



Dear Stewart Partners,

In this week's update we are providing a plethora of links to online resources that you may find useful in your practice.

We are also passing along important information from Stewart's Chief Information Security Officer, Genady Vishnevetsky, regarding a phishing scheme where fraudsters pose as government officials to steal payments – you may want to pass this information along to your clients and Realtor® partners. Staying informed is the best defense.

Lastly, we have provided links to upcoming live educational webinars that our Stewart team of underwriters will be hosting. Our May 6th webinar will be of particular interest to the commercial practitioners and for those looking for CLE credit in various states. We hope you can attend.



Online Resources for the Title Agent

The internet can provide a wealth of information to help keep your closing on track. Many of these resources are free and can help you track down a successor entity, find a servicer, or help educate on critical risks facing the industry. We've curated some of our favorite sites on the list below along with a brief explanation of the site and what you can expect to find.

MERS – look up site: <https://www.mers-servicerid.org/sis/index>

This site provides helpful information about the servicer when the holder of the mortgage is MERS. This site allows you to search by the MIN number, which can be found on the recorded mortgage. This site doesn't require a password or login credentials. The search will disclose if the MERS mortgage is an active or inactive mortgage and provide the name, address, and typically the telephone number of the last servicer of record.

BankFind -FDIC's look up site for current and historical information for insured banks: <https://banks.data.fdic.gov/bankfind-suite/bankfind>

Like the MERS look up site, this FDIC resource doesn't require a login or credentials to access. The search function allows you to search for active and inactive banks. With just a few clicks, it is possible to determine whether there has been a name change or merger, and who the successor institution is. This resource is hugely helpful to determine from

whom a discharge should be requested if you have an undischarged mortgage on record or to help you establish the link between entities when trying to validate a discharge or assignment of record from an entity that doesn't immediately appear to be the holder.

National Information Center (NIC) – Repository of Financial Data and Institution Characteristics collected by the Federal Reserve System: <https://www.ffiec.gov/NPW>

This site is maintained by the federal government and provides information about banks, credit unions, and other financial institutions. Similar to the BankFind site, it will also provide historical information about mergers and acquisitions. Its database is broader, however, and includes credit unions, and other financial institutions, including financial holding companies, non-depository trust companies, and insurance companies, to name a few.

National Credit Union Administration: <https://mapping.ncuca.gov/ResearchCreditUnion>

This site, also a government site, allows you to search a credit union by name or by its charter number. It will return information about the credit union, including whether it's active or inactive, its main office and phone number, whether it is a federally-chartered or state-chartered credit union, along with its branch locations.

Find a Grave: <https://www.findagrave.com/>

This site boasts that it is the "World's largest gravesite collection." This site allows you to search for gravesites in the United States by name. Although the records are unofficial, this site can be immensely helpful in confirming the death of a property owner and to help you narrow down where to obtain a death certificate or help fill in gaps relating to kinship information that may be useful in creating title affidavits surrounding heirship. This is another site which requires no password or login credentials

Wire Fraud – Educating your Clients and Parties in your Transaction:

<https://www.alta.org/topics/wire-fraud>

The American Land Title Association is a member driven organization that advocates for the title insurance industry and title agents. Several resources regarding wire fraud prevention are available without a login or password. They have resources both for internal training and development and to share with your clients and customers. These offerings include videos, flyers, and other tools.



That Permit Invoice isn't from City Hall By: Genady Vishnevetsky,
Chief Information Security Officer

You're in the middle of a zoning application for a new office build-out. An email lands in your inbox from what appears to be a city planning official — complete with the county seal, your permit number, and the correct property address. It says you owe a processing fee and warns that delays will follow if you don't pay promptly. You've been going back and forth with the planning department for weeks, so this feels routine. You click to pay. Except that

email didn't come from city hall — it came from a scammer who just walked away with your money.

The FBI recently issued a public warning about this exact scheme. Criminals are impersonating city and county planning and zoning officials to collect fraudulent permit fees from people with active applications. What makes this scam particularly convincing is the level of detail. The emails reference real permit numbers, actual property addresses, and sometimes even the names of legitimate government employees. None of that information is stolen from a database breach — it's all pulled from publicly available permit records that local governments post for transparency.

The timing is the real weapon here. These emails arrive while applicants are actively communicating with their local planning office, so a message about fees doesn't raise an eyebrow. The invoices look professional, with itemized statements and formal language about regulatory compliance and hearing agendas. But buried in the details are the tells: the sender's email comes from a non-government domain — something like “@usa.com” instead of an official “.gov” address — and the payment methods are wire transfers, peer-to-peer apps, or cryptocurrency. No legitimate government office asks you to pay permit fees in Bitcoin.

There's another clever trick. The emails specifically instruct recipients to communicate only by email—not by phone —claiming it's necessary for an “audit trail.” That's designed to keep you from picking up the phone and calling the actual planning office, which would immediately expose the fraud.

For anyone in the title, real estate, or property development industries, this one hits close to home. You're regularly involved in permitting, zoning applications, and municipal processes. A convincing invoice tied to an active project could easily slip through — especially during a busy closing week when dozens of legitimate payment requests are already in motion.

Takeaways

1. **Verify every payment request by phone.** If you receive an invoice related to a permit or zoning application, call the city or county office directly using the number on its official website—not the number provided in the email.
2. **Inspect the sender's email domain.** Government emails end in “.gov.” If the address uses a commercial domain like “@usa.com” or “@gmail.com,” it's not coming from a government office, no matter how official the letterhead looks.
3. **Treat urgency as a red flag.** Legitimate planning departments don't threaten immediate consequences over email if you don't pay within hours. Pressure to act fast is a hallmark of fraud.
4. **Never pay permit fees via wire transfer, peer-to-peer apps, or cryptocurrency.** Real government offices accept payments through their official website portals or in person. If someone directs you elsewhere, stop.
5. **Alert your team.** If your office handles permitting or development work, make sure everyone involved knows this scam exists. One informed colleague can prevent a costly mistake.

Public records are meant to keep government transparent, but scammers are turning that openness into an attack vector. When an invoice arrives with your permit number, the instinct is to trust it. That instinct is exactly what they're counting on.



Upcoming Educational Opportunities

TODAY –Massachusetts Talk Title Webinars – Back to Basics: Deed Review with Rhonda Duddy

Please join Rhonda Duddy, underwriting counsel for Massachusetts and New Hampshire, on Wednesday, April 8 at 11:00 AM, for the next installment of our Talk Title series. You may register for one session or attend them all using the link below. There's still time to register! Click this link to register: [Register here](#)

May 6, 2026 at 11:00 AM – Commonly Requested Commercial Endorsements

Please join Mark Jones, Michelle Radie-Coffin, and Frank Cammarano for a review of the most commonly requested endorsements in a commercial transaction and their issuing guidelines. This 60-minute session will be eligible for CLE credit in Connecticut and New Hampshire. For those attorneys seeking credit in Rhode Island and Maine, please stay tuned, as approval is pending! Click this link to register: [Register here](#)



Upcoming Events

A Toast to Our Agents

Join Stewart's Massachusetts team at one of the happy hour events we are hosting in April. One will be held in Worcester on April 15, 2026 at 5:30 p.m. and another will be held in Springfield on April 16, 2026 at 5:30 p.m. To register for either of these events, follow this link: [A Toast to Our Agents - 2026 Appreciation Event](#)



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