

**434.095 Obtaining real estate loan by substituting or making false instrument --  
Subsequent offenses.**

Any person who, with intent to defraud, either substitutes one (1) instrument in writing for another and by this means causes the making of a loan or the extension of credit, or induces by any fraudulent instrument in writing the making of a loan or the extension of credit as a part of a transaction by which either the title to real property is transferred or valuable improvements are placed on real property in this state, whether for the benefit of himself or another, is guilty of a Class D felony.

**Effective:** July 14, 1992

**History:** Amended 1992 Ky. Acts ch. 463, sec. 47, effective July 14, 1992 .-- Created 1966 Ky. Acts ch. 74, sec. 1.