

CONSUMERWISE DIGEST



Ensuring Integrity
in our Marketplace

Home Ownership Edition

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Spotlight on Home Title Lock Services

BY OCP STAFF

'With the onset of summer weather, weeds are popping up around residential homes. In addition, homeowners in Montgomery County are being subjected to pop-up advertisements warning consumers about criminals who "steal homes" by filing "Quitclaim Deeds".

These advertisers are selling services that claim to monitor the filing of phony deeds in court land records. They represent that their services as effective protection for homeowners from losing ownership of their homes or being subject to other financial scams.

However, these radio, TV, and online advertisements appear to do a better job of frightening homeowners into purchasing their services than detailing exactly what alleged benefits they really provide.

GET THE FACTS

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OBTAINING YOUR DEED

Have you received a letter offering to obtain a certified copy of the deed to your house? You should know how easy it is to obtain one yourself before you decide whether to pay a private company to do it for you.

Obtaining a Copy of your Deed: If your property is located in Montgomery County, you can order a copy of your deed by going to the Land Records Department of the Clerk's Office in Montgomery County Circuit Court (50 Maryland Avenue...

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HOME MORTGAGES

For most consumers our families and homes are our most valued possessions and we try to keep our loved ones and property safe by purchasing locks and alarm systems, however no matter how hard we try we sometimes end up with insects and pests which eat away at our possessions. Some pests can be dealt with individually, but often times we must rely on a licensed pest control company to tackle the major projects. Companies and individuals who use chemicals and pesticides to control rodents, pests and insects must be licensed, and the chemicals must be regulated in order to...

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MARYLAND HOMEOWNERS ASSISTANCE FUND

Are You A homeowner who...?

- needs to avoid foreclosure
- needs help with their mortgage servicer for loan modifications
- needs help on past-due taxes and certain other home related expenses.
- wants to protect themselves from common mortgage assistance frauds and scams.

Presented by: Housing Initiative Partnership, Inc.

Hosted by: Advisory Committee on Consumer Protection

OCP ConsumerWise YouTube page: Length: 56:32

[Watch Now](#)



FRONT FOOT BENEFIT CHARGES

Front Foot Benefit Charges (FFBC) can lead to great confusion for homeowners. These are charges for the installation of pipes that connect homes to the public water and sewer system. Before 1998, WSSC did all this work. The charges appeared on the homeowner's property tax bill, so it was clear what was owed and when it was due. However, in 1998, Maryland changed the law for Montgomery and Prince George's Counties to allow developers, rather than WSSC, to install the pipes and then recoup the expenditure from the homeowners. These charges no longer appeared on the ...

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CELEBRATING

50

YEARS OF
INTEGRITY
IN THE
MARKETPLACE

The Montgomery County Office of Consumer Protection (OCP), is the agency responsible for enforcing consumer protection laws (Chapter 11 of the Montgomery County code) which prohibit unfair and deceptive business acts to ensure a fair marketplace for consumers and businesses. Our office was established in 1971 and we are proud to have earned national recognition. Our investigators have expertise in many types of consumer transactions. We investigate and resolve consumer complaints, engage in consumer education and outreach, license certain businesses, and administer several programs. OCP's dedicated staff is here to be of service to you.