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**For Immediate Release**

## **ALTA, AARP Applaud Georgia for Passage of NTRAPS Bill**

**Washington, D.C., June 1, 2023** – The American Land Title Association (ALTA), the national trade association of the land title insurance industry, alongside AARP, the Southeast Land Title Association (SLTA) and AARP Georgia applaud the Georgia legislature for passing Senate Bill 90, which will protect homeowners from the predatory practice of filing of unfair real estate fee agreements in property records, known as Non-Title Recorded Agreements for Personal Service (NTRAPS). The new law will make NTRAPS unenforceable by law.

“The property rights of American homebuyers must be protected,” said ALTA Vice President of Government Affairs Elizabeth Blosser. “A home often is a consumer’s largest investment, and the best way to support the certainty of landownership is through public policy. We have to ensure that there are no unreasonable restraints on a homebuyer’s future ability to sell or refinance their property due to unwarranted transactional costs.”

“This follows our advocacy efforts we have undertaken in collaboration with ALTA in other states and we expect and hope to work on similar legislative solutions in other states in helping homeowners against such predatory housing practices,” said AARP Government Affairs Director Samar Jha.

NTRAPS have been recorded in property records since 2018. The practice preys upon homeowners, offering small cash gifts in exchange for decades-long contracts for the exclusive rights to sell the property.

Submitting NTRAPS for inclusion in property records characterized as liens, covenants, encumbrances, or security interests in exchange for money creates impediments and increases the cost and complexity of transferring or financing real estate in the future.

“Georgia consumers have won a big victory against predatory practices designed to siphon off the equity -in their homes,” said Deborah S. Bailey, managing member of Bailey Helms Legal LLC and SLTA secretary and co-chair of the Georgia Governmental Affairs Committee. “We are pleased the Georgia legislature has taken action to protect these consumers.”

“We applaud Gov. Brian P. Kemp and the Georgia legislature for taking this essential step in helping Georgia curb this predatory housing practice and helping homeowners protect their property rights,” said AARP Georgia State Director Debra Tyler Horton. “Our homes are often the most important investment we will make, and this legislation is an important safeguard to better ensure our investment is protected.”

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### About ALTA

The [American Land Title Association](#), founded in 1907, is a national trade association representing more than 6,500 title insurance companies, title and settlement agents, independent abstracters, title searchers and real estate attorneys. ALTA members conduct title searches, examinations, closings and issue title insurance that protects real property owners and mortgage lenders against losses from defects in titles.