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## Ads claim title thieves can steal your home, but can you really lose your house?

SALT LAKE CITY — "You have the perfect storm for a cybercriminal to steal your home," states an infomercial making a terrifying pitch for a subscription service that says it can shield your home from title theft. The ominous ad is spooking homeowners across Utah, telling viewers that bad guys can steal homes right out from under homeowners.

But is it a service you really need to buy into? And how much of a threat is title theft?

The Home Title Lock infomercial sure got Dana Barney's attention. "It is scary. I wouldn't want to lose my home that I've been paying on for however many years," Barney said.


The ad, hosted by former U.S. House Speaker Newt Gingrich, explains how cybercrooks can file a quitclaim deed to make your property theirs. And then quickly mortgage or sell your home, without you knowing about it until it's too late.

"All I know is that innocent children are out in the streets," said a woman identified as a victim in the ad.

But wait! Home Title Lock vows to prevent such a cruel fate for just \$15. They will monitor your title, 24/7, and alert you if there is any funny business.

While Barney said she did not appreciate the scare tactics, they raised concerns.

"I watched it late at night and I couldn't sleep," she said. "Woke up early in the morning, like, I really need to go check on these things."

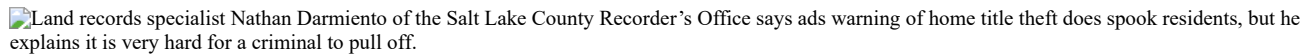
 Homeowner Dana Barney tells KSL's Matt Gephardt that while an ad touting a home title monitoring service seemed over-the-top, it did raise concerns. Homeowner Dana Barney tells KSL's Matt Gephardt that while an ad touting a home title monitoring service seemed over-the-top, it did raise concerns. (Photo: Josh Syzmanik, KSL-TV)

That sense of panic did not just land on Barney's doorstep in Utah County. The infomercial is spooking homeowners across the Wasatch Front, too.

"I've never seen a case of that happening," said Nathan Darmiento, a land records specialist with the Salt Lake County Recorder's Office.

Darmiento said he's hearing from property owners shook up by that ad and others like it.

"Something like 15 people a week maybe, give or take. Sometimes it's more," he said of the frequency of inquiries he gets from concerned homeowners who have seen the ads.

Land records specialist Nathan Darmiento of the Salt Lake County Recorder's Office says ads warning of home title theft does spook residents, but he explains it is very hard for a criminal to pull off.

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Darmiento said he tells them title theft ain't that easy.

"There's a lot of things that have to go in place to file the deed," he explained. "The state of Utah goes through a lot of verification processes, especially with the notary. A lot of notaries will have a commission number, and that's the state holding them accountable."

That is not to say title theft cannot happen.

"It can realistically be done," said Jeff Lanza, former FBI agent who now advises people and businesses on how to stay safe from cybercrooks.

Lanza said the Home Title Lock ads do contain a grain of truth: Someone with the know-how and perseverance can file paperwork electronically with a county to deed your home to him-or-herself. But unlike repeated claims of imminent danger in ads, he said title theft is not a common crime.

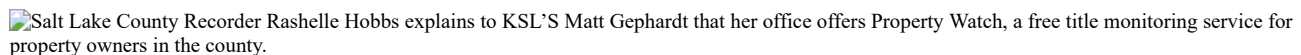
"It requires again, a lot of knowledge and forgeries on the signatures of the people selling the house, forgeries of a notarization, and then the county has to basically overlook all that stuff."

Even if a crook successfully forges a deed, it is still not valid. You still own your home. Possession cannot be conveyed to someone else. And if a buyer or a lender bypasses due diligence to rely on that forged deed — they are out of luck, not you.

"If that happens, it's not going to fall back on the person that's been victimized," Lanza explained. "The people who lent the money are going to have the issue there because they didn't do their due diligence in checking to make sure that the property was legitimately owned by the person getting the home equity loan, or any new buyer."

Lanza added the 24/7 monitoring touted in the ads is not some magic access only the service has. It is not like they are staffed with clairvoyants able to warn you before a crook strikes. What they can do is check public records. That is something you can already do on your own — for the one-time, mind-boggling low price of free said Salt Lake County Recorder Rashelle Hobbs.

"We want to protect your property record," she explained.

Salt Lake County Recorder Rashelle Hobbs explains to KSL's Matt Gephardt that her office offers Property Watch, a free title monitoring service for property owners in the county.

Salt Lake County Recorder Rashelle Hobbs explains to KSL's Matt Gephardt that her office offers Property Watch, a free title monitoring service for property owners in the county. (Photo: Tanner Siegworth, KSL-TV)

Her office offers [Property Watch](#), an entirely free subscription service that alerts homeowners when something changes.

"You are immediately notified if anything's recorded on your property," Hobbs explained.

Registering takes just a few minutes and it can be done over the phone.

Hobbs said her office has teamed up with other county recorders across Utah.

"Some of my fellow county recorders are already there, and some are in the process of getting there. We all see the importance of notifying property owners of your property record," she said.

[Washington County](#) is already there, as is Uintah County.

Utah County doesn't have a title monitoring service for Dana Barney to use. But she can check her title records [online](#) for anything fishy, for free.

"Why pay the \$15 a month to some company that they really can't guarantee that they actually can stop that recording or notify you the moment that recording happens?" Barney said.

We reached out to Home Title Lock, and they told us, yes, their service uses the same county records you can already access. They say the difference is their service can help provide legal help if a cybercrook files a quitclaim deed for your property.

In an email, a spokesperson wrote, "We provide resolution, the county will alert you, but you will need to figure out how to resolve the matter on your own. With our services, we provide financial guarantees of up to \$1,000,000 depending on the subscription chosen."

The \$1,000,000 guarantee is available to customers who buy into the four-year subscription plan.

The thing is, the county recorder offices to whom we spoke say they haven't seen or been told of a single case of this type of title theft happening in their counties — ever.

Lanza says when title theft does happen, it mostly happens to those who own their home free and clear of debt. It makes them an easier target.

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