



# Home Title Fraud



If you are enrolled in IDShield and think you are a victim or are concerned about home title fraud, please call to speak to an IDShield identity theft specialist.

## Victim of Home Title Fraud? Follow These Four Steps:

1. Contact your financial institution involved to freeze the funds.
2. Call your county recorder immediately. They may want to see a proof of mortgage, deed, or any other material supporting you as the owner.
3. Report the fraud to local and federal law enforcement, and file a police report.
4. A lawyer could be required if the property is being sold. If this is the case, you may need to retain legal assistance.

## Five Steps to Protect Yourself Against Home Title Fraud

1. Be careful with emails. Don't click on links or open attachments within any suspicious emails. Also, don't provide personal information over email, and be sure to verify email senders.
2. Use strong passwords – and change them every few months.
3. Watch for new credit monitoring alerts if you are enrolled in IDShield. If you are not, be sure to check your credit report at least annually.
4. Verify your property ownership. Property records are public records. Make routine inquiries on your county property appraiser's website and your county tax collector's websites to confirm that you remain the owner of record.
5. Physically monitor your property daily if it's not your primary residence. If it's a vacation home or second home, have a trusted person drive by. Have them verify that there are no people or activity that you did not permit on the property and that there isn't a "for-sale" sign posted.

IDShield provides unlimited consultation and restoration services for identity theft matters.

If you are not enrolled in IDShield you can enroll in these benefits during your employer's next open enrollment period.

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IDShield is a product of Pre-Paid Legal Services, Inc. ("PPLSI"). IDShield provides access to identity theft protection and restoration services. IDShield plans are available at individual or family rates. For complete terms, coverage, and conditions please see an identity theft plan. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Protection Plan ("Plan") is issued through a nationally recognized carrier. PPLSI is not an insurance carrier. This covers certain identity fraud expenses and legal costs as a result of a covered identity fraud event. See a Plan for complete terms, coverage, conditions, limitations, and family members who are eligible under the Plan.