

Deeds of Deception: Impersonation Fraud in Real Estate Transactions

1 hour CE (Ethics)

1 hour CLE (General, Real Estate)

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Jodi Hansen is Florida Underwriting Counsel for Alliant National Title Insurance Company, a position she began in May 2025. Jodi first started in the title insurance industry in December 2012, and since that time has worked in numerous roles including claims counsel, national commercial counsel, underwriting counsel, and technology underwriter. Jodi received her law degree from the University of Tennessee. A Memphis native, Jodi is a member of the Tennessee Bar, but she currently resides in Florida.



OVERVIEW

Name of Provider: Alliant National Title Insurance Company

Name of Course: Deeds of Deception: Impersonation Fraud in Real Estate Transactions

Targeted audience: Florida Title Insurance Agents and other Title Insurance Professionals

Course Objectives:

This course will explain impersonation fraud, how it happens, and various types of schemes, and will highlight some specific impersonation fraud claims that have occurred. It'll discuss the types of properties that are most at risk for impersonation fraud and some red flags to watch out for, as well as steps to prevent this fraud, including requirements for commitments. The course will cover notarization and how to identify fake identification. It'll summarize action taken by the Florida legislature to address this problem. Finally, this course will discuss what to do if impersonation fraud is suspected and how customers can protect themselves.

Course Relevance:

Claims related to impersonation fraud have caused significant losses. This course aims to equip title insurance professionals with the information and tools necessary to spot and prevent impersonation fraud in their closings, with the goal of reducing costly litigation and claim losses.

Study Method: Classroom



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OUTLINE

I. What is impersonation fraud?	4 Minutes
II. How does this fraud happen?	6 Minutes
• Seller Impersonation Schemes	
• Borrower Impersonation Schemes	
• Consequences of a Forged Deed or Mortgage	
• Impersonation Fraud and Title Insurance	
III. Claim Trends	8 Minutes
• Real Seller Impersonation Cases	
IV. Properties at Risk & Red Flags	8 Minutes
V. Steps to Prevent Impersonation Fraud	4 Minutes
VI. Alliant Requirements	4 minutes
• Search Product Requirements	
• Remote Online Notarization Requirements	
VII. Fake Identification	4 minutes
• Out-of-State Identification	
• Florida Identification	
VIII. Florida Legislative Efforts	3 minutes
• Lee County Pilot Program	
• Recording Notification Service	
• Quieting Title	
IX. What to Do if You Suspect Impersonation Fraud	4 minutes
• Crime Watch Program	
X. How can your customers protect themselves from impersonation fraud?	5 minutes
• What about title monitoring services?	

Total Instruction Time - **50 minutes**

Total Break Time - **10 minutes**

Total Time - 60 minutes



DEEDS OF DECEPTION: IMPERSONATION FRAUD IN REAL ESTATE TRANSACTIONS

1. What is impersonation fraud?

Impersonation fraud takes many forms and has different names, including seller or borrower impersonation, deed theft, home title theft, or deed or mortgage fraud. Impersonation fraud is when someone impersonates an owner of real property and executes closing documents using fake identification credentials. The fraudster forges the owner's name on the deed or mortgage and steals the money from the sale or loan.

The FBI first drew attention to this scheme in 2008, and this type of fraud has been on the rise in the last few years. A study by *ndp | analytics* revealed that 28% of title companies in 2023 had at least one impersonation attempt. In 2024, the FBI received 9,359 complaints relating to real estate, with total losses of \$173,586,820. However, this statistic includes all types of real estate fraud, not just impersonation fraud.

2. How does this fraud happen?

With current technology, especially advances in AI, scammers have more tools than ever to carry out these schemes. They can easily access all the information they need online. Property owner info can be found on county websites, personal details can be mined from social media, and state websites can be searched for notary info.

Seller Impersonation Schemes

In a seller impersonation scheme, the fraudster locates a property to "sell" and finds the owner by looking through online property records. They list the property for sale and may even enlist the help of a real estate agent. The sale price is usually below market value to attract interest. Once the contract is signed, the criminal finds a title company to handle the transaction. The scammer is often "unavailable" for closing. They may provide their own deed with a fake acknowledgment using real notary information found online. Alternatively, the fraudster may provide a fake ID when signing.

