## Property Owner's Protection Alert (POPA)





Office of the Fresno County Assessor-Recorder

October 22, 2024

POPA Phone Number: (559) 600-5317

# **Executive Summary**

### (POPA)

The FBI reports that Title Theft is one of the fastest growing cyber-crimes in America. Your Assessor-Recorder is stepping up to the plate to be the crime stopper to protect your property.

Known as <u>deed fraud</u> or <u>home title theft</u>, the scheme involves forging documents to record a phony transfer of property ownership. Criminals can then sell the home, take out a mortgage on it, or even rent it out to tenants to turn a profit.

- Zina Thomas, a 60-year-old director of United Community Housing Coalition in Detroit,
   Michigan, is said to have stolen more than 30 homes by forging Quitclaim Deeds, transferring the properties to fictitious entities, and then selling them to innocent third parties.
- An elderly homeowner was evicted from her own house, with her equity wiped out, after crooks forged foreclosure documents.
- The FBI's 2023 Internet Crime Report tracked 9,521 complaints of real estate and rental fraud with losses totaling more than \$145 million.
- Deed fraud often involves QUITCLAIM DEEDS, which are simple, one-page legal documents that transfer ownership without any guarantees about the property. Their common legitimate use is to pass ownership between family members.
- Twenty years ago, it wasn't easy to forge documents. Today, every computer has the technology to create a believable forgery, because you can buy a fake notary stamp online.
- Unfortunately, these crooks target some of our most financially vulnerable citizens.



### **Executive Summary** - Continued

Today, there are only four Counties in California [San Diego, LA, Stanislaus and Fresno] that automatically send emails to alert property owners when a document is recorded with their name and/or parcel number. There are also private companies, such as Life Lock and others, that use our data to provide the same services, except they are charging a handsome fee. Our service is Free.

We cannot prevent crime from happening, but if you sign up with POPA, my team will immediately alert you by email sending a copy of what was filed against your Property Title. At that point you can contact the Real Estate Fraud Unit of the District Attorney to report the crime, before a crook mortgages and/or sells your property.

The only true protection against title theft is buying a specific type of policy known as <a href="Homeowner's Policy of Title Insurance">Homeowner's Policy of Title Insurance</a>. (Not to be confused with a similarly named Owner's Policy of Title Insurance that we all get when we buy a house a the close of escrow from the Title company). All big title insurances now offer this policy.

My office has set up checks and balances to verify the validity of the Notary Public name, Identification Number, and license status, directly with the office of the California Secretary of State.

### What is Property Owner's Protection Alert?

- Property Owner's Protection Alert **(POPA)** is a **free notification service** offered by the Assessor-Recorder that emails Fresno County residents when a document is recorded with their name or Assessor parcel number (APN).
- The Assessor-Recorder provides **POPA** free of charge as a valuable courtesy to all Fresno County residents who subscribe to the notification service.
- POPA is a significant step forward to protecting Fresno County property owners from title fraud and unwarranted liens.
- The Fresno County Recorder's Office has partnered with the Fresno County District Attorney's Office to fight real estate fraud.



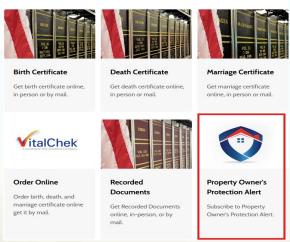
### **How to Sign Up**

- 1. Go to the Recorder Website and Click Property Owner's Protection Alert (Slide 6)
- 2. Property Owner's Protection Alert Self Service Page (Slide 7)
- 3. Create An Account (Slide 8)
- 4. Click Account Activation Email Link (Slide 9)
- 5. Activate Your Account (Slide 10)
- 6. System Takes You to Fresno County Recorder's Office Self-Service website (Slide 11)
- 7. Subscribe to Property Owner's Protection Alert (Slide 12)
- 8. Create Property Owner's Protection Alerts (Slide 13)
- 9. Receive Property Owner's Protection Alert Subscription Confirmation (Slide 14)
- 10. Email Alert Sample (Slide 15)
- 11. Document Sample (Slide 16 and 17)

