



TO: North Carolina Chicago Title Approved Attorneys

FROM: Chicago Title, North Carolina State Office

DATE: January 6, 2025

RE: **BEWARE: "MAIL-AWAY" CLOSINGS ARE HIGH RISK!**

"DEED FRAUD" "SELLER IMPERSONATION" "IMPOSTER FRAUD" "VACANT LAND FRAUD" "ABSENTEE OWNER" -- ARE YOU WATCHING YOUR BACK AND YOUR CLIENT'S? (PART III)

Increasingly, criminals are finding new ways to defraud you and your clients

ONE SIGNIFICANT EXAMPLE:

Fraudsters are targeting second homes, rental or vacant properties, elderly or remote owners, unencumbered properties, or properties of decedents' estates, properties in foreclosure or under tax sale, and more. They may use fraudulent deeds, powers of attorney, or even real estate broker listings.

Diligent attorneys are finding increasing examples in which the actual owner of properties they are asked to close have never listed, offered or contracted to sell the property. THE PURPORTED SELLERS ARE SCAMMERS, even if a real estate broker is involved.

DO NOT LET YOURSELF OR YOUR CLIENT BE THE NEXT VICTIM!

If you are dealing with a party with whom you are not familiar, and especially who is not local, **DO YOUR DUE DILIGENCE**. Find independent phone and address from various sources (Accurint, WestlawNext, Facebook and other social media, Google, various e-recording and remote notarization vendors, FraudFighter.com, or other on-line resources) and verify directly with them, especially if different from the address on tax bills, prior deeds of this (or other) properties of that owner, variations in signatures, or other red flags.

For detailed information on red flags and other means to verify, See Chicago Title Underwriting Bulletin, August 9, 2023: ["DEED FRAUD" "SELLER IMPERSONATION" "IMPOSTER FRAUD" "VACANT LAND FRAUD" "ABSENTEE OWNER" -- ARE YOU WATCHING YOUR BACK AND YOUR CLIENT'S?](#)

DO NOT RELY ON AN ON-LINE LISTING without verifying with the actual vested owner of record through independent contact information.

ADVISE YOUR CLIENTS PURCHASING PROPERTY TO SIGN UP FOR THE NOTIFICATION LINK ON THE REGISTER OF DEEDS SITE IN THAT COUNTY, IF ONE. ([See Chicago Title Underwriting Bulletin, October 13, 2023, "PROVIDING FREE NOTIFICATIONS"](#))

If they have an attorney, confirm with them.

Provide the link to the county's on-line records and suggest they check periodically to make sure nothing has been recorded.

Recommend they do a Google search of their property periodically to see if it has been fraudulently listed by an on-line brokerage. YES, THAT DOES HAPPEN!

Additional materials for you and your clients are available on our website, www.northcarolina.ctic.com → Resources → Legal Articles → Fraud.

Including [US SECRET SERVICE CYBERCRIME INVESTIGATIONS ALERT REGARDING REAL ESTATE SCAMS AND USEFUL MATERIALS FROM THE AMERICAN LAND TITLE ASSOCIATION](#) AND many stories at www.northcarolina.ctic.com → Resources → Fraud Corner → Fraud Insights Articles.

Please educate yourself, your staff, and clients by reading the above linked bulletins and others available on our website noted above and remain vigilant with every closing file that is opened in your office.