

Title or Deed Fraud

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Issue

You asked a series of questions about “title fraud.” We answer each separately below.

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What is title fraud?

Title fraud (also called deed or mortgage fraud or theft, quit claim fraud, or seller impersonation fraud) generally refers to when someone illegally transfers a property’s title or deed without the property owner’s knowledge. Often, the person committing the act uses forged documents or fake identification to (1) record documents on the land records to transfer the property to him- or herself or (2) falsely present as the owner to list and sell the property. According to the National Association of Realtors’ [2025 Deed & Title Fraud Survey](#), the practice often involves vacant land as opposed to owner-occupied properties.

What Connecticut laws criminalize title fraud?

Connecticut does not have a law that is specific to the practice. Rather, it may be punishable, depending on the circumstances involved, under laws covering such things as larceny, identity theft, or forgery. Table 1 below gives the elements and penalties associated with these types of offenses. Please note that the table is not exhaustive; title fraud may violate statutes not listed below, depending on the circumstances.

Table 1: Examples of Crimes Related to Title Fraud

| Offense Type | General Description | Penalty |
|--|--|---|
| Larceny (CGS §§ 53a-119 & 53a-122) | <ul style="list-style-type: none">• taking, obtaining, or withholding someone else's property with the intent to keep it from them• 1st degree crime when the value of the property exceeds \$20,000 | <ul style="list-style-type: none">• 1st degree larceny is a class B felony, punishable by one to 20 years in prison, up to a \$15,000 fine, or both |
| Forgery (2nd degree) (CGS § 53a-139) | <ul style="list-style-type: none">• falsely making, completing, or altering a written document (or issuing or possessing a known forged document) with the intent to defraud, deceive, or injure someone else and the document is or will affect a legal right or interest (e.g., deed, will, or contract) or is or will be a public record or instrument filed in or with a public office | <ul style="list-style-type: none">• class D felony, punishable by up to five years in prison, up to a \$5,000 fine, or both |
| Identity Theft (CGS §§ 53a-129a & 53a-129b) | <ul style="list-style-type: none">• knowingly using someone else's personal identifying information (i.e. name, social security number, or other information that may be used to identify a specific person) to obtain or try to obtain, without the person's consent, things like money, credit, or property• 1st degree crime when the other person is (1) under 60 years of age and the value of items obtained exceeds \$10,000 or (2) at least 60 years of age and the value of items obtained exceeds \$5,000 | <ul style="list-style-type: none">• class B felony, punishable by one to 20 years in prison, up to a \$15,000 fine, or both |

Does the state have yearly data on the number of incidents of title fraud?

The Judicial Branch does not track title fraud specifically and it cannot easily compile data on title fraud charges because there is not a specific statute under which those who commit the fraud are charged. For example, although the Judicial Branch has data on how many people are charged with 2nd degree forgery (see Table 1 above), the data does not separate out the specific instrument involved (e.g., deed, will, or contract) ([CGS § 53a-139\(a\)\(1\)](#)). Thus, it cannot differentiate between persons charged with committing title fraud, which would involve a deed, or some other type of document fraud.

However, earlier this year, the FBI's Boston Division [reported](#) that this fraud is occurring more frequently, warning property owners and realtors about the practice. Additionally, local news has profiled several incidents of this fraud in recent years, specifically in [Easton](#), [Ellington](#), [Fairfield](#), and [Guilford](#).

Has there been recent Connecticut legislation aimed at preventing title fraud?

During Connecticut's last five legislative sessions, it appears that one bill was introduced on this topic: [Proposed Bill 682](#) (2025). The bill proposed creating a task force to study real estate title security. It was referred to the Insurance and Real Estate Committee, which took no further action. A related concept was also proposed in 2025, to amend the municipal law statutes to require the validation of deeds before town clerks record them ([Proposed Bill 6821](#), referred to the Planning and Development Committee, with no further action).

What actions have Connecticut municipalities taken to prevent title fraud?

Although we did not identify any municipal ordinances specific to the practice of title fraud, many municipalities in the state have alert systems through which property owners can opt to receive alerts when a document, like a deed or mortgage, is recorded under their name. As of April 2024, at least 23 municipalities [offered](#) this service and others were considering doing so. [Glastonbury](#), [Lebanon](#), and [Old Saybrook](#) are other municipalities with websites informing property owners of this option.

What types of laws recently passed in other states prevent or address title fraud?

