



CYBER FRAUD PROTECTION NOTICE

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1. **ALERT.** As a participant in a real estate transaction, you need to be aware of cyber fraud threats and exercise caution when exchanging money and information with other parties or entities involved in the transaction. Cyber criminals specifically target real estate transactions because money and personal information is being exchanged.
2. **SOPHISTICATED CYBER CRIMINALS.** These criminals are highly sophisticated and will try to hack into a participant's email account to obtain information about upcoming real estate transactions. Participants that are vulnerable can include sellers, buyers, real estate agents, real estate brokers, title companies, attorneys, closing agents, and financial institutions.
3. **POSSIBLE CRIMINAL TACTICS.** Criminals could:
 - a) Hack into your email account or the account of another party or participant in the transaction to gain information about the real estate transaction;
 - b) Spoof, imitate or slightly alter an email address of a party or participant in the transaction;
 - c) Send a fraudulent email with wiring instructions or routing information so the funds are directed to an account controlled by the criminal and not the intended recipient of the funds.
4. **EXERCISE CAUTION.** Exercise caution when wiring or transferring funds. Even if appearing legitimate, if you receive wiring instructions, especially by email, do not send money to that account without verification.
 - a) Independently verify wiring instructions, including the bank routing number and account number by calling the intended recipient of the funds. Do not reply or send an email to verify wiring information as it may be intercepted and replied to by a criminal.
 - b) Do not use the phone number provided in the communication containing the instructions. Use a phone number from another source such as a company website or phone directory.
5. **FORM NOTICE AND RECOMMENDATION FOR INDEPENDENT LEGAL ADVICE.** This notice has been prepared by the legal counsel of the Kansas Association of REALTORS® for exclusive use by its REALTOR® members. The warnings and recommendations contained within are not exhaustive and are not intended to be legal advice. If not understood, the Kansas Association of REALTORS® and the BROKER recommend that you seek independent legal advice.

ACKNOWLEDGEMENT OF RECEIPT

I acknowledge receipt of this notice and the above information:

_____	_____	<i>Anne M Baumann</i>	<i>3-24-26</i>
BUYER	DATE	SELLER Anne M Baumann	DATE
_____	_____	_____	_____
BUYER	DATE	SELLER	DATE