



The Ohio Recorders' Association

HB 52 Testimony of Danny Crank, Legislative Chairman
Ohio Recorders' Association
House Civil Justice Committee

Chairman Butler, Vice-Chair Hughes, Ranking Member Boggs, and members of the House Civil Justice Committee, thank you for the opportunity to provide proponent testimony on House Bill 52 this afternoon. My name is Dan Crank and I am the Butler County Recorder and the Legislative Chairman of the Ohio Recorders' Association. I am here today to lend my support on behalf of the Ohio Recorders' Association for House Bill 52.

As you know, House Bill 52 seeks to regulate the solicitation of certain deeds in Ohio. Why is this important you may ask? There are a number of companies outside of Ohio that are targeting homeowners and elderly populations by sending official looking solicitations that lead consumers to believe they should purchase a copy of their deed for \$80-\$90. However, unbeknownst to the person receiving the solicitation, they can go to their County Recorders' office and request a copy of their deed for a copy charge which is significantly cheaper. 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 scammer thinking that our office was the one who sent out the solicitation. Attached to my testimony is an example of a solicitation that recently went out in Wyandot County. As you can see, the solicitation looks official and a consumer would not have a reason to question its authenticity. Mr. Chairman, members of the Committee, therein lies the problem that House Bill 52 looks to address.

It is my belief that the various provisions regulating what can and cannot be on the solicitation as well as the statutorily imposed limit on the fee that can be charged by the supplier of the 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'd be happy to answer any questions that you may have.

Sandra Micheli
President
Wyandot County

Jodi Siegel
Vice President
Shelby County

Jessica Lopez
Treasurer
Miami County

Ann Block
Secretary
Monroe County

LOCAL RECORDS OFFICE
 605 N High St. #228
 Columbus, OH 43215
 Phone: (800) 790-0721

THIS SERVICE TO OBTAIN A COPY OF YOUR DEED OR OTHER RECORD OF TITLE IS NOT ASSOCIATED WITH ANY GOVERNMENTAL AGENCY. YOU CAN OBTAIN A COPY OF YOUR DEED OR OTHER RECORD OF YOUR TITLE FROM THE COUNTY RECORDER IN THE COUNTY WHERE YOUR PROPERTY IS LOCATED.



5042815-LRO OUH24760121 DIGIT-1249

Marjorie L Brodman
 376 S Warpole St
 Upper Sandusky, OH 43351

Please Respond By:
02/24/2016

LOCAL RECORDS OFFICE

Local Records Office provides a copy of the only document that identifies Marjorie L Brodman as the property owner of 376 S Warpole St, by a recently recorded transferred title on the property.

Local Records Office provides a property profile where you can find the property address, owner's name, comparable values, and legal description or parcel identification number, property history, neighborhood demographics, public and private schools report.

Records obtained through public information show a deed was recorded in your name Marjorie L Brodman on 2015-12-21 which indicates your ownership and interest in the specified property below.

WYANDOT PUBLIC INFORMATION

Legal Property Address: 376 S Warpole St, Upper Sandusky OH 43351

| | | | | | |
|----------------------------|--------------|--------------|---------|-----------------|----------------|
| Purchase or Transfer Date: | 2015-12-21 | Year Built: | 1980 | Property ID: | 06-710100.0000 |
| Doc Number: | 201500062443 | Lot Sq. Ft: | N/A | Improvements: | \$12,140 |
| Sale Amount | N/A | Square Feet: | 1020 SF | Use Code: | 1001 |
| Assessed Value: | \$16,640 | Pool: | N/A | 2nd Owner Name: | Charles W Lear |

For a complete property profile and an additional copy the only document that identifies you as a property owner usually called deed, please detach coupon and return with an \$89 processing fee in the envelope provided. You will receive your documents and report within 21 business days.

Upon receipt of your processing fee, your request will be submitted for documents preparation and reviewed. If for any reason your request for deed and property profile cannot be obtained, your processing fee will be immediately refunded.

LOCAL RECORDS OFFICE IS NOT AFFILIATED WITH THE COUNTY IN WHICH YOUR DEED IS FILED IN, NOR AFFILIATED WITH ANY GOVERNMENT AGENCIES. THIS OFFER SERVES AS A SOLICITING FOR SERVICES AND NOT TO BE INTERPRETED AS BILL DUE. THIS PRODUCT OR SERVICE HAS NOT BEEN APPROVED OR ENDORSED BY ANY GOVERNMENTAL AGENCY, AND THIS OFFER IS NOT BEING MADE BY AN AGENCY OF GOVERNMENT. THIS IS NOT A BILL THIS IS A SOLICITATION YOU ARE UNDER NO OBLIGATION TO PAY THE AMOUNT STATED, UNLESS YOU ACCEPT THIS OFFER.

