

2026 -- S 2956

LC005519

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

A N A C T

RELATING TO PROPERTY -- TITLE FRAUD PREVENTION ACT

Introduced By: Senators E Morgan, Raptakis, Rogers, Dimitri, Gu, Urso, Thompson,  
Paolino, Ciccone, and Burke

Date Introduced: March 04, 2026

Referred To: Senate Judiciary

It is enacted by the General Assembly as follows:

1 SECTION 1. Title 34 of the General Laws entitled "PROPERTY" is hereby amended by  
2 adding thereto the following chapter:

3 CHAPTER 13.3

4 TITLE FRAUD PREVENTION ACT

5 **34-13.3-1. Short title.**

6 This chapter shall be known and may be cited as the "Title Fraud Prevention Act."

7 **34-13.3-2. Definitions.**

8 As used in this chapter:

9 (1) "Instrument" means any deed, mortgage, assignment, discharge, lien, encumbrance,  
10 memorandum, notice, affidavit, contract, or other document that purports to convey, transfer,  
11 encumber, establish, or affect title to real property.

12 (2) "Presenter" means an individual who delivers an instrument to a city or town clerk for  
13 recording.

14 (3) "Trusted submitter" means:

15 (i) An attorney licensed to practice law in this state;

16 (ii) A title insurance company authorized to transact business in this state;

17 (iii) A financial institution authorized to transact business in this state; or

18 (iv) An authorized agent of any such person or entity.

19 **34-13.3-3. Identity verification required for certain recordings.**

1 (a) Notwithstanding any other provision of law, when an instrument is presented for  
2 recording by a presenter who is not a trusted submitter, the city or town clerk acting as recorder of  
3 deeds shall require the presenter to produce a valid government-issued photographic identification  
4 card prior to recording the instrument.

5 (b) The clerk shall:

6 (1) Record the name and address of the presenter as it appears on the identification card;  
7 and

8 (2) Maintain such information in a record associated with the instrument number or book  
9 and page of the recorded document.

10 (c) If the instrument is submitted electronically by a presenter who is not a trusted  
11 submitter, the presenter shall submit a copy of a government-issued photographic identification  
12 card. The presenter may redact all information except name, address, and photograph.

13 (d) A clerk shall refuse to record an instrument if:

14 (1) The presenter fails to provide identification as required by this section; or

15 (2) The name appearing on the identification does not match the name of the grantor or  
16 conveying party appearing in the instrument.

17 (e) The identity verification record created pursuant to this section shall not be posted on  
18 any publicly accessible internet website but shall constitute a public record subject to chapter 2 of  
19 title 38, except that any redacted information shall remain confidential.

20 (f) No city, town, clerk, or employee thereof shall incur civil liability for requiring  
21 identification or for refusing to record an instrument in good faith compliance with this chapter.

22 **34-13.3-4. Fraudulent instruments -- Expedited quiet title procedure.**

23 (a) Any person claiming to be the lawful owner of an interest in real property that is subject  
24 to a recorded instrument alleged to be false, forged, fictitious, or fraudulent may file a verified  
25 complaint in the superior court seeking expedited relief.

26 (b) Upon filing, the court shall:

27 (1) Schedule a hearing not fewer than five (5) days nor more than twenty (20) days from  
28 service of notice; and

29 (2) Permit service consistent with the Rhode Island rules of civil procedure.

30 (c) If the court finds that the instrument is materially false, forged, fictitious, or fraudulent  
31 and unsupported by any lawful basis, the court shall:

32 (1) Declare the instrument void ab initio;

33 (2) Order the removal of the cloud on title;

34 (3) Direct the city or town clerk to record and cross-index the court's order; and

1           (4) Authorize the clerk to conspicuously mark the first page of the original recorded  
2 instrument with the following statement:

3           "THIS INSTRUMENT HAS BEEN DECLARED VOID BY ORDER OF THE RHODE  
4 ISLAND SUPERIOR COURT. "

5           (d) The court may additionally:

6           (1) Award reasonable attorneys' fees and costs to the prevailing party;

7           (2) Issue injunctive relief, including ejectment where appropriate;

8           (3) Impose a civil penalty not exceeding ten thousand dollars (\$10,000) for a frivolous or  
9 malicious filing;

10           (4) Enter a pre-filing injunction against any person found to have repeatedly recorded  
11 fraudulent instruments.

12           (e) The remedies provided in this section shall be in addition to any other remedies  
13 available at law or in equity, including those under § 34-16-1.

14           SECTION 2. Chapter 34-16 of the General Laws entitled "Quieting Title" is hereby  
15 amended by adding thereto the following section:

16           **34-16-16. Expedited action for fraudulent conveyance.**

17           The procedure set forth in § 34-13.3-4 shall constitute an expedited method of quieting title  
18 where fraud is alleged. Nothing herein shall limit the court's authority under this chapter.

19           SECTION 3. Chapter 42-30.1 of the General Laws entitled "Uniform Law on Notarial  
20 Acts" is hereby amended by adding thereto the following section:

21           **42-30.1-25. Identity verification for electronic submissions.**

22           A recorder may require identity verification consistent with chapter 13.3 of title 34 prior to  
23 accepting an electronic document for recording, except where submitted by a trusted submitter.

24           SECTION 4. This act shall take effect on January 1, 2027, and shall apply to instruments  
25 presented for recording on or after that date.

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EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF  
A N A C T  
RELATING TO PROPERTY -- TITLE FRAUD PREVENTION ACT

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1           This act would provide measures to prevent title fraud by authorizing the recorder of deeds  
2   to require the production of a government-issued photographic identification card before recording  
3   a deed or certain other instruments and providing for a separate cause of action to quiet title after  
4   an attempted fraudulent conveyance.

5           This act would take effect on January 1, 2027, and would apply to instruments presented  
6   for recording on or after that date.

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