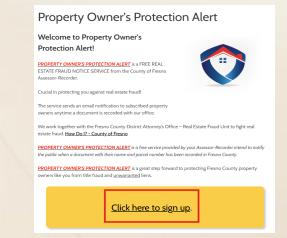


## Select Property Owner's Protection Alert on the Fresno County Recorder's Office website

- 1. Go to <a href="https://www.fresnocountyca.gov/Departments/Recorder">https://www.fresnocountyca.gov/Departments/Recorder</a>
- 2. Select the Property Owner's Protection Alert Icon



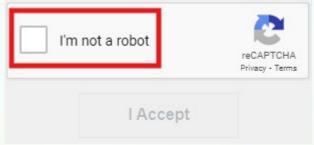
3. Use the Click here to sign up link.





# Property Owner's Protection Alert Self Service Page

- Read Disclaimer.
- 2. Check the "I'm not a robot" box.
- Click "I Accept".



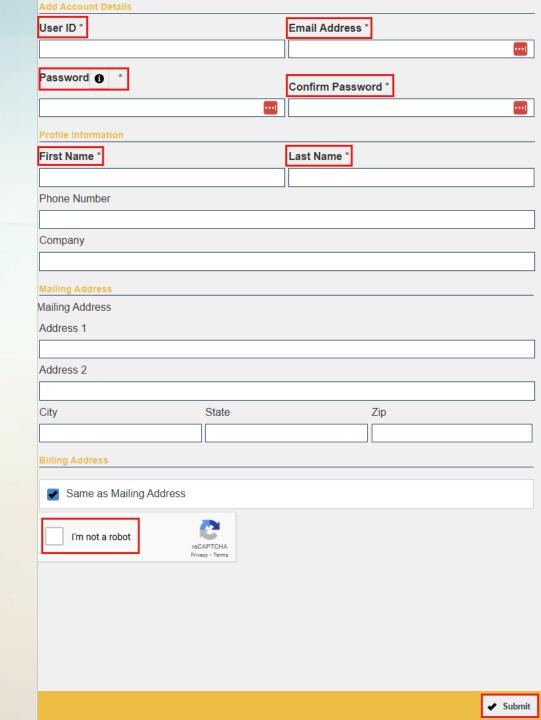
4. Click "Sign Up" to create an account.

### Subscribe to Property Owner's Protection Alert Welcome to Self Service Property Owner's Protection Alert! Property Owner's Protection Alert is a simple way to alert subscribers when a document containing their name and Assessor's Parcel Number (APN) is recorded in the Fresno County Recorder's Office. The services warn subscribers early of potential unauthorized recordings with their name and/or APN. Property Owner's Protection Alert only applies to documents recorded AFTER your subscriber registration has been activated. If subscribed to Property Owner's Protection Alert, you will receive automated email alerts when a document containing the indexed name and APN register is recorded. This would include liens recorded and placed on your personal, business, and trust names that you register. Important note: Subscriptions monitoring common surnames and/or first names may receive additional notifications that may not apply to the subscriber. If you suspect you are a victim of fraud, contact the Fresno County District Attorney's Office - Real Estate Fraud Unit. THE SERVICES CONTAINED IN THIS WEB SITE (THE "SERVICES") AND THE INFORMATION PROVIDED OR ACCESSED BY THE WEBSITE (THE "MATERIALS") ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS NEITHER TYLER TECHNOLOGIES NOR THE COUNTY THAT PROVIDES THE INFORMATION MAKES ANY REPRESENTATION OR WARRANTY REGARDING THE ACCURACY RELIABILITY COPYRIGHT COMPLIANCE LEGALITY DECENCY OR COMPLETENESS OF THE SERVICES MATERIALS OR PRODUCTS. ASSESSING THE ACCURACY AND RELIABILITY OF THE MATERIALS IS THE RESPONSIBILITY OF THE USER TYLER TECHNOLOGIES AND THE COUNTY THAT PROVIDES THE INFORMATION EXPRESSLY DISCLAIMS ANY AND ALL WARRANTIES. EXPRESS OR IMPLIED. INCLUDING TYLER TECHNOLOGIES AND THE COUNTY THAT PROVIDES THE INFORMATION DOES NOT WARRANT THAT THE FUNCTIONS CONTAINED IN THE WER SITE OF ANY MATERIAL OR CONTENT WILL BE UNINTERRUPTED OR ERROR-FREE, NOR THAT DEFECTS WILL BE CORRECT, OR THAT THE WEB SITE OR THE SERVER THAT MAKES IT AVAILABLE IS FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS. TYLER TECHNOLOGIES AND THE COUNTY RESERVE THE RIGHT. IN THEIR SOLE DISCRETION AND WITHOUT ANY OBLIGATION, TO MAKE IMPROVEMENTS TO, OR CORRECT ANY ERROR OR OMISSION IN ANY PART OF THE SERVICE. THE MATERIALS, OR ANY PRODUCT TYLER TECHNOLOGIES AND THE COUNTY THAT PROVIDES THE INFORMATION SHALL NOT BE LIABLE FOR ERRORS CONTAINED HEREIN OR FOR ANY DAMAGES IN CONNECTION WITH THE USER OF THE SERVICES, MATERIALS, OR PRODUCTS, IN NO EVENT SHALL TYLER TECHNOLOGIES OR THE COUNTY BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGE OF ANY KIND WHATSOEVER WITH RESPECT TO THE SERVICES, THE MATERIALS, OR THE