In a variation of this scheme, the criminal may instead first execute a deed into their own name or another identity by forging the owner's name. This is usually done by quitclaim deed to avoid the payment of transfer taxes. Now that the property is in the scammer's name, they can sell to an unsuspecting buyer or use the property as collateral for a mortgage loan.



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Borrower Impersonation Schemes

In a borrower impersonation scheme, the criminal impersonates the owner to obtain a mortgage loan rather than sell the property. If the owner is the victim of identity theft, scammers may have access to their sensitive information, like birth date and social security number. With this info, the fraudster scams a lender into providing a loan on the property and forges the owner's signature on the note and mortgage.

Consequences of a Forged Deed or Mortgage

Forged documents are void so the buyer loses the property. If there's a forged mortgage, the lender loses their collateral. This results in a claim on the owner's or lender's title policy and a significant loss from the insurer, usually in the amount of the policy limits.

While the impersonated grantor should keep the property, they may have to endure costly litigation to restore title to their name. If the forgery isn't discovered until they're ready to sell or refinance, their transaction will be delayed until the title issue is resolved.

- **Impersonation Fraud and Title Insurance**

An insured who purchases property from a fraudster is covered by the 2021 ALTA Owner's Policy. Covered Risk 2(a)(i) insures against any defect in title caused by forgery, fraud, or impersonation. Similarly, a lender who loans money to a criminal who forges the owner's name on a mortgage is covered by the 2021 ALTA Loan Policy. Covered Risk 9(a) insures against the invalidity or unenforceability of the lien of the insured mortgage caused by forgery, fraud, or impersonation.

However, an owner who is impersonated by a fraudster is not covered by the 2021 ALTA Owner's Policy. Forgery, fraud, or impersonation occurring after the date of the policy is excluded from coverage under Exclusion 3(d). There is another policy form that does insure against post-policy fraud and forgery, which is the 2021 ALTA Homeowner's Policy. Covered Risk 5 in that form specifically provides coverage for certain matters that occur after the date of policy, including claims resulting from forgery or impersonation. While this form is available in many states, it is not available in Florida, so Florida owners do not have access to this coverage.

There are two endorsements pending with the American Land Title Association (ALTA) that will cover forgery of a deed or mortgage when the insured was impersonated as the grantor after the date of policy. One version of the endorsement is for use with newly issued owner policies and the other can be added to existing policies. It is unknown at this time whether these endorsements will be approved for use in Florida.



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3. Claim Trends

As an industry, the American Land Title Association (ALTA) has reported that total claim losses have steadily increased over the past five years. Included in these claim numbers are fraud files, which include impersonation. A study of claims on policies issued from 2013 to 2022 found that payments on fraud and forgery claims make up 21% of the total amount spent on claims. The average cost for a fraud or forgery claim was around \$143,000. The average payment for other types of claims was only around \$26,000.

Real Seller Impersonation Cases from Alliant National's Claims Department

Who is the real Rosalie McCurdy?

Rosalie McCurdy acquired title to vacant Florida property in November 2001. The agent received an order for a vacant land cash deal where the imposter would sell to a wholesale company and then the wholesale company would sell the property to a developer.

The imposter stated her name was now Rosalie Lawrence because she divorced and returned to her maiden name. No document of the divorce or legal name change was provided. She lived in Michigan and provided a copy of her driver's license. The conveyance deed showed her as Rosalie McCurdy, now known as Rosalie Lawrence. Both transactions closed.

A few months later, the developer was clearing the property to begin construction when they were notified of a dispute. The "real" Rosalie McCurdy lives in Florida and filed a complaint with the local police department, who contacted the developer as part of their investigation.

The developer filed a claim under their title policy. Since the transaction was fraudulent and the deed from the imposter was void, this was a complete failure of title and policy limits were paid to the insured developer. The imposter has been arrested in Michigan.

Seller's Own Notary

In 2016, Jose Orlando Morales was conveyed vacant residential land. In 2023, an imposter sought to sell the land and asked to use his own notary. The agent confirmed through the online notary system that the name given was a valid, active notary. The agent mailed the documents to the seller to be executed. The imposter executed and returned the documents, including a deed to the insured buyer. The deed showed Penny Davis, the notary public, notarized the documents in a different county than the address for the seller and the property.

Subsequently, Jose blocked the buyer's access to the land, asserting that he never sold the property. Jose



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hired an attorney, filed a quiet title action, and recorded a Lis Pendens against the property. The insured filed a claim on their title policy.

