



February 12, 2026

Sen. Committee on Housing &
Development
900 Court St. NE
Salem OR 97301

Dear Chair Pham, Vice-Chair Anderson, and members of the committee,

We appreciate Senator Girod raising the issue deed fraud with this bill. We appreciate the intent behind this legislation, but we would encourage a broader bill in a future session, to address not only proactive alerts to property owners, but also the remedies available when fraud occurs. Unfortunately, we cannot support SB 1552 with or without the -1 amendment, but do intend to work in the interim on a policy solution we could support.

Clerks have been concerned with deed fraud for a long time, and have begun to take action to help combat it. Last session, OACC worked with Multnomah County and Rep. Nelson to introduce 2 bills aimed at preventing deed fraud on the front end. While those were not successful, we were able to take other actions on our own, without legislation.

In lieu of statewide legislative action to address the spike in deed fraud attempts, several county clerks have already acted on their own to install an alert system (called PRAS). As of now 19 of the 36 counties have rolled out the Property Recording Alert Services (PRAS), offering the service to constituents in their area who sign up for alert when documents are recorded with their name. Participants may provide a list of names for which they would like to receive alerts. PRAS is an add-on that can be purchased through one of our trusted vendor partners, Helion. We believe all counties could adopt this alert program, and integrate it into their current systems, even those that do not use the Helion database already, with more time and some resources. This additional program does require funding, while some counties have been able to make it work within their given budgets others don't have that option. We estimate that the cost to roll it out in the final counties and continue to operate the program statewide would be around:

First Year Cost	\$140,000	Subsequent Years	\$80,000
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Given this existing infrastructure, we believe the most effective path forward to address deed fraud is to finish rolling out PRAS to the other counties and have a collaborative process in the interim that brings together all stakeholders to examine current business practices, system capabilities, and limitations within our land records management systems.



SB 1552 would increase costs. Although a large portion of the costs could be recoverable, through the document recording fee of up to \$20 authorized in the bill, it would raise fees at the counter, which we feel are already on the high end, because statutorily we already collect a variety of fees on documents, including a \$60 fee on each document for the state alone.

Also, this will be challenging for clerks to implement, since the vast majority of documents are recorded electronically, meaning there is no in-person interaction at the counter, so we rarely see the actual customer.

Additionally, our offices do not maintain a comprehensive database of recording party or prior landowner mailing addresses, which complicates implementation of a mailing requirement. Clerks do not currently have a process for alerting folks via US mail, so this would be logistically very difficult to rollout statewide. We also likely don't have the best mailing addresses available to us. Most of the time the only addresses clerk are given during these transitions are those of the new owners, or of those filing documents on behalf of owners like attorneys and title companies. As written, we think this will require compiling and sending hundreds of letters everyday.

This bill, like PRAS, is not preventative, it only helps to alert anyone who may be getting scammed, so they are better informed and can take action (hire a lawyer) as needed. We believe comprehensive deed fraud measures should include the following essential components:

1. **Free property recording alerts/notifications in every county**, we would like to roll out the Property Recording Alert System (PRAS) statewide.
2. **Enhanced tracking within recording systems**, including indexing notary names and document submitters.
3. **Stronger criminal and monetary penalties** to deter fraudulent activity.
4. **Clear remedies and an expedited process for victims**, potentially including a judicial pathway to seek damages.

We share the goal of protecting property owners and wish to establish meaningful remedies for victims of fraud. We are committed to working in the interim with the many impacted parties to find a policy solution that works effectively for all stakeholders in the property records industry. Impacted parties that should be at the table include title companies, bankers, tax assessors, the SOS's Notary Division, e-recording business partners, the relators, & AARP.

We look forward to working with Senator Girod and other stakeholders in the interim, to prepare legislation on this issue for 2027.



Thank you for your consideration of our concerns!

Sincerely,

A handwritten signature in black ink that reads "Rochelle Long". The signature is written in a cursive style.

Rochelle Long

OACC Legislative Chair