



Wire Fraud Advisory and Wire Instructions Acknowledgment

File No.: _____ Closing date: _____ Parcel ID: _____

Property address: _____

Buyer(s) / Borrower(s): _____ Seller(s): _____

Criminals target real estate closings. They hack or imitate the email accounts of title companies, real estate agents, lenders and attorneys, then send fake wiring instructions. Once a wire is sent to a criminal, the money is usually gone for good. Please read this advisory and sign it now, before any funds are sent or received.

1. ATF will never change its wire instructions by email, text or phone

Atlantic Title Firm will never change its wiring instructions by email, text message, voicemail or phone call. ATF's wiring instructions will not change during this transaction. Any message that says ATF's bank, account number or instructions have changed, or that asks you to wire to a different account "because of an audit," "a bank problem" or "for faster processing," is fraud, even if it appears to come from ATF, your agent, your lender or someone you know.

2. Verify before you wire

Before sending any wire, **call ATF at a phone number you obtained independently**, such as from ATF's website or this form, and confirm the bank name, routing number, account number and account name with an ATF team member. **Do not use any phone number, link or attachment contained in an email or text.** ATF's verified office number: _____.

After you send a wire, call ATF to confirm it was received. Wire only from an account in your own name.

3. Warning signs

Stop and call ATF if you see any of these: a change in wiring instructions; pressure or urgency; an email address that is slightly different from ones you have used before; requests to keep the change confidential; a request to wire to an individual or to an account in a name other than Atlantic Title Firm; or a request for cryptocurrency, gift cards or a payment app.

4. Seller proceeds

ATF will disburse a seller's proceeds only under a signed Seller Proceeds Disbursement Authorization, verified by ATF by phone. ATF will not accept new or changed payout instructions by email or text.

5. If you suspect fraud

Immediately call your bank and ask it to recall the wire, call ATF, and file a complaint with the FBI at www.ic3.gov. The first few hours matter most.

6. Your responsibility and release

Each signer understands that **ATF is not responsible for funds a signer sends to, or directs ATF to send to, any account using instructions that the signer did not verify by phone with ATF as described above**, or for any loss caused by the compromise of a signer's own email, phone or computer, or that of the signer's agent, lender, attorney or other representative. Each signer releases, holds harmless and will indemnify Atlantic Title Firm, LLC and its owners, officers, directors, employees and agents ("ATF") from any such loss, including reasonable attorneys' fees. This release does not apply to ATF's own gross negligence or willful misconduct. ATF does not insure or guarantee funds before ATF actually receives them in its escrow account.

7. General

This Advisory survives closing, binds heirs, personal representatives, successors and assigns, and is governed by Florida law, with venue in St. Lucie County, Florida. **Each signer will pay all reasonable attorneys' fees, paralegal fees and costs ATF incurs to collect any amount that signer owes under this Advisory or to enforce that signer's obligations under it, whether or not suit is filed, including on appeal and in bankruptcy.** Signers are jointly and severally liable. This Advisory may be signed in counterparts and electronically. If any part is unenforceable, the rest remains in effect.

JURY WAIVER: EACH SIGNER AND ATF KNOWINGLY AND VOLUNTARILY WAIVE ANY RIGHT TO A TRIAL BY JURY IN ANY ACTION ARISING OUT OF OR RELATING TO THIS ADVISORY OR THE CLOSING.



Signatures

Buyer / Borrower signature

Date

Printed name

Buyer / Borrower signature

Date

Printed name

Seller signature

Date

Printed name

Seller signature

Date

Printed name

If a signer is an entity: _____ (exact legal name) By: _____ Title: _____

Buyers sign at file opening. Sellers sign before proceeds are disbursed. Keep the signed original in the file.