The notary is a valid notary; however, she stated she did not notarize the deed. She also stated that her notary information and seal have been used in 14 fraudulent transactions that she was aware of. She filed complaints with the local police department, the FBI, and the Secret Service regarding the situation.

The deed from the imposter was void, resulting in a complete failure of title and policy limits were paid to the insured. This claim is an important reminder that you, as the title agent, must maintain control over the execution and acknowledgment of the closing documents.

Mail-Away Closing with Foreign Seller

In 1984, Luis Enrique Ocampo purchased vacant land. The deed showed a Mexico address for Luis. In 2023, the agent received a rush order for a sale of the property, noting that the seller was in Mexico. All communication with the seller was conducted via email.

The imposter emailed the agent stating "I would like my sale proceeds transferred to my bank account in Asia because I am factory owner here in Mexico and I will be using the proceeds to purchase factory machinery to be shipped to Mexico. I am trying to avoid high taxes from the government of Mexico."

The closing documents arrived at the agent's office and showed they were notarized by Dorothy Ngutter at the US Embassy in Mexico. A passport from the imposter was included. No attempt was made to confirm if Dorothy Ngutter was a real notary public or if she notarized the documents. Funds were disbursed as requested by the imposter and the deed to the insured was recorded.

Two weeks after the sale, the agent was contacted by Luis' widow, who stated that the "real" Luis died in 2011 and provided a copy of his death certificate from Mexico. The insured filed a claim under their title policy. The deed from the imposter was void, resulting in a complete failure of title and policy limits were paid to the insured. This claim is an important reminder to contact the US Embassy to verify notaries. Contact information for US embassies can be found at <https://www.usembassy.gov/>.

Company Sale of Property

The subject property was owned by Hailan Property Inc. and was on the market for sale when the agent received an order with a purchase contract. As part of the sale, the agent also received a Corporate Resolution & Consent by Hailan Property Inc., authorizing Mitchell Smith to sign all documents related to the sale. The Resolution was "docusigned" by the CEO of the company. The name matched what was on record with the Secretary of State.



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The transaction closed and the deed was sent to be recorded. The recorder's office contacted the agent and stated that another deed was recently recorded involving the same seller and the same property but with a different title company. The insured filed a claim under their title policy.

The agent confirmed that they had not spoken with anyone at Hailan Property Inc. and relied on the Resolution giving Mitchell Smith authority to execute documents. The other title company stated that the CEO of Hailan Property Inc. appeared at their closing. They had worked with her on other transactions and were familiar with her from those past dealings. A copy of the CEO's driver's license was provided from that closing. The CEO confirmed that she had not executed a Resolution giving anyone authority to execute documents on the company's behalf.

It was then discovered that the fake authorized signer was a college student with no criminal record who responded to a Craigslist ad offering to pay him \$18,000 to attend the closing and sign the documents. All communication was by phone or text, and he confirmed he spoke with a man, not a woman.

The deed from the imposter was void, resulting in a complete failure of title and policy limits were paid to the insured. However, the insured spent a significant amount of funds improving the property beyond the policy limits. Even though the title policy terminated upon payment, the insured sued the agent seeking to recover the remaining amount of its loss beyond the policy limit paid.

This claim is a reminder to be on the lookout for fake company documents and corporate resolutions. Do not hesitate to contact the company at a number or email you acquire through your own independent due diligence to verify the validity of the documentation and authorized signatories. Keep the details of this information (who you contacted and how, plus any confirmation emails) in your file just in case there is a later challenge regarding authority. This also applies to Powers of Attorney and Trust documents. Use your own independent due diligence to verify the validity of instruments before accepting them.

4. Properties at Risk & Red Flags

The properties most at risk for impersonation fraud are vacant land and unoccupied properties, especially if the owner is not local. These properties are easy targets because the owners often aren't keeping an eye on them.

Unencumbered or "free and clear" properties are also at risk. These are attractive because there are no mortgages or liens to payoff at closing that would reduce the criminal's proceeds.

However, even occupied properties are subject to impersonation fraud because scammers can sell them online to non-local investors at a sale price below market value. The investors don't visit the property in



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person, instead, they rely on photos online, which may not even be of the subject property.

