

Wire Fraud & Identity Red Flags

Protect the money — and make sure the seller is real.

PROTECT THE MONEY

- ☐ NEVER trust wiring instructions or changes sent by email or text.
- ☐ Verify every wire by phone — call the closing attorney at a KNOWN, independently verified number (not one in the email).
- ☐ Confirm the account details out loud before sending any funds.
- ☐ Warn buyers in writing, early, that criminals spoof closing emails.
- ☐ After wiring, call to confirm the funds were received.

VERIFY THE SELLER IS REAL (F201 • C.7)

- ☐ Current government-issued photo ID from the seller.
- ☐ An in-person OR audio-visual meeting to confirm identity.
- ☐ For an entity: organizational/operating documents + ID of the manager, officer, trustee or authorized signer.
- ☐ Cooperate with the closing attorney's heightened identification procedures.
- ☐ **Remember:** the seller's refusal is a DEFAULT and the deal may not close.

RED FLAGS — SLOW DOWN AND VERIFY

- ☒ Priced far below reasonable market value — a lure to move it fast.
- ☒ Insistence on a quick deal or an unusually rushed closing.
- ☒ Seller “can't meet” or will only communicate by email.
- ☒ Sudden, last-minute change to wiring or payoff instructions.
- ☒ Vacant, absentee-owned, or free-and-clear property.
- ☒ Names that don't match the deed, or proceeds directed to a third party.

