

Property Fraud Alert Service Agreement

Brown County, TX
County Clerk's Office

Property Fraud Alert Description:

Fidlar Technologies (Fidlar) Property Fraud Alert (PFA) service is designed to monitor, identify and notify individuals whose name has been indexed from a document recorded in the Brown County Clerk's Office. Brown County Clerk (CLIENT). PFA allows subscribers the ability to have their personal/business name monitored within the CLIENT's office in order to track possible fraudulent activity. PFA allows for free subscriptions via the PFA website and is accessed by the potential subscriber. Subscribers will be notified only when the name they have submitted is used in any recording activities within the CLIENT's office. The alert notification methods provided as options to the subscriber (and selected at the time of subscription) are either email or phone.

The attached Addendum A is a listing of the unique features provided by PFA and must be accepted at the time of the signing of this agreement.

Property Fraud Alert Service Terms and Conditions:

CLIENT agrees to participate in the PFA Service by providing the index data required (at no cost to Fidlar) and permitting the use of this information in order to monitor and identify (via the PFA Service) individuals' identity only for the purpose of possible fraudulent activity. CLIENT understands that PFA is a service provided by Fidlar in order to offer individual alerts to all participating users. CLIENT will post index data via a data format mutually agreed upon by Fidlar and the CLIENT to a FTP site, at interval timings under full discretion of the CLIENT. The data once received by the FTP site will then be processed by the PFA system service which is running on a secured system server behind firewall technology. Fidlar reserves the right to make changes to the PFA service as deemed necessary.

Fidlar agrees NOT to retain subscriber's information beyond time period needed to perform PFA services unless required under another agreement.

Fidlar agrees that it may NOT use or share CLIENT's data in any other way other than the method outlined above for the PFA service, without the express written consent of the CLIENT.

May 22, 2023
(Exhibit # 7)

Fidlar agrees to provide needed hardware, technology and software in order to perform needed search and notification to subscribers.

PFA Termination:

The license granted under this agreement, with regard to the Software, may be terminated by Fidlar for material failure of CLIENT to comply with terms and conditions of this Agreement. Within thirty (30) days after CLIENT has discontinued the use of the License program, or within ten (10) days after FIDLAR has terminated any license. The term of this agreement is three-year (3 year.) With no written communication from either side requesting cancellation, this agreement shall continue.

PFA Service Fees: TIPS Contract # 210602

One-Time charge - PFA licensing, set-up and collateral: \$8,000.00

Marketing Release Kit: Included (Qty. 5) PFA Banners, (Qty. 1,500) PFA Customized flyers. Fidlar will customize, print and ship. Press Release Template Kit and (1) Digital File Transfer containing print-ready files of customized printed materials.

Annual Maintenance and Support: \$2,000.00 per year

Annual Maintenance and Support Fixed for Three (3) years.

Annual support includes the PFA services described herein and in Addendum A. Annual fee is subject to change based on mutually agreed upon changes/additions/deletions to the FPA service as described in the agreement. Changes/additions/deletions are not guaranteed, but if considered, may result in a proposal for changes in the fee amount.

CLIENT REPRESENTS THAT THIS AGREEMENT HAS BEEN READ AND IS ACCEPTED

Brown County, TX

Fidlar Technologies

Dated: 05-11-2023

Dated: _____

By: Sharon Ferguson

By: _____

Name: Sharon Ferguson

Name: _____

Title: Brown County Clerk

Title: _____

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CLIENT REPRESENTS THAT THIS AGREEMENT HAS BEEN READ AND IS ACCEPTED

Brown County, TX

Fidlar Technologies

Dated: 05 - / J - d-- 0 /J... 3 --

5/15/2023

Dated: _____

By Ji Q/2 Oh ... IM J. (/2,m.)

DocuSigned by:

By: Alex Rigger
F30179D196BD450...

Name: h q. r o n F e r g u s o n

Alex Rigger

Name: _____

Title: J3rolA...In Cou.o-+y CLed:(.