Please detach coupon and mail with your check



CODE: OUH24760121-1249

| PROPERTY ID NO. | SERVICE FEE | PLEASE RESPOND BY: | CHECK NO. |
|-----------------|-------------|--------------------|-----------|
| 06-710100.0000 | \$ 89.00 | 02/24/2016 | |

Marjorie L Brodman
 376 S Warpole St
 Upper Sandusky, OH 43351

MAKE CHECK PAYABLE TO:

LOCAL RECORDS OFFICE
 605 N High St. #228
 Columbus, OH 43215

Please check box if your mailing address is different and print mailing address on reverse side.

Your Phone Number: ()
 Please write the PROPERTY ID NO. On the lower left corner of your check.

Local Records Office: In the United States anyone can have access to the records of any Real Property. The Real Property is usually recorded in the County records where Local Records Office runs powerful on-line searches to find the Deed of millions of people throughout The United States and gathers at the same time several Characteristics of the property such as: Property Characteristics, Property History, Sale Loan Amount, Assessment and Tax Information, Nearby Neighbors, Comparable Sale Date, Neighborhood Demographics, Private and Public Schools reports, Plat Map, and others. Those are sent to thousands of new property owners.

Real property is property that includes land and buildings, and anything affixed to the land. Real property only includes those structures that are affixed to the land, not those which can be removed, such as equipment.

Real Property Records are generally filed with and kept on a county level; they originate from two major governmental sources: County Recorder's or Courthouse and Property (Tax) Assessor's offices.

Property Title refers to a formal document that serves as evidence of ownership. Conveyance of the document may be required in order to transfer ownership in the property to another person. Title is distinct from possession, a right that often accompanies ownership but is not necessarily sufficient to prove it. In many cases, both possession and title may be transferred independently of each other.

Property deeds are legal instruments that are used to assign ownership of real property, to transfer title to the land and its improvements such as a house. Words used to convey property transfer may be grant, assign, convey or warrant, but they basically all do the same thing, they transfer the interest of the person selling the house to the person buying the house.

Types of property ownership:

- a) **Sole Ownership:** The simplest form of property ownership, sole ownership grants one individual complete rights over the property in question.
- b) **Tenancy by the Entireties:** When a married couple purchases real estate together, they are granted tenancy by the entireties by many states. This means that each party holds one-half interest in the property, but neither can dispose of or otherwise abridge the right of the other to the property.
- c) **Tenancy in Common:** This form of ownership allows multiple people to own a percentage of the same property. While the percentage owned may vary, each person has an equal right to the property during their lifetime. If one of the tenants in common dies, their interest in the property passes to their heirs; it does not devolve to the other tenants in common.
- d) **Joint Tenancy:** Joint tenancy agreements require that four conditions be met: ownership must be received at the same time, tenants must hold an equal interest, tenants must each be named on the title, and all must have exactly the same rights of possession. Unlike tenants in common, joint tenants have right of survivorship: the ownership of the property passes to the remaining joint tenants in the event of the death of one of the owners. One joint tenant can buy out another, or legal proceedings can be instituted to dissolve the joint tenancy. If one participant sells his or her interest in the property to another person, the joint tenancy is converted into a tenancy in common, and the right of survivorship is no longer valid; the other tenants have no recourse against this action by one or more of their number.
- e) **Community Property:** In some states, real estate purchased by a married couple becomes community property. This form of ownership basically creates a condition where the real estate (and other property, if applicable) is owned by the partnership created by the marriage. If the marriage is dissolved through divorce, the value of the property must be divided between the partners. Community property ownership may give right of survivorship, essentially giving the entirety of the property to the surviving spouse in the event of death; other forms allow the partners to leave their interest in the property to their heirs after they die.
- f) **Tenancy in Severalty:** Absolute and sole ownership of property by a legal entity, without cotenants, joint-tenants, or partners.

DISCLAIMER: * Local Records Office is not affiliated with any State or the United States or the County Records. Local Records Office is an analysis and retrieval firm that uses multiple resources that provide supporting values, deeds and evidence that is used to execute a property reports and deliver a requested deed.

Local Records Office is not affiliated with the county in which your deed is filed in, nor affiliated with any government agencies. This offer serves as a soliciting for services and not to be interpreted as bill due.

This Service to obtain a copy of your Deed or other record of Title is not associated with any Governmental Agency. You can obtain a Copy of your Deed or other Record of your Title from the County Recorder in the County where your property is Located. The price varies depending on each county rate. This product or service has not been approved, or endorsed by any government agency, and this offer is not being made by agency of government. This is not a bill. This is a solicitation; you are under no obligation to pay the amount stated, unless you accept this offer.

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| <i>Mailing Address</i> | | |
| <i>Address:</i> | | |
| <i>City:</i> | <i>State:</i> | <i>Zip Code:</i> |