



# PROTECT YOUR MONEY FROM MORTGAGE CLOSING SCAMS WHEN BUYING A HOME

Every day, hackers try to steal your money by emailing fake wire instructions. Criminals will use a similar-looking (*but fake*) email address and steal a logo and other info to make it look like the email came from your real estate agent or title company.

**You can protect yourself & your money by following these steps:**

## BE VIGILANT



**Call, don't click:** Verify all wiring instructions before transferring your funds. Call the title company using an independently obtained and known phone number. Don't use phone numbers or links from an email.

**Be aware:** It's extremely rare that wiring instructions will change at the last minute, or that this information will be provided by email.

## PROTECT YOUR MONEY



**Confirm everything:** Ask your bank to confirm the name on the receiving account before sending a wire.

**Verify Immediately:** Within four to eight hours, call the title company or real estate agent 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.
- ✓ **File** a complaint with the FBI at [www.IC3.gov](http://www.IC3.gov).
- ✓ **Report** the crime to your local FBI office.

**Making a report within the first 24 hours provides the best chance of recovering your money.**

For more information about mortgage closing scams, please visit: [NAR.REALTOR/WIRE-FRAUD](http://NAR.REALTOR/WIRE-FRAUD)

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