# **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?

Lawyers, realtors, title, and mortgage companies do their best to prevent property fraud, yet cybercrime continues to grow. In one week in May 2023, the Kent County Realtors Association said four Dover properties were put up for sale by someone who did not own them. In 2023 amd 2024 Troop 3 detectives investigated the fraudulent listing of vacant lots near Lebanon, Felton and Harrington.

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

- Using false documents to pose as owners and borrow against the equity,
- 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.



Sussex, New Castle, and—as of June 2023—Kent counties offer *Industry Best Practice* Property Transaction alert software to minimize damage by alerting victims within mere days of the recordation. **Registration is**FREE!

Properties cannot be "stolen" from lawful owners using fraud. Property fraud is rare, but devastating. 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.

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

Several states are drafting new

Property Theft laws. Ads on radio and TV urge property owners to buy a \$140 per year commercial version of our **FREE** product that alerts our owners of fraud.

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 legal name is part of a
property recordation.

Of course, most transactions are legitimate: liens removed, equity lines of credit added, houses legitimately sold, etc. However, in this day and age of increasing cybercrime, it is better to be safe than sorry!

## Recorder of Deeds & the Law

Before uploading to our database, documents must be in "recordable format," i.e., legible, buyer and seller identified, TAX ID #, notary, margins and letter-sized paper, etc.

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

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."

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

Contact the Hon. Eugenia Thornton, Kent County's Recorder of Deeds at the contacts below.

555 Bay Road, Dover, DE 19901

(302) 744-2314

Recorder@kentcountyde.gov

### **Details**

In just a few minutes, citizens can lessen the damages caused by Property Fraud, as well as be up to the minute on legitimate transactions recorded in their names by registering for FREE Transaction Alert Email notifications.

#### Pfa.uslandrecords.com

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 children, your attorney, your power of attorney, or the executor of your will to register in your name using their email address.

You may register as many names as you like per one email address. We suggest you lregister any variations of your name. At a minimum, be sure to check <u>uslandrecords.com</u> to register exactly how your name is recorded on your deed or mortgage.

Please review the Recorder of Deed's factsheet entitled "Explore Property Records from Anywhere—Free" to learn how your name is recorded on your property documents and to verify the activity mentioned in the alert.

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.

You cannot print using this software. The alert will direct you to use the US Land Records software to research the document if you don't recognize what the alert tells you.

An alert does not mean illegal or unauthorized activity.

## **How to Register**

- 1. Using the URL <a href="https://pfa.uslandrecords.com/">https://pfa.uslandrecords.com/</a>
  <a href="Default.aspx">Default.aspx</a> or QR code, click "Register Now" to start your registration.</a>
- 2. After accepting the terms of the web site agreement, you will be prompted to enter the email address of the recipient of the notifications.
- 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 New Castle 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).
- Specify the names of people or organizations which will be monitored in documents recorded in the counties selected. At least one name should match the name on the recorded document. Hit "add" for each name.
- 6. The final page summarizes your registration selections.
- 7. Press Finish to complete the registration.
- 8. You will receive a confirmation email from PFA.DoNotReply@avenuinsights.com
- When documents are recorded in the names entered, you
  will receive a DO NOT REPLY email directly from AVENU.
  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. If you see a name you do not recognize, promptly contact the mortgage company or your closing attorney for an explanation. If you detect fraud, initiate a police investigation from the jurisdictional agency over the property. You will need to contact a Real Estate Attorney for help once you file the police report.
- 11. Please do not contact the Deeds office. We cannot offer legal advice and will only slow the process. Speed is key!