

Contact information

For more information on the Land Titles Assurance Fund please contact:

The Office of the Director of Titles

Policy and Regulation Branch
20 Dundas Street West, 4th Floor
Toronto, Ontario M5G 2C2
(P) 416-314-4882
(F) 416-314-4878

Ontario's Land Registry Offices

For information on what services are offered by your local land registry office, please visit:
www.ontario.ca/consumerprotection
416-326-8555 or 1-800-268-1142

Identity Theft Statement and Information Package

www.phonebusters.com/images/IDTheftStatement.pdf

PhoneBusters

1-888-495-8501
www.phonebusters.com

Equifax Canada

1-800-465-7166
www.equifax.ca

TransUnion Canada

1-877-525-3823
www.transunion.ca

Need Help?

Ontario consumers with questions, complaints or comments regarding telemarketing fraud can call the Ministry of Government and Consumer Services, Consumer Protection Branch at **1-800-889-9768** or **416-326-8800**.

The Consumer Protection Branch website at **www.ontario.ca/consumerprotection** has more information and valuable advice for Ontario consumers on a number of topics:

- Merchandise Purchases
- Home Renovations
- Memberships and Services
- Motor Vehicles
- Personal Finances
- Travel
- Scams and Frauds
- Identity Theft
- Collection Agencies

For tips on protecting yourself in the marketplace, information on consumer rights and how to make a complaint against a business, visit the new and improved consumer protection website at **www.ontario.ca/consumerprotection** or call toll-free the Ministry of Government and Consumer Services, Consumer Protection Branch at **1-800-889-9768** or, in the Toronto area, **416-326-8800**.

Order a free copy of the annual Smart Consumer Calendar at **www.serviceontario.ca/publications** or by calling toll-free at **1-800-668-9938** or, in the Toronto area, at **416-326-5300**.

COMPENSATION FOR VICTIMS OF REAL ESTATE FRAUD



Smart consumers are
good for business

Ontario is a leader in consumer protection and has set out clear rules for consumers and businesses. Know your rights – shop smart and protect yourself in the marketplace.



What is the Land Titles Assurance Fund?

The Land Titles Assurance Fund (LTAF) was created under the Land Titles Act to compensate people for certain financial losses due to real estate fraud, omissions and errors of the land registration system.

How quickly will I be compensated?

New legislation makes it easier for consumers to access the fund. LTAF will respond to each individual homeowner who has suffered a loss in a clear case of fraud. For most straightforward cases of fraud, title can be returned and a decision regarding compensation made within three months.

What is covered by the fund?

The Fund may award compensation for the following losses:

- Financial losses as a result of a fraud or error
- Reasonable legal costs related to the claim
- Other reasonable costs related to the claim

Do I qualify for compensation?

In order to be eligible for compensation from the fund, you must ensure that:

- Your claim is one that qualifies for coverage.
- Your application must be made within six years from the time of having suffered a loss.

You or your lawyer can also call the local Land Registry Office or the office of the Director of Titles to see what can be done about your situation, and how to make a claim for compensation from the fund (see contact information on back panel).

Please check the ministry's website, **www.ontario.ca/consumerprotection** for additional information about the fund and the application process.

How do I make a claim?

- Fill out the compensation claim form and send it to the Director of Titles. You may contact the office of the Director of Titles in order to receive a copy of the claim form (see contact information on the back panel).
- You will be sent a letter to let you know your application has been received.

- Your file will be assigned to a hearings officer who will review your application to make sure it is complete and may suggest that you provide additional information to help clarify your claim.
- The hearings officer will determine if you have met the requirements for compensation set out in the act and the amount of any compensation payable. If your claim cannot be paid in full, the hearings officer may hold a hearing for those purposes.

What happens at an LTAF hearing?

For information on the hearing process go to www.ontario.ca/consumerprotection

What if I am a victim of fraud?

If you think you are a victim of real estate fraud, it is important that you act quickly. Follow these steps to get help:

- Report what happened to your local police department.
- Tell your lawyer or adviser about your concern.
- Contact your local land registry office or the Director of Titles (see information on back panel).

Depending on your circumstances, you may also want to:

- Speak with someone at your bank.
- Contact Canada's two national credit-reporting agencies (Equifax Canada and TransUnion Canada), and ask that a "fraud alert" be put on your credit report. Ask them to send you a copy for your review.
- Talk to your lawyer or advisor about alternative methods of protecting yourself, including the benefits of purchasing title insurance.