Additional red flags include a below market sale price, mismatched handwriting, a prior conveyance by quitclaim deed, different addresses, use of a Power of Attorney, a loan by a hard money lender, parties who communicate only through text or email or who are unusually demanding and use high-pressure tactics, out-of-town signers who insist on using their own notary, and parties who refuse to participate in, or are unable to pass, identity verification.

5. Steps to Prevent Impersonation Fraud

Steps to prevent impersonation fraud include the following: contact the current owner or the prior grantor on a quitclaim deed to confirm the transaction, reach out to the real estate agent, require documents be signed in your office or select the notary who will acknowledge the signatures, and use remote online notarization and identification verification services.

6. Alliant Requirements

Alliant Search Product Requirements

Different Tax Address

Tax bills and notices are currently being sent to an address other than the situs/property address. The Company requires satisfactory confirmation from the record owner that the Land is in fact being sold. Confirmation can be obtained by several methods including by causing a letter to be delivered to the record owner at the address shown on the tax bills (not the situs/property address), which letter requires the record owner to contact the agent and provide the security code contained in the letter. Proof of such confirmation and any other documentation supporting the verification of the record owner's identity must be retained in the agent's file.

Uninsured Deeds

The Deed from [Grantor] to [Grantee] recorded in _____, of the Public Records of _____ County, FL, which does not appear to be in connection with an insured transaction, or for which no consideration was paid, must be verified directly with the grantor who has provided acceptable identification. Proof of such verification and identification must be retained in the agent's file.



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Forged and Fraudulent Releases

Regarding that certain Satisfaction recorded in Official Records Book ____, Page ____, there appears to be no new mortgage. Agent should confirm with [Lender on satisfied mortgage] that the Mortgage recorded in Official Records Book ____, Page ____ has, in fact, been paid off and that the Satisfaction is valid.

Alliant Remote Online Notarization Requirements

US Citizens

For US citizens signing in another state, we require a Florida notary be used for remote online notarization (RON). We do not require RON approval for US citizens because they can meet the knowledge-based authentication (KBA) requirements as part of the RON signing process.

Non-US Citizens

If the seller or borrower is not a US citizen and is signing outside of the US, you may conduct a RON closing using a Florida RON notary, if the signer has an established credit history and is able to pass knowledge-based authentication.

If the signer cannot pass knowledge-based authentication, you may conduct a RON closing using a Virginia RON notary. The Virginia notary will verify the identity of the signer using biometrics and credential analysis. A licensed professional, such as a CPA, attorney, real estate broker, or realtor, must attend the RON session and sign an Affidavit of Identity attesting that they personally know the signer and can confirm that the signer appeared and signed the documents during the RON session.

The licensed professional must personally know the signer well enough to vouch for their identity. The licensed professional must also be able to pass knowledge-based authentication, so they must be someone who is a US citizen or has an established credit history in the US.

7. Fake Identification

Compare the photo and the physical description with the appearance of the person signing. Pay attention to features that generally do not change, like the person's nose, ears, chin, and the position of their eyes and eyebrows. Check the height and birth date to confirm they're consistent with who's signing.

Compare the signature on the ID with the signature on the notarized document to see if they match. Physically handle and inspect the ID up close. Real IDs will generally be thick with smooth, rounded corners.



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Look for indications in the lamination that the ID is fake, such as peeling, air bubbles, or rough edges. A raised picture could indicate that another photo was placed on top of a real ID.

Out-of-State Identification

IDs have different designs depending on the state that issued them. Use an internet search to learn the specifics for a particular state or reference the ID Checking Guide, which has information and the format for driver's licenses in all 50 states.

Confirm that the license number has the correct format and number of characters for that state. Many state IDs have microprint that requires a magnifying glass or a holographic image that is only visible under UV light. There may be other security features that are only visible when viewing the ID in the light at a certain angle. Some states have security features that can be felt, like laser perforations or raised characters. Also check the back of the ID for any state required elements.

Florida Identification

Both Florida driver's licenses and ID cards will have thirteen characters consisting of one letter followed by twelve numbers. They should always list an expiration date.

Florida Standard Class E Adult driver's licenses issued after August 2020 have a green header and a gold circle with photo that turns clear when held to the light, which is visible both on the front and back of the ID. A ghost picture, and the first and last name initials followed by the last two digits of the birth year are visible when tilting the ID in the light. The bottom right corner contains "FL" that can be felt to the touch. The back of the Florida driver's license will contain two barcodes, the type of license, restrictions, and endorsements. It will also list the birth date.