President

Title: _____

Addendum A

PFA Value Provided to the Brown County, TX Clerk's Office

- Automatic notification system: Registered constituents receive an email or personal phone call (from Fidlar) each time a document is recorded in their name. The county does not have to worry about cards to mail or address lists to maintain.
- Flexible sign-up processes: Constituents can sign up via the PFA website or for those not comfortable doing so online or for those who do not have access to a computer; sign-up is available by calling the dedicated PFA toll-free number staffed by Fidlar.
- Notifications are sent out upon the recording of **any** document. Deeds are not the only damaging document that can be fraudulently filed or recorded. Powers of Attorney, satisfactions, etc., can also lead to fraudulent activity. PFA notifies the subscriber any time any document is recorded in the name registered with Fidlar.
- PFA is an opt-in notification system. Once subscribed, the constituent does not have to check in on a website for notification status. Email notifications are sent within 24 hours of the document being made available to Fidlar or the next business day, should the 24-hour period fall upon a weekend or holiday. Phone notifications are attempted within 48 regular business hours of the document being made available to Fidlar. When calling a subscriber with an alert notification, Fidlar will attempt the call twice (in consecutive days) and leave voicemails. If a return call is not received, Fidlar will make a third attempt one week after the first call was made. If no return call is made after the third attempt, the call will be closed.
- A customized PFA website has been created for the Clerk's office. The Clerk's office will have the right to select up to five (5) graphics to be used on the customized homepage.
- PFA requires no changes to existing recording workflow.
- No training required for county employees.
- PFA provides for customization of the email notification verbiage.
- The custom PFA website for the Clerk's will be managed by Fidlar.
- PFA provides an online administration tool for use within the Clerk's office for the purpose of monitoring subscription levels. Also available via the administration tool is the ability to access the current list of subscribers contact information as well as a list of notification alerts that have been sent.

- The call-center that provides live follow-up to PFA subscribers is fully maintained and staffed by Fidar. This call-center is staffed from 7:00am - 8:00pm CST and is housed at our corporate office in Davenport, IA. This call center will handle the following calls
 - Incoming calls from constituents who wish to sign-up but are either hesitant to do so over the Internet or don't have a computer. Typically, this represents a more elderly demographic.
 - Incoming calls from subscribers who have received alerts and have questions. Historically, our attendants are able to answer incoming questions to the subscriber's satisfaction. However, in the event that a question remains that goes beyond our capabilities, it will be forwarded to the county office.
 - Outgoing calls providing alerts. Subscribers have the ability to receive alerts via email or phone. Those that opt to receive alerts via phone receive a call from one of our call center attendants. We will make three outgoing calls (and leave a personal message, if needed) to insure that we have ample opportunity to connect with the subscriber.



INVESTMENT PROPOSAL

Prepared For: Brown County, TX
Sharon Ferguson, County Clerk

PROPERTY FRAUD ALERT

Prepared By: Mark Hutton

May 1, 2023

PROPERTY FRAUD  ALERT



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TIPS (The Interlocal Purchasing System) Contract Number: 210602



PROPERTY FRAUD ALERT

PROTECT THEIR MOST VALUABLE
INVESTMENT

"I was not aware that this type of crime was out there and that it was occurring more frequently around the country. After discovering the service in the Recorder's Office, I was enrolled with the assistance of a very personable Fidler employee. I hold the value of the Property Fraud Alert service very high, as it offers protection over property the way homeowner's insurance does. Both are services you're glad to have, but hope you'll never need to use."

**Warren County, Ohio
Constituent &
Property Fraud Alert
Subscriber**

Would you like to increase the public's awareness of the fastest growing white-collar crime?

Property Fraud Alert is a community outreach service that serves to alert subscribers against the possibilities of fraudulent activity being committed against their personal mortgage or property. The FBI has deemed property fraud as the fastest growing white-collar crime within the United States.

Would you like to increase the value of your office to property owners within your county?

Fraudsters will attempt to have counterfeit documents processed by Land Recording Offices unbeknownst to the true property owner. By making the Property Fraud Alert service a resource within your office, your subscribers will be notified any time there is recording activity associated with their name. The alert system is a unique service that keeps Land Recording Offices across the country an essential resource to the public.

Can your office quickly notify constituents of fraudulent activity against their property?

Constituents sign up for the free service and are automatically alerted via phone call or email by the Property Fraud Alert service. Notification is given promptly, allowing the subscriber the opportunity to possibly save themselves time and avoid paying large legal fees if the document recorded is determined to be fraudulent.



WHAT IS PROPERTY FRAUD ALERT?

FIDLAR is proud to be the only firm in Texas offering Property Fraud Alert (PFA). PFA is a hands-free program for counties that provides alerts to your citizens when documents are recorded at your office. Citizens can sign up via a county-branded website or via phone to have their information monitored. All public interaction and support are provided by FIDLAR and the program is free to all of your constituents.

