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$25 Files a Deed Against Your House

Deed fraud, the number everyone cites wrong, and the two defenses that cost nothing

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About this report

Every substantive claim in this report carries an evidence classification and, where applicable, a numbered source. Facts are separated from vendor claims, third-party estimates, the author's assessments, and untested hypotheses. Forward-looking sections use scenarios with observable tripwires rather than point forecasts. Stated assumptions are listed before the analysis begins.

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Scope and evidentiary standard

This report covers deed fraud against residential property in the United States: what it is, who it actually happens to, what it costs the criminal, what it costs the owner, and which defenses hold up when you check them. It is written for people who own a home, especially people who have paid one off, and for people being sold protection products against the risk.

The published numbers in this category need more discounting than usual, and the reason is specific rather than general. There is no national count of fraudulent deed filings. The figure most often reported as one is the FBI's real estate crime total, which the FBI defines as something else. The two industry surveys that do measure the problem both sample the professionals who encounter it rather than the owners it happens to, and one of them has a commercial interest in the answer. Every quantitative claim below is labeled with which of those it came from.

One category of number is missing altogether. Nobody publishes an audited figure for what it costs an owner to clear a fraudulent deed from their record. The ranges in circulation come from law firms and monitoring vendors marketing the service. That gap is treated here as a finding rather than papered over with the numbers that happen to be available.

Label	Definition	How to treat it
FACT	Verifiable in the cited primary source: a filing, press release, official documentation, or standards body announcement.	Reliable as stated. Check the source if the exact wording matters.
VENDOR CLAIM	Reported by a vendor about its own business or product. Self-measured and not audited by any third party.	The vendor said it. Directionally useful, not a measurement. Definitions of the metric are usually undisclosed.

Label	Definition	How to treat it
THIRD-PARTY ESTIMATE	A research firm forecast or survey result. Methodology is proprietary and generally not reproducible.	Use for direction and order of magnitude only. Do not build a model on it.
ASSESSMENT	The author's reasoned judgment from the cited evidence. Falsifiable, and the reasoning is shown so it can be argued with.	This is analysis, not reporting. Disagree with it where your evidence differs.
HYPOTHESIS	A proposition offered for testing. Not currently supported by sufficient evidence to assert.	Treat as a research question, not a conclusion. Each one names what would confirm or refute it.
SCENARIO	A structured future state with a stated subjective probability. The probability is the author's judgment, not a calculated figure.	Use the leading indicators attached to each, not the probability. The indicators are observable; the probability is not.

Assumptions this analysis rests on

Recording offices across the country behave roughly the way Georgia's and the District of Columbia's do: they accept a facially conforming instrument and do not adjudicate whether it is genuine. If your state's recorder has substantive review authority, the section on why the recorder cannot help you does not apply where you live, and neither does most of the cost asymmetry argument.

Title company and Realtor association respondents see a representative slice of attempted fraud. If the attempts that succeed quietly are systematically different from the ones that reach a closing table, then the finding that vacant land is the dominant target is measuring detection rather than incidence, and the reassurance to owner-occupiers is worth less than it looks.

The rule that a forged deed is void from the outset, rather than merely voidable, is close to universal across US jurisdictions. If your state protects a good-faith purchaser who bought from a forger, then the claim that you will probably win fails, and the risk to you is far worse than this report describes.

The Consumer Reports removal test generalizes beyond the thirteen people-search sites it covered. If the brokers actually supplying birth dates and driver's license numbers to deed forgers sit outside that set, the conclusions about data removal services understate the problem rather than overstate it.

The absence of a national deed fraud count reflects the state of public reporting and not a failure of this search. If a state attorney general, a recorder association, or FinCEN is already publishing one, the sizing section here is wrong and should be replaced with their number.

The call

ASSESSMENT Deed fraud is real and nearly everything sold to you about it is wrong. A forged deed conveys nothing, so you will probably win. Winning is the expensive part, and that cost is the actual theft. The two defenses that work cost nothing: enroll in your county or state filing alert, and read your own record. Paid title monitoring resells the first one at a markup and prevents nothing. I would move off this position if a state published audited counts of forged filings alongside what clearing each one cost, and the loss landed mostly on owners who had already enrolled.

My judgment on the evidence assembled here, nothing more. There is data I can't see and data I may have missed. New evidence can move me, including to the opposite position, and I reserve the right to move.

Executive summary

The gap between how frightening this crime feels and how badly it is measured is the whole story. A criminal can put a document on your property record for the price of a tank of gas. Nobody at the courthouse will stop them, and nobody in the federal government is counting how often it happens. Into that gap has grown a protection industry selling a service that two city attorneys called a scam and the FTC called a ploy. What follows separates the part of the fear that survives contact with evidence from the part that does not.

FINDING 1 The $275 million figure is not deed fraud

FACT Every article that quantifies home title theft reaches for the FBI's real estate loss total, which was $275,110,419 across 12,368 complaints in 2025. The FBI's own appendix defines that category as loss of funds from a real estate investment or fraud involving rental or timeshare property. Deeds are not in the definition. The number anchoring public understanding of this crime measures a different crime. [1]

FINDING 2 No national count of forged deed filings exists

ASSESSMENT No federal agency, no recorder association, and no state office located in this research publishes an audited count of fraudulent instruments recorded against residential property. The two national surveys that come closest both ask professionals what they have encountered rather than counting filings. Anyone quoting you a national deed fraud figure is either quoting the FBI number, which is about something else, or making it up. [1] [2] [3]

FINDING 3 Having no mortgage is genuinely a risk factor

THIRD-PARTY ESTIMATE Among title companies that encountered seller impersonation attempts, 84 percent identified the absence of an existing mortgage or encumbrance as a red flag they see at least somewhat often. It sits third on their list, behind all-cash transactions and mail-away signings. The instinct that paying off a house exposes it is correct. The mechanism is not what most owners assume. [3]

FINDING 4 The target is vacant land, not your kitchen

THIRD-PARTY ESTIMATE Title companies rate vacant land as a common target at 85 percent and primary residences at 12 percent. NAR's separate survey found 62 percent of the most recent incidents its respondents knew of involved vacant land and 12 percent involved owner-occupied property. Two instruments, two populations, the same answer. Criminals sell things nobody is standing on. [2] [3]

FINDING 5 A recorder accepting a forged deed is the law working as written

FACT Georgia's recording statute directs the clerk to record instruments presented in proper form. The District of Columbia's recorder states plainly that it does not investigate instruments to determine whether they are valid. Recording offices index documents; courts decide what they mean. Treating the clerk's acceptance as negligence misreads a two-hundred-year-old division of labor. [19] [25]

FINDING 6 A forged deed conveys nothing, which makes the legal bill the theft

FACT New York's highest court held in Faison v. Lewis that a forged deed is void from the outset, has no legal capacity to affect ownership rights, and is not protected by a statute of limitations. You keep the house. What you lose is the money and the years spent proving it, and that loss falls on you whether you win or not. [14]

FINDING 7 Paid title monitoring resells a free county service

FACT The FTC's August 2024 alert states that title lock insurance is not insurance, does not prevent a transfer, and notifies you only after one is recorded, and that many areas offer free notification programs doing the same thing. Texas opened a deceptive trade practices investigation into Home Title Lock in January 2023; San Francisco and San Diego subpoenaed the company that April. [5] [11] [12]

