



SafetyDeed

SafetyDeed protects older homeowners against the loss of their homes caused by fraud, undue influence, predatory lending, and other risks attendant with aging.

WWW.SAFETYDEED.COM

HONEST
PROTECTION FOR
YOUR HOME



THE PROBLEM

As we age, we become more vulnerable to bad actors who know how to use the law against us.

As a result, we are increasingly at risk of losing our homes, the equity in them, and our families' inheritances.



- ✓ 27 million senior-owned homes
- ✓ \$7 trillion in home equity
- ✓ Billions lost to fraud annually
- ✓ Women particularly at risk

FRAUDULENT
WILLS

DIMINISHED
CAPACITY

CROOKED
ATTORNEYS

CON
ARTISTS

GREEDY
RELATIVES

ADULT ADOPTION
SCAMS

PREDATORY
LENDERS

ABUSIVE
GUARDIANS

DISHONEST
CAREGIVERS

INEXPERIENCE

MARRIAGE
SCAMS

WRONGFUL
FORECLOSURES

USE CASE

OUTSIDER THREAT



Dad turned to Facebook after Mom died

He's sent money to relatives we don't have

Now he's talking about a new "girlfriend"

USE CASE

INEXPERIENCE



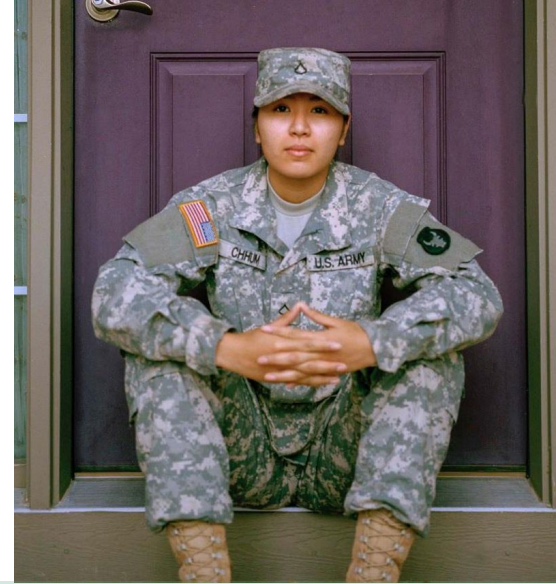
For 50 years, he made all their financial decisions

Now she's on her own

She's thinking about getting a HELOC

USE CASE

INSIDER THREAT



You are going overseas for a year, maybe longer

Your mother lives alone

Your nephew who just got out of rehab has offered to move in

Once a fraudulent agreement has been recorded, it becomes enforceable.

The burden is on the victim to prove they were defrauded.

Recorders of Deeds only verify that authentic signatures were intentionally applied to written agreements. This leaves bad actors with two attack vectors to exploit.

Attack Vectors

Authenticity

- ✓ Forgery/Fraud in the Execution
- ✓ Forge signature or switch papers at signing
- ✓ If discovered, innocent subsequent 3rd party purchaser loses property/can't enforce mortgage

Intentionality

- ✓ Fraud in the Inducement
- ✓ Authentic signature obtained by ruse/coercion
- ✓ If discovered, innocent subsequent 3rd Party purchaser keeps property/enforces mortgage

Defenses

Irrevocable Trusts

Guardianships

Title Monitoring Services

Weaknesses

Expensive
Undesirable

Undesirable
Inappropriate

Do Not Prevent
Fraud

After examining thousands of cases, we concluded that a few simple rules would protect most seniors against most types of property fraud

- ✓ **Require counterparties to identify their principals and always file disclosures (no exceptions)**
- ✓ **Upload all documents to a secure online dataroom**
- ✓ **Alert trusted relatives and advisors about transactions before they are signed**
- ✓ **Require homeowners to be represented by legal counsel:**
 - **In certain types of transactions, such as reverse mortgages and gift deeds**
 - **After they reach a certain age**
 - **If the spouse responsible for making financial decisions dies first**

Unfortunately, seniors and their families usually lack the means to enforce such rules



- Seniors do not always have people they can trust
- Family members are not always available
- Family and friends are often reluctant to take sole responsibility for financial decision-making
- Bad actors pressure their victims to act quickly
- Seniors can fall victim to undue influence or lose capacity

As a result, seniors and their loved ones and advisors often learn about fraud *after* contracts has been signed.

