

CENTURY 21.

Norris - Valley Forge



18 Nutt Road

Phoenixville, PA 19460

610.933.8600

ACKNOWLEDGEMENT OF RECEIPT OF WIRE FRAUD PRECAUTIONS

I have received the documents **"Before Wiring Money"** and **"Avoid Wire Fraud"** from CENTURY 21 - Norris Valley Forge.

I understand that CENTURY 21 Norris - Valley Forge has provided these documents to inform me of, and to help protect me from, the dangers of wire fraud in my real estate transaction.

I further understand that **no one from Century 21 Norris—Valley Forge will ever email me wiring instructions**; therefore, neither Century 21 Norris - Valley Forge nor it's agents or employees are responsible for misdirected funds wired to an incorrect bank account.

Date Signed

Date Signed

BEFORE WIRING MONEY

READ THIS

CYBER-CRIME IS EXPLODING

To minimize the risk of being a victim, follow these simple steps:

1. **Call, don't email:** Confirm all wiring instructions by phone before transferring funds. Use the phone number from the title company's website or a business card.
2. **Be suspicious:** It's not common for title companies to change wiring instructions and payment info
3. **Confirm it all:** Ask your bank to confirm not just the account number but also the name on the account before sending a wire.
4. **Verify immediately:** You should call the title company to validate that the funds were received. The sooner it is detected that money has been sent to a wrong account, the better chance you have of recovering the money.
5. **Forward, don't reply:** When responding to an email, hit forward instead of reply and then start typing in the person's email address. Criminals use email addresses that are very similar to the real one. By typing in email addresses you will make it easier to discover if a fraudster is after you.

DON'T LET FRAUD KEEP YOU FROM OWNING YOUR NEW HOME.



CALL BEFORE YOU WIRE!

CENTURY 21[®]

Norris -
Valley Forge

AVOID WIRE FRAUD

CENTURY 21 Norris - Valley Forge wants to make sure your home purchase doesn't get derailed by a dangerous threat that could keep you from completing the purchase of your home and potentially rob you of your life savings. Criminals steal money through malicious wire fraud schemes targeting home buyers across the country.

How Does it Happen?

The scheme begins long before the attempted theft occurs. Most often, criminals begin with a common technique called phishing. This can take the form of email messages, website forms or phone calls aimed at tricking users into inputting their information, or clicking a link that allows hackers to steal login and password information. Once hackers gain access to an email account, they will monitor messages to find someone in the process of buying a home. Criminals then use the stolen information to email fraudulent wiring instructions disguised to appear as if they came from a professional you're working with to purchase a home.

How Can You Protect Yourself?

If you receive an email with wiring instructions, DO NOT respond. Email is not a secure way to send financial information. If you take the bait, your money could be gone in minutes.

Here are five tips to protect against wire fraud:

1. **Call, don't email:** Confirm all wiring instructions by phone before transferring funds. Use the phone number from the title company's website or a business card.
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How Does CENTURY 21 Norris - Valley Forge Protect Me?

Hacks can come from various parties involved in a transaction, including real estate agents, title companies, attorneys or consumers. Rest assured knowing that **our agents will never email you wiring instructions**. Our recommended title company, Power Settlement Group, only sends wiring instructions through a secure email, which requires you to login to view the email. **Power Settlement Group will not request or accept changes to wiring instructions by email, from you or your lender.** If you are working with a different title company and need to wire funds, inquire with them about their practices for protecting you from wire fraud.



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