FINDING 8 Data broker deletion mostly does not work, and paying makes it worse

FACT Consumer Reports ran seven removal services against thirteen people-search sites for four months using 32 volunteers. Doing it manually removed 70 percent of listings within a week. The best paid service reached 68 percent after four months, and two of the seven finished at 6 and 4 percent. The free method beat every paid one on both speed and result. [4]

FINDING 9 Georgia has done the strongest thing any state has done, and almost nobody noticed

FACT Since 1 January 2025, House Bill 1292 has barred walk-in self-filing of Georgia real estate documents. A self-filer must file electronically through the state clerks' authority and upload a government photo ID that is verified before the filing proceeds. Anonymous over-the-counter deed filing, the exact attack this report is about, is no longer possible in Georgia. [6] [22]

FINDING 10 The defense that works is free, and enrollment is a rounding error

ASSESSMENT Georgia's statewide alert system is free and covers all 159 counties. Maricopa County's equivalent, running since June 2023, reports more than 92,900 accounts in a county of over four million people. Asked what would work best, 83 percent of NAR respondents

> named electronic notification, ahead of every other intervention. The tool the professionals rank first is sitting unused. [2] [7] [10]

Three different crimes share one name

Deed fraud, title theft, home title theft and deed theft get used interchangeably in coverage, and they describe at least three attacks with different mechanics, different victims and different remedies. Conflating them is what makes the problem feel both enormous and impossible to act on.

ASSESSMENT The first is the raw forged filing. Someone executes a quitclaim deed transferring your property to themselves or a shell entity, gets it notarized by a fake or complicit notary, and records it. Nothing changes at your house. The document sits on the record until somebody looks. This is the attack that costs a filing fee, and it is the one the popular fear is built around.

ASSESSMENT The second is seller impersonation, which is the version that actually moves money. The criminal does not want your record changed; they want a closing. They impersonate you, list the property, and take the proceeds at a cash closing before anyone verifies who they are. The forged deed here is an instrument in a sale rather than the object of the exercise. This is the version the title industry sees and measures.

ASSESSMENT The third is equity stripping and foreclosure rescue, where a real owner signs a real document under deception or duress. The signature is genuine. The consent is not. Courts treat this as a voidable transfer rather than a void one, which is a far worse position for the owner, because a good-faith purchaser downstream may keep the property.

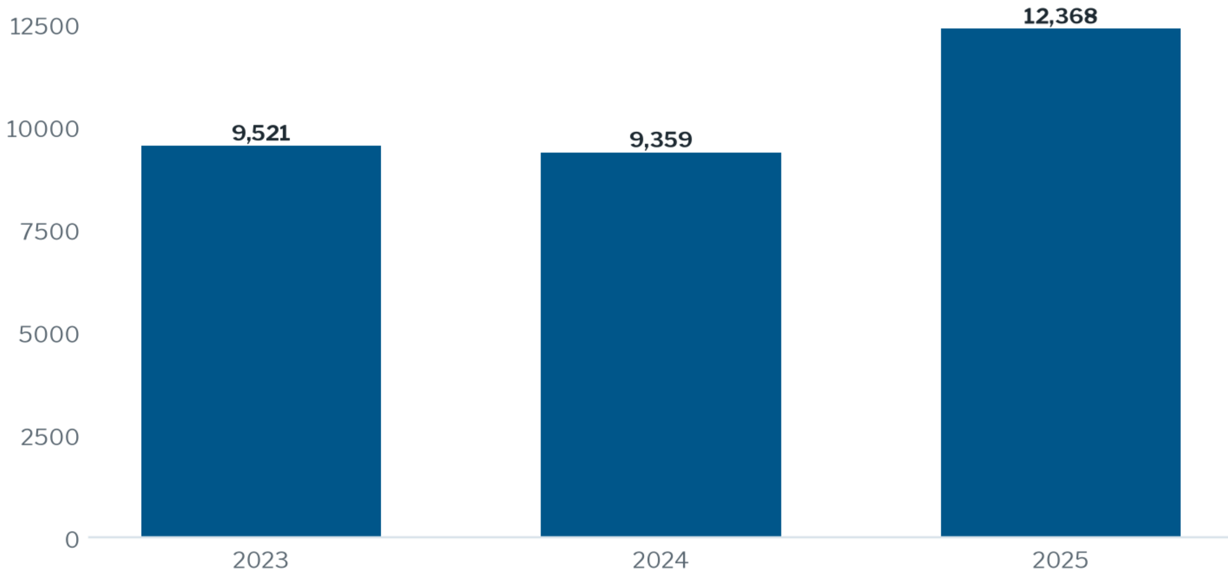
ASSESSMENT These need separating because the defenses are not interchangeable. A filing alert catches the first and sometimes the second. It does nothing for the third, where the owner signed. Title insurance bought at closing addresses forgery in the chain before you owned the property, and only an enhanced policy addresses forgery after. Advice written as though one control covers all three is advice that will fail somebody.

The number everyone cites measures something else

The FBI's Internet Crime Complaint Center published its 2025 annual report showing 1,008,597 complaints and $20.877 billion in reported losses. Within it, the crime type Real Estate accounted for 12,368 complaints and $275,110,419. That $275 million has been reported across trade press and vendor marketing as the scale of real estate fraud, and by extension of title theft.

FACT Appendix B of the same report defines the category: Real Estate Fraud is loss of funds from a real estate investment or fraud involving rental or timeshare property. There is no mention of deeds, titles, recording, forgery or conveyance. A complaint about a fake rental listing on a classifieds site lands in the same bucket as a timeshare resale scam. Neither is deed fraud. [1]

