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Chairwoman McEntee and members of the House Judiciary Committee,

I am writing to you to express my support for House Bill No. 7551 that establishes the criminal offense of real estate title fraud, authorizes municipalities to refuse to record suspicious documents from untrusted submitters, and creates meaningful penalties for those who commit this crime.

Deed fraud occurs when someone illegally transfers ownership of a home or property without the true owner's knowledge. Criminals often forge signatures and submit fake deeds to the local land records office. Once recorded, the fraudster may take out loans against the property, sell it, rent it out, or use it in broader financial scams.

Unlike credit card fraud, homeowners receive ***no automatic alert*** when a deed is transferred. Victims often do not learn what has happened until months later when: they attempt to sell or refinance, receive foreclosure notices, experience utilities being shut off, or even encounter strangers claiming ownership of their home. By that point, repairing the damage can take months or even years in court, with legal fees often reaching thousands of dollars.

For older adults especially, home equity represents retirement security, long-term care planning, and a legacy for their children. When that is threatened, it is not merely a paperwork issue, it is financial devastation.

The scope of this problem is real and growing. [FBI Boston](#) has reported that there were 224 cases of deed fraud in Rhode Island between 2019 and 2023 with losses totaling \$4,852,220. These numbers demonstrate the urgent need for stronger protections and enforcement tools. Here is an example of [deed fraud in Little Compton RI](#) by a scammer in South Africa.

This proposed legislation would provide critical safeguards for homeowners, empower municipalities to prevent questionable filings before harm occurs, and hold criminals accountable. I respectfully urge you to support its passage and help protect Rhode Islanders from this serious and costly crime.

Thank you for your time, your service, and your attention to this important matter.

Sincerely,

Kimberly Cournoyer

Kimberly Cournoyer
Coventry, Rhode Island