OUR SOLUTION

We place and
enforce a
cryptographically-protected
restrictive
covenant
around our
clients' titles



Our clients contract with us to develop and enforce a Senior Homeowner Equity & Realty Protection Advisor (SHERPA) Agreement

We develop a Title Protection Plan with our client and sign a contract

- ✓ “Notify my children about any sales contracts, mortgages, or gift deeds before I sign them”
 - If any of them raises a red flag, require me to get a lawyer
- ✓ “If Harry dies first, Sally must have a lawyer review any sales contracts or mortgages before she signs them”
- ✓ “After I turn 80, my lawyer must review contracts before I sign them”

We freeze their title by recording a cryptographically-signed protective covenant

- ✓ “No future agreement affecting this title is enforceable unless it is recorded along with a Certificate of Compliance cryptographically signed by SafetyDeed”
- ✓ The covenant contains SafetyDeed’s public key so that future counterparties can authenticate Certificates of Compliance
- ✓ Agreements accompanied by a Certificate of Compliance cannot be repudiated

We enforce the Title Protection Plan for all future transactions

- ✓ Verify identities
- ✓ Conduct background checks
- ✓ Notify family and advisors
- ✓ Notify counsel
- ✓ Preserve records
- ✓ Close disclosure loopholes

A bad actor who goes around us to obtain our client’s signature on a contract—and anyone who purchases a property or mortgage from them—will wind up with nothing

USE CASE

OUTSIDER THREAT



- ✓ Your father can instruct us to require that his lawyer review any future agreement affecting his home before it becomes enforceable
- ✓ He won't be able to revoke his instructions to us without going through a legal process

USE CASE

INEXPERIENCE



- ✓ When they signed up with SafetyDeed ten years ago they told us that if he dies first, she must have a lawyer review any paperwork affecting their home
- ✓ If she cannot afford a lawyer, we can advance her the funds to pay for one and recover them later from her estate

USE CASE

INSIDER THREAT



- ✓ We can help your mother find a lawyer specializing in elder law and estate planning
- ✓ We can notify her lawyer, you, and two other trusted parties before she signs any enforceable agreement affecting her home

"A contractual restriction which limits the use one may make of his own lands ... is sometimes called a negative easement ... and is in every legal sense an incumbrance."

Chapman v. Sheridan-Wyoming Coal Co. (1950)

Advocates for the public should be concerned that the recording system is based on systems and methods that have not been updated in hundreds of years

