

DON'T LET SCAMMERS STEAL YOUR DOWNPAYMENT

Criminals are targeting homebuyers and stealing huge sums of money. If you're not careful, you could be tricked into sending your entire downpayment to a thief. Here's how to keep your money safe.

BEWARE OF EMAILS WITH WIRING INSTRUCTIONS

In the most common scam, you receive an email (or text or voicemail) that appears to come from a legitimate source, like the title company, your real estate agent, the mortgage lender, or the settlement officer in charge of your real estate closing. However, the fraudulent message contains instructions to wire your downpayment funds directly into the account of a cybercriminal.

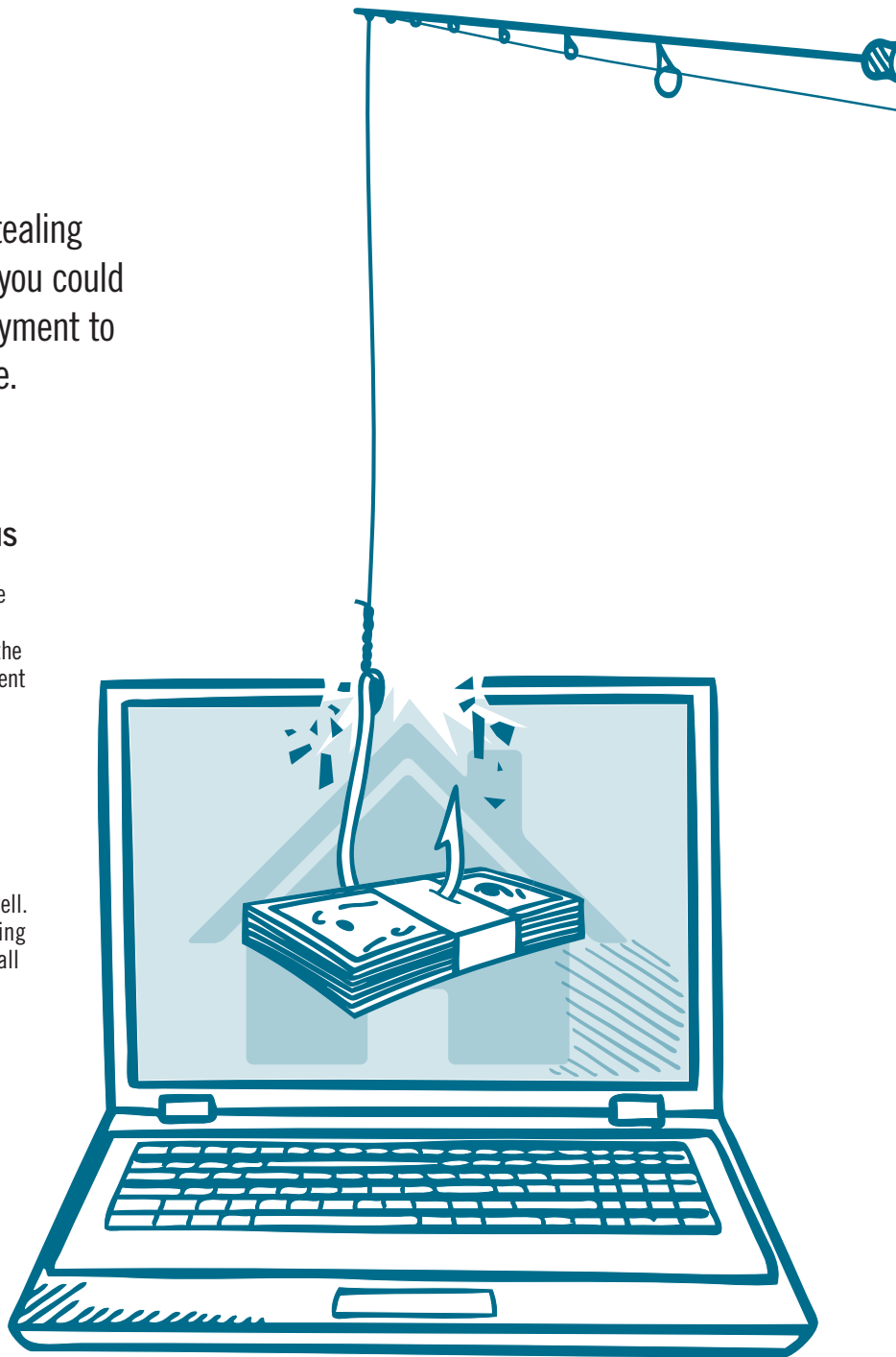
HOW TO PROTECT YOURSELF

- Be suspicious of any message with money-wiring instructions. Red flags include changes or updates to wire details you previously received. However, a first message with wiring instructions or a message to "re-send" or "verify" instructions could be fraudulent as well.
- Before you send any funds, call your settlement or closing agent at a phone number you know is correct. Do not call any number from the message you received.
- After you wire funds with instructions you have independently verified, call your settlement agent to confirm the funds were received.

WHAT TO DO IF YOU SUSPECT YOU'VE BEEN VICTIMIZED

Act quickly. The sooner you report wire fraud, the better your chances of recovering your funds.

- Contact your bank to report the fraudulent activity.
- Notify your local FBI office.
- File a complaint online at the FBI's Internet Crime Complaint Center at ic3.gov.



Talk with your REALTOR® about ways to make sure your real estate transaction proceeds safely and securely.