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LOCAL NEWS

New Scam Targets Titles on Homes

By Eric Berman
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Indiana's county recorders are warning of a new scam to steal your house out from under you.

Chicago and Philadelphia are facing a growing number of cases in which crooks fill out the documents to transfer the title on someone's home to themselves. Then they take out a mortgage, pocket the money and disappear.

Officials say the scam's still rare in Indiana, and so far has mainly involved maneuvering within families.

Recorders say there's little they can do to stop scam artists -- if documents are properly notarized, they have no choice but to file them.

Hendricks County and 11 others have installed software that automatically notifies homeowners if anything's filed on their property. For homeowners in the state's 80 other counties, Attorney General Greg Zoeller recommends checking in with your county recorder periodically to make sure nothing's happening behind your back.

Zoeller says the financial risk lies more with the mortgage lender, but homeowners could face a frustrating court battle to clear the title to their homes again.

Zoeller says he may seek legislation next year to allow recorders to ask for identification before filing documents. But recorders say that addresses only a sliver of the problem, since most documents arrive by mail from title companies.

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