Legislation to combat the practice of title fraud has increased in recent years. As described below, several states recently created new criminal offenses that are specific to the practice. Additional examples of laws aimed at combatting the practice include such things as requiring photo identification from individuals filing property records in person, requiring there to be systems that notify property owners when land records involving them are filed, requiring processes for reporting suspected fraudulent filings or to expeditiously clear title, and giving victims private rights of action.

New Criminal Offenses

New York, Oklahoma, and Texas recently passed laws creating new criminal offenses specific to the practice of title fraud (as opposed to prosecuting the actions under existing laws such as forgery or larceny).

New York. New York law includes “deed theft” as a type of felony larceny. Specifically, it occurs under the following three circumstances:

1. intentionally changing, falsifying, forging, or misrepresenting a written instrument involved in conveying or financing real property (e.g., deed or title), with the intent to deceive, defraud, or unlawfully transfer or encumber the property's ownership rights;
2. with intent to defraud, misrepresenting themselves as the property owner or authorized representative to induce others to rely on the false information to get ownership or possession of the property; or
3. with intent to defraud, taking, obtaining, or transferring title or ownership of real property by fraud, misrepresentation, forgery, larceny, false pretenses or promise, or some other fraudulent or deceptive act ([N.Y. Penal Law § 155.05\(g\)](#), passed in 2023).

Under the law, deed theft is considered grand larceny in the 1st degree, and a class B felony, when the theft involves (1) residential property occupied as a home by at least one person; (2) residential property owned by someone who is elderly, incompetent, incapacitated, or physically disabled; or (3) at least three residential properties ([N.Y. Penal Law § 155.42](#)). It is grand larceny in the 2nd degree, and a class C felony, when it involves (1) one residential property, (2) one commercial mixed-use property with at least one residential unit, or (3) at least two commercial properties ([N.Y. Penal Law § 155.40](#)). And it is a grand larceny in the 3rd degree, and a class D felony, when the theft involves one commercial property ([N.Y. Penal Code § 155.35](#)).

The following are the general maximum jail sentence terms for class B, C, and D nonviolent felonies: class B (25 years), class C (15 years), and class D (seven years) ([N.Y. Penal Law § 70.00](#)). Each is also punishable by a fine capped at the higher of \$5,000 or double the amount of the defendant's gain from committing the crime ([N.Y. Penal Law § 80.00](#)).

(New York's law establishing these crimes passed in 2023. It also expanded the state attorney general's authority to include prosecuting deed theft, instead of just district attorneys doing so ([N.Y. Exec. Law § 63\(17\)](#)).)

Oklahoma. Under a [new Oklahoma law](#), a person commits title theft when he or she:

1. intentionally changes, falsifies, forges, or misrepresents a real property document with the intent to deceive, defraud, or unlawfully transfer or encumber the property's owner's rights;
2. with intent to defraud, misrepresents him or herself as a real property owner to induce someone else to rely on the false information to get ownership of or possess the property; or
3. with intent to defraud, takes, obtains, steals, encumbers, or transfers real property title or interest by fraud, forgery, larceny, or another fraudulent or deceptive practice.

The penalty for procuring or filing a document about a real property interest with intent to deceive someone else about the accuracy of the document is a felony, punishable by up to three years in jail, a fine of up to \$5,000, or both. Knowingly or willfully doing this is also a felony, punishable by up to 10 years in jail, a fine of up to \$5,000, or both. In either case, the court must also order restitution.

(The law requires signs to be posted in the county clerks' offices to inform the public that it is a crime to knowingly file a fraudulent document about real property ([Okla. Stat. tit. 21, § 1534](#), passed in 2025).)

Texas. In 2025, Texas created two new criminal offenses: real property theft and real property fraud ([Tex. Penal Code Ann. §§ 31.23 & 32.60](#), passed in 2025).

A person commits real property theft when he or she transfers or tries to transfer real property or title to the property (or a property interest) with the intention of depriving the property owner of the property and without the property owner's consent. The theft also occurs when a person sells, transfers, or encumbers, or tries to do these things to real property or title to the property (or a property interest) in exchange for a benefit with the intent to deprive the property owner of the benefit and without the owner's consent.

