



Deed Fraud & Title Theft



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Can someone “steal” your home by filing a fake deed?

It’s uncommon but a real risk, yes. Criminals can forge transfer documents (often quitclaim deeds) to put your property in their name, then try to sell it or borrow against it.

The goal here: simple steps you can take—at no cost—to detect and prevent problems early, without paying for “title lock” services (which can be a bit "scammy" themselves, since no one can really "lock" your deed).



What It Is & Why It Matters

Deed/title fraud involves forged signatures, phony IDs, or sham filings recorded with your local land records office. The biggest danger is late detection—undoing a recorded transfer can be slow and expensive. Monitoring and quick action are your best protection.



Trusted Resources

FTC — “Home Title Lock” Isn’t a Lock — Federal Trade Commission explains why paid “title lock” services are mostly alerts, not protection, and what to do instead.



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<https://consumer.ftc.gov/consumer-alerts/2024/08/home-title-lock-insurance-not-lock-all> ↗

FBI — Internet Crime Complaint Center (IC3) — File online fraud reports; includes guidance and trends on real-estate and deed scams.

<https://www.ic3.gov/> ↗

NYC — Deed Fraud Prevention & Help — How deed fraud happens, how to sign up for recording notifications, and what to do if you're affected.

<https://www.nyc.gov/site/finance/property/deed-fraud.page> ↗

Your County Recorder / Register of Deeds — Many counties offer free “Recording Alert” or “Property Fraud Alert” services so you can monitor your deed status. Search: “[Your County] property fraud alert” or visit the recorder’s website directly.

What You Can Do (No Paid Service Needed)

Enroll in recording alerts. Many counties let you sign up for free email/SMS notices whenever a document is filed in your name or against your parcel.



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Check land records quarterly. Use your county's online land records search to confirm you're still listed as owner and review recent filings.

Keep your mailing address current. Ensure the recorder, tax office, and mortgage servicer have your correct address so notices reach you.

Watch your mail. Missing tax bills, change-of-address notices you didn't request, or unexpected lender mail are red flags—investigate immediately.

Guard your ID. Freeze your credit, shred sensitive mail, and be wary of requests for SSN or IDs tied to property transactions.

Be careful with quitclaim deeds. Don't sign deeds or POA documents under pressure. Verify independently with your title company or an attorney.



If You Suspect Fraud

Contact your county recorder/land records office immediately. Ask about filing an affidavit of forgery, adding a fraud alert, and obtaining certified document copies.



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Report quickly. File with local police/sheriff, your state AG, and online at the FBI's IC3. If a lender is involved, contact its fraud department.

Notify your title insurer (if you have one). Ask about coverage and next steps. If needed, consult a real-estate attorney about a "quiet title" action.

Secure your identity. Freeze credit with all three bureaus, change passwords, and enable two-factor authentication on email and financial accounts.



Sam's Tips

No one can "lock" your deed for you. County offices record documents—they don't block filings. Focus on fast alerts and verification, not paid promises.

Alerts + a quick monthly check = strong defense. Recording notifications and a calendar reminder to peek at your land records catch problems early.

Call the source directly. If you get a deed/loan notice you don't recognize, call the recorder or lender using the number on their official site—not the one in the notice.



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Paper trail wins. Save screenshots, notices, and copies. If fraud occurs, documentation speeds police, insurer, and court actions.

Act fast, then follow through. Early reporting to the recorder, police, and IC3 improves outcomes—don't wait to “see what happens.”