

Ocean Co. clerk combats mortgage fraud efforts

Property owners urged to sign up for free automated email alerts

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TOMS RIVER – In an effort to combat mortgage fraud, Ocean County Clerk Scott M. Colabella is encouraging property owners in the county to sign up for free automated email alerts.

“Anything that is recorded in our office, whether it’s a lien, a mortgage, power of attorney, a deed — you would get notified electronically that that has occurred,” Colabella said.

The “Property Alert Service” is free and anyone can register by email for to get the electronic alerts at oceancountyclerk.com.

“On a good, positive side of this: Say you refinance and you were waiting to see; did the new mortgage get recorded to your property? You’ll get notified of that as well and you’ll be able to see if that is on file because you don’t get a copy of the records back,” Colabella said.

“If someone has decided to forge a deed for your property — to say they’re the owner and you’re not — or file a lien against you, you would have no idea this was occurring,” he explained. “Until, maybe, you went to buy a car and they do a credit check and they see a lien on your property. And you’re like, ‘what’s going on?’ Or worst yet, you don’t own your home anymore.”

Colabella said he’s already had county property owners walk into the office after receiving an alert, requesting to see the document that was added to their property records.

To help property owners better understand the service and how it works, the county clerk’s office has prepared a list of frequently asked questions:

■ **What is the purpose of the Property Alert Service?** The Property Alert Service is a way for property owners or other interested parties to receive alert messages by email when a document that affects a specific property is recorded by the Clerk’s Office in Ocean County, New Jersey. The service matches data (municipality, block number, and lot number) in legal descriptions on recorded documents with requests made by subscribers. Additionally, a subscriber can register to receive alerts when documents are recorded with specific party names.

■ **Is there a fee for the Property Alert Service?** No.

This is a free service provided by the Ocean County Clerk’s Office.

■ **Can more than one person register the same property or party name?** Yes. There is no limit to the number of subscribers for a particular property legal description or party name. All subscribers receive a notification if a document is recorded.

■ **Why should I register for this service?** This service is voluntary for individuals who want to know if fraudulent activity has occurred under their name or on property located in Ocean County. In some cases, fraud on real property is not discovered for years; this service helps to notify property owners in a more timely fashion. You may also wish to register the name or legal descriptions for property of elderly loved ones to help protect them from scams.

■ **Does the property need to be occupied in order to receive an alert?** No. The property alert service is for any type of land owned in Ocean County, whether occupied or vacant.

■ **What recorded documents are included for the alert notification?** Any document with a legal description pertaining to real property is included. Also, an alert is sent for any party names that are registered regardless of document type.

■ **How long does it take to be notified through the alert service?** All recorded documents must go through a verification process before they are available to view through a public records search. This typically takes 5 to 7 business days. An alert is sent once the process is complete.

■ **What if the name or property description is not listed on the fraudulent document?** Not all recordings require the inclusion of property legal description and/or party name. In these cases, the Property Alert Service does not register the information, and therefore an alert is not sent. An example of this type of recorded document would be a Satisfaction of Lien where only the recorded lien’s book and page number is referenced on the satisfaction.

■ **Why can’t you stop the fraudulent document from being recorded?** As long as a document meets statutory recording guidelines, New Jersey law requires the Clerk’s Office to record the document. Recordings cannot be refused unless guidelines are not met. For a list of recording guidelines, please review New Jersey Statute N.J.S.A. 46 or the Recorder’s Document Reference Manual produced by COANJ at www.coanj.com.

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