

# DEED FRAUD: WHAT YOU NEED TO KNOW



## WHAT IS DEED FRAUD?

Deed fraud and scams occur in different ways and can be difficult to identify. The most recognized form is when someone files a deed transfer of your property without your consent or permission. It can also occur when you mistakenly sign over your property to someone else because you were tricked in an unrelated transaction such as when signing a home repairs contract.

**Counterfeit deeds are often used to commit other fraudulent activities such as obtaining mortgages, setting up phony real estate transfers, short sales, or renting properties that are in foreclosure.**

Deed fraud can also occur when you receive money for the transfer. Usually, the money received is much less than the value of the home. Common types of these deed scams include:

- Foreclosure Rescue and Home Modification Scams
- Lease-Back or Repurchase Schemes
- Forensic Loan Audits, Mortgage Debt Elimination, and Equity Stripping Schemes
- Illegitimate Legal Representation/Assistance Schemes
- Home Repairs, Hard Money Lender, Short Sale Schemes, and many more

**The growing value of real estate in Brooklyn has put many homeowners at risk of deed fraud. Scammers will often seek out senior citizens and distressed homeowners.**

## BEWARD OF THE WARNING SIGNS!

Beware of the Warning Signs! Scammers may pressure you into signing paperwork, ask for fees, and make guarantees that they can obtain “government-approved” or “official government” loan modifications. Scammers will also try to steer you away from seeking independent advice or counsel for help.

You may have fallen victim to deed fraud/scams if you:

- Receive official-looking mail stating that an auction is scheduled
- Stop receiving your water bill or property tax assessment/bills
- Stop receiving tenants’ rent payments and learn they have been making rent payments to another person at a different location
- Receive mortgage statements or other information from a lender with whom you have never done business



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