8. Florida Legislative Efforts

Lee County Pilot Program

Florida Statute § 28.2225 created a pilot program in Lee County for title fraud prevention through identity verification. This program requires individuals presenting a deed or other conveyance instrument to the county clerk for recording to provide a government-issued photographic identification card. The clerk may refuse to record a deed or other instrument purporting to convey real property if the requested identification card is not provided.

This pilot program ended in July 2025. By the end of the year, the clerk is to provide information about the program to the government, including feedback from the community, whether the pilot program led



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to the identification of any fraudulent transactions and the outcome of any criminal charges or civil actions brought, and the clerk's recommendation as to whether the production of a government-issued photographic identification card in connection with the presentation of a deed or other instrument for recording is appropriate to require throughout the state.

Recording Notification Service

Florida Statute § 28.47 required each county clerk to create and operate a free recording notification service by July 1, 2024. Registration must be available through an electronic portal accessible through a direct link on the clerk's official public website. Registrants may subscribe to receive notifications for at least five monitored identities per email address. A "monitored identity" means a personal or business name or a parcel identification number. The property appraiser may use a verification process for those wishing to register to ensure the integrity of the process.

When a deed, mortgage, or other document purporting to convey or encumber real property is recorded for a monitored identity, a recording notification must be sent to the registrant's email within 24 hours. The notification must include the document's recording information and instructions on how to electronically search for and view the document.

Quieting Title

Traditional quiet title actions can be costly and time-consuming. Florida Statute § 65.091 permits summary procedure under Florida Statute § 51.011 for quiet title actions based on fraudulent conveyances. The court clerk must provide a simplified form for the filing of a complaint to quiet title based on a fraudulent attempted conveyance allegation and instructions for completing the form.

9. What to Do if You Suspect Impersonation Fraud

Be careful not to use the words "fraud" or "forgery" when communicating your concerns. Any suspicions of fraud should not be communicated to any other party without prior approval by your manager or supervisor. Not taking these precautions could result in a defamation suit against you and your office if your suspicions are unfounded.

If you suspect fraud or forgery, do not disburse any funds (including payments, recording fees, transfer taxes, commissions, etc.), and do not issue the title commitment or title policy, or record any instruments until you investigate further to determine whether a fraud is taking place. If you cannot rule out fraud, contact your office management and/or the Alliant National Underwriting or Claims Department immediately.



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Crime Watch Program

Alliant National created the Crime Watch Program to help raise our agents' awareness of potential fraudulent transactions and to reduce the overall cost of claims. As part of Alliant National's Crime Watch Program, we award vigilant agents \$1,000 for their crime-stopping efforts.

To receive the \$1,000 award, you must be an employee of an active Alliant National agent in good standing and have prevented a fraudulent transaction or forgery in connection with a real estate transaction that was to be insured by Alliant National. Once the discovery of the attempted fraudulent transaction is verified by your management, your office manager must send all pertinent documentation along with an Award Nomination Form to Alliant National's State Manager, Regional Agency Manager, or Claims Manager within sixty days after the discovery of the fraud or forgery.

10. How can your customers protect themselves from impersonation fraud?

Your customers can sign up for free property alerts through the Florida court clerks website: <https://www.flclerks.com/page/PropertyAlertServices>. This free service will notify registrants when a deed, mortgage, or other official record is recorded in their name. While this won't stop a fraud from occurring, it will alert your customer so they can act before the problem becomes worse. For example, they can take action before the buyer moves in or starts building a house on the property. They can dispute a forged mortgage before missed payments are reported on the owner's credit report or the property enters foreclosure. Notifications also enable owners to clear up title issues before they're ready to sell or refinance.

Your customers can also setup a Google alert to notify them if their property address is listed for sale online. If they receive such an alert, they should contact the site with the listing (Zillow, Redfin, etc.), explain that the property is not for sale, and demand the listing be removed. If a real estate agent is shown on the listing, they should also contact them to alert them to the fraud. The owner may need to run an internet search of their address to find all websites where their property is listed for sale.

Absentee owners should regularly check their property or ask a neighbor to keep watch and report any suspicious activity.