Fragmented

- Over 3,300 county recorders nationwide

Limited Technology

- Mix of paper and electronic systems

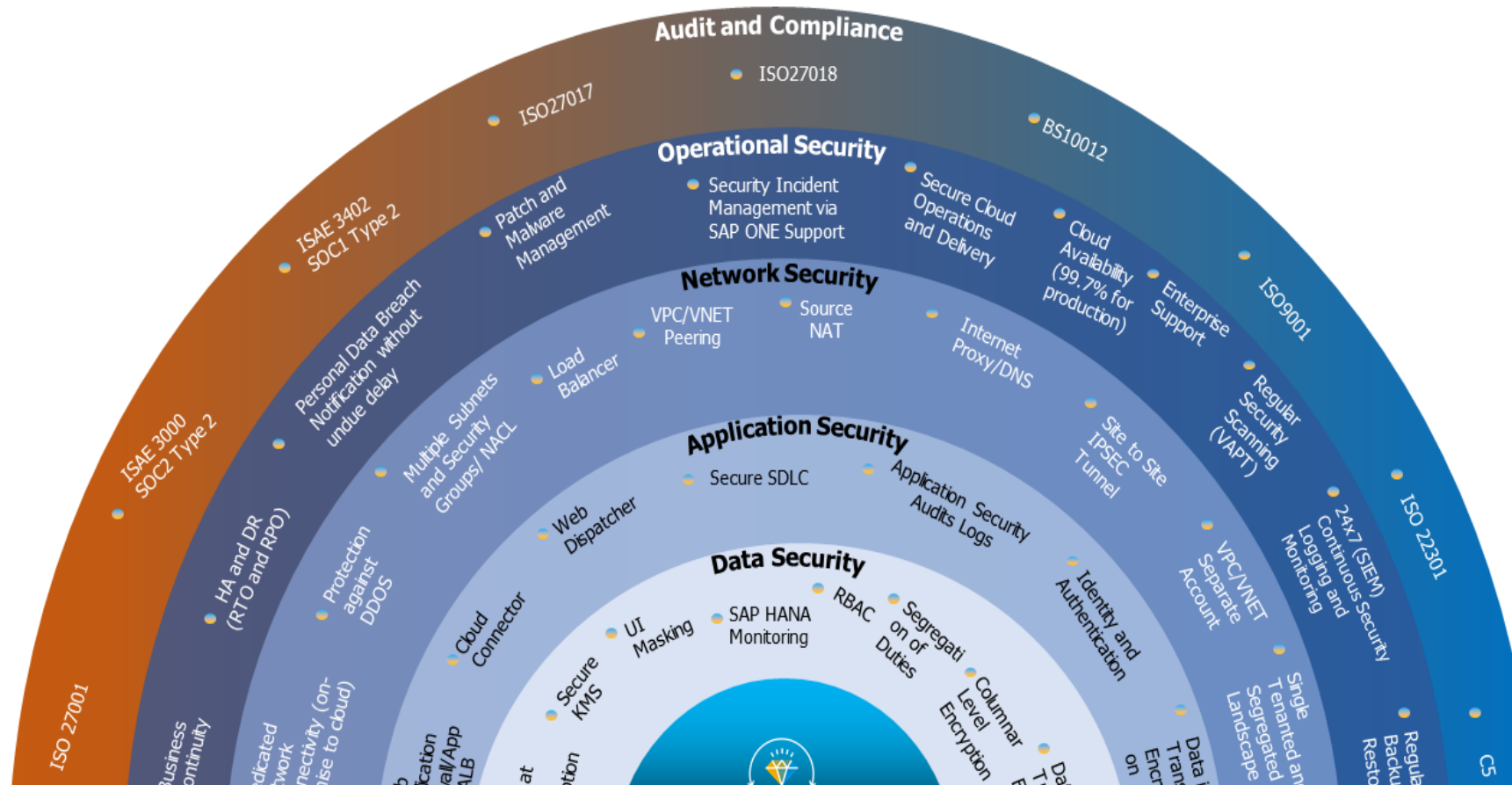
Error-Prone

- Title defects encountered in 30% of real estate transactions

A modern ledger could facilitate more than fraud prevention services

- ✓ Less expensive title insurance
- ✓ Investment advisory services
- ✓ Fractional ownership
- ✓ More efficient bundling and securitization

Today, computer networks are far better protected than homes are even though homes are most American families' largest asset



We designed our system with cybersecurity principles in mind

SafetyDeed's Defense in Depth Title Protection System





Nearly 30 years go, the mortgage industry grew frustrated with the paper recording system and launched its own private ledger

Mortgage Electronic Registration Systems, Inc. (MERS) was formed in 1995 by the residential mortgage industry to serve as a common agent for its 5,000 members: originators, lenders, servicers, brokers, and vendors

✓ **Problems with paper recording**

- Slow
- Expensive
- Fragmented
- Error-prone

✓ **This resulted in:**

- Delays
- High transaction costs
- Impaired liquidity
- Legal fees

- ✓ Lenders name MERS as their agent when they record their mortgages
- ✓ Future sales and assignments need only be recorded with MERS
- ✓ Enforceability of MERS-only transactions have been upheld by numerous courts

