Is Your Home a Target for Title Fraud?

What every California homeowner — especially seniors — should know

What Title Fraud Is;

Title (or "deed") fraud is when a scammer forges ownership documents to borrow against — or even "sell" — a property out from under the real owner. Victims often don't find out until a loan notice, foreclosure letter, or buyer appears. Reported cases have climbed into the tens of thousands nationwide, and experts believe the real number is several times higher, since much of it goes unreported.

Who is the most likely target, is it you?

42% of title-theft victims are 65+

Seniors are the top target — far above their share of homeowners. They more often own free-and-clear and rarely monitor property records.

7th in the U.S. for elder financial fraud

California is a hot spot — high-value, mortgage-free homes make the state a frequent target for impersonation schemes.

Which properties fraudsters go after

PROPERTY TYPE	WHY IT'S EXPOSED	RISK
Vacant land	~85% of seller-impersonation fraud; empty, no lender oversight	●●●●●
Vacation / second homes	Empty for stretches, often managed from out of state	●●●●○
Rental / investment property	Absentee owners, infrequent oversight	●●●○○
Inherited / estate homes	Unclear occupancy, records not being watched	●●●○○
Homes owned free-and-clear	No mortgage = no lender safety net	●●○○○
Primary home you live in	Lowest risk — only ~12% of cases	●○○○○

> The pattern: the more a property is empty, absentee-managed, and mortgage-free, the wider the fraud window and seniors often own exactly that mix (a paid-off home plus maybe a lot or a rental).

Warning signs

- You stop receiving property-tax bills or mortgage statements.
- You get an unexpected loan, foreclosure, or “welcome” notice from a lender you never used.
- Unfamiliar documents appear recorded against your property.

How to protect yourself

- Enroll in your county recorder’s free property-fraud alert program — it emails you when any document is recorded against your property.
- Review your property records periodically — many counties let you search online.
- Be skeptical of unsolicited offers to buy or borrow against your property — especially vacant lots and second homes.
- Keep vacant and second properties monitored — watch the mail, check on them, and act fast on anything unusual.
- Ask a real estate or title professional about title-monitoring options if you own higher-risk property.

If something looks wrong, act fast

1. **Call your county recorder**
   Ask for a copy of every document recorded against your parcel.
2. **Contact a title professional**
   They can pull a title search and flag forged or suspect filings.
3. **Report it**
   File with local law enforcement, the FBI’s IC3, and the CA Attorney General.

Not sure where your title stands?

I’ll do a quick, no-cost check of your property records and walk you through protecting your home. Take the next step today — it only takes a few minutes:

Click here to request a FREE title report or go to: www.HHSA.HEALTH/TitleFraud

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Figures are national estimates (FBI / ALTA / NAR, 2025) and are widely considered undercounts. This handout is educational and is not legal advice.