

DEED THEFT OUTLINE EXAMPLE

Senate Bill 927 + Senate Bill 877



OKLAHOMA
Real Estate Commission

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BACKGROUND

Two bills have been signed into law addressing types of fraud involving real property ownership. The new laws go into effect November 1, 2025. Under the new laws, Brokers now have the responsibility to ensure Buyers receive the Deed Theft Notice created by the Oklahoma Real Estate Commission. All licensees are required to take 1 hour of Deed Theft Continuing Education by November 1, 2028. Refer to [Senate Bill 877](#) and [Senate Bill 925](#).



DEED THEFT

Senate Bill 877 focuses on educating licensees and requiring disclosures during real estate closings. It's about preventing fraud at the point of transaction and helping consumers understand document-based risks.

Why it's used: A “deed” is the official legal document that transfers ownership of real estate from one party to another.

“Deed theft” refers to fraudulently altering, forging, or recording a deed in order to illegally take ownership of someone's property. This involves:

- Forging a seller's signature on a deed
- Recording a fake deed at the county clerk's office
- Impersonating the rightful owner

Think of deed theft as document-based fraud.

KEY POINTS

New CE requirement: All licensees must complete education on deed theft by November 1, 2028.

Definition added: “Deed theft” includes:

- Falsifying or forging property documents with intent to defraud.
- Misrepresenting ownership to steal property.
- Stealing or transferring title or ownership by deceptive practice with intent to defraud

Closing disclosure requirement: Brokers must provide buyers with a written notice (draft from OREC) about the risks and signs of deed theft at closing; buyer must sign acknowledgment.

Rule-making authority: OREC is tasked with creating rules to implement this law



TITLE THEFT

Senate Bill 925 focuses on criminal penalties and creating a system for victims to fight back. It covers the broader concept of ownership theft, not just forged deeds.

Why it's used: A “title” refers to the legal right to own and use property, not a single document. It's the broader legal concept of ownership.

Title theft refers to fraudulently transferring or encumbering ownership rights, often by using fake documents (like a forged deed), but also possibly through other methods like identity theft or predatory tactics. This includes:

- Filing fake liens or mortgages
- Using stolen identities to transfer ownership
- Any scheme that results in someone losing ownership of their property

Title theft is the bigger picture — the fraud leads to a loss of ownership rights, whether it started with a deed or some other method.

KEY POINTS

Creates new crime of title theft (felony):

- Filing a false real estate document with intent to deceive is a felony punishable by up to 3 years in prison
- Knowingly and willingly filing a fraudulent real estate document with intent to defraud the property owner is a felony punishable by up to 10 years in prison
- Up to \$5,000 in fines.
- Mandatory restitution to victims.

New tool for victims: A “Notice of Fraudulent Conveyance” can be filed with the county clerk to put the public on notice of title disputes.

- Must be verified and describe the affected property.
- Clerk must send copy to the District Attorney for investigation.
- Clerk may refuse to file if the notice is determined to be a sham or slanderous.
- Victims can petition court if the notice is rejected.

Clerks must post warning signs that filing fake property documents is a crime.



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OUTLINE TEMPLATE

SECTION 1: SETTING THE STAGE: WHY THIS MATTERS (5 MIN)

Real estate fraud, particularly deed and title theft, is on the rise across the country. Oklahoma has now responded with two key pieces of legislation aimed at protecting property rights and improving consumer awareness. This session will introduce why these laws matter, what risks licensees and consumers face, and what your new obligations are under the law.

SECTION 2: WHAT IS DEED THEFT? UNDERSTANDING THE NEW LEGAL DEFINITION (10 MIN)

SB 877 now formally defines "deed theft" and incorporates it into the Oklahoma Real Estate License Code. You'll learn what activities qualify as deed theft (ex. falsifying ownership documents or impersonating owners) and why these actions can have devastating impacts on consumers. Walk through clear and relatable examples so licensees understand how this shows up in the real world and how to spot red flags early.

SECTION 3: DISCLOSURE REQUIREMENTS (10 MIN)

As of November 1, 2025, all active licensees in Oklahoma must complete a continuing education course on deed theft no later than November 1, 2028. SB 877 requires that brokers give buyers a written disclosure about deed theft risks at every closing. This disclosure must be signed by the buyer and will become a permanent part of the transaction file. Review the disclosure form, and how to explain the form.

