



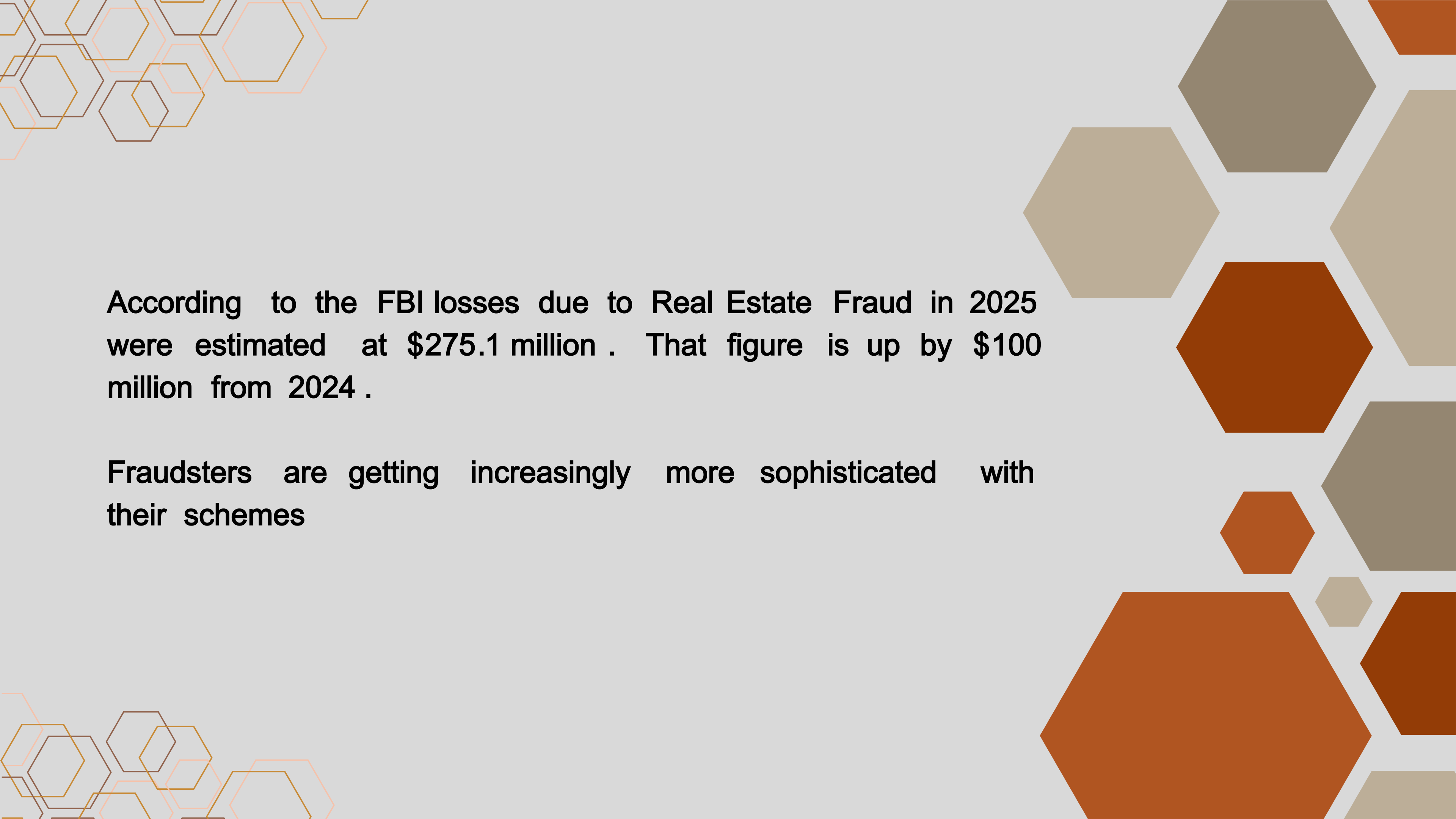
OWNER IMPERSONATION FRAUD

By Sandee Breshears
AmeriTitle, Division Escrow Manager, VP



The background features decorative hexagonal patterns in the corners. The top-left and bottom-left corners have a cluster of overlapping hexagons in thin orange and brown outlines. The right side of the slide is decorated with a vertical column of solid-colored hexagons in various shades of brown and orange, some overlapping each other.

