



STATE REPRESENTATIVE

**GARY HEBL**

46TH ASSEMBLY DISTRICT

TO: ASSEMBLY COMMITTEE ON CONSUMER PROTECTION  
FROM: REPRESENTATIVE GARY HEBL  
RE: SUPPORT FOR 2013 AB 592  
DATE: JANUARY 7, 2013

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Chairman Thiesfeldt, thank you holding a hearing on AB 592. I would also like to thank Representative Ripp and Senator Olsen for authoring this legislation.

The issue of deceptive consumer solicitations that charge consumers exorbitant fees for public records was first brought to my attention by several of my clients in the course of my legal practice. I represent many new homeowners in my private practice who were alarmed by solicitations they received in the mail that appeared to be from a governmental office and implied that the property owner attain a copy of their deed in order to confirm their ownership interest in their property. The solicitations often contain a phony deadline by which the property owner must purchase a copy of their deed or else suffer some potential adverse consequence.

The solicitations sent to my clients offered to provide a copy of their deed for \$89, even though the Dane County Register of Deeds charges only a few dollars for a deed copy. According to the Wisconsin Register of Deeds Association (WRDA), similar solicitations have been received by property owners across the state for the past several years. What is clear from all of these solicitations is that they are misleading, overpriced and offer nothing of real value to the consumers whom they solicit. These solicitations are presented in a format to appear as if they originate from a government office and require some affirmative action by the consumer.

Wisconsin has long prided itself on creating a healthy commercial environment that rewards honest businesses and treats consumers fairly. As a result, we have some of the strongest consumer protection laws in the country that help to promote transparent commercial transactions. Unfortunately, a few unscrupulous businesses have found a way around these laws in order to try and fool consumers into purchasing wholly unnecessary and overpriced services with these deceptive, but legal, public record solicitations.

The passage of AB 592 will put an end to these deceptive practices by enacting the following provisions: (1) requiring adequate disclaimer provisions on such solicitations; (2) prohibiting any attempt to make the solicitation appear to come from a government entity or impose a deadline; (3) limiting the fees that can be charged; (4) requiring solicitors to provide notice to local Register of Deeds so that the Register of Deed can put property owners on notice regarding these solicitations; and, (5) empowering the Department of Agriculture, Trade and Consumer



STATE REPRESENTATIVE  
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46TH ASSEMBLY DISTRICT

Protection (DATCP) and the Department of Justice (DOJ) to bring legal action against any solicitors that violate the provisions of the bill.

This legislation was crafted with the valuable input of DATCP, DOJ and the Wisconsin Register of Deeds Association so that it best protects Wisconsin consumers and promotes fair business practices. I am very pleased to see that it has garnered strong bipartisan support and I encourage members of the committee to join the many cosponsors of AB 592 and support this worthwhile legislation.



# KEITH RIPP

STATE REPRESENTATIVE ★ 42<sup>ND</sup> ASSEMBLY DISTRICT

January 7, 2013

## Testimony on Assembly Bill 592

Representative Keith Ripp

Assembly Committee on Consumer Protection

I want to thank Chairman Thiesfeldt and committee members for allowing me to present testimony today in favor of Assembly Bill 592.

Senator Olsen and I have authored this legislation at the request of our Register of Deeds to address a growing scamming issue in Wisconsin. Over the past few years, there has been a significant increase in deed-processing schemes that target new and existing homeowners. Homeowners receive official-looking notices recommending they obtain a deed to their home in order to confirm their ownership in the property for a fee of \$80-\$90. However, these deeds are often readily available for almost no cost from the local Register of Deeds.

I have included a few examples of these scam notices from Dane, Washington, and Winnebago counties with my testimony. As you can see, the document is official in nature and misleading for several reasons.

1. *The letter refers to a "Local Records Office."* This title can be misleading, especially to new homeowners who have just moved into the area. The "Local Records Office" **is not** the Register of Deeds.
2. *The letter includes detailed property information.* This property information is public record, but serves as another way for these companies to make themselves seem official.
3. *The letter includes a fee and a "please respond by" date.* The date included appears as a false deadline. The fee, typically between \$80-\$90, is also far more than the local Register of Deeds would charge for the same document.
  - a. While not included in any of these examples, some letters contain a fictional "Final Notice" date with an equally fictional \$35 late fee.

For new homeowners, the home-purchasing process is filled with extensive paperwork at every stage. Receiving a notice like this in the mail can confuse homeowners into purchasing documents they do not absolutely need for fees that are unrealistically high. During one of the most significant and confusing processes of life, it is important that we protect new and existing homeowners from this scam.