FIGURE 1 **The FBI's real estate category, three years**

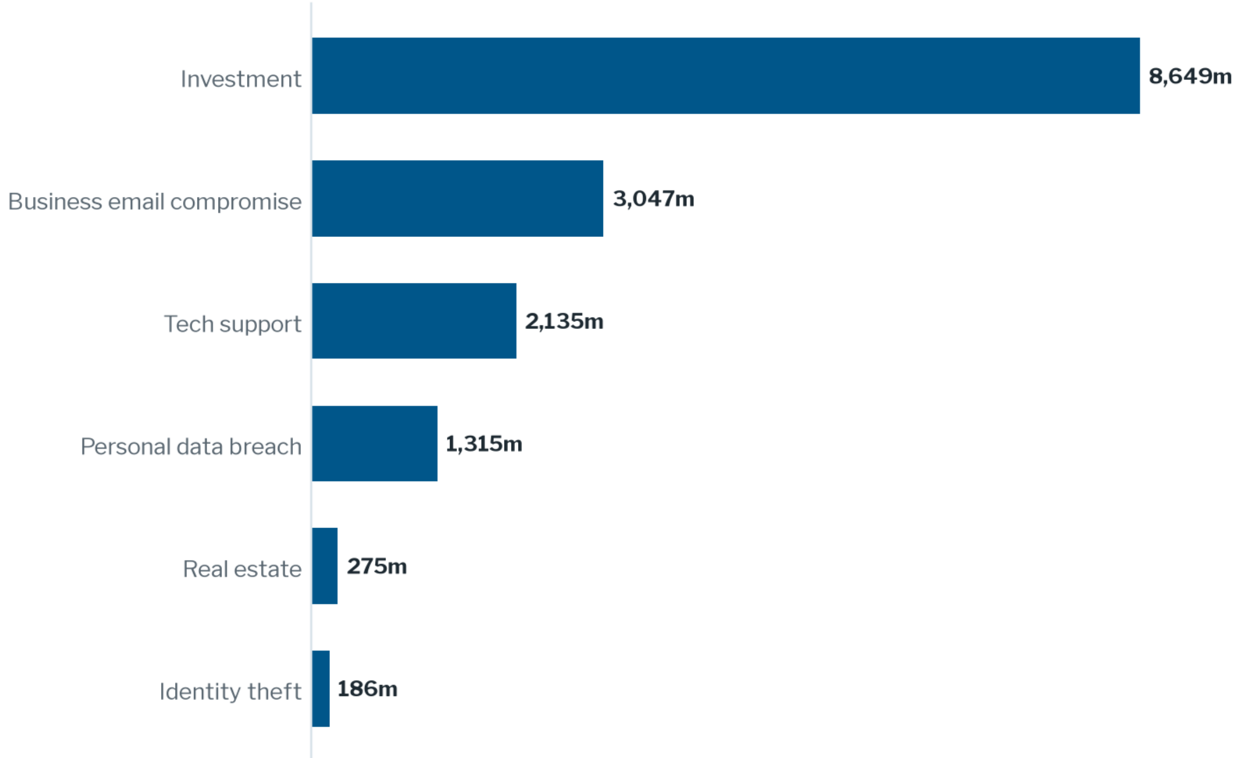


FACT IC3 complaint counts for the crime type Real Estate. Reported losses over the same three years were $145.2m, $173.6m and $275.1m. These are self-reported complaints to a voluntary federal portal rather than verified incidents, and the category excludes deed fraud by its own definition. [1]

ASSESSMENT Two things follow. The trend is real and worth watching: complaints in this category rose 32 percent in a year and reported losses rose 58 percent. But it is a trend in rental scams, timeshare fraud and real estate investment losses, and it cannot be used to argue that deed fraud is growing, shrinking or holding steady. It contains no information about deeds at all. [1]

FACT For scale, real estate of any kind is 1.2 percent of IC3 complaints and 1.3 percent of reported losses. Business email compromise, which is the wire fraud that hits people at closing, ran to $3.05 billion across 24,768 complaints in the same year, eleven times the real estate figure. If you are worried about losing money in a property transaction, the arithmetic says worry about the wire instructions first. [1]

FIGURE 2 **Reported 2025 losses, selected crime types**



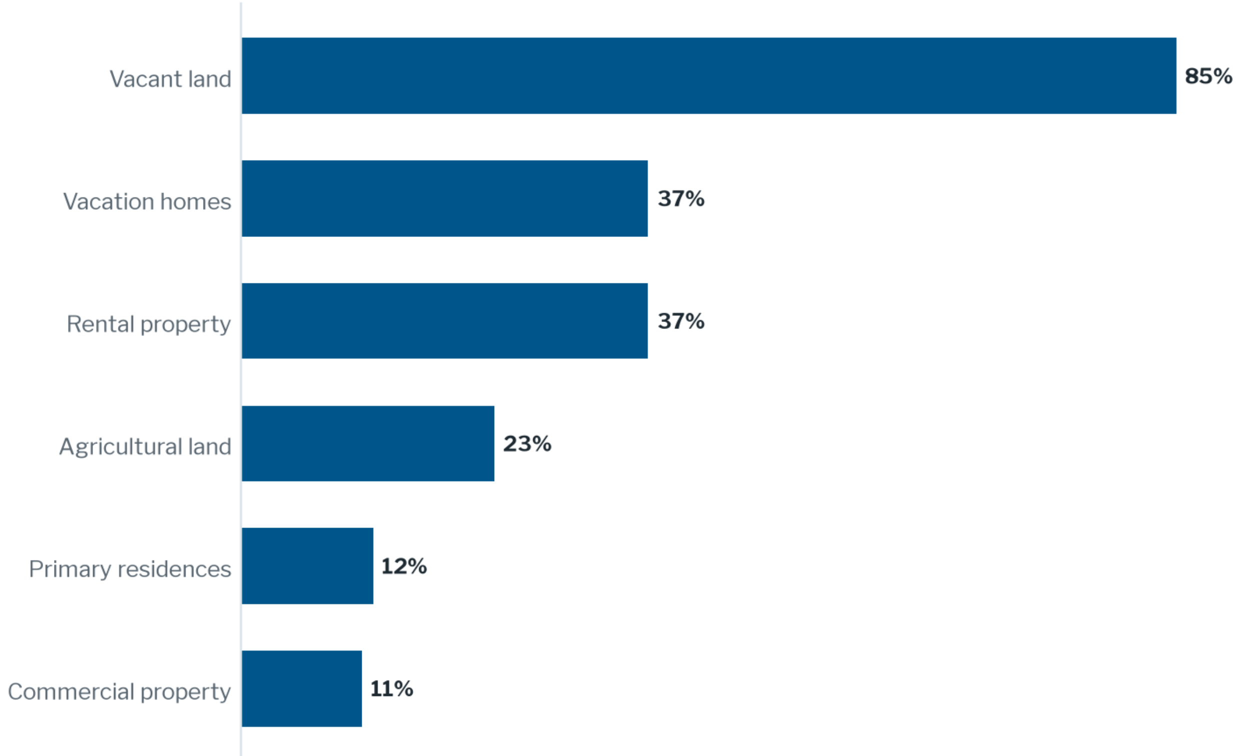
FACT Millions of US dollars, reported losses only. IC3 receives voluntary complaints and does not verify amounts, so every bar understates its category to an unknown degree. Real estate here includes rental and timeshare fraud and excludes deed fraud. [1]

ASSESSMENT The honest summary of the sizing question is that there is no size. Not a contested figure, not a wide range, no figure. That is unusual for a crime this heavily covered, and it is the single most useful thing a homeowner can know, because it means the urgency in every advertisement they have seen was manufactured out of a number about timeshares.

Who actually gets hit

Two surveys reach the same conclusion from opposite ends of the transaction, which is the strongest form of agreement available in a category with no census. The American Land Title Association surveyed 783 members of the title insurance community across 49 states and the District of Columbia in May 2024. The National Association of Realtors surveyed government affairs directors, general counsels and association executives in May 2025, drawing responses from 43 states and DC at a 22 percent response rate.

