

Roberta DiMezza

From: Vicki Martin <vmartin@burrillvilleri.gov>
Sent: Saturday, February 28, 2026 11:53 AM
To: Rep. Place, David J.; briannewberry@cox.net; Sen. de la Cruz, Jessica
Cc: House Judiciary Committee
Subject: Town of Burrillville Opposition to House Bill 2026 - H 7551
Attachments: 2-25-2026 06 Opposition H 7551 Real Estate Title.pdf; 2-9-2026 Email Oppose H7551.pdf; H7551 RE Title Fraud.pdf

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At their meeting of Wednesday, February 25, 2026, at which time a quorum was present and acting throughout, the Burrillville Town Council voted to adopt a resolution opposing House Bill 2026 – H 7551 An Act Relating to Criminal Offenses – Fraud and False Dealings. This legislation would establish the criminal offense of title fraud. Additionally, this act would allow municipalities to refuse to record “suspicious documents” from persons who are not trusted submitters. The Burrillville Town Council supports the intent of this legislation, but as this is written it creates unnecessary delays and barriers to legitimate transactions.

In addition to the resolution, please allow me to follow up with my original letter of opposition sent to the House Judiciary Committee with some more specific points.

This legislation would guide the recorder of deeds to consider “suspicious” any document presented for recording by anybody other than a trusted submitter or a representative of a trusted submitter. Trusted submitter is defined as title insurer, title company or agent, escrow agent, an attorney, or a regulated financial institution. This would require anybody who wishes to convey property or secure financing to use a licensed professional which may be a burden for many people. Bills of sale conveying mobile homes are often drawn up by and presented for recording by private individuals without use of attorneys or any other licensed professional. Sometimes these documents are even handwritten. This does not mean that they are not valid, legal conveyances. I, as the recorder of deeds, am not qualified to judge this validity. Likewise, there are occasions where private mortgages are recorded with a conveyance of property. Another example of a document which may be presented by someone who would not be considered a “trusted submitter” is mechanic liens. These are often drawn up by a company who is doing work or providing a service for a homeowner, not an attorney. I could continue to list examples of documents we see, but it all boils down to the job of a recorder of deeds is to record documents filed with my office and “not pass upon validity” (RI Supreme Court in *Redelsperger v. Redelsperger*, 43 A.2d 305 1945).

The legislation also guides that a document may be considered “suspicious” if “the name or commission information of a notarial office who has purported to acknowledge or verify the document does not match official records.” Is this suggesting that I, or my staff, research the notary on every document presented for recording? Would this be for notaries in other states too? This is an excessive burden to me and my staff.

The proposed property alert notification system provides no real protection beyond what homeowners can already do on their own in most communities. Burrillville's land evidence is indexed and available online in real time. We encourage people to periodically search this database, which includes images of the recorded documents, for anything recorded with their name. The requirement to develop a separate database that provides the same information found in the current land evidence index and by viewing the recorded document is duplicative and another undue burden to municipal staff.

The Town of Burrillville, and I, believe these requirements would unnecessarily delay many legitimate property transactions and cause headaches for homeowners.

Attached is the Burrillville resolution, the letter written to the House Judiciary Committee by myself, Burrillville Town Clerk/Recorder of Deeds, in opposition to the legislation, and the legislation we are opposing. The Burrillville Town Council respectfully requests your support in opposing House Bill 2026 – H 7551 and any Senate companion which may be introduced.

Thank you.

Vicki T. Martin, CMC
Town Clerk



Town of Burrillville

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TOWN OF BURRILLVILLE

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Burrillville Town Council Resolution No. 26-06 in opposition to House Bill 2026 – H 7551 Relating to Real Estate Title Fraud

- WHEREAS, the Town of Burrillville recognizes the importance of protecting property owners from real estate title fraud and supports reasonable measures to strengthen the integrity of land evidence records; and
- WHEREAS, House Bill 2026 – H 7551, though well-intentioned, introduces broad and ambiguous definitions of “suspicious documents,” granting municipal recorders excessive discretion to delay filings based on subjective criteria such as whether a document “does not conform to recording standards” or appears “materially false”; and
- WHEREAS, the authority to “temporarily delay a suspicious document” creates uncertainty in legitimate real estate transactions, where even brief delays can disrupt closings, refinancing, and property transfers, causing financial and contractual harm to buyers, sellers, lenders, and other stakeholders; and
- WHEREAS, the bill would require the municipal staff to discern who in fact would be a “trusted submitter” meaning a title insurer, title company or title agent or escrow agent. There is no mechanism outlined in this legislation to verify this information; and
- WHEREAS, the Rhode Island Supreme Court in *Redelsperger v. Redelsperger*, 43 A.2d 305 (R.I. 1945) finds “A recorder of deeds is a purely ministerial officer. He is required by statute to record deeds filed for recording in his office and not to pass upon validity”; and
- WHEREAS, the responsibility for the accuracy, validity, and lawfulness of recorded documents—including the legitimacy of notarizations—rightly rests with the parties preparing and submitting those documents, not with municipal recorders whose statutory duty is ministerial in nature; and
- WHEREAS, H 7551 shifts this responsibility onto municipalities in a manner inconsistent with long-standing recording principles and threatens to impede the efficient functioning of Rhode Island’s real estate market; and
- WHEREAS, the bill would require municipal staff to verify the identity and commission status of every notarial officer listed on every document submitted for recording, an extraordinary administrative burden that exceeds the proper role of local recorders; and
- WHEREAS, the legislation provides immunity for recorders acting in good faith but offers no clear recourse for individuals harmed by wrongful delays or misclassification of documents, thereby creating an imbalance that could lead to costly litigation and diminished public trust in municipal offices; and

