



We take cybersecurity and  
protecting your money  
very seriously.

But you must also stay very  
alert and hypervigilant.

Read on for important  
information about  
protecting your money  
from cyberhackers.



**HARTMANLAW**

CLOSING · TITLE · ESTATE



## **FIRST OF ALL, YOU NEED TO KNOW THAT YOU ARE BEING TARGETED FROM DAY ONE.**

Criminals are hacking into the email accounts of real estate professionals, unsuspecting buyers and sellers or other persons involved in a real estate transaction and watching email traffic from the beginning; and using information gained from the hack to dupe a party into a fraudulent wire transfer. The FBI reports that the number of wire fraud scams reported by title companies to the Internet Crime Complaint Center spiked 480 percent in 2016. The hacker often sends an email that appears to be from an individual legitimately involved in the transaction and informs the recipient, often the buyer, that there has been a last minute change to the settlement agent's wiring instructions. Following the new instructions, the recipient will wire funds directly to the hacker's account, which will be cleared out in a matter of minutes. The money is almost always lost forever. And in most cases, there isn't "insurance" that will help you get this money back.

While we do have a secure email portal, and our "regular" email server itself is equipped with some of the highest levels of encryption and failsafe anti-hacking protocols available, we don't know what the security is like on your end (or with others in the information chain) so we can't afford to take the risk that something could go wrong.

For this reason, our law firm has elected to share our wiring instructions at this time by very primitive methods; choosing to mail them to you by US Postal Service, fax them to you, or to verbally dictate them to you over the telephone.

Please make a note of this and remember it: **HARTMANLAW, LLC WILL NEVER EMAIL WIRING INSTRUCTIONS TO YOU AND WE WILL NEVER "REVISE" OR "REPLACE" OUR CURRENT WIRING INSTRUCTIONS.** If you receive an email of wiring instructions supposedly from one of our employees, it is most likely from a cyber-criminal trying to steal your money. And even if the email seems to come from your real estate agent or anyone else you "trust", assume it's fraudulent until several steps of verification have been made.

And **if you are a Seller, we will never, ever, ever ask you to send (or "re-send") to us your wiring instructions by email.** And if you do send us your wiring instructions by email, you can expect that we will require you to re-verify them in person at the closing table. We also will not accept an email or phone call from you directing us to change the manner in which you receive your funds.

### **Here are a few other ways to protect yourself during the pre-closing and closing process:**

- Never click on any links in an unverified email. In addition to leading you to fake websites, these links can contain viruses and other malicious spyware that can make your computer - and your transactions - vulnerable to attack.
- Carefully scrutinize the sender email address of any incoming emails relating to this transaction. The criminals try to make them look as close as possible to the real thing. On your mobile device, you often have to "click on the name bubble" to see the actual email address.
- When possible, never conduct business over unsecured wifi.
- Trust your instincts. If an e-mail or a telephone call ever seems suspicious or "off," refrain from taking any action until the communication has been independently verified as legitimate.
- Verify, double-check, and verify again. We don't mind. Feel free to call and verify our wiring instructions by telephone while you're at the bank, on the day of closing. But pick a phone number you found on my website, on this flyer or another source you can verify as legitimate.

**Working together and with eyes wide open, we can complete the transaction safely and send you home with money or with the keys to your new home — whichever you came for. Thank you for your help in being vigilant!**