IMPORTANT ALERT AND ANTI-FRAUD DISCLOSURE

STATEMENT

**PROTECT YOURSELF FROM CYBER FRAUD**

This alert is to inform and caution you about a nationwide threat involving a real estate

transaction cyber crime intended to divert funds due from you for your closing to the bank

account of illegal scammers. These emails are convincing and sophisticated.

Here is how it works: Scammers hack into the email of someone involved in the transaction

(real estate agent, lender title agent, buyer or seller) and use that access to discover details of the

pending transaction, including the closing date.

As the closing date approaches the scammers use a fraudulent email account (or other form of

electronic communication) which appears legitimate and is frequently from the Realtor®, title

agent or settlement agent and directs the buyer to wire closing funds to a shell account The.

funds are misdirected to the scammers and are gone! These emails look legitimate and appear to

be from the proper party.

Please be advised that our sales professionals (Realtors®) at \_\_\_\_\_\_\_\_\_\_\_\_\_ will **not** email

you a request to wire money for your closing (or for any other reason whatsoever). That request

will be directed to you by your title and settlement provider in conjunction with letting you know

your final cash to dose amounts. **If you receive such a request from what may appear to be**

**your Realtor®, do not comply! Also, if you receive wire instructions via email, ALWAYS**

**phone verify with the appropriate recipient that the information is legitimate, and that the**

**ABA, routing numbers, account numbe.rs and/or SWIFT codes are correct!**

It is always a best practice if you have any concerns, to stop and call via telephone to verify

before you send out any wired funds. Also do not send confidential information such as your

SSN, credit card information, DOB, bank accounts etc. via email. This should be done in person

or via telephone.

By signing below, you acknowledge your understanding of the cyber fraud activities described herein.