

Homestead-declaration scam puts registry on high alert

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Sham-form scam

All it took was one duped homeowner to put the Southern Essex Registry of Deeds on high alert for a scam.

In March, when Beverly homeowner Victoria Lord applied for a homestead declaration, she submitted a form that didn't look quite right to registry personnel.

"She had Googled the homestead form," says Kevin R. Harvey, first assistant register. "Of course, in these difficult times, I think you're finding that the scam artists are out in full force. She actually had the wrong form. We asked her where she got [it], and she said that she found it online and paid \$15 for it."

Harvey and his boss, Register John L. O'Brien Jr., were outraged. At the registry office and on its website, the correct homestead form is available free of charge. But Lord had gone to a different website, FindLegalForms.com, where she downloaded the "Massachusetts Homestead Declaration - Single" for \$15.95.

The website hypes its pitch by announcing that "an attorney would charge \$441.88 to draft this form." Then the site collects credit card information before allowing the customer to view and download the document, which it advertises as "attorney-prepared."

(A phone message left with FindLegalForms.com, which claims to be based in California, was not returned.)

"You can't know what's behind the Internet screen you see," Harvey says. "God knows where this is coming from. The Internet scam artists are not just based in the US. Who knows where the money is going, and where it's going with their credit card information as well."

After discovering Lord had been duped, the registry issued an all-points-bulletin to alert local homeowners about the scam as part of its outreach efforts during April, which had been designated as "Homestead Month." O'Brien issued a warning in an e-mail alert, and Harvey even went on TV to talk about homestead procedures.

"Obviously, we're doing the best we can to nip this in the bud," Harvey says.

This isn't the first time that the office has exposed a scam, he points out.

"Last year, we uncovered the National Deed Service, which was charging homeowners \$59.50 for a copy of their deed," he says. Like the homestead form, copies of deeds are available free of charge at the registry.