



Property Fraud Plan of Action

Registration & Education

Presented by Hon. Eugenia Thornton


Kent County Recorder of Deeds

- FBI “Latest Scam on the Block” 2008
- Use Fake ID to take out loan on equity
- State Law: Attorney Closing State
- Nevertheless, cybercrimes are on the rise

House Stealing

The Latest Scam on the Block

03/25/08



What do you get when you combine two popular rackets these days—identity theft and mortgage fraud? A totally new kind of crime: house stealing.

Here's how it generally works:

...The con artists start by picking out a house to steal—say, YOURS.

...Next, they assume your identity—getting a hold of your name and personal information (easy enough to do off the Internet) and using that to create fake IDs, social security cards, etc.

...Then, they go to an office supply store and purchase forms that transfer property.

...After forging your signature and using the fake IDs, they file these deeds with the proper authorities, and lo and behold, your house is now THEIRS.*

There are some variations on this theme...

...Con artists look for a vacant house—say, a vacation home or rental property—and do a little research to find out who owns it. Then, they steal the owner's identity, go through the same process of transferring the deed, put the empty house on the market, and pocket the profits.

...Or, the fraudsters steal a house a family is still living in...find a buyer (someone, say, who is satisfied with a few online photos)...and sell the house without the family even knowing. In fact, the rightful owners continue right on paying the mortgage for a house they no longer own.

HOUSE STEALING

Here's how it generally works:

Step 1: Con artists pick a house to steal—say, yours. It can be a vacation home, rental property, or the home someone is living in right now.

Step 2: They assume the identity of the homeowner (often using the Internet to obtain personal information) and then create realistic fake IDs.

Step 3: They transfer the deed of the house into their name by obtaining the forms, forging signatures, using the fake IDs, and filing the paperwork with proper authorities. Now, they own the home.

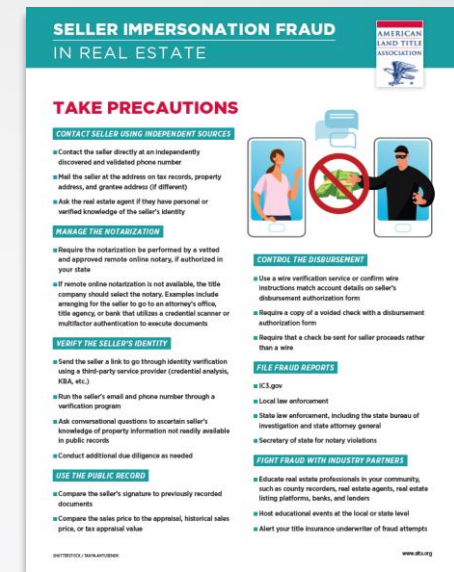
Validation 1: Con artists find a home, steal the owner's identity, sell the property, and pocket the profits—even if someone still lives in the house.

Validation 2: Crooks prey on homeowners having trouble paying their mortgage, promising to refinance but instead "buying" the home using fake identities. The crooks use the title and the banks lose the money they loaned to fake buyers.

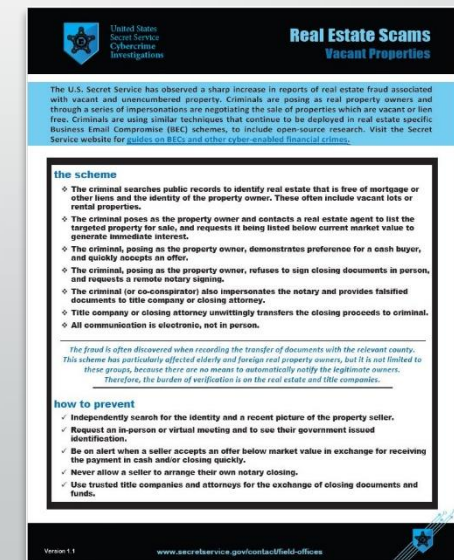
Screen Print of FBI Webpage about House Stealing.
https://archives.fbi.gov/archives/news/stories/2008/march/housestealing_032508



