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BECKY LANDRUM
County Clerk, Hunt County, Tex.
By 

PROP

MARK HUTTON
Territory Manager

563.345.1252 | Office
563.723.9326 | Cell
MarkH@Fidlar.com



Hunt County Clerk

March 24, 20



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TIPS Contract Number 210602

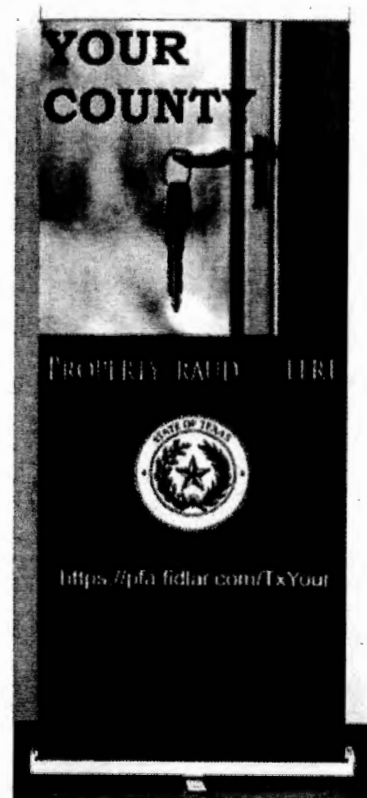
PROPERTY FRAUD ALERT PROPOSAL

Hunt County Clerk

PROJECT OVERVIEW

The purpose of this proposal is to provide Property Fraud Alert (PFA) software and support services pricing. The quote includes the following items:

- County website landing page PFA link
- Personalized county PFA landing page
- PFA configuration
- PFA database export configuration
- Delivery of PFA launch kit:
 - Press release development
 - Banners
 - Flyers
- FIDLAR customer bilingual support:
 - Help property owners register
 - Respond to alert inquiries
 - Look up documents remotely



844-746-9164

<https://pfa.fidlar.com/TXYour>

PROPERTY FRAUD ALERT PROPOSAL

Hunt County Clerk

I. WHAT IS PROPERTY FRAUD ALERT?

FIDLAR is proud to be the only firm in Texas offering Property Fraud Alert (PFA). PFA is a hands-free program for counties that provides alerts to your citizens when documents are recorded at your office. Citizens can sign up via a county-branded website or via phone to have their information monitored. All public interaction and support are provided by FIDLAR and the program is free to all of your constituents.

Property Fraud Alert is an internet-based system that automatically alerts your constituents via email or phone, each time there is recording activity on a property owned by them. Upon notification, your constituents can then verify that this activity was initiated by them and not by someone attempting to commit property fraud.

Threats and Vulnerabilities

Serious Public Threat for Property Theft: By default, the public recording system is not designed to protect property owners, so *Property Fraud Alert* can help fill the void, creating a valuable resource protecting your officials, employees, and citizens.

Unaware of Falsely Filed Liens: From disgruntled contractors to unforgiving ex-spouses and sovereign citizens, the instance of false liens is on the rise. A lien can make the purchase, sale or re-financing of a property impossible until all liens have been lifted – which can cost thousands of dollars in legal fees.

Vulnerable County Officials and Employees: In the last few years, a trend has developed where people with vendettas against public officials have filed fraudulent liens against the officials' privately-owned real estate.

Types of Fraudulent Activities

- **Foreclosure rescue schemes**
Tricking people in foreclosure that the fraudster is helping them pay their home off
- **Loan modification schemes**
Similar to a foreclosure rescue, to falsely help people who are behind on mortgage payments
- **Illegal property flipping**
Property is purchased, falsely appraised at a higher value, and then quickly sold.

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- **Equity skimming**
An investor may use a straw buyer, false income documents, and false credit reports to obtain a mortgage loan in the straw buyer's name
- **Home equity conversion mortgage (HECM)**
Targeting seniors with false reverse mortgages

How Real is the Threat?

Clerks cannot reject based on an assumption of document validity.
Counties cannot verify the identification of persons recording legal instruments.
People do not check their deed.
Elderly are the most vulnerable to mortgage fraud.
"It's easier to steal a home than it is to steal a car."

