Copyright

© 2026 Destiny Marie Morgan Fortress. All rights reserved. These lessons are provided free for personal learning on Fortress. You may download and read for yourself. You may not upload, sell, publish, or claim these lessons as your own. Official certificates of completion are only issued on Fortress after passing the test at 80% or higher.

© 2026 Destiny Marie Morgan Fortress — Destiny Marie Morgan Fortress School — All rights reserved. Not for resale or republication

Home Title Monitoring Awareness

For most families, a home is the largest thing they will ever own — and the ownership itself rests on a record. Not on the house, not on the keys, not on the years of payments, but on a paper and digital record kept by the county: the deed and title history that say who owns the property. Most owners think about that record twice in a lifetime, when they buy and when they sell. The rest of the time it sits quietly in a public records office, where — and this is the part few owners realize — almost anyone can look at it, and where a criminal with the right forged paperwork can try to change it.

Home title fraud is the crime built on that quiet record. In its common forms, a fraudster forges a deed transferring a property into another name, or takes out loans against a home the fraudster does not own, using stolen identity information and falsified documents filed with the county recorder. The owner often learns about it late — from a strange letter, a bill for a loan never taken, a notice that does not make sense, or worst of all, when trying to sell or refinance and discovering the record no longer cleanly says what everyone assumed it said. Homes that are paid off, homes whose owners travel or live elsewhere part of the year, rental properties, and homes belonging to older adults are discussed most often as targets, because they may be watched less closely and carry equity a fraudster can borrow against.

Home Title Monitoring Awareness is the owner's answer: understanding what title fraud is, how title monitoring works, what its alerts actually mean, how to check your own title and property records directly with the county yourself — for free — and what steps to take, in what order, if something in the record looks wrong. This set teaches awareness and steps. It is not legal services, and it does not replace a lawyer or your county officials. What it does is remove the mystery. Owners who understand the record, check it on a rhythm, and know the first three phone calls to make are far harder to victimize quietly — and far faster to act on the day an alert or a strange notice arrives, which is when speed matters most.

This set helps homeowners of every kind: first-time owners who have never seen their own deed, owners who paid off a mortgage and wonder what changed in their risk, families caring for an older parent's home, owners of rental or inherited property, and anyone who has seen advertisements for title monitoring services and wants to understand what those services do — and do not do — before paying for one. You do not need a legal background. You need to know your county recorder or clerk's office (every property sits in exactly one county's records), your parcel or property identification number if you can find it on a tax bill, and a calm hour to learn where your own record lives. By the end you will be able to explain title fraud in plain words, judge a monitoring service honestly, read your own property record, set up whatever free alerts your county offers, and respond to a problem in an orderly way instead of a panicked one.

What You Will Learn

- What home title fraud is, in plain language: forged deeds, fraudulent loans, and how filings with the county are misused.

© 2026 Destiny Marie Morgan Fortress — Destiny Marie Morgan Fortress School — All rights reserved. Not for resale or republication

- What a title is, what a deed is, and how the county recorder or clerk keeps the chain of ownership.
- How title monitoring works — what it watches, when it alerts, and the honest limit: monitoring detects changes after filing; it does not block them.
- How to tell a useful alert from routine record activity, and what each common alert should make you check.
- How to check your own title and property records with the county yourself, step by step, usually for free.
- Which free protections many counties and states offer, including recording notification alerts and, where available, other safeguards.
- What identity-theft habits protect your title indirectly: mail, documents, and account security for the information fraudsters need.
- What to do, in order, if something looks wrong: who to call, what to gather, what to file, and when a lawyer becomes essential.

Lesson 1 — What Title Fraud Is: The Crime Against the Record

To understand the fraud, start with two words owners often blur together. A deed is a document that transfers ownership of property from one person to another. A title is the legal concept of ownership itself — the right the deed evidences. When you buy a home, a deed is signed, notarized, and recorded: filed with the county recorder, clerk, or register of deeds (the office's name varies by state), where it becomes part of the public record and joins the chain of title, the linked history of every transfer of that property over time. Anyone — a buyer, a lender, a lawyer, a neighbor, a stranger — can search that public record. That openness is a feature: it is how buyers confirm a seller truly owns what is being sold. It is also the opening fraudsters use.