Advise your customers to keep an eye on their mail. Tax or utility bills or other ownership related documents addressed to a different name may be a sign that record ownership has changed hands. Your customers should also be concerned if they stop receiving these types of documents altogether. If they start receiving unexpected mail from lenders, that may be a sign that someone is in the process of taking out loans on the property.



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Finally, your customers should regularly check their credit report. If there are inquiries they don't recognize, their identity may have been stolen. If this is a concern, they can freeze their credit or look into credit monitoring.

If your customer discovers they've been the victim of impersonation fraud, they should report the crime to the police. If a fraudulent document has been recorded against their property, they should seek legal counsel.

What about title monitoring services?

In response to the growing threat of impersonation fraud, several companies now offer property monitoring. Many of these services simply alert the owner if something is filed against their property in the public records. Some do not compensate the owner for their loss or hire counsel to help them clear their title. Since all Florida counties, and many other counties throughout the country, offer free property notifications for filed documents, these other services that offer nothing additional are of questionable value.

Other services claim to "lock" or "freeze" title. These companies record a document against the property to alert interested parties that the document must be removed before the property can be sold or mortgaged. It is not possible to "lock" or "freeze" your title and these attempts will not prevent future documents from being recorded against the property. Plus, fraudsters can forge a release of the document in the same manner that they can forge a deed or mortgage.

Filing this type of document can also have negative unforeseen consequences. When the owner is ready to sell or refinance in the future, they will need to first get a release because a vigilant title company will not insure a transaction with such a document still on title. This could delay their closing. Since many years may pass before an owner decides to sell or refinance, the company that filed the document may have gone out of business and be unavailable to provide a release.



Alliant National Remote Online Notarization Requirements

US Citizens

- For US citizens signing in another state, we require a Florida notary be used for remote online notarization (RON). We do not require RON approval for US citizens because they can meet the knowledge-based authentication requirements as part of the RON signing process.

Non-US Citizens

- If the seller or borrower is not a US citizen and is signing outside of the US, you may conduct a RON closing using a Florida RON notary, if the signer has an established credit history and is able to pass knowledge-based authentication (KBA).
- If the signer cannot pass KBA, you may conduct a RON closing using a Virginia RON notary, which is the industry standard for foreign notarizations. The Virginia notary will verify the identity of the signer using biometrics and credential analysis.
 - A licensed professional, such as a CPA, attorney, real estate broker, or realtor, must attend the RON session and sign an Affidavit of Identity attesting that they personally know the signer and can confirm that the signer appeared and signed the documents during the RON session.
 - The licensed professional must personally know the signer well enough to vouch for their identity. The licensed professional must also be able to pass KBA, so they must be someone who is a US citizen or has an established credit history in the US.
 - If you are using NotaryCam, we will provide you with an approval letter from Alliant National to confirm we agree to the waiver of KBA for the foreign signer.

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Alliant National Search Product Requirements

When you order a search through Alliant, our search product will include certain requirements if we identify a red flag for fraud.

Different Tax Address

Tax bills are being sent to an address other than the property address, or the tax address doesn't match the seller's address:

Tax bills and notices are currently being sent to an address other than the situs/property address. The Company requires satisfactory confirmation from the record owner that the Land is in fact being sold. Confirmation can be obtained by several methods including by causing a letter to be delivered to the record owner at the address shown on the tax bills (not the situs/property address), which letter requires the record owner to contact the agent and provide the security code contained in the letter. Proof of such confirmation and any other documentation supporting the verification of the record owner's identity must be retained in the agent's file.

The requirement will include a link to a template for a form letter you can use.

Uninsured Deeds

Deed recorded within the past three years, which does not appear to be part of an insured transaction or for which no consideration was paid:

The Deed from [Grantor] to [Grantee] recorded in _____, of the Public Records of _____ County, FL, which does not appear to be in connection with an insured transaction, or for which no consideration was paid, must be verified directly with the grantor who has provided acceptable identification. Proof of such verification and identification must be retained in the agent's file.

Forged and Fraudulent Releases

A naked satisfaction, or release of a lien or mortgage, that is not done in conjunction with a sale or refinance transaction:

Regarding that certain Satisfaction recorded in Official Records Book _____, Page _____, there appears to be no new mortgage. Agent should confirm with [Lender on satisfied mortgage], that the Mortgage recorded in Official Records Book _____, Page _____ has, in fact, been paid off and that the satisfaction is valid.

