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RE: House Bill No.7551

Re: Support for House Bill 7551 – An act relating to criminal offenses—fraud and false dealing

Dear Chairwoman McEntee and Honorable Members of the House Judiciary Committee,

I am writing to express my strong support for House Bill 7551, which establishes the criminal offense of real estate title fraud and provides important safeguards for Rhode Island property owners.

Deed fraud occurs when someone illegally transfers ownership of a home or property without the knowledge or consent of the rightful owner. Criminals may forge signatures and file fraudulent deeds with a local land records office. Once the false document is recorded, the perpetrator may take out loans against the property, sell it, rent it out, or use it as part of broader financial schemes.

Unlike credit card fraud, there is no automatic alert system to notify homeowners when a deed transfer has been recorded. As a result, victims often do not discover the crime until months later—when they attempt to sell or refinance their property, receive foreclosure notices, have utilities shut off, or encounter strangers claiming ownership.

The consequences are severe and long-lasting. Correcting deed fraud can take months or even years in court, and legal costs can easily reach thousands to tens of thousands of dollars. For many residents, particularly older adults, the loss or disruption of home ownership is financially devastating.

For older Rhode Islanders, home equity represents retirement security, long-term care planning, and a legacy to pass on to their children. When this asset is threatened or stolen through fraud, the impact goes far beyond paperwork—it can result in financial instability and profound personal hardship.

By establishing real estate title fraud as a criminal offense, creating penalties for those who commit it, and allowing municipalities to refuse to record suspicious documents from untrusted submitters, House Bill 7551 represents a proactive and necessary step to protect Rhode Islanders, particularly older adults who may be targeted because of the value of their homes and the absence of monitoring systems that would alert them to fraudulent filings.

For these reasons, I respectfully urge this committee to support House Bill 7551. Thank you for your consideration and commitment to protecting Rhode Island residents from financial exploitation and fraud.

Sincerely,

Marianne Kelly

