

WIRE SAFETY

Verify before you wire. Stop fraud before it starts.

Wire fraud is the single largest financial threat in real estate. The good news: a sixty-second phone call can stop nearly every attempt. Here is how to do it right.

1

**Call to verify**

Phone our office using a number from our website. Read the wire instructions back, digit by digit.

2

**Inspect the email**

Check sender domain. Hover over links. One-character changes are the giveaway.

3

**Initiate at the bank**

Walk into your branch or use your bank online portal. Never click a link to complete a wire.

4

**Confirm receipt**

After sending, call us to confirm we received the funds. If not received in 24 hours, call your bank immediately.

Red flags vs. real instructions.

Red flags. Do NOT proceed.

- ✘ Email saying wire instructions have **changed at the last minute**.
- ✘ Sender pressures you to act **immediately** or lose the deal.
- ✘ Email comes from an **unfamiliar domain** or a public free email.
- ✘ Reply-to address **differs** from the sender address.
- ✘ Instructions ask you to wire to a **different state or country** than expected.

Real instructions. Always do this.

- ✔ **Call our office** using a number from cleverclosings.com.
- ✔ **Read the routing and account back** digit by digit to a real person.
- ✔ **Initiate the wire** in person at your bank or via secured banking portal.
- ✔ **Save proof of wire** from your bank: confirmation number and reference.
- ✔ **Confirm receipt** with us within hours, not days.

\$2M**WIRE FRAUD INSURANCE**

Eligible wire transfers verified through Clever Closings carry up to \$2M in coverage, underwritten by Lloyd of London. Ask your closer about eligibility.