FIGURE 3 **Property types title companies see targeted**



THIRD-PARTY ESTIMATE Share of ALTA respondents rating attempted seller impersonation on each property type as at least somewhat common, May 2024, n=783. This measures practitioner perception of frequency rather than incident counts, and respondents skew small: 75 percent report annual revenue under $1m. [3]

THIRD-PARTY ESTIMATE NAR asked a different population a different question and got a matching shape. Asked about the most recent incident they knew of, 62 percent said vacant land and 12 percent said owner-occupied property. By property type, 52 percent involved residential land and 16 percent a detached single-family house. Awareness of any incident in the past twelve months ran at 63 percent nationally and 92 percent in the Northeast. [2]

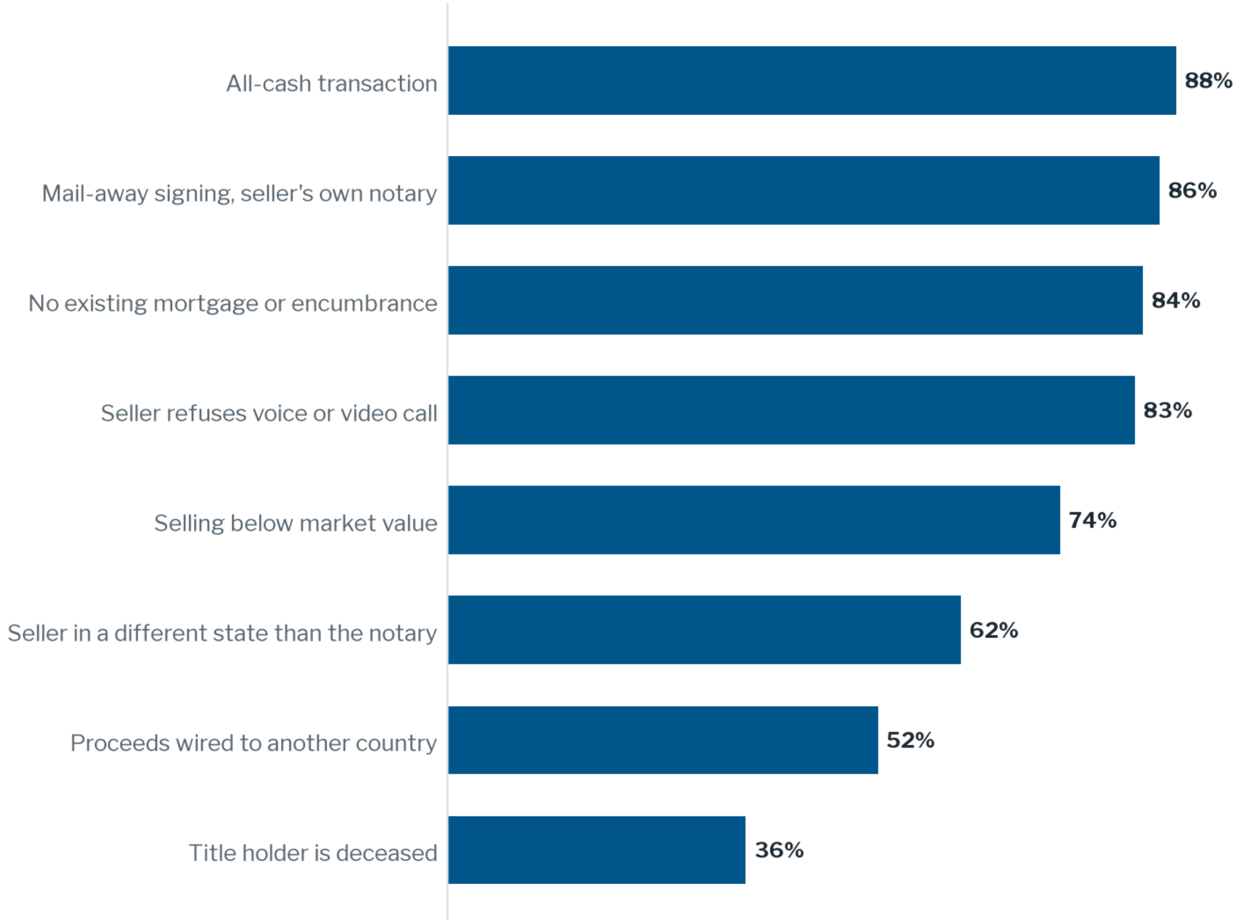
ASSESSMENT Both instruments have the same blind spot and it runs in one direction. Title companies see attempts that reach a transaction; Realtor association staff see incidents that became known. A forged deed recorded against a house whose owner never checks the record is invisible to both. The vacant land finding is therefore solid on what gets attempted through the sales channel and silent on what sits unnoticed on county records. Detection and incidence are not the same population, and only one of them has been counted.

ASSESSMENT That caveat should not be stretched into a reason to ignore the finding. The reason vacant land dominates is structural and it explains itself: nobody lives there, no lender is monitoring the title, no mortgage complicates a payoff, and cash closings are normal, which removes the identity checks a lender would otherwise impose. Every one of those conditions is a property of the asset rather than of the criminal's preferences, so the pattern should hold until one of them changes.

Why a paid-off house is on the list

The intuition that clearing a mortgage makes a house a target is right, and the reason is more specific than the general sense that a paid-off home is a bigger prize. It shows up directly in what title professionals flag.

FIGURE 4 **What title companies treat as a fraud red flag**



THIRD-PARTY ESTIMATE Share of ALTA respondents rating each as at least somewhat common in attempted seller impersonation, n=783. These are practitioner perceptions of frequency rather than audited case data, and several are ordinary features of legitimate transactions. [3]

THIRD-PARTY ESTIMATE The absence of a mortgage sits at 84 percent, third on the list. The logic is the criminal's, not the homeowner's: an unencumbered property can be sold for cash with no payoff to a lender, no lender ordering its own verification, and no servicer noticing that the loan stopped. The equity is not the attraction. The absence of a second party with a financial stake in checking who you are is the attraction. [3]

ASSESSMENT This reframes the exposure usefully. A mortgage is not a security control, but it functions as one, because it puts an institution with money at risk and staff to spend on the file between your property and a fraudulent sale. When the loan is discharged that party leaves. Nobody replaces it. The owner becomes the only entity in the world monitoring the asset, and most owners check their deed roughly never.

THIRD-PARTY ESTIMATE Two more findings from the same study sharpen the picture for owner-occupiers. Fraudsters use the real owner's legitimate personal information: birth date in 53 percent of cases, driver's license number in 46 percent, Social Security number in 43 percent. And notarization is the weak joint, with fake notary credentials at 43 percent, a real notary's credentials used without consent at 31 percent, and a notary fooled by a fake ID in person at 26 percent. [3]

FACT One line in the ALTA study deserves more attention than it has had. Title companies report that attempted fraud is more common in counties where land and assessor records are free and openly available online, compared with counties where access requires an account. Open records are a public good and this is not an argument against them, but it is direct evidence that the cost of looking up a target shapes where criminals look. [3]

The recorder is not a gatekeeper, and was never meant to be

The most common reaction to learning how deed fraud works is that the county should have stopped it. Understanding why the county did not is what makes the rest of the defenses make sense.

FACT Georgia's recording statute directs the clerk of superior court to record deeds and other instruments affecting real estate that are presented in proper form. The District of Columbia's Recorder of Deeds states that it does not investigate instruments to determine whether they are valid. Recording offices perform a ministerial function: they check that a document has the required elements and index it. They have no authority to decide whether a signature is genuine. [19] [25]

ASSESSMENT This is a deliberate design and the alternative is worse than it sounds. A recorder with authority to refuse instruments it doubted would be adjudicating property rights from a service counter, without evidence, testimony or appeal. The recording system's value is precisely that it is dumb and complete: it says what was filed and when, and it leaves the question of what any of it means to a court. Every genuine transfer in the country depends on that neutrality.

ASSESSMENT The consequence is that prevention cannot live at the recording counter as it currently operates. It has to move either upstream, to identity verification before a document is accepted, or downstream, to telling the owner immediately that something was filed. Those are the only two places an intervention can sit, and they are exactly the two things the states that have acted have built.

