COUNTY OF ORANGE

OFFICE OF THE DISTRICT ATTORNEY

REAL ESTATE FRAUD PROSECUTION UNIT ANNUAL REPORT (FY 2025-26)

I. Background of Real Estate Fraud Prosecution Fee in Orange County

On March 3, 2009 the Board of Supervisors authorized the establishment of the Real Estate Fraud Prosecution Fund to implement the provisions of California Government Code Section 27388 to collect a $3 real estate fraud prosecution fee on specified real estate instruments for the purpose of enhancing the capacity of local efforts to investigate, prosecute and deter real estate fraud crimes. In response, the OCDA, in partnership with the OC Clerk-Recorder, established the Real Estate Fraud Prosecution Program that was funded (in part) by this $3 real estate fraud prosecution fee. The Clerk-Recorder received 5% to support its efforts to deter and detect real estate fraud.

After adoption in 2009, the fee came up for renewal every three years starting in 2012, and the Board of Supervisors renewed this fee at the $3 level five times between 2012 and 2024. On March 25, 2025, the Board voted unanimously to right-size this fee from $3 to $10 and increased the share of the collected fee given to the Clerk Record from 5% to 10%. These increases, which are authorized by Government Code section 27388, took effect on May 1, 2025. In Fiscal Year 2025-26, the Orange County Clerk-Recorder's Office collected $2,139,750 for the Real Estate Fraud Prosecution Fund.

II. Staffing

The OCDA Real Estate Fraud Prosecution Unit includes the following positions:

- 2 Senior Deputy District Attorneys
- 1 Senior Paralegal
- Partial use of 6 District Attorney Investigators and 1 part-time District Attorney Investigator
- Partial use of 3 District Attorney Civilian Economic Crimes Investigators
- Partial use of Clerical, Forensic Accountants, and an Investigative Assistant
- Partial assignment of a Supervising Investigator and Supervising Assistant District Attorney

III. Program Highlights

The OCDA Real Estate Fraud Prosecution Unit continues its commitment to the successful identification, investigation and prosecution of those who engage in fraudulent activities relating to real estate. This includes, but is not limited to, filing false documents with the Clerk-Recorder, engaging in fraudulent foreclosure relief and loan modification, and mortgage fraud. The unit emphasizes the prosecution of those who commit fraud against the county's most vulnerable victims, such as our elderly residents and those for whom English is not their first language. For example, during this fiscal year, the OCDA Real Estate Fraud Prosecution team successfully petitioned the Court to remove a fraudulent deed from the title of an elderly, incapacitated homeowner after the perpetrator was convicted. Our team also works closely with other law enforcement and county agency partners, such as the Clerk-Recorder, to assist in the identification and investigation of real estate fraud.

An Efficient, Responsive Real Estate Prosecution Team

OCDA's Real Estate Fraud Prosecution Unit is a highly efficient program with legal and investigative staff that have significant real estate fraud knowledge and experience. This real estate expertise allows OCDA to serve as the central clearinghouse for real estate fraud investigations county-wide. The OCDA Real Estate Fraud Prosecution Unit initiates and investigates most of the potential real estate crimes in the county by taking real estate fraud complaints directly from the public. The Real Estate Fraud Prosecution Unit also conducts regular training and outreach to local law enforcement partners and will assist in their real estate fraud investigations by either providing them with resources, guidance, and expertise, or by wholesale taking over the investigation.

OCDA continues to conduct virtually all real estate fraud investigations internally, relying on both sworn and non-sworn investigative personnel. Our investigators are keenly aware of the evidence needed for convictions in real estate cases. As real estate fraud cases continue to increase in sophistication, OCDA's workload in handling the volume of information (both electronic and paper) is ever increasing. The investigation workload for a real estate case to be filed is immense. OCDA real estate fraud investigations often consist of tens of thousands of pages of discovery, including voluminous bank records, loan files, escrow files, and title files, all obtained via search warrant – all before a case is ever filed. OCDA remains committed to leading the law enforcement community's efforts in combating real estate fraud throughout Orange County, always with the goal of doing justice for the People and protecting the rights of victims.