Property Fraud Alert is an internet-based system that automatically alerts your constituents via email or phone, each time there is recording activity on a property owned by them. Upon notification, your constituents can then verify that this activity was initiated by them and not by someone attempting to commit property fraud.

Threats and Vulnerabilities

Serious Public Threat for Property Theft: By default, the public recording system is not designed to protect property owners, so *Property Fraud Alert* can help fill the void, creating a valuable resource protecting your officials, employees, and citizens.

Unaware of Falsely Filed Liens: From disgruntled contractors to unforgiving ex-spouses and sovereign citizens, the instance of false liens is on the rise. A lien can make the purchase, sale or re-financing of a property impossible until all liens have been lifted – which can cost thousands of dollars in legal fees.

Vulnerable County Officials and Employees: In the last few years, a trend has developed where people with vendettas against public officials have filed fraudulent liens against the officials' privately-owned real estate.

Types of Fraudulent Activities

- **Foreclosure rescue schemes**
Tricking people in foreclosure that the fraudster is helping them pay their home off
- **Loan modification schemes**
Similar to a foreclosure rescue, to falsely help people who are behind on mortgage payments
- **Illegal property flipping**
Property is purchased, falsely appraised at a higher value, and then quickly sold.



- **Equity skimming**

An investor may use a straw buyer, false income documents, and false credit reports to obtain a mortgage loan in the straw buyer's name

- Home Equity Conversion Mortgage (HECM)
Targeting Seniors with False Reverse Mortgages

How Real is the Threat?

Clerks cannot reject based on an assumption of document validity.
Counties cannot verify the identification of persons recording legal instruments. People do not check their deed.
Elderly are the most vulnerable to mortgage fraud. "It's easier to steal a home than it is to steal a car."

INVESTIGATES VIEW PAGE

Fake deeds allegedly filed from prison to steal North Texas properties

'Dirty' property deeds have become so troublesome that federal and local law enforcement are forming a task force.

Author: Tavis Bireck, Mark Sman
 Published: 6:05 PM CST November 22, 2019
 Updated: 10:22 PM CST November 22, 2019

DALLAS Arnoldo Ortiz made his money stealing at least 25 homes or other properties in Dallas County alone.

FBI FEDERAL BUREAU OF INVESTIGATION

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Dallas Division

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All Defendants Sentenced in More Than \$20 Million Mortgage Fraud Scheme Led by Former Dallas Cowboy Eugene Lockhart

U.S. Attorney's Office Northern District of Texas
 December 14, 2012 (114) 539-8550

DALLAS—Eugene Lockhart, Jr. was sentenced this week by U.S. District Judge Jorge A. Solis to 34 months in federal prison and ordered to pay approximately \$1.4 million in restitution following his guilty plea to one count of conspiracy to commit wire fraud, stemming from his leadership role in a massive mortgage fraud scheme that he and others ran in the Dallas area from approximately 2002 to 2009. Lockhart, of Carrollton, Texas, is the last of 10 defendants who were convicted in the scheme to be sentenced. Lockhart played for the Dallas Cowboys from 1984 to 1990 and used his name and fame, according to evidence in the case, to get business and further the scheme. Judge Solis ordered that Lockhart, who has been on house confinement, surrender to the Bureau of Prisons on January 15, 2013. U.S. Attorney Sarah R. Saldaña of the Northern District of Texas made the announcement.

