

## Research by a reader reveals flaws in Tarrant County's property fraud alert system

A software expert tests a property fraud alert and doesn't like what he finds.

By Dave Lieber, *The Dallas Morning News*

I love when expert readers take my reporting and advance it significantly with their own follow-up research.

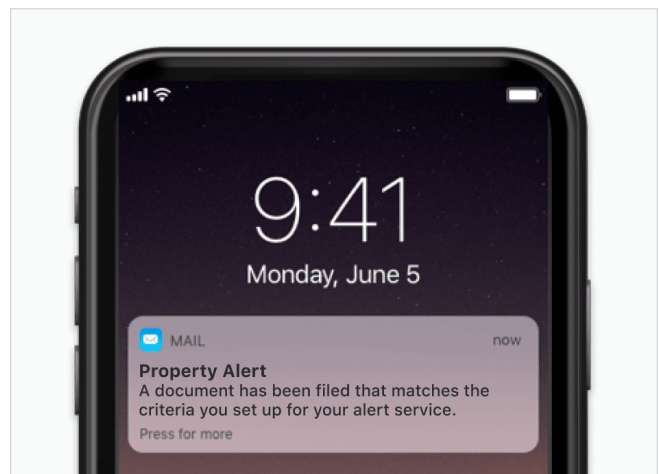
That's what happened when Jim Manning of Grapevine saw my story on how to sign up for a free property fraud alert through his county courthouse. What he learned when following my advice is very disappointing.

### Get email alerts?

Some Texas counties hire outside vendors to run a property fraud alert service. If any changes are made to the deed or title of your property you get an email alert.

The service is designed to eliminate property fraud. If a crook tries to take over your property by filing certain documents at the courthouse, the email alert lets you know.

Then you can contact county officials who help you knock the crook's name off the paperwork to protect your ownership.



*Here's an example of an alert. This alert is from Home Title Lock, a company that sells alert services directly to property owners. (Courtesy / Home Title Lock)*

### 'Unsophisticated software'

Is property fraud a real thing? You bet. I once wrote about a Tarrant County man who stole 170 property parcels before he went to prison.

Crooks don't use threats or guns to take over. They use property forms. All they need is a pen.

Until now, Tarrant County has been a role model for the alerts. It was one of the first counties to offer sign-ups (2009) and has more than 100,000 owners who signed up for the free service.

When Jim Manning saw my story, he signed up for the service in Tarrant County. He's a retired software project manager so this is in his bailiwick. He derided the software as unsophisticated and at an "elementary school level."

He was surprised to learn that the signup didn't ask for the address of the property he was trying to protect.

It sought only his name and email address.

He explained to me what that meant. The software only checks for exact spelling of names. So if Jim Manning is listed as James Manning as the owner, the alert could easily miss him.

He figured out that he had to register numerous times using different variations — Jim, James, J and J. He did the same for his wife's name, too.

Who knew this could be such a hassle, and you still could miss out when crimes are committed?

### **'Should be better'**

He found a second major flaw. If there's a hit on a property, not only does Jim receive an email alert but also every other J Manning in the system gets a warning email, too.

With so many registrants in Jim's highly populated county, any common name who is in the system gets an alert.

When I talked to Christie Reyenga, Tarrant County manager of official records, she was not satisfied with the current setup. When a property owner gets an email that someone has tampered with their property, they panic, she said.

They call the county clerk's office to check and are relieved to learn the alert involves someone else's property owned by a person with a similar name.

It's a time waster for everybody.

"We realize there are shortcomings with the system," she told me. "As it stands right now that's all the vendor provides. ... It should be better. It should be more efficient."

She said the county is talking to the vendor — Fidlar Technologies — about adding the street address or the legal name (like Block 1 Lot 9) to the sign-up process.

When I talked to Fidlar President Alex Rikken, he was open to talking about making the changes but not overly enthusiastic. Looking up the legal description when signing up "takes a little more research," he said.

His service, which goes by the name of propertyfraudalert.com, has a million customers throughout the U.S., and about 10% are from Tarrant County.

Fidlar's website lists 38 Texas counties using the service.

Aside from Tarrant, other North Texas counties using this software are Rockwall and Ellis.

Dallas County, as does many other counties, [uses a company that lets you register the legal description of the property.](#)

What this means is if your alerts only capture email, you must do multiple sign-ups (Jim, James, J) to make sure you're in the system and can be found. Dallas signees don't have to do that.

But even with this protection, owners are still vulnerable to theft. The alerts are a good way to start.

You can find your online sign-up form by doing a web search for your county's name and the phrase property fraud alert. If you can't find it, call the county clerk's office. Not every county offers this free service.

Because the software used by Dallas County doesn't seem to have the same shortcomings, Manning joked that in the rivalry between Dallas and Fort Worth, "This time Dallas got there first!"

Note: Here's one more way Fidlar could improve. When you get a confirmation email it states the following: "Please note that our representatives only speak English. We apologize for any inconvenience this may cause. ... We recommend seeking the services of a family, friend or a translation resource. Your satisfaction is important to us."

Hey Bub, this is Texas. Can't you hire somebody?

## **In the know**

If your county offers it, sign up for free for a property fraud alert. You'll get an email alert if something happens to your property titles. Here are ways to steal your property.

A thief can record their name on your property documents and then take out loans against your home. You could be stuck paying them off.

A thief can file a fake quitclaim deed and deed of transfer, along with a fake notary seal. That's how a property's ownership is changed.

A thief can also place a fake mechanic's lien on a property that isn't discovered until the property is up for sale. For the sale to go through the buyer and seller must agree to pay off the fraudulent lien.