

IDENTITY THEFT TODAY

Tackling Title Theft & Fraud

March 19, 2025
12pm - 1pm

SESSION NOTES

Below is a summary of the topics and items discussed on the March 19, 2025 session of **Identity Theft Today: Tackling Title Theft and Fraud**.

The information provided in this session recap is for informational purposes only. The content has been summarized and transcribed based on the session and is not a direct representation of the presenters' exact words. The material shared is intended to provide general legal information and is not intended as legal advice. It may not reflect the laws of all jurisdictions. Attendees are encouraged to consult a qualified legal professional in their jurisdiction for advice tailored to their specific circumstances.

SESSION TOPICS

Deep Fraud | Credit Freezes | Vacant Properties | Elder Protection | Recovery Actions

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Key Points About Title Theft

What Is Title Theft/Deed Fraud?

- Deed fraud occurs when criminals forge a property owner's signature on a fraudulent deed and file it with the county records office.
- After transferring ownership, scammers can sell the property, take out loans using the property as collateral, or even evict the rightful owners.
- Other related schemes include mortgage fraud and equity theft.

How Title Theft Works

- **Information Gathering:** Thieves collect personal information about target homeowners.
- **Forging Documents:** Criminals create fake deeds with forged signatures and often falsified notary stamps.
- **Filing Fraudulent Deeds:** The fraudulent deed is submitted to county records offices, which typically don't verify document authenticity.
- **Profiting from Fraud:** Scammers sell property, secure loans, or even rent out the stolen property.

Vulnerable Property Owners

- Elderly homeowners.
- Absentee owners with multiple properties.
- Deceased homeowners with unclosed estates.
- Owners in financial distress (tax delinquencies, foreclosure risk).
- Properties that appear unoccupied.
- Properties close to being paid off may be more attractive targets.



Preventive Measures

Monitoring Your Property Records

- Proactively check your property records via public record searches.
- Sign up for property notification alerts through your county (if available).
- Create Google alerts to monitor your property online.
- For investment/vacant properties, consider property management or regular property checks.
- Establish relationships with neighbors who can alert you to suspicious activity.

Protecting Your Credit

- Place credit freezes with all three credit bureaus (Equifax, Experian, TransUnion).
- Both spouses should freeze their credit profiles if property is jointly owned.
- Set up fraud alerts on your credit reports (these do not decrease your credit score).
- Regularly review credit reports for unauthorized accounts or inquiries.
- Pay property taxes on time to avoid appearing in financial distress.
- It is possible to freeze a deceased person's credit by contacting each bureau directly.
- Consider a HELOC with a reputable company as a potential deterrent if your mortgage is paid off.

If You Become a Victim

Immediate Actions

- Report the fraud to local law enforcement (non-emergency).
- Contact the FBI through www.ic3.gov (especially for wire transfers within 72 hours).
- Notify your State Attorney General's office (real estate division).
- Contact the County Records Office for a copy of the fraudulent deed.
- Notify any title company involved to halt property sales.

Legal Steps

- Consider ordering a title search to fully assess the situation (\$75-300).
- Contact any mortgage lenders involved.
- Important: File a "quiet title action" through an attorney to remove the fraudulent deed (could cost \$5,000+ for uncontested cases, significantly more if contested).

Additional Protection

- Place fraud alerts and credit freezes on your credit profiles.
- File an identity theft report.
- Review insurance policies for coverage of restoration costs.
- Check if title insurance or identity theft protection covers attorney fees.

Coming Up Next Month

Tax ID Theft and Scams

April 16, 2025
12pm - 1pm

Register at www.LRseminars.com

Key Attendee Questions

Q: What makes a property vulnerable to title theft?

A: Properties most at risk include those with high equity, homes owned by elderly individuals, vacation properties, and recently inherited real estate. Protect yourself by freezing your credit with all three bureaus, setting up county property alerts, and regularly monitoring your property records.

Q: How can I balance security and convenience with credit freezes?

A: Keep your credit frozen by default and only temporarily lift the freeze when applying for new credit. This approach provides strong protection while still allowing access when needed. Many credit bureaus now offer online portals that make temporary lifts quick and simple.

Q: What should I do immediately if my property title is compromised?

A: Start by filing a police report to create an official record of the crime. Next, obtain a copy of the fraudulent deed from your county records office. Then consult with a real estate attorney about filing a "quiet title action" to restore your rightful ownership.

Q: Are preventive services worth the cost?

A: Consider that while monitoring services cost \$10-30 monthly, recovering from title fraud can cost thousands in attorney fees alone. Start with free protective measures like credit freezes, then evaluate paid services based on your property's risk factors and whether they offer restoration insurance, not just monitoring.

Q: How can families protect elderly relatives' properties?

A: Create a collaborative system where family members help seniors freeze their credit and take turns monitoring property records. Sign up for property notifications on their properties so you can alert them to any suspicious activity. Maintain shared access to important documents and establish a clear communication plan for addressing concerns promptly.

ABOUT OUR SPEAKER:



SAHARA SEARS

LEGAL RESOURCES

Head of Business and Product Development at Legal Resources, a Legal and Identity Theft plan provider headquartered in Virginia Beach. Leads the research and content development for Legal Resources' Legal and Identity Theft educational seminars and regularly presents for employees, employers, and professional associations on these topics each year. Additionally, Sahara currently serves as a Board Member for the Peninsula Chapter for the Society of Human Resources Management (PenSHRM).

Education:

Bachelor of Applied Science in Criminal Justice, University of South Florida

Certifications:

Identity Theft Risk Management Specialist
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DISCLAIMER: This summary highlights key webinar points and questions. For comprehensive details, view the full seminar at [LRSeminars.com](https://www.lrseminars.com).

Contact Us

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