Dirty deeds: An alleged real estate scam from beyond the grave

POST STAND

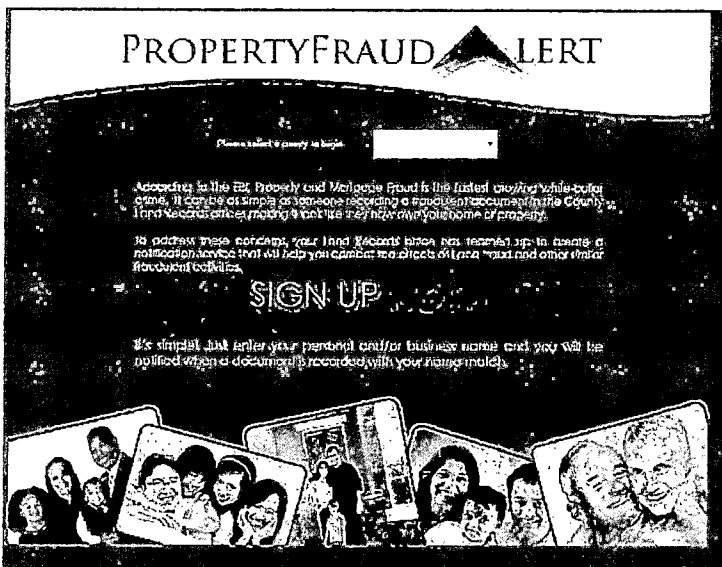
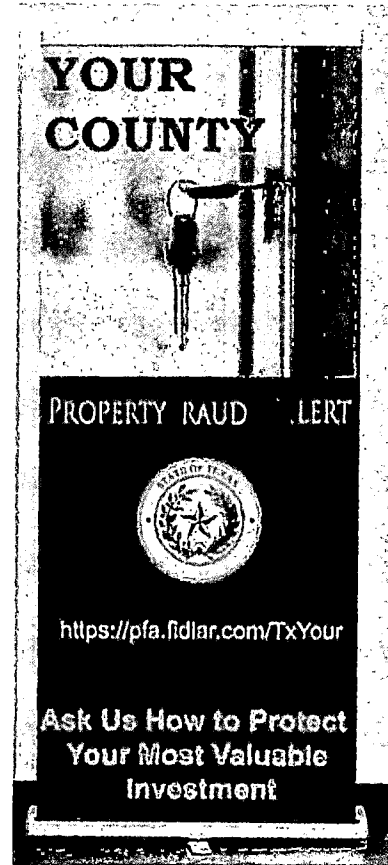
Paul Dodson's great-grandparents died years ago, along with his grandmother. So, how did their estates possibly appear on property deeds handing over the family home to a company operated by a Dallas-area real estate investor?

TRENDING

PROJECT OVERVIEW

The purpose of this proposal is to provide Property Fraud Alert (PFA) software and support services pricing. The quote includes the following items:

- County website landing page PFA link
- Personalized county PFA landing page
- PFA configuration
- PFA database export configuration
- Delivery of PFA launch kit:
 - Press release development
 - Banners
 - Flyers
- FIDLAR customer bilingual support:
 - Help property owners register
 - Respond to alert inquiries
 - Look up documents remotely



844-746-9164

<https://pfa.fidlar.com/TXYour>

PFA is Simple and Effective

Registration via PFA Webpage is straightforward and easy to use.

We cross check ALL recordings with registrant's names.

We then send an alert to the registrant via email message or by voicemail for subscribers who are not tech savvy (this applies to a lot of seniors).

The email alert can link directly to your public search site, allowing the public to locate the document in question.

Dear John Smith:

This is a confirmation of an online transaction placed with Fidlar Technologies for your www.propertyfraudalert.com subscription.

Thank you for your order, please call 1-844-746-9164 for any questions. Your satisfaction with this service is important to us.

Fidlar Technologies

Subscriber Id: 174874



Our company headquarters is located in Davenport, Iowa and all but our six staff members in our Exeter, NH location are based in our main office.



Despite the variations in size, every office has the same goal: To be the steward of the public record. It is in everyone's interest that these land records be accurately, easily and efficiently recorded, and securely preserved in perpetuity. Fidlar provides the best products to do just that.



Fidlar Technologies

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Cell – 317.605.4232

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Property Fraud Alert

Provided by Fidlar Technologies

Property Fraud Alert (PFA) is a community outreach service offered free of charge to your constituency provided by the County. The following will outline some of the specific appearances of the Site, detail the support from Fidlar, illustrate some of the best practices for promoting the service, and highlight the ease of sign-up.

County Internet Landing Page

TARRANT COUNTY

PROPERTY FRAUD ALERT

According to the FBI, property and mortgage fraud is the fastest growing white-collar crime in the United States. The County Clerk's office has taken a proactive step in providing a free on-line automated service in which Tarrant County property owners can sign up to have their name monitored to track possible fraudulent activity.

SIGN UP NOW!!! It's simple. Just enter your personal and/or business name and you will be notified when future documents are recorded in the County Clerk's office. PFA is customizable in that alerts can be generated by email or telephone call from a PFA Representative.

