

## *Beware of Certified Deed Offers*

UNIVERSITY PARK, Pa. — Homeowners across Pennsylvania are receiving offers from a Washington, D.C.-based service, offering to sell them a certified copy of the legal deed to their home or other property. But an expert in Penn State's College of Agricultural Sciences says the homeowners may not need what these "helpful" people are selling.

"If you own property, chances are you have a copy of the deed in your home files, tucked away in a safe deposit box or stored some other place for safekeeping," said Penn State consumer scientist Cathy Bowen, an associate professor of agricultural and extension education. "Some companies may peruse public records and offer to sell you a certified copy of your deed for a fee that is 10 to 15 times the actual cost.

"The official record of your ownership appears in the register of deeds office in the county where the property is located," she said. "You can get a copy of your deed for a nominal sum

(e.g. \$.50 per page) and have it certified for an additional small fee (e.g. \$1.50). Getting a copy of your deed is a do-it-yourself project that you can accomplish in 10 minutes or less if you request a copy by mail. Why pay others a large fee to do something you can do yourself in a few minutes? The company is looking to profit from your lack of knowledge."

In Pennsylvania, recording fees are set by state law, Bowen said, but each county may charge local fees. Deed recordings are public information and copies can be viewed and purchased by any person, not just the property owners.

If you do not have a copy of the deed to your property, you can call your local county courthouse register of deeds office to get costs for the copy and certification. In many counties, you may be able to order the deed by mail and receive a copy without going to the courthouse. To locate your register of deeds office, look under the county government listings in your local telephone book.