Title fraud, sometimes called deed fraud or property fraud, works like this. A fraudster selects a property and gathers information about its owner — much of it public or obtainable through ordinary identity theft: names, addresses, signatures from recorded documents, and personal identifiers from data breaches or stolen mail. The fraudster then creates a forged deed that appears to transfer the property to the fraudster or an accomplice, complete with a forged signature and often a false or misused notary stamp, and files it with the county. Many recording offices review filings for format — correct fees, required fields, legibility — rather than investigating whether the transfer is genuine, because their legal role is to record documents presented to them. Once a fraudulent deed sits in the record, the fraudster may try to borrow against the property, sell it to an unsuspecting buyer, or rent it out, converting a paper lie into money before the real owner discovers anything.

A close relative of deed fraud is fraudulent borrowing: using a stolen identity to take a home equity loan or line of credit in the owner's name, secured by the home, without any transfer of the deed at all. And a slower cousin is the filing of false liens or bogus documents meant to cloud a title — to make ownership look disputed — sometimes as part of extortion or harassment schemes. The forms differ, but they share one engine: documents filed into a public

© 2026 Destiny Marie Morgan Fortress — Destiny Marie Morgan Fortress School — All rights reserved. Not for resale or republication

record system that trusts paperwork, by a person counting on the true owner not looking at that record for months or years.

Why does discovery come so late? Because the fraud is quiet. The owner keeps living in the home, keeps paying taxes and insurance, and receives no automatic notice from the county in many places when a document is recorded against the property — the mail that matters may go to an address the fraudster supplied. The signs, when they come, are easy to miss or misunderstand: a tax bill or mortgage statement that stops arriving, mail from a lender or lawyer you do not recognize, a notice about a loan, a change in the name on a utility or tax record, or a sudden discovery during a sale or refinance. Lesson 1's core truth is therefore simple and a little sobering: the record can change without the owner's knowledge, and the owner's defense begins with knowing the record exists, where it lives, and that looking at it is both allowed and free. Everything else in this set — monitoring, alerts, county checks, response steps — is built on that one foundation.

The Steps

1. Learn the two key words in plain language: a deed is the document that transfers ownership; the title is the ownership right itself, proven by the chain of recorded deeds.
2. Find out which county office records property documents for your home — recorder, clerk, or register of deeds — and write down its name, website, and phone number.
3. Understand the basic fraud pattern: a forged deed or fraudulent loan filing enters the public record, and money is extracted before the owner notices.
4. Note the common target profile honestly: paid-off homes, homes of owners who travel or live elsewhere, rentals, inherited property, and homes of older adults deserve extra vigilance.
5. Memorize the quiet warning signs: tax or mortgage mail that stops or changes, unfamiliar lender or legal mail, notices about loans you never took.
6. Accept the foundation fact: in many counties, no one automatically tells you when a document is recorded against your property. Checking is the owner's job — and it is doable.

A Worked Example

Robert inherited his mother's house, paid off years ago, and rented it to tenants while living two states away. He kept insurance on it and assumed all was well. The discovery came sideways: his tenants received a notice addressed to a company he had never heard of, about a loan connected to the property, and photographed it for him. A county records search showed a deed, recorded eight months earlier, transferring the house to that company, with a signature that was plainly not his mother's estate's and a notary stamp from a state she had never visited. A loan had followed the deed. Robert's case became lawyers, affidavits of forgery, court filings, and months of work to restore a clean record — work that eventually succeeded, because forgery is not made legal by being recorded, but at real cost in time, money, and stress. The detail he repeats to everyone now is the eight months: the fraud was discoverable the week it was filed, in a free records search or by a monitoring alert, and every month of silence made the cleanup harder. His story is the reason this set exists.

© 2026 Destiny Marie Morgan Fortress — Destiny Marie Morgan Fortress School — All rights reserved. Not for resale or republication

Common Mistakes

- **Believing a recorded document must have been verified as genuine.** Recording offices generally record documents presented in proper form. Recording is filing, not a judgment that the document is true.
- **Assuming a paid-off home is a safe home.** A home with no mortgage has full equity to borrow against, which is exactly what makes it attractive to fraudsters.
- **Thinking living in the home prevents title fraud.** The fraud targets the record, not the building. Owners in residence have discovered forged deeds too.
- **Dismissing strange property mail as junk.** An unfamiliar lender letter or a missing tax bill can be the first and only early sign. The checkup habit is to verify, not to shrug.