The Owner Impersonation Fraud scheme is a scheme where the parties involved in a real estate transaction are deceived into believing the person they are dealing with is the actual owner of a property. Upon convincing real estate agents, lenders and Title Companies that they are the property owner they use fake IDs and/ or fake notaries to close the transaction and then the fraud is not discovered until well after recording of a fake deed and disbursement of funds

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According to the FBI losses due to Real Estate Fraud in 2025 were estimated at \$275.1 million . That figure is up by \$100 million from 2024 .

Fraudsters are getting increasingly more sophisticated with their schemes

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Targeted Properties

- Vacant Land
- Non-Owner Occupied/Rental Properties
- Investment Properties
- Vacation Homes
- Properties with no mortgage or liens
- Owner's mailing address is different than the property address

The background features a light beige color with decorative hexagonal patterns in the corners. The top-left and bottom-left corners have a cluster of overlapping hexagons outlined in thin lines of gold, brown, and pink. The right side of the slide is decorated with a pattern of solid-colored hexagons in various shades of brown, tan, and pink, arranged in a honeycomb-like structure.

What is the Title & Escrow Industry
doing to combat this fraud?



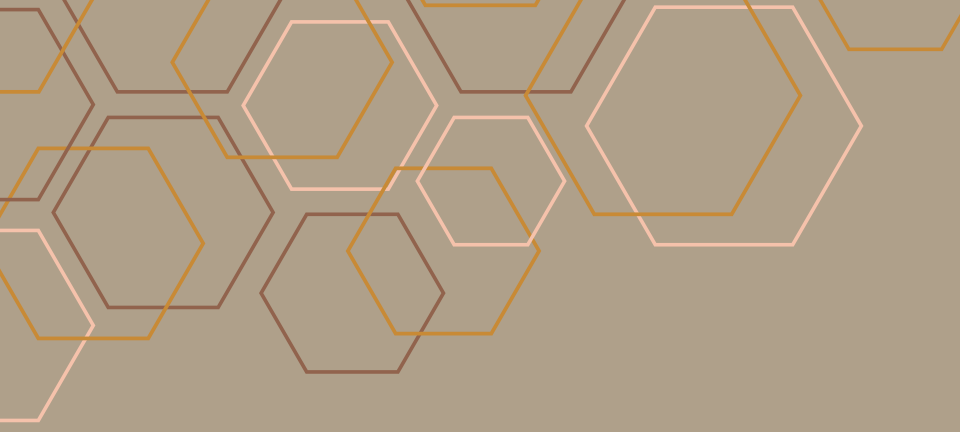
Education

- Education of our partners in the Real Estate Community (Real Estate Agents, Lenders, Banks & Notaries)
 - Internal Education of our Title Company employees
- 



Red Flags for Real Estate Agents

- Willing to sell far below market value
- Wants a quick sale- not willing to negotiate repairs/fees
- Wants a cash Buyer
- Only communicates via text or email
- Not available to meet in person or video chat



Red Flags for the Title & EscrowCompany:

- Unable to attend signing in person and claims to be out of the State or Country
- Unable to complete Multifactor authentication or verify identity
- Wants to use their own notary
- Demands proceeds be wired



