



# **CONSUMER ALERT**

## **Office of Consumer Affairs**

**For Immediate Release: January 26, 2011**

Contact: Cynthia Sich, Director  
330-643-2470 or 330-643-2879

# **-- STOP --**

## **Do Not Pay \$87 to Get a Certified Copy of Your Property Deed**

It was not so long ago (summer 2007) when National Deed Service was soliciting Ohioans to get a certified copy of their property deed for \$59.50. Now it is ***State Record Retrieval Board, a California based company using an address that is a mail box location in Columbus, Ohio*** that is soliciting consumers to obtain a certified copy of their deed and complete property profile for \$87.

"Consumers receive unsolicited material in the mail and by telephone offering services for a fee that can actually be done for free, or at a nominal cost, by contacting your local government offices," says Cynthia Sich Director with the Office of Consumer Affairs.

Homeowners **do not** have to use a private company to obtain a certified copy of the deed to their property. You should have received a copy of your original deed shortly after the closing of your home. If you cannot find your deed, contact the Summit County Fiscal Office at (330) 643-2712 to learn how you can request a copy. The cost of the copy is \$4 as required by Ohio Revised Code; add \$1.00 if you want the copy certified. You may also request your copy in writing. Include a stamped, self-addressed envelope and mail your request to:

Summit County Fiscal Office  
175 South Main Street, 4<sup>th</sup> Floor  
Akron, Ohio 44308

Again, after receiving your original deed shortly after the closing of your property make sure to store it safely along with other property records, such as your title insurance policy and copies of your mortgage documents. To help you decide what records you need to keep or destroy, the office recently released the consumer factsheet, "*Keeping Important Documents Organized; What to Keep and What to Shred*" which can be found under Consumer Tips on our website listed below.

Sich reminds consumers to investigate an offer before sending money. Contact the County of Summit Office of Consumer Affairs at 330-643-2879, for more information, to see if complaints have been filed against the company, or to request a speaker for your organization's next meeting. Consumers may also visit the office web page to learn more on this and other helpful consumer tips at <http://www.co.summit.oh.us/conaffairs.htm>.

For your convenience, a copy of the new factsheet is attached.



## Office of Consumer Affairs

175 S Main St, Suite 209, Akron, OH 44308

Telephone (330) 643-2879 Fax (330) 643-2721

Website: [www.co.summit.oh.us/conaffairs.htm](http://www.co.summit.oh.us/conaffairs.htm)

## Consumer Factsheet



# Keeping Important Documents Organized What to Keep and What to Shred

There are many good reasons to keep track of your important records. Perhaps you are meeting with your financial advisor, applying for a loan or getting your taxes prepared. Or maybe your wallet has been stolen and you are scrambling to find your account numbers so that you can report the theft.

When getting organized, there are records that should never be disposed of and should be stored in either a home fire-proof safe or in a bank/credit union safe deposit box. These include:

- Adoption Papers
- Automobile, Boat or Motorcycle Titles
- Birth/Death Certificates
- Disability/Retirement Papers
- Life Insurance Policies
- Marriage Licenses/Divorce Papers
- Military Records
- Mortgage Loan Documents/Deeds
- Passports/Social Security Cards
- Wills, Living Trusts or Power of Attorneys

Among the documents you keep, make sure you have a household inventory. Include model numbers, brand names, descriptions of items and replacement costs of televisions, stereos, computers, etc. Consider taking photos of rooms and your household possessions. Then remember to update your inventory once a year or when you purchase a new item for the house. Also, keep a list of credit cards or loans along with their account numbers in your safe.

Other personal documents can be disposed of quickly or after a suggested period of time and can be kept at home. If you have transactions that are paperless, it is always wise to download your statements and save them so that you never need to rely on the data storage practices of the bank, credit card, lender, broker or any financial companies. Accordion folders or a storage chest that fits under a bed are all you will need, although you may want to consider a file cabinet that can be locked. Below are some common items and the recommended time to keep before disposal:

- Bank Statements 1 year
- Brokerage/401(k) Annual statements until sold; shred monthly when new ones arrive
- Credit Card Statements 3-6 months
- Credit Reports 1 year after you receive a new report
- Loans (cars, student) 1 year after its paid in full
- Medical Records 1-5 years or until treatment ends
- Paystubs 1 year
- Receipts Verify payment has posted or no longer needed for return/exchange
- Tax Returns 7 years
- Utility Bills 3-6 months
- Warranties 3 months after it expires

When disposing of documents, you should shred everything that contains personal information such as signatures, PIN numbers, account numbers, medical or legal information, email addresses and even old credit cards.

You can purchase a shredder at most stores for a nominal cost but for those consumers who do not own a shredder, or those who will be shredding a lot of records, visit the Summit/Akron Solid Waste Management Authority (SASWMA) web site at <http://www.saswma.org> for a schedule of document shredding events.