

WIRE FRAUD ALERT DISCLOSURE

This is a legally binding document. If not understood, consult an attorney.

THIS WIRE FRAUD ALERT DISCLOSURE is provided by _____ (the "Company") Including
_____ (the "Agent") to _____
_____ (the "Buyer or Seller") in connection with the purchase of any property.

WARNING NOTICE: There are instances where cyber criminals are hacking the email accounts of parties involved in a real estate transaction and are sending emails with fake wiring instructions. These emails look convincing and legitimate. **Never trust wiring instructions sent via email.** You must **always** confirm wiring instructions **in person** or via a **telephone call** to a trusted and verified phone number. **Never** wire money without double-checking that the wiring instructions are correct.

In every real estate transaction, the Buyer or Seller is advised to:

- 1) **Never** trust wiring instructions sent via email.
- 2) **Never** send personal information such as social security numbers, bank account numbers and credit card numbers, unless it is through secured/encrypted email or personal delivery to the intended recipient.
- 3) **Never** click on attachments or links from unfamiliar sources. These attachments or links may contain malware that may allow a hacker to access your emails, accounts, and any other information on your computer.
- 4) **Always** independently confirm wiring instructions by **personally speaking** with the intended recipient of the wire to confirm the routing number and account number.
- 5) **Always** confirm that the contact information for the wire transfer recipient is legitimate. **Call a verified number.**
- 6) **Always** take steps to secure the system you are using with your email account such as using strong passwords and secure WiFi.

RECEIPT AND ACKNOWLEDGEMENT OF BUYER

By signing below, I acknowledge that I have read and understand and have received a copy of this WIRE FRAUD ALERT DISCLOSURE. If I believe that I have received suspicious wire transfer instructions, I should immediately notify my lender, title agent, and REALTOR®. Also, I understand that I should immediately report suspicious wire transfer instructions to Salt Lake City FBI field office at (801) 579-1400 or file a complaint at www.ic3.gov. For additional information, please refer to the following links:

Federal Bureau of Investigation: <http://www.fbi.gov>

National White Collar Crime Center: <http://www.nw3c.org>

On Guard Online: <http://www.onguardonline.gov>

Buyer or Seller Signature

Date

Buyer or Seller Signature

Date

This form is COPYRIGHTED by the UTAH ASSOCIATION OF REALTORS® for use solely by its members. Any unauthorized use, modification, copying or distribution without written consent is prohibited. NO REPRESENTATION IS MADE AS TO THE LEGAL VALIDITY OR ADEQUACY OF ANY PROVISION OF THIS FORM IN ANY SPECIFIC TRANSACTION. IF YOU DESIRE LEGAL OR TAX ADVICE, YOU ARE ADVISED TO CONSULT WITH AN ATTORNEY OR TAX ADVISOR.