Fake deeds allegedly filed from prison to steal North Texas properties
'Dirty' property deeds have become so troublesome that federal and local law enforcement are forming a task force.

Author: Tanya Biderer, Mark Smith
Published: 6:08 PM CST November 22, 2019
Updated: 10:22 PM CST November 22, 2019

DALLAS — Arnoldo Ortiz made his money stealing — at least 25 homes or other properties in Dallas County alone.

FBI FEDERAL BUREAU OF INVESTIGATION
CONTACT US ABOUT US MOST WANTED NEWS

Dallas Division

Home - Dallas - Press Releases - 2012 - All Defendants Sentenced in More Than \$20 Million Mortgage Fraud Scheme Led

All Defendants Sentenced in More Than \$20 Million Mortgage Fraud Scheme Led by Former Dallas Cowboy Eugene Lockhart

U.S. Attorney's Office Northern District of Texas
December 14, 2012 (214) 659-3600

DALLAS—Eugene Lockhart, Jr. was sentenced this week by U.S. District Judge Jorge A. Solis to 34 months in federal prison and ordered to pay approximately \$2.4 million in restitution following his guilty plea to one count of conspiracy to commit wire fraud, stemming from his leadership role in a massive mortgage fraud scheme that he and others ran in the Dallas area from approximately 2002 to 2005. Lockhart, of Carrollton, Texas, is the last of 10 defendants who were convicted in the scheme to be sentenced. Lockhart played for the Dallas Cowboys from 1984 to 1990 and used his name and fame, according to evidence in the case, to get business and further the scheme. Judge Solis ordered that Lockhart, who has been on home confinement, surrender to the Bureau of Prisons on January 16, 2013. U.S. Attorney Sarah R. Siskaha of the Northern District of Texas made the announcement.

Dirty deeds: An alleged real estate scam from beyond the grave

Deed
able consideration, receipt of which is hereby
ty in the city of
Province State of

By Tanya Biderer and Mark Smith - WFAA
May 30 2019 1:04pm EDT

IN THIS ARTICLE
Paul Dodson's great-grandparents died years ago, along with his grandmother. So, how did their signatures recently appear on wacky deeds handing over the family home to a company operated by a Dallas-area real estate investor?

TRENDING

Some examples of recent scams in Texas – 2 from 2019. The November 2019 news report uncovered fake deeds filed from prison!

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PFA is Simple and Effective

Registration via PFA Webpage is straightforward and easy to use.

We cross check ALL recordings with registrant's names.

We then send an alert to the registrant via email message or by voicemail for subscribers who are not tech savvy (this applies to a lot of seniors).

The email alert can link directly to your public search site, allowing the public to locate the document in question.

Dear John Smith

This is a confirmation of an online transaction placed with Fidlar Technologies for your www.propertyfraudalert.com subscription.

Thank you for your order, please call 1-844-746-9164 for any questions. Your satisfaction with this service is important to us.

Fidlar Technologies

Subscriber Id: 174874

PROPERTY FRAUD ALERT PROPOSAL

Hunt County Clerk

II. PFA SERVICE AGREEMENT

Property Fraud Alert Subscription Methodology

Subscribers will have access to sign up for this service via telephone or through the PFA (www.propertyfraudalert.com) web site.

Property Fraud Alert Service Terms and Conditions

The County agrees to participate in the PFA Service by providing the index data required and permitting the use of this information in order to monitor and identify (via the PFA Service) individuals' identity only for the purposes of possible fraudulent activity. The County understands that PFA is a service provided by FIDLAR in order to offer individual identity alerts to all participating users. The County will post index data via a data format mutually agreed upon by FIDLAR and the County to a SFTP site, at interval timings under full discretion of the County. The data once received by the SFTP site will then be processed by the PFA system service which is running on a secured system server behind firewall technology. FIDLAR reserves the right to make changes to the PFA service as deemed necessary.

FIDLAR agrees NOT to retain subscriber's information beyond time period needed to perform PFA services.

