

**WIRE FRAUD NOTICE/WARNING RIDER**

Email hacking and fraud are on the rise to fraudulently misdirect funds. Incidents of wire fraud in residential and commercial real estate transactions are both real and very prevalent. Criminal hackers target buyers, sellers, realtors, lenders and attorneys involved in real estate transactions. The consequences can be devastating. Broker's Title & Closing, LLC is not responsible for any wires sent by you to an incorrect bank account but is committed to advising parties to closing transactions about falling victim to wire fraud.

Fraudulent e-mails typically direct people to wire funds to bank accounts that are actually owned by hackers. The emails may appear to be genuine and contain the senders' company contact information, fonts, logos, emails, etc. They may reference personal information or details about the transaction and mimic the tone of past emails from the person they impersonate. Fraudulent emails typically appear to be from someone you are working with or a business involved with the transaction. Once a wire has been sent to a criminal hacker, it is extremely difficult or impossible to retrieve the money.

**\*\*\*ANY EMAIL THAT ASKS YOU TO WIRE MONEY IS POTENTIALLY FRAUDULENT.\*\*\***  
**ASSUME ALL EMAILS ARE BEING MONITORED BY A HACKER**

- **Email hacking and fraud are on the rise to fraudulently misdirect funds. Please call to verify any funding instructions sent or received using contact information found from an independent source, such as the sales contract or internet. We are not responsible for any wires sent to an incorrect bank account. If you receive a request to wire funds through any way other than set forth herein, STOP and call us immediately from an independently verified phone number.**
- **Don't trust a phone number or email address provided in any email that asks you for money.**
- **Never wire money without double-checking that the wiring instructions are correct.**

**If you receive an email instructing you to wire funds:**

- ***Before wiring funds, call our office at (603) 434-1414 or the office of the recipient using contact information found from an independent source to verify the wire instructions verbally;***
- ***Do not rely on contact information in emailed instructions. Call us at (603) 434-1414 or the office of the recipient directly, using a known and/or reliable number. Just because the email looks familiar or as if it has come from our office or someone else associated with the transaction, do not rely on any contact information in emailed instructions; and***
- ***Never send sensitive personal data via unsecured email – this includes bank account numbers, credit card numbers and social security numbers. Always use a secure email, facsimile or telephone to relay sensitive data.***

***Do not hesitate to call us or any known party to this transaction if you have any question or concern about an email you receive in connection with your pending closing.***

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