



## BC Crime Prevention Association

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Q: What Can I Do to Make Sure I Do Not Lose Title to My Property Through Fraud?

A: As with any area of commerce, there may be people who want to misrepresent ownership of an item, such as land. Identity theft is a concern these days and people should always ask for identification when dealing with any individual with regard to the title to land to ensure that they are dealing with the true owner of the land. Lawyers and notaries check their clients' identities before submitting documents to the Land Title and Survey Authority. FINTRAC rules require real estate brokers and agents to verify their clients' identities following specific guidelines, and to keep a client information record for every purchase or sale of real estate. If some parties in a real estate transaction are not represented by a real estate broker, the broker/agent will need to verify those parties' identities.

Financial institutions are also required to verify their clients' identities for certain transactions following specific FINTRAC guidelines.

If a property owner still feels that their land holdings are at risk, there are a number of steps that may be taken to provide additional protection.

- Through their lawyer or notary, an owner may use the Activity Advisory Service provided by BC OnLine. This service will provide an e-mail notice to the lawyer or notary when an application is made that may affect the owner's title.
- Registry Agents can conduct title searches for homeowners wishing to check the status of their titles, and some agents may provide access to the Activity Advisory Service.
- Alternatively, if the land title does not have a mortgage or agreement for sale registered against it, an owner can apply for a Duplicate Certificate of Title through their lawyer or notary, or at a Land Title Office. No sale, transfer, mortgage or agreement for sale can be registered while the owner holds that duplicate certificate. If an owner does obtain their Duplicate Certificate of Title, caution should be used to ensure it is kept safely. A lost or destroyed duplicate title is expensive and time-consuming to replace, and without it the owner cannot sell the property, make an agreement for sale, or arrange a mortgage.
- If you only want to have a copy of your title for your personal records, your lawyer or notary, or a Title Search company, can apply for a State of Title Certificate, which is a certified true copy of your title.
- For a less formal printout of your title, you may obtain a computer-generated 'title search print' from the Land Title Office for a nominal fee.

For more detailed information on each of these steps, please visit the Title Security page on the Land Title and Survey Authority of BC website at <http://www.ltsa.ca/land-title/security-of-land-title>