### Thank you for your interest in the Ocean County Clerk's Office **Property Alert** Service.

This service is the first step in protecting your property. Unfortunately, property SCOTT M. COLABELLA



**Ocean County Clerk** 

and mortgage fraud is a fast growing crime in our country. Scammers record fraudulent documents - like fake deeds - or record fake liens - against property owners. In some cases, fraud on real property is not discovered for years. To address these concerns, and protect one of your most important assets, our office offers this FREE service to notifiy you immediately via email whenever a document with your name is recorded in the County Clerk's Office.

Please sign up today and protect your property from fraud. It's quick, easy and free. Simply follow the steps at oceancountyclerk.com and you will automatically be notified electronically when a document is recorded with your name.

Sincerely,

Scott M. Colabella Ocean County Clerk

### 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. The service matches data (municipality, block number, and lot number) in legal descriptions on recorded documents with requests made by subscribers.

### 2 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.

- Why should I register for this service? This service is for individuals who want to know if fraudulent activity has occurred under their name or on property located in Ocean County. 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.

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.

### What do I do if the document recorded is fraudulent?

If you find a document recorded against your name or property is fraudulent you should contact your attorney or law enforcement officials.



# **Be Alert ... Be Informed ... Be Notified** Sign up for the Ocean County Clerk's Office PROPERTY ALERT SERVICE and Obtain FREE Notification when Documents are filed related to your name and property!

The Ocean County Clerk's Office Property Alert Service is the first step in protecting your property. Unfortunately, property and mortgage fraud is a fast growing crime in the United States. Scammers record fraudulent documents - like fake deeds - or record fake liens - against property owners.

To address these concerns and protect one of your most important assets our office offers this **FREE** Service to notify you whenever a property document with your name is recorded in the County Clerk's Office.

Sign up now and protect your property from fraud today! It's quick, easy and free. Simply register your name/business name and email address and you will be automatically notified electronically if a document is recorded with your name.



Register for FREE Property ALERT at: www.oceancountyclerk.com

## ASSEMBLY, No. 171

## **STATE OF NEW JERSEY** 220th LEGISLATURE

PRE-FILED FOR INTRODUCTION IN THE 2022 SESSION

Sponsored by: Assemblywoman LINDA S. CARTER District 22 (Middlesex, Somerset and Union) Assemblywoman ANGELA V. MCKNIGHT District 31 (Hudson) Assemblywoman SHAVONDA E. SUMTER District 35 (Bergen and Passaic)

Co-Sponsored by: Assemblywoman Reynolds-Jackson, Assemblyman Karabinchak and Assemblywoman Timberlake

#### SYNOPSIS

Enhances protections against fraudulent deed recordings.

#### **CURRENT VERSION OF TEXT**

Introduced Pending Technical Review by Legislative Counsel.



### A171 CARTER, MCKNIGHT 2

AN ACT enhancing protections against fraudulent deed recordings,
 designated the "Property Owner's Protection Act," and amending
 and supplementing P.L.1968, c.49.

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8 9 **BE IT ENACTED** by the Senate and General Assembly of the State of New Jersey:

1. Section 2 of P.L.1968, c.49 (C.46:15-6) is amended to read as follows:

10 2. In addition to other prerequisites for recording, no deed
11 evidencing transfer of title to real property shall be recorded in the
12 office of any county recording officer unless it satisfies the
13 following requirements:

a. If the transfer is subject to any fee established under section
3 of P.L.1968, c.49 (C.46:15-7) or section 2 of P.L.2003, c.113
(C.46:15-7.1), a statement of the true consideration for the transfer
shall be contained in the deed, the acknowledgment, the proof of the
execution, or an appended affidavit by one of the parties to the deed
or that party's legal representative.

b. If the transfer is exempt from any fee established under
section 3 of P.L.1968, c.49 (C.46:15-7) or section 2 of P.L.2003,
c.113 (C.46:15-7.1), an affidavit stating the basis for the exemption
shall be appended to the deed.

c. If the transfer is of real property upon which there is new construction, the words "NEW CONSTRUCTION" in upper case lettering shall be printed clearly at the top of the first page of the deed, and an affidavit by the grantor stating that the transfer is of property upon which there is new construction shall be appended to the deed.