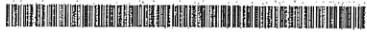
AB 592 does the following:

1. It would require that any solicitation of a fee provide a copy of a public record include a disclaimer. The disclaimer must:
  - a. Appear in at least 24-point font.
  - b. Include language explaining that the company is not affiliated with a government and that action and payment are entirely voluntary.
  - c. Include contact information for the governmental office that has custody of the public record.
  - d. Include the fee/cost that said governmental office would charge for the same document.
2. It prohibits solicitors from using documentation in a form that makes it appear to be from a government agency or from imposing a legal duty on the solicited person.
3. It prohibits the solicitor from charging any more than **four** times what the Register of deeds would charge for the same document.
4. It requires the solicitor to provide a copy of their solicitation document to the local Register of Deeds 15 days before sending it out. The Register of Deeds is not required to keep the copy.
5. It gives DATCP and/or the Department of Justice the ability to bring action against any solicitor that violates the provisions of the bill.
  - a. It also allows the court to order refunds of moneys paid to a violator –AND–
  - b. It also creates a forfeiture of up to \$100 for each document that violates the provisions of the bill.

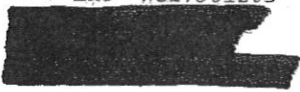
Thank you members, I ask for your support and I would be more than happy to answer any questions.

LOCAL RECORDS OFFICE  
 1213 N Sherman Ave. #341  
 Madison, WI 53704  
 Phone: (800) 775-9059

THIS SERVICE TO OBTAIN A COPY OF YOUR DEED OR OTHER RECORD OF TITLE IS NOT ASSOCIATED WITH ANY GOVERNMENTAL AGENCY. YOU CAN OBTAIN A COPY OF YOUR DEED OR OTHER RECORD OF YOUR TITLE FROM THE COUNTY RECORDER IN THE COUNTY WHERE YOUR PROPERTY IS LOCATED.



\*\*\*\*\*LRO WUI7361203 DIGIT-23



*include annual cost*

Please Respond By:  
**01/08/2013**

**LOCAL RECORDS OFFICE** *Misleading title*

Local Records Office provides a copy of the only document that identifies as the property owner of , by a recently recorded transferred title on the property.

Local Records Office provides a property profile where you can find the property address, owner's name, comparable values, and legal description or parcel identification number, property history, neighborhood demographics, public and private schools report.

Records obtained through public information show a deed was recorded in your name on 2012-11-07 which indicates your ownership and interest in the specified property below.

**DANE COUNTY PUBLIC INFORMATION** *Misleading & S. gov. entity*

Legal Property Address:

Purchase or Transfer Date:	2012-11-07	Year Built:	N/A	Property ID:	0911-314-7641-2
Doc Number:	4930655	Lot Sq Ft:	N/A	Improvements:	\$115,500
Sale Amount	N/A	Square Feet:	N/A SF	Use Code:	1001
Assessed Value:	\$133,500	Pool:	N/A	2nd Owner Name:	N/A

For a complete property profile and an additional copy the only document that identifies you as a property owner usually called deed, please detach coupon and return with an \$89 processing fee in the envelope provided. You will receive your documents and report within 21 business days.

Upon receipt of your processing fee, your request will be submitted for documents preparation and reviewed. If for any reason your request for deed and property profile cannot be obtained, your processing fee will be immediately refunded.

LOCAL RECORDS OFFICE IS NOT AFFILIATED WITH THE COUNTY IN WHICH YOUR DEED IS FILED IN, NOR AFFILIATED WITH ANY GOVERNMENT AGENCIES. THIS OFFER SERVES AS A SOLICITING FOR SERVICES AND NOT TO BE INTERPRETED AS BILL DUE. THIS PRODUCT OR SERVICE HAS NOT BEEN APPROVED OR ENDORSED BY ANY GOVERNMENTAL AGENCY, AND THIS OFFER IS NOT BEING MADE BY AN AGENCY OF GOVERNMENT. THIS IS NOT A BILL THIS IS A SOLICITATION YOU ARE UNDER NO OBLIGATION TO PAY THE AMOUNT STATED, UNLESS YOU ACCEPT THIS OFFER. LOCAL RECORDS OFFICE OPERATES IN ACCORDANCE TO WISCONSIN ADMIN CODE § ATCP 127.44.

\*\*Please detach coupon and mail with your check\*\*

CODE: WUI7361203

PROPERTY ID NO.	SERVICE FEE	PLEASE RESPOND BY:	CHECK No.
0911-314-7641-2	\$ 89.00	01/08/2013	

*false deadline*



MAKE CHECK PAYABLE TO:  
**LOCAL RECORDS OFFICE**  
 1213 N Sherman Ave. #341  
 Madison, WI 53704

Please check box if your mailing address is different and print mailing address on reverse side.

