



Consumer Alert: Home Warranty Scam Letters Sent to Maryland Homeowners

The Consumer Protection Division of the Maryland Attorney General's Office is warning consumers about home warranty scam letters addressed to homeowners.

These letters urge Maryland homeowners to renew a home warranty by claiming the current home warranty "may be expiring or may have already expired." Even homeowners who have never purchased a home warranty are receiving this deceptive letter. The letters also imply an affiliation with the homeowner's actual mortgage company and the "county deed records" office. The scammers responsible for these letters are in no way affiliated with the homeowner's mortgage company or any official deeds office.

These letters generally ask for a response to the notice by a certain date, often include language such as "final notice," and threaten that failing to call may result in financial risk for the homeowner. In examples of such a letter sent to the Attorney General's office, also included are a document that resembles a check, with the words "renewal fee voucher," as well as an actual photo of the homeowner's home on the return envelope.

Solicitations that use threatening language or unnecessary urgency are almost always a scam. Although they include the name of the homeowner's mortgage company, scam letters like this rely on publicly available information to deceive the homeowner. To reiterate, the people sending these letters are not representing, nor have any affiliation with, mortgage companies. They use this information, as well as other seemingly "official" references, such as "record ID" numbers, to appear legitimate. If you have a home warranty, check with the company through which you already purchased your warranty for expiration and renewal information.

If you are interested in purchasing a home warranty with a legitimate company, conduct thorough research about potential businesses by reading reviews, checking with the Better Business Bureau, and contacting our office to see if any complaints have been filed against a particular business. As for these scam letters, we recommend that you report them to our office at consumer@oag.state.md.us, and then discard them. Do not call any numbers listed on the solicitation, or respond to them in any way.

<https://www.marylandattorneygeneral.gov/press/2023/021423CA.pdf>



Consumer Alert: Maryland Businesses Receiving Fake “2023 Certificate of Good Standing Request Form” Letter; Same Scam Letter Circulated in 2019 and 2020

The Office of the Attorney General has received information that businesses in Maryland have been receiving a letter entitled “2023 Certificate of Good Standing Request Form” that requests a fee in exchange for a letter of good standing with an “official seal of the Secretary of State.” This letter is a SCAM. This same scam letter was circulated in 2019 and 2020.

The scam letter asks the recipient to send a check or money order to an entity named “MD Certificate Service” in Baltimore, MD in exchange for an “elective Maryland Certificate of Good Standing.” The letter goes to great lengths to look official with a “document number” and a barcode, and includes a customer service phone number of 1-855-222-3322.

Some business entities in Maryland are required to have a certificate of good standing, but not from the Secretary of State. An **official** certificate of good standing is available from the Maryland Department of Assessments and Taxation (<https://dat.maryland.gov/Pages/default.aspx>) for a nominal fee.

If you receive this scam letter, do NOT send them any money. You can report the letter to the Maryland Secretary of State, the Federal Trade Commission (FTC) at <https://reportfraud.ftc.gov/> or the United States Postal Inspection Service at www.uspis.gov or 1-877-876-2455.

<https://www.marylandattorneygeneral.gov/press/2023/032223CA.pdf>



**Consumer Alert: \$141 Million from Settlement to Be Distributed to
Consumers Misled by TurboTax Owner Intuit**
Eligible Consumers Will Automatically Receive Checks in the Mail

BALTIMORE, MD (May 4, 2023) – Maryland Attorney General Anthony G. Brown today announced that consumers who were misled by TurboTax’s owner Intuit into paying for free tax services will begin receiving checks from a \$141 million [multistate settlement](#) announced in May 2022. All 50 states and the District of Columbia signed onto the agreement. Approximately 4.4 million consumers nationwide will receive checks in the mail from the settlement. Maryland will receive \$2,188,255.93 for 71,950 consumers who were unfairly charged. Eligible consumers will be contacted by email about the settlement. Checks will be mailed throughout May 2023.

Eligible consumers include those who paid to file their federal tax returns through TurboTax for tax years 2016, 2017, and 2018 but were eligible to file for free through the IRS Free File Program. Consumers who are eligible for a payment will be notified by email by the settlement fund administrator, Rust Consulting. These consumers will receive a check in the mail automatically, without filing a claim. Checks are expected to be mailed out starting next week.

The amount each consumer receives will be based on the number of tax years for which they qualify. For more information about who is covered by the settlement and information about the settlement fund, consumers can visit www.AGTurboTaxSettlement.com.