- 2023: Secret Service, Mortgage Companies & ALTA warn
- Fake ID & notaries, sell vacant lots, vacation homes
- Bargain price, fast closing, cash sale, all online
- \$900,000 damage City of Philadelphia, ring busted 2021
- Wooded lot in CT—ongoing lawsuit now
- 7 one-million-dollar homes in Sussex Jan 2023
- Per KCAR, 4 Dover properties almost sold in 1 week, May 2023
- 1 vacant lot, Windswept, June 2023; Milton Sept 2023



ALTA, above, and US Secret Service, below, created a handouts to explain the crime and provide precautions to take to help prevent these scams

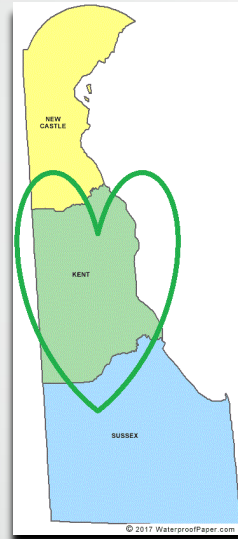
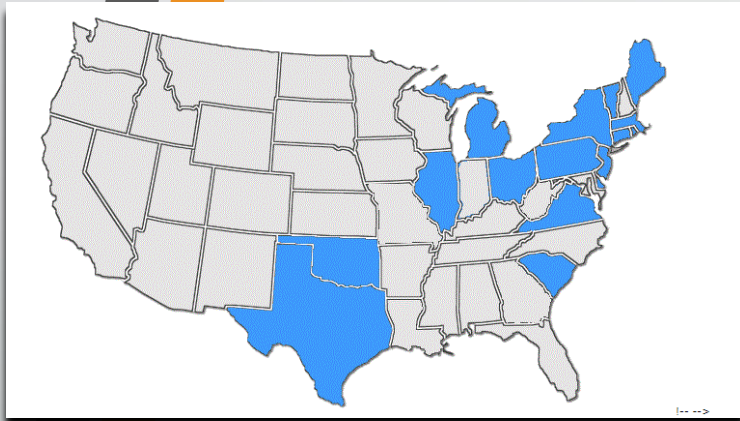


Kent County Recorder of Deeds

- Announce Transaction Alert Plan, June 24, 2023
- Registration for email alerts:
 - 667 registrations in 1st 30 days = \$93,380* value 1st 30 days!
- Education via Communications Plan
 - Fact Sheet 1: *Explore Property History from Anywhere--Free*
 - Fact Sheet 2: *Why Register for Property Transaction Alerts?*
 - Radio/TV, print, speaking to civic groups
 - White Paper to focus on the Law, educate taxpayers (pending)

*Commercial product not as fast or secure is \$140 per year. Ours is one-time registration as long as we keep our same Land Records Management System Vendor.

Explore what is already recorded in your name uslandrecords.com



Registry Home Search Criteria Search Options Search Help&Support FAQ

KENT COUNTY
LEVY COURT

Office: Real Property Search Type: Name Search * Business Last Name First Name Party Type: Both

Search Reset Advanced Options

Real Property Name Search Last Recorded Doc#: 497847 on 08/02/2024 @ 1:06:35 PM

Welcome to Kent County Real Property Search

Important Note: Please click this link [Website Help](#) to contact Avenu Insights Web Support for any website technical questions or problems.

New!! Property Fraud Alert
This new **FREE** service provided by Kent County will alert you with an e-mail notification when a document is recorded. Please click [Property Fraud Alert](#).

Real Property indices and images are certified from January 30, 1874 to present. New recordings will be added and kept up to date as quickly as possible. Be sure to check the certification dates when searching.

- Search:**
In general, names are searchable as written on legal documents. However, in the case of non-human names such as corporations, please use the Recorder of Deeds indexed these documents.
[Click here](#) for Kent County DE Indexing Standards
[Click here](#) for Searching Instructions
[Click here](#) for Image Viewing and Printing Instructions
[Click here](#) for Download (Basket) Instructions

Note: Effective March 7, 2023, all existing logins were terminated due to payment portal change (PayPal) to a secure PayPal interface. The Kent County USLandRecords website will no longer keep your credit card information on file.