Your Phone Number: ( ) \_\_\_\_\_  
 Please write the PROPERTY ID NO. On the lower left corner of your check.

2

RECORD RETRIEVAL  
544 E Ogdan Ave Ste. 700-203  
Milwaukee, WI 53202  
PHONE: 888-851-4485

THIS SERVICE TO OBTAIN A COPY OF YOUR GRANT DEED OR OTHER RECORD OF TITLE IS NOT ASSOCIATED WITH ANY GOVERNMENTAL AGENCY. YOU CAN OBTAIN A COPY OF YOUR GRANT DEED OR OTHER RECORD OF TITLE FROM THE COUNTY RECORDER IN THE COUNTY WHERE YOUR PROPERTY IS LOCATED IN, FOR UP TO \$87.

DEED RETRIEVAL SERVICES

PROPERTY ID NO: [REDACTED]



[REDACTED]

West Bend, WI 53095 [REDACTED]

3-DIGIT 530



April 2011							
10	S	M	T	W	T	F	S
						1	2
	3	4	5	6	7	8	9
	10	11	12	13	14	15	16
	17	18	19	20	21	22	23
	24	25	26	27	28	29	30

CODE: 31411

Your reply is requested

**\*Please detach coupon and mail with your payment\***

Please Respond  
By: 04/10/2011

PROPERTY ID NO:  
[REDACTED]

**Why do we believe you need a copy of your current Grant Deed and Property Profile?**

Record Retrieval recommends that all United States homeowners obtain a copy of their current Grant Deed. This document provides evidence that the property at [REDACTED] was in fact transferred to the individual(s) [REDACTED]

A Property Profile provides a wealth of information useful to understanding a subject property's makeup. This report includes the property address, owner's name, comparable values, and legal description or parcel identification number. This report will return all pertinent property and owner information for the designated property.

Records obtained through public information show a deed was recorded in your name [REDACTED] on [REDACTED], which indicates your ownership and or interest in the specified property below.

**WASHINGTON COUNTY PUBLIC INFORMATION**

Purchase or Transfer Date: N/A

Foundation: N/A

Doc Number: 55-9D

Sale Amount: GD

Lot Code: C010

Property Zone: 20100922

Land Value ID: 156-85

Pool: N/A

Use Code: 262

Improvements: 24

Square Feet: N/A

Property ID: [REDACTED]

Legal Property Address: [REDACTED] West Bend, WI 53095 [REDACTED]

To obtain a copy of your Deed and complete Property Profile, please detach and return in the enclosed envelope with your processing fee of \$87.00. You will receive your documents and report within 21 business days.

Upon receipt of your processing fee, your request will be submitted for document preparation and review. If for any reason your request for deed and property profile cannot be obtained, your processing fee will be immediately refunded.

Record Retrieval is not affiliated with the county in which your deed is filed in, nor affiliated with any government agencies. This offer serves as a solicitation for services and not to be interpreted as a bill due.

This product or service has not been approved, or endorsed by any government agency, and this offer is not being made by an agency of the government. This is not a bill. This is a solicitation; you are under no obligation to pay the amount stated, unless you accept this offer. Record Retrieval operates in accordance to both Business and Professions Code 17533.6 & Civil Code 1716

3

LOCAL RECORDS OFFICE  
1213 N Sherman Ave. #341  
Madison, WI 53704  
Phone: (800) 775-9059

THIS SERVICE TO OBTAIN A COPY OF YOUR DEED OR OTHER RECORD OF TITLE IS NOT ASSOCIATED WITH ANY GOVERNMENTAL AGENCY. YOU CAN OBTAIN A COPY OF YOUR DEED OR OTHER RECORD OF YOUR TITLE FROM THE COUNTY RECORDER IN THE COUNTY WHERE YOUR PROPERTY IS LOCATED.

\*\*\*\*\*  
WUI4630325 DIGIT-6



Please Respond By:  
04/30/2013

LOCAL RECORDS OFFICE

Local Records Office provides a copy of the only document that identifies [redacted] as the property owner of [redacted] by a recently recorded transferred title on the property.

Local Records Office provides a property profile where you can find the property address, owner's name, comparable values, and legal description or parcel identification number, property history, neighborhood demographics, public and private schools report.

Records obtained through public information show a deed was recorded in your name [redacted] on 2013-02-22 which indicates your ownership and interest in the specified property below.

