

Mortgage Fraud Is Real And Can Cause Lasting Harm

Forensic Document Expert Announces a Solution for homeowners and law enforcement

TORONTO, ONTARIO, CANADA, April 1, 2023 /EINPresswire.com/ -- Dwayne Strocen, President of [Docufraud Canada](#) an expert in forensic document examination announces a renewed effort to tackle the growing incidence of mortgage and title fraud across Canada. Equifax has said it has seen a 52 percent increase in mortgage fraud cases since 2013. A forensic [document expert](#) is commonly engaged by law enforcement and attorneys to establish and prove the genuineness of signatures, handwriting or altered documents.



Forged Signature

There are two very common scenarios that thieves use to perpetrate their crime:



A Forensic Document Expert is a critical step in the process of establishing the genuineness of a signature used for the purpose of Identity Theft.”

Dwayne Strocen

1. Title Fraud - The homeowner departs on vacation and leave their home unattended for several weeks. Thieves impersonate the homeowner by using fake identification to transfer title and sell the property without the homeowners knowledge;
2. Mortgage Fraud – Fraudsters apply for a mortgage or second mortgage while successfully impersonating the homeowner. The homeowner is completely unaware until missed mortgage payments begin to mount.

In both instances the homeowner has fallen victim to identity theft. Identity theft is not new however the value of a home is large and no doubt a temptation for those inclined to steal from the innocent. Generally, identity theft is described as someone using fake identification to impersonate another person. During the pandemic many banking and financial transactions were done virtually. In most instances lawyers, bankers and realtors had never met the

fraudster except virtually. The homeowner is not the only victim, all parties involved have been duped, establishing liability can be challenging.

First steps, and the challenge for police and all parties is to establish the home owner as an unwitting victim who was not the author of the documents bearing their signatures. Prevention is no longer the prime area of concern. Of immediate importance is regaining control to prove ownership or to establish the homeowner has been targeted in a larger pre-meditated scheme. The process can take months but there is another way to demonstrate and provide the evidence needed.

Courts have long accepted testimony of forensic experts. Docufraud Canada examiners specialize in the forensic science of Documents, known as a Forensic [Document Examiner](#). Our forensic examiners are recognized in jurisdictions worldwide. We are announcing a renewed effort to provide expertise to all parties for the forensic examination of signatures on mortgage applications, real estate and legal documents to determine their genuineness.

A forensic examiner will examine a signature under magnification to compare a variety of characteristics. Most people can identify pen pressure, slant or spacing. When a signature is viewed using instruments such as a Stereo Zoom Microscope, other characteristics come into view. Some of these are fluidity, stop and starts, overwriting, beginning and ending strokes, (to name only a few). It takes a skilled and trained eye to know what differentiates a real signature from a forgery.

Litigation to regain title or to establish a case of identity theft is often fraught with all sorts of legal challenges. It is recommended the first step should be to prove the purported signature on the documents in question were not signed by the homeowner.

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