WHEREAS, the bill mandates that every municipality establish a property alert notification system by January 1, 2028, and maintain searchable logs of recorded documents, imposing substantial administrative and financial burdens on local governments without providing any funding mechanism to support these new requirements; and

WHEREAS, many municipalities, including Burrillville and others across the state, already offer residents the ability to monitor documents recorded in their name, making the proposed statewide mandate duplicative and unnecessarily costly; and

WHEREAS, the requirement to create publicly searchable logs containing names, addresses, and notarial officer information raises significant privacy concerns, potentially exposing sensitive personal data and increasing the risk of identity theft—the very harm the legislation seeks to prevent; and


WHEREAS, more effective and balanced alternatives exist, including targeted enforcement against fraudulent actors, improved identity-verification standards for notarial officers, and state-funded technological upgrades that do not impose unfunded mandates on municipalities or create unnecessary barriers to legitimate transactions.

NOW, THEREFORE, BE IT RESOLVED, that the Town of Burrillville hereby expresses its opposition to House Bill 2026 – H 7551 as written, and any Senate companion, and urges the Rhode Island General Assembly to reconsider this legislation in favor of approaches that protect property owners without imposing undue burdens on municipalities, compromising privacy, or disrupting the real estate market.

BE IT FURTHER RESOLVED, that copies of this resolution be forwarded to the members of the Rhode Island General Assembly, the Governor, the Rhode Island League of Cities and Towns, and all municipalities in Rhode Island.

Adopted this 25th day of February 2026.

ATTEST:


Vicki Martin
Vicki Martin, Town Clerk



Stephen N. Rawson, Vice President
Burrillville Town Council

Vicki Martin

From: Vicki Martin
Sent: Monday, February 9, 2026 9:17 AM
To: 'HouseJudiciary@rilegislature.gov'
Cc: davidj@davidjplace.com; Brian Newberry; sen-delacruz@rilegislature.gov
Subject: Opposition to House Bill 2026 - H 7551
Attachments: H7551.pdf

The Honorable Carol Hagan McEntee, Chair
House Judiciary Committee

Dear Chairperson and Members of the Committee:

While the intent of House Bill 2026 – H 7551, to combat real estate title fraud, is laudable, the legislation introduces significant concerns that outweigh its potential benefits and could negatively impact municipalities, property owners, and the real estate market in Rhode Island.

The definition of “suspicious document” is vague and grants recorders broad discretion to delay filings. Criteria such as documents that “do not conform to recording standards” or are “materially false” could be subjectively interpreted, leading to inconsistent application and potential abuse of authority. This legislation authorizes municipal recorders to “temporarily delay a suspicious document.” While intended to prevent fraud, this provision introduces uncertainty into legitimate real estate transactions. Even short delays can disrupt closings, refinancing, and property transfers, causing financial harm to buyers, sellers, and lenders. This could create a chilling effect on property transactions statewide.

Although the bill shields recorders from liability for good-faith actions, it provides no clear recourse for individuals harmed by wrongful delays or misclassification of documents as suspicious. This imbalance could lead to costly litigation and erode trust in municipal offices.

The bill requires every municipality to establish a property alert notification system by January 1, 2028, and maintain searchable logs of recorded documents. These mandates impose significant administrative and financial burdens on local governments without providing any funding mechanism. Smaller municipalities, in particular, may struggle to comply, resulting in uneven enforcement and potential liability concerns. Residents of Burrillville (and most other cities and towns) already have a method where they can monitor any documents recorded into land evidence with their name on it.

The requirement for municipalities to create searchable logs that include names, addresses, and notarial officer details raises privacy issues. Making these logs publicly searchable could expose sensitive personal information, increasing the risk of identity theft and fraud, the very problem the bill seeks to prevent. Additionally, it would require a recorder to verify the name or commission information of a notarial officer matches official records, for every document. This is an incredible burden to municipal staff.

H7551, while well-intentioned, creates administrative burdens, risks transaction delays, raises privacy concerns, and imposes disproportionate penalties. A better approach would involve targeted

enforcement, improved identity verification standards, and state-funded technology upgrades rather than sweeping mandates and harsh criminal provisions.

I respectfully urge the Committee to reject House Bill 2026 – H 7551 and consider alternative measures that protect property owners without imposing undue burdens on municipalities or the real estate market. Thank you for your time and consideration

Vicki T. Martin, CMC
Town Clerk



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