



ALTA

American Land Title Association

PROTECT YOUR MONEY FROM CLOSING SCAMS WHEN BUYING A HOME

Hackers try to steal your money by emailing fake wire instructions. Criminals will use a similar email address and steal a logo and other info to make it look like the email came from your attorney, real estate agent or title company. You can protect yourself and your money by following these steps:



BE VIGILANT

- **Call, don't email:** Confirm your wiring instructions by phone using a known number before transferring funds. Don't use phone numbers or links from an email.
- **Be suspicious:** Your title company will NEVER change their bank account or wiring instructions during your transaction.



PROTECT YOUR MONEY

- **Confirm everything:** Ask your bank to confirm the name on the account before sending a wire.
- **Verify immediately:** Call the title company 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.
- **Report** the crime to www.IC3.gov.
- **Call** your regional FBI office and police.
- **Detecting** that you sent money to the wrong account within 24 hours is the best chance of recovering your money.

For more information about the home closing process, visit: HOMECLOSING101.ORG

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

Protect Your Money

For more information visit: stopwirefraud.org

CAUTION!

- Call your title company to learn their process for wiring money.

TITLE COMPANY NAME

MAIN PHONE NUMBER

PAYOFF INSTRUCTIONS

Your title company will NEVER change their bank account or wiring instructions during your transaction.

CALL IMMEDIATELY IF:

- You receive a text, email, phone call or other communication to change wire instructions or contact information.

CONFIRM BEFORE YOU SEND MONEY:

- Before you send money, call your title company to confirm wire instructions – you should always use the phone number listed above.
 - If no phone numbers are listed above, call your title agent for the correct phone number.
 - After you send money, call the title company again to confirm that the money was received.

CLOSE THE DEAL!