

# Welcome Neighbors!



# Our Agenda and Objectives

- Say hello to the neighbors seated around you
- Meeting ground rules, participant's role and meeting facilitator's role
- A few words from Senator Buckson and Representative Yearick
- Presentation: Property Fraud Plan of Action
  - Honorable Eugenia Thornton
  - Kent County Recorder of Deeds
- Neighborhood Watch Update
- Establishing a Community Team
- FFCA Events
- Wrap up, next steps, and adjourn



# Meeting Ground Rules

so the meeting runs smoothly and efficiently

- Participant's role:
  - Please resist the urge to have multiple conversations
  - One person speaks at a time
  - Please share your thoughts freely
  - Respect the thoughts of others
  - Understand that we are in our initial “relaunch” phase and things take time
  - Cell phones on vibrate mode
- Facilitator's role:
  - I volunteered because of my past experience speaking to groups
  - Time keeper and “rabbit hole” avoider
  - Ensure we cover all agenda items and complete our objectives
  - Parking lot of questions



# Parking Lot of Questions

- You may have questions
- We may not have answers since we're just getting started
- We want to capture questions, comments, suggestions to guide us in the future
- Anything we don't have an answer for, or don't have time to address tonight goes in the Parking Lot



# Presentation: Property Fraud Plan of Action

Honorable Eugenia Thornton  
Kent County Recorder of Deeds





# Property Fraud Plan of Action

## Registration & Education

Presented by Hon. Eugenia Thornton

Kent County Recorder of Deeds

A blue and yellow emblem with text

Description automatically generated




- 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

**How it works:**

Step 1: Con artists find out who owns a house. They use the Internet to find out who owns a house, and then they use that information to create fake IDs, social security cards, etc.

Step 2: They go to an office supply store and purchase forms that transfer property.

Step 3: They forge the owner's signature and use the fake IDs to file the forms with the proper authorities, and lo and behold, the house is now theirs.

Step 4: They sell the house to a buyer, and pocket the profits.

Step 5: The rightful owners continue to pay the mortgage for a house they no longer own.

Screen Print of FBI Webpage about House Stealing.  
[https://archives.fbi.gov/archives/news/stories/2008/march/housestealing\\_032508](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 1<sup>st</sup> 30 days = \$93,380\* value 1<sup>st</sup> 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



**Seniors,  
take note!**

**Kent County, DE**

Kent County Recorder of Deeds  
501 Bay Road  
Dover, DE 19901  
Phone: 302.344.2314  
Email: [records@kentcountysos.org](mailto:records@kentcountysos.org)

**Office Hours**  
Monday through Friday: 9:00 AM to 5:00 PM  
Recording Hours: 8:00 AM to 1:00 PM  
(excluding holidays)

**Disclaimer**  
In no event shall Kent County, Kent County Recorder of Deeds and participating agencies be liable to users for data or services obtained through internet access. The Kent County Recorder of Deeds Office provides the information on this web site as a service. We have endeavored to ensure the information contained in this electronic search system is accurate. However, ensuring accuracy and reliable information is the responsibility of the user. The user is advised to conduct all possible spelling variations of proper names, in order to maximize search results. The Recorder of Deeds and Kent County make no warranty or guarantee concerning the accuracy or reliability of the content at this site or other sites to which we link.

**Search**  
Office: Search Type: \* Success Last Name First Name Part Type  
Real Property Name Search Both  
Search Reset Advanced Options

**Welcome to Kent County Real Property Search**  
Important Note:  
Please click this link: [Website Help](#) to contact Kent County Web Support with any website technical questions or problems.

**New! Property Email Alert:**  
This new FREE service provided by Kent County will alert you with an e-mail notification when a document is filed in Kent County Recorder of Deeds office with your name on it. To sign up, please click [Property Email Alert](#)

**Real Property Notice:**  
Real Property notices are mailed and certified from January 30, 2014 to present. New recordings will be added and kept up to date as quickly as possible. We are to check the certification dates when searching these records.