WINNEBAGO COUNTY PUBLIC INFORMATION

Legal Property Address: [redacted]

Purchase or Transfer Date:	2013-02-22	Year Built:	1920	Property ID:	11-05120000
Doc Number:	1630046	Lot Sq Ft:	6700 SF	Improvements:	\$60,400
Sale Amount	N/A	Square Feet:	1494 SF	Use Code:	1001
Assessed Value:	\$73,700	Pool:	N/A	2nd Owner Name:	N/A

For a complete property profile and an additional copy the only document that identifies you as a property owner usually called deed, please detach coupon and return with an \$89 processing fee in the envelope provided. You will receive your documents and report within 21 business days.

Upon receipt of your processing fee, your request will be submitted for documents preparation and reviewed. If for any reason your request for deed and property profile cannot be obtained, your processing fee will be immediately refunded.

LOCAL RECORDS OFFICE IS NOT AFFILIATED WITH THE COUNTY IN WHICH YOUR DEED IS FILED IN, NOR AFFILIATED WITH ANY GOVERNMENT AGENCIES. THIS OFFER SERVES AS A SOLICITING FOR SERVICES AND NOT TO BE INTERPRETED AS BILL DUE. THIS PRODUCT OR SERVICE HAS NOT BEEN APPROVED OR ENDORSED BY ANY GOVERNMENTAL AGENCY, AND THIS OFFER IS NOT BEING MADE BY AN AGENCY OF GOVERNMENT. THIS IS NOT A BILL THIS IS A SOLICITATION YOU ARE UNDER NO OBLIGATION TO PAY THE AMOUNT STATED, UNLESS YOU ACCEPT THIS OFFER. LOCAL RECORDS OFFICE OPERATES IN ACCORDANCE TO WISCONSIN ADMIN CODE § ATCP 127.44.

\*\*Please detach coupon and mail with your check\*\*

CODE:WUI4630325

PROPERTY ID NO.	SERVICE FEE	PLEASE RESPOND BY:	CHECK No.
11-05120000	\$ 89.00	04/30/2013	



Please check box if your mailing address is different and print mailing address on reverse side.

MAKE CHECK PAYABLE TO:  
LOCAL RECORDS OFFICE  
1213 N Sherman Ave. #341  
Madison, WI 53704

Your Phone Number: ( ) \_\_\_\_\_  
Please write the PROPERTY ID NO. On the lower left corner of your check.



## Luther S. Olsen

State Senator

14th District

### Assembly Bill 592 (Senate Bill 469)

### Testimony of Senator Luther Olsen

#### Assembly Committee on Consumer Protection

Thank you Chairman Thiesfeldt and Committee members for holding a hearing on Assembly Bill 592 (Senate Bill 469). Representative Keith Ripp and I appreciate the opportunity to submit testimony and discuss this bipartisan legislation which protects property owners from deed processing scams.

Over the last few years, unsuspecting homeowners have been targeted by unscrupulous businesses that attempt to solicit a fee for providing a copy of a public record. However, under current law, individuals may request a copy of a public record from a state agency or local unit of government. In many cases there is a minimal fee or no fee at all. These scam artists are using misleading tactics that attempt to reproduce government documents to prey on new and existing homeowners. Wisconsin Statute needs to reflect the ever changing times and creativity of those who wish to scam our constituents.

Assembly Bill 592 (Senate Bill 469) stipulates that a business or individual soliciting a fee for providing a copy of a record shall state on the top of the document used for the solicitation, in at least 24-point type, the following information:

1. The solicitation is not from a state agency or local unit of government
2. No action is legally required by the person being solicited
3. The information necessary to contact the state agency or local unit of government that has custody of the record.
4. The name and physical address of the business or individual soliciting the fee

Moreover, this legislation disallows a business or individual from using deadline dates to alarm constituents into action. Lastly, this bill requires that any business or individual that attempts to charge a fee for a copy of the public record, cannot charge more than 4 times the amount charged by the state or local unit of government. The Department of Agriculture, Trade and Consumer Protection will be able to investigate violations- showing scam artists that the State of Wisconsin takes consumer protection seriously.

During this hearing, you will hear many examples of these types of scams as well as testimony from local government service agencies that have firsthand knowledge of these situations.

Once again, thank you for the opportunity to submit testimony in favor of Assembly Bill 592.





## GREEN LAKE COUNTY OFFICE OF THE REGISTER OF DEEDS

**Sarah Guenther**  
Register of Deeds

Office: 920-294-4024  
FAX: 920-294-4009

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**For Immediate Release**  
**August 8, 2013**  
**To: News Media**

**From: Sarah Guenther, Green Lake County Register of Deeds**

***Get a copy of your Deed for \$2 from  
Green Lake County Register of Deeds  
Instead of Record Retrieval Services for \$87***

Green Lake County Register of Deeds Sarah Guenther says “don’t be fooled by companies offering to obtain a copy of your deed for a fee”.

