

Combining the efforts of the state, represented by law enforcement agencies, and civil society will produce the expected results.

However, this will not be enough if we do not coordinate and coordinate actions, which is primarily due to the presence of common goals and objectives in the field of struggle with crime. Thus, the fight against crime as a form of socio-legal activity is that properly formulated goals determine the main directions of struggle against this phenomenon, act the mobilizing factor is the criterion for evaluating the effectiveness of law enforcement agencies in the fight against crime.

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### **PROPERTY FRAUD IN THE USA**

**Property**, an object of legal rights, which embraces possessions or wealth collectively, frequently with strong connotations of individual ownership. In law the term refers to the complex of jural relationships between and among persons with respect to things. Because property law deals with the allocation, use, and transfer of wealth and objects of wealth, it must reflect the economy, family structure, and politics of the society in which it is found. Finally, because it deals with such fundamental issues as the economy and the structure of the family, property law also reflects the politics of the society in which it is found.

What distinguishes the Western property system from the systems of most, if not all, other societies is that its category of private property is a default category. The legal concept of property in the West is characterized

by a tendency to agglomerate in a single legal person, preferably the one who is currently in possession of the thing in question, the exclusive right to possess, privilege to use, and power to convey the thing [1].

Problems begin, in the USA as well as around the world, from corrupt notary. It is the illicit trade of grifters, who, in the search of suitable scores, scour public rolls for properties behind in taxes or mortgage payments, or simply held for decades by a single owner. Sometimes neighborhood gossip is enough to turn up a house all but abandoned by its owner. Once the mark is settled on, a deed is forged, sometimes with the aid of a compliant notary, and ownership is transferred to the thief. The property is then flipped for a quick profit[2].

The reason this scam is successful is that county recorders are not required and have no ability to verify the information on the deed. Their main focus is whether the forms were completed entirely and that the fees are paid. Without additional tools, fraudulent deeds cannot be identified until the scam has run its course. Homeowners are completely vulnerable as it is impossible to protect themselves from this scam. Their credit rating may be destroyed in the process as it appears they have defaulted on their mortgage. These victims may spend thousands of dollars in legal representation to defend themselves against the mortgage company and thousands more to repair their credit rating and reputation [3].

#### How a House can be stolen

1. Sheriff's sales lists and public records are searched for properties with unpaid taxes and overdue mortgages. Deeds are scoured for properties that have been off the market for decades, a sign they might be abandoned with dead or absent owners.

2. A visit is paid to the property to chat up neighbors — is the owner dead? Does anybody stop by? Are there family members who show interest in the house?

3. A deed is forged. A blank deed can be purchased for a few dollars and a sale fabricated. A crooked notary is used to validate the document. Sometimes a notary's signature and seal are simply forged.

4. The doctored deed is filed with the city deed room in City Hall. A modest transfer tax is paid and the property now belongs to the thief.

5. The property is flipped. Sometimes it is transferred first to a confederate or fictional buyer to launder the title's shady history. Ultimately it is sold to a legitimate buyer, often a developer, for cash.

Despite efforts to crack down on the practice, the city deeds office keeps approving bogus sales. While a person submitting a deed is asked to provide identification and be photographed, little more is done to check on the veracity of transactions they are recording.

In the USA city officials have been struggling for years to get a grip on deed fraud. For more than a decade, the cities have been alerting homeowners by mail whenever a deed selling their properties is processed. People taking deeds to City Hall to record transfers are asked to show identification and be photographed.

Some urge that require notaries be required to take thumbprints of sellers. California has done this for almost 25 years. The requirement is also backed by the National Notary Association. State legislators from Philadelphia have introduced bills to mandate thumbprints, but the legislation has never made it out of committee.

In 2014, the state legislature overhauled the law governing notaries. As part of the measure, state regulators were given the option to conduct criminal-records checks on notaries. The state Secretary of State's Office, the overseer of notaries, has opted not to [2].

Some hard-hit counties have employed expensive task forces in an attempt to address the issue and others may implement thumbprint records on all notarizations [3].

Community Legal Services in Philadelphia have urged another change: Computerize deed records so notaries involved in multiple suspect sales can be more easily identified [2].

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