



Circular

Division: Land and Property Information Division
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Mortgage frauds involving counterfeit Certificate of Title

The Department of Lands is officially registered in the Australian Business Register and also registered for GST. Its ABN is 21 804 973 362

This circular is issued to advise all LPI customers, especially mortgage brokers, banks and other organisations involved in the lending or conveyancing process that a mortgage fraud scheme is currently operating in Victoria affecting land in NSW. Recently, two counterfeit titles have been identified by LPI affecting the same property.

The counterfeits are being used as security to obtain mortgages. They have been produced by superimposing details of a genuine title on forged certificates in the format used prior to the introduction of certificates with enhanced security features in January 2004. The two counterfeits are of reasonably high quality and were used in conjunction with forged identity documents purportedly proving that the fraudster was the registered proprietor of the land in the title. Both counterfeit titles were laminated, possibly to avoid scrutiny in relation to paper texture and thickness.

Conveyancing practitioners who are approached by potential clients previously unknown to them should act with extreme caution. Practitioners are strongly advised to seek confirmation from LPI of the authenticity of any Certificate of Title offered by such clients particularly where the format of the certificate does not incorporate security features introduced in 2004. This action should be taken at the beginning of the process, well before settlement and release of any monies.

Further information

Anyone wishing to confirm the authenticity of a Certificate of Title involved in a proposed transaction should bring it to the ground floor of LPI's Queens Square office at 1 Prince Albert Road Sydney where the document will be inspected by experienced LPI officers. Telephone inquiries can be directed to LPI on 02 9228 6713. Customers located outside the Sydney metropolitan area should call 13000LANDS (1300 052 637).

More information about the format of certificates issued from January 2004 is available in the fact sheet 'NSW Certificates of Title: new security features' published on our website www.lands.nsw.gov.au.

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