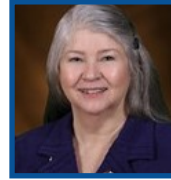


# Recorder of Deeds

Serving Kent County with Pride by using property records industry standards and best practices to make transactions faster, safer, & more convenient for everyone



## Why Register for Property Transaction Alerts?

As early as 2008, the FBI warned about Dark Web thieves using false identities to "steal" houses. Examples:

- Unoccupied homes rented or "sold" by thieves impersonating owners,
- Wiring instructions intercepted and redirected to fake accounts,
- False deeds recorded; used by squatters to keep the police at bay while thieves abscond at night.

The US Secret Service and the American Land Title Association warned of "seller impersonation" scams in Spring 2023.

In one week, May 2023, the Kent County Realtors Association said four Dover properties were put up for sale by someone who did not own them. In June, Troop 3 detectives investigated the fraudulent listing of a vacant lot near Lebanon.



Buyers should be suspicious if properties are listed online for bargain prices, quick closings, and cash sales using "sellers" notary. Empty lots, vacant land, vacation homes, and houses without mortgages are targeted.

Properties cannot be "stolen" from lawful owners using fraudulent documents. Property fraud is rare. However, it takes time and money to set things right when thieves borrow against, rent out, or pose as sellers for properties they do not own. The longer the crime goes undetected, the more complex the case becomes and the more expensive to rectify the damage.

Lawyers, realtors, and mortgage companies do their best to prevent fraud, yet cybercrime continues to grow. Several states are drafting Property Theft laws. Ads on radio and TV urge property owners to buy \$140 a year commercial "insurance" claiming to "protect" against title thieves.

Sussex, New Castle, and—as of

June 2023—Kent offer Industry Best Practice fraud alert software to minimize damage by alerting victims within days of recordation. **Registration is FREE!**

Besides quickly discovering fraud, property owners benefit significantly from the transparency of prompt notice of legitimate recordings.



Use your cell phone camera to access this QR code or go to

<https://pfa.uslandrecords.com/Default.aspx> to register for

free notifications whenever your name is part of a property transaction recordation.

Of course, most transactions are legitimate: liens removed, equity lines of credit added, houses legitimately sold, etc.

In this day and age of increasing cybercrime, it is better to be safe than sorry.

### Recorder of Deeds & the Law

Documents must be in "recordable format" before we upload to the database: is legible, has buyer and seller, TAX ID #, notary, margins and paper to standard, etc.

Our time stamp on the recording sets precedence for encumbrances, so speed is important as well as accuracy.

We do not slow the recording process to inquire if signatures are fake, or ID used by the seller is real.

Delaware Law: "It is not the Recorder's responsibility to ensure the accuracy or legality of the documents themselves, except insofar as they qualify to be recorded. Security for that lies outside the scope of recording."

Learn more. Contact the Honorable Eugenia Thornton, Kent County's Recorder of Deeds.

## Details

In a few minutes, citizens can lessen the damages caused by Property Fraud, as well as be up to the minute on legitimate transactions that are recorded in their names.

**YOU MUST HAVE AN EMAIL TO USE THIS SERVICE!** The phone alert is not activated. Only the email.

If you do not have your own email, ask your attorney, your power of attorney, the executor of your will, or a very good friend to register in your name using their email address.

You may register as many names as you like. Suggest you look at your credit report and register any variations of your name found there.

While more than one name or variation of a name may be registered, only one email will be used for the alert. If you want more than one email, you must register again using that email.

You may add, subtract, or delete names as often as you like.

If you have a common name, you may get a lot of false alerts.

There is NO PRINT FEATURE on the software. The alert will direct you to use the US Land Records software to research the document if you are unsure what it is. Please review the Recorder of Deeds Issue Paper "Explore Property Records from Anywhere—Free" for details of how to review documents recorded in your name.

**An alert does not mean illegal or unauthorized activity. It means a property transaction has been recorded in your name.**

## How to Register

1. Using the URL or QR code on the opposite page, click "Register Now" to start your registration.
2. 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 numbers.
3. The next page will prompt you to select the counties for which you wish to be notified. Select Kent County, DE. (If you own in NCC or Sussex, you must go to their respective Recorders of Deeds websites to register. All three counties have similar alert software.)
4. Select EMAIL for the notification method (email is the only option available. The phone alert is not activated.)
5. The next page is where you will specify the list of names of physical persons (First Name and Last Name) or organizations (Business Name) which will be monitored in the documents recorded in the counties previously selected.
6. The final page summarizes your registration selections. You will see the counties selected, notification method, and subscription duration.
7. Press Finish to complete the registration.
8. You will receive a confirmation email from PFA.DoNotReply@avenuinsights.com
9. When documents are recorded in your name from now on, you will receive a DO NOT REPLY email directly from AVENU, our vendor. It will tell you the type of document that has been recorded and direct you to US Land Records to review the document for yourself.
10. Refer to our "Explore Property Records from Anywhere—Free" issue paper for step by step instructions.
11. If you see a name you do not recognize, contact the mortgage company or your closing attorney for explanation. If you detect fraud, initiate a police investigation from the jurisdictional agency over the property. Please do not contact the Deeds office as we cannot offer legal advice.