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Client Bulletin



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HOMEOWNER DEED SCAM

There are companies that are researching public records and writing to homeowners regarding purchasing a certified deed from them for upwards of \$70. If you receive a letter telling you to pay money to obtain a copy of your deed, do not pay. You can obtain a copy of your deed or other recorded document from most county recorder websites for free. If we have recorded the document for you, we will send the original to you after we have received it back from the county recorder's office. (Please note that it has been taking three to four weeks for us to receive original recorded documents back from the Delaware County Recorder's Office.) In the rare occasion that you might need a **certified** copy of your recorded deed, contact the county recorder's office directly and they will provide that to you for a nominal fee.

WARNING BY U.S. DISTRICT COURT OF ANOTHER SCAM

The following warning is reproduced from the official website of the United States District Court for the Southern District of Ohio.

WARNING: Scam Phone Calls Appearing to Come from Court's Phone Number

The court has recently received multiple reports from people who received fraudulent phone calls that appear to be coming from our court's phone number. The callers were not from this court, but instead attempted to use a fake court phone number in the caller ID. The callers sometimes identified themselves as being from the FBI, told the recipient that they were implicated for involvement in a prostitution ring, and tried to coerce the recipient to pay a fine by sending cash, Paypal payments, credit card information etc. to a fraudulent source. The Marshals Service urges the public not to divulge personal or financial information to unknown callers, even if they sound legitimate. If you believe you were a victim of one of these calls, you are encouraged to report the incident to your local law enforcement department, or local U.S. Marshals or FBI office.

PROBATE AVOIDANCE

An important goal of many estate plans is probate avoidance. In many circumstances you can avoid probate by utilizing direct beneficiary designations. Financial institutions are becoming much more accommodating by allowing customers to directly name primary beneficiaries and secondary (contingent) beneficiaries on many types of investments and retirement and bank accounts and also allowing secondary beneficiaries on joint and survivorship accounts typically held by married couples. Transfer on death designations can even be executed and recorded for real estate

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interests, including joint and survivorship interests, and for all types of titled vehicles in Ohio.

Designating your adult children (or other relatives) as direct beneficiaries on accounts is generally a benefit to an individual or family if none of the beneficiaries or assets involved are “complicated.” Some examples of “complicated” beneficiaries are loved ones who are very young or immature, those who have been unwise with their lifetime spending patterns, or family members with volatile marriages, or mental health or substance abuse issues. A straightforward revocable trust could be utilized by individuals or married couples to avoid probate and to protect “complicated” beneficiaries or assets. The trustee of a revocable trust could also be designated as the primary or secondary beneficiary of many of the assets discussed above.

Please contact attorney Kathleen Johnson at our Sandusky Street office to discuss probate avoidance, other estate planning objectives and the pros and cons of trusts and other estate planning tools. For your convenience, Kathleen also meets with clients at our satellite office in the Galena/eastern Delaware County area.

BEST PLACES IN AMERICA

Annually since 2007, the American Planning Association (APA), the primary national association for land use planners/urban planners, has named, from neighborhoods, streets and public places “Great Places in America,” naming 303 such places in their 13 years. For 2019, the APA named 94 neighborhoods, 6 public spaces and 3 streets. Among the neighborhoods were Historic Downtown Delaware and the Short North Arts District in Columbus.

The APA said that downtown Delaware is “a national example of how to balance historic character with the evolving desires of the community” and highlighted efforts of the community to transform vacant spaces into hotspots for local businesses and events. The law firm’s office at 50 North Sandusky Street in Historic Downtown Delaware is unquestionably a leading example as the 1854 building’s second and third floors, which now house the offices of the law firm’s attorneys and staff, were vacant for decades before the law firm’s 1999 rehabilitation and renovation of the building, while the first floor, currently with a reception area, client seating area, restrooms, kitchenette and three conference rooms, had been a paint store heated by unit heaters suspended from the ceiling, without air conditioning, etc.

This bulletin provides general information and is not legal advice. Please contact us if you need legal advice.

If you have friends or associates who you think would enjoy receiving a copy of this Client Bulletin, please feel free to forward it on. Thank you.

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