

Where is Your Wire?

No one ever thinks wire fraud will happen to them, but the fact is, **one in three** real estate transactions will be targeted by a fraudster.

How can you protect yourself from becoming a statistic?



Watch out for impersonation. In one of the most common forms of fraud, hackers pretend to be somebody else and send false instructions to infiltrate your transaction. These emails may appear authentic, using similar domain names and imagery such as logos.

Tip! Emails from First American will always end with @firstam.com.



Reduce risk by using the Transactions portal solution within First American Title's **IgniteRE™** platform.



Follow wiring instructions. First American Title's wiring instructions will not change, and **our bank is always First American Trust.** Read wire instructions carefully and review them with your escrow officer.

Tip! Always verify the wire instructions by calling a trusted number. **Never send your financial information over unsecured email.**



Defend your email. Fraudsters gather information about transactions by watching emails behind the scenes. Security measures such as multi-factor authentication can make it more difficult for hackers to force their way into your account.



Look out for common email tells. Subtly different email domains, misspellings, and last-minute changes may all be signs of fraud.



Hover over links or attachments before clicking to verify the source.



Independently verify phone numbers, program the title company's number in your phone and only accept calls from that number.



If something seems suspicious... If you receive a message to change wiring instructions...

Call your First American Title escrow officer at an independently verified phone number and confirm.



SELINA SCHLEGEL
SALES REPRESENTATIVE

OFFICE 503.693.7916 | MOBILE 503.819.2356
sschlegel@firstam.com
local.firstam.com/sschlegel



First American Title™

Spot The Fraud

7 TIPS TO DETECT FRAUD

- 1 Sender's email address is different** (even slightly) from a prior confirmed email address. **Tip!** When reading email from a mobile device, click on the sender's name to view the complete email address.
- 2 Changes to wiring instructions.**
Our bank is always First American Trust.
- 3 Words indicating friendship or trust**, such as "friend" or "pal," or that are overly thankful or complimentary.
- 4 Fear-based language** that expresses a negative outcome, such as "concern," "don't," "prevent," or "avoid."
- 5 Font or type size** that is different from the rest of the document.
- 6 Unusual grammar**, incorrect punctuation, odd spacing or capitalization may be an indication of someone trying to commit fraud.
- 7 Beware of last-minute closing changes and rushes.**



From: Sandy Jones <sjones135@gmail.com> **1**
Sent: Friday, July 8, 2022 12:00 PM
To: Josephine Beckner j.becker@yahoo.com
Cc: realestateagentttt@yahoo.com **1**
Subject: 5412 Water Street, Smithfield, NV 45745 Closing / #645615646

Dear josephine, **6**
Please see the below escrow wiring instructions for the wire transfer. Kindly pay attention to the wire details to avoid **4**
mistakes. I will follow up with you tomorrow as soon as we receive funds in escrow so dont bother sending me the wire
confirmations unless I request it. Kindly use only "Escrow Number 235/22 Water St" as a purpose for wire when wiring funds
for escrow disbursement. Congratulations, you've done a great job getting to the final steps. **4**

All closing funds must be wired to our account today to avoid delay at closing and that funds can clear in our account on
time. I will be busy with limited access to my phone. If you have any question(s), please feel free to send me an email. In
case your bank requests for the beneficiary address, please do give them the address on the escrow wiring instructions. **3** **5**

Bank Name: NewSavingsBank5321SouthSt1,NYC,NY543158 **2**
Account Name: SharoSmith **2**
4132RiverAve,#2034,Martin,NY542473
Account # 56457861 **2**
ABA # 464548941231

Thank you,
Sandy Jones
Escrow Officer
Email: sjones@firstam.com



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