One of the best features of OCDA's real estate fraud intake process is that initial complaints received by OCDA are all reviewed by an experienced prosecutor to determine the viability of a criminal investigation, and to initiate and coordinate an investigation from the earliest possible juncture. This early-stage interaction helps ensure the investigator's efforts will translate into reliable and significant evidence upon which judges and juries can rely. It also ensures that the parties will be aware of the need for timely legal action such as filing a *lis pendens* or a motion to void title. Prompt investigation also increases the likelihood that stolen funds or other assets can be located and seized to be put toward victim restitution in the future.

During this last fiscal year, the OCDA Real Estate Fraud Prosecution Unit has continued to see real estate fraud perpetrators victimizing numerous property owners in the course of a sophisticated real estate fraud scheme. Because OCDA serves as a primary investigating agency, the Real Estate Fraud Prosecution Team can identify commonalities and link investigations together by modus operandi. As a result of these separate investigations being combined, the number of criminal cases filed or convictions obtained does not fully capture the scope of OCDA's tremendous efforts in the area of real estate fraud enforcement. Furthermore, the collaborative nature of the OCDA Real Estate Fraud investigative team allows for the early detection of these crime patterns and more effective prosecution of these criminals. OCDA remains committed to leading the law enforcement community's efforts in combating real estate fraud throughout Orange County, always with the goal of doing justice for the People and protecting the rights of victims.

Partnership with the OC Clerk-Recorder

The Orange County Clerk-Recorder's Office is one of the key partners of the OCDA's Real Estate Fraud Prosecution Unit in fighting real estate fraud crimes. The Clerk-Recorder is supportive of investigation and prosecution efforts and directly refers suspected fraudulent recordings to OCDA for investigation. The Clerk-Recorder's Office also provides evidence of real estate crimes through its online check-in system and the cameras that it has placed in its offices. On multiple prosecutions, these two systems have provided crucial evidence to identify the perpetrators of real estate fraud.

The Clerk-Recorder additionally plays a pivotal role in the Real Estate Fraud Prosecution Unit's efforts by alerting homeowners to potential fraud by sending a courtesy notice, via USPS, to homeowners any time a document affecting title to real property is recorded in Orange County. Criminals engaged in real estate fraud tend to target the elderly and unsophisticated. The real estate fraud trends in Orange County suggest that the current automatic, mail-based courtesy notice is an irreplaceable tool for combating real estate crime in the County.

Outreach and Collaboration

OCDA Real Estate Fraud investigators and prosecutors are actively engaged in learning new skills and information that enhances their recognition and knowledge of real estate fraud. OCDA Real Estate Fraud investigators attend training in specific areas of investigation that are related to or are utilized in real estate fraud investigations. Such topics include the use of computer forensic tools, knowledge of cyber fraud, and the use of cell phone and GPS records in investigations.

OCDA Real Estate Fraud prosecutors and investigators are genuinely committed to outreach, training, and collaboration regarding real estate fraud trends and best practices with law enforcement and prosecutorial partners. During this fiscal year, OCDA prosecutors served as the technical advisors for the Real Estate Fraud portion of the California District Attorneys' Association annual fraud conference. Our team has also provided training and presentations to various real estate industry and professional groups, including the Orange County Association of Realtors and various local Brokers Associations. These training provide guidance and expertise on real estate fraud trends and best practices to engage the public in the Real Estate Fraud Prosecution Unit's efforts to identify, investigate, prosecute and deter real estate fraud crimes. Our team serves as a resource to outside agencies, offering them practical advice and guidance during their own real estate investigations.

Additionally, the OCDA Real Estate Fraud Prosecution Unit has developed collaborative working relationships with other prosecutorial, regulatory, and law enforcement agency partners. The positive working relationships established with these agencies help OCDA better serve the community when responding to reports of real estate fraud.

The OCDA Web-based Real Estate Fraud Complaint Form

The public can directly report suspected real estate fraud to OCDA by using the form located at www.ocdistrictattorney.gov. When complaints are received by OCDA, they are first reviewed by one of the assigned real estate fraud prosecutors. If the complaint appears viable, an investigation case is opened, and it is assigned to an experienced OCDA real estate fraud investigator. This direct access to the Real Estate Fraud Prosecution Unit helps victims obtain assistance in a timely and efficient manner.

