Protecting Yourself from Home Title Theft

Home title theft happens when someone fraudulently changes the ownership of your property's title — often by forging documents — and then tries to sell or mortgage it without your knowledge. While it's not extremely common, it can be financially and emotionally devastating.

Here's how to protect yourself:

1. **Check Your Title Regularly**
    - Review public property records to confirm your name is still listed as the legal owner.
    - Many counties let you search online for free.
2. **Sign Up for Property Alerts**
    - Some local recorder's offices offer free *property fraud alert* programs that notify you if documents are filed against your property.
3. **Secure Your Personal Information**
    - Shred sensitive mail.
    - Use strong, unique passwords for online accounts.
    - Watch for phishing attempts asking for personal details.
4. **Monitor Your Credit**
    - Unexplained new loans or accounts could signal fraud.
    - Get free reports at **AnnualCreditReport.com**.
5. **Consider Title Insurance or Title Monitoring Services**
    - Standard title insurance covers past issues, but some companies offer monitoring services for ongoing protection.

Bottom Line:
Staying proactive is the best defense. Just like you check your bank accounts, check your property records — it's quick, free, and can save you a lot of trouble.

Remember, UBI Financial Credit Union is local and here for you! Please let us know how we can help with your banking and financial needs! 860-747-4152 or find us at www.UBIFCU.com

120 Woodford Avenue, Plainville, CT 06062 | 363 North Main St., Bristol, CT 06010

***Phone:** (860) 747-4152* | ***Plainville Fax:** (860) 793-1121* | ***Bristol Fax:** (860) 585-0644* | ***Web:** UBIFCU.com*