



Common Red Flags of Property Fraud

Real estate fraud doesn't always start with a bang—it often begins with subtle changes you might overlook. Title fraud, deed theft, and unauthorized filings can go undetected for months if you don't know what signs to look for. That's why being alert to the **red flags of property fraud** is critical for every homeowner.

This guide outlines the most common warning signs so you can act fast, protect your rights, and stop fraud in its tracks.



1. Unfamiliar Documents Filed in Public Records

Red Flag: You receive notice from your monitoring service (like Secure Title Watch) that a **deed, lien, or mortgage** has been recorded—and you didn't authorize it.

What It Might Mean: Someone may have forged your signature to transfer ownership or encumber your property.

Action: Download the document, confirm with your county, and report it immediately if unauthorized.



2. New Loan or Lien on Your Property

Red Flag: A mortgage, home equity line, or tax lien appears that you never applied for or knew about.

What It Might Mean: A fraudster is using your property as collateral—or worse, selling it behind your back.

Action: Contact your title insurance company and a real estate attorney immediately.



3. Missing Mail or Notices from Lenders or County Offices

Red Flag: You stop receiving property tax bills, loan statements, or mail addressed to you at your property.

What It Might Mean: Someone may have changed your mailing address with the county to divert critical documents.

Action: Contact your county tax collector and recorder's office to verify your address and ownership status.



4. Strangers Visiting or Claiming to Own Your Property

Red Flag: Tenants, prospective buyers, or contractors show up saying they were told the property was for rent or sale.

What It Might Mean: Your property is being illegally marketed or sold without your knowledge.

Action: Immediately document the incident and notify police and your title monitoring service.



5. Unexplained Changes to Property Title or Ownership

Red Flag: You review your public property records and notice names, trusts, or entities listed that you don't recognize.

What It Might Mean: Someone has attempted to transfer or split ownership using forged documents.

Action: File a fraud complaint with your recorder and consult an attorney.



6. Unexpected Contact from a Title Company or Lender

Red Flag: You receive a call or letter about a pending refinance, sale, or title transfer that you never initiated.

What It Might Mean: A criminal may be attempting to finalize a fraudulent transaction involving your property.

Action: Do not ignore it—this is often how victims discover title theft in progress.



7. You're a High-Risk Target Without Knowing It

Red Flag: You own **vacant land**, a **rental property**, or a **home that is fully paid off**—but you're not actively monitoring the title.

What It Might Mean: Your property is an ideal target. Scammers often choose homes that are mortgage-free and unmonitored.

Action: Enroll in a title monitoring service immediately to protect yourself.



Stay One Step Ahead

By recognizing the warning signs and having a system like Secure Title Watch in place, you can dramatically reduce your risk of property fraud. Education is the first line of defense—monitoring is the second.