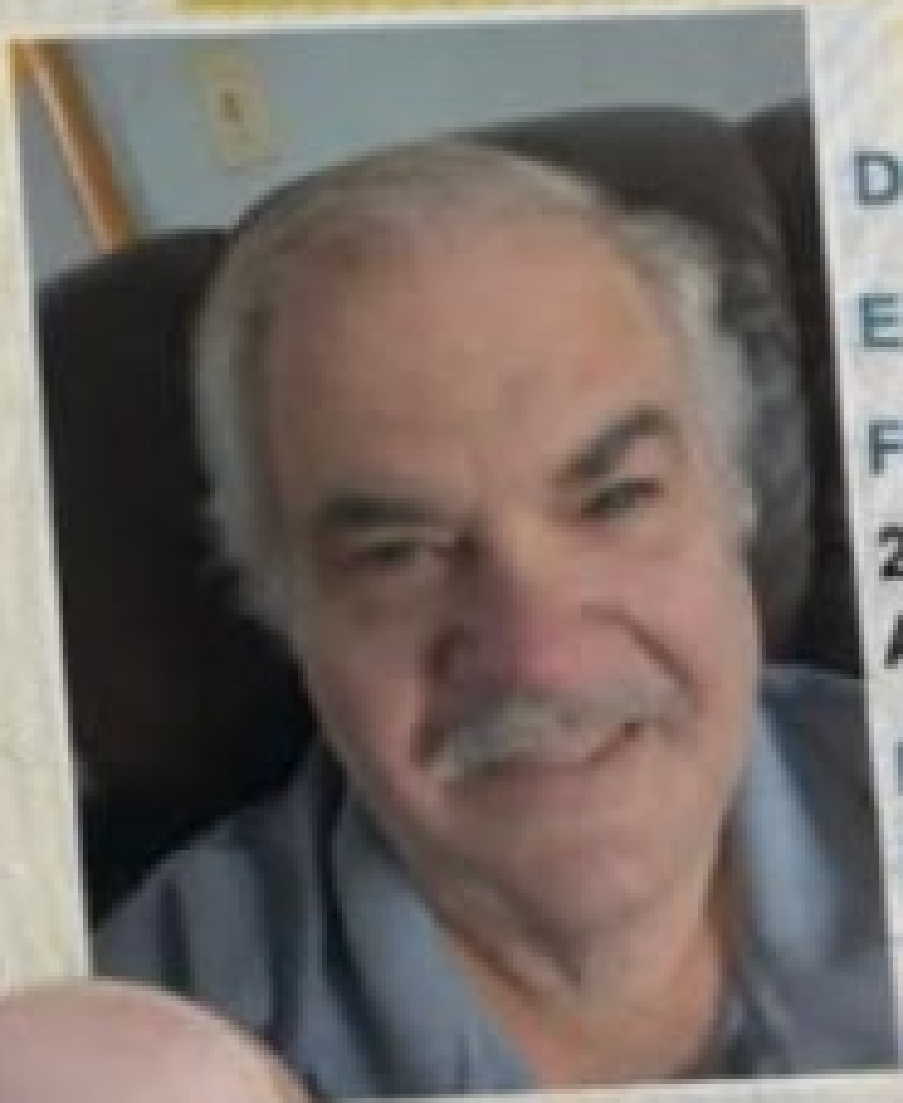
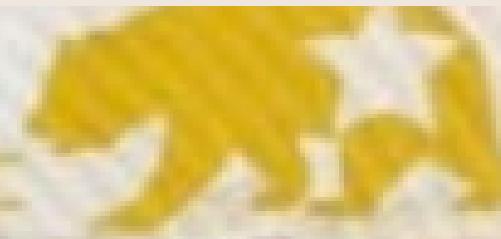


Red Flags for the Notary:

- Meet in inconvenient or very busy location with lots of distractions
 - Wants to sign in a hurry
 - Disinterested in the details except for amount of proceeds
 - Out of State Driver's License (one you are not familiar with)
 - Signature on ID does not match signature on documents
 - Provides Bank Instructions for a foreign bank account
- 



California^{USA} DRIVER LICENSE



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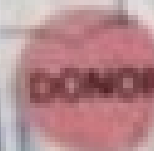
EXP LARRY

FN SHAFFER

2570 24TH STREET
ANYTOWN, CA 95818

DOB 19701211

RSTR NONE



VETERAN

SEX M

HGT 5' 05"