“Many times you hear of companies taking advantage of citizens and I would like to inform them they do not need to send an \$87 payment to get a copy of a deed when you can walk into my office and purchase one for \$2”.

Surrounding counties have reported that letters are currently circulating to new homeowners in their areas. The company offers to complete a property profile for you for \$87 and includes the property address, owner’s name, comparable values, and legal description or parcel identification number. Guenther states the property profile is already public information in her office and you can stop by to take a look for free.

Most homeowners may already have the original deed when they purchased the property; if they cannot find it, a copy can be purchased from the Register of Deeds for \$2 for the first page, plus \$1 for each additional page. Fees are governed by Wisconsin State Statute 59.42(2)(b). The number of pages per deed averages one to two pages.

“The Wisconsin Register of Deeds Association works hard to share information with citizens and has encountered many different companies offering the same service.” The fine print on the letter states the offer serves as a solicitation for services and the citizen is under no obligation to pay the amount stated. Unfortunately, they mislead you into believing if you go to the county office, you can wait for hours, fill out forms, and pay fees.

Says Guenther, “when you stop by my office, we assist citizens immediately, there are no forms to fill out, but there is a small fee for your deed. It takes you more time to get out of your car and walk into the building than it takes us to make a copy for you.”

For more information, please contact Sarah Guenther at the Register of Deeds office at 920-294-4021 or by email at [sguenther@co.green-lake.wi.us](mailto:sguenther@co.green-lake.wi.us).

## **Company charging \$59.50 for \$3 copy of your deed**

By **RICK BARRETT** - *Posted: Nov. 4, 2005*

<http://www.jsonline.com/bym/news/nov05/368268.asp>

Milwaukee area property owners are receiving a letter from National Deed Service Inc. offering to get them a copy of their deed for \$55 plus \$4.50 for postage and handling.

"If you don't already have this most important document, you should obtain one now," notes the letter with a Pennsylvania Ave., Washington, D.C., address on its letterhead.

But, most likely, you already have a copy of your deed because it was included in that thick file of papers that came with your mortgage. If not, the Milwaukee County register of deeds office will provide a copy for only \$3, plus an extra fee for multiple-page deeds.

The National Deed Service offer isn't illegal, but it is way too expensive, said John La Fave, register of deeds.

"My staff is getting upset because they know that people are getting ripped off," he said. "But we can't say 'no' when a company comes in and orders these deed copies" because the documents are public records.

The Better Business Bureau has called La Fave's staff to ask what they charge for deed copies.

"We received an order this week for copies of 89 deeds from a person that we think is from National Deed Service", La Fave said. "Our charge for the 89 deeds to him was \$289. His gross revenue from the public for those 89 copies probably totals \$5,295.50. We also have gotten calls from people inquiring about our fees because they received the letter."

The National Deed Service letter circulating in the Milwaukee area says the company is not affiliated with any government agency and that many government records are available for free or at a nominal cost from government agencies.

So why does the company charge \$59.50 for something that people could get themselves for about \$3? "It's a service, that's all," said Barry Isaacson, who works with the company in the Chicago area.

"It's just like Peapod charges to deliver groceries. I don't mean to be hostile, but I have been getting calls, and I don't realize why people don't understand that we are just providing a service."

National Deed Service has made similar offers in Nevada, Florida, Texas and other states. "Absolutely" we have been getting business in Milwaukee, Isaacson said.

"And absolutely people could get their own deed copy," he said. "Nobody says they can't." Peapod charges between \$6.95 and \$9.95 to deliver groceries to your home.

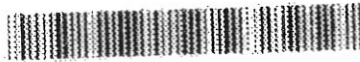
There's no reason why anyone should pay \$59.50, including postage, for a copy of their property deed, said Sheila Adkins with the Better Business Bureau national office in Arlington, Va.

"This company might have purchased mailing lists and is targeting people in your area to see if anyone bites," she said. "It sounds like they are just trying to get money for something that people could get much cheaper on their own."

RECORD RETRIEVAL  
544 E Ogden Ave Ste. 700-203  
Milwaukee, WI 53202  
PHONE: 888-851-4485

# DEED RETRIEVAL SERVICES

PROPERTY ID NO: 31-15-212-017

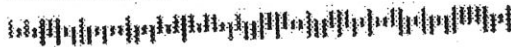


CODE: 122614

Your reply is requested

Anthony R North  
8545 N Fielding Rd  
Milwaukee, WI 53217-2425

ALL FOR AADC 530



January 2012							
20	S	M	T	W	T	F	S
	1	2	3	4	5	6	7
	8	9	10	11	12	13	14
	15	16	17	18	19	20	21
	22	23	24	25	26	27	28
	29	30	31				

If received after requested date,  
an additional fee of \$35.00 will  
be required before processing.