Lesson 2 — How Title Monitoring Works: What It Watches, What It Cannot Do

Title monitoring is a service — offered by paid companies, and in simpler forms by many counties for free — that watches the public record for your property and notifies you when certain documents are recorded. Understanding exactly how it works lets you judge any offer calmly, use alerts wisely, and avoid the most common misunderstanding in this whole subject: the belief that monitoring prevents fraud. It does not. Monitoring is a smoke detector, not a lock. It tells you something has been filed, after it has been filed, so you can act quickly. That early warning is genuinely valuable — Robert's eight months could have been eight days — but it is detection, not prevention, and any advertisement that blurs that line deserves a careful second read.

Here is the mechanism. You enroll a property by giving the service your name and the property address or parcel number. The service periodically checks the county's records — how often varies, from daily to monthly, and the method varies too, since counties differ in how digital and searchable their records are. When a new document matching your property or name appears — a deed, a mortgage, a lien, sometimes other filings — the service sends an alert by email, text, app, or mail, depending on the service. You then look at what was filed: sometimes in the service's summary, always verifiable in the county record itself. Legitimate filings happen too, of course: you refinance, you add a spouse to a deed, your mortgage company records a satisfaction when you pay off a loan. The alert does not mean fraud. The alert means look. Lesson 3 teaches how to do that looking with judgment.

County recording notification services are the free sibling of commercial monitoring, and every owner should check for one before paying anyone. Many counties now offer a free alert system — names vary, such as recording notification, property alert, or fraud alert services — where you register your name and receive an email or text when a document is recorded under that name in that county. These systems carry honest limits: they usually match by name exactly as registered, so register every version of your name that appears on your deed; they only cover their own county; and their alerts, like commercial ones, arrive after recording. Some states and counties add further tools, and a few places have added extra verification steps for deed filings

© 2026 Destiny Marie Morgan Fortress — Destiny Marie Morgan Fortress School — All rights reserved. Not for resale or republication

in response to fraud. Your county recorder's website or a phone call will tell you what exists where your property sits. Rules differ by state and county, which is why this set teaches you to ask your own county rather than memorize a national list that would be wrong in half the places it named.

So should an owner pay for commercial monitoring? Decide with clear criteria. A paid service may add convenience: monitoring across counties for owners with property in several places, more frequent checks in counties whose own alerts are weak or absent, identity monitoring bundled in, and — in some offerings — help or insurance-like assistance if fraud occurs; read exactly what that assistance is, because it ranges from guidance to genuine restoration services to very little. Compare that against the free baseline you can build yourself: county alerts where offered, plus your own scheduled records check from Lesson 4, plus strong identity habits from Lesson 3's companion material. Owners of one home in a county with a good free alert system often find the free baseline covers the real need. Owners with properties in several counties, or a family coordinating care of an older parent's home from far away, may reasonably judge the paid convenience worth its price. Either way, the decision should be made the way this set teaches everything: by understanding the mechanism, pricing the actual difference, and never buying out of fear what you have not first checked is available free.

The Steps

1. State the honest definition to yourself: monitoring watches the public record and alerts you after a document is filed. It detects; it does not block or prevent filings.
2. Check your county first: search the recorder or clerk's website, or call, and ask whether a free recording notification or property alert service exists. Enroll if it does.
3. Register every name form that appears on your deed — full name, middle initial versions, prior names — because name-based alerts match what is registered.
4. If considering a paid service, ask in writing: how often it checks your county, which document types trigger alerts, how alerts arrive, and exactly what help it provides if fraud is found.
5. Compare the paid offer against your free baseline: county alerts plus your own scheduled county records check. Pay only for a real difference you can name.
6. Whichever monitoring you use, test the path: confirm alert emails or texts actually reach you and are not filtered as spam, and record where alerts will appear in your checkup notes.
7. Note the enrollment date, service name, and registered name forms in your property records file, so the setup can be verified at every later check.

A Worked Example

When Sandra bought her home, a closing gift basket included a brochure for a title monitoring service whose cover warned that her deed could be "stolen" and implied the service would stand guard over it, for a monthly fee. Before paying, she applied this lesson. Her county, she found on the recorder's website, offered a free recording notification service; she enrolled that afternoon, registering her name in the two forms that appear on her deed. She also learned the

© 2026 Destiny Marie Morgan Fortress — Destiny Marie Morgan Fortress School — All rights reserved. Not for resale or republication

paid service checked her county's records on a cycle no faster than the county's own alert, and its fraud "assistance" was a phone consultation and a packet of forms. She decided the free baseline fit her one-home situation, set her own quarterly records check on her calendar as well, and put the brochure in her files with a note explaining her reasoning. A year later the system proved itself in the calmest way: when her mortgage payoff was recorded, the county alert arrived within days, she verified the document in the record, and she knew — by experience, not by advertising — that if an unexpected deed ever appeared, she would hear about it while there was still time to act fast.