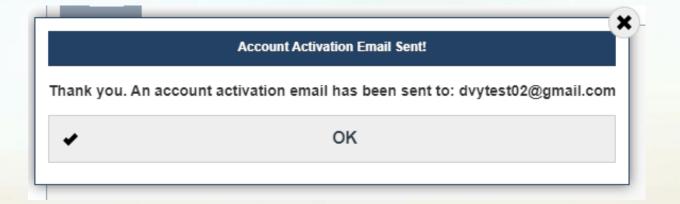
### **Create Account**

- Create a User ID.
   Examples: john1990, Fresno\_-1.5,
   jsmith.
   User ID must contain only A-Z, a-z,
   0-9, . \_
- 2. Add your email address.
- 3. Create a password. It must be eight characters. Password must contain numbers and letters.
- 4. Confirm password.
- 5. Enter Profile Information.
- 6. Click on I'm not a robot.
- 7. Submit.
- 8. Account Activation email will be sent to your email address.





### **Account Activation Email**





### **Activate Your Account**

- Go to your email to verify your Property Owner's Protection Alert account.
- Retrieve the Property Owner's Alert Subscription Notification email. See example
- 3. Follow the link on the email.
- 4. The link will take you back to the Fresno County Self Service website.
- 5. This step Activates your account.

### Activate your account Inbox x

Fresno County <donotreply@tylerhost.net>

to me ▼

dvytest02,

Thank you for creating a new account! Click the link below to activate your account.

Verify email address for dvytest02

If you did not create an account with us, you may ignore this email.

Fresno, County Recorder 1250 Van Ness Ave Fresno, CA 93721



# Fresno County Recorder's Office Self-Service Website.

- Select Property Owner's Protection Alert.
- 2. Login.



#### Home Instructions

Welcome to the Fresno County Recorder Self-Service System. All public records are available for viewing in our office at no charge during office hours.

Requests for official records, military discharge records, and vital records cannot be combined. They must be place separately.

All sales of official records copies made via this website are final. Please be careful when selecting documents for purchase, as they cannot be refunded. A \$2.50 fee is charged as a separate transaction with every credit card purchase.

To maximize search results you are advised to search all possible spelling variations of names, as well as other search criteria.

This search site is provided as a service to our customers. The Fresno County Recorder's Office makes no warranty or guarantee regarding the accuracy or reliability of the content on this site or other sites to which we are linked. All data contained herein is subject to change without notice.



#### **Property Owner's Protection Alert**

Register for email notifications when documents are recorded in your name to avoid being the victim of property fraud.



#### Military Discharge

Request certified copies of a Military Discharge Record.