A. Case Statistics- FY 2025-26

A. Number of referrals of suspected criminal real estate fraud to OCDA: 132
B. Number of referrals from County Clerk-Recorder: 1
C. Number of investigations received from law enforcement agencies: 7
D. Number of filed criminal cases: 4 cases against 5 defendants
E. Number of cases rejected: 102
F. Cases referred to other state or federal agencies: 3
G. Number of convictions: 6

B. Case Highlights – FY 2025-26[1]

People v. Hasan (16CF3178): This Defendant falsified his estranged wife's signature on a Power of Attorney in order sell their marital home, while his wife was out of the county. When the title insurance company questioned the validity of the first Power of Attorney, the Defendant utilized an unknown impersonator to appear as his wife in front of a notary to have a second Power of Attorney notarized. Title insurance accepted the second document, and the Defendant was able to sell the home and pocket the proceeds. When the wife learned of the pending sale and attempted to stop the transaction, the Defendant

[1] Please note the cases highlighted in this section include cases that have been fully adjudicated as well as some that are still actively being prosecuted. For those cases that are currently active, the descriptions are based on the charges and allegations filed against the respective defendants, who have pled not guilty to those charges.

created a fake email address for the wife to correspond with the realtor and provide false assurances that the wife consented to the transaction. After a nearly two-week trial, on August 26, 2025, the Defendant was convicted on all six felony counts and the jury found the Aggravated White Collar Crime Enhancement to be true. The Defendant was sentenced to three years in state prison and ordered to pay $100,000 in restitution, with interest accruing from the date of the loss.

People v. Alspaugh (25CF0059): This Defendant attempted to convince a charitable organization to give her an annuity for donating a multi-million-dollar beachfront property; the only problem with the proposal was that the Defendant had no rights over the property she was claiming to own. When confronted with the fact that she did not possess any valid title documents, she falsified a Grant Deed allegedly transferring title to the property to herself. A jury convicted Defendant on September 17, 2025, and on October 3, 2025, she was sentenced to 2 years and 6 months in custody and was ordered to pay $433,701.00 with interest accruing from the date of the loss.

People v. Le & Nguyen (25CF5347, 25WF1678, 24CF0882): This Defendant held herself out as a "loan consultant" who financially victimized at least eight of the clients of her company East West Financial. Le claimed to be making real estate purchases or obtaining home mortgage refinances for her clients but instead used their personal information for her own financial gain. In some instances, Le took out mortgages on her client's properties without their knowledge. In other instances, she stole down-payments and escrow proceeds. All three of Ms. Le's cases are currently set for a pre-trial hearing on July 17, 2026, and a preliminary hearing on August 25, 2026. Le's co-defendant, Tony Nguyen, is a notary who facilitated Le in the commission of these crimes. He pled to two counts of failure to perform a duty required of a notary public on June 24, 2026, and is scheduled to be sentenced on December 11, 2026.

People v. Hutchings & Jirak (23CF0342): These Defendants engaged in an elaborate scheme to sell multiple homes without the knowledge or consent of the true owners. Defendant Hutchings executed four fraudulent real estate transactions; once on his own and three times with the help of his co-Defendant Jirak. Hutchings' modus operandi was to sell the homes to property flippers while impersonating the true owner of the property. It was a sophisticated scheme that required a great deal of knowledge of how real estate transactions work. Hutchings was able successfully to sell one property on his own in Anaheim and another in Garden Grove with Jirak's help for a profit of $1,115,000. On the other two transactions, the fraud was discovered before the sales were completed and the transactions were undone. Had they been successful, these transactions would have given Hutchings and Jirak an additional $925,000. As a part of the investigation, OCDA found and seized approximately $266,000 in gold coins that were located in a private vault in Hutchings' name, as well as six properties worth over two million dollars, all of which can be liquidated post-conviction to ensure that restitution, fines, and fees are paid. Raymond Jirak pled guilty to one felony count of conspiracy and four felony forgery-related counts and is scheduled to be sentenced on July 31, 2026. Andrew Hutchings pled guilty to numerous felony counts on July 6, 2026, and is scheduled to be sentenced on August 21, 2026.

People v. Afalava & Simpson (24NF2149 & 25CF1401): The Defendants recorded a forged Quitclaim Deed allegedly transferring title to a home to themselves, when in reality, the home was owned by an elderly woman living in a memory care facility. Utilizing that forged deed, the Defendants claimed to own the property and attempted to sell it. One of the Defendants was arrested at the victim's property with a copy of the forged deed on her person. Within days of filing the in-custody felony case against one of the Defendants, OCDA also took steps to protect the property from further fraud by recording a *lis pendens* on the property pursuant to Penal Code section 115(e) to alert any potential purchasers that the Defendant's deed was alleged to be fraudulent. Defendant Afalava pled guilty to identity theft on October 15, 2025, and, as part of her plea, stipulated to the voiding of the fraudulent recording, thus restoring title to the victim homeowner. Defendant Simpson failed to appear on her last court date and is in warrant status.