Common Mistakes

- **Believing monitoring prevents or blocks fraud.** No monitoring service sits at the county counter stopping filings. Its value is early warning, and early warning only helps owners who act on it.
- **Paying before checking the county's free alert.** In many counties the free service covers the core need. Always price the free baseline first.
- **Registering only one form of your name.** Alerts match names as registered. A deed filed under a different form of your name — including a fraudster's variation — may not trigger an alert registered too narrowly.
- **Letting alerts land in a spam folder or an unused email.** An unseen alert is the same as no alert. Test the delivery path and check it at every review.

Lesson 3 — Reading Alerts and Warning Signs: What Needs Action and What Does Not

Monitoring only earns its keep if the owner can read what it sends. An alert is not a verdict; it is a pointer to a document. Lesson 3 teaches the reading: which filings are routine, which are unexpected but explainable, and which are emergencies — and the parallel skill of noticing the warning signs that arrive outside any monitoring system, through the ordinary mail and accounts of daily life.

Start by learning the documents of an ordinary ownership life, so routine alerts do not frighten you. When you buy, your deed and mortgage are recorded. If you refinance, a new mortgage is recorded and the old one is satisfied — a satisfaction or release of mortgage document appears when a loan is paid off, including at final payoff, and it is good news wearing formal clothes. If you take or close a home equity line, filings follow both events. Governments record tax liens only when taxes go seriously unpaid, and mechanics' liens can be filed by contractors claiming nonpayment — both are serious documents, but they are disputes or debts, not usually identity fraud, and they have their own resolution paths. Adding or removing a person from a deed for estate or family reasons, recording an easement, or a correction deed fixing a clerical error: all routine when you did them, all alarming when you did not. That last phrase is the whole reading skill in one line. The question an alert asks is never "is this document type scary?" It is "did I do this, or authorize this, or expect this?"

© 2026 Destiny Marie Morgan Fortress — Destiny Marie Morgan Fortress School — All rights reserved. Not for resale or republication

An alert demands urgent action when the answer is no and the document moves ownership or borrows money: a deed transferring your property to a person or company you do not know; a mortgage or home equity loan you never applied for; a lien from a lender or party you have never dealt with. Treat those as same-day matters and go straight to Lesson 5's response order. A middle category deserves prompt verification rather than alarm: a document in a name similar to yours (county name-matching can cross wires between similar names, and an alert may concern someone else's property), a filing connected to a refinance or payoff you did make but with details worth confirming, or a correction you half-remember authorizing. Verify in the county record, compare names, addresses, and parcel numbers carefully, and most middle-category alerts resolve into either "mine and correct" or "not mine at all" within one careful look.

Just as important are the warning signs that arrive with no alert at all, because no monitoring covers them. Mortgage statements, tax bills, or insurance documents that stop arriving, or arrive in a changed name or format. Mail from lenders, title companies, or lawyers about transactions you never started. A utility account or tax record suddenly showing another name. Notices of default or foreclosure on loans you do not have. A real estate agent or buyer contacting you about a listing you never made, or tenants and neighbors reporting strangers asking about buying or entering the property. Any one of these is a Lesson 4 event: check the county record that week, not that quarter. And hold the companion truth from the identity side: title fraud usually begins as identity theft, so the classic identity warning signs — unfamiliar accounts on a credit report, denied credit you should qualify for, IRS or benefits notices about filings you never made — are title warning signs too, for any home you own. The owner who reads both streams, record alerts and identity signals, sees the whole picture that each stream alone shows only half of.

Keep a small log as you read: date of alert or sign, what the document or notice was, what you verified, and what you concluded. In a genuine fraud, that log becomes the timeline every official and lawyer will ask you to reconstruct from memory. Written as you go, it is simply accurate. In ordinary times, the same log proves at each review that every alert was accounted for — which is the calm, verifiable state this whole system exists to produce.

The Steps

1. Learn the routine filings of your own ownership: deed, mortgage, satisfaction or release at payoff, equity line filings, and any easements, so normal alerts do not alarm you.
2. For every alert, ask the core question: did I do this, authorize this, or expect this? Let the answer, not the document type, set your response.
3. Treat an unknown deed transfer or an unknown loan filing as a same-day emergency and follow Lesson 5's response order.
4. Verify middle-category alerts in the county record: compare the full name, property address, and parcel number before concluding anything.
5. Watch the no-alert warning signs: stopped or changed tax, mortgage, or insurance mail; unfamiliar lender or legal letters; default notices for loans you do not hold; strangers asking about buying the property.