Military Discharge requests CAN NOT be combined with a birth, death or marriage request - they must be submitted separately.



#### Official Records Search and Copies (Web)

Search land records. Request copies and certified copies of documents



#### Vital Records Certified Copies

Request certified copies of birth, death, and marriage records.

#### Subscribe to Property Owner's Protection Alert

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Property Owner's Protection Alert only applies to documents recorded AFTER your subscriber registration has been activated.

If subscribed to *Property Owner's Protection Alert*, you will receive automated email alerts when a document containing the indexed name and APN register is recorded. This would include liens recorded and placed on your personal, business, and trust names that you register. Important note: Subscriptions monitoring common surnames and/or first names may receive additional notifications that may not apply to the subscriber. If you suspect you are a victim of fraud, contact the Fresno County District Attorney's Office – Real Estate Fraud Unit.

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Sign Up

Logi

## **Subscribe to Property Owner's Protection Alert**

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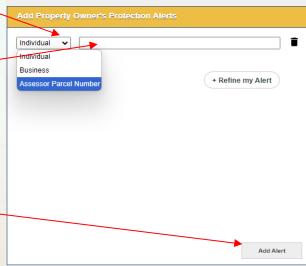
Continue

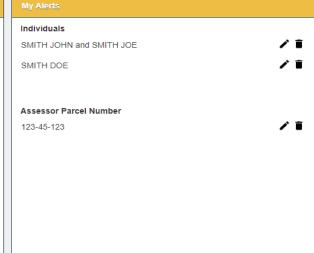


### **Create Property Owner's Protection Alerts**

- Create Property Owner's Protection Alerts.
- Select the drop box arrow.
  - Individual Names of Property Owner by <u>Last Name</u>, <u>First Middle Name</u> Example: **Smith**, **John Henry**
  - 2. Business Name of the business.
  - 3. Assessor Parcel Number APN Example: **123-45-678**
- Enter names or APN
- Add up to ten Alerts.
- Click on Add Alert.
- Save. \_









### **Property Owner's Protection Alert Subscription Confirmation**

- 1. Receive Property Owner's Protection Alert confirmation email.
- View Property Owner's Protection Alert(s) created.
- 3. Option to unsubscribe.

New Property Owner's Protection Alert Subscription Notification

Inbox x

Fresno County <donotreply@tylerhost.net>

Unsubscribe

to me 🔻

Please add RecorderWebmail@FresnoCountyCA.gov to your safe sender list.

View my Property

Owner's Protection

Alerts

1 Saved Alerts

Unsubscribe | Change Property Owner's Protection Alerts | Fresno County Recorder

October 08, 2024

You have signed up to receive Property Owner's Protection Alerts on the following names

123-45-123

You are receiving this email because you signed up for Property Owner's Protection Alerts from <u>Fresno County</u> Recorder. Please choose <u>unsubscribe</u> to stop receiving these email notifications.

Property Owner's Protection Alert is not designed to prevent fraud This service is provided as a service to the tax payers. Fresho and Tyler Technologies are not liable for damages related to property fraud.

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Fresno County Recorder | Unsubscribe

Fresno County Recorder

1250 Van Ness Ave Fresno, CA 93721 559-600-5317



### **Email Alert Sample**

1. Alert Name Example: Gold

- 2. Document Number
- 3. Recording Date
- 4. Document Type
- 5. Grantor & Grantee Name





CAUTION!!! - EXTERNAL EMAIL - THINK BEFORE YOU CLICK

Please add RecorderWebmail@FresnoCountyCA.gov to your safe sender list.

View my Property

Owner's Protection Alerts

7 Saved Alerts

Unsubscribe | Change Property Owner's Protection Alerts | Fresno County

July 05, 2024

Recorder

GOLD

Recording Number2024-0055554

Grantor

Grantee

RODRIGUEZMENA LUIS DAVID MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC Recording Date 06/25/2024

Document Type DEED OF TRUST GOLD STANDARD MORTGAGE

Recording Number 2024-0056650

Grantor

Grantee

Recording Date 06/27/2024

DERKSEN LLOYD GOLD STANDARD MORTGAGE

Document Type DEED OF TRUST DERKSEN DENISE MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

Recording Number 2024-0056673

Grantor

Grantee

Recording Date 06/27/2024

DODENHOFF MICHAEL ROBERT GOLD STANDARD MORTGAGE

Document Type DEED OF TRUST DODENHOFF TAYLOR ELIZABETH MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.