How can your customers protect themselves from impersonation fraud?

- Owners can sign up for free property alerts through the Florida court clerks website: <https://www.flclerks.com/page/PropertyAlertServices>. This free service will notify registrants when a deed, mortgage, or other official record is recorded in their name. While this won't stop a fraud from occurring, it will alert your customer so they can act before the problem becomes worse.
- Owners can setup a Google alert to notify them if their property address is listed for sale online. If they receive such an alert, they should contact the site with the listing (Zillow, Redfin, etc.), explain that the property is not for sale, and demand the listing be removed. If a real estate agent is shown on the listing, they should also contact them to alert them to the fraud.
- Absentee owners should regularly check their property or ask a neighbor to keep watch and report any suspicious activity.
- Owners should keep an eye on their mail. Tax or utility bills or other ownership related documents addressed to a different name may be a sign that record ownership has changed hands. Owners should also be concerned if they stop receiving these types of documents altogether. If they start receiving unexpected mail from lenders, that may be a sign that someone is in the process of taking out loans on the property.
- Owners should regularly check their credit report. If there are inquiries they don't recognize, their identity may have been stolen. If this is a concern, they can freeze their credit or look into credit monitoring.
- If your customer discovers they've been the victim of impersonation fraud, they should report the crime to the police. If a fraudulent document has been recorded against their property, they should seek legal counsel.

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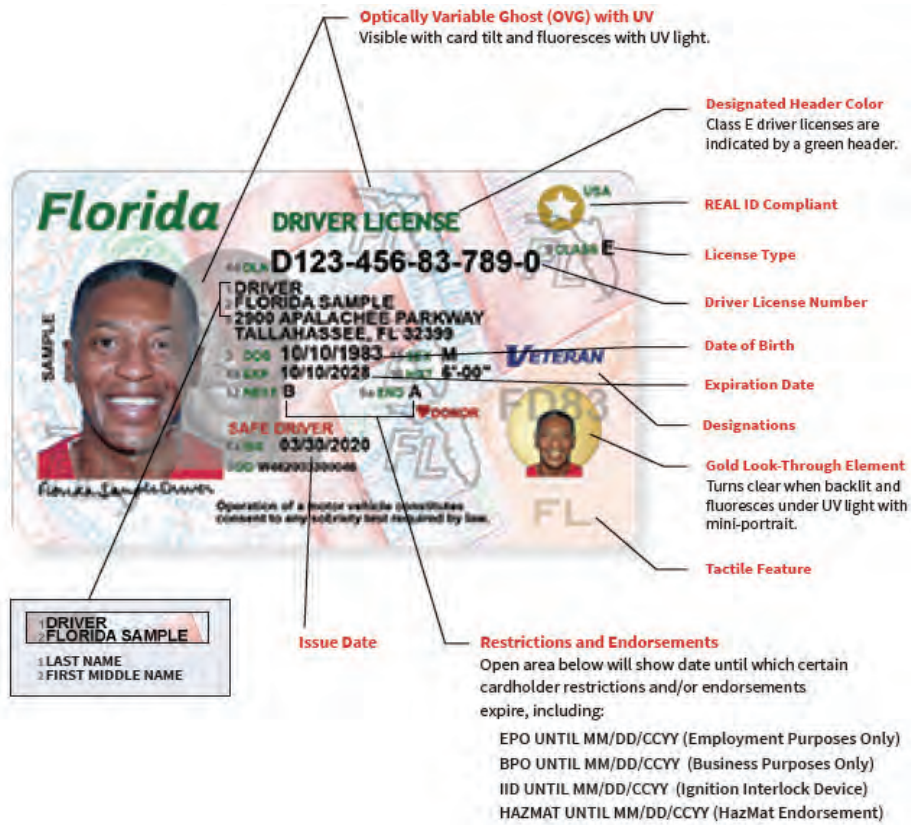
Red Flags for Impersonation Fraud

- Vacant land, unoccupied property, or unencumbered or “free and clear” property
- Sale price below market value
- Prior conveyance by quitclaim deed for no consideration
- Seller or borrower’s address is different from the property address or the tax mailing address on the county website
- Use of a Power of Attorney
- Loan from a hard money lender
- Communication only through text or email
- Parties who are unusually demanding or use high-pressure tactics
- Out-of-town signers who insist on using their own notary
- Seller or Borrower refuses to participate in identity verification or is unable to pass identity verification

