

Seller Impersonation

RED FLAGS



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▶ INFORMATION DOES NOT MATCH

- Information provided does not match recorded documents.
- Unable or unwilling to use multi-factor authentication or identity verification.
- Wants to use an unverified or unfamiliar notary.
- Lacks detailed knowledge about property.

▶ AVOIDS FACE-TO-FACE CONTACT

- Avoids phone/video calls, preferring text/email.
- Uses suspicious email address (e.g., ew374t2@...).
- Communicates with inconsistent grammar, poor spelling, or religious references.
- Avoids attending closings, claiming to be out of state or country.
- Presses for mail-away closing or sudden switch to one.
- Wants closing to be conducted by a third party in another state or country.

▶ INSISTS ON QUICK SALE / WILLING TO ACCEPT PRICING BELOW MARKET VALUE

- Urges for a cash buyer and/or willing to accept offers below market value.
- Demands quick closing without reasonable explanation.

▶ SELLERS PROCEEDS

- Insists that proceeds be sent by wire.
- Asks to wire proceeds to a foreign or unknown bank.
- Wire account name payee differs from the principals on the transaction.

IDENTIFY AND PREVENT

ANALYZE

- Carefully examine identification and documents for potential signs of forgery.
- Search online and on social media to match the seller's photo with their ID.
- Utilize a third-party service to authenticate identification documents.
- Request a utility or phone bill for additional verification.

ENGAGE

- Reach out to the owner of record using a verified phone number.
- Mail a letter to the address on tax records and the grantee address if it differs.
- Ask listing agent if they have direct or verified knowledge of the seller's identity.

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