



House Bill 208 - Courts - Evidence - Proof of Ownership of Real Property

Position: Support

Maryland REALTORS® support HB 208 as a way to protect property ownership from fraudulent activity during a real estate transaction.

REALTORS® work daily with buyers, sellers, and property owners navigating the transfer of real property. One of the most vulnerable periods in that process is the time between closing and the official recordation of a deed. During this window, new owners may face uncertainty or, in some cases, unlawful occupation by squatters who exploit delays in the recording process to challenge rightful ownership.

HB 208 provides a practical and necessary safeguard by allowing evidence of a submitted deed or required closing documents to establish a rebuttable presumption of ownership. This is a commonsense solution that reflects the realities of real estate transactions while preserving due process. Certified intake sheets, HUD-1 settlement statements, and Closing Disclosures are reliable, verifiable documents that clearly demonstrate a bona fide transfer of ownership.

For property owners, this provision is especially important as a tool to defend against squatters and other unauthorized occupants. By clarifying ownership status during legal proceedings, HB 208 helps courts act more efficiently, reduces unnecessary disputes, and prevents bad actors from abusing administrative delays to remain unlawfully on private property.

For these reasons, REALTORS® respectfully urge a favorable report on HB 208.

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