



**ALLIANT
NATIONAL**
TITLE INSURANCE COMPANY

RED FLAGS FOR FRAUD AND FORGERY*

- ❑ Property is part of a “flip” transaction.
- ❑ The seller is not the owner of record.
- ❑ Prior conveyance made by a quitclaim deed.
- ❑ Transaction is for vacant land.
- ❑ Stand-alone satisfactions – release or satisfaction of a mortgage or deed of trust recorded outside of a sale or refinance (no new mortgage, deed of trust, or deed).
- ❑ Unusually demanding parties.
- ❑ Use of a Power of Attorney.
- ❑ Closing requires “mail-away” or remote signatures.
- ❑ Discrepancies in names of parties or discrepancies in signatures on recorded documents.
- ❑ Divorcing seller or borrower.
- ❑ Conveyances among related parties.
- ❑ Borrower receiving cash at closing.
- ❑ Same notary appears on different documents in the chain of title.
- ❑ Out of the ordinary requests to pay a third party who is not a secured lienholder.
- ❑ Cashier’s check issued on an out-of-state bank, deliver by a foreign purchaser.
- ❑ Request for cash back on a cashier’s check.

** Schemes evolve – these are only some of the red flags – be aware of anything that makes you feel uneasy – be alert - trust your instincts.*

A \$1000 award will be paid to any employee of an Alliant National Title issuing agent who detects and prevents a fraudulent transaction from closing.