

# PROTECT WHAT YOU HAVE FROM CYBER-CRIMINALS



The Real Estate Industry is constantly under threat of **CYBER-CRIMINALS** looking to intercept deposits, commissions, or purchasing funds from unsuspecting victims. It's important to protect your money during these transactions, and here's how you can do it:

## CALL BEFORE SENDING

- Obtain the phone number of your escrow agent (Title Company) at your first meeting.
- Never trust wiring instructions sent via email. Cyber-criminals are hacking email accounts and sending emails with fake wiring instructions. These emails are convincing and sophisticated so don't assume you'll be able to spot scams easily.
- Before you wire any funds to any party (including the Buyer or Seller's attorney, Title Company, Mortgage Broker, or Real Estate Broker) personally call them on a trusted and verified phone number to confirm the information is legitimate.
- Never wire money without double-checking that the wiring instructions are correct.

## CALL AFTER SENDING

- Call the Title Company after you send the money to make sure that they received it.

## ACT QUICKLY IF SOMETHING SEEMS WRONG

- Call the bank and the authorities. If you think your money was sent to a criminal, you might be able to get it back, but time is not your friend.
- **You should immediately:**
  - Contact your bank! Ask your bank to contact the bank where the fraudulent wire was sent.
  - Contact your local FBI office. The FBI can work with other agencies and might be able to help return or freeze the funds.
  - File a complaint online with the FBI.

## DON'T LET A CYBER-CRIMINAL STOP YOU FROM BUYING YOUR HOUSE



**RMS Elite Properties**  
4700 9th Ave N,  
St. Petersburg, FL 33713  
727-821-1999

**Cappa Title**  
1229 Central Ave,  
St. Petersburg, FL 33705  
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