

Protecting Your Home From Deed Fraud

Presented by Cheryl Dawson-Spaulding
Greene County Recorder of Deeds





Overview

- What is the role of the Recorder of Deeds?
- What is Deed Fraud?
 - Examples of Deed Fraud
- Who is at risk of Deed Fraud?
- How can I prevent Deed Fraud?
- Other Hot Topics





What does the Recorder of Deeds do?

- Maintains the public record of all transactions involving real estate in the County
- Missouri State Statutes define documents to be recorded
 - Recorder DOES ensure documents presented for recording are notarized and meet formatting requirements
 - Recorder DOES NOT review documents for legal enforceability
- Recorder also issues marriage licenses and records Military Discharge documents

Plats and Surveys



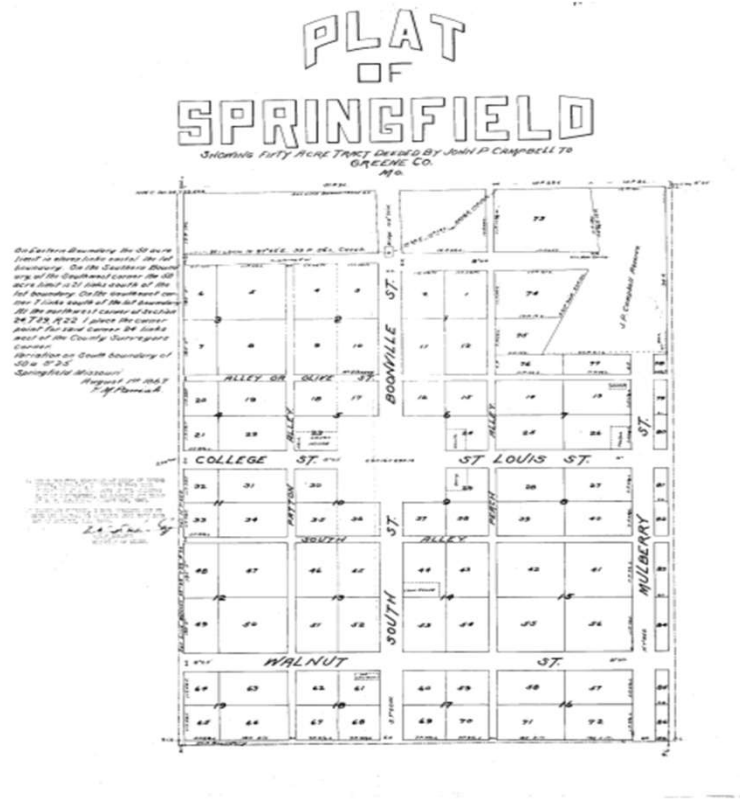
Documents defining the boundaries of property



Creates a “Legal Description” used to convey property



Ex. Plat of the Original Town of Springfield (1867)



Conveyance Documents

Electronically Recorded
000001-25 02 Jan 2025 07:55:01 AM

Book: 2025
Page: 000001-25
12 pages

REAL ESTATE DOCUMENT
GREENE COUNTY, MISSOURI
RECORDERS CERTIFICATION
Cheryl Dawson-Spaulding
Cheryl Dawson-Spaulding
Recorder of Deeds

Seal of the Recorder of Deeds, Greene County, Missouri

lounningham

GENERAL WARRANTY DEED

THIS DEED made and entered into this 1st day of April, 2025, by and between **Former Landowner, LLC**, as Grantor of the County of Greene, State of Missouri, and **New Buyer LLC**, a Missouri limited liability company, Grantee, of the County of Greene, State of Missouri, whose mailing address is: 1 Main St, Springfield MO 65802.

WITNESSETH, that the said Grantor, for and in consideration of the sum of Ten Dollars (\$10.00) and other valuable considerations paid by the said Grantee, the receipt of which is hereby acknowledged, does or do by these presents grant, bargain, sell and convey unto the said Grantee, the following described real estate situated in the County of Greene, State of Missouri:

All of Lot two (2) of My Happy Place, a subdivision in the City of Springfield, Greene County, Missouri, as recorded in Plat Book ZZZ Page 6 of the Greene County Records.

To have and to hold the above-described premises, with all rights and appurtenances to the same, belonging unto the said Grantees, their heirs and assigns forever.

And Grantors do warrant title to said land and will defend same against lawful claims of all persons.

In Witness Whereof, the said Grantor has executed this deed and set their hand the day and year first above written.

- Documents transferring an ownership interest in real estate
- Common documents include:
 - Warranty Deed
 - Quit Claim Deed
 - Trustee Deed
- After recording, ownership records in the County Assessors office are updated

Other Real Estate Documents

- Deeds of Trust
 - Identifies real estate being used as collateral for a loan
- Releases
 - Identifies that a previously filed deed of trust has been satisfied
- Easements
 - Grants limited rights to use a property without changing ownership
 - Ex. Utility easements, driveway easements, etc.
- Beneficiary Deeds
 - Transfers property ownership to named beneficiaries following the owner's death.
- Other Documents Affecting Real Estate
 - Ex. Court orders, liens, affidavits, etc.

The Deed Fraud Problem

- Criminal files a fraudulent document attempting to transfer ownership of a property they do not own
- Also known as:
 - Title Fraud
 - Deed Theft
 - Quit Claim Fraud
 - Property Theft







Who Is At Risk?

