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DICKSON
REALTY

Cybercrime and Wire Fraud Awareness Disclosure

Real estate transactions involve the transfer of significant sums of money, often facilitated via wire transfer. Unfortunately, cybercriminals often target these transactions, attempting to illegally transfer funds or manipulate financial institutions through fraudulent means. According to the FBI's Internet Crime Complaint Center (IC3), cybercrime losses exceeded $12.5 billion in 2023.

To protect your funds, all wire instructions will be communicated directly from the Escrow Officer or Title Company handling your escrow to you, the buyer, or the seller. Dickson Realty brokers, agents, or employees will never send wire transfer instructions to any party involved in a real estate transaction, whether by email, text message, phone call, fax, in-person delivery, or any other means.

Here's how we ensure your safety:

1. **Direct Communication**: Upon opening escrow, your Dickson Realty agent will ***verbally*** provide you with the name and telephone number of the Title and Escrow Company, along with the name and direct number of the Escrow Officer. Please store this information in your cell phone for easy access.
2. **Initial Contact**: Within a few days, the Escrow Officer will call you to provide additional information. If you have not heard from them within a few days, use the contact information provided by your Dickson agent to reach out.
3. **Secure Verification**: The Escrow Officer will discuss your wiring instructions and ways to stay safe. Due to the risk of fraudulent communications, please establish a password known only to you and the Escrow Team. Use this password to verify your identity in all future verbal communications.
4. **Verification Tips**:
    a. **Always Verify**: Before taking any action on wire transfer requests, VERIFY the request directly with the Title Company using the contact information you saved in your phone. Do not use contact details provided in suspicious correspondence.
    b. **Be Skeptical of Changes**: If you receive an email or other communication that appears to be from your Title Company, asking you to send money to a new account, do not act until you have confirmed the request by calling the Title Company directly.
    c. **Secure Communication**: Always use secure and direct means to communicate with the Escrow Officer or Title Company. Avoid discussing sensitive information through unverified or insecure channels.

This is advice gathered from area title companies to protect you from becoming a victim of wire fraud.

Buyer Signature: _____	Seller Signature: Robert Johnson
Printed Name: _____	Printed Name: Robert Johnson
Date: _____	Date: 08/24/2026
Buyer Signature: _____	Seller signature: Shaylene Johnson
Printed Name: _____	Printed Name: Shaylene Johnson
Date: _____	Date: 08/24/2026

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