A forged deed is void, and that is less comforting than it sounds

The legal position is better than the fear suggests, and the practical position is worse than the legal position suggests. Both halves matter.

FACT In Faison v. Lewis, the New York Court of Appeals held that a forged deed is void from the outset, is a document without legal capacity to have any effect on ownership rights, and that a claim to cancel an interest resting on one is not barred by the statute of limitations. A forger transfers nothing, and a party taking from a forger receives nothing, however innocent they were. The contrast is with voidable deeds, where an owner really signed and a downstream buyer can keep the property. [14]

ASSESSMENT So the popular framing that someone can steal your house for a filing fee is wrong on the law. They cannot take ownership from you with a forged instrument, in New York or in the many states that follow the same rule. What they can do is cloud your title, which means you cannot sell, refinance or borrow against the property until a court says the filing was void, and getting a court to say so is a lawsuit you did not choose and did not budget for.

FACT The attacker's side of that asymmetry is precisely known. Every clerk of superior court in Georgia charges the same $25 to record a deed, a flat statutory fee set by House Bill 288 and unchanged since 1 January 2020. It is the same $25 whether the property is a mobile home or a lakefront estate, and the same $25 whether the signature on it is real. [9]

ASSESSMENT That is where the real injury sits, and it is why the cost asymmetry is the heart of this problem rather than a detail of it. The attacker's exposure is a filing fee. The owner's exposure is litigation. The two numbers are not close, and the gap does not close by winning.

Step	Attacker's cost	Owner's cost	Evidence quality
Record a deed in a Georgia county	$25 flat, statewide	Nothing, until discovered	FACT, county fee schedule
Obtain the notarization	A fake stamp, or a real notary's credentials used without consent	None	ESTIMATE, ALTA practitioner survey
Owner discovers the filing	None	Free if enrolled in an alert, otherwise unknown and often years	ASSESS
Clear the cloud on title	None, if they simply never appear	No audited figure exists in any public source	Gap, see below
If the property was sold on	The proceeds, wired and gone	A second party in the litigation, and the clock restarts	ASSESS

HYPOTHESIS The absent row is the important one, and it is absent on purpose. Figures circulating for the cost of a quiet title action, commonly $1,500 to $5,000 uncontested and above $10,000 contested, trace to law firm marketing pages and title monitoring vendors, both of which sell services priced against that estimate. They may well be right. I will not put them in a table as though they were measured, and no conclusion here rests on them. The testable proposition is that median clearing cost exceeds $5,000 and median time to clear exceeds six months. One state court system publishing docket data on quiet title actions would confirm or refute it in an afternoon. [20]

FACT Prosecution does happen when the case is large enough to attract federal attention. Lisa Jeanine Findley fabricated loan documents claiming Lisa Marie Presley had pledged Graceland as collateral, forging both Presley's signature and that of a Florida notary, and attempted to force a foreclosure sale. She was indicted in September 2024 on mail fraud and aggravated identity theft, pleaded guilty to mail fraud in February 2025, and was sentenced to 57 months in September 2025. [13]

ASSESSMENT The Graceland case is instructive in a way its coverage missed. The mechanics were crude, the forgeries were obvious, and the scheme still reached the point of a scheduled auction that only an injunction stopped. It took a federal indictment to resolve a fraud against one of the most recognizable properties in America. A reader should ask what the equivalent response looks like for a two-acre lot in a county nobody writes about, and the answer is that there isn't one.

What the protection industry actually sells

A market grew in the space between a real risk and no measurement of it. Judging it is unusually easy, because the regulators have already published their conclusions.

FACT The FTC published a consumer alert on 26 August 2024 stating that title lock insurance is not title insurance and is not insurance at all, that the service monitors your deed rather than preventing anything, and that you would only learn of a transfer after it happened. The same alert notes that you can check your title for free at your state's land records office and that some areas run free notification programs providing the same alerts. [5]

FACT Texas opened an investigation into Home Title Lock in January 2023 for potential violations of the state's Deceptive Trade Practices Act, specifically over statements about the prevalence of home title theft and the need for the company's service. In April 2023 the city attorneys of San Francisco and San Diego jointly subpoenaed the company over its advertising. No public resolution of either action was located in this research. [11] [12]

ASSESSMENT The product is not fraudulent in the sense of failing to deliver. It delivers exactly what it promises: a notification when a document is recorded. The problem is the price relative to the free alternative and the framing that sells it. A service marketed as a lock that provides a notification is selling on a misunderstanding, and that misunderstanding was seeded by citing a federal loss figure which measures timeshare fraud.

ASSESSMENT There is one product in this category worth paying for, and it is not monitoring. The ALTA Homeowner's Policy, the enhanced owner's title policy, covers forgery occurring after closing, meaning a third party who fraudulently transfers your property in the future. The standard owner's policy does not. In the 46 states where regulators had approved enhanced policies, 42 percent of customers took one. If you are buying a house, that election at closing does more than any monitoring subscription will. [3]

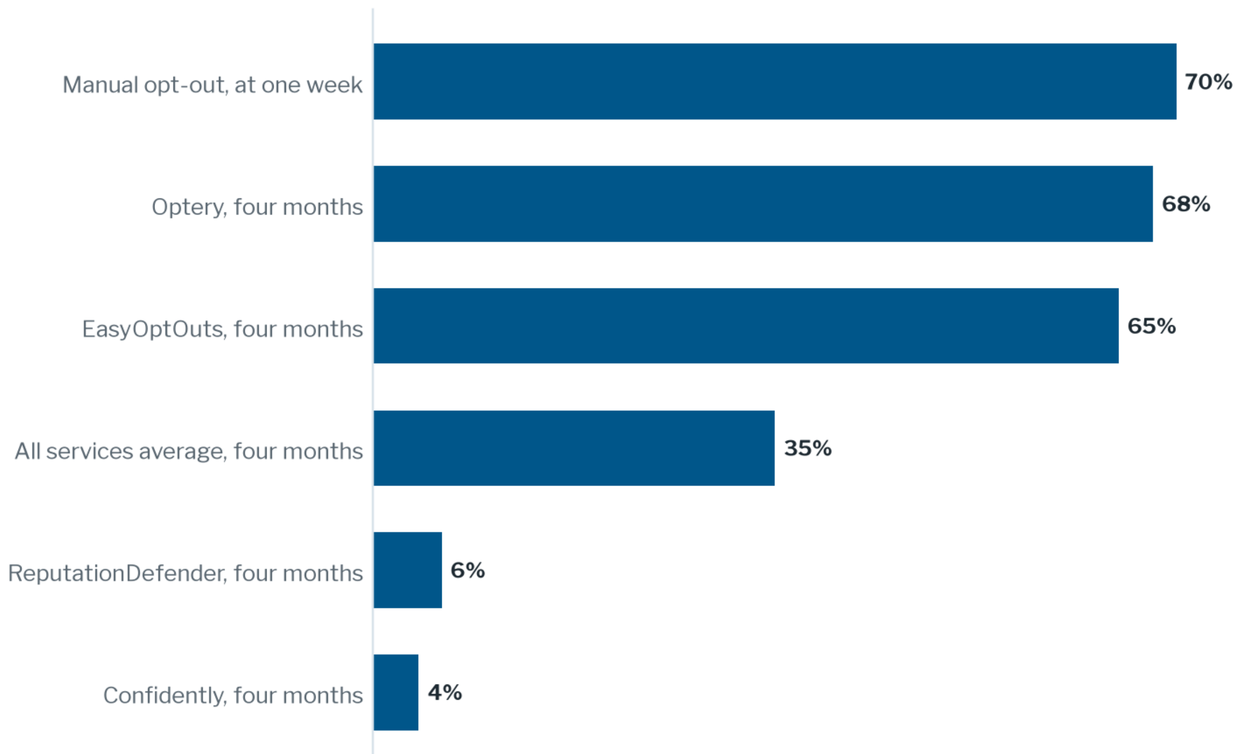
ASSESSMENT The uncomfortable corollary for this report's core audience: if you paid your house off fifteen years ago, that door is closed. You have whatever policy you bought then, an enhanced policy is generally an election made at closing, and you cannot retroactively buy coverage against a risk you have only now heard about. The defenses left to a long-time owner are detection and speed, which is precisely why the free alert matters more to you than to anyone else.

