



## CHICAGO BULL EDITION 31

### **ALERT: POTENTIALLY FRAUDULENT LIEN CANCELLATIONS!!!!** **SHARE WITH ALL ATTORNEYS, TITLE SEARCHERS, LEGAL ASSISTANTS!!**

Many potentially fraudulent deed of trust cancellations are recorded throughout North Carolina, as noted in recent postings on the Real Property Section listserv and discussions with the U.S. Attorney's office.

#### **The Scheme:**

Using internet search, Owner finds a web site that says it will help them become debt-free, such as:

[www.mortgage-free-us.com/StepByStep.htm](http://www.mortgage-free-us.com/StepByStep.htm)

[www.goodbye-mortgage.com](http://www.goodbye-mortgage.com)

[www.mortgageremoval.com](http://www.mortgageremoval.com)

[www.savetoday.com](http://www.savetoday.com)

[seemedebtfree.com](http://seemedebtfree.com)

Some systems include otherwise seemingly legitimate documents, such as:

- (1) Owner transfers property to trustees (some names below) of the Owner's Family Trust. Fraudulent power of attorney, purportedly from Owner's mortgage company, is recorded authorizing cancellation by the below individuals who file a fraudulent certificate of satisfaction as attorney-in-fact.
- (2) The "Step-By-Step" site above, which shows how convoluted the process can be!
- (3) Appointments of Substitute Trustee and "Full Reconveyance" instruments.

Counties mentioned so far (but expect them in all 100 counties):

Rockingham (Civil Action 04 CvS 1375), Forsyth, Mecklenburg, Union, Wake, Catawba, Cumberland, Carteret

#### **The individuals who may be named:**

The names that we understand have appeared in these situations, to date:

- |                     |                        |
|---------------------|------------------------|
| ➤ The Dorean Group  | ➤ Oxford Trust         |
| ➤ D. Scott Heineman | ➤ Homeward Bound Group |
| ➤ Kurt F. Johnson   |                        |

They operate through brokerages with other companies as well, as an internet search will show.

#### **What the searcher and certifying attorney must do:**

- As always, check any recorded "satisfactions" carefully for evidence of fraud.
- Do not expect your county to be immune!
- Look for surrounding circumstances which would normally involve a satisfaction, such as refinance of the loan or sale of the property.
- If there appears to be *no mortgage* on the property, look, look and look again!!!!
- If any of the above names appear on a cancellation, contact your title company immediately.

We invite you to view this and previous Chicago Bulls at  
**WWW.NORTHCAROLINA.CTT.COM**