🛫 *Title Fraud Combines Property and Identity Theft*

Icons Relate to the Following:

- ⚠️ **Warning**
- 🏠 **Property Safety**
- 🔍 **Verify**
- 🧾 **Public Records**
- 💳 **Financial Safety**
- 🛡️ **Protection**
- 🔐 **Identity Security**
- 📞 **Phone Safety**
- 🧹 **Recovery**
- 🔔 **Report It**

Key Points

- ⚠️ Criminals use **public records** to impersonate property owners and commit title fraud.
- 🏠 Scammers file **forged deeds** or impersonate owners to list and sell properties.
- 🔐 Fake IDs are increasingly sophisticated, making impersonation harder to detect.
- 🧾 Vacant land, second homes, and rental properties are **high-risk targets**.
- 💳 Properties with **no mortgage or high equity** are especially attractive to scammers.
- 🛡️ Title insurance can protect buyers and owners, but coverage varies by policy age.
- ⚠️ Fraudulent sellers often push for **remote closings** or avoid in-person meetings.
- 🔍 Bargain prices and rushed closings are major **red flags** for fraudulent sales.
- 🧑‍⚖️ Victims may need legal help to prove ownership and unwind fraudulent transactions.

🛡️ How to Protect Yourself

- 🔍 Set up **Google Alerts** for your property address to catch fraudulent listings early.
- 🧾 Monitor **county tax bills and assessments** for unexpected changes.
- 🏠 Regularly check on **vacant or unoccupied properties** for signs of tampering.
- 🔐 Buy and/or review your **title insurance policy** for post-purchase fraud coverage.
- 🔐 Don’t buy **Title Lock insurance** it only monitors and most likely won’t notify you until after the property title has been compromised.
- 🔔 Sign up for **state or county deed-filing alerts** where available.
- 🛡️ Ask a real-estate attorney about adding filings that deter fraudulent transfers.

- 🔍 Verify sellers by confirming **tax bills, insurance documents, or closing statements**.
- ⚠️ Be cautious of **FSBO listings**, rushed closings, or sellers who avoid scrutiny.
- 🧾 Avoid remote notarization unless **you choose the notary** and can verify legitimacy.

🆘 If You Think You Were Scammed

- 📣 Report the fraud to **local law enforcement** and your **county recorder's office**.
- 🛡️ File a report with the **FBI Internet Crime Complaint Center (IC3.gov)**.
- 🧑‍⚖️ Consult a **real-estate attorney** to begin proving ownership and reversing filings.
- 🔐 Review and update your **title insurance** and notify your insurer if covered.
- 📞 Call the **AARP Fraud Watch Network Helpline (877-908-3360)** for guidance.
- 🧹 Keep records, screenshots, and documents to support investigations.
- 💳 Monitor your financial accounts for related identity-theft activity.

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