

## **NOTICE**

### **IMPORTANT REMINDER TO OUR CLIENTS AND CUSTOMERS:**

While we all appreciate the convenience of transacting business via e-mail, it is very important to remain diligent when doing so.

Unfortunately, the following scenario is not only a real life scenario, but it has occurred on a number of occasions in Michigan alone:

Cash buyer receives closing documents and wiring instructions via e-mail from buyer's agent. Soon thereafter the same closing documents and different wiring instructions are received from the same agent. The buyer wires funds in accordance with the second set of wiring instructions only to find that the second e-mail was fraudulent and DID NOT come from the agent. Of course, by the time this is discovered, the money is long gone.

### **IMPORTANT RULES TO KEEP IN MIND:**

1. Never transmit confidential information over free Wi-Fi.
2. It is very unusual for wiring instructions to be changed. Receiving an e-mail changing wiring instructions should raise a red flag. Do not wire money until you have confirmed wiring instructions via telephone call initiated by you. Do not call any number shown on the e-mail changing the wiring instructions.
3. Never trust contact information in unverified e-mails.
4. Review all e-mails carefully. Remember that a fake e-mail can appear to be from someone you have been corresponding with regularly. Often (but not always) these types of fake e-mails can be spotted on the basis of style, tone, grammar and/or awkward sentence structure. Trust your instincts. If a message looks at all suspicious, follow up with a phone call to a number known by you to be legitimate and check it out. It only takes a few minutes.
5. Beware of last minute instructions, particularly if those instructions contradict earlier instructions.

Client/Customer Name \_\_\_\_\_ Date \_\_\_\_\_