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Trailer scams target Indians

By Brenda Norrell
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ALBUQUERQUE, N.M. -- An attorney specializing in bordertown consumer cases warns American Indians about dealing with mobile home companies, who can declare bankruptcy and hide their assets to avoid paying reparations to victims.

"Don't ever make an up-front payment. They steal them and declare bankruptcy," said Rob Treinen, attorney with the Feferman and Warren law firm in Albuquerque.

"If you do give them a down payment, make sure you have a contract," Treinen said.

One Farmington mobile home dealer aired radio advertisements in the Dine language. When Dine speakers arrived at the office, they were greeted with coffee by Dine sales staff who described the deal.

But when it came time to sign the contract, the contract was in English and the buyers did not know what they were signing.

In one case, the mobile home company promised to take the family's existing trailer and pay it off as a down payment. The company did haul away the mobile home. The company resold it and never paid off the family's previous loan.

Meanwhile, the bank that financed the loan on the original home sued the family. Then, the mobile home dealer lied and said the family had sold the trailer to a relative.

The matter went to court arbitration, but the mobile home dealer declared bankruptcy.

Payday loan scams in bordertowns are another financing scam with high interest rates.

"When you only pay interest, your debt never goes away."

The elderly are particularly vulnerable, especially those who only speak their native language and are trusting of the false friendliness of manipulative businessmen.

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The image shows a vertical advertisement for iNest. At the top, the word "Advertisement" is written in a small font. Below it, the iNest logo is displayed, featuring a stylized house icon above the text "iNest." The background of the advertisement is dark and textured.