

Senator Carney, Representative Kuhn, and members of the Joint Standing Committee on Judiciary. My name is Matthew Boucher, and I am the Register of Deeds for Kennebec County.

I'm here today to support LD 353: A Resolve, establishing the Commission to Recommend Methods for Preventing Deed Fraud in the State.

Based on many phone calls to my office, concern about deed fraud is a rising issue in Kennebec County and, by extension, the entire state of Maine.

For the average Mainer who owns property, their property is the most valuable asset they possess. It is quite literally the roof over their heads, and we should understand why they are concerned.

Among the calls that we receive about this issue, the most common are from our elderly citizens, who are concerned about their deed, many of which reference a "title lock."

Title lock is a term that has been popularized by TV commercials. But what they are fearing is seller impersonation fraud or deed fraud. Senior citizens who have given their blood, sweat, and tears to pay off their mortgage to retire and live debt-free are scared to death that a scammer might steal their retirement from them.

In Kennebec County, we have taken steps to provide solutions for our residents and give them security. We are in the process of upgrading to a more effective property alert system to notify deed holders of new documents referencing their names. This initiative, embraced by many registries, aims to enhance security for property owners. However, we need legislative support to further protect Maine's property owners.

A commission to prevent deed fraud will pull together stakeholders and legislators to recommend the steps needed to prevent fraud and strengthen the public's confidence in their government that we have their backs, including any legislation they may deem necessary.

Many in law enforcement say that the remedies for deed fraud are not available until the act of fraud has been completed. But I know that we can do better. I have great confidence that funding the Commission will ensure that Maine has strategies to prevent this fraud before it occurs and costs rule-following, tax-paying Mainers their hard-fought savings.

I want to thank this committee and the Legislature for passing a similar bill during the last Legislature, and it is regretful that it died on the table. We need you to support it once again, and this time, please do everything that you can to ensure it is funded.

Protecting hard-working Mainers' property is a goal that I believe we can all unite around. The proposed Commission will be a great asset in protecting individuals and financial institutions.

Thank you.

Matthew Boucher  
Kennebec Register of Deeds