

Don't buy those 'official copies'

## Bad Deeds By Sid Kirchheimer

**L**ike thousands of other homeowners, Jeanne and Eugene Close couldn't help but notice the letter they received from National Deed Service Inc., with its official-sounding name and stern warning:

"The U.S. Government Federal Citizen Information Center website recommends that property owners should have an official or certified copy of their deed," the letter said. "This document provides evidence that your property was transferred to you." The letter then offered to provide a copy of the document for \$79.95.

"I knew we had received our property deed when we bought our house three years ago," says Jeanne, 75, who lives near Pittsburgh. "Did I need another copy? Had something changed? So I called the county clerk, who said, 'This is wrong. I can get you a certified deed for \$5.'"

Consumer calls like hers have prompted official warnings about National Deed Service and similar companies. These outfits pull homeowners' names and addresses from public records of real estate transactions and send them letters offering deed copies for \$59.95 to \$89.95.

"What really bugs me is that these private companies are charging our residents—many of them senior citizens—a 550 percent markup for deed copies that my office provides to any citizen for an average of \$3," says Carl W. Block, the clerk of Ocean County, N.J. "In fact, all these companies do is contact us for those deed copies—just as any resident could. And by law, I can only charge [the companies] \$3 each."

Block recently received a letter from National Deed requesting deed copies for 48 property owners. Together, he

says, those residents—including many retirees—paid nearly \$4,000 for copies that actually cost only \$144.

"While this pitch may not be technically illegal, it is a clever attempt to exploit consumers," says Arkansas Attorney General Dustin McDaniel.

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Several chapters of the Better Business Bureau have given unsatisfactory ratings to National Deed Service because of unanswered complaints about its practices. The firm also does business as Illinois Deed

Provider and California Record Retrieval Inc., which also have received unsatisfactory ratings.

National Deed Service officials did not respond to phone requests for comment. Its toll-free number plays a recorded message, which includes disclaimers that the firm is not affiliated with a government agency, and that a certified deed copy "is not something you must have. It is strictly your choice."

Don't let these letters fool you. "When I got my letter from National Deed Service, it read as though if we didn't get a copy through them, something bad was going to happen," Jeanne Close says.

As a property owner, you should have received a deed soon after the property closing. If not, or if you want another copy, contact your county clerk's office.

You have little recourse if you overpay for a copy at a company like National Deed Service. But you can file a complaint with your state attorney general's office or consumer protection agency. To find local offices, go to [consumeraction.gov/state.shtml](http://consumeraction.gov/state.shtml). □

**Sid Kirchheimer** is the author of *Scam-Proof Your Life* (AARP Books/Sterling).

