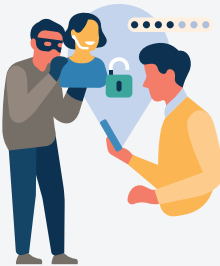


THIS REAL ESTATE SCAM COULD COST YOU THOUSANDS OF DOLLARS

You're smart. You're careful. But even savvy buyers and homeowners fall victim to real estate fraud. Criminals are impersonating sellers and title companies, resulting in swindles that can take months of legal hassle to repair and cost you thousands of dollars.



DO YOU KNOW THE TARGETS?

It starts with a scammer posting a property for sale without the knowledge of the actual owner. These properties are often unoccupied or vacant—land, lots, second homes—where it's easier to put up a fake for-sale sign and owners or residents won't wonder about people stopping by to look at the property.



WHAT'S THE SETUP?

The criminal, posing as a seller or listing agent, communicates primarily by email. Often, there is urgency on the seller's side of the transaction—the seller needs cash quick or wants a fast closing. The property may be priced below market value. The criminals want you to ignore warning signs and focus on the great deal.



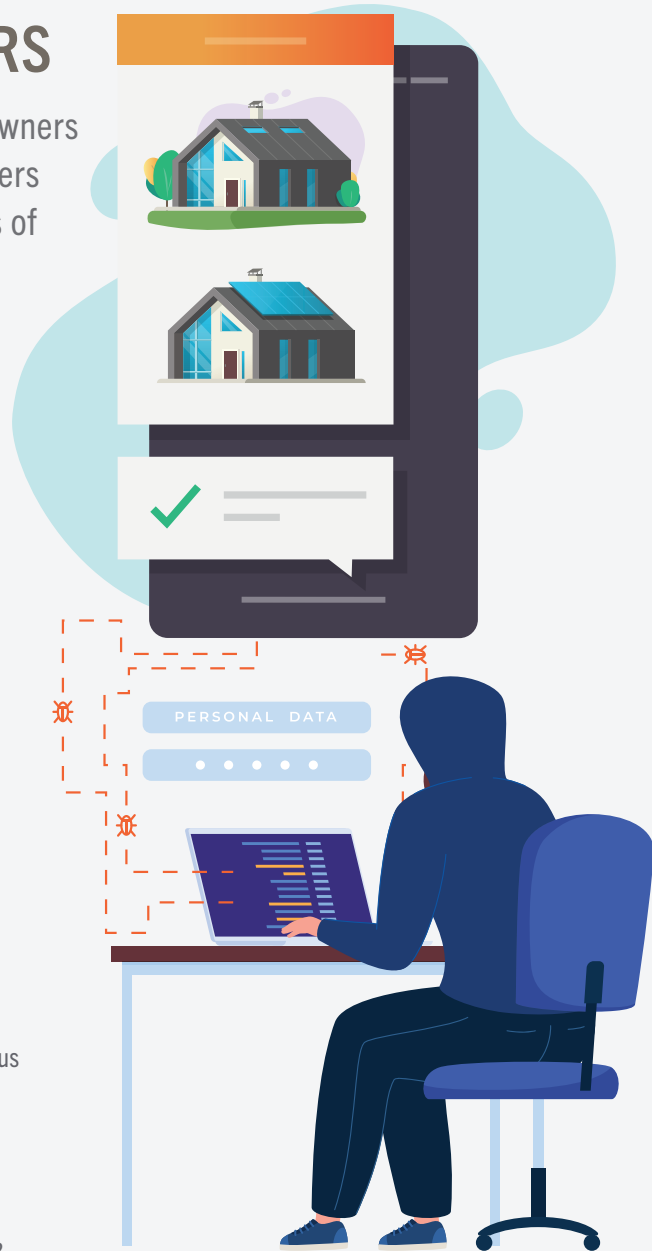
WHAT ARE THE RED FLAGS?

Once you have a purchase agreement, the criminal then directs you or your agent to use the "seller's" preferred title company for the closing. The introductions and wiring instructions are all provided via email. Usually, the title company isn't local to the property being purchased. Once you send your funds to the bogus title company, the money is gone.



HOW CAN YOU AVOID BEING A VICTIM?

Pay attention to detail and validate what you're told. Ask the seller for identification. Does he provide it or stall? Does it match the owner's information on the appraisal district website? Independently verify the title company's information. Does the title company's website use the same email address conventions and URL that you're getting in emails from the seller? Are the messages and links secure? A real title company would not send wiring instructions by email without additional precautions.



Your REALTOR® can help you with this and the many other steps required for a successful transaction.