<u>d.</u> Any party or other person submitting a deed for recordation
 <u>shall submit an affidavit of title.</u>

32 <u>e. (1) The county recording officer shall notify the transferor</u>
 33 <u>of the recording.</u>

34 (2) The county recording officer shall collect an additional fee
 35 of \$2 per deed recording to offset the costs of notification.

36 (cf: P.L.2004, c.66, s.2)

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2. (New section) In order to aid in the effectuation of the notification requirement under subsection e. of section 2 of P.L.1968, c.49 (C.46:15-6), the county recording office shall allow a property owner to submit information on his or her preferred mailing address, or e-mail address, or both, through which to be notified of a deed recording. The county recording officer shall retain the contact information along with the deed.

3. This act shall take effect on the first day of the third monthnext following enactment.

EXPLANATION – Matter enclosed in bold-faced brackets [[thus]] in the above bill is not enacted and is intended to be omitted in the law.

Matter underlined thus is new matter.

### A171 CARTER, MCKNIGHT

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#### STATEMENT

3 This bill enhances protections against fraudulent deed recordings 4 by requiring the county recording officer to notify the transferor any 5 time a deed transfer is being recorded for his or her property. To 6 facilitate this requirement, the bill directs the recording officer to 7 accept and retain a submission from a property owner of his or her 8 preferred mailing address or e-mail address, or both. The "county 9 recording officer" is also known as the "register of deeds and 10 mortgages" in some counties, and the "county clerk" in the others.

11 To further enhance protections against fraudulent deed 12 recordings, this bill also requires the person recording the deed to 13 submit an affidavit of title as a prerequisite to the actual deed 14 recording.

15 The bill allows the county recording officer to collect an additional \$2 in addition to existing recording fees to offset the cost of the notification requirement. The bill takes effect on the first day of the third month next following enactment in order to allow recording offices to adjust fees.

# Bill S390

Session 2022 - 2023

Enhances protections against fraudulent deed recordings.

2nd Reading in the Senate

Identical Bill Number: A171

Last Session Bill Number: S3343 A3784

This bill has not been certified by OLS for a fiscal note.

**Primary Sponsor:** 

Rice, Ronald L.

1/11/2022	Introduced in the Senate, Referred to Senate
	Community and Urban Affairs Committee
3/7/2022	Reported from Senate Committee, 2nd Reading

### Introduced

(3 pages) PDF Format HTML Format

Statement - SCU 3/7/22

(1 pages) PDF Format HTML Format

Technical Review Of Prefiled Bill - SCU 3/7/22 TR

(3 pages) PDF Format HTML Format

### Committee Voting:

SCU - 3/7/2022 - r/favorably Yes: 5 No: 0 Not Voting: 0 Abstain: 0 Roll Call

## SENATE, No. 390

## STATE OF NEW JERSEY 220th LEGISLATURE

PRE-FILED FOR INTRODUCTION IN THE 2022 SESSION

Sponsored by: Senator RONALD L. RICE District 28 (Essex)

SYNOPSIS Enhances protections against fraudulent deed recordings.

CURRENT VERSION OF TEXT Introduced Pending Technical Review by Legislative Counsel.



### S390 RICE

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AN ACT enhancing protections against fraudulent deed recordings, designated the "Property Owner's Protection Act," and amending and supplementing P.L.1968, c.49.

**BE IT ENACTED** by the Senate and General Assembly of the State of New Jersey:

8 1. Section 2 of P.L.1968, c.49 (C.46:15-6) is amended to read 9 as follows:

2. In addition to other prerequisites for recording, no deed
evidencing transfer of title to real property shall be recorded in the
office of any county recording officer unless it satisfies the
following requirements:

a. If the transfer is subject to any fee established under section
3 of P.L.1968, c.49 (C.46:15-7) or section 2 of P.L.2003, c.113
(C.46:15-7.1), a statement of the true consideration for the transfer
shall be contained in the deed, the acknowledgment, the proof of the
execution, or an appended affidavit by one of the parties to the deed
or that party's legal representative.

b. If the transfer is exempt from any fee established under
section 3 of P.L.1968, c.49 (C.46:15-7) or section 2 of P.L.2003,
c.113 (C.46:15-7.1), an affidavit stating the basis for the exemption
shall be appended to the deed.

c. If the transfer is of real property upon which there is new construction, the words "NEW CONSTRUCTION" in upper case lettering shall be printed clearly at the top of the first page of the deed, and an affidavit by the grantor stating that the transfer is of property upon which there is new construction shall be appended to the deed.

<u>d.</u> Any party or other person submitting a deed for recordation
 <u>shall submit an affidavit of title.</u>

32 e. (1) The county recording officer shall notify the transferor
 33 of the recording.

34 (2) The county recording officer shall collect an additional fee

35 of \$2 per deed recording to offset the costs of notification.

36 (cf: P.L.2004, c.66, s.2)

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38 2. (New section) In order to aid in the effectuation of the 39 notification requirement under subsection e. of section 2 of 40 P.L.1968, c.49 (C.46:15-6), the county recording office shall allow 41 a property owner to submit information on his or her preferred 42 mailing address, or e-mail address, or both, through which to be 43 notified of a deed recording. The county recording officer shall 44 retain the contact information along with the deed.

EXPLANATION – Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted in the law.

Matter underlined thus is new matter.

### S390 RICE

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3. This act shall take effect on the first day of the third month next following enactment.

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### STATEMENT

7 This bill enhances protections against fraudulent deed recordings 8 by requiring the county recording officer to notify the transferor any 9 time a deed transfer is being recorded for his or her property. To 10 facilitate this requirement, the bill directs the recording officer to accept and retain a submission from a property owner of his or her 11 12 preferred mailing address or e-mail address, or both. The "county 13 recording officer" is also known as the "register of deeds and mortgages" in some counties, and the "county clerk" in the others. 14

15 To further enhance protections against fraudulent deed 16 recordings, this bill also requires the person recording the deed to 17 submit an affidavit of title as a prerequisite to the actual deed 18 recording.

19 The bill allows the county recording officer to collect an additional \$2 in addition to existing recording fees to offset the cost of the notification requirement. The bill takes effect on the first day of the third month next following enactment in order to allow recording offices to adjust fees.



## NJ S390 | 2022-2023 | Regular Session New Jersey Senate Bill 390

### Note: Carry Over of previous S3343 Note: Carry Over of previous A3784 Status

Spectrum: Partisan Bill (Democrat 1-0) Status: Introduced on January 11 2022 - 25% progression Action: 2022-03-07 - Reported from Senate Committee, 2nd Reading Text: Latest bill text (Introduced) [HTML]

### Summary

Enhances protections against fraudulent deed recordings.

### Title

Enhances protections against fraudulent deed recordings.

### Sponsors

Sen. Ronald Rice [D]

### Roll Calls

2022-03-07 - Senate - Senate Community and Urban Affairs Committee: Reported Favorably (Y: 5 N: 0 NV: 0 Abs: 0) [PASS]

### History

Date	Chamber	Action
2022-03-07	Senate	Reported from Senate Committee, 2nd Reading
2022-01-11	Senate	Introduced in the Senate, Referred to Senate Community and Urban Affairs Committee

### Same As/Similar To

S3343 (Carry Over) 2021-02-09 - Reported from Senate Committee, 2nd Reading A3784 (Carry Over) 2021-06-01 - Received in the Senate without Reference, 2nd Reading A171 (Same As) 2022-01-11 - Introduced, Referred to Assembly Housing Committee

### Subjects

2nd Reading in the Senate

### New Jersey State Sources

Туре	Source
Summary	https://www.njleg.state.nj.us/bill-search/2022/S390
Text	https://pub.njleg.gov/Bills/2022/S0500/390_I1.HTM
Supplement	https://pub.njleg.gov/Bills/2022/S0500/390_T1.PDF
Supplement	https://pub.njleg.gov/Bills/2022/S0500/390_S1.PDF
Roll Call	https://www.njleg.state.nj.us/bill-search/2022/S390

### Bill Comments