

# Suggestions to Buyers of Real Property

1. If both the buyer and seller are not present together at the closing, ask why.
2. Generally, the settlement statement should contain both the buyer's and seller's signature on the same document.
3. Be suspicious if you are told that everyone lies on documents to purchase property.
4. If the settlement statement shows a down payment and you did not make one, do not sign the document.
5. Never sign a loan application or other document if it is blank or contains false information.
6. Be suspicious of anyone who offers you an "investment opportunity" to invest in property that involves no down payment and receipt of money from a loan closing.
7. Be suspicious if someone offers you money to purchase property or promises you money at closing.
8. Be suspicious if someone asks you to purchase property without seeing it.
9. Be suspicious if someone tells you that you can buy property and not worry about making the mortgage payments or maintaining the property.
10. Be suspicious if someone tries to rush you into buying several properties at the same time.
11. **IF IT SOUNDS TOO GOOD TO BE TRUE, IT PROBABLY IS!**

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