While PFA will not prevent fraud from happening, it provides an early warning system that will allow property owners to take appropriate action should they believe fraudulent activity has occurred with their property.

[Continue](#)

BE INFORMED...BE ALERT...BE NOTIFIED

(817) 884-1195
Monday - Friday between the hours of 8:00 a.m. and 5:00 p.m. CST
Tarrant County Courthouse 100 W. Weatherford, Ste. 330 Fort Worth, TX 76196
Tarrant County Clerk, All rights reserved.

- Tarrant County Clerk Home Page
- Tarrant County Official Public Records Searches
- Tarrant County Website
- Tarrant Appraisal District
- Google
- FAQ

TARRANT COUNTY TEXAS

Fidlar will design, in collaboration with the County, a landing page that can be used to promote the services and image of the office. There is no limitation to the links to this page that can be created within your County Website.

Completing the Registration

TARRANT COUNTY

PROPERTY FRAUD ALERT

Mar 11 2011 10:00 AM

What type of name would you like to monitor?
 Personal Business

First Name
Confirm First Name
Last Name
Confirm Last Name

Where should we send document recording alerts?
 Email Voice Phone Call

Email
Confirm Email

Save

Tarrant County Clerk Home Page
Tarrant County Official Public Records Searches
Tarrant County Website
Tarrant Appraisal District
Google
FAQ

(817) 884-1195
Monday - Friday between the hours of 8:00 a.m. and 5:00 p.m. CST
Tarrant County Courthouse 100 W. Weatherford, Ste. 130 Fort Worth, TX 76196
Tarrant County Clerk, All rights reserved.

Registering for PFA is very easy, just a few simple questions. Not only can they register online, but they can also call our Toll-Free Number at Fidar and we can register them via phone if they prefer.

Alert Notifications

Once a constituent has registered for PFA they will be in the database until they opt-out, no re-registering is required. Once they are in the PFA Database, an export from your land records system is scheduled, usually on a daily basis, certainly no more than weekly, which sends the information for all documents recorded for that week and compares it against the PFA database for your county. Where there is a match, the registered constituent is notified by either email or phone, based on the constituent's request. Below is a sample of the notification that they will receive if there is a match.

Dear: Grantor Adam Watkins

You are receiving this email from the Brown County Property Fraud Alert Notification system because a document recently has been recorded in Brown County which matches the monitor criteria you have provided, namely for A Watkins.

The document information is as follows:

Location: Brown County, TX

Instrument Number: D213291746

Document Type: DEED OF TRUST

Recorded Date: 11-25-2021

Matched Party Name: Grantor Adam Watkins

Please visit www.onlinelandrecords.com/BrownTX to search and view the document using the information above. You may also visit www.propertyfraudalert.com/nextsteps or you may call 1-800-728-3858 for more information.

Sincerely,

Brown County CLERK

ALERT ID 27768760

Marketing Support & Promoting PFA

Fidlar is here to support your marketing efforts. We have included a number of flyers and marketing materials in your start-up fees and are available for on-going support. Our Marketing Design team will customize our flyers and other materials for your use. Additionally, we recommend the following ways to promote the PFA service to your constituency...

1. Press Release for use with both digital and print media. (See below for sample)
2. Marketing Flyers for counter distribution and while engaged in community events.
3. Cross-Promotional distribution in via Tax billing, Assessment notification, etc.
4. Local networking and community speaking events where PFA is a point of emphasis.
5. Partnership with Private Enterprise. Specifically local Attorney's, banks, and title companies. Asking them to distribute information to clients at closing and other real estate transactions.
6. County website, placing the link on multiple locations. (ie, Clerk's page, assessors page, treasurers page)
7. Social Media Promotion
8. Word of Mouth, encouraging each of your registered constituents to promote for you.

PROJECT PRICING

- **PFA software setup and implementation services** **\$ 8,000.00**
 - Property Fraud Alert Software
 - Installation \ Configuration**
 - County website landing page PFA link
 - Personalized county PFA landing page
 - PFA database export configuration
 - Press release development
 - PFA launch kit;
 - Banners x 5
 - Flyers x 1,500

County can re-order consumable items when necessary. Pricing will be based on items and volume ordered.

- **Annual Support and Software Maintenance (Per Year - 3 Years)** **\$ 2,000.00**

** Integration fees from your land records vendor are not included.

** If installation/configuration deviates from description in Property Fraud Alert Terms and Conditions additional costs may apply.

