

HB0130 - MBA - FWA in JPR - GR26.pdf

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Position: FWA



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.

HB 130X - Deed Fraud - FWA - REALTORS.pdf

Uploaded by: Lisa May

Position: FWA



House Bill 130 –Task Force to Study Deed Fraud

Position: Support with Amendments

Maryland REALTORS® supports efforts to combat fraudulent real estate activities, such as those outlined in HB 130.

Seller and renter impersonation, squatting, and other real estate related frauds have increased in recent years, both in Maryland and across the country. Technology has aided the process through forged deeds and leases, remote notarization, and electronic funds transfers. We thank the sponsor for bringing forward legislation to begin to address these actions.

To make HB 130 more effective, we suggest the following amendment to Section 2(b)(6) to include a Maryland real estate licensee on the proposed Task Force to Study Deed Fraud.

REALTORS® are often the first professionals to encounter irregularities in property transactions and title documents. Their practical, on-the-ground experience with buyers, sellers, and closing processes gives them unique insight into common fraud tactics, red flags, and procedural gaps that may not be visible to regulators or policymakers.

Licensees also play a key role in educating clients, verifying identities, and coordinating with title companies and attorneys, making them an essential line of defense. Including their perspective helps ensure that prevention strategies are realistic, effective, and properly integrated into everyday real estate practices.

With the above amendment, Maryland REALTORS® asks for your favorable report.

**For more information contact lisa.may@mdrealtor.org or
christa.mcgee@mdrealtor.org**

04012026 HB130 OAG Letter of Concern.pdf

Uploaded by: Rhea Harris

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April 1, 2026

TO: The Honorable Will C. Smith, Jr.
Chair, Senate Judicial Proceedings Committee

FROM: Rhea Harris
Deputy Director, Legislative Affairs, Office of the Attorney General

RE: House Bill 130 – Task Force to Study Deed Fraud – **Letter of Information**

The Office of the Attorney General (OAG) submits this letter to provide information on HB130-Task Force to Study Deed Fraud, as amended. HB130 establishes a task force to examine the incidence of deed fraud in the state, including complaint volume, case outcomes, restitution awarded, and relevant geographic and demographic trends.

The task force includes:

- (1) The Attorney General or designee;
- (2) One representative of the Judiciary, designated by the Chief Justice;
- (3) the Director of the State Department of Assessment and Taxation or designee;
- (4) the Executive Director of the Maryland Legal Services Corporation;
- (5) The Secretary of Housing and Community Development, or the Secretary's designee;
- (6) Three members, appointed by the Governor;
 - (i) One representative of the land title insurance industry;
 - (ii) One individual with experience as a notary public.

As amended, HB130 requires the Office of the Attorney General to staff the Task Force and the Governor to designate the chair. While most members have direct experience in property and deed matters, the OAG does not handle deed fraud cases; such matters are referred to the appropriate State's Attorney's Office for investigation. Deed fraud is not part of the OAG's core competencies, and OAG does not have the capacity or resources to staff the task force.

This bill letter is a statement of the Office of the Attorney General's policy position on the referenced pending legislation. For a legal or constitutional analysis of the bill, Members of the House and Senate should consult with the Counsel to the General Assembly, Sandy Brantley. She can be reached at 410-946-5600 or sbrantley@oag.state.md.us.

For these reasons, the OAG respectfully requests the removal of the requirement that it staff the Task Force to Study Deed Fraud, as amended in HB130.

cc: Members of the Senate Judicial Proceedings Committee

