



Traverse City - (231) 222-5266

Cadillac - (231) 577-4040

Frankfort - (231) 276-1295

Manistee - (231) 938-6073

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

Every day, 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 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:** It's uncommon for title companies to change wiring instructions and payment info by email.



## PROTECT YOUR MONEY

- **Confirm everything:** Ask your bank to confirm the name on the 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
- **Report** the crime to [www.IC3.gov](http://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, please visit: [HOMECLOSING101.ORG](http://HOMECLOSING101.ORG)

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

# Protect Your Money

*stopwirefraud.org*

## CAUTION!

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

Searchlight Title Services

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TITLE COMPANY NAME

(231) 222-5266

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MAIN PHONE NUMBER

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ESCROW OFFICER'S NAME

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PHONE NUMBER

*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 a phone number listed above.
- If no phone numbers are listed above, call your real estate 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!

[Searchlight@Choosests.com](mailto:Searchlight@Choosests.com)

