

Deed Fraud Information and Resources

Guilford County has seen reports of fraud where forged, false, and/or fraudulently induced deeds are recorded against properties in the County without the knowledge or consent of the owner. It is important to educate ourselves about scams against property owners involving the legal title to their homes, and to inform victims of actions they should take if they detect criminal activity.

Document Recording in Guilford County

Pursuant to State law, the Guilford County Register's Office, upon payment of the proper fees and taxes, must accept and record any document that conforms to legal requirements. In the case of a deed, the recording office will typically ensure that the deed is properly acknowledged by a notary and is compliant with recording requirements set forth by law.

The County Register is not responsible for verifying the validity, authenticity, or legitimacy of the document that is recorded. If the document meets recording requirements, and the proper fees are submitted, the Register will record the document consistent with North Carolina General Statutes.

Fraudsters continue to exploit the lack of true safeguards or deterrents against recording illegitimate deeds on property. Victims who are most targeted include the elderly, low-income minority homeowners, or those with vacant or already-distressed properties.

Common Scams Involving Fraudulent Deeds

Forgery: A fraudster may forge a homeowner's name on a deed to a home. The deed is acknowledged and signed by a notary public (either legitimately based on false identification or illegitimately), and then recorded, effectively transferring the property to the scammer without the knowledge of the true homeowner.

Misrepresentation/Coercion: A criminal might trick or pressure a homeowner into signing a deed for the home, thus transferring the property to the fraudster or another when the deed is recorded. The homeowner is unaware that the document they are signing is a grant deed or may be

misled into believing the documents to be signed are of no consequence or are "just a bunch of legalese" and not important.

In either case, the fraudster seeks to effectively transfer the property away from the true owner to sell or extract equity from the property. You may be a victim without knowing.

Warning Signs of Deed Fraud

When you receive a notification or become aware of:

- A recorded document on your property where you never signed the document, and your signature was forged.
- A recorded document on your property where ownership in your property, or a portion thereof, was transferred or sold to another party without your knowledge.
- A recorded document on your property where the signer of the document was deceased at the time of execution of the document.
- A loan was taken out on your property without your knowledge; and
- Changes or alterations were made to a recorded document after you signed it.

Also, if you:

- Stop receiving your property tax bill or notices.
- Receive a Notice of Default or Notice of Trustee's Sale when you own your home outright (free and clear of a mortgage loan), or when you have a mortgage, and you are not delinquent on your loan payments.
- Receive loan documents in the mail for a loan that was obtained without your knowledge; and/or
- Receive real estate documents in the mail for a transaction on your property that was conducted without your knowledge.

Check Public Records

Residents can verify deed information through the Guilford County Register of Deeds [website](#) or may consult the Guilford County parcel viewer [here](#), where applicable.

Residents can sign up for the Guilford County Property Fraud Alert [here](#). Fraud Alert will provide a notification to residents if documents are recorded in name variations provided through the Fraud Alert program.

If You Have Been a Victim of Fraudulent Activity, Take Immediate Action

Victims should immediately gather and collect all information, documents, and other evidence and report the forged and/or fraudulent deed to:

1. Guilford County Sheriff's Office and/or the Greensboro or High Point Police Departments (if applicable)
2. Guilford County District Attorney's Office
3. Consult a Real Estate Attorney
4. Guilford County Register of Deeds (the Guilford County Office of the Register of Deeds does not have the authority to remove fraudulently recorded documents from the system)

For additional information, please contact the Guilford County Register of Deeds Office at 336-641-7556 or go to guilforddeeds.com.

Local and State law enforcement agencies

- Attorney General – Consumer Protection Division
 - <https://ncdoj.gov/protecting-consumers/>
- Secretary of State – Notary Division
 - <https://www.sosnc.gov/divisions/notary>
- Internet Crime Complaint Center IC3.gov (FBI)
 - <https://www.ic3.gov>
- Consumer Financial Protection Bureau (CFPB)
 - <https://www.consumerfinance.gov/>
- North Carolina Real Estate Commission
 - <https://www.ncrec.gov/Home>
- North Carolina State Bar Association
 - <https://www.ncbar.gov/>

ADDITIONAL RESOURCES:

- North Carolina Realtors Association
 - www.Ncrealtors.org
- American Land Title Association
 - <https://www.alta.org/business-operations/operations/mortgage-fraud-prevention>
- AARP Fraud Watch Network
 - <https://www.aarp.org/money/scams-fraud/>

CONSUMER TIPS:

- **ASK QUESTIONS!!**
- Verify identity and credentials.
- Consult a Real Estate Broker/Agency
 - N.C. Real Estate Commission:
(919)-875-3700
<https://www.ncrec.gov/Home>
- Consult an attorney.
 - North Carolina State Bar Association
(919) 828-4620
<https://www.ncbar.gov>
- Read contracts carefully.
- Consider a title search.
- Research public records (i.e. Tax Department and Register of Deeds)
- Consider an appraisal (value fraud)
- Consider a property inspection.
- Consider title insurance.
- Sign up for Property Fraud Alert!