© 2026 Destiny Marie Morgan Fortress — Destiny Marie Morgan Fortress School — All rights reserved. Not for resale or republication

6. Check your credit reports regularly as the identity half of title awareness, since title fraud usually begins as identity theft.

7. Log every alert and sign with its date, what it was, what you verified, and your conclusion. Keep the log with your property records.

A Worked Example

In one spring, Helen received two alerts for her home of twenty years. The first announced a recorded mortgage — and her heart jumped, until her reading habit slowed her down: she had closed a refinance six weeks earlier, the lender name matched, the parcel number matched, and the loan amount matched her closing papers to the dollar. Expected, verified, logged, done in ten minutes. The second alert, a month later, announced a lien — from a roofing company in a neighboring county, for work at an address one digit different from hers, under a name spelled one letter off. Verification in the county record showed the filing did not touch her parcel at all; the alert had matched a near name. She logged it as not hers, with the parcel comparison noted. Neither alert was fraud. Both were the system working exactly as designed — and Helen's calm came not from the alerts being harmless, but from her practiced ability to prove they were harmless, document by document, instead of wondering. That is what reading alerts means: not trusting them, not fearing them, but checking them, every time, against the record and your own life.

Common Mistakes

- **Panicking at every alert — or ignoring every alert.** Both responses skip the only useful step: verify the document against what you did and expected.
- **Assuming a document with a similar name must be yours.** Name matching crosses wires. The parcel number and address decide whose property a filing touches.
- **Throwing away unfamiliar property mail unopened.** Fraud's earliest signs often arrive as mail that looks like junk. Open, read, and verify anything that names your property or a loan.
- **Keeping no log.** In a real dispute, the owner who can show a dated record of alerts and verifications starts far ahead of the owner reconstructing from memory.

Lesson 4 — Check Your Own Record: The County Steps, Done Yourself, for Free

The most empowering fact in this whole subject is that the record is public and the owner can read it directly. No service, paid or free, sees a different record than the one you can open yourself. Lesson 4 walks the actual steps of checking your own title and property records with the county, so the skill becomes yours — usable on a schedule, usable the day a strange letter arrives, and usable to verify any alert a monitoring service ever sends you.

Gather your keys to the record first. You will search most easily with the property address and, better still, the parcel number — also called the APN, PIN, or property ID, depending on the county — which appears on your property tax bill or statement and often on your deed. Your

© 2026 Destiny Marie Morgan Fortress — Destiny Marie Morgan Fortress School — All rights reserved. Not for resale or republication

deed itself, from your closing papers, shows your name exactly as recorded, the parcel number, and the book/page or instrument number of the recording, any of which can anchor a search. If you cannot find your closing papers, do not let that stop you: the county search itself, by address or name, is how you will find the deed's details, and the tax assessor or treasurer's side of the county website usually shows parcel and ownership information that helps you confirm you are looking at the right property before you open the deed history.

Now the search itself, which most counties offer online through the recorder, clerk, or register's official website. Go to the county's official site directly — type the address or find it through your state's government directory — rather than through advertisements or look-alike search results, because copycat records sites exist to charge fees for public information. Find the recorder's online search, choose to search by parcel number if you have it, by address if the system allows, or by your name as owner (often called grantor/grantee search, since deeds are indexed by the giver and receiver of the transfer). Pull up the document list for your property and read it as a story: your purchase deed, your mortgage, any refinance and satisfaction, any later filings. For each document, note its type, recording date, and the parties named. Many counties show document images free or for a small per-page fee; even the index summary alone — type, date, parties — is enough for a routine check. Compare the list against your own log and your expectations: every document should be one you recognize causing. The newest documents deserve the closest look, because they are the ones that arrived since your last check.

While you are in the county's systems, complete the picture with two neighboring checks. The tax assessor or treasurer record should show your name as owner and your correct mailing address for tax bills — a changed mailing address you did not request is a red flag worth a phone call, since diverting the tax bill is a classic early move in property fraud. And if your county offers the free recording alert from Lesson 2 and you have not enrolled, enroll now, while you are already on the official site, registering every name form on your deed. Some owners also ask the recorder's office what fraud-prevention steps their county has added in recent years; offices increasingly expect the question and can describe local procedures, including any in-person or identification requirements for recording deeds that your county has adopted.

