

LEGAL EASE



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Beware of companies offering to obtain your property deed for a fee

Recently, I transferred the title of a client's real estate from both spouses to his name alone for Medical Assistance planning purposes. Within two weeks, the client had received an official looking notice offering to obtain his recorded deed and a "property assessment profile prepared just for him" for a mere \$86.00. This solicitation, out of California in this case, is a scam. The client has a copy of his recorded deed and the information in the "Property Assessment Profile" is either in his possession or can be easily obtained for no charge.

These solicitations prey on the public's perception, in particular seniors, that it is necessary to have a copy of their deed in their possession. Furthermore, these scammers, despite a disclaimer buried in the "Notice," indicate that the property assessment information is needed and that no one else can provide it. In fact, because deeds are recorded, the deed is "on record" in the County Recorder of Deeds office. There is no need to keep a copy of the deed in your home or safe deposit box. However, if you wish to have a copy and cannot locate yours, it is a simple matter to obtain one, especially in Chester, Berks, and Montgomery Counties.

The Montgomery County Recorder of Deeds, Jeanne Sorg, spoke to a reporter at the *Times Herald* last January. Ms. Sorg reported that this type of solicitation is not a new scam, but one that has been around for some time and periodically surfaces. These are data mining companies who search property records for recent transfers of real estate. Some homeowners, particularly seniors, may not realize that they have a copy of their deed already. But if they cannot locate it, it is easier and far less expensive to call the Recorder of Deeds office in their County and request a copy. In Montgomery County, for instance, it costs approximately \$10.50 to obtain a copy online. It is illogical to pay a company in California to obtain a deed for you for \$86.00 when you can obtain one for yourself for far less money.

The real danger lies in what these solicitors can do with your information. In the notice, the pertinent public information is provided. However, payment to them can give them personal identity information that can be used to put a lien or mortgage on your property without your knowledge. Montgomery County offers a service called "FraudSleuth" which is a free online service that will email a property owner about anything sent to the Recorder of Deeds office regarding your real estate. Ms. Sorg states that "If someone tries to put something on your deed, or is selling or putting a mortgage on your property, you will get an alert."

If you receive one of these notices, do not respond and shred the notice to protect your identity. A deed to your real estate can be obtained by you for very little money and without opening yourself up to a scammer. Such attempts can be reported to the PA Attorney General's office, Consumer Protection Division.