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FOR BUYERS, SELLERS AND AGENTS

Wire Fraud: 5 Rules Before You Send Money

Wire fraud is one of the fastest-growing real estate crimes. These five habits stop it.

1 **Escrow will never change wiring instructions by email.**

If you get an email, text or call saying the account changed, treat it as fraud until proven otherwise.

2 **Call to verify, using a number you already trust.**

Use the escrow office's number from your opening documents or the company website, not a number in the email. Confirm the account details out loud before you send.

3 **Slow down when it feels urgent.**

Scammers push "wire it today or you'll lose the house." A real escrow officer will always give you time to verify.

4 **Confirm the money arrived, the same day.**

Call escrow after you send the wire and confirm they received it. The sooner a problem is caught, the better the chance of getting the money back.

5 **If something is off, act right away.**

Call your bank and ask them to recall the wire, call escrow, and file a report with the FBI at ic3.gov. Minutes matter.

Extra peace of mind: California Coast Escrow carries wire fraud protection of up to $5 million covering earnest money, buyer closing funds, seller proceeds and commissions. Verifying by phone is still your best protection.

General information only, not legal, tax or financial advice. Every transaction is different: always follow your purchase agreement and escrow instructions, and ask your escrow officer about your file.



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A smooth escrow is right up my alley!