



**LEGAL SERVICES  
FOR MAINE ELDERS**

Free Legal Help for Older Mainers

**SP 886, LD 2182 – An Act to Implement a Recommendation of the  
Commission to Recommend Methods for Preventing Deed Fraud in the State**

March 5, 2026

Senator Curry and Representative Gere, and distinguished members of the Joint Standing Committee on Housing and Economic Development:

My name is John Brautigam, and I serve as Executive Director of Legal Services for Maine Elders. We provide statewide civil legal assistance to older Mainers with limited income whose housing, safety, health care access, or income are at risk.

I am here in support of LD 2182. I had the privilege of serving on the deed fraud commission that examined this issue between sessions, and I appreciate Senator Ingwersen's leadership in guiding that work to practical recommendations.

Deed fraud is a scam in which someone impersonates a homeowner and records documents that make it look like the property has been legally transferred or sold, often without the true owner knowing until serious damage has already been done.

Once a fraudulent deed is recorded, the cleanup can be slow, expensive, and destabilizing. For an older homeowner living on a fixed income, that instability can quickly become a legal crisis and, in some cases, a housing crisis. While we have not yet represented a client in an outright deed forgery matter, we have seen cases with similarly disruptive impacts on housing stability.

LD 2182 takes a practical, preventive approach. It requires identity verification at two points where it can actually prevent harm: first, when a property is marketed for sale through a brokerage relationship, and again at closing when the transaction is finalized. Both requirements take effect January 1, 2027, and both rely on rules adopted by the relevant state regulators.

From our perspective, this is exactly the right strategy. We do not need a system that catches every scam. What we need is meaningful friction: a process that makes it harder for imposters to move quickly, stay anonymous, and exploit gaps between steps. If Maine becomes a harder place to run a deed fraud scheme, scammers will look for an easier target.

Because this bill relies on rulemaking, the central implementation question is how identity verification will work for legitimate sellers, including older homeowners.

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The standards should be strong enough to deter fraud but not become a barrier for people with limited access to technology or documentation that is not perfectly current. And when a discrepancy arises, there should be a clear, fair path to resolve it without derailing a legitimate sale.

LD 2182 is a smart prevention measure that aims to stop harm before it happens. I respectfully urge the Committee to support it.

Thank you.