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For Immediate Release

American Land Title Association Announces New Innovations to Raise the Bar on Fraud Protection

Washington, D.C., August 20, 2025 — Today, the [American Land Title Association \(ALTA\)](#) announced two new policy endorsements designed to help protect homeowners from the growing threat of seller impersonation fraud, which occurs when criminals forge documents in order to sell someone else's real estate and steal the proceeds. The title insurance endorsements will allow new and existing homeowners to add coverage that offers post-policy protection against forgery of a deed or mortgage.

The FBI's Internet Crime Complaint Center (IC3) [reported](#) that cyber-enabled crime and fraud resulted in losses of \$174 million in the real estate sector during 2024. With the [average](#) title insurance fraud and forgery claim costing over \$143,000, these crimes can financially devastate households.

The endorsements aim to provide homeowners new products to help address the impact of these crimes. With this coverage, title insurers will cover potential legal costs to correct the public record if forged deeds or mortgages are recorded against a homeowner's property. This provides homeowners with the reliability of a regulated insurance product to protect themselves and their most important investment.

"With criminals harnessing advanced technology to perpetuate sophisticated seller impersonation schemes against unsuspecting homeowners, new products like the policy endorsements are needed to keep the American Dream of homeownership intact," said ALTA's CEO Chris Morton. "These endorsements set the standards for forgery protection before and after closing, and build upon ALTA's landmark Homeowner's Policy of Title Insurance."

Alongside the new endorsements, ALTA updated its Best Practices framework to help title agents better identify emerging versions of these crimes. The program suggests new industry standards for use of identity verification during real estate closings — including specialized staff training to detect impersonation attempts, stronger controls over notary and signing agent selection, additional verification steps for third-party professionals, and defined protocols for responding to suspected fraud.

"These policy endorsements set a new bar for how to help consumers address these crimes," said Elizabeth Blosser, Chief Strategy, Communications and Innovation Officer at ALTA. "If purchased, they



should provide peace of mind to homeowners by offering long-term protection from a risk that is both real and increasing.”

ALTA also has [developed](#) a video and several infographics to provide education about the threat of seller impersonation fraud.

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About ALTA

The [American Land Title Association](#), founded in 1907, is the national trade association representing more than 6,000 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.