- Fees:**
Searching and watermarked document viewing is provided as a free service. Printing and/or downloading will be charged.

[Monthly Subscribers](#)

Kent County, DE

Kent County Recorder of Deeds
555 Bay Road
Dover, DE 19901
Phone: 302 744-2314
Email: recorder@kentcountyde.gov

Honorable Eugenia Thornton
Kent County Recorder of Deeds



Search FREE! Downloading, printing modest charge—security benefit!
Watermarked unless paid for by legitimate source verified by PayPal!

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. The Property Fraud Alert Service is offered, based on Customer specifications at either no charge or a charge of a small fee.

PFA is currently serving these counties:

Allegheny(PA), Angelina(TX), Barnard(VT), Bristol Fall River(MA), Bristol North(MA), Bristol South(MA), Cumberland(ME), Gloucester(NJ), Kent(DE), Plymouth(MA), South Burlington(VT), Val Verde(TX)

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 and Last Name) 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 registration.

If you are experiencing any problems with your registration please click [here](#).
© 2023 [Avenu Insights & Analytics](#). All Rights Reserved.

Pfa.uslandrecords.com

- **REGISTER FOR FREE**
- One email per registration, unlimited names. Use all aliases.
- Get email within one week if anything is recorded in your name (mortgage, liens, UCC, sales)

Example of Alert Email

To: [XXXXXXX](#)

Subject: Property Fraud Alert System Notification

Dear customer:

There was a recording with the name "XXXXX" name in the county of Kent (DE).

Last Name\Business Name: XXX

First Name: XXX

Recording Date: 8/16/2024 12:00:00 AM

Document Type: DEED

Book: 13135

Page: 174

Instrument #: 498657

To ensure delivery, add PFA.DoNotReply@avenuinsights.com to your address book.

To review this document please go to the appropriate county/town at <https://www.uslandrecords.com>.

Don't be a Victim: Don't Pay for What is FREE!

Sponsored
US Realty Records
https://www.usrealtyrecords.com

Find The History of a Property

Look Up Any **Property's History** – Pull Up All the Data You Need From Your Mobile Phone or Tablet While You're On-the-Go. Know a **Home's** Value, Owners, Financial **History**, Taxes, Mortgages and Lots More. Official **Property** Records. Instant Access. Millions of Records. Money Back Guarantee.
About Us · About · Features · Home · Log In · Complete Your Order

Sponsored
Ownerly
https://www.ownerly.com

Trace Your Property History

Public Data At Your Fingertips – Insight Into **Property** Values. Get The Tools You Need To Help You Manage Your Largest Asset. Search Data On **Properties**. Save up to Thousands in **Home** Services with Ownerly® Rewards. Handyman Savings. **Home** Insurance Savings.

Sponsored
Property Recs
https://www.propertyrecs.com › local › property-record

Delaware Property Records

Property Records By Address – Dover **Property** Records - Mortgage Info, Taxes, Liens, and More. Don't Invest Without The...

Sponsored
Public Record Reports
https://www.publicrecordreports.com

Check The History Of a Home

History of my property free – Search Valuable Info on **Properties** Including Owners, Taxes, Deeds, Estimated Value & More.

kent county levy court property fraud

All News Images Forums Videos Shopping Web More Tools

Property Fraud
Kent County Levy Court (.gov)
https://www.kentcountytde.gov › Deeds-Office › Proper...
Property **fraud** is a form of identity **theft** that involves the title to your home. Though dubbed "House Stealing" by the FBI, properties cannot be stolen from ...

Deeds Office
Kent County Levy Court (.gov)
https://www.kentcountytde.gov › Departments › Deeds...
Property **Fraud**. Pause. Previous; Next. Press left and right keys to move between slides. PAPPRL; **Deeds** Counter; **Deeds** Computers; **Deeds** Computer Stations; Stack ...

Property, Deeds & Records Requests
Kent County Levy Court (.gov)
https://www.kentcountytde.gov › Residents › Property...
... **fraud**—you will learn of it in less than a week. Click to read more: Why Register for Property Transaction Alerts?(PDF, 572KB) · Click to Register. Are you ...