- Search:**  
In general, names are searchable as entered on legal documents. However, in the case of non-human names such as corporations, governments, schools, cemeteries, and churches, we should bear in mind conventions used when the Recorder of Deeds entered these documents.  
Click [here](#) for Kent County DE indexing standards.  
Click [here](#) for indexing instructions.  
Click [here](#) for image viewing and printing instructions.  
Click [here](#) for Download/Upload Instructions.
- Note:** Effective March 7, 2023, all existing copies were terminated due to payment portal change (PayPal). You now have the option to use a PayPal account, or a credit card through the secure PayPal interface. The Kent County eRecords website will no longer keep your credit card info.
- Cost:**  
Searching and watermarked document viewing is provided as a free service. Printing and/or downloading will incur the following charges:  
**Monthly Subscriptions:**  
Our subscription users will be charged a flat monthly fee per user to download or print any document available on-line. To become a subscription user please Register in the upper right corner of this page. Fill out the registration form, choose Subscription(s) in the Subscription Criteria. Subscriptions are not automatically renewed.  
**Cost per Page:**  
Real Property and Financing Statements documents will be charged at \$2.00 per page. Users can choose which pages of the document to download or print and will only be charged for those pages. No registration is necessary.  
**Search Results:**  
Search results may be printed for \$2.00 per page. Please be aware of this fee before printing search results.
- Payment Options:**  
When ready to make a purchase, on the amount verification page, continue by clicking the yellow check out with PayPal button. On the Pay with PayPal page, users will be prompted for a PayPal account or they can scroll down and click "Pay with Debit or Credit Card" to check out as a guest with their credit card information.
- System Requirements:**  
This site uses JavaScript when printing and downloading documents.  
Click [here](#) to learn how to allow JavaScript.  
Click [here](#) to test JavaScript.

**Search FREE!** Down loading, 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](#).  
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[Pfa.uslandrecords.com](https://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)

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

This screenshot shows a search engine results page with several sponsored links. A large red 'X' is drawn over the entire page, indicating a warning or rejection. The links are:

- Sponsored**  
mywebsearch.co  
Find History of my property free - Search Here  
Search For **History** of my property **free**. Find It Here!
- Sponsored**  
Yahoo  
Property History Public Records Free - Free Public-records Info  
Search For Property **History** Public Records **Free** Results. Learn More With The Next Search.  
Find Public Records - Free Public-records - Free Background Check.
- Sponsored**  
Ownerty  
Trace Your Property History - Homeowner Property History  
Insight Into Property Values. Get The Tools You Need To Help You Manage Your Largest Asset.
- Sponsored**  
commonsearches.net  
Free House History Public Records - Public Records Resources  
Explore **Free House History** Public Records Results. Learn More With These Top Searches.
- Family Tree Magazine  
Free Online Resources for Tracing House Histories  
Free Online Resources for Tracing **House Histories** - Chronicking America - FamilySearch - General Land Records Office - Historic Map Works - Kansas **Historical Society** ...  
Familysearch - Library Of Congress - Books About House History...

This screenshot shows a Google search results page for the query 'uslandrecords.com'. The results are filtered by 'Property search'. The first result is 'US Land Records' with the URL 'https://www.uslandrecords.com'. The second result is 'Welcome to Kent County Real Property Search' with the URL 'https://www.uslandrecords.com/kent'. The third result is 'Welcome to US Land Records' with the URL 'https://www.uslandrecords.com'. The fourth result is 'Welcome to the Kent County Real Property Official Records' with the URL 'https://www.uslandrecords.com/del\_hoa'. Handwritten blue 'yes!' annotations are present next to the first, second, and fourth results.



# 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**

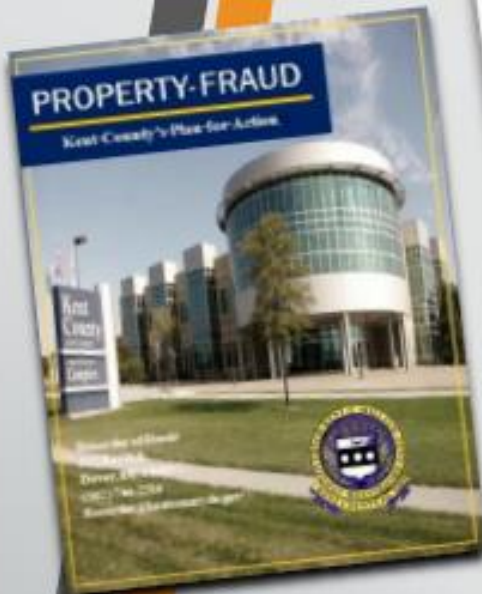
Help a Senior Register

Contact Kent ROD, ask for handouts to share

Ask Gene to Speak

Support legislative initiatives





**Press Release**  
**Kent County Recorder of Deeds**  
 EUGENIA THORNTON  
 Kent County Recorder of Deeds, 300-744-2314  
 Kent County, Delaware  
 Kent County Recorder of Deeds, Eugenia Thornton, announced today that she is the author of a new book, "House Stealing: The Secret Seller's Playbook." The book is available for purchase at [www.kentcountytile.com](http://www.kentcountytile.com). The book is a guide for property owners on how to protect themselves from fraud. It includes information on how to verify the identity of a seller, how to verify the authenticity of a document, and how to verify the ownership of a property. The book is available for purchase at [www.kentcountytile.com](http://www.kentcountytile.com). The book is available for purchase at [www.kentcountytile.com](http://www.kentcountytile.com). The book is available for purchase at [www.kentcountytile.com](http://www.kentcountytile.com).