The data broker argument, tested

The proposition is that criminals source the personal details used in these filings from data brokers, so removing yourself from brokers reduces your exposure. The first half is well supported. The second half does not survive testing.

THIRD-PARTY ESTIMATE Title companies report that fraudsters use the owner's genuine non-public information in attempts: birth date 53 percent, driver's license number 46 percent, Social Security number 43 percent. That information has to come from somewhere, and breach data and commercial brokers are the obvious sources. The premise that reducing your public data footprint reduces attack surface is reasonable on its face. [3]

FIGURE 5 **How much gets removed, and how fast**



FACT Consumer Reports tested seven removal services against thirteen people-search sites over four months with 32 volunteers, at prices from $19.99 to $249 a year. The manual figure is measured at one week and the rest at four months, so the comparison flatters the paid services rather than the reverse. [4]

FACT Consumer Reports found that data brokers removed only 35 percent of profiles four months after a request. Doing it by hand removed 70 percent within a week, faster and more completely than any paid service managed in four times the period. Two of the seven services tested finished at 6 and 4 percent. The cheapest service tested was also among the two most effective, which tells you the price signal in this market carries no information. [4]

ASSESSMENT So the practical advice inverts the usual assumption. Paying a service is not a shortcut worth taking to avoid tedium, because on the measured evidence it is slower and less complete than the tedium. Remove yourself by hand if you want to, and do it because you would rather not be indexed, not because it will stop a deed fraud. The link from a broker listing to a fraudulent filing is plausible and entirely unquantified.

FACT The structural fix is arriving from California rather than from the market. Under the Delete Act, California residents have been able to submit a single deletion request to every registered data broker through the state-run DROP platform since 1 January 2026, and from 1 August 2026 registered brokers must check the platform at least once every 45 days and process what they find. This is a state acting as the removal service, at no cost, with a legal obligation behind it. [18]

HYPOTHESIS If DROP works as designed, the paid removal market has a defensible reason to exist only outside California and only for brokers outside the registry. The proposition to test after August 2026 is whether a California resident using DROP alone reaches a higher removal rate than the 68 percent the best paid service achieved. Consumer Reports rerunning its methodology against DROP would settle it, and the result would be the clearest read available on whether regulation outperforms subscription in this category.

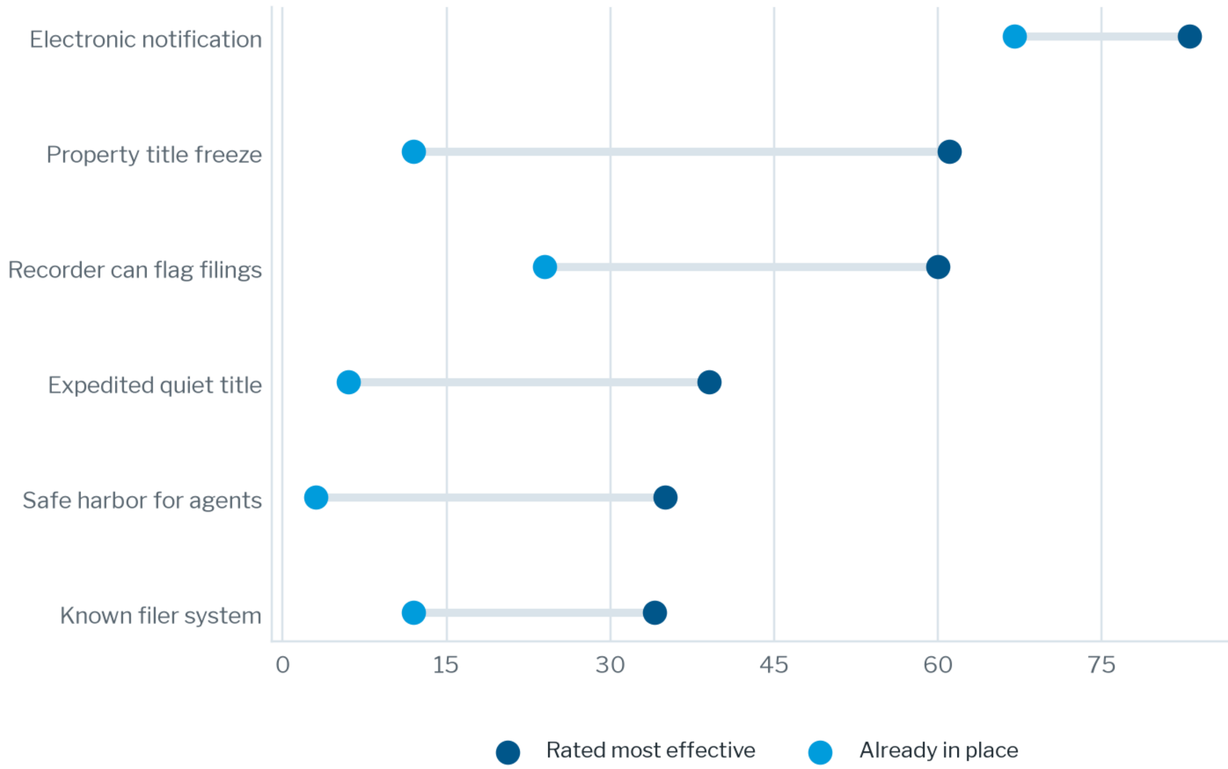
What states have actually changed

The premise that there is nothing an owner can do, and that notification is the leading edge of the response, is half right. Notification is real and it is the most widely deployed control. It is not the strongest one that exists, and the strongest one is already law in Georgia.

FACT Georgia's House Bill 1292 took effect on 1 January 2025. Real estate documents presented by self-filers, meaning anyone who is a party to the instrument rather than a title professional, can no longer be walked into a courthouse and recorded. They must be filed electronically through the Georgia Superior Court Clerks' Cooperative Authority, and the filer must upload a government-issued photo ID that is verified before the filing proceeds. Anonymous over-the-counter deed filing is no longer possible in the state. [6] [22]

ASSESSMENT This is the intervention that matters, and it is upstream of everything else in this report. A notification tells you after the fact and leaves you to litigate. Identity verification at the point of filing attacks the economics directly: it converts an anonymous $25 transaction into one that puts the filer's verified identity into a government record, which is exactly the evidence a prosecutor needs. Ranking state responses by expected effect per dollar, this sits first and nothing else is close.

