

Did you know that in many instances, stealing someone's house can be easier than stealing a car? Because county recorders are not authorized to investigate or reject recordings, all it takes is someone filing a fraudulent transfer of ownership document with the Cook County Recorder of Deeds office to perpetrate this crime.

Savvy Fraudsters often target elderly persons who live in paid-for-homes, and who have no heirs. This allows the criminal to take out a mortgage or sell the home outright once the owner no longer occupies the property. Fraudsters are also abusing the public recording system by filing false liens and judgments meant to cause monetary harm to victims.

Though the documents may be fake, the damage is real because the homeowner must get a court order (at their expense) to have the fake document removed. Until this happens, the true owner will be unable to refinance or sell their home.

Though Cook County Recorder of Deeds Karen Yarbrough recently implemented a new state law creating an expedited judicial review process to remove fraudulent recordings, there is a tool available now that can alert homeowners when a document is recorded against their property's 14-digit Property Identification Number (found on your property tax bill), allowing them to take quick action before the document can be used to perpetrate further fraud.

The Cook County Recorder of Deeds **FREE Property Fraud Alert** will trigger a phone call or email to the homeowner when a new document is recorded affecting their property, so that they can investigate further. Getting this alert will help homeowners take immediate action, before the criminal uses the fraudulent document to take out a loan against the home.

Signup is easy, **free** and personal information is never used for anything other than the alert. Best of all, individuals can register multiple properties, allowing individuals to monitor the homes of older parents and relatives. Sign up online at CookRecorder.com or by calling 800-728-3858.

If property fraud is suspected or there are questions about signing up, please call the Property Fraud Unit at 312-603-4000. The Recorder's website also has instructional videos on the Alert System and the new judicial review process.