



OFFICE OF THE ILLINOIS
ATTORNEY GENERAL

BEWARE OF THE HOME TITLE THEFT

Buying a home is typically the most expensive purchase a consumer can make. Because of this, owners need to be aware of real estate-related scams. In 2024, there were roughly **9,359 real estate/rental fraud complaints** reported to the FBI, resulting in more than **\$173.6 million in reported losses**.

Home title theft, sometimes called deed fraud, is one scam that can take property owners by surprise and it can be a struggle to untangle the financial ramifications. While title fraud is not specifically tracked, many states have acknowledged the threat and in 2025, Illinois passed legislation to create programs to assist homeowners at the local level.

WHAT IS A HOME TITLE/ DEED THEFT SCAM?



This scam is a type of identity theft that occurs when someone steals the title of a home without the owner's knowledge and consent. Once they've established a false claim of ownership, they could list your home for sale or involve a third party to do so. Another scam would be to take out a loan against the equity in the home. One variation for a property that is uninhabited and not monitored, could have scammers pose as the owner or the owner's agent and rent it to an innocent third party. Title theft puts your important personal asset and your finances at risk from the unlawful and fake transaction.

WHAT IS THE OVERALL STRATEGY?



The fraudsters take over your identity to assume the role of the property owner or claim to represent you. With your information, they can create fake documents and forged deeds to convince buyers and agents that they legally own your home.

WHO IS AT RISK?



- Seniors often have significant home equity and may be more susceptible to the scam.
- Homeowners with unoccupied properties are targeted as these properties are less monitored.
- Those who have lost important documents or have been targeted by phishing schemes are at higher risk.

HOW DO SCAMMERS GAIN YOUR PERSONAL AND HOME INFORMATION?



These criminals find different ways to find your information. They may check public tax records to see where the tax bill is being sent or create identity documents with information from sources like a passport or some sort of state-issued ID.

The FBI has noted a “steady uptick in cases, with recent warnings highlighting that scammers are using AI-generated documents and deepfake signatures to bypass identity checks.”

TIPS TO HELP AVOID BECOMING A TARGET

- **Don't leave your home unattended for long periods.** Have a trusted friend, family member, or neighbor monitor your home in your absence.
- **Monitor your mail. Make sure to review mail related to homebuying.**
- **Put a hold on your mail with USPS if you are taking an extended trip.**
- **View your bank statements and mortgage statements on a regular basis for possible suspicious activity.**
- **Do not throw documents with your information in the trash.** Shred documents with personal and private information, or opt for online documents.

- **Monitor your credit.** Keeping close tabs on your credit reports helps prevent various forms of identity theft. This also helps to see any changes in activity and scores.
- **Check your town’s records. Check with your local Recorder of Deeds.** Occasionally, look for deeds that you or anyone representing you did not prepare or sign. Make sure they have your correct mailing address.
- **Consider signing up for a property fraud alert.**
- **Avoid title lock services.**

SIGN UP FOR A PROPERTY FRAUD ALERT

Recent Illinois law (Public Act 104-3082) mandates that all counties create alert systems for recording suspicious documents. Victims should contact law enforcement, the recorder’s office, and a real estate attorney immediately. A Property Fraud Alert is a free notification service offered by many counties, Recorder of Deeds, or County Clerk offices. Once enrolled, property owners receive an alert if a document is recorded using their name or property information. These alerts help homeowners detect suspicious activity early, so they can act quickly.

Many local county offices in Illinois offer FREE Property Fraud Alert programs that help property owners monitor home-related activity.



[propertyfraudalert.com/
select](https://propertyfraudalert.com/select)



[cookcountyclerk.il.gov/
recordings/property-fraud-unit](https://cookcountyclerk.il.gov/recordings/property-fraud-unit)



BE WARY OF HOME TITLE LOCK SERVICES

Home title lock monitoring and protection services claim to monitor your deed to protect you against title fraud. Companies will claim to be able to protect your deed and home with their “title protection services.” However, these services are notification services, not insurance.

Some homeowners do not realize that these services are offered for a cost, but they are typically free from many local county Recorder of Deeds offices.

IF YOU SUSPECT DEED THEFT, YOU SHOULD:



- ✓ *Contact your title and mortgage companies*
- ✓ *Call the police and file a report*
- ✓ *Contact the credit bureaus*

When a document has been recorded fraudulently, it is up to the homeowner to petition the court, at their own expense, to get a court order to have the fraudulent recording removed. Therefore, it's crucial for homeowners to be vigilant and proactive in protecting their property from title theft. Regularly checking public records, using title insurance, and staying informed about the latest scams can help mitigate the risk of becoming a victim.

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