

# What to Do If You Suspect Deed Fraud

If you believe your property could be fraudulently taken or recordings could have occurred without your knowledge and/or consent.

1. Use the State of Alaska Recorder's Office website to obtain current information and deeds for your property. Click [here](#) to access the Recorder's Office Webpage.
  - A. Search by name and by legal description of the property in question.

## RECORDER'S OFFICE SEARCH

### Recording Resources

- **New** Recorder's Office [Partners](#)
- Recording [requirements](#).
- Our current [fees](#).
- Recording [District](#) addresses and phone numbers.
- Help finding your Recording [District](#).
- Recorder's Office [District Map](#).
- [Online Copy Request](#)
- e-Recording information.
- Search and Index [Guidelines](#).
- Recording District [History](#), and Miscellaneous District [Facts](#).
- [Last Document Mailed to Customer](#)

### Notice:

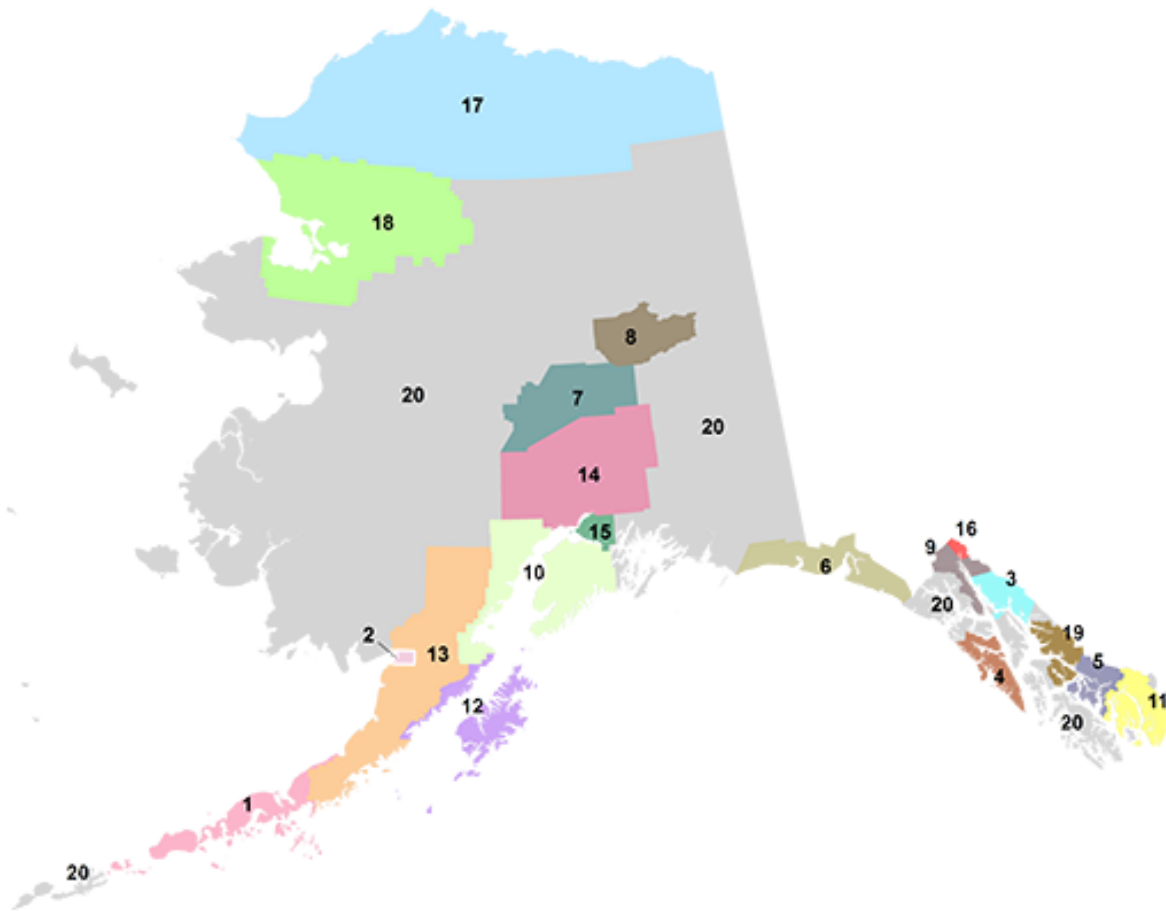
Recorded and/or filed documents and ALL information contained within those instruments become the permanent public record and are available for public viewing and/or purchase.

