



COOK COUNTY RECORDER OF DEEDS

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**Recorder Yarbrough Warns Against Companies
Using Name of Office to Sell Free Services**

(CHICAGO) Recorder of Deeds Karen Yarbrough is officially asking a company operating under the name “Home Title Lock” to cease and desist from using the name of the Office of the Cook County Recorder of Deeds to sell a fraud monitoring service that CCRD offers for free.

In a recent Chicago television interview, a representative from the company acknowledged that CCRD already has a free program, but falsely claimed it only covers Chicago. CCRD’s Free Fraud Alert covers Chicago and the entirety of Cook County, and in fact, many collar counties to Cook also offer similar Free Fraud Alert Programs.

Under the property laws and open recording system of Illinois, homeowners are not able to “lock” or “freeze” the title of their home. Naming a service after a protection feature that is not even available does a disservice to homeowners by perpetuating a false sense of security.

“I’ve been very clear in making sure homeowners know that they cannot lock their home titles, but that they can get 24/7 monitoring and alerts for free through CCRD’s Free Property Fraud Alert Program,” said Karen Yarbrough, Cook County Recorder of Deeds. “Helping homeowners is about empowering them with accurate information so they can protect their most vital asset. Confusing them to sell a product is wrong.”

Since taking office Recorder Yarbrough has made efforts to raise awareness of what she calls “government resellers,” or companies that re-package free or low-cost government services and use flashy marketing or scare tactics to sell them at exorbitant cost. These resellers may offer free “reports” to make their offering seem more substantive, but these free “reports” are often simply data sheets on each property containing freely available public information. Companies reselling \$10 deeds from CCRD for \$100 are commonplace.

“Every week my Property Fraud Unit is helping people get their homes back, or invalidating fraudulent recordings,” said Yarbrough. “We have worked very hard to create a strong team to fight on behalf of victims at no cost to them, and I’ve done this while cutting spending. Unfortunately I must speak out, as our office is being used in their marketing, and I must ask residents who are concerned about property fraud to first look at CCRD’s free option.”

More information on CCRD’s Free Property Fraud Alert can be found at CookRecorder.com, including a quick and easy online registration form.

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