

Messages from the Assessor
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Title Lock Insurance Scam

You may have heard a radio ad or received something in the mail lately with a dire warning that the deed to your home can be stolen right out from under your nose, and the solution they are peddling is to buy “title lock insurance”.

But what exactly is this service? Is it something you really need to keep your home safe from property thieves? Are there other safeguards already in place to protect the deed to your home?

First, title lock insurance is NOT title insurance. These are two very different things. Title insurance is used to protect real estate purchasers and/or lenders from losses that arise after a real estate purchase, like unknown liens, encumbrances, or other defects upon the title that existed prior to the purchase. Title lock insurance – which is not actually insurance of any kind – claims to protect you against title fraud, not against a legitimate challenge to the title. Title lock is a service that monitors the deed to your home to see if it has been transferred out of your name. This service will notify you if this happens – after it has already happened. These services do not actually “lock” your title to prevent fraudulent deed transfers.

Do you need this service to protect your home from property thieves? The answer is NO. Title fraud is very rare, and hardly ever successful. If someone ever tries to transfer your deed without your permission or knowledge, like these title lock companies suggest could happen, the transfer is fraudulent and void from the onset. You can periodically perform the same check on your title, for free, by checking your title with your state or county land records office. The county assessor’s office does not deal with, have access to, or mail anything involving the title of your home.

Monitoring your identity is the best way to stop fraud in its tracks and prevent further damage from occurring. Pay attention to missing bills (for example, if you always receive a paper utility bill, and suddenly stop receiving one), check your credit card, call the company, or check with your bank.

The bottom line is: You don’t need to purchase title lock insurance. It neither locks nor insures your home title against fraud.