HACKING/WIRE FRAUD WARNING

Seller: Russell A Franson (Printed Name)

Buyer: _____ (Printed Name)

Seller: Andrea M Franson (Printed Name)

Buyer: _____ (Printed Name)

THIS DISCLOSURE HAS NOT BEEN APPROVED BY THE COLORADO REAL ESTATE COMMISSION. IT WAS PREPARED BY TABERT LAW (970.624.6878) AS LEGAL COUNSEL FOR C3 REAL ESTATE SOLUTIONS, LLC. THIS DISCLOSURE IS NOT INTENDED TO PROVIDE LEGAL ADVICE. YOU SHOULD CONSULT WITH A LAWYER IF YOU HAVE ANY QUESTIONS.

Recently there have been increased reports of hacking, wire fraud, and email scams. One scheme involves hackers targeting email accounts of parties involved in real estate transactions (e.g., lawyers, title agents, mortgage brokers, real estate agents). Fraudulent wiring instructions are being used to divert funds to the criminal's account. These emails look like legitimate emails. The criminal scheme has many variations and this disclosure is not intended to describe each situation. We want to alert you to the situation so that you can minimize the risk that you could be a victim.

We strongly recommend that you and others working on your transaction take the following precautions:

1. Do not send any sensitive personal or financial information in an email or through an email attachment.
2. When you need to share Social Security numbers, bank account numbers, credit card numbers, wiring instructions, or similar sensitive information, use more secure means such as providing the information in person, over the phone, or through secure mail services.
3. Before you wire any funds to any party (including your own lawyer, mortgage broker, real estate agent, or title agent whom you know to be involved in your transaction), you should **personally call** them to confirm the wire instructions (e.g., confirm the ABA routing number or SWIFT code and credit account number).
4. You should call them at a number that you have obtained on your own (e.g., the sales contract, previous phone call, in person, etc.) and should **not** use the phone number that is contained in any email or website – **even if the email appears to be from someone you know**. A common aspect of the scheme involves the criminal hacking the sender's email (unbeknownst to them) and sending you an email that looks like other legitimate emails you have received from that party. The email contains the criminal's wire instructions and may contain the criminal's phone number or website. Once your funds are wired by your bank to the criminal's account there may be no way to recover those funds.
5. **C3 Real Estate Solutions, LLC does not provide wire instructions or instructions to send money to other companies in emails.**

There are many online sources that can provide information on this topic:
Federal Bureau of Investigation – www.fbi.gov
Internet Crime Complaint Center – www.ic3.gov
National White Collar Crime Center – www.nw3c.org
On Guard Online – www.onguardonline.gov

The undersigned acknowledge receipt of this notice.

Russell A Franson	2/25/2021		
Seller Signature	Date	Buyer Signature	Date
Andrea M Franson	2/25/2021		
Seller Signature	Date	Buyer Signature	Date

(To be filled out & signed by Seller's Agent if Seller(s) refuse to sign)
BROKER PRESENTATION ACKNOWLEDGEMENT: As shown by the Broker's signature below, on_____(date), Broker provided the Seller(s) with a copy of this Hacking/Wire Fraud Warning.
☐ SELLER has declined to sign the Hacking/Wire Fraud Warning

Listing Broker Signature:

(To be filled out & signed by Buyer's Agent if Buyer(s) refuse to sign)
BROKER PRESENTATION ACKNOWLEDGEMENT: As shown by the Broker's signature below, on_____(date), Broker provided the Buyer(s) with a copy of this Hacking/Wire Fraud Warning.
☐ BUYER has declined to sign the Hacking/Wire Fraud Warning

Selling Broker Signature: