




Every land fraud scheme starts with or ends up with a record in a land recording office.



The mission of PRIA is to set standards with respect to property record issues through consensus-building between government and business:

- Document formats
- eRecording standards
- Land record access

# PRIA Basics

- 
- Established 1998
  - 350 Government Members
    - Land Recording Officials
  - 120 Business Members
    - Mortgage Lenders
    - Title companies and ALTA
    - Notary associations
    - Software providers
    - MERS/Freddie Mac

## PRIA Land Fraud Workgroup



“Stealing property is much easier than stealing cars.”

Government and the industry need to partner to make crime tougher to commit.

# Five Ways to Attack Land Fraud



## 1. Prevent

Notary acknowledgement  
Consumer education

## 2. Deter

Transaction disclosure (LA; Philly)  
Notary fingerprinting

## 3. Detect

Dorean Group scheme

## Five Ways to Attack Land Fraud (Con't)

### 4. Correct

AZ Notice of Invalid Lien

### 5. Prosecute

CA land fraud units

Each segment of the industry can develop initiatives to attack land fraud in one or more of these categories.



# A Land Fraud Alliance

- 
- Recorders
  - Assessors
  - Mortgage lenders
  - Title insurers
  - Title plants
  - Settlement agents
  - Appraisers
  - Notaries

# A Land Fraud Alliance



Let's attack land fraud  
together!

- Carl R. Ernst
  - CEO
- Ernst Publishing Co., LLC
- [carl.ernst@ernstpublishing.com](mailto:carl.ernst@ernstpublishing.com)