NATIONAL ASSOCIATION OF REALTORS®

PROTECT YOUR MONEY FROM MORTGAGE CLOSING SCAMS WHEN BUYING A HOME

Every day, hackers try to steal your money by emailing fake wire instructions. Criminals will use a similar-looking (*but fake*) email address and steal a logo and other info to make it look like the email came from your real estate agent or title company.
You can protect yourself & your money by following these steps:

BE VIGILANT

Call, don't click: Verify all wiring instructions before transferring your funds. Call the title company using an independently obtained and known phone number. Don't use phone numbers or links from an email.

Be aware: It's extremely rare that wiring instructions will change at the last minute, or that this information will be provided by email.

PROTECT YOUR MONEY

Confirm everything: Ask your bank to confirm the name on the receiving account before sending a wire.

Verify Immediately: Within four to eight hours, call the title company or real estate agent to confirm they received your money.

WHAT TO DO IF YOU'VE BEEN TARGETED

IMMEDIATELY:

- ✓ **Call** your bank and ask them to issue a recall notice for your wire.
- ✓ **File** a complaint with the FBI at www.IC3.gov.
- ✓ **Report** the crime to your local FBI office.

Making a report within the first 24 hours provides the best chance of recovering your money.

For more information about mortgage closing scams, please visit: **NAR.REALTOR/WIRE-FRAUD**

This is for informational purposes only and should not be considered legal advice.

American Land Title Association
Protect your property rights

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