<https://www.marylandattorneygeneral.gov/press/2023/050423CA.pdf>



CONSUMER ALERT: Marylanders Should Be Wary of Deceptive Online Sports Betting Companies and Scams

BALTIMORE, MD (May 19, 2023) – Maryland Attorney General Anthony G. Brown today issued a consumer alert urging Marylanders to always be aware of deceptive online sports betting companies, especially in advance of large-scale popular events like the 2023 Preakness. Companies in Maryland’s online sports betting industry, which also operate through mobile apps, have enticed bettors with aggressive marketing, such as so-called “risk-free” bets. However, these enticements often appear more attractive than they actually are. The fine print may contain limitations that negate the promised benefits. Additionally, it’s not just enticements and complicated “deals” – which may end up costing consumers more money than they were planning to spend in the first place – online gambling is also a target for cybercriminals looking to defraud unsuspecting bettors.

Online sports betting allows consumers to place bets through websites or mobile apps for a variety of sporting events. This type of gambling was launched in Maryland in November 2022, and is available through multiple sport betting companies, or “sportsbooks.” A listing of approved companies can be found here: <https://www.mdgaming.com/maryland-sports-wagering/>.

“Deceptive practices and scams have the potential to overshadow the excitement of sports betting and leave Marylanders vulnerable to financial losses,” said **Attorney General Brown**. “I urge all Marylanders to remain vigilant, conduct thorough research, and exercise caution to avoid financial loss due to misleading tactics. We will protect Maryland residents and their hard-earned money from deception by online sports gaming companies.”

Attorney General Brown offers the following tips to protect consumers from misleading information peddled by sportsbook platforms:

- Learn what other users are saying about the platform: Check consumer reviews and ratings with the Better Business Bureau (www.BBB.org). The BBB complaints are often detailed and include responses from the platforms.
- Read the fine print! Especially on all promotions and bonus money.

- With respect to “risk-free” bets, for example, those funds may only be credited back to the consumer to use again with the sportsbook, not as a refund of the money the consumer initially invested.
- Sportsbooks sometimes require users to gamble their own money before accessing any bonus they advertised.
- Some sportsbooks may restrict the games for which consumers can use promotional money or have additional restrictions that are only listed in the fine print.
- Read all the conditions placed by the sportsbooks that may limit how and when bettors are able to cash out their winnings, or if the sportsbook will penalize bettors – such as freezing accounts –for certain activities and strategies the bettor may use on their platform to increase their chances of winning.
- Remember that there is no such thing as a completely risk-free bet, or free money, when it comes to gambling, despite what may be implied by a sportsbooks ad.

To protect against fraudulent platforms and scammers looking to steal money and financial and personal information, consumers should follow these tips:

- The internet is flooded with fraudulent sports betting websites. Make sure that you are using the official websites of established sportsbooks that have been approved by Maryland’s Lottery and Gaming Control Agency.
- Ignore online gambling pop-up ads and unsolicited emails, text messages, or social media messages. Even if these look like they are coming from a legitimate sportsbook, they could be linking you to a fraudulent website instead.
- Report suspected scams to our Consumer Protection Division at 410-528-8662 or the Federal Bureau of Investigation at <https://tips.fbi.gov/>.

Online sports betting is prevalent and easier to access, now that it is legal in Maryland. Consumers should not forget that they are gambling with real money and that they can suffer devastating financial losses if their gambling becomes problematic. For assistance with problem gambling, Marylanders can visit the Maryland Alliance for Responsible Gambling at <https://www.mdgamblinghelp.org/> or call 1-800-Gambler.

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<https://www.marylandattorneygeneral.gov/press/2023/051923CA.pdf>



Consumer Alert: Scam “Nonpayment of Taxes” Letter Targeting Anne Arundel County Residents

BALTIMORE, MD (June 12, 2023) – Staff at the Anne Arundel County Tax Department have received complaints of a scam targeting area residents. Letters similar to the one pictured below have been sent claiming to be from the “Tax Assessment Securities” and “Tax Group Seizure Unit” of Anne Arundel County. **This is a scam.** The letter attempts to scare residents to respond by stating “Seizure of forfeiture may be imminent due to non-payment of taxes.”

This is not an official letter from Anne Arundel County or any other government agency. There is no such County agency, and it is believed this is an attempt to scam residents into paying a fake tax debt. There is a bold heading claiming the notice is a “Distrain Warrant” and a toll-free number listed on the letter, which may lead recipients to believe this is a legitimate communication. This is a fraudulent notice from a fictitious agency, and residents should not call the number.

What to Do

If any Marylander has received a similar letter, they should report it to the Attorney General’s Consumer Protection Division at 410-528-3228 or consumer@oag.state.md.us. Do not call any phone numbers on the letter, and do not send any money to anyone associated with this letter.