- All property owners are at risk, but criminals tend to target
 - Properties without Mortgages
 - Vacant Land
 - Vacant Houses
 - Investment Properties
 - Out of Town Owners

Methods of Deed Fraud



- Forgery and Impersonation
- Notary Fraud
- Family Members
- Fraudulent LLC Transfers

Signs of Possible Deed Fraud

- Missing Property Tax Bills
 - Sent from the County Collector in early November
- Notices Regarding Unfamiliar Loans
- Unexpected Foreclosure Notices
- Incorrect Credit Report Entries
- Your property listed for rent or sale online (Craigslist, Facebook Marketplace)



How Can I Prevent Deed Fraud?



Periodically Review
County Records



Address Any Strange
Mail



Protect Your Identity



Monitor your Credit
Reports



Sign up for Property
Fraud Notification
Service

Property Fraud Notification



- Free notification service from the Greene County Recorder of Deeds
- Provides email notification of any new document filed matching your monitored names
- Early detection is key to limiting the damage of Deed Fraud

Step 1- Sign up
www.greenecountymo.gov/recorder



Recorder's Office



Recorder Home



F.A.Q.



Information



Search



Subscribers'
Download



Property
Fraud
Notification



Certified
Copies



Contacts

Property Fraud Notification is a free electronic notification service that alerts a subscriber via email when a document is recorded with their monitored criteria.

This service will not prevent fraud, but provides an early warning system to allow citizens to take appropriate action.

Access



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Greene County User Verification


The page you are trying to access needs to verify your account. Please complete the information below. If you are a new user or new to the requested page please click the **Request Access/Create Account** [Link](#) below .

If your previous email address is no longer valid please contact the appropriate department.

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First Name

Last Name

Mailing Address

Phone Number

Email Address

Enter Password

Reenter Password



I'm not a robot



I agree to the [Terms and Conditions](#)

Submit

Check Your Email



Select Language ▼

Main Greene County



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Thank You

Your message has been successfully sent.

You will receive an email when your account is activated.

Thank you for contacting Greene County.



Email Verifying Acct

From: Greene County Web Services <webcontact@greencountymo.gov>
Date: September 7, 2023 at 10:03:08 AM CDT
To: Cheryl Spaulding <dawson4recorder@att.net>
Subject: Access Approved for Recorder's Office Property Fraud Alert
Reply-To: Greene County Web Services <webcontact@greencountymo.gov>

Cheryl Spaulding at dawson4recorder@att.net has been approved for Access to Secure Recorder's Office Property Fraud Alert.

Click here to access Secure Page

Thank you for visiting Greene County's website

Please do not respond to this email address. (It is not monitored)



Sign In Using Account Info



Greene County User Verification


The page you are trying to access needs to verify your account. Please complete the information below. If you are a new user or new to the requested page please click the [Request Access/Create Account Link](#) below.

If your previous email address is no longer valid please contact the appropriate department.

Sign in with Greene County

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Recorder Home



F.A.Q.



Information



Search



Subscribers'
Download



Property
Fraud
Notification



Certified
Copies



Contacts

Recorders' Property Fraud Alert System

Enter up to 5 names to be monitored for dawson4recorder@att.net

This search requires an **exact** match of the name recorded on the document before a notification is sent. This includes initials or suffixes that are in the recorded name. Individuals are indexed with last name first. Please use the following format: **Lastname (space) Firstname (space) Initial (space) Suffix or Companyname**. If John Smith is entered, a document with Smith John will not send a notification. Do not use punctuation: O'Reilly will be OReilly

DAWSON CHERYL
DAWSON-SPAULDING CHERYL
DAWSON SPAULDING CHERYL
SPAULDING CHERYL
SPAULDING KEVIN
Submit

Notification Email

Subject: Greene County Recorder Property Notification Alert

Reply-To: Greene County Recorder <recorder@greencountymissouri.com>



GREENE COUNTY PROPERTY NOTIFICATION ALERT:

Dear test test,

A document was recently recorded that matches the monitor criteria that you have provided.

Document Number: 008280-23

Document Type: BOND

Recording Date: 03/21/2023

Matched Party Name: SPAULDING KEVIN

Please visit www.greencountymo.gov/recorder or call 417-868-4068 for information.

If this is a deed you were a party to and aware of, please disregard. If you feel that you have received this message in error or wish to modify your criteria, please send email to cdawson@greencountymo.gov.

Recommendations

- ▶ The notification service only works for documents filed after you have completed the notification setup process
 - ▶ View Index of previously filed documents at **[Greencountymo.gov/recorder](https://greencountymo.gov/recorder)**
 - ▶ Search/Real Estate
- ▶ Notifications are county-specific
- ▶ You may monitor up to 5 names or variations of per email
- ▶ Make sure you're monitoring the name as listed on the vesting deed.

If You Receive a Notification

- ▶ Review the filed document information by searching the referenced Book and Page number at Greenecountymo.gov/recorder
- ▶ If you expected the document to be filed, no further action is needed
- ▶ If you did not expect a document to be filed
 - ▶ Call the Recorder of Deeds office at 417-868-4068
 - ▶ If necessary, report to local law enforcement
 - ▶ Consult with a Real Estate Attorney

Other Hot Topics



HIGH PRICED DEED
COPY OFFERS



REAL ID DEADLINE -
MAY 7, 2025



VETERANS

Questions?

Greene County Recorder of Deeds Contact Information

Phone: 417-868-4068

Email: Recorder@Greenecountymo.gov

Office: Greene County Historic Courthouse, 940 N Boonville,
Room 100

Website: www.greenecountymo.gov/recorder