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IMPORTANT NOTICE REGARDING YOUR RECENT REAL ESTATE ACTIVITY

MANY OF OUR CLIENTS HAVE BEEN RECEIVING SOMETHING SIMILAR TO THE ATTACHED DOCUMENT SHORTLY AFTER CONVEYANCE OF THEIR REAL ESTATE EITHER INTO A TRUST OR AFTER SELLING.

Homeowners nationwide are receiving letters asking them to pay more than \$80 to obtain a certified copy of their property deed. What the mailings don't mention is that deeds are available from the county for a few dollars or less, the Better Business Bureau said.

How the scam works: You receive a letter in the mail in an official-looking "open immediately" envelope. It warns that you should have a certified copy of the deed to your house or condo. Getting a copy is easy; just pay the business \$80 or more, and they will mail you one.

The letter is misleading. Deeds really only cost a few dollars, so the scammers are making a hefty profit.

As with most scams, the letters take several forms and the exact name, amounts and wording used change over time.

Some versions of the letters look like a bill. Others warn that an additional \$35 will be tacked on to a base charge if you don't order by a set date. However, the mailing always uses an official sounding business name, including Record Transfer Services, National Deed Service, Secured Document Company and Conveyance Transfer Services.

If you are thinking about selling or refinancing your home, you will need a copy of your deed. But you don't need to pay scammers for one.

- Where to get a new one: Call or check the website of the county clerk's office, where deeds are usually recorded.
- What you need to get it: the street address of the property. There is no fee if you request the title yourself, but there may be a small charge for copying and certification.
- How long it takes: The process takes about 10 business days in most cases.

Servicing Clients in the legal areas of:

Estate Planning | Probate and Trust Administration | Elder Law | Divorce and Family Law | Complex and General Civil Litigation
Real Estate | Personal Injury | Business Planning and Collections