We decided to give property owners their own ledger too

On August 12, 2025, we were granted U.S. Patent No. US 12,388,667 for:
System and Method with Cryptography for Transferring Recordation
and
Management Authority Over a Real Property Title to a Blockchain

(12) United States Patent Gordon	(10) Patent No.: US 12,388,667 B2 (45) Date of Patent: Aug. 12, 2025
(54) SYSTEM AND METHOD WITH CRYPTOGRAPHY FOR TRANSFERRING RECORDATION AND MANAGEMENT AUTHORITY OVER A REAL PROPERTY TITLE TO A BLOCKCHAIN LEDGER	(58) Field of Classification Search None See application file for complete search history.
(71) Applicant: Roger Norris Gordon , Washington, DC (US)	(56) References Cited U.S. PATENT DOCUMENTS 10,878,522 B2 * 12/2020 Blackman H04L 9/3239 11,501,365 B1 * 11/2022 Awasthy H04L 63/04 12,126,875 B1 * 10/2024 Crow H04N 21/2393 (Continued)
(72) Inventor: Roger Norris Gordon , Washington, DC (US)	 OTHER PUBLICATIONS Consumer Financial Protection Bureau; "Managing Someone Else's Money," Help for Trustees Under a Revocable Living Trust; Apr. 2015; 28 pages. <i>Primary Examiner</i> — Eleni A Shiferaw <i>Assistant Examiner</i> — Hassan A Hussein (74) <i>Attorney, Agent, or Firm</i> — Doster Greene, LLC
(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.	(57) ABSTRACT Various methods, apparatuses, systems, and media for creating and maintaining a distributed ledger or blockchain registry are disclosed. A memory is operable to store a blockchain, and a processor is operably coupled to the memory. The processor receives data representative of a property title from a traditional ledger, wherein the data representative of the property title is processed with a hash function to obtain a hash value. The processor creates a blockchain transaction by using the hash value of the data representative of the property title from the traditional ledger to the blockchain ledger. The processor executes a smart contract in the blockchain transaction to define one or more terms of transferring the property title to the blockchain ledger. The processor stores the smart contract in the blockchain transaction on the blockchain ledger, wherein the blockchain ledger comprising a plurality of blockchain transactions.
(21) Appl. No.: 18/779,021	
(22) Filed: Jul. 21, 2024	
(65) Prior Publication Data US 2024/0388457 A1 Nov. 21, 2024	
Related U.S. Application Data	
(63) Continuation-in-part of application No. 17/494,691, filed on Oct. 5, 2021, which is a continuation-in-part of application No. 16/430,406, filed on Jun. 3, 2019, now abandoned.	
(60) Provisional application No. 62/679,313, filed on Jun. 1, 2018.	
(51) Int. Cl. H04L 29/06 (2006.01) H04L 9/00 (2022.01) H04L 9/08 (2006.01) H04L 9/32 (2006.01)	
(52) U.S. Cl. CPC H04L 9/50 (2022.05); H04L 9/0825 (2013.01); H04L 9/3236 (2013.01); H04L 9/3247 (2013.01)	
20 Claims, 3 Drawing Sheets	

- ✓ Allows property owners to unilaterally transfer control of their titles to a private blockchain ledger
- ✓ Can service all counties nationwide on one blockchain
- ✓ Not an NFT or tokenization scheme
- ✓ Can support AML, KYC and Foreign Asset Control protocols
- ✓ Core government functions unaffected
 - Liens
 - Judgments
 - Tax Collection

System and Method with Cryptography for Transferring Recordation and Management Authority Over a Real Property Title to a Blockchain Ledger

USING OUR LEDGER

- ✓ Financial advisors and real estate professionals will be able to protect their clients better
- ✓ Property owners and investors will be able to buy and sell fractional interests in real property
- ✓ Title insurers will be able to quickly access over 3,000 counties on a single platform
- ✓ Secondary mortgage markets could operate far more efficiently



SafetyDeed

On August 12, 2025, real property became a digital asset class.

What can we do together?

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