

# No. 1 Quality Realty

## WIRE FRAUD WARNING

1      Criminals use many methods to steal our money, even when we are buying or selling a home – particularly involving wire fund  
 2      transfers. Scammers typically will send an email that APPEARS to be from your agent, broker, lender, or the closing attorney/  
 3      closing agency. Be on the lookout for:

- 4      • Phony email addresses (e.g., a slight change in the domain name), authentic-looking fake websites, phony fax  
 5      numbers, texts, calls or social media messages from scammers.
- 6      • Any communication requesting information or directing you to a fake website, a criminal's email address or a  
 7      criminal's bank account.

8      In preparation for closing, Buyers will often need to wire transfer funds from their personal bank to the closing attorney/closing  
 9      agency.

10     **NEVER ACCEPT WIRING INSTRUCTIONS FROM YOUR AGENT OR BROKER.**

11     RAJ Initials \_\_\_\_\_ Initials \_\_\_\_\_

12     Rather, you should receive wiring instructions prior to closing from the closing attorney/closing agency or your lender. If the  
 13     instructions are sent by email they should be in a secured manner. **DO NOT TRANSFER FUNDS UNTIL** you have verified  
 14     the authenticity of the wiring instructions by at least one other independent means, including but not limited to the following:

- 15     • Call the phone number you used on all your prior calls (if the number came from a personally recognized or known  
 16     source), or
- 17     • Call the closing attorney/ closing agency or lender after verifying their phone number from a known third party  
 18     source, such as the entity's official website and/or public directory assistance (do not take the phone number directly  
 19     from the wiring instruction form you received), or
- 20     • Make a personal visit to their office at the address you previously met with them.

21     If you send wiring instructions by email or any electronic means to anyone at your bank or other financial institution in  
 22     preparation for closing, **DO NOT TRANSFER ANY FUNDS** until after you verify that the correct instructions were received  
 23     by a known representative at your financial institution. Also, it is important to confirm with the financial institution that the  
 24     **WIRE INSTRUCTIONS ARE NOT TO BE SUBSTITUTED WITHOUT YOUR PRIOR CONSENT.** Any wiring  
 25     instructions sent should be sent in a secured manner. Be especially aware of any request to change any of the original  
 26     wiring/money transfer information, change in the person you have been working with on the transaction, or a subtle difference  
 27     in their behavior, speech, or grammar. These are some signs of a potential scam. Wiring instructions for closing attorneys,  
 28     title companies and lenders rarely if ever change, so any request to change this information should be handled with caution.

29     If you suspect you may be a victim of wire fraud or that you may have received suspicious phone calls, emails, text messages,  
 30     faxes, social media messages, emails from a fake address, a change in contact person at your bank or mortgage company, or  
 31     changes to wire transfer or financing institutions:

- 32     • **IMMEDIATELY** call your bank and/or mortgage company at the phone number you used in all prior calls.

33     Then, call your agent at the phone number you used in all prior calls.

34     Raymond A. Jones

35     02/05/2026      12:41 PM CST

36     Buyer or Seller  
 37     Raymond A. Jones

38     Date

39     Buyer or Seller

40     Date

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