CONSUMER ALERT

CYBER FRAUD RED FLAGS IN REAL ESTATE

When you buy, sell or refinance a home, you’ll be required to submit personal information to your lender and/or settlement or escrow agent. This information may include Social Security numbers, bank account numbers and credit and loan account numbers. Unfortunately, would-be fraudsters sometimes attempt to steal personal information and even money through real estate transactions.

BELOW ARE 4 CYBER FRAUD RED FLAGS TO WATCH FOR. IF YOU SEE ANY OF THESE RED FLAGS, PLEASE CONTACT YOUR REALTOR AND CLOSING AGENT.

- **LOOK FOR CLUES THAT MESSAGES MAY NOT BE OFFICIAL.**
  Always carefully examine the email address from which you receive updates on your transaction from your real estate agent, escrow officer or settlement agent to ensure it is correct.

- **RECEIVE AN EMAIL WITH NEW WIRING INSTRUCTIONS.**
  Call your escrow officer or settlement agent immediately if you receive an email requesting to change the wiring instructions for your transaction.

- **INBOUND CALL FROM SOMEONE CLAIMING TO BE WORKING ON YOUR TRANSACTION.**
  Do not provide information about yourself or your transaction to any unknown or unnecessary parties. Communicate or confirm any changes to the transaction with your real estate, escrow or settlement agent in person or over a phone call you make to them.

- **EMAIL ACCOUNT HACKED.**
  Contact your settlement agent or real estate agent if you suspect your email address is being improperly used or if you do not receive funds in a timely fashion.