**The following types of searches are available:**

<a href="#">Name Search</a>	<a href="#">Survey Search</a>
<a href="#">Date Search</a>	<a href="#">MTRS Search</a>
<a href="#">Document Number Search</a>	<a href="#">Subdivision Name Search</a>
<a href="#">Document Type Search</a>	<a href="#">Subdivision Name - No Plat Number</a>
<a href="#">Book and Page Search</a>	<a href="#">Document Input &amp; Unverified Status</a>
<a href="#">Historic Book Search</a>	<a href="#">Associated Document Number Search</a>
<a href="#">Plat Search</a>	

2. If your property is located in a Taxing Authority area, use their website or contact them for most current information regarding property ownership. This information can be found on DEC's website. Click [Borough List](#) for their website. There is map and list of Organized Boroughs with a hyper link to each.
3. Report the information to the United States Internet Crime Complaint Center. Their website is [IC3](#). Also report the information to your local law enforcement and the Attorney General's Office.
4. Seek legal advice and help from an attorney. For a list of attorneys who specialize in real estate transaction law go to [alaskabar.org](#).
5. The American Land Title Association has a flyer on Seller Impersonation Fraud. This flyer can be located on their website at [alta.org](#).

# LOCAL BOUNDARY COMMISSION



## Organized Boroughs

- |                                 |                                |
|---------------------------------|--------------------------------|
| 1. Aleutians East Borough       | 11. Ketchikan Gateway Borough  |
| 2. Bristol Bay Borough          | 12. Kodiak Island Borough      |
| 3. City and Borough of Juneau   | 13. Lake and Peninsula Borough |
| 4. City and Borough of Sitka    | 14. Matanuska-Susitna Borough  |
| 5. City and Borough of Wrangell | 15. Municipality of Anchorage  |
| 6. City and Borough of Yakutat  | 16. Municipality of Skagway    |
| 7. Denali Borough               | 17. North Slope Borough        |
| 8. Fairbanks North Star Borough | 18. Northwest Arctic Borough   |
| 9. Haines Borough               | 19. Petersburg Borough         |
| 10. Kenai Peninsula Borough     | 20. Unorganized Borough        |

# SELLER IMPERSONATION FRAUD IN REAL ESTATE



**FRAUDSTERS** are impersonating property owners to illegally sell commercial or residential property. Sophisticated fraudsters are using the real property owner's Social Security and driver's license numbers in the transaction, as well as legitimate notary credentials, which may be applied without the notary's knowledge.



Fraudsters prefer to use email and text messages to communicate, allowing them to mask themselves and commit crime from anywhere.

Due to the types of property being targeted, it can take months or years for the actual property owner to discover the fraud. Property monitoring services offered by county recorder's offices are helpful, especially if the fraud is discovered prior to the transfer of money.

Where approved by state regulators, consumers can purchase the American Land Title Association (ALTA) Homeowner's Policy of Title Insurance for additional fraud protection.

## WATCH FOR RED FLAGS

### CONSIDER HEIGHTENED SCRUTINY OR HALT A TRANSACTION WHEN A PROPERTY

- Is vacant or non-owner occupied, such as investment property, vacation property, or rental property
- Has no outstanding mortgage or liens
- Has a different address than the owner's address or tax mailing address
- Is for sale or sold below market value

### CONSIDER HEIGHTENED SCRUTINY OR HALT A TRANSACTION WHEN A SELLER

- Wants a quick sale, generally in less than three weeks, and may not negotiate fees
- Demands proceeds be wired
- Wants a cash buyer
- Refuses or is unable to complete multifactor authentication or identity verification
- Is refusing to attend the signing and claims to be out of state or country
- Wants to use their own notary
- Is difficult to reach via phone and only wants to communicate by text or email, or refuses to meet via video call



# SELLER IMPERSONATION FRAUD IN REAL ESTATE



## TAKE PRECAUTIONS

### CONTACT SELLER USING INDEPENDENT SOURCES

- Contact the seller directly at an independently discovered and validated phone number
- Mail the seller at the address on tax records, property address, and grantee address (if different)
- Ask the real estate agent if they have personal or verified knowledge of the seller's identity

### MANAGE THE NOTARIZATION

- Require the notarization be performed by a vetted and approved remote online notary, if authorized in your state
- If remote online notarization is not available, the title company should select the notary. Examples include arranging for the seller to go to an attorney's office, title agency, or bank that utilizes a credential scanner or multifactor authentication to execute documents

### VERIFY THE SELLER'S IDENTITY

- Send the seller a link to go through identity verification using a third-party service provider (credential analysis, KBA, etc.)
- Run the seller's email and phone number through a verification program
- Ask conversational questions to ascertain seller's knowledge of property information not readily available in public records
- Conduct additional due diligence as needed

### USE THE PUBLIC RECORD

- Compare the seller's signature to previously recorded documents
- Compare the sales price to the appraisal, historical sales price, or tax appraisal value



### CONTROL THE DISBURSEMENT

- Use a wire verification service or confirm wire instructions match account details on seller's disbursement authorization form
- Require a copy of a voided check with a disbursement authorization form
- Require that a check be sent for seller proceeds rather than a wire

### FILE FRAUD REPORTS

- IC3.gov
- Local law enforcement
- State law enforcement, including the state bureau of investigation and state attorney general
- Secretary of state for notary violations

### FIGHT FRAUD WITH INDUSTRY PARTNERS

- Educate real estate professionals in your community, such as country recorders, real estate agents, real estate listing platforms, banks, and lenders
- Host educational events at the local or state level
- Alert your title insurance underwriter of fraud attempts