People v. Adkinson, Ho, Mavusi & Thompson (22CF3232): Defendants arranged for two hard money lenders to lend a total of nearly $1.6 million secured by Deeds of Trust on two properties owned by Defendant Ho's parents without their knowledge. Ho sent the lenders fake drivers' licenses for his parents as part of the lending process which had photos of Defendant Elsie Thompson posing as his mother and Defendant Louis Adkinson posing as his father. It is alleged Ho, Mavusi, and Adkinson then arranged for the loan documents to be signed and notarized with Thompson and Adkinson posing as the parent victims. When the loan proceeds were disbursed into bank accounts controlled by Ho, he promptly moved much of the money out to Adkinson and Mavusi, who then further laundered the money into high-dollar items and other bank accounts in Mavusi's control. Defendant Thompson passed away of natural causes after the case was filed so the case against her has been dismissed. Defendant Ho pled guilty on May 17, 2024, and is pending sentencing. Defendants Adkinson and Mavusi were held to answer on all charges after a multi-day preliminary hearing on July 1, 2026, and are scheduled to be arraigned on the felony information in the coming weeks.

People v. Shepard & Peralta (22CF3258): The Defendants attempted to sell a short-term vacation rental while it was rented out by an acquaintance. While impersonating the true homeowners, the Defendants contacted a real estate investor and offered the home for sale. After a sale price was agreed to, Shepard and Peralta met with the unsuspecting buyers and a notary public to complete the transaction. The necessary sale documents were signed and notarized by the Defendants who posed as the true owners. After this meeting the buyers became suspicious and were able to contact the true owners, who confirmed that the sale was fraudulent. Defendant Shepard pled guilty to numerous felony counts on March 17, 2026, and was sentenced and restitution was ordered. Defendant Peralta pled guilty on the case April 4, 2025. Defendant Peralta failed to appear for his sentencing and is in warrant status.

People v. Anzu, Benjamin, Bush, Daire, & Ryals (23HF1062): Defendant Anzu impersonated victim Terry J. in order to fraudulently transfer title of two properties – one in Riverside and one in Laguna Beach – into the name of an LLC he controlled. After the initial fraudulent transfers were completed, Defendant Benjamin acted on behalf of the LLC to transfer the Laguna Beach property to Defendant Bush. Defendant Bush then utilized the assistance of Defendants Daire and Ryals to create false and forged documents to try to satisfy the requirements of a title company in an attempt to sell the Laguna Beach property, and engaged in civil litigation with the true owner to try to extract a payoff in exchange for releasing his fraudulent claim to title. Defendants Benjamin and Anzu pled guilty in August of 2024. Defendants Daire and Ryals are set for a pre-trial hearing and Defendant Bush is set for arraignment on July 24, 2026.

People v. Ilkhanipour, Khan, Khoshnevis, De La Paz, Orozco, Salazar Nava, Pelzer, & Pierson (21CF1994): This fraudulent loan modification scheme was entirely discovered and investigated by an OCDA Civilian Economic Crime Investigator (CECI). The Defendants' company, Regional Community Services, charged illegal up-front fees to customers who contracted for loan modifications – in violation of the California Civil Code. The employees used fake names when talking to customers. The company retained the fees regardless of whether the victims obtained modifications to their home loans. The investigation revealed payments of almost $250,000 from victims nationwide. All had been required to pay fees up front. None had received an advantageous loan modification through RCS. The company operated for just a short period from April to July of 2018. Defendants Pelzer, Orozco and Salazar Nava have all pled guilty. In the midst of a multi-day preliminary hearing, Defendant De La Paz pled guilty on August 15, 2025, and is scheduled to be sentenced on September 15, 2026. Defendants Ilkhanipour, Khan, and Khoshnevis were held to answer on October 24, 2025. Defendants Khan and Khosnevis are set for a pre-trial hearing on July 17, 2026. The cases against Defendants Ilkhanipour and Pierson have been dismissed.

