

A BRUNO FINE PROPERTIES GUIDE

# The Houston Homeowner's Deed Protection Checklist

*6 steps to protect your home from deed theft and title fraud — specifically for Harris & Montgomery County, Texas.*

**40**

Houston homes stolen  
in a single 2025 ring

**247%**

Rise in NYC deed-theft  
complaints, 2023–2025

**~30 min**

To run this entire  
checklist, start to finish

## Why this checklist exists

In 2025, a Harris County judge ordered **40 stolen properties** returned to their rightful owners after a single Houston couple was caught running a deed-fraud ring. Many of the victims were families of deceased homeowners who never imagined someone could steal a house with a piece of paper.

Texas responded with the strongest anti-deed-theft laws in state history (SB 16, SB 1734, and SB 693, effective September 1, 2025). But those laws give you better remedies *after* a theft. Prevention is still on you.

This checklist is the exact 6-step protection routine I run for my own family and recommend to every Houston-area homeowner I work with. None of it requires a lawyer. None of it costs a dollar. Run it once this weekend, then once a quarter going forward, and you close the gap deed thieves rely on.

### You are most at risk if any of these apply

You are an elderly homeowner. You recently inherited a property. You own a vacant home or rental. You're in pre-foreclosure or behind on your mortgage. You live in a gentrifying neighborhood (Third Ward, Acres Homes, Sunnyside, Independence Heights, parts of the Heights, Fifth Ward, or anywhere with rapidly rising values). If any of these describe you, run this checklist **monthly**, not quarterly.

## THE 6 STEPS

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# Run this in order. Top to bottom.

## 1 Pull your deed and confirm what's on file

Your first job is to verify that the deed currently recorded against your property is the deed *you* signed. In about 90% of deed-theft cases, victims discover the fraud months or years late — usually when they try to refinance or sell. A 5-minute lookup closes that gap.

- Harris County:** go to [cclerk.hctx.net](https://cclerk.hctx.net) → Real Property Records → search by your name *and* property address.
- Montgomery County:** go to [montgomery.tx.publicsearch.us](https://montgomery.tx.publicsearch.us) and run the same search.
- Confirm the most recent deed on file is the one you signed when you bought or inherited the home.
- Save a PDF copy of the result. You want a baseline for comparison next quarter.

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## 2 Cross-check the appraisal district

Harris County does not currently offer automated property fraud alerts (some Texas counties do; Dallas does). The workaround is the appraisal district. Both HCAD and MCAD update within 72 hours of any recorded change in ownership, so they're a fast independent verification.

- HCAD (Harris County):** [hcad.org](https://hcad.org) → search by your address.
  - MCAD (Montgomery County):** [mcad-tx.org](https://mcad-tx.org) → search by your address.
  - Confirm the listed owner is YOU (not an LLC you don't recognize, not a deceased relative, not a stranger).
  - If the listed owner is wrong, call a Texas real estate attorney *that day*. This is a five-alarm fire.
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### 3 Set a quarterly calendar reminder

The single biggest reason victims lose their homes is delay. Set a recurring calendar event right now to repeat steps 1 and 2 every 90 days. Most thieves rely on properties going unmonitored for a year or more.

- Open your calendar app and create a recurring event titled "Deed Check — Harris/Montgomery County."
- Set it to repeat every 3 months. Include the URLs from steps 1 and 2 in the event notes.
- Each check takes 5 minutes once you've done it once.

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### 4 File a transfer-on-death deed

Texas law lets you name who inherits your home automatically when you die — no probate, no court delay, no gap that estate scammers can exploit. This is the **single best preventive measure** for older homeowners and anyone with adult children. Most of the Houston Martinez ring's 40 victims were families whose deceased relatives had not done this.

- Decide who you want to inherit the property (one or more named beneficiaries).
- Hire a Texas real estate attorney to prepare the Transfer on Death Deed form (typically \$300–\$400).
- Sign it in front of a notary, then file it with the county clerk where the property is located.
- Keep a copy with your other estate documents. Tell your beneficiaries it exists.

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### 5 Run steps 1–3 on aging parents' and inherited properties

Most deed-theft victims aren't the homeowner — they're the family of a deceased homeowner. If you have parents or grandparents who own property, or if you're an heir to property still in probate or family limbo, those addresses need monitoring too. Vacant inherited homes are the easiest targets in Texas.

