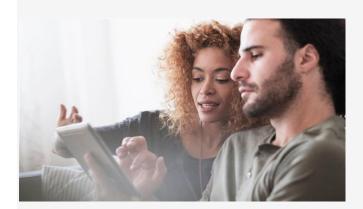
Consumers need to be on guard against common rental scams



(BPT) - You know the old saying, that if it's too good to be true, it probably is?

Whether you're searching for your first rental or are a seasoned renter seeking a new place in a new city, be aware that rental scams are more common than you think.

Here's how the scam plays out

A scam artist finds a vacant real estate property which is often bank-owned, a vacant vacation home or maybe even a property rented by the scammer, who plans to pull off the scheme several times over. The scam artist advertises the rental property — an apartment, house or room — online, often on a free classified website.

What really stands out about the property is that it is often offered at a lower price point. It's substantially cheaper than comparable properties in the area, which may not seem entirely unreasonable if you're in a competitive market. The pictures look great and the listing might even include an image of the floor plan to give you a better sense of what the home is like.

Everything appears legitimate — no misspellings, grammatical errors or anything else that would make you pause or second-guess the ad.

Naturally, you're interested in the property, so you reach out to the person or "company" posting the ad and say you'd like to see the home. You might get a friendly response that says something along the lines of "I'd love to show you the space; however, I'm a businessman working out of the country and can't show it to you in person." That is a red flag, as a legitimate landlord or property manager will be willing to arrange for someone to meet you and show you the inside of the property.

Another red flag is that before they can show you the property, they say that they need to verify whether you have the funds available for the rent. If the landlord wants a higher security deposit than what's normal, or if upfront fees seem excessive, it could be a sign they want to take your money and run.

Most often, legitimate landlords want to know your credit score or do a criminal background check and employment verification. If a landlord doesn't seem interested in any form of tenant screening or appears too eager to negotiate the rent and other lease terms with you, think twice.

Scam artists also target travelers researching vacation rentals, students looking for off-campus housing or a roommate and even service members who frequently relocate.

What you can do

Do your research. Investigate the company that has the property listed for rent. If dealing with an individual, make sure he is truly the property owner and you're not dealing with someone who has no legitimate ties to the property. Scammers often take information from real estate listings to produce phony rental listings. There is never a reason to send money without viewing the rental or meeting in person, especially if the request is for a money transfer.

Whatever situation you're in, keep these tips in mind:

- Never pay for a property you found online using a money transfer.
- Avoid any listing that pressures you or requires you to act immediately.
- Watch for poorly written correspondence or advertisements that contain misspellings, improper use of language or unusual formatting.
- Never provide personal identifying information to an unknown individual or entity, especially to persons who respond solely through email.
- Never send a money transfer to someone you haven't met in person.

If you send a Western Union Money Transfer and believe you may be a victim of fraud, call our Fraud Hotline at 1-800-448-1492.

More information on scams and how to protect yourself is available at the Western Union Consumer Protection Center: www.wu.com/fraudawareness.

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