



WIRING FRAUD ADVISORY NOTICE

For use with eXp Realty® (in the United States and Canada)

Cybercrime is a potential threat in real estate and business brokerage transactions. Instances have occurred where criminals hack into the email accounts of real estate and business brokerage transaction service providers (such as, for example, law firms, escrow companies, and financial institutions), and from these email accounts, criminals proceed to send emails containing fraudulent wiring instructions to innocent parties. These fraudulent wiring instructions direct innocent parties to deliver funds to the criminals' bank accounts (often to off-shore accounts), rather than to the legitimate bank accounts belonging to the respective service provider. Once innocent parties release their funds to the criminals' bank accounts, there is little chance that such funds will ever be recovered.

Some criminals have even established fraudulent telephone numbers, intended to be called by innocent parties if they attempt to seek verbal confirmation that the fraudulent wiring instructions are accurate. In such cases, innocent parties call the telephone number (mistakenly believing that they are calling the respective service provider), the call is then answered by the criminals, and then the criminals provide confirmation that the fraudulent wiring instructions are in fact accurate. The innocent parties, wrongly believing that they just spoke to, and received confirmation from, the respective service provider, then authorize a transfer of their funds into the criminals' bank accounts under the false impression that they are transferring their funds to the respective service provider. Don't let this be you!

EXP WILL NEVER SEND WIRING INSTRUCTIONS TO YOU REGARDING YOUR TRANSACTION

Be advised of the following:

1. You should obtain the telephone numbers of your service providers at the time that you first engage them.
2. You should never wire funds to your service providers without first calling them (at the telephone number that you originally obtained from them), and having them confirm that the wiring instructions you received from them are accurate (including the account number, routing number, and any other codes).
3. You should avoid sending personally identifiable information (such as social security numbers, social insurance numbers, dates of birth, etc...) in emails or text messages. It is best to provide such information in person or over the telephone directly to your intended service provider.
4. You should take steps to secure any electronic systems you are using. For example, ensure that your email account and WiFi service each contain strong passwords, and that you are opting-in to use two-step verification processes, where available.
5. If an email, telephone call, or other communication seems suspicious, follow your instincts and do not authorize the release of any funds without first independently confirming that the communication is legitimate. Additional information concerning how to protect yourself from and against wiring fraud may be obtained from the following sources, among others:
 - U.S. Department of Justice (Criminal Division): <https://www.justice.gov/criminal/criminal-fraud/report-fraud>
 - Federal Bureau of Investigation: <https://www.fbi.gov/investigate/white-collar-crime> & <https://www.fbi.gov/investigate/cyber>
 - The National White-Collar Crime Center: <https://www.nw3c.org/UI/Index.html>
 - On Guard Online: www.onguardonline.gov

Received, reviewed, and understood by each of the undersigned:

_____	_____	_____	_____
	Date		Date
<u>Amanda Howard</u>	07/07/2025	_____	_____
	Date		Date

(For Colorado Residents Only): This form has not been approved by the Colorado Real Estate Commission.

T-47 RESIDENTIAL REAL PROPERTY AFFIDAVIT

Date: 07/07/2025 GF No. _____
 Name of Affiant(s): Roy Howard, Amanda Howard
 Address of Affiant: 27615 Brentsprings Run Ln, Katy, TX 77494
 Description of Property: CINCO RANCH NORTHWEST SEC 9, BLOCK 1, LOT 31
 County Fort Bend, Texas
 Date of Survey: 05/15/2023

"Title Company" as used herein is the Title Insurance Company whose policy of title insurance is issued in reliance upon the statements contained herein.

Before me, the undersigned notary for the State of TX, personally appeared Affiant(s) who after by me being duly sworn, stated:

1. I am an owner of the Property. (Or state other basis for knowledge by Affiant of the Property, such as lease, management, neighbor, etc. For example, "Affiant is the manager of the Property for the record title owners.")
2. I am familiar with the property and the improvements located on the Property.
3. I am closing a transaction requiring title insurance and the proposed insured owner or lender has requested area and boundary coverage in the title insurance policy(ies) to be issued in this transaction. I understand that the Title Company may make exceptions to the coverage of the title insurance as Title Company may deem appropriate. I understand that the owner of the property, if the current transaction is a sale, may request a similar amendment to the area and boundary coverage in the Owner's Policy of Title Insurance upon payment of the promulgated premium.
4. To the best of my actual knowledge and belief, since Date of the Survey, there have been no:
 - a. construction projects such as new structures, additional buildings, rooms, garages, swimming pools, deckings, or other permanent improvements or fixtures;
 - b. changes in the location of boundary fences or boundary walls;
 - c. construction projects on immediately adjoining property(ies) which construction occurred on or near the boundary of the Property;
 - d. conveyances, replattings, easement grants and/or easement dedications (such as a utility line) by any party affecting the Property.

EXCEPT for the following (If None, Insert "None" Below):

The back iron fence was replaced with a new iron fence.

5. I understand that Title Company is relying on the truthfulness of the statements made in this Affidavit to provide the area and boundary coverage and upon the evidence of the existing real property survey of the Property. This Affidavit is not made for the benefit of any other parties and this Affidavit does not constitute a warranty or guarantee of the location of improvements.

6. I understand that I have no liability to Title Company should the information in this Affidavit be incorrect other than information that I personally know to be incorrect and which I do not disclose to the Title Company.

I declare under penalty of perjury that the foregoing is true and correct. Signed: Affiant	I declare under penalty of perjury that the foregoing is true and correct. Signed: Affiant
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SWORN AND SUBSCRIBED this _____ day of _____, 20_____.

Notary Public