Real Estate Transaction Fraud Safety Notice:

This notice supplements existing wire fraud advisories by providing clear, real-time safety rules for consumers who are contacted about moving or wiring money during a real estate transaction.

When You Are Contacted About Money

Fraud often occurs during active transactions, when criminals impersonate trusted parties and create urgency. These contacts may arrive by phone call, text message, email, QR code, or secure-looking portal.
If you are contacted about wiring or moving funds, follow the rules below.

CRITICAL VERBAL SAFETY RULE

Never read banking or wire information aloud.

- **NEVER** read account numbers, routing numbers, or wire instructions over the phone.
- **Verification** should occur only by **confirming or denying** the information read to you.
- Ask the caller to **read the numbers to you.**
- If the caller **cannot accurately read the information** back, end the communication immediately.

RELATED FRAUD ALERT: ONLINE & ROMANCE SCAMS

Some wire fraud schemes originate from online relationships, impersonation, or “catfishing” scams that later involve requests to move or wire money.

No legitimate professional, business, or government agency will ask you to wire funds as part of an online relationship.

TEXT MESSAGE & SMS FRAUD WARNING

Text messages are now one of the most common methods used in wire fraud scams.
Be cautious of texts that:

- Reference your transaction unexpectedly
- Contain links, shortened URLs, or QR codes
- Create urgency or request immediate action

Do not click links, reply, or provide information in response to an unexpected message.

CALLER ID & PHONE SPOOFING WARNING

Caller ID and phone numbers can be falsified to appear legitimate.

- Do not rely on caller ID to confirm ID
- Only call phone numbers you obtained independently
- Never trust phone numbers sent by text, email, or message
- Use trusted known numbers only for title and brokers

SECURE PORTAL & QR CODE WARNING

Criminals may send fake “secure” portals, DocuSign requests, or QR codes.

- Do not click or scan unless you independently verify the source
- Logos, branding, and familiar names do not guarantee legitimacy
- Trusted professionals will allow time for verification and will not pressure you to act quickly

IF YOU SUSPECT FRAUD — ACT IMMEDIATELY

- Contact your bank or financial institution
- Notify your title or settlement company
- File a report with the FBI Internet Crime Complaint Center (IC3.gov)
- Call the local police non-emergency line or 911 if you feel an immediate threat
- **Immediate action may reduce losses.**

CONSUMER REMINDER

Do not trust unexpected messages.

Do not rely on caller ID or email addresses.

Never read account numbers to callers.

TRUSTED CONSUMER RESOURCES

Many online sources can provide helpful information regarding fraud and financial scams, including, but not limited to, the following:

The Federal Bureau of Investigation: https://www.fbi.gov/how-we-can-help-you/scams-and-safety

The Internet Crime Complaint Center: https://www.ic3.gov/

Federal Trade Commission: https://consumer.ftc.gov/identity-theft-and-online-security/online-privacy-and-security

USA.gov Scams and fraud: https://www.usa.gov/scams-and-fraud

State of Arizona: https://www.azag.gov/issues/elder-affairs

US Department of Justice Fraud Report: https://www.justice.gov/criminal/criminal-fraud/report-fraud

AARP Fraud Watch Network Helpline M-F 8 am to 8pm EST: 877-908-3360

This notice is provided for consumer education and fraud prevention purposes and does not constitute legal or financial advice.

For additional consumer fraud resources, visit the Arizona Attorney General's Office at azag.gov.

The undersigned acknowledges delivery and receipt of the Real Estate Transaction Fraud Safety Notice.

Delivering Company:______________________________	**Delivering Agent:**______________________________
Client Name:______________________________	Client Name:______________________________
Signature:____________________ Date:________	Signature:____________________ Date:________