SECTION 4: TITLE THEFT: WHEN IT GOES CRIMINAL (10 MIN)

SB 925 focuses on title theft, which is the criminal side of property fraud. Under the new law, altering, forging, or filing false documents with the intent to deceive or steal ownership of real estate is now a felony in Oklahoma. Penalties range from 3 to 10 years in prison, plus fines and mandatory restitution to victims. We'll talk through real-life inspired scenarios, so you'll know what behavior to report, what you're required to disclose, and what protections now exist for victims.

OUTLINE TEMPLATE



SECTION 5: NEW TOOLS FOR CONSUMERS AND WHAT LICENSEES SHOULD KNOW (5 MIN)

One of the most important tools created by SB 925 is the ability for victims of title theft to file a Notice of Fraudulent Conveyance with the county clerk. This puts the public on notice that a property's title is disputed. The clerk must send a copy to the District Attorney for investigation. As a licensee, it's critical to know what to do if one of these notices pops up in a transaction. Can you still list the home? What should you tell your buyer? This section covers how to proceed if title is clouded by one of these notices.



SECTION 6: PRACTICE SCENARIOS, PITFALLS, AND QUESTIONS (10 MIN)

To close out the course, walk through practical “what would you do” scenarios that help licensees apply what they’ve learned. Suggestions:

- Discovering a forged deed after listing a property
- Finding out mid-deal that a Notice of Fraudulent Conveyance was filed last week
- Q&A and discussion on how to apply these rules in the field.



COURSE WRAP-UP / KEY TAKEAWAYS

- Understand and define deed and title theft in plain terms.
- Comply with CE and disclosure requirements under SB 877.
- Recognize criminal behavior under SB 925 and know your duty to report.
- Identify when and how to proceed if a title is disputed.
- Protect your clients with proactive education and due diligence.





NEW FORM - DEED THEFT ADVISORY

PROPERTY IDENTIFIER _____

OKLAHOMA REAL ESTATE COMMISSION

NOTICE TO BUYER — SIGNS AND RISKS OF DEED THEFT

Oklahoma law requires that you be notified of the signs and risks of deed theft at the closing of your real estate transaction. 59 Okla. Stat. § 858-364.

What is Deed Theft?

Deed theft means intentionally altering, falsifying, forging, or misrepresenting a document relating to real property with the intent to deceive, defraud, or unlawfully transfer or encumber the ownership rights of the owner of the real property. 60 Okla. Stat. § 858-351(3).

Deed theft is also where someone misrepresents themselves as the owner or representative of real property owner in order to obtain ownership or possession of the real property.

Why Should You Be Concerned?

Criminals sometimes use deed theft to fraudulently take title to property without the owner's knowledge or consent. Once a fraudulent deed is recorded, clearing your title can be a difficult, time-consuming, and costly process.

Signs of Potential Deed Theft Include:

- Receiving mail or notices about loans, mortgages, or utility accounts you did not open.
- Not receiving expected property tax bills or notices.
- Finding your name removed from public property records without your knowledge.
- A deed, mortgage, or lien appears in public records that you did not sign or authorize.
- New loans or lines of credit appear on your credit report that are tied to your property.
- Unexpected offers to buy your property from unknown individuals.

How to Protect Yourself:

- Periodically check county land records to ensure your name remains on the title.
- Keep your personal and financial information secure.
- Regularly check your credit report for signs of identity theft.
- Immediately investigate any suspicious mail, notices, or transactions involving your property.
- As someone you trust to look after your home if you are going to be away for a long period of time.
- Do not let your mail pile up if you are going to be out of town. Criminals often target homes that are vacant for long periods of time.
- Contact your county clerk, a licensed real estate professional, or an attorney if you suspect fraud.

If you believe you are a victim of deed theft, report it immediately to law enforcement and seek legal advice.

Acknowledgment:

I acknowledge receipt of this notice regarding the signs and risks of deed theft.

Buyer's Signature

Date

Buyer's Signature

Date