Turn the check into a rhythm, because a single look, however careful, ages. Quarterly is a sensible pace for most owners; monthly for properties at higher risk in your judgment — a vacant or rental property, a home whose owner is often away, an older parent's home you help oversee. Put the check on your calendar with the same seriousness as any other home maintenance, and log each check: date, what the record showed, any new documents and your verification of them, and the tax-record name and mailing address confirmed. Keep your closing papers, your deed copy, and this log together in one property file, physical or digital, that another family member could find and understand if you were unavailable. The file is part of the protection: fraud cleanup, like Robert's in Lesson 1, moves faster when the true owner can produce the true documents immediately.

The Steps

1. Gather your search keys: property address, parcel number from a tax bill, and your deed from your closing papers showing your recorded name exactly.

© 2026 Destiny Marie Morgan Fortress — Destiny Marie Morgan Fortress School — All rights reserved. Not for resale or republication

2. Go to your county recorder, clerk, or register's official website directly — never through an advertisement or a look-alike records site.

3. Search by parcel number, address, or your name in the grantor/grantee index, and open the document list for your property.

4. Read every document entry: type, recording date, and parties named. Give the newest documents the closest attention and compare each against what you did or expected.

5. Check the tax assessor or treasurer record too: owner name and the mailing address for tax bills must both be yours and unchanged by anyone else.

6. Enroll in the county's free recording alert service if offered, registering every name form that appears on your deed.

7. Repeat the check quarterly (monthly for higher-risk properties), log each check with its date and findings, and keep deed, closing papers, and log together in one property file.

A Worked Example

Maria had owned her townhouse for nine years and had never once looked at its record. Working this lesson on a Saturday, she found her parcel number on last year's tax statement, went to her county recorder's official site, and searched by parcel. The document list told her ownership story cleanly: purchase deed, original mortgage, a refinance mortgage with its matching satisfaction of the first loan, and one document she stared at for a full minute — a deed from fourteen months after her purchase, transferring a small strip of the common boundary, recorded as part of a boundary agreement with the neighboring owners' association that she had in fact signed and completely forgotten. Recognized, verified, logged. Her tax record showed her name and her home mailing address, correct. She enrolled in the county's free alert under both name forms on her deed, set a quarterly calendar reminder, and started her property file with a printed copy of the document list and her notes. The whole first check took fifty minutes, most of it learning the website. Her second check, a quarter later, took twelve — and she describes the difference the system made in one sentence: before, her title was something she assumed; now it is something she has seen.

Common Mistakes

• **Using a look-alike records website.** Fee-charging copycat sites imitate official records portals. Reach the recorder through the county's official government site, every time.

• **Searching by name alone when a similar name exists in the county.** Parcel number searches are precise. Use the parcel to confirm you are reading your property's record, not a stranger's.

• **Reading only the newest document — or only the deed.** Fraud can hide in a loan or lien filing as well as a deed. Read the whole list since your last check.

• **Forgetting the tax record's mailing address.** A quietly changed tax mailing address is both a warning sign and a fraud enabler. It takes one minute to confirm.

• **Checking once and feeling finished.** Records change over time. The protection is the rhythm: quarterly checks, logged, with alerts enrolled between them.

© 2026 Destiny Marie Morgan Fortress — Destiny Marie Morgan Fortress School — All rights reserved. Not for resale or republication

Lesson 5 — If Something Looks Wrong: The Response, in Order

Finding a document you do not recognize — a deed you never signed, a loan you never took — is frightening, and fear makes people either freeze or scatter their efforts across a dozen calls at once. Lesson 5 gives the response an order, because order is what turns a frightening discovery into a managed problem. Two truths should steady you from the first minute. A forged deed does not become valid because it was recorded; forgery is a crime and a recorded forgery can be challenged and removed through legal process. And speed genuinely helps: lenders, county offices, and law enforcement can do more in the first days than in the eighth month. Act promptly, act in order, and write everything down as you go.

First, preserve and gather. Save copies of the suspicious document and your own true deed, your identification, your closing papers, and your alert and checkup logs. Write a short timeline from your log and memory: when you last verified the record was clean, when the suspicious document was recorded, when and how you discovered it. Do not confront any person you suspect, and do not sign anything offered to you quickly to “fix” the problem. Second, alert the county. Contact the recorder or clerk’s office, state plainly that you believe a fraudulent document has been recorded against your property, and ask what their office’s fraud procedure is: many offices have a process to flag the property record, note a dispute, or direct you to the exact forms and next offices involved. Ask also whether they can tell you how the document was submitted — in person, by mail, or electronically — since that detail matters to investigators. The recorder usually cannot simply delete a recorded document on your say-so; removal generally requires a court order or legal process, which is one reason the next steps matter.