FIGURE 6 **What practitioners think works, against what exists**



THIRD-PARTY ESTIMATE NAR 2025 survey of Realtor association government affairs staff, general counsels and executives, 43 states and DC, 22 percent response rate, confidence interval plus or minus 9.7 points. Respondents could select multiple options. This measures informed opinion about policy, not tested outcomes. [2]

ASSESSMENT The gap between the two series is the actionable part. Notification is both the most favored control and the most deployed, which is what you would expect from the cheapest one to build. A title freeze is rated second at 61 percent and exists in four states. Expedited quiet title, the only mechanism on the list that reduces what a victim pays rather than how fast they find out, is rated 39 percent and exists in two. The policy response has optimized for detection because detection is cheap, and left the cost of remediation entirely on the owner.

Mechanism	States reported to have it	What it does for you
Electronic notification to owners	AZ, CA, FL, GA, IL, IN, ME, MD, MA, NV, NH, ND, OH, PA, SC, TN, WA	Tells you a document was filed. Detection only, and forward-looking from the date you enroll
Recorder discretion to flag and delay suspicious filings	AZ, IN, MI, ND, SC, TN, WA	Puts a human between the filing and the record. Prevention, at the cost of the recorder's neutrality
Known filer system	AZ, IN, MA, NV	Lets verified professionals file remotely and forces everyone else to appear in person

Mechanism	States reported to have it	What it does for you
Property title freeze	AZ, IN, ME, SC	Modelled on a credit freeze. Prevention, if you set it up first
Expedited quiet title process	FL, NV	Shortens the lawsuit after the fact. The only listed mechanism addressing cost rather than detection
Filer identity verification at the point of filing	GA, statewide since 1 January 2025	Removes anonymity from self-filing. Prevention and evidence in one step

THIRD-PARTY ESTIMATE The first five rows come from NAR's 2025 survey, which asked association professionals what exists in their area and explicitly warns that its sample sizes are small and its list is not exhaustive. Read it as a map of where these mechanisms are known to exist rather than as a complete legal inventory. The Georgia row is verified against the statute itself. Check your own state before relying on any row here. [2] [6]

FACT New York has taken the other available route, which is to make the aftermath survivable rather than to prevent the filing. Legislation signed on 14 November 2023 lets the attorney general or a district attorney pause eviction and ownership proceedings while a deed theft investigation runs, file a notice of pendency on probable cause, and petition a court to void title on a wider list of predicate crimes. Later measures established deed theft as a crime in its own right, extended the limitations period, and gave the attorney general original criminal jurisdiction over it. [15] [21]

ASSESSMENT New York's approach and Georgia's are complements rather than alternatives, and a state that adopted only one has done half the job. Georgia raises the cost of filing and leaves a victim with the same lawsuit. New York leaves filing as easy as it was and puts a prosecutor's resources behind undoing it. The mechanism no state has built at scale is the one that would matter most to the reader of this report: a cheap, fast, administrative route to strike a demonstrably forged instrument without financing a civil action to do it.

FACT A caution about the control this report recommends most. Georgia's alert system states in its own terms that notices are not guaranteed to be comprehensive, accurate, complete or current, and that they apply only to filings made after you enroll. It depends on index data transmitted by 159 separate county clerks. Enrolling is worth ten minutes of anyone's time, and it is a detection layer with acknowledged gaps rather than a guarantee. [8]

FACT One federal change is worth tracking even though it was not designed for this. FinCEN's Residential Real Estate Rule requires closing agents to report non-financed transfers of residential property to legal entities and trusts, including the beneficial owners behind them. Its start date was postponed on 30 September 2025 from 1 December 2025 to 1 March 2026. Cash sales to shell entities are the exact channel seller impersonation uses to cash out. [16] [17]

HYPOTHESIS The rule is an anti money laundering measure and no part of its stated purpose concerns deed fraud, so treating it as a control here is a proposition rather than a finding. It would be confirmed if title professionals report, twelve months after the March 2026 start, that the beneficial ownership question is deterring or catching impersonation attempts at cash closings. It would be refuted if fraudulent purchases simply shift to individual transferees, which the rule does not cover at all.

Implications

For residential property owners holding real estate as an asset

ASSESSMENT If you own land, a rental, a second home, or property you inherited and have not sold, you are the target population in both surveys, and the exposure is not theoretical. Vacant land runs at 85 percent in the title industry's view of what gets attacked and 62 percent in NAR's. Nobody is standing on it, no lender is watching it, and a cash sale of a vacant lot raises nobody's eyebrows. Enroll every parcel in a filing alert, and enroll by name as well as by parcel so a filing against you personally in another county still reaches you. [2] [3]

ASSESSMENT Two habits matter more for you than for an owner-occupier. Look at each property's recorded chain once a year, because a filing against a lot you visit twice a decade can sit for years, and time is what converts a nuisance into a title dispute with an innocent third party in it. And if you hold property through an entity or a trust, know that from March 2026 a cash sale into another entity triggers a federal beneficial ownership report, which cuts both ways: friction for a fraudster, paperwork for you. [16] [17]

For homeowners living in the house, mortgage or no mortgage

ASSESSMENT Your risk is genuinely lower than the advertising implies. Owner-occupied property is 12 percent of the incidents in both surveys, and the reason is that you are a witness who lives on the asset. Clearing the mortgage does raise your exposure, and the mechanism is that the last institution with money at stake and staff to check things has left the file. You are now the only party monitoring the property. Behave like it: enroll in the free alert, and read your own deed record once a year. [2] [3]

ASSESSMENT If you are still paying a mortgage you have an unpaid ally and a different thing to watch. A servicer notices when payments stop, and a lender's lien complicates a fraudulent cash sale. Your dominant failure mode is the closing-table wire fraud that ran to $3.05 billion in 2025, against $275 million for the entire real estate category. Call your closing agent on a number you looked up yourself before you send money. That single habit protects more of your net worth than everything else in this report. [1]

ASSESSMENT The unwelcome part is what happens if it does occur. The law is on your side and your bank account is not. You keep the house because a forged deed conveys nothing, and you pay to prove it, with no public figure available for what that costs. Budget accordingly is useless advice when nobody publishes the number, so the useful version is: find out fast, because every month a fraudulent filing sits unchallenged is a month it can be sold on to someone who will also have to be sued. [14]

For consumers deciding what to buy

ASSESSMENT Do not buy title monitoring. Your county or state almost certainly offers the identical alert for nothing, the FTC has said so in a published alert, and two city attorneys have subpoenaed the largest vendor over how it advertises. Georgia's system is free and covers all 159 counties. Search your county recorder's site for property fraud alert, spend the ten minutes, and put the subscription money somewhere it does something. [5] [7] [11] [12]

ASSESSMENT Do not buy data broker removal expecting it to protect your house. Consumer Reports measured the manual method at 70 percent in a week against 35 percent for paid services at four months. Do it by hand if you want to, and if you live in California use the state's DROP platform, which is free and legally binding on registered brokers from August 2026. Neither will stop a determined forger who already has your birth date. [4] [18]

ASSESSMENT Do buy the enhanced owner's title policy, if and only if you are sitting at a closing table. It is the one paid product in this category that covers forgery after you own the property, and 42 percent of buyers in states where it is approved already take it. If you are not buying a house, it is not available to you, and no amount of monitoring substitutes for it. [3]

Scenarios to 2028

Point forecasts are indefensible in a category with no baseline count, so what follows are structured alternatives with subjective probabilities. The probabilities are the least reliable content in this document. The visible signs attached to each are the useful part, because you can watch for them without access to anything private.

