



## How Can You Prevent Title Theft?

At Collier Wealth Management, one of the most common questions we receive is:

**“Do I need to worry about title theft, and should I buy one of those so-called ‘title lock’ services?”**

Because of the growing concerns around this topic, we’ve taken a deeper dive into what title theft is, how it happens, and what practical steps you can take to protect yourself and your property.

### What Is Title Theft?

**Title theft** (sometimes called *deed fraud*) occurs when fraudsters forge documents to transfer ownership of a property without the owner’s knowledge. Once a fake deed is recorded with the county, a criminal may attempt to:

- Tap into the home’s equity.
- Mortgage or sell the property.

Rent out a vacant property for profit

This crime often involves **identity theft**, where scammers use stolen personal information to gain access to property records. Vacant homes and mortgage-free properties are especially attractive targets.

### Title Theft in the News

The **Federal Bureau of Investigation (FBI)** has warned that real estate fraud, including title theft, has been steadily increasing. Between 2019 and 2023, more than **58,000 victims reported \$1.3 billion in losses**.

To combat this, the FBI recommends:

- Monitoring online property records.
- Signing up for **title alerts** with your local clerk or recorder’s office.
- Checking on vacant or rental properties regularly.

Locally, **Tennessee passed a new law in July 2025** to provide additional protections for homeowners. You can read more in this article: [Enhanced Protections for Tennessee Homeowners Become Law](#).

Additionally, Sumner County and many other Tennessee counties now offer **fraud alert programs** that notify residents if documents are recorded against their property.

## **Practical Steps to Prevent Title Theft**

Here are four strategies we recommend to clients:

### **1. Enroll in County Title Alert Programs**

Check what your local county clerk or recorder's office offers. Many counties provide **free electronic alerts** whenever a new document is filed in your name. This allows you to act quickly if fraud is attempted.

### **2. Place Your Residence in a Revocable Living Trust**

Placing your home inside a **Revocable Living Trust** provides an extra layer of protection. When your trust, rather than you personally, is listed as the property owner, it adds a legal barrier that makes fraudulent transfers more difficult. Beyond fraud prevention, a trust also simplifies estate planning by avoiding probate and ensuring a smoother transition of ownership to your heirs.

### **3. Consider a Home Equity Line of Credit (HELOC)**

If your property is free of debt, fraudsters may see it as an easier target. Opening a **home equity line of credit** (even without using it) typically perform due diligence before approving a loan, making fraudulent transfers much more difficult.

### **4. Place a Credit Freeze with All Three Bureaus**

A **credit freeze** with Equifax, Experian, and TransUnion prevents lenders from pulling your credit report without your permission. Since most title theft schemes involve securing loans against your home, this is one of the **most effective defenses against identity theft and deed fraud**.

## **Additional Tips:**

- **Check property records online** periodically to confirm your deed remains unchanged.
- **Safeguard personal information** by shredding sensitive documents and using strong, unique passwords.

- **Work with an attorney** if you own multiple properties, especially rentals or vacant homes, to establish stronger legal protections.
- **Be wary of “title lock” services** — these typically only alert you after a fraudulent deed has been filed. They do not prevent fraud and are not a substitute for county fraud alert programs or credit freezes.

### **Final Thoughts:**

Title theft is a serious crime, but it’s also preventable with the right safeguards in place. Awareness, vigilance, and a few proactive steps can dramatically reduce your risk.

At Collier Wealth Management, we believe protecting your property is as important as protecting your investments. By staying informed and taking preventive action, you can secure not only your assets but also your peace of mind.

As always, we welcome the opportunity to discuss your personal situation and how these ideas impact your planning and investments. Feel free to use the scheduling link below to connect with us!

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