**\*Please detach coupon and mail with your payment\***

Please Respond  
By: 01/20/2012

PROPERTY ID NO:  
31-15-212-017

### Why do we believe you need a copy of your current Grant Deed and Property Profile?

Record Retrieval recommends that all United States homeowners obtain a copy of their current Grant Deed. This document provides evidence that the property at 8545 N Fielding Rd, was in fact transferred to the individual(s) Anthony R North.

A Property Profile provides a wealth of information useful to understanding a subject property's makeup. This report includes the property address, owner's name, comparable values, and legal description or parcel identification number. This report will return all pertinent property and owner information for the designated property.

Records obtained through public information show a deed was recorded in your name Anthony R North on 2011.12.20, which indicates your ownership and or interest in the specified property below.

## MILWAUKEE COUNTY PUBLIC INFORMATION

Purchase or Transfer Date: N/A

Foundation: N/A

Doc Number: 55-9D

Sale Amount: GD

Lot Code: C010

Property Zone: 20100922

Land Value ID: 156-85

Pool: N/A

Use Code: 262

Improvements: 24

Square Feet: N/A

Property ID: 31-15-212-017

**Legal Property Address: 8545 N Fielding Rd Milwaukee, WI 53217-2425**

To obtain a copy of your Deed and complete Property Profile, please detach and return in the enclosed envelope with your processing fee of \$87.00. You will receive your documents and report within 21 business days.

Upon receipt of your processing fee, your request will be submitted for document preparation and review. If for any reason your request for deed and property profile cannot be obtained, your processing fee will be immediately refunded.

Record Retrieval is not affiliated with the county in which your deed is filed in, nor affiliated with any government agencies. This offer serves as a solicitation for services and not to be interpreted as a bill due.

This product or service has not been approved, or endorsed by any government agency, and this offer is not being made by an agency of the government. This is not a bill. This is a solicitation; you are under no obligation to pay the amount stated, unless you accept this offer. Record Retrieval operates in accordance to both Business and Professions Code 17533.6 & Civil Code 1716

THIS SERVICE TO OBTAIN A COPY OF YOUR GRANT DEED OR OTHER RECORD OF TITLE IS NOT ASSOCIATED WITH ANY GOVERNMENTAL AGENCY. YOU CAN OBTAIN A COPY OF YOUR GRANT DEED OR OTHER RECORD OF TITLE FROM THE COUNTY RECORDER IN THE COUNTY WHERE YOUR PROPERTY IS LOCATED IN. FOR UP TO \$99.

DETACH AND MAIL THIS STUB WITH YOUR PROCESSING FEE  
DO NOT INCLUDE NOTES WITH YOUR PAYMENT  
DO NOT STAPLE, TAPE OR CLIP PAYMENT STUB OR CHECK.

3012

Anthony R North  
8545 N Fielding Rd  
Milwaukee, WI 53217-2425

PROPERTY ID NO.  
31-15-213-017

INDICATE AMOUNT PAID

**SERVICE FEE**

01/20/2012

\$87.00

If received after requested date,  
an additional fee of \$35.00 will  
be required before processing.

**MAKE CHECKS PAYABLE TO:  
RECORD RETRIEVAL**

Please write the PROPERTY ID NO. on the  
lower left corner of your check.

**RECORD RETRIEVAL**  
544 E Ogdan Ave Ste. 700-203  
Milwaukee, WI 53202

Your Phone Number: .....

**Real Estate Property Records** (also called *property ownership records*) is public information in the United States of America, which means anyone can access it. Real property records are generally filed with and kept on a county level; they originate from two major governmental sources: County Recorder's or Courthouse. Acquiring property information or running a title search used to intend going to the local recorder's office, waiting for hours and often filling out forms and paying a fee for each copy of a property record. Record Retrieval's high-speed online communications and secure e-commerce have made it possible to employ electronic property searches and deliver millions of real property records in a timely fashion. In addition to deeds; Record Retrieval also prepares property reports for homeowners, including comparable sales data, transaction history, nearby neighbors, schools, and crime rates. Record Retrieval also offers street maps and satellite images, county officials and demographic information. Our traditional searches are limited to County and State.

