

Madison County Recorder's Office Offers Fraud Prevention To Assist Property Owners

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EDWARDSVILLE — Property fraud is the fastest-growing white-collar crime and the Madison County's recorder's office is offering a free program — Property Fraud Alert — notifying property owners when land documents are recorded in their name.



“Property owners should always be on alert for potential recording fraud against their properties,” County Clerk/Recorder Debbie Ming-Mendoza’s Ming-Mendoza said. “Fraudulent activity by bad actors happens right here in Madison County. We’ve seen people impeded in the sale of their home due to unknown liens on their property.

“We’ve also seen fraudulent quit claim deeds filed.”

Most recordings are for legitimate reasons such as obtaining a mortgage, paying off a mortgage, refinancing, or filing a lien (an unpaid judgment) against a property owner, there are also fraudulent ones.

Scammers who focus on property fraud create paperwork, which “proves” their ownership of the property. The falsified documents allow them to sell the property, take out a mortgage or home repair loan, or use your property for other financial gains. Banks and counties have no way of knowing this activity is not authorized.

Ming-Mendoza said the Recorder’s Office is participating in the program to assist home and business owners.

“Property owners in Madison County who participate in the program are notified by text and/or email when a document with their registered name is recorded,” Ming-Mendoza said. “A call can then be made to our office to be researched. If the recording is not legitimate, it is then up to the property owner to contact their police department to begin resolution. “

“Until the fraud issue is resolved, selling a home or trying to obtain a mortgage or refinancing can be impossible.”

Ming-Mendoza said the program is a positive step to promote awareness about property fraud prevention.

“Who’s to say someone isn’t taking advantage of a senior citizen by getting them to sign something, and without their or their family’s knowledge, they no longer own their property,” she said. “We would like to see this service offered at each real estate closing in addition to the property owner’s being made aware that letters offering to obtain copies of their deed from their Recorder’s office for a high fee may be sent to them.”

She said the recorder’s office has seen people charged as much as \$90 when a property owner can easily obtain the record from the county.

“Most deeds are usually no more than \$4 to \$5,” she said.

To register for the free Property Fraud Alert program, call the Madison County Recorder's office, come to the Recorder's office counter, or visit the Recorder's office website. Signing up is fast, free, and easy and your information is not shared or sold.