Steps to Prevent Impersonation Fraud

- Contact the owner of the property using an independently verified phone number and send a letter to the property address and tax mailing address to confirm the owner is actually selling or mortgaging the property.
- If a Power of Attorney is being used, make sure there is a valid reason why someone is unable to sign in person and contact the owner directly to verify.
- If there’s a recent prior conveyance made by quitclaim deed, contact the grantor on that deed, again using independently verified contact information, to confirm the quitclaim deed was authorized.
- Find out if the real estate agent personally knows the seller or has otherwise confirmed their identity.
- Require signings be conducted in your office and scrutinize the identification provided.
- If documents will be signed outside your office, you should select the notary who will acknowledge the signatures. Compare the signature on the ID and deed or mortgage with signatures on prior documents in the public record.
- Use remote online notarization (RON). RON notaries can verify identity either through knowledge-based authentication (KBA) or biometrics and by analyzing identification documents.
- Third party services can be used to verify the seller or borrower’s identity.
- Take your time. Fraudsters use urgency to distract you from red flags. Be aware of anything that makes you feel uneasy and trust your instincts!

Deeds of Deception: Impersonation Fraud in Real Estate Transactions

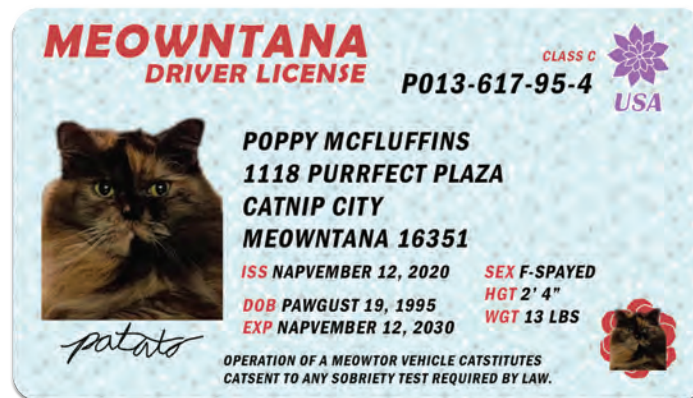


These graphics and details are from the Florida Driver License and ID Card Retail Guide issued August 2020 by Florida Highway Safety and Motor Vehicles.

Deeds of Deception: Impersonation Fraud in Real Estate Transactions

Tips for Spotting Fake Identification

- Compare the photo and the physical description with the appearance of the person signing.
 - Pay attention to features that generally do not change, like the person's nose, ears, chin, and the position of their eyes and eyebrows.
 - Check the height and birth date to confirm they're consistent with who's signing.
- Compare the signature on the ID with the signature on the notarized document to see if they match.
- Physically handle and inspect the ID up close.
 - Real IDs will generally be thick with smooth, rounded corners.
 - Look for indications in the lamination that the ID is fake, such as peeling, air bubbles, or rough edges.
 - A raised picture could indicate that another photo was placed on top of a real ID.



Out-of-State Identification

- IDs have different designs depending on the state that issued them.
 - Use an internet search to learn the specifics for a particular state.
 - Reference the ID Checking Guide, which has information and the format for driver's licenses in all 50 states. <https://www.driverslicenseguide.com/id-checking-guide.html>
- Confirm that the license number has the correct format and number of characters for that state.

Deeds of Deception: Impersonation Fraud in Real Estate Transactions

- Check for security features that may be used in that state, such as:
 - Microprint that requires a magnifying glass
 - Holographic images visible only under UV light
 - Features visible only when viewing the ID in the light at a certain angle
 - Features that can be felt, like laser perforations or raised characters
- Examine the back of the ID for any state required elements.

Florida Identification

Checklist for Florida Standard Class E Adult driver's licenses issued after August 2020:

- ID number is thirteen characters consisting of one letter followed by twelve numbers
- Expiration date
- Green header
- Gold circle with photo that turns clear when held to the light – visible on both front and back
- Ghost picture
- First and last name initials followed by the last two digits of the birth year visible when tilting ID in the light
- "FL" on bottom right corner can be felt to the touch
- Back will list the birth date and contain two barcodes, the type of license, restrictions, and endorsements