

RE HB 7551 Deed Fraud

To: Chairwoman McEntee and members of the House Judiciary Committee,

I am Daniel Liparini writing in support of this bill that is designed to prevent criminals from stealing peoples' homes by illegally transferring the ownership of the property. According to FBI statistics, this has happened 224 times in Rhode Island between 2019 and 2023.

This can take many forms but is basically done by forging signatures and filing fake deeds with the town records office. In many of our communities, there is no procedure for the homeowner to prevent this or request notification of deed changes.

Once a deed is improperly transferred, the fraudster can take out a loan, sell the property or try to rent it.

Many times, victims only discover the fraud months later when they try to sell or refinance, or when they get a foreclosure notice. Fixing this can take months in court and cost thousands of dollars.

This bill would require towns to set up procedures for homeowners to be notified when activity takes place of their deed. It would also allow town clerks more flexibility to investigate suspicious activity and only allows certain people to initiate transactions on a deed.

Please support this important bill.

Thank you,

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