transparent  
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except through email or text should send up big red flags 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 property 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 laws 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 premises, 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 [pda.landrecords.com](http://pda.landrecords.com). An unlimited number of names can be entered, and names can be changed at any time. To learn more, contact [records@kentcountytile.gov](mailto:records@kentcountytile.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 302-741-8776 or [canderson@delawarelive.com](mailto:canderson@delawarelive.com). Follow @DLSGardner on Twitter.*

**AVENUE PROPERTY FRAUD ALERT SOFTWARE COMMUNICATIONS PLAN**  
 "Protecting Your Property from Fraud"

of Deeds: Eugenia Thornton holds the first book  
 Kent County, Delaware  
 Kent County Recorder of Deeds, Eugenia Thornton

of mortgages. They make very dangerous  
 cybercriminals," she said.

Thornton also warned about potential out-  
 rages.

Be aware when a property is listed as a home  
 by a "seller" who is out of state or even  
 country. Online real estate listings, quick  
 cash sales and a seller who is not reachable

**Recorder of Deeds**  
 Kent County, Delaware  
 Eugenia Thornton, 300-744-2314

**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.  
 Receive emails vs. visiting or calling the Deeds office. So easy!  
 No out of pocket expense required! Registration is free!

**Details**  
 How to register for property fraud alerts

1. Visit the Kent County Recorder of Deeds website at [www.kentcountytile.com](http://www.kentcountytile.com) and click on the "Register for Alerts" link.  
 2. Fill out the registration form with your contact information and the properties you want to monitor.  
 3. Submit the form and you will receive a confirmation email.  
 4. You will receive alerts via email whenever there is a change in ownership, liens, or mortgages for the properties you registered.

**Recorder of Deeds**  
 Explore Property Records from Anywhere—Free

Visit the Kent County Recorder of Deeds website at [www.kentcountytile.com](http://www.kentcountytile.com) to explore property records from anywhere, free of charge.

1. Search for a property by address, owner name, or parcel number.  
 2. View the property history, including all recorded documents and mortgages.  
 3. Download the records to your computer for offline viewing.

**Explore your property records, step-by-step**

1. Visit the Kent County Recorder of Deeds website at [www.kentcountytile.com](http://www.kentcountytile.com).  
 2. Click on the "Explore Records" link.  
 3. Enter the property address or owner name in the search bar.  
 4. Click on the "Search" button.  
 5. View the search results and click on the property you want to explore.  
 6. View the property history, including all recorded documents and mortgages.

**Kent County LEVY COURT**  
 Community Newsletter & Bank  
 Read this!

65+ Mortgage free, or own an unoccupied home!



# 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://v2g.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 a citation on 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:  
[www.uslandrecords.com/Default.aspx](http://www.uslandrecords.com/Default.aspx)

Eugenia Thornton, Kent County Recorder of Deeds, 300-744-2314

## Communication Plan in action!

# Neighborhood Watch Update

## by Roger Hollopeter

- Traffic Light Initiative Update at N. Old Mill and S. State Street
- Crime Watch Update
- Looking for neighborhood street captains





# FFCA Community Team

- Have a talent to share?
- Want resume building experience?
- Looking to meet people with similar interests?

## Join the FFCA Community Team!

- Rather than multiple interest teams, just one core group



# FFCA Community Team will consist of neighbors interested in:

- Leadership (formally known as a Board)
- Welcoming new neighbors to Fairfield Farms
- Good neighbor “check ins” and errand runners
- Community events
- FFCA bylaw update
- Neighborhood watch
- Any other interests/talents you have that you want to share



# Leadership Neighbors

(formally known as a Board)

- No election at this time, volunteer and choose a role(s)
- Treasurer- Herb Konowitz
- Secretary
- President
- Vice President
- Leaders at Large
- Webmaster and communications- Michele Buckler



# FFCA Current Events

- Have you been hit with a snowball?





# FFCA Future Events

- Check out FFCA communication outlets:
  - FFCA.org
  - Calendar of events
  - Facebook
  - Newsletters
- Future event ideas:
  - Spring Egg Hunt
  - Spring Yard/Garage Sale
  - Fall Markers Market Craft fair
  - Any ideas you would like to share?
  - “Idea people” are great but we need idea drivers



# Wrap Up and Next Steps

- FFCA has incurred expenses, all paid for by Michele Buckler
- Contact Michele Buckler if you are interested in sharing your talents/ideas ([Gemwrap@comcast.net](mailto:Gemwrap@comcast.net) or 302-270-7027)
- Topics you want to discuss next meeting please share via the website
- Next meeting is September 24<sup>th</sup>, 2024



Thank you

**Good Evening Neighbors!**