Kent County Levy Court
Kent County Levy Court (.gov)
https://www.kentcountytde.gov › Home
Search **Property** Records in Kent County · Submit a Public Records Request · Tax ... Contact Us. District Map. **Kent County Levy Court**. 555 Bay Rd. Dover ... Kent County Tax Account Search · Kent County GIS · History of the Levy Court Missing: #fraud | Show results with: fraud

Property Transaction Alert System
Kent County Levy Court (.gov)
https://www.kentcountytde.gov › files › new-folder | PDF
What should you do about **Property Fraud**? Registration AND Education. * Eugenia.Thornton@kentcountytde.gov · 302 744 2321 direct line. • 302 744 2314 main ...

Don't be a victim of property fraud!

- Property Owner
 - New lender documents in your mailbox
 - Utility bills rising on property you are not occupying
 - County property tax bill does not come when expected
 - Have someone check your property if you are not living there
- Buyer
 - Bargain basement price
 - All communication done online
 - Seller wants to use own notary and closing company
 - Cash sale and quick closing

What should you do about Property Fraud?

Registration AND Education

- Eugenia.Thornton@kentcountyde.gov
- 302 744 2321 direct line
- 302 744 2314 main office

Find out what is in your Records

Register for Property Fraud Alerts

Help a Senior Register

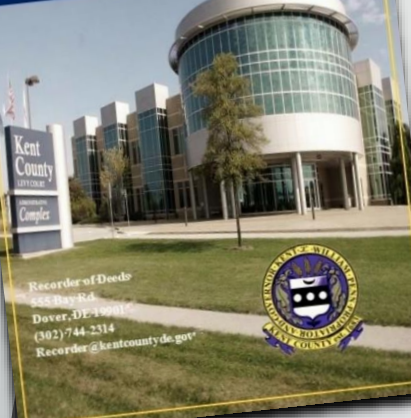
Contact Kent ROD, ask for handouts to share

Ask Gene to Speak


Support legislative initiatives

PROPERTY-FRAUD

Kent County's Plan for Action



Recorder of Deeds
Eugenia Thornton
Dover, DE 19901
(302) 744-2314
Recorder@kentcountype.de.gov



FOR IMMEDIATE RELEASE

Recorder of Deeds Office Now Email Alerts for Property Record Changes

From: Hon. Del. Craig Thomas, Recorder of Deeds Eugene Thornton announced today that registration for software starting October allows users to receive an alert for their property transactions.

"Traditionally, you always walk in to the office," Thornton said. "With our new software, you can get alerts for your property transactions."

"This is a great benefit for our citizens and a great benefit for our office," Thornton said. "These alerts are available for all property records."

Thornton said that the software is available for all property records and is available for all property records.

Thornton said that the software is available for all property records and is available for all property records.

DELAWARE STATE NEWS | BAYTODAYNEWS.COM

except through email or text should send up big red flares to potential buyers," she added.

Further, according to the American Land Title Association, victims may not learn of a problem for years, due to the types of people and land targeted.

"While property cannot be 'stolen' through fraud if buyers make improvements to properties not legally theirs, things get very expensive and time-consuming for everyone involved," Ms. Thornton said.

There is some good news: According to the recorder of deeds, our state fares better than most because, by law, Delaware attorneys perform closings.

Even so, she said, if any document is fake, the deed is fraudulent. Examples include court orders obtained under false premise, notaries or powers of attorney not legally empowered, realistic-looking fake documents, forged signatures and fake IDs.

"We receive most of our documents electronically, (but) these are public records that fraudsters already know how to access," she said. "Now, (with this software,) property owners will possess the same knowledge as thieves. Your documents are safer with your involvement."

To register for the alerts, visit pfa.uslandrecords.com. An unlimited number of names can be entered, and names can be changed at any time. To learn more, contact recorder@kentcountype.de.gov or call 302-744-2321.

In addition, Ms. Thornton said she is available to speak to any interested civic association. To schedule a visit, contact her office.

Staff writer Craig Anderson can be reached at 302-741-8296 or anderson@sinissusa.org. Follow @DSNAnderson on Twitter.



