

WIRE FRAUD WARNING

Criminals use various tactics to steal money during real estate transactions, particularly involving wire fund transfers. Scammers often send emails that appear to come from trusted sources, such as your agent, broker, lender, or closing attorney/agency. Watch out for:

- Fake email addresses (e.g., slight changes in the domain name), convincing but fraudulent websites, fake fax numbers, texts, calls, or social media messages from scammers.
- Any communication that asks for sensitive information or directs you to a fraudulent website, email address, or bank account controlled by criminals.

Before closing, Buyers are often required to wire transfer funds from their personal bank account to the closing attorney or closing agency. Always verify wiring instructions directly with the closing professional using a trusted and independently verified contact method before initiating any transfer.

NEVER ACCEPT WIRING INSTRUCTIONS FROM YOUR AGENT OR BROKER.

_____Initials _____Initials

Instead, you should receive wiring instructions directly from the closing attorney/closing agency or your lender prior to closing. If these instructions are sent via email, they should be securely transmitted. **DO NOT TRANSFER FUNDS** until you have independently verified the authenticity of the wiring instructions through at least one additional method, such as:

- Use the phone number you have previously used to contact the closing attorney, agency, or lender, ensuring it is from a trusted and recognized source, or
- Look up the closing attorney's or lender's phone number on a verified third-party source, such as their official website or public directory assistance. Avoid using the phone number provided on the wiring instruction form you received, or
- visit the office of the closing attorney or agency at the address where you previously met them to confirm the wiring instructions.

When sending wiring instructions to your bank or financial institution electronically in preparation for closing, **DO NOT TRANSFER FUNDS** until you have verified that the correct instructions were received by a trusted representative at your financial institution. Additionally, instruct your bank that **WIRING INSTRUCTIONS MUST NOT BE ALTERED WITHOUT YOUR PRIOR CONSENT**. Always ensure that wiring instructions are sent securely. Be particularly cautious of any requests to change the original wiring details, unexpected changes in the person managing your transaction, or subtle differences in their behavior, speech, or grammar, as these may indicate a scam. It is important to note that wiring instructions for closing attorneys, title companies, and lenders rarely change, so any request for such changes should be approached with extreme caution. If you suspect wire fraud or notice suspicious activity, such as unusual communications involving changes to wire transfer details or contact persons, immediately contact your financial institution to halt the transaction if possible. Additionally, report the incident to the Federal Bureau of Investigation (FBI) and notify your real estate professional, closing attorney, title company, or lender. Taking prompt action can help mitigate potential losses:

- **IMMEDIATELY** Contact your bank or mortgage company using the phone number you have previously used in all prior communications to ensure you are speaking with a trusted representative.
- Next, call your agent using the phone number you have previously used in all prior communications to confirm details and ensure accuracy.

Buyer or Seller

Date

Buyer or Seller

Date

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