HAIR BRN

WGT 125 lb

EYES BRN

ISS

08/31/2009

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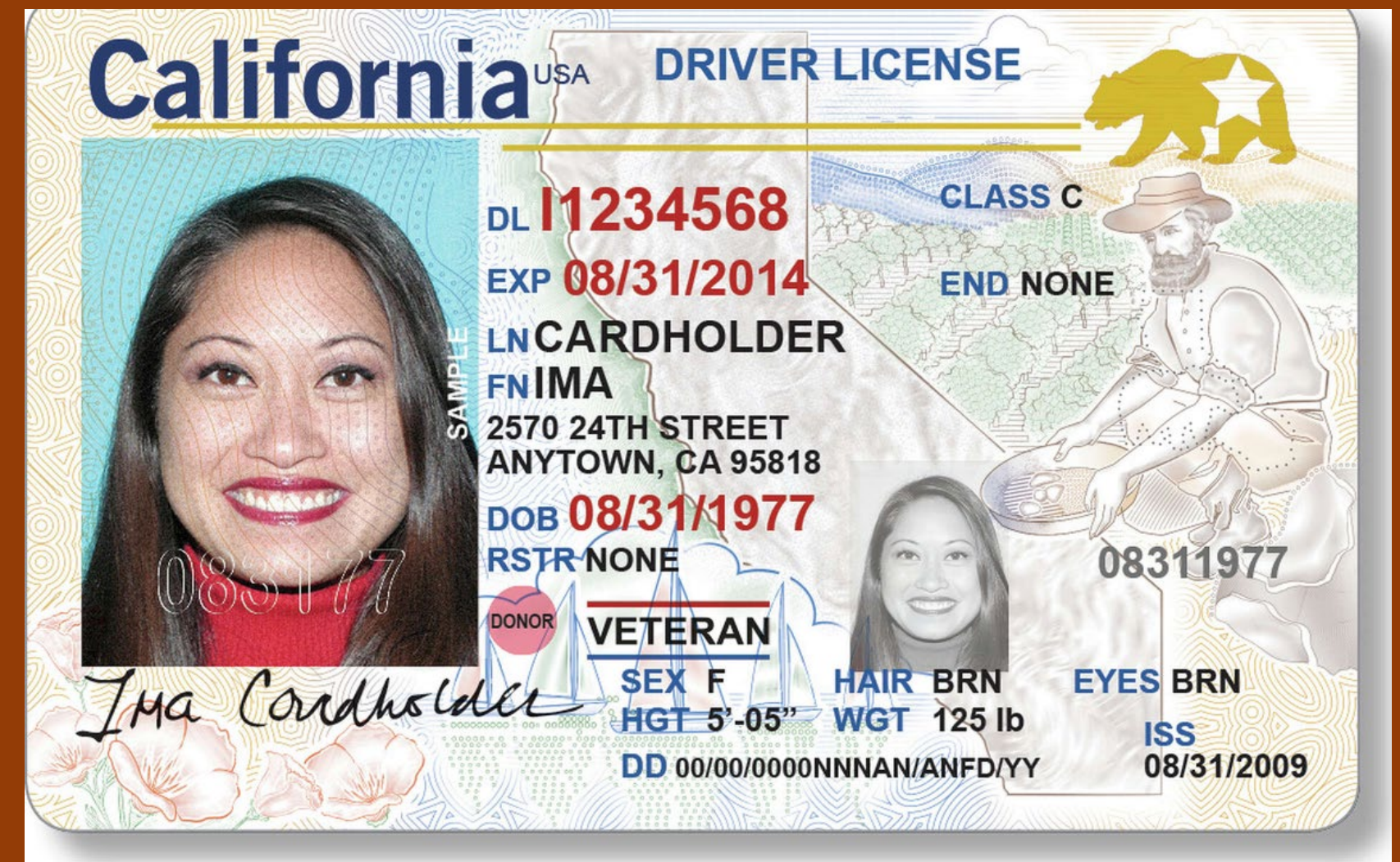
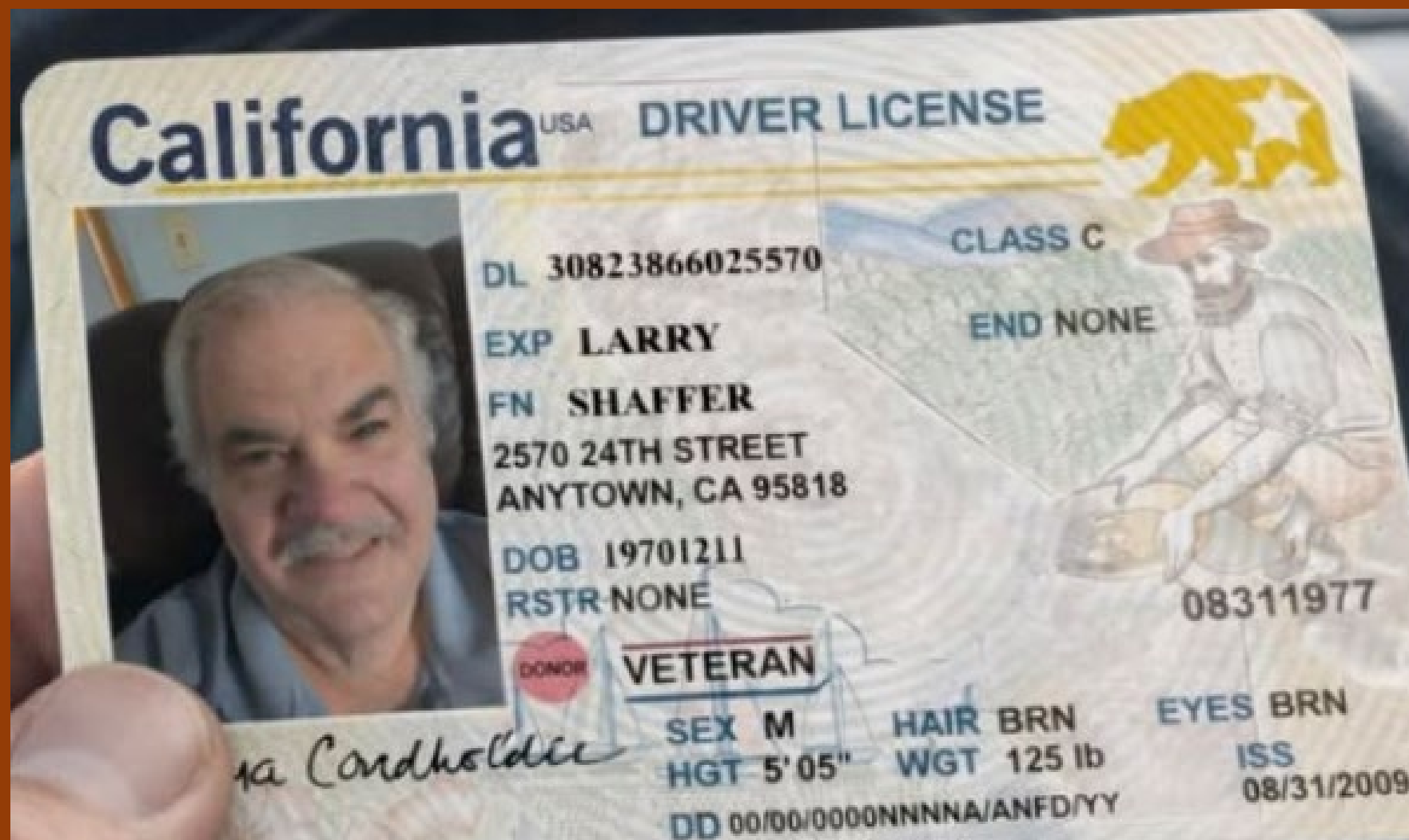
DD 00/00/0000NNNA/ANFD/YY

CLASS C

END NONE

08311977





- First Name: “Larry” on Expiration Line
- Last name “Shaffer” on First Name Line
- “Anytown, CA”
- DOB Format should be mm/dd/yyyy format
- Signature reads “Ima Cardholder”
- Weight “125 lbs”
- Picture- sitting in a recliner or chair



Information was correct for our customer

HOWEVER, The photo had been digitally enhanced with AI

The background features a light beige color with decorative hexagonal patterns in the corners. The top-left and bottom-left corners have clusters of thin, overlapping hexagonal outlines in shades of gold and brown. The right side of the image is decorated with larger, solid-colored hexagons in various shades of brown and peach, arranged in a staggered, honeycomb-like pattern.

Notaries are an important partner to the Title & Escrow Industry. They are an extension of the service we provide to our customers by assisting in acquiring signatures on documents when the customer is unable to come into our office or out of the area.

Thank
you