SCENARIO A Notification becomes the default 45 percent

Most states adopt statewide filing alerts on the Georgia and Arizona model, and enrollment is pushed through closing agents and county tax bills rather than left to the owner to discover.

Consequence. Detection improves, discovery time falls from years to days, and the paid monitoring market loses its reason to exist. Nothing changes about what clearing a filing costs.

Earliest visible sign. Two or more additional states launching statewide systems in one legislative session, or a county reporting enrollment above 20 percent of parcels.

SCENARIO B Identity verification spreads upstream 30 percent

Other states copy Georgia's HB 1292, requiring verified identity for self-filed real estate documents and closing the anonymous walk-in channel.

Consequence. The cheap version of this crime stops being cheap, because every filing carries a verified identity into evidence. Displaces attackers toward impersonating title professionals instead.

Earliest visible sign. Any state outside Georgia introducing a bill requiring filer identity verification rather than owner notification.

SCENARIO C **Somebody finally counts** **15 percent**

A state attorney general, a recorder association, or a federal agency publishes an audited count of fraudulent filings and the cost of clearing them.

Consequence. The whole debate re-bases on a real number. Either the risk is smaller than the marketing says, which ends the product category, or it is larger, which forces a federal response.

Earliest visible sign. A state attorney general announcing a deed fraud unit with published caseload data, or IC3 splitting deed fraud out of its real estate category.

SCENARIO D **Nothing changes and the market grows** **10 percent**

Notification stays opt-in and unpublicized, no state follows Georgia, and the protection industry keeps citing the FBI's timeshare number.

Consequence. Owners keep paying for a free service, discovery stays slow, and the population of quietly clouded titles keeps growing without anyone measuring it.

Earliest visible sign. Enforcement actions against title monitoring vendors quietly closing with no findings, and no new state legislation in two consecutive sessions.

Leading indicators

These are observable from public sources. None requires a subscription or a relationship with anyone in the industry.

If this happens	It means	Moves toward	Where to watch
IC3 splits deed or title fraud out of its Real Estate category	The FBI has enough complaint volume to justify a category	Scenario C	The annual IC3 report each spring
A state outside Georgia mandates filer identity verification	The strongest control is spreading	Scenario B	State legislature bill trackers, real property committees
A county recorder publishes enrollment as a share of parcels	Notification is being run as a program rather than a webpage	Scenario A	County recorder press releases and annual reports
The Texas or California actions against monitoring vendors resolve	The regulatory question about the product is settled either way	Scenario C or D	Texas AG and San Francisco City Attorney releases

If this happens	It means	Moves toward	Where to watch
ALTA's next study shows primary residences above 12 percent	The target set is shifting toward occupied homes	Re-rates everything here	ALTA critical issues studies
FinCEN's rule takes effect in March 2026 without further delay	The cash-to-entity channel gets a federal reporting layer	Scenario B	FinCEN news releases and the Federal Register

What this document cannot answer

Four questions matter more than anything settled above, and none of them can be answered from public sources. Each would need primary research against records that already exist but are not published.

How many fraudulent instruments are recorded against residential property each year. Every recorder in the country holds the raw material and none of them publish a count of filings later found to be forged. A survey of the fifty largest county recorders asking how many recorded instruments were subsequently voided by court order would produce the first real number this category has ever had.

What it actually costs an owner to clear a fraudulent filing. The circulating ranges come from parties selling the service. State court systems hold the answer in their civil dockets: filing dates, disposition dates, and where fee awards were entered. A docket study of quiet title actions in two or three states would replace the most-cited unverified number in the field.

How long a fraudulent filing sits before discovery, and whether alert enrollment shortens it. This is the load-bearing assumption under every notification program in the country, including the ones this report recommends, and it has never been measured. A recorder able to match enrolled owners against later-voided instruments could measure it directly and cheaply.

Whether removing yourself from data brokers reduces the odds of being targeted. The link is plausible and the evidence is nil. Nobody has compared the broker footprint of deed fraud victims against a matched control group, and until somebody does, every recommendation about data brokers in this field, including the cautious ones here, is reasoning from mechanism rather than from evidence.

Half-life of this assessment

The FBI category figures decay in about six months and are replaced wholesale each spring. Treat any complaint count or loss total here as stale once the next IC3 report lands, and re-check the appendix definition at the same time, because if the FBI splits deed fraud into its own category the central finding of this report becomes a historical note.

The state-by-state legislative picture decays in roughly twelve months. Sessions add mechanisms every year, and the table above is drawn from a 2025 survey that already warned it was incomplete. The California DROP obligations and FinCEN's March 2026 start date are both dated events that will have resolved one way or the other well inside a year.

The survey findings hold longer, around twenty-four months. ALTA and NAR run these studies periodically rather than annually, and the underlying pattern they describe is driven by property characteristics that do not move quickly. The Consumer Reports removal figures should be treated as valid until either the study is rerun or DROP changes the conditions it measured, whichever comes first.

Two things here are architectural and will still be true in five years. The ministerial nature of recording is a two-hundred-year-old design that no state is going to reverse, so the intervention will always sit either before the filing or after it, never at the counter. And a forged deed being void from the outset is settled doctrine across most of the country, which means the injury from this crime will keep being the cost of proving what you already legally own.

Limitations

This report was researched and written independently. No vendor, association, agency or law firm named in it reviewed it, funded it, or was contacted during its preparation. I hold no position in any company mentioned and receive nothing from any of the services discussed. The recommendation against paid title monitoring and paid data broker removal is adverse to several named commercial parties and is made on the published evidence cited.

The evidence base has four specific weaknesses. The two surveys carrying most of the quantitative weight both sample professionals rather than victims, which measures detection rather than incidence, and one of them was commissioned by a trade association whose members sell the insurance product this report ends up recommending. NAR's own methodology note warns that its sample sizes are small and that its figures should be treated as guiding points, with a confidence interval of plus or minus 9.7 points.

Statutory and case law claims are drawn from Georgia, New York and the District of Columbia and generalized to the rest of the country on the basis that the underlying doctrines are widely shared. That generalization is stated as an assumption above and is not tested state by state. A reader in a state with different recording or bona fide purchaser rules should verify before relying on anything here.

The cost side of the analysis has a hole in it, and the hole sits exactly where the reader's real question lives. No verified figure for the cost of clearing a fraudulent filing appears anywhere in this document, because none was found in a source without a commercial stake in the answer. Every cost claim is therefore directional, and the argument that the legal bill is the actual theft rests on the structure of the situation rather than on a measured amount.

Nothing here is legal advice, and the difference matters more than usual in this subject. Whether a particular filing against a particular property is void or voidable turns on facts and on state law, and the gap between those two outcomes is the difference between keeping your house and losing it. If a document you did not sign appears on your property record, the correct next call is to a real property attorney in your state, not to a subscription service.

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