**What is Real Property?** The rights that one individual has in land or goods to the exclusion of all others; rights gained from the ownership of wealth. Property includes all those things and rights which are the object of ownership. Real property consists of land or anything attached to or a part of the land such as a house. Real property is commonly known as Real Estate. Property that becomes an integral part of a building such as heating and air conditioning units is also considered to real property. All other property such as stocks, bonds, jewelry is called *personal property - our agency deals* wholly with general real estate, and particularly with real estate property records.

**What are Real Property Records?** Real Property Records contain all of the recorded data associated with a particular Real Estate. Real Property definition includes many different types of properties such as residential, condominium, commercial, industrial, vacant land, mobile home, and time-shares.

**What is Property Title?** Evidence that the ownership of Real Estate is in lawful possession and evidence of ownership; it is the owner's right to possess and use the property.

**What is a Property Deed?** A written document properly signed and delivered, that conveys title to the real property. There are several types of deeds: General Warranty Deed, Quitclaim Deed, Special Warranty Deed, Grant Deed, Trustee's Deed and others.

**Forms of Property Ownership:** Real property can be held in several different methods, which affect income tax, estate tax, continuity, liability, survivorship, transferability, disposition at death and in bankruptcy. Most recognizable property ownership types are:

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**Tenancy in severalty:** Ownership of property by one person or one legal entity.

**Joint tenancy with right of survivorship:** Two or more persons own a property. A joint tenant with the common law right of survivorship means the survivor inherits the property without reference to the decedent's will. Creditors may sue to have the property divided to settle claims against one of the owners.

**Tenancy by the entireties:** A husband and wife own the property with the common law right of survivorship so, if one dies, the other automatically inherits.

**Tenancy in common:** Two or more persons own the property with no right of survivorship; each has an undivided interest. If one dies, his interest passes to his heirs, not necessarily the co-owner. Either party, or a creditor of one, may sue to partition the property.

Other Real Estate forms of ownership are business kinds such as: Corporation, Limited Partnership, Partnership, Real Estate Investment Trust, and Subchapter S Corporation. Practically all types of real estate can be held under virtually all forms of ownership.

Records are available at your local county recorder for a nominal fee; however you will need to go to the county recorder's office in person. You will not be able to receive a profile report as this is proprietary and only deliverable upon purchase of our services.

**DISCLAIMER:** \*The company Record Retrieval is not affiliated with the State of WI or the County Recorder. Record Retrieval is an analysis and retrieval firm that uses multiple resources that provide supporting values, deeds and evidence that is used to execute a property reports and deliver requested deeds.

Record Retrieval is not affiliated with the county in which your deed is filed in, nor affiliated with 'any' other government agencies. This offer serves as a solicitation for services and not to be interpreted as a bill due.

This product or service has not been approved, or endorsed by any government agency, and this offer is not being made by an agency of the government. This is not a bill. This is a solicitation; you are under no obligation to pay the amount stated, unless you accept this offer. Record Retrieval operates in accordance to both: Business and Professions Code 17533.5 & Civil Code 1716

PHONE: 888-251-4485

PROPERTY TRANSFER SERVICES  
1776 I Street NW 9th Floor  
Washington, DC 20006  
PHONE: 888-321-6506

*THIS SERVICE TO OBTAIN A COPY OF YOUR DEED OR OTHER RECORD OF TITLE NOT ASSOCIATED WITH ANY GOVERNMENTAL AGENCY. YOU CAN OBTAIN A COPY OF YOUR DEED OR OTHER RECORD OF YOUR TITLE FROM THE COUNTY RECORDER WHERE YOUR PROPERTY IS LOCATED FOR A NOMINAL FEE.*



## DEED PROCESSING NOTICE

Donald Polus  
1135 Pearl Dr  
Princeton, WI 54968-9128

ALL FOR AADC 530



PROPERTY NO:	
25P6098172	
COUNTY:	
GREEN LAKE	
Response Date	Document Fee
12/27/2013	\$83.00

Detach and mail

December 2013

12/27/2013

Compliance Response Date  
Document Number  
59-84H5-746e-W596-789-A-9

Please Respond By: 12/27/2013

### Why you need a copy of your current Grant Deed and property profile?

Property Transfer Services recommends that all WI homeowners obtain a copy of their current Grant Deed. This document provides evidence that the property at 1135 Pearl Dr, was in fact transferred to the individual(s) Donald Polus.

A Property Profile provides a wealth of information useful to understanding a subject property's makeup. This report includes the property address, owner's name, comparable values, and legal description or parcel identification number. This report will return all pertinent property and owner information for the designated property.

Records obtained through public information show a deed was recorded in your name Donald Polus on 09/26/2013, which indicates your ownership and or interest in the specified property below.

