

As we were filling out financial aid information for our college age daughter on 11/20/23 for the 2024-2025 school year, we were naturally required to report assets that we have and their value.

Recently, we purchased a building lot from the estate of my late mother. This enabled us to keep a small piece of our family farm.

Much to our surprise, when we looked up on Zillow the value of the property, we saw it was listed for sale. Needless to say, we had not listed, nor were we trying to sell the property. This was fraud. We called the Carroll County sheriff's office and a deputy came out, and although he was very nice, he stated there was little he could do. He took an event report and suggested we contact the Carroll County States Attorney Office. We spoke with a Deputy States Attorney. Although he was very nice — again he said there was nothing they could do without any sort of police investigation. We went to the land records department and found out their records only show after a property transfer is completed. That sadly would be too late.

Upon researching, we found the property was listed by an agent in Hagerstown, MD who received the listing request online from Zillow. She never went out to see the property, and used photos online from a past listing from when the property was "for sale" as part of my mother's estate. We found out from the agent that the "seller" told her he lived out of state and could not come in to meet her in person. The seller fraudulently used my name—Robert Slade—with the agent. He set up a fake e-mail address with my name and a burner phone, which had a number that traced to Michigan. The listing company was difficult with us at first, refusing to take down the listing. Then it was like wack-a-mole, because every real estate site on the internet now showed the fraudulent listing for our property. We had to contact each site we could find and request they take down the listing. Some were more helpful than others.

We learned that since the fraud likely involved inter-jurisdictional actors, the FBI is the one charged with investigating this type of fraud. After waiting on hold for at least 30 minutes, we were connected with an agent who would only give their "agent number." They took a report and said they may or may not investigate the matter, and we would receive no follow up from them as to any findings they may or may not get. They said they would only contact us if they had any further questions. We have heard nothing from them.

We learned through this event that this type of fraud is becoming more common. If the sale goes through, it could be a legal sale resulting in the theft of the property from the real property owner. Through our research we learned that building lots, vacation homes, and farmers with multi-parcel deeds are most at risk. It places all properties in the state of Maryland at risk. All data needed to commit this fraud is available online from deeds to SDAT. I thoughtfully encourage the passage of Senate Bill 556 Real Property—Fraudulent Possession and Unauthorized Lease or Listing-Prohibition and Removal Act. I would recommend on 8-906 (A)(3) be changed to read "List or Advertise Real Property For Sale Knowing That The Purported Seller is Not The Lawful Owner of The Property." Also, I recommend omitting the word "Residential" so the act includes the sale or listing of all real property. Thank you for your consideration. I encourage you to speak with the County Clerk where you reside about their concerns with this matter. Thank you for taking the time to review my testimony in this very important issue. If you have any additional questions please feel free to contact me.

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