Recording Number2024-0056780

Grantor

Grantee

Recording Date 06/27/2024

RODRIGUEZ RENE GOLD STANDARD MORTGAGE

Document Type DEED OF TRUST RODRIGUEZ CHRISSY E MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

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Fresno County Recorder | Unsubscribe

Fresno County Recorder

1250 Van Ness Ave Fresno, CA 93721 559-600-5317

### **Document Sample**

### **Quit Claim Deed**

RECORDING REQUESTED BY:

Old Republic Title Company

Escrow No.: 1411029242 APN No.: 551-031-07

When Recorded Mail Document and Tax Statements to:

Armen Zadoyan 1933 Morris Ave Fresno, CA 93611 Fresno County Recorder Paul Dictos, CPA

#### 2024-0092866

Recorded at the request of: ERECORDING PARTNERS NETWORK 10/08/2024 11:46 51 Titles: 1 Pages: 3 Fees: \$17.00 CA SB2 Fees: \$0.00 Taxes: \$0.00 Total: \$17.00

SPACE ABOVE THIS LINE FOR RECORDERS USE

#### **Quit Claim Deed**

Exempt from fee per GC27388.1(a)(2) and GC27388.2(b); document recorded in connection with a concurrent transfer subject to the imposition of documentary transfer tax

The undersigned grantor(s) declare(s):

Documentary transfer tax is \$0.00 This conveyance establishes sole and seperate property of a spouse, R&T 11911

( ) computed on full value of property conveyed, or

) computed on full value less value of liens and encumbrances remaining at time of sale.

( ) Unincorporated area: (X) City of Clovis

( ) Realty not solo

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,

Hermine Zadovan, wife of grantee herein

hereby REMISE(S), RELEASE(S) AND FOREVER QUITCLAIM(S) to

Armen Zadoyan, a married man, as his sole and seperate property

that property in City of Clovis, Fresno County, State of California, described as: \* \* \* See "Exhibit A" attached hereto and made a part hereof. \* \* \*

This Deed is given to establish of record that the undersigned Grantor, spouse of the Grantee herein, acquired no interest to said property by reason of the Deed to said Grantee recording concurrently herewith and the interest acquired by said Grantee is his/her sole and separate property.

Mail Tax Statements to Grantee at address above

ASSESSOR PROPERTY OF CORDER

MAIL TAX STATEMENTS AS DIRECTED ABOVE

FTGIS-100 4/01 Page 1 of 2

Recording Requested By & When Recorded, Return To:

Name: Brian K. Cuttone, Esq.
Street: 5380 North Fresno Street, Suite 102
Post Office Box #:
City / St. / Zip: Fresno, CA 93710

Fresno County Recorder Paul Dictos. CPA

#### 2024-0093277

Recorded at the request of: CSC, LOGAN 10/09/2024 02:26 40 Titles: 1 Pages: 4 Fees: \$28.00 CA SB2 Fees:\$75.00 Taxes: \$0.00 Total: \$103.00

This space for recorder's use only

Quit Claim Deed

(Document Title)

This page added to provide adequate space for the above information only. (Government Code 27361.6)

(Additional recording fee applies)

Mail Tax Bills to Sheikh Abdul Kaiuum at 12277 East Herndon, Clovis, CA 93619

## **Document Sample**

### **Trust Transfer Deed**

#### RECORDING REQUESTED BY

Jose Mendez Wong and Ye Fen Zhou Wong

MAIL TAX STATEMENTS TO AND WHEN RECORDED MAIL TO

Jose Mendez Wong Ye Fen Zhou Wong 9637 N Shenandoah Lane Fresno, CA 93720

### THE REPORT OF THE PROPERTY OF STANDARD PROPERTY OF THE PROPERT 2024-0098512

FRESNO County Recorder Paul Dictos, CPA

Thursday, Oct 24, 2024 11:19:04 AM Pages: 2 Titles: 1

Fees: CA SB2 Fee: Taxes: Total: J.M.W.

