



To: All Florida Policy Issuing Agents; All WFG Title Examiners and Officers  
From: WFG Underwriting Department  
Date: September 2 2025  
Bulletin No.: FL 2025-38  
Subject: Ghost Title Agencies

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A concerning new fraud trend involving so-called “Ghost” title agencies is gaining traction. Industry leaders such as FLTA (Florida Land Title Association) and ALTA (American Land Title Association) are actively working to raise awareness, provide education, and promote fraud prevention.

Fraudsters are setting up fake title companies by registering with Sunbiz.org, creating professional-looking websites, and opening bank accounts—posing as legitimate businesses. Once established, they target real estate professionals by offering to facilitate transactions with unsuspecting buyers or sellers, using their fake title company to commit fraud. **Please provide this bulletin to other real estate professionals such as realtors so they are aware of this growing issue.**

FLTA provided the following guidelines in their article:

- **Check for Suspicious Business Registrations: Visit Sunbiz.org or Search Records - Division of Corporations - Florida Department of State**
  - Using the various search features, check for any duplicates or close to duplicate companies that resemble or are close to your company's name (Name, Officer/Registered Agent, etc.)
  - Especially check for duplicate FEI/EIN registrations
- **Use DNS Twister to Detect Impersonation Websites**
  - Check [dnstwister.report](https://dnstwister.report)
  - This tool scans for web domains similar to yours, helping you identify look-alike websites that could be pretending to be your company.
- **Report Suspicious Activity:**
  - Alert your local authorities and follow their guidance, if action is necessary.
  - Inform FLTA, because they are looking to bring this forward to the Florida Department of State and are needing examples. Please email [Scott@FLTA.org](mailto:Scott@FLTA.org).

NOTE: The information contained in this Bulletin is intended solely for the use of employees of WFG National Title Insurance Company, its title insurance agents and approved attorneys. Disclosure to any other person is expressly prohibited unless approved in writing by the WFG National Title Insurance Company's Underwriting Department.

**The Agent may be held responsible for any loss sustained as a result of the failure to follow the standards set forth above.**