

## Kent County Recorder of Deeds Top 10 Tips for Avoiding Property Fraud

Property transfer fraud is illegally manipulating property ownership documents to unlawfully transfer a property's title from the legitimate owner to another party without the real owner's consent.<sup>1</sup>

The crime begins with using stolen personal information to impersonate the actual property owner.<sup>2</sup> If *any* fraudulent document culminates in a deed, then the deed is also fraudulent. Examples include fraudulent or stolen identities; inaccurate surveys; fraudulent, complicit, or out-of-date notarial certifications; out-and-out forged documents; and manipulation of documents or deepfakes of the actual owner using AI technology.

The increasing frequency and sophistication of title fraud places the integrity of the nation's property records under constant threat.<sup>3</sup>

The Kent County Recorder of Deeds offers ten tips to minimize harm from this nationwide crime:

- 1. Check Kent County records to ensure all information is up-to date at <a href="https://kcpms.kentcountyde.gov/">https://kcpms.kentcountyde.gov/</a>.
- 2. Check your deed at <a href="https://i2g.uslandrecords.com/DE/Kent2/D/Default.aspx">https://i2g.uslandrecords.com/DE/Kent2/D/Default.aspx</a>. Ignore third party vendors trying to sell you this data. It is free from Kent County.
- Register for Kent County's free Property Fraud Alert system at <u>https://pfa.uslandrecords.com/Default.aspx</u>. If you have aging parents, register in their names, using your own email for the alert.
- 4. Check on vacant land or unoccupied property often. Do not let mail or solicitations pile up at the property. Ask friends or relatives who live near it to drive by occasionally, watch for realtor signs.
- 5. Be cautious of unsolicited offers or communications regarding your property.
- 6. Consult with legal professionals over decisions related to property ownership.
- 7. Protect your personal identifying information. Be cautious sharing personal details, and create strong, unique passwords for online accounts and Wi-Fi networks.
- 8. Consider the purchase of enhanced title insurance.<sup>4</sup>
- 9. Be wary if you are offered property for an unbelievably low price.
- 10. Be wary if the seller wants a cash sale and/or provides their own notary public.

For more information about property fraud, its risks, how to protect your property, and mitigate damage, please visit <u>https://www.kentcountyde.gov/My-Government/Departments/Deeds-Office/Property-Fraud</u>, email <u>recorder@kentcountyde.gov</u> or call (302) 744-2314.

<sup>&</sup>lt;sup>1</sup> Understanding the Surge in Title Fraud—And How to Prevent It - The MortgagePoint

<sup>&</sup>lt;sup>2</sup> Ibid <sup>3</sup> Ibid

<sup>&</sup>lt;sup>4</sup> How to determine whether you need 'enhanced' title insurance when buying a home - The Washington Post