

*Unifor Legal Services Plan*

**Warning: Do Not Sign Any Contracts from Door-to-Door Salespeople**

**But if you did, or do so in the future, there is some good news!**

Door-to-door scammers mislead homeowners, especially the elderly, into thinking that they are part of a government or rebate program offering free installation of equipment they are selling (e.g., furnace, water heater, air conditioner, water filter system, etc.). After signing a contract “at the door”, homeowners will find unexpected charges on their utility bills or payments deducted from their bank accounts. If they try to cancel, the scammers will demand large fees.

Until recently, a legal document called a **Notice of Security Interest (“NOSI”)**, could be registered as a lien on title, making it harder for homeowners to sell or remortgage their homes. But new Ontario legislation has changed this:

- 1) NOSI registrations for consumer goods are now prohibited, and**
- 2) Existing NOSI’s for consumer goods can be removed from the title of homes.**

These changes reduce the power that scammers once had. They can no longer use a NOSI to prevent you from selling or refinancing your home. **The NOSI still has to be deleted before, or at the same time as, the homeowner sells or re-mortgages.** The process is fairly simple, but a lawyer must do it, to certify that the deletion is valid. **Also, deleting the NOSI does not cancel the contract.** The scammer can still demand payment, and the homeowner will need to negotiate the amount owed to get out of the contract.

**So, the best solution is to not get taken in by door-to-door scammers.** If anybody tells you that they are at your home to offer you the chance to utilize a government program (or to offer to sell you anything), you should **ask the person to leave.**

**If you have already signed a contract, contact a lawyer to negotiate a way out.**

The lawyers at the Unifor Legal Services Plan know how the door-to-door scammers operate. We can tell you if your property is subject to a NOSI, we can remove it, and if you have already signed a contract, we can help you negotiate a way out.

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