



Deed Theft

Protect Your Home

What is Deed Theft?

Deed theft occurs when someone takes the title to someone's home without the homeowner's knowledge or approval. Two of the most common ways scammers steal deeds are:

- 1) Forgery**, where the scammer fakes the homeowner's signature on a deed and files it with the county clerk, and
- 2) Fraud** where the homeowner signs the deed over to the scammer without realizing what they are really signing.

How to Protect Your Home

Tips for All Homeowners

- **Beware of guarantees or promises.** Be wary of trusting a company or individual that "guarantees" or "promises" that you will receive a loan modification or any other outcome with your mortgage. Legitimate organizations and individuals can only promise to work hard for you. They cannot guarantee results.
- **Avoid paying upfront fees.** It's almost always illegal to ask for upfront fees for a loan modification. If you're asked to pay for services up front, be suspicious.
- **Never transfer ownership of your property.** Never turn over your deed or transfer ownership of your home to a mortgage assistance company. A trustworthy organization or individual will not ask you to transfer your property rights to them.

If You Live in NYC

- **Register for notification of legal changes to your property.** New York City residents can opt into the Recorded Document Notification Program to receive alerts about any legal changes, like ownership of their property. Sign up at a836-acrissds.nyc.gov/NRD.
- **Contact the Department of Finance.** If you stop receiving your property tax and water bills or if your utility bills increase suddenly, contact the Department of Finance at nyc.gov/finance or call 311.
- **Check your property records yearly.** Log onto the Automated City Register Information System (ACRIS) at nyc.gov/acris to check if someone has filed a deed or mortgage on your property.

Scam artists are preying on the misfortunes of homeowners who are struggling to make payments on their mortgages. Homeowners in default or foreclosure should be skeptical of telephone or in person solicitations from strangers who promise they can deliver a loan modification or stop a foreclosure.

Resources

New York State Office of the Attorney General

Report deed theft or other scams.

(800) 771-7755

ag.ny.gov/protect-our-homes

Homeowner Protection Program (HOPP)

Free housing counseling and legal assistance to homeowners.

(855) 466-3456

homeownerhelpny.com