Recorder of Deeds Gene Thornton holds the first book of the county. DELAWARE STATE NEWS/CRAG ANDERSON

AVENU PROPERTY FRAUD ALERT SOFTWARE COMMUNICATIONS PLAN

"Serving Kent County with Pride"

JUNE 8, 2023
KENT COUNTY RECORDER OF DEEDS
Prepared by Hon. Eugenia Thornton, Recorder

Details

In a few minutes, citizens can assess the damages caused by property fraud, and be up to the recorder to register transactions that are recorded in their names.

How to Use

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 notification) and phone number.

3. The next page will prompt you to select the counties for which you wish to be notified. Select Kent County. If you wish to be notified in other counties, you may select them as well.

4. You may register to receive notices on this page. Select your county and you will be prompted to register your name for your county of residence.

5. You may also register to receive notices on this page. Select your county and you will be prompted to register your name for your county of residence.

6. You may also register to receive notices on this page. Select your county and you will be prompted to register your name for your county of residence.

Recorder of Deeds

Explore Property Records from Anywhere—Free

From the comfort of your home or office, you can now explore property records from anywhere. This is a great benefit for our citizens and a great benefit for our office.

From the comfort of your home or office, you can now explore property records from anywhere. This is a great benefit for our citizens and a great benefit for our office.

From the comfort of your home or office, you can now explore property records from anywhere. This is a great benefit for our citizens and a great benefit for our office.

Explore your property records, step-by-step

The history of your home and property can be fun and easy to research in your own time. Please be prepared to show your book to look at the data. Use any codes connected to the internet. Visit the Kent County Website. From the homepage, select "Home Search" and then enter your legal name on the search page.

Click "Home Search" on the Kent County website to start your search. Be prepared to show your book to look at the data. Use any codes connected to the internet. Visit the Kent County Website. From the homepage, select "Home Search" and then enter your legal name on the search page.

Click "Home Search" on the Kent County website to start your search. Be prepared to show your book to look at the data. Use any codes connected to the internet. Visit the Kent County Website. From the homepage, select "Home Search" and then enter your legal name on the search page.

Recorder of Deeds

Why Register for Property Transaction Alerts?

From the comfort of your home or office, you can now explore property records from anywhere. This is a great benefit for our citizens and a great benefit for our office.

From the comfort of your home or office, you can now explore property records from anywhere. This is a great benefit for our citizens and a great benefit for our office.

From the comfort of your home or office, you can now explore property records from anywhere. This is a great benefit for our citizens and a great benefit for our office.

Kent County LEVY COURT

Serving Kent County with Pride

Community Newsletter & Parks, Recreation and Library Activity Guide

65+, Mortgage free, or own an unoccupied home? READ THIS!

The Kent County Recorder of Deeds is pleased to announce that we are now offering a new service to our citizens. This is a great benefit for our citizens and a great benefit for our office.

The Kent County Recorder of Deeds is pleased to announce that we are now offering a new service to our citizens. This is a great benefit for our citizens and a great benefit for our office.

The Kent County Recorder of Deeds is pleased to announce that we are now offering a new service to our citizens. This is a great benefit for our citizens and a great benefit for our office.

Explore your Property's History

Secure its Future



Check ownership of property in your name with your smartphone.

Register for property transaction alerts with your smartphone.

Register for Free Today!

Use QR on front, or link below, to check your status now:
<https://i2g.uslandrecords.com/DE/Kent2/D/Default.aspx>

Take action now! Learn ownership history of property in your name. Be informed via email of future changes. Register free!

- Learn ownership history of your home or property.
- Know when property ownership changes, liens placed or removed; mortgages created, transferred or paid off.
- Know if fraudulent transactions are recorded in your name. (Report fraud to the police with jurisdiction over your property, contact a real estate attorney to clear your title.)
- Receive emails vs. visiting or calling the Deeds office. So easy!
- No out of pocket expense required! Registration is free!

Click below, to register for future alerts:
i2g.uslandrecords.com/Default.aspx

Eugenia Thornton, Kent County Recorder of Deeds, 302-744-2314



Communication Plan in action!