

What is Deed Fraud?

- **Deed Fraud** is a scam where criminals illegally transfer a property's ownership to themselves using forged documents, fake identities, or trickery, and then sell the property, take out loans, or rent it to tenants. The goal is to steal the property's equity or use it as collateral for a loan, leaving the real owner to face financial loss and legal battles to reclaim their property.
- This type of scam often favors vacant land or unoccupied homes.
- The process for the rightful owner of the property to nullify a fraudulently recorded deed is extremely time-consuming and expensive. However, if successfully pursued, it leaves the innocent purchaser of the property with nothing. This includes neither the funds used to purchase the property, or the property itself used by the perpetrator of the scheme.

Maine Fraud Legislation

- The State of Maine recently passed legislation to establish a *Commission* to recommend methods for preventing deed fraud in the State.
- The Commission includes members of the Maine State Senate and House of Representatives, a Real Estate Title Attorney, Maine State Police Computer Crimes Unit, Banking Institution representative, Real Estate Brokers Association representative, and a Register of Deeds.

How to prevent being a victim of Deed Fraud?

- Continually monitor online County records
- Sign up for Property Fraud Alerts
- Drive by your vacant property, ask a neighbor to alert you to anything suspicious or hire a management company to periodically check the property
- Take action immediately if you stop receiving the water/sewer or tax bills for the properties
- Report suspected fraud to the FBI's Internet Crime Complaint Center at www.ic3.gov

Cumberland County Property Fraud Alert

- *Property Fraud Alert* is an electronic notification service that alerts a subscriber, via email, every time a land records document is recorded with a requested name in the Cumberland County Registry of Deeds
- This service is offered free to the constituents of Cumberland County
- Sign up for this service at <https://pfa.uslandrecords.com/Default.aspx>

Property Fraud Alert



Property Fraud Alert is an electronic notification service that alerts a subscriber via email every time a land records document is recorded with a requested name in a participating County Land Records Office.

PFA is currently serving these counties:

Allegheny(PA), Angelina(TX), Barnard(VT), Barrington(RI), Bethlehem(CT), Bristol Fall River(MA), Bristol North(MA), Cherokee (TX), Coventry (RI), Cumberland(ME), East Lyme(CT), Gloucester(NJ), Hamden(CT), Kent(DE), Marion(TX), Monroe(CT), Plymouth(MA), Portsmouth(RI), Val Verde(TX), Tiverton(RI), Waterford(CT), Springfield(VT)

Nassau County NY PFA Users Please click [Here](#) to go to the Nassau County NY custom Property Fraud Alert website.

[Register now](#) and protect your property from fraud...

Registration Help: Click the "Register Now" to start your registration. Test After accepting the terms of the web site agreement you will be prompted to enter an email address (email address of the recipient of the notifications) and phone number. The next page will prompt you to select the counties for which you wish to be notified, and the notification method (email, or phone if available) that you prefer. The next page is where you will specify the list of names of physical persons (First Name, Last Name, Middle Initial) or organizations (Business Name) which will be monitored in the documents recorded in the counties previously selected. If you choose a county that charges for this service, the next registration step prompts you for your credit card data. The final page summarizes your registration selections. You will see the counties selected, notification method, and fees (if applicable) and subscription duration. Press Finish to complete the

Thank you for your time.

Questions?