- Make a list of every property in your extended family that you have a stake in.
- For each one, run steps 1 and 2. Save the baseline records.
- For deceased owners: confirm whether the estate has been formally probated. If not, talk to a probate attorney.
- For vacant properties: have someone physically visit at least monthly and check for any documents posted on the door.

## 6 Be ruthless about who you sign documents with

Almost every "induced transfer" deed-theft case starts with the homeowner signing something they didn't fully understand. The goal here is one rule: **never sign on the spot, never sign without reading, never use a notary the other party brings to you.**

- Never sign anything from an unsolicited "we buy houses" caller, mailer, or door-knocker.
- Never sign documents at a "foreclosure rescue" meeting at your kitchen table. Walk out.
- Bring your *own* notary, or use a UPS Store / bank notary you walked in to independently.
- If anyone asks you to sign blank pages "to speed things up," that's the scam. Walk out.
- When in doubt, take 24 hours and call a licensed Texas real estate broker or attorney before signing anything.

### BONUS REFERENCE

## What Texas's 2025 laws give you (in plain English)

Law	What It Does
<b>SB 16</b>	Makes "real property theft" and "real property fraud" their own felony offenses. Extends the statute of limitations to 10 years. Adds enhanced penalties when the victim is elderly, disabled, or a nonprofit.
<b>SB 1734</b>	Gives you a structured petition with standardized forms — and <b>no filing fee</b> — to challenge a forged deed in court. You'll still need an attorney, but the cost barrier is gone.
<b>SB 693</b>	Makes any notary who participates in deed theft, fraud, or forgery guilty of a state jail felony. Kills the corrupt-notary business model.

*Effective September 1, 2025. This is a plain-English summary, not legal advice. Consult a licensed Texas attorney for guidance on your specific situation.*

## EMERGENCY PROTOCOL

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# If you discover your deed has been stolen

Move fast and quietly. The longer a fraudulent deed sits in public record, the more damage it can do — second mortgages, fake "sales" to third parties, eviction filings. Run these steps in order.

### 1 Do NOT contact the suspected thief.

Don't call, don't email, don't visit the property. You will compromise both the criminal case and any civil case. Quiet documentation comes first.

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### 2 Print and certify your evidence.

Pull the fraudulent deed, your original deed, your property tax records, and any other proof of ownership. Get certified copies from the county clerk.

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### 3 Report to the Harris County Attorney's Office.

Property fraud reporting line set up after the Martinez case. Montgomery County residents: contact the Montgomery County DA's office directly.

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### 4 File a police report.

With the local agency where the property is located. You'll need this for the criminal case and the title insurance claim.

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### 5 Contact the Texas Attorney General's office.

Their consumer protection division now coordinates with local DAs on deed-theft cases under SB 16.

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### 6 Hire a real estate attorney experienced in QUIET TITLE actions.

A quiet title lawsuit is the legal mechanism that asks a court to invalidate the fraudulent deed and restore your name. Under SB 1734, the petition is now free to file.

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### 7 File a Notice of Lis Pendens.

As soon as the lawsuit is filed. This puts the public on notice that the property's title is in dispute and freezes the thief's ability to sell or mortgage it.

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## QUICK-DIAL RESOURCES

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Resource	Website	Phone
Harris County Clerk — Real Property Records	<a href="http://cclerk.hctx.net">cclerk.hctx.net</a>	713-274-8600
Montgomery County Public Records Search	<a href="http://montgomery.tx.publicsearch.us">montgomery.tx.publicsearch.us</a>	936-539-7885
HCAD (Harris County Appraisal District)	<a href="http://hcad.org">hcad.org</a>	713-957-7800
MCAD (Montgomery County Appraisal District)	<a href="http://mcad-tx.org">mcad-tx.org</a>	936-756-3354
Texas Attorney General — Consumer Protection	<a href="http://texasattorneygeneral.gov">texasattorneygeneral.gov</a>	800-621-0508
Harris County District Attorney — Public Integrity	<a href="http://app.dao.hctx.net">app.dao.hctx.net</a>	713-274-5800
Texas Real Estate Commission	<a href="http://trec.texas.gov">trec.texas.gov</a>	512-936-3000

FREE — NO OBLIGATION

## Want a free Deed Health Check?

I'll personally pull your Harris or Montgomery County deed records, cross-reference them with the appraisal district, and flag anything that looks off — at no cost, no commitment, no sales pitch. It takes me 15 minutes and could save your home.

[Request a Deed Health Check](#)

[springhomesearch.com/contact](http://springhomesearch.com/contact) · Spring, TX