Tips to Avoid Scams

- Be aware of scams. Remember, letters from legitimate businesses or tax authorities are clearly identified in their correspondence, including location/mailing address and contact information.
- If someone calls by phone, and you suspect they are not your bank, or governmental authority or a legitimate business, hang up. If you need to contact your bank or a government agency, call them using the phone number listed on the agency’s official website. Don’t redial any numbers that show up on your caller ID.
- Never give out Social Security numbers, bank account numbers, or any other personal information to someone who calls you.

For more information on avoiding scams and protecting your personal and financial information, visit the Consumer Protection Division's publications page:
<https://www.marylandattorneygeneral.gov/Pages/CPD/Tips-Publications/edunit.aspx>.

Tax Assessment Securities
Anne Arundel County
TAX GROUP SEIZURE UNIT B-465023
Notice No. DWE15-STAT

DISTRAINT WARRANT

Tax Assessment Securities Public Judgment Records

Office Hours: MON - FRI 6:00AM - 6:00PM
(800) 453-7924

Date of this Notice: 5/19/2023
Notice No.: DWE15-STAT

SEIZURE OR FORFEITURE MAY BE IMMINENT DUE TO NON-PAYMENT OF TAXES

This warrant has been issued against [REDACTED] due to non-payment of a seriously delinquent tax debt. The liability has not been paid. This letter serves as a final judgmental notice.

The State Of Maryland can now take enforcement action such as seizing Social Security benefits, garnishing wages and bank accounts to satisfy the outstanding debt owed. If no action is taken by 5/29/2023 the State Of Maryland may revoke benefits, suspend licenses, and levy or offset any tax refund gained this year.

Your debt must be satisfied in full or settled to remove the levy. To avoid enforcement, call within fifteen (15) days of receiving this notice. Failure to respond may result in additional penalties, fees and interest.

In the event any amount other than costs recovered shall be credited against the tax liability for the collection of which such levy is made. This is not a bill. As a Taxpayer, you have the right to pay only the amount of tax legally due.

Total Amount Due:

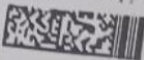
\$93,898

Penalties, fees and interest are unequal periodic amounts calculated and applied by the State Of Maryland

If you believe these balances are incorrect or wish to dispute any unjust penalties call (800) 453-7924 immediately.

We look forward to hearing from you immediately, and hope to assist you in fulfilling your responsibility as a taxpayer.

Enclosures: Copy of letter, DWE15-STAT, Envelope



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<https://www.marylandattorneygeneral.gov/press/2023/061223CA.pdf>



Consumer Alert: Avoiding Fraudulent Charities and Scams While Donating to International Conflict Relief

BALTIMORE, MD (October 18, 2023) – As violence in the wake of Hamas’ attack on Israel continues to unfold, scammers are setting their sights on people in the United States who are looking for opportunities to donate money to help those affected by this devastating conflict.

Unfortunately, unscrupulous individuals often use international conflict as an opportunity to prey upon those wishing to offer aid, so you'll want to be on the lookout for fraudulent charities and other scams.

Before donating any money to a charitable organization, check to see if the charity in which you are interested is registered with the [Maryland Secretary of State’s Public Registry](#). Several websites (such as [GuideStar](#) and [Charity Navigator](#)) provide information on an organization’s financials, mission statements, and more. This information may help you decide how to allocate your giving. Bogus charities frequently use names and logos that are slightly changed but resemble well-known, legitimate organizations.

Some strategies you want to keep in mind to protect yourself from fraud include:

- Never agree to give money over the phone or to a door-to-door solicitor. Ask the caller or solicitor for written information about the charity and read it before making your decision.
- Avoid high-pressure and time-sensitive tactics, such as solicitors who are urging you to make an immediate donation. Even if the charity has an urgent need for money, the need will still exist after you have vetted the organization to make sure it’s legitimate.
- Be wary about clicking on requests for donations found in emails, on a third-party website, or on social media. Scammers frequently lure consumers through social media or emails to fake websites, which are set up to steal personal and/or financial information or could release malware onto your computer.
- Do not respond to requests for prepaid credit cards, gift cards, or bitcoin. Someone asking for donations in prepaid credit cards, gift cards, or bitcoin is most likely a scammer.

- Do not agree to send money through a courier or wire. Legitimate charitable organizations do not send couriers to pick up contributions.

Read more about charitable donations in our “[Keeping Your Eyes Open When Donating to Charities](#)” Consumer’s Edge.

<https://www.marylandattorneygeneral.gov/press/2023/101823CA.pdf>