

*Chairwoman McEntee and Members of the House Judiciary Committee:*

*My name is Bob O'Neil, and I am a Rhode Island property owner . I am writing today in strong support of House Bill 7551, "An Act Relating to Criminal Offenses – Fraud and False Dealing."*

*This legislation takes an important step toward protecting homeowners, municipalities, and communities from the growing threat of real estate title fraud, a crime that can strip individuals of their property rights, disrupt families' lives, and undermine confidence in our land record system. House Bill 7551 would:*

*Establish a criminal offense for real estate title fraud, creating clear legal consequences for those who attempt to falsify or manipulate property records.*

*Empower municipalities to refuse to record "suspicious documents" submitted by persons who are not trusted submitters – strengthening the first line of defense in preventing fraudulent filings before they harm property owners.*

*Create meaningful penalties to deter would-be fraudsters and protect Rhode Island's property market and homeowners.*

*Why this bill matters:*

*Title fraud schemes have increased in recent years nationwide, leaving victims blindsided when deeds, liens, or mortgages are fraudulently recorded in their names. If allowed to stand, this type of crime results in financial loss, legal expenses, stress, and insecurity for families and small investors. Establishing clear criminal penalties and preventative measures will strengthen confidence in Rhode Island's real estate system and protect vulnerable homeowners.*

*Moreover, granting municipalities the authority to scrutinize and reject questionable submissions promotes local control, accountability, and good government, without imposing unnecessary burdens on legitimate property transactions.*

*The city of East Providence where I live does not have an alert system for this type of fraud and I would like to see one put into effect there as soon as possible.*

*In closing, I respectfully urge the Committee to vote YES on House Bill 7551 and send this important protection forward for all Rhode Islanders.*

*Thank you for your time and consideration.*

*Sincerely,*

*Bob O'Neil*

*Rumford, Rhode Island*