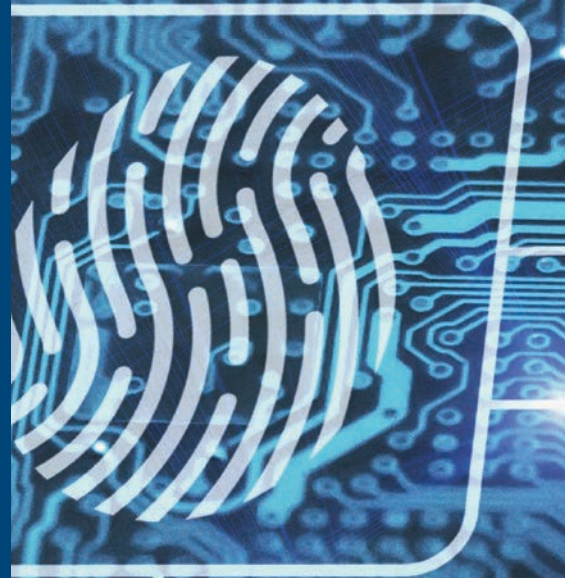


# HOLIDAY WIRE FRAUD WARNING

*We ALWAYS see an uptick in wire fraud attempts around holidays, especially on the days immediately preceding the holiday. Wire fraud can look like lots of different things: attacks on buyer money, borrower money, seller money, agent commissions, payoffs, lender money. Every money piece of a transaction can be a target. Please make sure you are educating your customer about the red flags to look for when wiring funds to us and be suspicious of any unusual or unsolicited email/text requests for wires.*

- RED FLAGS include urgent, repetitive, and/or unsolicited email/text requests from unknown email addresses or phone numbers. Wire thieves often trick people with email addresses or phone numbers closely matching the real ones so observe carefully before responding.
- Discuss with your customers how they intend to deliver funds to closing. A cashier's check is a safer option for customers to deliver their funds as it eliminates all risk of funds being stolen by wire
- Communicate early and verbally with your customers about wire fraud. Education and verbal communication are two of the most successful ways of helping them protect themselves from becoming victims of theft
- When speaking to the customer, make sure you are speaking with the person who will be setting up the wire so they also know to watch for the red flags.
- Remind customers to call the title company to confirm wiring instructions prior to initiating any wire. They should call a number from a published source such as the internet and not rely on a number from an email.
- Remind them we will NEVER send them an unsolicited request to wire money
- Hit the brakes and contact you or the title company if they receive any strange communication regarding wiring money



Independence  
Title