

## Buying A Home is Exciting but Beware of Closing Costs Scam!

 The Federal Trade Commission and the National Association of Realtors are warning home buyers about an email and money wiring scam. Hackers have been breaking into some consumers' and real estate professionals' emails accounts to get information about upcoming real estate transactions. After figuring out the closing dates, the scammer sends an email to the buyer posing as the real estate professional or title company. The bogus email says there has been a last minute change to the wiring instructions and tells the buyer to wire their closing costs to a different account...*the scammer's account!*

If you're buying or refinancing a home and get an email with money wiring instructions, STOP. Email is not a secure way to send financial information and your real estate professional and title company should know that. If you think you have received this type of email, report it to the FTC at [www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov) and if you gave your information to a scammer, visit [IdentityTheft.gov](http://IdentityTheft.gov).



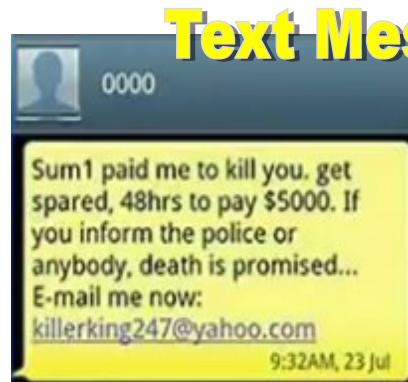
A friend sent you a Hallmark E-Card. It looks like it came from Hallmark and asks you to download an attachment to pick up your ecard. Beware, the attachment isn't really an ecard — it may actually be spyware, a computer virus or a Trojan.

One common scam involves ecards that download adware or spyware — and they get you to agree to this in the fine print when you click that you accept the Terms of the ecard company!

One particular Trojan waits for you to sign onto AOL. If and when you do, it displays a pop-up window that looks like an AOL form but asks you to verify/update your AOL billing info by providing your credit card, checking account info, and Social Security number. Don't do it!

This ecard, of course, is not really from Hallmark, and AOL has nothing to do with this scam. Bad guys are trying to steal your financial info and/or your identity!

Remember, Hallmark never sends attachments with its legitimate ecards and AOL doesn't ever ask for billing info via pop-up windows!



## Text Message Scam

From Syracuse, New York to Port Orange, Florida, cellphone users are receiving bizarre text messages that threaten death. The text warns the cellphone user someone has paid money to have them or a family member killed and the only way they can stop it is to pay \$5,000. Some messages also contain a link to an email address. Police say the message is part of a scam and those who receive it should delete it immediately.

## Halloween Safety Tips for Homeowners

### ★ Keep Your Pets Indoors

Pets can be scared by the lights, sounds and costumes from Halloween. Ensure pets are inside and in a safe, comfortable area away from costumed visitors.

### ★ Clear A Path

Make sure the path to your front door is free of potential hazards. Remove anything that people can trip over or harm themselves with, such as extension cords, tools, etc.

### ★ Avoid Vandalism

If you can, park your vehicle in a garage. At the very least, ensure your car doors are locked. It is also important to keep the inside of your home well lit, especially if you are not home.