FIDLAR agrees that it may NOT use or share County's data in any way other than the method outlined above for the PFA service, without the express written consent of the County. FIDLAR agrees to provide needed hardware, technology, and software in order to perform needed search and notification to subscribers.

Annual Support

The PFA (Property Fraud Alert) support program associated with this Statement of work will become effective upon project implementation sign-off and Go-Live acceptance.

Completely hands-free for the county

FIDLAR customer support staff will help people register, respond to alert inquiries, and look-up

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documents remotely

Live phone support 10-hours a day

Bilingual alerts and bilingual support available

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Hunt County Clerk

III. PROJECT PRICING

Project Name: Property Fraud Alert System Implementation				
	<ul style="list-style-type: none"> - PFA software setup and implementation services <li style="padding-left: 20px;">- Property Fraud Alert Software <li style="padding-left: 20px;">- Installation \ Configuration** - County website landing page PFA link - Personalized county PFA landing page - PFA database export configuration - Press release development - PFA launch kit; <ul style="list-style-type: none"> - Banners x 10 - Flyers x 1000 - Buttons x 25 <p>County can re-order consumable items when necessary. Pricing will be based on items and volume ordered.</p>			\$11,000.00
	<ul style="list-style-type: none"> - Annual Support and Software Maintenance <p>** Integration fees from your land records vendor are not included. ** If installation/configuration deviates from description in Property Fraud Alert Terms and Conditions additional costs may apply.</p>			\$2,500.00
Pricing		Units	Each	Extended
	- PFA - Software setup and implementation services:	1	\$11,000.00	\$11,000.00
	- Annual Support-PFA (Fixed for three years)	3	\$2,500.00	\$7,500.00
	Sub-Total			\$18,500.00

Property Fraud Alert Service Agreement

Hunt County, TX
County Clerk's Office

Property Fraud Alert Description:

Fidlar Technologies (Fidlar) Property Fraud Alert (PFA) service is designed to monitor, identify and notify individuals whose name has been indexed from a document recorded in the Hunt County Clerk's Office. Hunt County Clerk (CLIENT). PFA allows subscribers the ability to have their personal/business name monitored within the CLIENT's office in order to track possible fraudulent activity. PFA allows for free subscriptions via the PFA website and is accessed by the potential subscriber. Subscribers will be notified only when the name they have submitted is used in any recording activities within the CLIENT's office. The alert notification methods provided as options to the subscriber (and selected at the time of subscription) are either email or phone.

The attached Addendum A is a listing of the unique features provided by PFA and must be accepted at the time of the signing of this agreement.

Property Fraud Alert Service Terms and Conditions:

CLIENT agrees to participate in the PFA Service by providing the index data required (at no cost to Fidlar) and permitting the use of this information in order to monitor and identify (via the PFA Service) individuals' identity only for the purpose of possible fraudulent activity. CLIENT understands that PFA is a service provided by Fidlar in order to offer individual alerts to all participating users. CLIENT will post index data via a data format mutually agreed upon by Fidlar and the CLIENT to a FTP site, at interval timings under full discretion of the CLIENT. The data once received by the FTP site will then be processed by the PFA system service which is running on a secured system server behind firewall technology. Fidlar reserves the right to make changes to the PFA service as deemed necessary.

Fidlar agrees NOT to retain subscriber's information beyond time period needed to perform PFA services unless required under another agreement.

Fidlar agrees that it may NOT use or share CLIENT's data in any other way other than the method outlined above for the PFA service, without the express written consent of the CLIENT.

Fidlar agrees to provide needed hardware, technology and software in order to perform needed search and notification to subscribers.

PFA Termination:

The license granted under this agreement, with regard to the Software, may be terminated by Fidlar for material failure of CLIENT to comply with terms and conditions of this Agreement. Within thirty (30) days after CLIENT has discontinued the use of the License program, or within ten (10) days after FIDLAR has terminated any license. The term of this agreement is three-year (3 year.) With no written communication from either side requesting cancellation, this agreement shall continue.