The theft involving a property transfer without a benefit exchange is a 2nd degree felony if the property's market value is under \$300,000; it is a 1st degree offense if the value is at least \$300,000. Theft involving a benefit exchange is a 3rd degree felony if the value of the received benefit is less than \$30,000, a 2nd degree felony if it is between \$30,000 and \$149,999, and a 1st degree felony if it is at least \$150,000. For both theft types, if the victim was an elderly or disabled individual or a nonprofit organization or the property was a person's principal residence, then the penalty increases to the next higher offense. The court must also order restitution under certain circumstances, with the law specifying to whom and the applicable amount ([Tex. Code Crim. Proc. Ann. 42.0376](#)).

Real property fraud occurs when a person:

1. intentionally or knowingly makes a materially false or misleading written statement to obtain real property or
2. with intent to defraud or harm someone, causes a (a) person to sign or execute a document affecting real property or a person's interest in the property without the person's consent or (b) public servant to file or record a judgement or other document showing title to or a lien or claim against real property or a person's real property interest without the public servant's consent.

The fraud is a felony. It is generally 1st degree if the market value of the real property or interest involved is at least \$300,000, and 2nd degree if the value is below that amount. But if the victim was an elderly or disabled individual or a nonprofit organization or the property was an individual's principal residence, then the 1st degree designation applies.

(Under Texas penal law, a 1st degree felony is punishable by between five and 99 years in jail, a 2nd degree felony is punishable by between two and 20 years in jail, and a 3rd degree felony is punishable by between two and 10 years in jail. They are also all subject to a potential fine of up to \$10,000 ([Tex. Penal Code Ann. §§ 12.32, 12.33, & 12.34](#)).)

Photo Identification

Texas newly requires county clerks to have anyone presenting a document in person for filing in the real property records to also show photo identification. The clerk must also copy the identification ([Tex. Loc. Gov't Code Ann. § 191.010\(b\)](#), passed in 2025). Florida recently [completed](#) a pilot program for the clerk in one county to take photo identification from anyone recording a deed or other real property conveyance document for inspection and identity verification ([Fla. Stat. § 28.2225](#), passed in 2023 and repealed in 2025).

Property Owner Notification System

Florida law requires each county clerk to provide a free electronic notification to property owners who register to be alerted when a land record (e.g., deed or mortgage) is recorded that is associated with them ([Fla. Stat. § 28.47](#), passed in 2023). Specifically, the notification must occur within 24 hours after the recording occurs.

Illinois similarly will require each county to establish a property fraud alert system, beginning January 1, 2026. The system must inform a property owner by e-mail, telephone, or mail, when a document is recorded that relates to a property the owner registers ([55 Ill. Comp. Stat. 5/3-5010.10](#), passed in 2025). (Under prior law, having the system was discretionary.)

Review and Reporting Processes

As of November 1, 2025, Oklahoma law allows a title theft victim to file a notice of fraudulent conveyance on the land records. It requires the county clerk to give a copy of the notice to the district attorney for investigation and potential prosecution ([Okla. Stat. tit. 16, § 311](#), passed in 2025). Similarly in Texas, for documents filed after January 1, 2026, a county clerk must notify law enforcement if someone tells them that a document or instrument to convey a real property interest is fraudulent ([Tex. Gov't Code Ann. § 51.901\(g\)](#), passed in 2025).

Beginning January 1, 2026, each county recorder in Illinois must have a system for reviewing document filings suspected of being fraudulent ([55 Ill. Comp. Stat. 5/3-5010.5](#), passed in 2025). (Under prior law, having the system was discretionary.)

Clearing Title

Florida provides an expedited process for clearing title when there is a fraudulently recorded deed or instrument. The process involves priority court scheduling and a simplified form for filing the complaint ([Fla. Stat. § 65.091](#)), passed in 2023).

Private Right of Action

Beginning January 1, 2026, Illinois gives a rightful property owner a private right of action against someone who knowingly files a deed or instrument that is fraudulent, unlawfully altered, or intended to unlawfully cloud or transfer the title to any real property ([55 Ill. Comp. Stat. 5/3-5010.11](#), passed in 2025).

Staying Actions Because of Criminal Proceedings

New York law requires a court to stay actions to recover possession of or quiet title to real property when a charging instrument is filed against a party in the action for deed theft. The stay lasts until the criminal case is resolved ([N.Y. Real Prop. Acts. § 756-a\(2\)](#), passed in 2023). A separate law allows district attorneys or the state attorney general to file a notice on the land records about a criminal complaint or indictment concerning a property's title, which remains in effect until the end of the criminal case ([N.Y. C.P.L.R. § 6501](#), passed in 2023).

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