

RECORDER ROLLS OUT CHANGES TO WEBSITE

Columbia Tribune

Story by T.J. Greaney

Monday, November 22, 2010

The Boone County Recorder of Deeds Office unveiled a change to its website intended to block fraud and allow homeowners to track changes to deeds. Recorder of Deeds Bettie Johnson said Friday the new system will allow people to sign up for e-mail alerts to be notified when a name is included in any document recorded in Boone County.

The notification tool could be useful for property owners wanting to protect against mortgage fraud. It also could be used by people who simply want to track their ownership status as they pay off a loan.

"I think one of the initial reasons for systems like this was definitely the increase in land fraud. But we're not trying to limit it to that," said Dave Mudd, chief technology officer of Mobilis Technologies, the company that designed the computer program. "It really is a notification system. People who have a loan that is paid off, this will tell them when their release is filed." The system also will be a useful tool for the recorder's office to track the source of any unwanted activity.

This month, for instance, Johnson became aware of a scam being perpetrated by a firm known as National Deeds Service Inc. Scammers were asking property owners to pay for a certified copy of their deed and asking for names, addresses and credit card information.

Under the new system, Johnson's team will have a better tool to track the source of this type of scam. Those asking for alerts will need to provide a name and e-mail address to verify their authenticity. The alerts also are available by traditional mail.

Beginning Jan. 1, Johnson will roll out another protection, when all users will have to formally register to view documents on the website. People wanting access to the website must fill out an application and have it notarized. Applicants also can register by coming to the recorder's office in person and showing a valid identification. Companies seeking access will be able to fill out a company application, and users from the company's domain will have access.

The website has been up and running for 10 years, and Johnson felt it was important to update it to contend with newly emerging security threats.

"Times have changed," Mudd said. "Knowing the importance of the security of the data and the images and reacting to public opinion, it got to a point where" Johnson "just wanted to at least know who it is that's logging in and viewing images."

Nationwide, there have been horror stories of scammers committing identity theft and taking out loans against property.

“People have had their houses sold out from under them,” said Karen Brown, president of Boone-Central Title Co. “There was a situation in California where people were out of the country and somebody came in and forged a deed and sold their house to somebody else.”

Brown said it might be a good safeguard for homeowners to sign up for alerts. “People get pretty clever about the way they do things,” she said. “So in this day in age, it may not hurt to be able to get those notifications.”

Bill Harper, a broker for Century 21 Advantage, agreed it’s a good piece-of-mind protection.

“Every time there’s an opportunity for somebody to take advantage of you, they seem to be willing to do so,” he said. “So from that perspective, I think it’s a good idea to have to register.”