

The Ohio Recorders' Association



Sandra M. Micheli
President
Wyandot County

109 S. Sandusky Avenue, Rm 24
Upper Sandusky, OH 43351
419-294-1442
recorder@co.wyandot.oh.us

Jodi L. Siegel
Vice President
Shelby County

129 E. Court Street
Sidney, OH 45365
937-498-7271
jsiegel@shelbycountyrecorders.com

Jessica Lopez
Treasurer
Miami County

201 W. Main Street
P.O. Box 653
Troy, OH 45373
937-440-6039
recorder@miamicountyohio.gov

Ann Block
Secretary
Monroe County

101 N. Main Street, Rm 20
P.O. Box 152
Woodsfield, OH 43793
740-472-5264
annblockrecorder@monroecountyohio.com

Chairman Hottinger Vice-Chair Hackett, Ranking Member Brown, and members of the Senate Insurance and Financial Institutions Committee, thank you for the opportunity to provide proponent testimony on Amended House Bill 52 this morning. My name is Jessica Lopez and I am the Miami County Recorder and the Treasurer of the Ohio Recorders' Association. On behalf of the Ohio Recorders' Association, I am here today to lend my support for House Bill 52.

House Bill 52 seeks to regulate the solicitation of certain deeds in Ohio in an attempt to protect consumers against a scam that is plaguing our communities. There are a number of companies outside of Ohio that are targeting homeowners and elderly populations by sending official looking solicitations that ultimately lead consumers to believe they should purchase a copy of their deed for \$80-\$90. To be clear, you do not need a copy of your deed. When you purchase your home the deed is recorded in our office and remains there until a subsequent transfer is made. However, if you do want a copy of your deed for whatever reason, a copy can be requested at the County Recorders' office for a small copy charge (typically under \$1.00). Unfortunately, this is not a well-known fact and oftentimes the person who receives the solicitation will actually come into the County Recorder's office with a check made out to the third party thinking that our office was the one who sent out the solicitation.

One example of a solicitation that recently went out in Wyandot County is attached to my testimony for your reference. As you can see, the solicitation looks official and a consumer would have no reason to question its authenticity. It is my belief that both the provision regulating what can and cannot be on the deed solicitation as well as the provision that would set a statutorily imposed limit on the fee that can be charged for such a solicitation will ultimately regulate this type of practice out of Ohio. We have seen similar legislation passed in Michigan and it has proved to be quite effective in curbing this type of scam.

Mr. Chairman, members of the Committee, thank you for the opportunity to provide proponent testimony on this common sense piece of legislation, and I would be happy to answer any questions that you may have.