



HB 130 – Task Force to Study Deed Fraud

Committee: Senate Judicial Proceedings Committee

Date: April 3, 2026

Position: Favorable with Amendments

The Maryland Bankers Association (MBA) **SUPPORTS HB 130 WITH AMENDMENTS**. This legislation, as amended, establishes a Task Force to Study Deed Fraud to recommend how to better combat deed fraud. MBA supports the creation of this Task Force to protect Maryland property owners, preserve the integrity of real estate titles, and safeguard the stability of the State’s financial system.

Fraudulent property transfers undermine the certainty of land records, which are the foundation of mortgage lending. When property ownership is unlawfully transferred through deception, coercion, or impersonation, significant legal uncertainty occurs, resulting in delays, increased litigation costs, and potential losses that ultimately affect borrowers, lenders, and the broader housing market. Given that deed fraud has a significant impact on mortgage lenders, **MBA requests that at least one representative of the banking industry with mortgage lending expertise be added to the Task Force**. MBA would be happy to recommend a banker to serve.

In 2025, Virginia enacted legislation creating a Deed Fraud Study which included 25 members representing all aspects of the real estate transaction process, including mortgage lenders. The final report can be found [here](#). MBA believes using this Study as a model for the Task Force could be beneficial to all parties involved.

Strengthening protections against deed fraud protects homeowners, preserves trust in land records, and contributes to a stable and secure housing finance system for the State. Accordingly, MBA urges the issuance of a **FAVORABLE** report **WITH AMENDMENTS** on HB 130.

The Maryland Bankers Association (MBA) represents FDIC-insured community, regional, and national banks, employing thousands of Marylanders and holding \$194.8 billion in deposits in over 1,100 branches across our State. The Maryland banking industry serves customers across the State and provides an array of financial services including residential mortgage lending, business banking, estates and trust services, consumer banking, and more.