As Vacant Land Fraud Surges, Dallas Company Publishes Free 7-Step Seller Verification Guide

With 62% of U.S. title fraud now targeting vacant land, TerraFunded publishes the seven free checks buyers can run on any seller — including the company itself.

DALLAS, TX, UNITED STATES, June 10, 2026 /EINPresswire.com/ -- Vacant land has become the primary target of real estate title fraud in the United States, and a Dallas-based land company is responding with an unusual strategy: teaching buyers how to investigate land sellers — and asking them to start with the company itself.

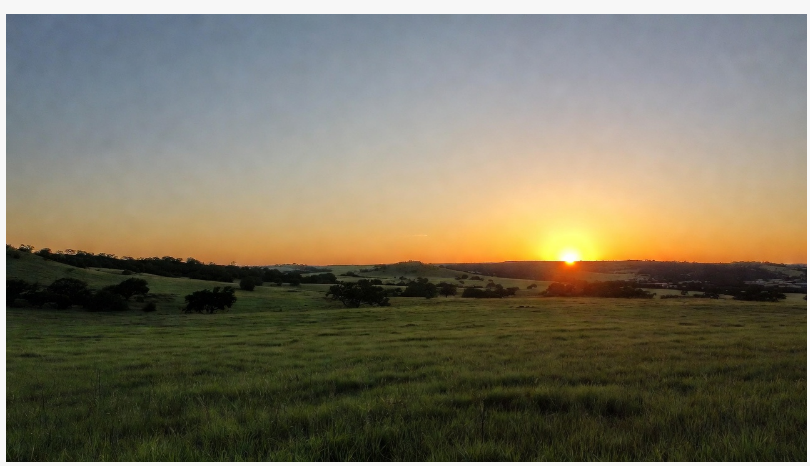
> "A legitimate seller has nothing to hide. If a company gets impatient when you try to verify them, that impatience is your answer. We published the checklist and we ask buyers to run it on us first"
>
> *Rodrigo Blanco, Founder of TerraFunded*

TerraFunded, which has sold more than $15 million of owner-financed Texas land to over 350 families since 2021, has published a free, public [guide to verify any Texas land seller]() before money changes hands. The guide details seven checks — all free and based on public records — that expose seller impersonation fraud in under an hour.

The timing responds to an alarming national trend. According to the National Association of Realtors' 2025 Deed & Title Fraud Survey, 62 percent of title fraud cases reported over the past year involved vacant land, while owner-occupied homes accounted for just 12 percent. A 2024 study by the American Land Title Association found that 28 percent of title companies had faced at least one seller impersonation attempt, with forged notary credentials appearing in 43 percent of those cases.

"Vacant land is the perfect target," said Rodrigo Blanco, founder of TerraFunded. "There is no occupant to notice anything, the real owner often lives in another state, and everything a scammer needs — ownership records, mailing addresses, mortgage status — is public. The same public records that enable the fraud can defeat it. Buyers just need to know where to look."

The seven checks in the company's guide to verify any Texas land seller cover: confirming the owner of record at the county appraisal district; pulling the deed history at the county clerk; verifying the seller's business entity through the Texas Comptroller; requiring a closing at a licensed title company; confirming the title company's license with the Texas Department of Insurance; verifying the seller is a real person through a video call or property visit; and independently confirming wire instructions by phone before sending any money.



According to Blanco, the single most efficient filter is one question: "Which title company are we closing at?" A title company's core function is verifying that the seller actually owns the property — a verification no impersonator can survive. "Every shortcut a scammer proposes is designed to remove the people whose job is to catch him," Blanco said. "A seller who wants to skip the title company to 'save you fees' has answered your question."

In an industry where skepticism toward direct land sellers runs high, TerraFunded has taken the unusual step of inviting that skepticism. The company publishes its legal entity, Longhorn Money Services, LLC, its Dallas address, and its closing process, and encourages prospective buyers to run all seven verification checks on the company before purchasing. The verification guide is part of a larger free library of buyer education the company maintains, including a 27-point checklist for buying rural Texas land covering water, septic, legal access, mineral rights and flood zones.

The company sells 10-acre tracts in rural North Texas counties through owner financing, a structure in which the seller carries the buyer's note — typically with 5 percent down over a 10-year term — and the buyer receives a recorded Warranty Deed at a title company closing on day one. The model serves families that traditional banks frequently decline, including self-employed buyers and first-generation immigrant families without conventional credit histories.

"Most of our buyers are families who were told 'no' by a bank, not because they can't afford the land but because they don't fit the paperwork," Blanco said. "Those are exactly the buyers fraudsters target hardest, because they're used to being rushed and dismissed. Education is the best protection we can give them — even when that education is how to investigate us."

The full verification guide, the rural land checklist, and the company's complete buyer education library are available free at terrafunded.com/blog.

About TerraFunded

TerraFunded, operated by Longhorn Money Services, LLC, is a Dallas-based company that sells rural Texas land with seller financing. Founded in 2021, the company has closed more than $15 million in land sales to over 350 families. All transactions close through licensed Texas title companies with Warranty Deeds recorded at closing. More information: https://terrafunded.com

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