

ANTI-FRAUD DISCLOSURE TO CONSUMERS STATEMENT

We provide you with this disclosure to alert you to the serious worldwide threat of fraud in electronic communications involving real estate transactions.

Electronic communications such as email, text messages, and social media messaging, are neither secure nor confidential. While Watermark Realty, Inc. *dba* Berkshire Hathaway HomeServices Florida Realty ("BHHS Florida Realty") and Florida Title & Guarantee Agency ("FTGA") has adopted policies and procedures to aid in avoiding fraud, even the best security protections can still be bypassed by unauthorized parties.

By this Disclosure, BHHS Florida Realty and FTGA are providing you with information on what to do if you receive instructions to transfer funds regarding your real estate transaction. Electronic communication from them regarding the transfer of funds will be in a secured format and must be verified verbally prior to initiating any transfer.

YOU SHOULD NEVER TRANSFER FUNDS BASED ON EMAIL WIRE INSTRUCTIONS WITHOUT VERIFYING THE INSTRUCTIONS AS SPECIFIED BELOW.

If you receive an electronic communication providing wire instructions for the transfer of funds, even if that communication appears to be from BHHS Florida Realty, FTGA, or your Sales Professional, **DO NOT RESPOND OR TAKE ACTION UNLESS YOU HAVE VERIFIED THE INFORMATION, AS FOLLOWS:**

To verify instructions related to wiring funds to BHHS Florida Realty, call your Sales Professional directly. Do not use a number given to you in an email.

To verify instructions related to wiring funds to Florida Title & Guarantee, call your Sales Professional or Closing Agent. Do not use a number given to you in an email.

To verify instructions related to wiring funds to any other title company, attorney, or closing agent, call the company, attorney or agent using a phone number you look up yourself, not a phone number in the email.

ACKNOWLEDGMENT: I/we have read this Anti-Fraud Disclosure to Consumers Statement and understand that if I/we receive any electronic communication appearing to come from BHHS Florida Realty, FTGA, or a Sales Professional with instructions to transfer funds, I will verify the validity of the information before following the instructions, taking action to transfer funds and/or disclosing personal financial information.

Signature

Print Name

Date: _____

Signature

Print Name

Date: _____

Signature

Print Name

Date: _____

Signature

Print Name

Date: _____

KEEP YOUR MONEY SAFE!



THEFT CAN HAPPEN TO YOU!

Because you are going to be involved in a real estate transaction where money is changing hands, **you are a potential target for cyber-criminals.** These sophisticated criminals could:

- Try to hack into your email account or the email of other persons involved in the transaction and direct you to send a wire to the hacker's account.
- They can even send you emails that appear to be from your agent, your closer, or another trusted source! You should never transmit nonpublic personal information, such as credit or debit card numbers or bank account or routing numbers, by email or other unsecured electronic communication such as texts or social media messaging.

If you receive wiring instructions, even if it appears legitimate, **do not send money to that account.** Always call to verify such instructions.

Always contact the closer directly before wiring any money.

- **Do not use a phone number or other contact information from an email.**
- **Use a business number from another source (such as the closing company's website) to make sure you are actually talking to your closer and not someone intent on stealing your money.**
- **To notify Berkshire Hathaway HomeServices Florida Realty of suspected fraud related to your real estate transaction, contact: antifraud@bhhsfloridarealty.com or 954.693.0127.**

I acknowledge the above information:

Signature

(Date)

Signature

(Date)

Wire Fraud Warning Form
Rev.12.21