

## **ANTI-FRAUD DISCLOSURE TO CONSUMERS STATEMENT**

We provide you with this disclosure to alert you to the serious worldwide threat of fraud in electronic communications involving real estate transactions.

Electronic communications such as email, text messages and social media messaging, are neither secure nor confidential. While Esslinger Wooten Maxwell, Inc., *dba* Berkshire Hathaway HomeServices EWM Realty ("EWM") has adopted policies and procedures to aid in avoiding fraud, even the best security protections can still be bypassed by unauthorized parties.

By this Disclosure, EWM is providing you with information on what to do if you receive instructions to transfer funds regarding your real estate transaction. Electronic communication from EWM regarding the transfer of funds will be in a secured format and must be verified verbally prior to initiating any transfer. **YOU SHOULD NEVER TRANSFER FUNDS BASED ON EMAIL WIRE INSTRUCTIONS WITHOUT VERIFYING THE INSTRUCTIONS AS SPECIFIED BELOW.**

If you receive an electronic communication providing wire instructions for the transfer of funds, even if that communication appears to be from EWM, Florida Title & Guarantee Agency (FTGA), or your Real Estate Associate, **DO NOT RESPOND OR TAKE ACTION UNLESS YOU HAVE VERIFIED THE INFORMATION, AS FOLLOWS:**

- To verify instructions related to wiring funds to EWM, call your Real Estate Associate or EWM at 305-960-2500.
- To verify instructions related to wiring funds to Florida Title & Guarantee Agency, call 305-339-9557.
- To verify instructions related to wiring funds to any other title company or closing agent, call the company or agent using a phone number you look up yourself, not a phone number in the email.

**ACKNOWLEDGMENT:** I/we have read this Anti-Fraud Disclosure to Consumers Statement and understand that if I/we receive any electronic communication appearing to come from EWM, Florida Title & Guarantee Agency or a Real Estate Associate with instructions to transfer funds, I will verify the validity of the information before following the instructions, taking action to transfer funds and/or disclosing personal financial information.

Raghd Murtada 06/24/2026

Seller/Landlord Signature (Date)

Seller/Landlord Signature (Date)

Raghd Murtada  
Print Name

Print Name

Buyer/Tenant Signature (Date)

Buyer/Tenant Signature (Date)

Print Name

Print Name



## WHAT YOU NEED TO KNOW...

You are going to be involved in a real estate transaction where money is changing hands, **you are a potential target for cyber-criminals**. These sophisticated criminals could:

- Try to hack into your email account or the email account of other persons involved in your transaction (impersonating your agent, your attorney or your closing agent) and direct you to send a wire or an electronic payment to the hacker's account.
- Hackers can even send you emails that appear to be from your agent, your closer or another trusted source!



**Esslinger Wooten Maxwell, Inc., dba Berkshire Hathaway HomeServices EWM Realty AND OUR FAMILY OF SERVICES WILL NEVER ASK YOU TO WIRE MONEY FOR A TRANSACTION WITHOUT SPEAKING TO YOU FIRST, EVER!**

If you receive wiring instructions, even if it appears to be legitimate, **do not send money to that account**. Always make a phone call to verify such instructions.

Closing with another company? Always contact the closing agent or Realtor® directly before wiring any money. To ensure proper party made the request:

- **Do not use a phone number or other contact information from an email.**
- **Use a business number from another source (such as the company's website) to make sure you are actually talking to your closer and not someone intent on stealing your money.**

I acknowledge and understand the above information:

Raghd Murtada 06/24/2026

Seller/Landlord Signature

Date

Seller/Landlord Signature

Date

Buyer/Tenant Signature

Date

Buyer/Tenant Signature

Date

HSOA-00018464