance costs check out options like Medicaid or plans through your employer—such as COBRA. Some individuals are able to borrow from relatives and friends to obtain the health care necessary to support their claim.

For more Disability FAQs in About A Minute, navigate to the Cuddigan Law YouTube Channel.



Comfort Food From the kitchen of Janet Cuddigan

Bacon-Cream Cheese-jalapeno Poppers

Add some fireworks to your 4th of July celebration with these tasty (and spicy) appetizers.

- 1/2 cup cream cheese
- 1/2 cup shredded sharp Cheddar cheese
- 12 jalapeno peppers, halved lengthwise, seeds and membranes removed
- 12 slices bacon



Preheat oven to 400 degrees. Line a baking sheet with aluminum foil. Mix cream cheese and Cheddar cheese together in a bowl until evenly blended. Fill each jalapeno half with the cheese mixture. Put halves back together and wrap each stuffed pepper with a slice of bacon. Arrange bacon-wrapped peppers on the prepared baking sheet.

Bake in the preheated oven until bacon is crispy, about 15 minutes.

Adapted from allrecipes.com

Disabled Veterans: You are Exempt from the VA Home Loan Funding Fee



Most veterans know that one of the most valuable benefits of serving in uniform is a VA backed home loan. A VA loan typically has a lower interest rate than a conventional mortgage, allows for a higher debt-to-income ratio and a lower credit score, and it doesn't require private mortgage insurance.

What many veterans don't know is that by law the VA must charge a "funding fee" of 1.25% to 2.4% which is used to offset the cost of offering the favorable terms of these loans. In general the lower the down payment percentage, the higher the funding fee percentage. As an example, a Regular military veteran making a first time purchase of a \$200,000 home with a 5% down payment would pay a \$3,000 funding fee which they can pay out of their pocket or roll into their loan.

What is not at all well-known is that veterans who have been awarded a disability rating—even if their disability is rated at 0%—are exempt from having to pay the funding fee. The exemption is not new. It has been in place since 1982, but because so few veterans know about the exemption, the VA says it is taking steps to better publicize this benefit.

If you are a disabled veteran and you paid the funding fee in error, you can contact the VA and your lender to get a refund of the fee.

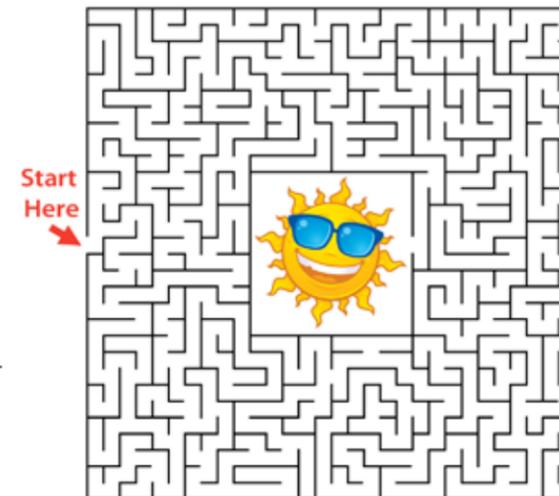


Summer Maze

Find your way to some fun in the sun!

For the puzzle solution go to cuddiganlaw.com/library/newsletter

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We're in your corner.

We value the confidence and trust you have placed with us in the past.

If you or a family member or a friend could use our help now or in the future, please pass along our name.

Disability law is all we do.



Tim & Sean Cuddigan

Subscribe to the Cuddigan Law YouTube channel to view our free library of videos about Social Security and VA disability. You will find a full range of information about qualifying medical disorders, how-to tips on navigating the system, and insider advice on winning your claim.



Are you a disabled veteran?

Before you apply for VA disability benefits call Cuddigan Law at 402.933.5318 or email us at lawteam@cuddiganlaw.com for your FREE copy of our book *The Essential Guide to VA Disability Claims*.