### GREEN LAKE COUNTY PUBLIC INFORMATION

Purchase or Transfer Date: 09/26/2013  
Sale Amount: N/A  
Land Value ID: 156-85  
Improvements: 24

Year Built: N/A  
Lot Code: C010  
Pool: N/A  
Square Feet: N/A

Doc Number: 55-9D  
Property Zone: 20100922  
Use Code: 262  
Parcel No: 25P6098172

Legal Property Address: 1135 Pearl Dr Princeton, WI 54968-9128

To obtain a copy of your Deed and complete Property Profile, please detach and return in the enclosed envelope with your processing fee of \$83.00. You will receive your documents and report within 21 business days.

Upon receipt of your processing fee, your request will be submitted for document preparation and review. If for any reason your request for deed and property profile cannot be obtained, your processing fee will be immediately refunded.

Property Transfer Services is not affiliated with the county in which your deed is filed in, nor affiliated with any government agencies. This offer serves as a solicitation for services and not to be interpreted as a bill due.

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DETACH AND MAIL THIS STUB WITH YOUR PROCESSING FEE  
DO NOT INCLUDE NOTES WITH YOUR PAYMENT  
DO NOT STAPLE, TAPE OR CLIP PAYMENT STUB OR CHECK.

2013

Donald Polus  
1135 Pearl Dr  
Princeton, WI 54968-9128

<b>PROPERTY NO:</b>	
25P6098172	
<b>COUNTY:</b>	
GREEN LAKE	
<b>Response Date</b>	<b>Document Fee</b>
12/27/2013	\$83.00

**MAKE CHECKS PAYABLE TO:**  
PROPERTY TRANSFER SERVICES  
Please write the PROPERTY NO. on the  
lower left corner of your check

**PROPERTY TRANSFER SERVICES**  
1776 I Street NW 9th Floor  
Washington, DC 20006

Your Phone Number: \_\_\_\_\_

**Real Estate Property Records** (also called *property ownership records*) is public information in the United States of America, which means anyone can access it. Real property records are generally filed with and kept on a county level; they originate from two major governmental sources: County Recorder's or Courthouse. Acquiring property information or running a title search used to intend going to the local recorder's office, waiting for hours and often filling out forms and paying a fee for each copy of a property record. Property Transfer Services's high-speed online communications and secure e-commerce have made it possible to employ electronic property searches and deliver millions of real property records in a timely fashion. In addition to deeds; Property Transfer Services also prepares property reports for homeowners; including comparable sales data, transaction history, nearby neighbors, schools, and crime rates, Property Transfer Services also offers street maps and satellite images, county officials and demographic information. Our traditional searches are limited to County and State.

**What is Real Property?** The rights that one individual has in land or goods to the exclusion of all others; rights gained from the ownership of wealth. Property includes all those things and rights which are the object of ownership. Real property consists of land or anything attached to or a part of the land such as a house. Real property is commonly known as Real Estate. Property that becomes an integral part of a building such as heating and air conditioning units is also considered to real property. All other property such as stocks, bonds, jewelry is called personal property - our agency deals wholly with general real estate, and particularly with real estate property records.

**What are Real Property Records?** Real Property Records contain all of the recorded data associated with a particular Real Estate. Real Property definition includes many different types of properties such as residential, condominium, commercial, industrial, vacant land, mobile home, and time-shares.

**What is Property Title?** Evidence that the ownership of Real Estate is in lawful possession and evidence of ownership; it is the owner's right to possess and use the property.

**What is a Property Deed?** A written document properly signed and delivered, that conveys title to the real property. There are several types of deeds: General Warranty Deed, Quitclaim Deed, Special Warranty Deed, Grant Deed, Trustee's Deed and others.

**Forms of Property Ownership:** Real property can be held in several different methods, which affect income tax, estate tax, continuity, liability, survivorship, transferability, disposition at death and at bankruptcy. Most recognizable property ownership types are:

**Tenancy in severalty:** Ownership of property by one person or one legal entity.

**Joint tenancy with right of survivorship:** Two or more persons own a property. A joint tenant with the common law right of survivorship means the survivor inherits the property without reference to the decedent's will. Creditors may sue to have the property divided to settle claims against one of the owners.

**Tenancy by the entireties:** A husband and wife own the property with the common law right of survivorship so, if one dies, the other automatically inherits.

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**“Certified copies of property deeds are available at the county clerk's office. The county clerk's office may charge a small fee for certified copies of such deeds, usually between two and four dollars a page. Since most property deeds are between two and five pages in length, a certified copy can usually be obtained for between four and twenty dollars.”**