Space above line for Recorder's Use CONSIDERATION. NOT PURSUANT TO SALE. NO TAX DUE.

#### TRUST TRANSFER DEED

(Excluded from Reappraisal Under Proposition 13, i.e., Calif. Const. Art 13A§1 et. seq.) The undersigned Grantor declares under the penalty of perjury that the following is true and correct: Documentary transfer tax; \$0.00. Rev. & Tax Code Section 11930. A transfer into or out of a trust. Grantee is a Trust for the benefit of the Grantor(s). This is a transfer into or out of a revocable trust excludable from reassessment under Rev. & Tax

City of Fresno

524 S Dearing Avenue, Fresno, CA 93701 (APN 461-233-07) 534 S Dearing Avenue, Fresno, CA 93701 (APN 460-303-01)

FOR NO CONSIDERATION, GRANTOR(S) Jose Mendez Wong and Ye Fen Zhou Wong, husband and wife, as Community Property, hereby GRANT(S) TO Jose Mendez Wong and Ye Fen Zhou Wong, Trustees of the Jose Mendez Wong and Ye Fen Zhou Wong Revocable Trust dated September 20, 2024 and amendments thereto, as Community Property, the following real property in the City of Fresno, County of Fresno, State of California: See Legal Description Exhibit A attached hereto and made a part hereof.

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

County of Alameda

On September 20, 2024 before me, Lawrence K. Leung, notary public, personally appeared Jose Mendez Wong and Ye Fen Zhou Wong, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted,

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Mail tax statements to: same address as above

#### RECORDING REQUESTED BY

Jose Mendez Wong and Ye Fen Zhou Wong

MAIL TAX STATEMENTS TO AND WHEN RECORDED MAIL TO

Jose Mendez Wong Ye Fen Zhou Wong 9637 N Shenandoah Lane Fresno, CA 93720

BELL BUCKELLESS FOR DAY BY STANCK BY LINEAU TO HOLD SERVICE BY THE 2024-0098512

FRESNO County Recorder Paul Dictos, CPA

Thursday, Oct 24, 2024 11:19:04 AM

Pages: 2 Titles: 1

Fees: CA SB2 Fee:

Space above line for Recorder's Use

CONSIDERATION, NOT PURSUANT TO SALE. NO TAX DUE.

#### TRUST TRANSFER DEED

(Excluded from Reappraisal Under Proposition 13, i.e., Calif. Const. Art 13A§1 et. seq.) The undersigned Grantor declares under the penalty of perjury that the following is true and correct: Documentary transfer tax: \$0.00. Rev. & Tax Code Section 11930. A transfer into or out of a trust. Grantee is a Trust for the benefit of the Grantor(s). This is a transfer into or out of a revocable trust excludable from reassessment under Rev. & Tax Code Section 62(d)

City of Fresno

524 S Dearing Avenue, Fresno, CA 93701 (APN 461-233-07) 534 S Dearing Avenue, Fresno, CA 93701 (APN 460-303-01)

FOR NO CONSIDERATION, GRANTOR(S) Jose Mendez Wong and Ye Fen Zhou Wong, husband and wife, as Community Property, hereby GRANT(S) TO Jose Mendez Wong and Ye Fen Zhou Wong, Trustees of the Jose Mendez Wong and Ye Fen Zhou Wong Revocable Trust dated September 20, 2024 and amendments thereto, as Community Property, the following real property in the City of Fresno, County of Fresno, State of California: See Legal Description Exhibit A attached hereto and made a part

Date: September 20, 202

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

County of Alameda

On September 20, 2024 before me, Lawrence K. Leung, notary public, personally appeared Jose Mendez Wong and Ye Fen Zhou Wong, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted. executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the

foregoing paragraph is true and correct. WITNESS my hand and official seal.

LAWRENCE K. LEUNG

Mail tax statements to: same address as above

