



Land Alert Fraud



Do not be the victim of property fraud. This involves various schemes, primarily stealing ownership (title fraud, deed fraud via forged documents), tricking owners (foreclosure rescue, advance fee scams), or manipulating transactions (inflated appraisals, straw buyers, occupancy fraud, wire fraud) often targeting seniors or vacant properties, using forged IDs and fake documents for illicit loans or quick sales.

To assist in the early detection of property and land mortgage fraud your local register Cumberland County Register of Deeds has partnered with Professional Governmental Research & Solutions, Inc. to provide this alert notification service. The following Tennessee counties are available using the MyLandAlert service at <https://www.mylandalert.com>

Benton, Blount, Campbell, Cannon, Carroll, Carter, Cheatham, Chester, Crockett, Cocke, Cumberland, Decatur, DeKalb, Dickson, Dyer, Gibson, Grainger, Grundy, Hancock, Hardeman, Hardin, Haywood, Henderson, Henry, Hickman, Houston, Humphreys, Johnson, Lake, Lauderdale, Lewis, Marshall, McMinn, McNairy, Meigs, Montgomery, Morgan, Obion, Overton, Polk, Putnam, Roane, Robertson, Rutherford, Scott, Sequatchie, Sevier, Stewart, Sullivan, Sumner, Tipton, Trousdale, Unicoi, Warren, Washington and Wayne

To monitor your home title yourself, sign up for your county's free property alert service (like FANS in Georgia), periodically check your property records at the county recorder's office online or in-person for unauthorized documents, and set up Google Alerts for your address, as these methods let you spot deed fraud or liens before they become major problems.

1. Use Free County Alert Services

Many counties offer free property fraud alert systems where you register your name and property to get email/text alerts for recorded documents like deeds or mortgages.

Contact Your County Recorder: In Cumberland County it is 931-4845559.

If you can't find an online service, call your county recorder or clerk's office to ask if they offer property notifications.

2. Regularly Review Public Records

- **Visit Your County Recorder/Assessor:** Go to your county's website or office to view property records.
- **Look for Suspicious Activity:** Check for any recorded deeds, liens, or mortgages you didn't sign or authorize.

- **Look for Other Clues:** Watch for missing property tax bills or unusual utility bill changes, which can signal someone else is acting as the owner.

3. Set Up Google Alerts

- Create a Google Alert for your full property address to be notified if it appears on a real estate listing or other websites, indicating a potential sale or scam.

4. Understand Title Lock Services

- Be cautious of paid "title lock" services; they aren't insurance and often just alert you after a fraudulent transfer has occurred, while free county options provide earlier warnings.

By using these free, proactive steps, you can effectively monitor your home title yourself and catch potential deed fraud early.

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