New England Regional Midweek Update
10/14/2026

Dear Partners:

This week's Midweek newsletter addresses several issues affecting title and closing professionals. We begin with guidance on when a mobile or manufactured home located on leased land may qualify for title insurance in Rhode Island, including the requirements for treating the home as real property and issuing ALTA manufactured-housing endorsements. We also examine the growing threat of seller impersonation fraud, including increasingly sophisticated deepfake technology and practical measures that can help verify identities and protect transactions. Finally, we share an important update regarding Weymouth's increased municipal lien certificate fee and revisit a recent special alert involving an attempted fraudulent sale of vacant land in Dracut.



Mobile Homes and Title Insurance in Rhode Island By: Monique A. Desormier, Esq., Rhode Island State Counsel

Can title insurance be purchased for a mobile home in Rhode Island if it is located on leased land?

Unfortunately, the answer is - it depends. It depends on the structure and tax treatment of the mobile home. Mobile homes in Rhode Island are taxed differently depending on how they are situated on the land and whether they are considered personal property or real property by the municipal taxing authority.

We offer title insurance in mobile home transactions in Rhode Island when the home is attached to the underlying land and is taxed as real property. A mobile home may be insurable only if it is permanently affixed to a foundation on the property; the wheels, axles, and hitch are removed; and the unit is legally converted to real estate and taxed by the taxing authority as real property. Under R.I. Gen. Laws § 44-5-11.8, mobile homes in Rhode Island are grouped into Class 1 residential real estate (dwellings on leased land), however not every municipality taxes mobile homes as real property.

There are many steps needed to verify whether a mobile home is insurable, including the following:

- The proposed insured owns the mobile home and has a lease agreement with the owner of the land on which it is located (bill of sale, or certificate of sale and lease agreement or memorandum of lease).
- The intent to occupy the mobile home for the exclusive purpose of residential housing.

- Cancellation of the motor vehicle registration of the mobile home with the Rhode Island Division of Motor Vehicles (DMV).
- The mobile home is taxed as real property.
- Completion of permanent attachment of the mobile home, which entails:

1. Removal of the axles and wheels.
2. Setting on a permanent foundation.
3. Connection to sewer system and public utilities.
4. Compliance with any other statutory requirements.

- Cancellation of any lien, security interest or encumbrance.
- Completion of a U.C.C. filing search.

So, the short answer - yes, it is possible to obtain a title insurance policy involving a mobile home in Rhode Island. However, all mobile home or manufactured home title insurance coverage requests should be directed to your underwriter for careful review.

The ALTA 7.1 Manufactured Housing – Conversion endorsement is frequently requested for a loan policy insuring a mobile home; similarly, the ALTA 7.2 Manufactured Housing endorsement is requested for the owner's policy. Prior to issuing either of these endorsements, please contact underwriting counsel for guidance and requirements.

And as always, reach out to one of our underwriters if you have any questions.



ALTA Finds Seller Impersonation Fraud Is On The Rise By: Pierre Henri Blanc, Underwriting Counsel – Massachusetts

Following a survey by the American Land Title Association (ALTA), it determined that "seller impersonation fraud" attempts more than doubled between 2024 and 2025, with more than 59% of those surveyed reporting at least one attempt of fraud in 2025. Of those firms who identified at least one attempt, a quarter of them experienced an actual loss with half of them reporting a loss of more than $100,000. The "Sellers" looking to sell property they do not own most often target vacant land (as was evidenced by a recent notice to Stewart that a stranger was trying to hire a broker to sell a vacant side lot in Massachusetts). However, the ALTA survey discovered that fraudsters are now targeting more than just vacant land. Properties owned by absentee owners, free of mortgages, and/or owned by recently deceased persons are all being targeted as well.

In addition, those attempting fraud are using the technology available to them, including the ability to use "deepfake" voice and video. ("Deepfake" is using Artificial Intelligence to make it appear that a real person says or does things they did not actually say or do.) More simply, if a fraudster has just a few minutes of audio or video of someone, they may have the ability to closely mimic the Seller over the phone or in a video. Old-fashioned reliance on the familiarity of someone's voice over the phone no longer appears to be an option. To read the full survey report, follow this link: https://www.alta.org/news-and-

publications/news/20260915-Seller-Impersonation-Fraud-Expands-in-Scope-and-Sophistication-ALTA-Finds

What can you do to avoid a fraudulent transaction? Review Stewart Bulletin SLS2024017 and the Bulletins found at the bottom of that page. You may also want to rely on third-party vendors who can help reduce certain identity fraud issues. Controlling the signing of the documents is important, particularly when dealing with an out-of-state seller. In that case, you'll want to know that a real Notary Public has met with the parties to confirm identity and witness document signatures. According to the ALTA survey, "[a]mong the highest-rated tools [to avoid fraud] were identity verification systems (92%), direct contact with sellers through independently verified channels (90%), multifactor authentication (89%), approved notary networks (88%) and knowledge-based authentication (86%)." Maintaining control of the signing of documents, with a notary service company you engage, is a simple way to mitigate seller impersonation fraud. As an example of such a company, Kristen Mason of Signer's Choice (a Stewart-owned company) told me that they maintain a nationwide network of vetted Notaries Public and said that her company "ensures … signings are handled by qualified, up-to-date, and compliant notaries." Agents should determine their requirements for third-party assistance and research the best company or companies that meet their needs.

"Let the eye of vigilance never be closed." – Thomas Jefferson. It is more important than ever to ensure that your Sellers and other parties related to your closing are who they claim to be and to recognize the red flags of fraud. According to ALTA, "successful detection often depends on combining multiple verification methods to validate identity, confirm ownership and identify inconsistencies before funds are disbursed or deeds are recorded."

If you have any questions or concerns about potential fraud, please reach out to your local underwriter to discuss how best to proceed. If you are interested in learning more about Signer's Choice, visit their website at https://signerschoice.com or reach out to your Stewart account representative.

Weymouth, MA Increases MLC fee to $100

Weymouth has recently increased the cost to obtain a Municipal Lien Certificate to $100. Failure to provide the collector with the appropriate fee may result in your request being returned. We recommend that the cost to obtain a certificate be confirmed prior to requesting, as fees vary by town and may also vary depending on the type of property.

In Case You Missed It

Last week we were notified that fraudsters were attempting to impersonate the real owner of vacant land in Dracut in an attempt to sell property to third party purchaser. To read the

special alert, follow this link: SA2026236 - SPECIAL ALERT - 143 Betty Ann Lane, Dracut, MA 01826, et al

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