MARLON AMPREY Legislative District 40 Baltimore City

Deputy Majority Whip

Economic Matters Committee



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THE MARYLAND HOUSE OF DELEGATES Annapolis, Maryland 21401

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Testimony of Delegate Marlon Amprey in support of House Bill 1419 Criminal Law - Deed Fraud - Prohibition and Deed Fraud Prevention Grant Fund

Dear Chair Clippinger, Vice Chair Bartlett, and Members of the Judiciary Committee,

Deed fraud, also known as home title fraud, is where a criminal steals a home by forging a deed. They then illegally transfer ownership of the home without the real homeowner's permission. Criminals who steal homes can either sell the home or take out a home line of equity, without the true homeowner's knowledge. House Bill 1419 aims to address the rise of deed fraud across the country, and prepare Maryland to better handle the defining, reporting, and penalizing of this crime.

House Bill 1419 has four main components:

- (1) Prohibiting the intentional fraudulent sale, conveyance, or lease or attempted sale, conveyance, or lease of real property by a person who does not own the real property
- (2) prohibiting the acquisition, sale, or conveyance or the attempted acquisition, sale, or conveyance of real property by deception, intimidation, threat, or undue influence
- (3) requiring the Department of State Police to disaggregate certain data collected for the Uniform Crime Report
- (4) and establishing the Deed Fraud Prevention Grant Fund.

Increasingly, first-time homeowners, people of color and elderly individuals are taken advantage of through complex crimes, such as home title fraud. Victims of deed fraud are too often required to enter expensive and elongated legal processes to reclaim their deed and absolve themselves from the debt that has been attached to their property. This bill is important to support Maryland homeowners from financial destructive crimes and help our citizens build generational wealth.

For these reasons, I urge a favorable report on House Bill 1419.

Respectfully,

I-LA. Chy

Delegate Marlon Amprey 40th Legislative District of Maryland