People v. Robl (25CF4525): The Defendant filed a fraudulent quitclaim deed which ceded title to a luxury home in Laguna Beach to an LLC. That LLC was controlled by the Defendant. Once the Defendant had title to the property through the LLC, the Defendant sold the property to a third party. Defendant had a business relationship with the true owner of the property and was aware that the homeowner lived outside of the United States and would be unlikely to notice these changes to title. This case is currently in warrant status.

People v. Murad (24CF2906): The Defendant worked as a loan officer assistant for a company that facilitated refinances on mortgages. The victims (an elderly couple) successfully refinanced their reverse mortgage through that company and were in contact with the Defendant during the process. As a result of the reverse mortgage refinance, the victims received a disbursement of approximately $74,000. The victims wanted to deposit the funds (and some additional closing costs) back into their mortgage account to pay it down and contacted the Defendant. He provided the victims with a bank account into which they were to deposit the funds. The investigation revealed that the victims were actually provided with the Defendant's personal bank account. The victims ultimately deposited $94,000 in three separate transactions into the Defendant's personal bank account believing these funds were to be deposited into their mortgage account. This case is set for a pre-trial on July 22, 2026, and a jury trial on September 17, 2026.

People v. Chavez (24CF2491): Defendant loaned money to his son and daughter-in-law to enable them to purchase their home in Anaheim utilizing a 10-year interest-only balloon loan. In late 2022, the son filed a civil lawsuit against the Defendant over an unrelated civil/business dispute that had arisen between them. The Defendant then forged two different false promissory notes which reflected a 5-year repayment period rather than the 10-year repayment period to which the parties had actually agreed. Utilizing the false note(s), the Defendant then initiated foreclosure proceedings against his son and daughter-in-law, apparently in retribution for the filing of the civil case. Defendant Chavez was held to answer at a preliminary hearing on January 21, 2026, and is scheduled to be arraigned on the felony information on July 28, 2026.

IV. Contact Person:

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COUNTY OF ORANGE

OFFICE OF THE DISTRICT ATTORNEY

REAL ESTATE FRAUD PROSECUTION PROGRAM - FUND 12G

For the Year Ended June 30, 2026

MONTH	# OF TITLES RECORDED	TOTAL REVENUES	
JULY 2025	14,550	$	145,500.00
AUGUST 2025	17,342	$	173,420.00
SEPTEMBER 2025	14,822	$	148,220.00
OCTOBER 2025	21,374	$	213,740.00
NOVEMBER 2025	15,001	$	150,010.00
DECEMBER 2025	18,352	$	183,520.00
JANUARY 2026	15,445	$	154,450.00
FEBRUARY 2026	20,593	$	205,930.00
MARCH 2026	17,434	$	174,340.00
APRIL 2026	22,354	$	223,540.00
MAY 2026	12,885	$	128,850.00
JUNE 2026	22,535	$	225,350.00
JUNE ACCRUAL	1,288	$	12,880.00
SUB-TOTAL	**213,975**	$	**2,139,750.00**
PLUS: INTEREST INCOME		$	20,052.96
PLUS: MISC FEES		$	2.24
TOTAL REVENUES ***(TO BE REPORTED)***		$	**2,159,805.20**
CARRY-OVER BALANCE FROM FY 2024-25		$	42,024.70
TOTAL FUNDS AVAILABLE		$	**2,201,829.90**
LESS: CLERK RECORDER FEES		$	213,975.00
INTEREST EXPENSE		$	127.64
PROSECUTION UNIT EXPENSES		$	1,148,040.00
TOTAL EXPENSES ***(TO BE REPORTED)***		$	**1,362,142.64**
TOTAL FUND BALANCE		**$**	**839,687.26**

Note: [1] Per minute order on 03/25/25, increase the real estate fraud prosecution fee collected by the Orange County Clerk-Recorder from $3 to $10 effective on 5/1/25 for a three-year term ending April 30, 2028.

Sources:
General Ledger (F-GA-05M01)
Y-T-D Expense Budget To Actual (F-GA-06M01)
Y-T-D Revenue Budget To Actual (F-GA-07M01)

Sources:
General Ledger (F-GA-05M01)
Y-T-D Expense Budget To Actual (F-GA-6M01) Y-T-D Revenue Budget To Actual (F-GA-7M01)