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## Home safe: With help, elder abuse victim fights off foreclosure

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Eighty-nine-year-old Pauline Reade will remain in her Pacifica home after fighting off foreclosure proceedings on a loan she was tricked into signing by a scam artist who has since fled the country.

Reade faced foreclosure on the home she has lived in since 1951 after Fetuu Tupoufutuna, a scam contractor, tricked her into signing loan documents in the sum of hundreds of thousands of dollars with various banks and mortgage entities, according to Reade's attorneys.



"I'm so relieved," Reade said yesterday. "I should have known better."

*Bill Silverfarb/Daily Journal*  
*Pauline Reade nearly lost her Pacifica home after a scam artist tricked her into signing loan documents.*

In March 2010, the San Mateo County District Attorney's Office issued an arrest warrant for Tupoufutuna and he faces up to nine charges in the elder abuse case including elder fraud by a caretaker, forgery and a great taking allegation among others.

Tupoufutuna is thought to have fled to either New Zealand or Australia.

The lawsuit was filed in San Mateo County Superior Court by Hope Nakamura of the Legal Aid Society of San Mateo County and Niki Okcu of the law firm of Cotchett, Pitre & McCarthy, who handled the case pro bono.

Yesterday, the two announced they settled the case to stop the sale of Reade's home with a number of companies involved in the loan transaction including RBS Financial, Products, Inc. Deutsche Bank National Trust Co., GMAC Mortgage, LLC, Mortgage Electronic Registration Systems, Inc., Executive Trustee Services, Paul Financial, Fetuu Tupoufutuna and Mohammed Ali George.

The suit was filed after Reade suddenly received a Notice of Trustee's Sale stating her home would be sold at a public sale.

The lien on Reade's property will be completely removed and she will have no obligation under the loan which currently exceeds \$420,000, according to her attorneys.

Reade's husband died in 1990 and she has little contact with any other family, Okcu said. She is also visually impaired.

Tupoufutuna indicated Reade had a pet-sitting business and was earning about \$3,500 a month on loan documents, according to her attorneys.

Reade hired Tupoufutuna in 2006 to do some repair work to her home. Work on the home extended for months in which time the victim and suspect developed a close fiduciary relationship, according to court documents filed with San Mateo County Superior Court.

Reade eventually named Tupoufutuna her executor and sole beneficiary in her will.

"Tupoufutuna was aware of Pauline Reade's significant health problems, lack of sophistication regarding real estate matters and her vulnerability given her advanced age, and given that she had no close relatives or contacts who would look after her. Defendant Tupoufutuna abused the trust Reade placed in him, and by

fraud, undue influence and forgery gained control of Pauline Reade's financial affairs," according to court documents.

Reade finally asked a neighbor to help her review her bills. Shortly thereafter, she contacted the Pacifica Police Department. Tupoufutuna allegedly had Reade sign more than 100 checks between 2006 and 2008.

With Reade's advanced age, Tupoufutuna must avoid arrest or a trial before the woman dies. If Reade were to die before the suspect is brought to court, charges would have to be dropped, according to the District Attorney's Office.

"Ms. Reade is a poster child for elder abuse. Tragically, there are hundreds of other similar cases, but the resources needed to fight these cases are simply not there. In this case, the result we achieved will allow Ms. Reade to live in her home," Okcu said.

The Legal Aid Society stepped in after Reade received a Notice of Trustee's Sale in 2009 stating her home would be sold at a public sale.

The initial lender on the loan was Paul Financial, according to Okcu. Within 30 days or so after issuing the loan, it was sold in the secondary market.

The loan was sold several times, Okcu said.

Tupoufutuna faces nearly eight years in prison if convicted on some of the charges, according to the District Attorney's Office.

Legal Aid Society works to educate seniors about the rise of financial elder abuse and provides assistance when abuse occurs. For more information visit its website at: [www.legalaidsmc.org](http://www.legalaidsmc.org).

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