Third, report the crime. File a report with your local police or sheriff, and ask how property fraud and identity theft reports are handled in your area; some jurisdictions route these to a detective or a fraud unit, and federal reporting through the FBI’s Internet Crime Complaint Center or the Federal Trade Commission’s identity theft reporting system may also apply, especially where identity theft is involved — the FTC’s identity theft process produces a recovery plan and an affidavit that creditors accept. Fourth, protect the money side. If a fraudulent loan exists, contact that lender’s fraud department directly using a number from the lender’s official site, state that the loan is not yours, and ask for the account to be frozen and investigated as identity theft. Place a fraud alert or a credit freeze with the credit bureaus — a freeze is free and blocks new credit in your name — and check your credit reports for other unfamiliar accounts. Notify your own mortgage company, bank, and homeowner’s insurance carrier as appropriate, so the institutions that know you hear the facts from you first.

Fifth — and for deed fraud this step is usually essential, not optional — get a lawyer. Clearing a forged deed from a title generally requires legal action, such as a court case to declare the fraudulent deed void (often called a quiet title action), and stopping a fraudulent sale or loan may require urgent court filings. A real estate lawyer in the property’s state can also send immediate notices, work with the title insurer if a relevant policy exists, and coordinate with law enforcement. If cost is a barrier, ask your state or local bar association about lawyer referral services, legal aid organizations, and law school clinics; many owners also discover their homeowner’s or an older title policy offers some assistance worth asking about. Bring your

© 2026 Destiny Marie Morgan Fortress — Destiny Marie Morgan Fortress School — All rights reserved. Not for resale or republication

lawyer the file you have been keeping all along — true deed, suspicious document, timeline, log — and notice what your habits have bought you: the first meeting starts at step five instead of step zero. Finally, stay the course and keep checking. Fraud cleanup takes time. Continue your county checks during the process, keep logging every development, respond to official requests promptly, and confirm at the end that the record is clean in the county search itself — not only in letters, but in the same public record where the problem began. The case is finished when your own eyes, in your own Lesson 4 check, see a record that once again says only true things.

The Steps

1. Preserve everything: copies of the suspicious document and your true deed, identification, closing papers, and your alert and checkup logs. Write your timeline now, while dates are fresh.

2. Contact the county recorder or clerk: report a suspected fraudulent recording, ask for their fraud procedure and whether the record can be flagged, and ask how the document was submitted.

3. Report the crime to local police or sheriff, and use the FTC’s identity theft reporting process and, where fitting, the FBI’s complaint center, to create official records and a recovery plan.

4. Contact the fraud department of any lender named in a fraudulent loan, using the number from its official site. Place a credit freeze with the bureaus, check your credit reports, and notify your own mortgage company, bank, and insurer.

5. Consult a real estate lawyer in the property’s state promptly — clearing a forged deed usually requires court action. Ask the bar association about referrals, legal aid, or clinics if cost is a barrier.

6. Do not confront suspects and do not sign quick-fix documents from anyone. Let officials and your lawyer make the contacts.

7. Keep checking the county record throughout, log every development, and confirm the cleanup in the public record itself before you consider the matter closed.

A Worked Example

The alert reached Daniel on a Tuesday: a deed, recorded the previous week, transferring his late father’s house — which Daniel now owned and rented out — to a limited liability company he had never heard of. Because he had this response order written in his property file, his week looked different from Robert’s eight months of discovery. Tuesday, he saved the recorded document and his own deed, wrote his timeline from his checkup log (last clean check: six weeks earlier), and called the recorder, who flagged the parcel under the county’s fraud procedure and confirmed the deed had arrived by mail. Wednesday, he filed a police report and an FTC identity theft report in his father’s estate’s and his own name as advised, and learned from the recorder’s copy that no new loan had yet been recorded against the property — the fraud was caught in the gap between the deed and the borrowing, which is exactly the gap fast action exists to exploit. Thursday, he placed a credit freeze, notified his insurer and the bank holding the estate account, and sat with a real estate lawyer, file in hand, who began the court

© 2026 Destiny Marie Morgan Fortress — Destiny Marie Morgan Fortress School — All rights reserved. Not for resale or republication

process to void the forged deed and sent notice letters the same day. The cleanup still took months of process. But no loan was ever taken, no buyer was ever deceived, and the total harm stayed a fraction of what the same fraud, found in month eight, had cost Robert. The difference was not luck. It was an alert that arrived in days, and an owner who knew his next five moves before he had to make them.