PFA Service Fees: TIPS Contract # 210602

One-Time charge - PFA licensing, set-up and collateral: \$11,000.00

Marketing Release Kit: Included (Qty. 10) PFA Banners, (Qty. 1,000) PFA Customized flyers, (Qty. 25) PFA Campaign Buttons. Fidlar will customize, print and ship. Press Release Template Kit and (1) Digital File Transfer containing print-ready files of customized printed materials.

Annual Maintenance and Support: \$2,500.00 per year

Annual Maintenance and Support Fixed for Three (3) years.

Annual support includes the PFA services described herein and in Addendum A. Annual fee is subject to change based on mutually agreed upon changes/additions/deletions to the PFA service as described in the agreement. Changes/additions/deletions are not guaranteed, but if considered, may result in a proposal for changes in the fee amount.

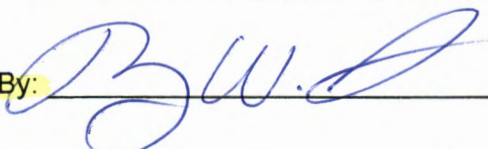
CLIENT REPRESENTS THAT THIS AGREEMENT HAS BEEN READ AND IS ACCEPTED

Hunt County, TX

Fidlar Technologies

Dated: 4-12-22

Dated: _____

By: 

By: _____

Name: Bobby W. Stovall

Name: _____

Title: County Judge

Title: _____

Addendum A

PFA Value Provided to the Hunt County, TX Clerk's Office

- Automatic notification system: Registered constituents receive an email or personal phone call (from Fidlar) each time a document is recorded in their name. The county does not have to worry about cards to mail or address lists to maintain.
- Flexible sign-up processes: Constituents can sign up via the PFA website or for those not comfortable doing so online or for those who do not have access to a computer; sign-up is available by calling the dedicated PFA toll-free number staffed by Fidlar.
- Notifications are sent out upon the recording of any document. Deeds are not the only damaging document that can be fraudulently filed or recorded. Powers of Attorney, satisfactions, etc., can also lead to fraudulent activity. PFA notifies the subscriber any time any document is recorded in the name registered with Fidlar.
- PFA is an opt-in notification system. Once subscribed, the constituent does not have to check in on a website for notification status. Email notifications are sent within 24 hours of the document being made available to Fidlar or the next business day, should the 24-hour period fall upon a weekend or holiday. Phone notifications are attempted within 48 regular business hours of the document being made available to Fidlar. When calling a subscriber with an alert notification, Fidlar will attempt the call twice (in consecutive days) and leave voicemails. If a return call is not received, Fidlar will make a third attempt one week after the first call was made. If no return call is made after the third attempt, the call will be closed.
- A customized PFA website has been created for the Clerk's office. The Clerk's office will have the right to select up to five (5) graphics to be used on the customized homepage.
- PFA requires no changes to existing recording workflow.
- No training required for county employees.
- PFA provides for customization of the email notification verbiage.
- The custom PFA website for the Clerk's will be managed by Fidlar.
- PFA provides an online administration tool for use within the Clerk's office for the purpose of monitoring subscription levels. Also available via the administration tool is the ability to access the current list of subscribers contact information as well as a list of notification alerts that have been sent.

- The call-center that provides live follow-up to PFA subscribers is fully maintained and staffed by Fidlar. This call-center is staffed from 7:00am - 8:00pm CST and is housed at our corporate office in Davenport, IA. This call center will handle the following calls
 - Incoming calls from constituents who wish to sign-up but are either hesitant to do so over the Internet or don't have a computer. Typically, this represents a more elderly demographic.
 - Incoming calls from subscribers who have received alerts and have questions. Historically, our attendants are able to answer incoming questions to the subscriber's satisfaction. However, in the event that a question remains that goes beyond our capabilities, it will be forwarded to the county office.
 - Outgoing calls providing alerts. Subscribers have the ability to receive alerts via email or phone. Those that opt to receive alerts via phone receive a call from one of our call center attendants. We will make three outgoing calls (and leave a personal message, if needed) to insure that we have ample opportunity to connect with the subscriber.