

COURSE TITLE

Real Estate Fraud: Required Education - Each school is responsible to name the course when submitted.

DESIRED INSTRUCTIONAL OUTCOME

This course equips real estate licensees with the knowledge to recognize how real property is targeted by criminals, spot red flags when interacting with fraudsters, and implement key risk-management strategies to combat crimes involving real estate. By empowering licensees with tools to slow down illicit transactions and know when to pause, this course directly protects the Arizona public from property theft, financial loss, and unauthorized transfers of real estate ownership.

These course resources are: A.R.S. §§11-472, 11-544, 11-1133, A.R.S. §12-524, A.R.S. §33-420(E), A.R.S. §41-254, A.A.C. R4-28-1101(A), R4-28-1101(H), and R4-28-1101(I), Arizona Attorney General Office, Home Fraud Defense, and any other local or state government body on fraudulent schemes and case law.

TIME	TOPIC	TEACHING METHOD
5 MINUTES	Define Fraud and Define Deed Fraud	Lecture

LEARNING OBJECTIVE:

Students will understand the definitions and key concepts of Fraud and Deed Fraud, enabling them to effectively inform and educate clients and property owners on the importance of staying vigilant.

TIME	TOPIC	TEACHING METHOD
10 MINUTES	Targeted Group	Lecture and Classroom Q&A

LEARNING OBJECTIVE:

The goal of this topic is to help students identify the primary groups of property owners targeted by fraudsters attempting real property theft.

- Lonely Vulnerable Adults (Romance Scams)
- Seniors and Adult Children of Elderly Parents
- Estates, Inherited Properties, and Families in Probate
- Owners of Vacant Land, Vacation Homes, and Rental Properties

TIME	TOPIC	TEACHING METHOD
10 MINUTES	Deed Fraud Routes and Red Flags	Lecture
LEARNING OBJECTIVE:		
The learning objective is for students to understand the two ways properties are stolen. Recorded-document Fraud: A forged deed is created and recorded. The fraudster now shows as the owner and can sell the property, borrow against it, or rent it out. How to identify Recorded-document Fraud: A title search. The paperwork is usually incorrect and a document review locates the fraudulent deed. Seller-impersonation Fraud: Someone using the true owner's identity lists the property. This may happen without a real estate agent involved in the transaction. However, in Arizona this type of Deed Fraud typically goes through the escrow process. Confirming that the person is who the record says. No search will find this and you will need to listen for queues and work with your broker to take necessary steps for identification purposes. Red Flags of working with a Fraudster: - Sense of Urgency - Lack of Basic Knowledge - Address Discrepancies - Refusal of In-Person or Online Video meetings - External Notaries - Unusual Terms - Documentation Mismatches - New Third Parties ***REMEMBER THERE IS NO EASY BUTTON IN REAL ESTATE. FAST PACED, NO OBJECTION CLIENTS THAT YOU HAVE NEVER MET ARE NOT REAL***		

TIME	TOPIC	TEACHING METHOD
10 MINUTES	Three Alert Systems and 2026 S.B. 1479 Law Changes related to Deed Fraud	Interactive Discussion with Live weblinks to show where to go and register with each alert system.
LEARNING OBJECTIVE:		
The learning objective is to provide comprehensive instruction on the three alert systems utilized at key stages of a transaction. Students will gain the necessary knowledge to effectively guide clients and property owners on the distinct role of each system and the process for enrollment. Early Real Estate Alert System - earlyalert.azre.gov Notifies an enrolled owner when a pending sale is entered on their property. This is the only one of the three positioned to give notice before recording or closing. Discuss the Escrow Instructions to add into a transaction and how to present this information to the parties. County Recorder Alert - A.R.S. §11-467 Notifies when a document naming the owner is recorded. Required statewide since January 1, 2026. Notice generally comes after the document is recorded, which still matters, because an owner who acts		

quickly can stop the property from changing hands again.

3. County Assessor Alert - A.R.S. §11-544

Notifies a participating owner when the assessor receives notice of a change in ownership or in the owner's mailing address. Required on or before January 1, 2027, availability at this time varies by county.

TIME	TOPIC	TEACHING METHOD
10 MINUTES	2026 Legislative Updates - S.B. 1479 Effective Date: January 1, 2027	Lecture

LEARNING OBJECTIVE:

Students will be aware of the statutory updates enacted under Senate Bill 1479, effective January 1, 2027, enabling them to recognize and apply key legislative protections to mitigate deed fraud across Arizona real estate transactions.

- Photo ID at recording - A.R.S. §11-472
- Notary Thumbprint - A.R.S. §41-254
- Felony Penalty - A.R.S. §33-420(E)
- Repeal - A.R.S. §12-524
- Assessor Alerts - A.R.S. §11-544
- Affidavit Fields - A.R.S. §11-1133

TIME	TOPIC	TEACHING METHOD
5 MINUTES	Best Practices	Recap and Quiz

LEARNING OBJECTIVE:

Students will learn how to integrate deed fraud awareness into every stage of a real estate transaction. By recognizing key red flags during initial client contacts, listing presentations, and buyer consultations, licensees will know when and how to utilize deed fraud mitigation tools and pause transactions to protect their clients.