

## IMPORTANT CONSUMER NOTICE REGARDING FRAUDULENT BANK WIRING INSTRUCTIONS

Recently there have been increased reports of a theft scheme that involves hackers stealing e-mail addresses and sending fraudulent bank wiring instructions to various parties involved in a real estate transaction. Realtors, Attorneys, title agents and buyers could be affected. The criminal scheme has many variations and this notice is not intended to describe each situation. We want to alert you, as a consumer, to the situation, so that you can minimize the risk that you could be a victim.

We strongly recommend that <u>before</u> you wire any funds to any party (including your own lawyer, real estate broker or title agent whom you know to be involved in your transaction) that you <u>personally call</u> the appropriate party to confirm the wire instructions (you should confirm the ABA routing number or SWIFT code and the credit account number). You should call them at a number that you have obtained on your own (e.g., the sales contract, their website, etc.) and you should **not** use the telephone number that may be contained in any e-mail – <u>even if the e-mail appears to be from someone you know.</u> A common aspect of the scheme involves the criminal hacking the sender's e-mail (unbeknownst to them) and sending you an e-mail that looks like other legitimate e-mails you have received from that party. The e-mail contains the criminal's wire instructions and may contain the criminal's phone number, and once your funds are wired by your bank to the criminal's account, there may be no way to recover those funds.

We also strongly recommend that you, your Attorney(s) and others working on a transaction refrain from placing any sensitive personal and financial information on an e-mail, directly or through an e-mail attachment. When you need to provide social security numbers, bank account numbers, credit card numbers, wiring instructions or similar sensitive information, we strongly recommend using more secure means, such as providing the information in person, over the telephone, or through secure mail or package services, whenever possible.

If you do think your money was somehow sent to a hacker, your best chance to recover the money is to move quickly. You should immediately call your bank and ask your bank to contact the institution where the fraudulent wire was sent. You should also call your local Federal Bureau of Investigation (FBI) office – the FBI can work with other agencies and may be able to help return or freeze the funds. You should also file a complaint with the Internet Crime Complaint Center at bec.ic3.gov.

## PLEASE EXERCISE CAUTION BEFORE WIRING FUNDS TO ANY PARTY

This important Notice is not intended to provide legal advice. You are advised to consult with an Attorney if you have any questions. By your signature(s) and date(s) below, you acknowledge you have received and reviewed this important Notice.

DocuSigned by:	DocuSigned by:			
Stephen Boerner	7/18/2024	Melissa d Bemer	7/20/2024	
Consumer 44A	Date	Consumer E722950987E44A7	Date	