Common Mistakes

- **Waiting to "see if it resolves itself."** Fraudulent filings do not age into harmless ones. The first days are when lenders and officials can do the most.
- **Confronting the suspected fraudster or signing a quick fix.** Both can endanger you and complicate the legal cleanup. Officials and lawyers make contact; owners preserve evidence.
- **Expecting the recorder to simply delete the document.** Recording offices generally cannot erase filings on request; legal process removes them. Knowing this early routes your effort to the steps that work.
- **Protecting the property but forgetting the identity.** A fraudulent loan means a stolen identity is in play. Credit freeze, credit reports, and the FTC process are part of the same response, not a separate one.
- **Stopping your checks once lawyers are involved.** The record remains your responsibility to watch. The matter is closed when your own county check shows a clean record.

Going Further — The Identity Habits That Guard the Title From the Side

Title fraud needs two ingredients: a target property and an owner's identity, convincingly faked. Monitoring watches the first. Your everyday identity habits guard the second, and they are worth stating plainly because they are unglamorous and effective. Collect mail promptly and use a locking mailbox if mail theft is a local problem; tax bills, lender letters, and pre-approved credit offers are raw material in the wrong hands. Shred documents carrying signatures, account numbers, and personal identifiers before discarding them — recorded deeds are public, but your everyday signature specimens and statements need not be. Keep the accounts that surround your home strong: unique passwords and two-step sign-in for your mortgage servicer, bank, and email, because the email account is the reset point for nearly everything and the channel where your county and monitoring alerts arrive. Review your credit reports on a rhythm — the official annual credit report service provides them free — and treat a credit freeze as a normal, free, reversible tool, especially for an older parent whose credit is not actively being used. If you help oversee a parent's or relative's property, bring them into the system gently and with their consent: enroll the county alert to an email someone actually reads, calendar the quarterly check together, and keep the property file where the family can find it. Fraud prefers isolated owners and unanswered mail. A household — even a household of two, checking together — is a harder target in every way that matters.

Try It — Your First Title Checkup, Start to Finish

© 2026 Destiny Marie Morgan Fortress — Destiny Marie Morgan Fortress School — All rights reserved. Not for resale or republication

Set aside one calm hour with your tax bill, your closing papers if you have them, and a notebook or document for your property log. First, write down the basics at the top of your log: property address, parcel number, the county office that records deeds for your property with its website and phone number, and your name exactly as it appears on your deed. If you do not have the deed handy, finding it is your first search. Second, go to the county recorder's official site and run the Lesson 4 check in full: search by parcel, read the entire document list, and write down every document — type, date, parties — with a note beside each one: recognized, or to verify. Check the tax record's owner name and mailing address on the same visit. Third, enroll in the county's free recording alert if one exists, registering every name form on your deed, and send yourself a note of where those alerts will arrive. If you are also weighing a paid monitoring service, write the Lesson 2 questions into your log and answer them from the service's own written materials before deciding anything. Fourth, assemble your property file: deed copy, closing papers, today's document list, alert enrollment confirmation, and your log, kept together in one place another family member could find. Fifth, calendar the rhythm before you stand up: the next quarterly check, and a monthly glance for any property you judge higher risk. If anything in today's check was not recognized, you already know what to do — Lesson 5, in order, starting today. If everything was recognized, you have earned the particular calm this system gives: not the assumption that your title is safe, but the knowledge that you have seen it, recorded it, and arranged to hear quickly if it ever changes.

Not legal advice. Check with a lawyer before signing. Fortress shares what I learned, not professional advice.

© 2026 Destiny Marie Morgan Fortress — Destiny Marie Morgan Fortress School — All rights reserved. Not for resale or republication

Copyright

© 2026 Destiny Marie Morgan Fortress. All rights reserved. These lessons are provided free for personal learning on Fortress. You may download and read for yourself. You may not upload, sell, publish, or claim these lessons as your own. Official certificates of completion are only issued on Fortress after passing the test at 80% or higher.

© 2026 Destiny Marie Morgan Fortress — Destiny Marie Morgan Fortress School — All rights reserved. Not for resale or republication