DBK Realty LLC

NOVEMBER 2026 EDITION

BUYER & SELLER RESOURCE · MISSOURI & ILLINOIS

Stop Wire Fraud

...protect your closing money

Criminals target home buyers and sellers with fake wiring instructions that look exactly like the real thing. Once the money is wired, it is often gone for good. One phone call, made the right way, stops it.

$275M
lost to real estate fraud reported to the FBI in 2025

$3B
lost to business email compromise in 2025, mostly by wire

1
phone call to a number you already know can stop it



Compliments of DBK Realty · (636) 295-0608 · hello@dbkrealty.com

HOW IT HAPPENS

How the scam works

Wire fraud doesn't require anyone to hack your bank. It works by getting **you** to send your own money to the wrong account. Here's the usual pattern:

1. **A criminal gets into someone's email**
   Yours, your agent's, the lender's, the title company's, or an attorney's, often through a fake login page or a stolen password.
2. **They quietly watch your deal**
   They read the messages, learn your closing date, the amount you owe, and the names of everyone involved.
3. **They send "updated" wiring instructions**
   Just before closing, you get an email that looks real: correct names, logos, signatures, and details. Only the bank account is different.
4. **You wire the money**
   The funds land in an account the criminal controls and are moved again within hours, often overseas.
5. **The real title company never receives it**
   You find out at the closing table. By then, getting the money back is difficult and often impossible.

Red flags

In the message

- [ ] Wiring instructions that are "new," "updated" or "corrected"
- [ ] Urgency: "wire today or you'll lose the house"
- [ ] A request to keep it quiet or not call anyone
- [ ] An email address that is one letter off from the real one

In the instructions

- [ ] A bank, state, or account name that doesn't match the title company
- [ ] An account in a person's name instead of the business
- [ ] A request to pay by cryptocurrency, gift cards, or a payment app
- [ ] Instructions that arrive by text or social media

> **Assume any change is fraud** until you've confirmed it by phone. Title companies rarely change wiring instructions in the middle of a transaction.

BEFORE YOU WIRE

Verify with the title company

This is the most important page in this guide. Follow these steps every time you send money for a closing, including your earnest money deposit.

1. **Find the title company's phone number yourself**
   Use the number on your signed purchase contract, the title company's official website that you type into your browser yourself, or the number your agent gives you in person or on a call you placed. **Never** use a phone number or link from the email with the wiring instructions.

2. **Call and ask for your escrow or closing officer by name**
   Tell them you're calling to verify wiring instructions for your closing, and give the property address and closing date.

3. **Read the instructions back to them, digit by digit**
   Confirm the bank name, routing number, account number, and the name on the account. Don't ask "is this right?" Have them read the numbers to you, or read yours aloud and listen for a match.

4. **Confirm the exact amount**
   Your wire amount should match your final Closing Disclosure or settlement statement.

5. **Wire from your bank in person if you can**
   Your banker can double-check the receiving bank and account name. Ask whether the receiving account name matches the title company.

6. **Call again to confirm the money arrived**
   Within a few hours, call the title company back at the same verified number to confirm they received your funds.

Do

- ✓ Get wiring instructions at or before contract signing, in person or through the title company's secure portal
- ✓ Save the title company's verified number in your phone now
- ✓ Ask whether a cashier's check is accepted for your amount
- ✓ Slow down. A real title company will wait for you to verify

Don't

- ✗ Call a number, click a link, or reply to the email with the instructions
- ✗ Trust caller ID or a familiar-looking signature
- ✗ Send money because an email or text says the instructions changed
- ✗ Email or text your bank account numbers to anyone

STAY PROTECTED

Protect yourself from start to finish

Lock down your email

Use a strong, unique password and turn on two-step verification for your email and bank. Don't check them on public Wi-Fi.

Watch for look-alike addresses

Check the full email address, not just the name. Criminals use addresses like titleco-closing.com or rn in place of m.

Sellers: protect your proceeds

Give your payout instructions to the title company in person, by phone, or through their secure portal, never by email. Confirm them before closing.

Sellers: watch your payoff

Criminals also send fake mortgage payoff instructions. The title company should get payoff figures directly from your lender.

Keep your circle small

Share closing details only with the people on your transaction. Be careful what you post online about your move or closing date.

Know who's who

At the start of your deal, write down your agent, lender, and title company contacts and their verified phone numbers. Use the worksheet on the back page.

Our promise: DBK Realty will never email or text you wiring instructions or ask you to change where you send your money. If you ever get a message like that, even one that appears to come from us, don't act on it. Call us at (636) 295-0608 and call your title company at its verified number.

IF SOMETHING GOES WRONG

Act fast if you've been targeted

1. **Call your bank immediately**
   Report the wire as fraud and ask them to recall it. The first hours matter most.
2. **Call the title company**
   Use the verified number, so they can alert everyone on your transaction.
3. **Report it to the FBI**
   File a complaint at **ic3.gov** right away. Fast reports give the best chance of freezing the money.
4. **Call us and your local police**
   We'll help notify everyone involved and keep your closing on track.

QUESTIONS BEFORE YOU WIRE?

Call us. We'll walk you through it.

Before you send any money, DBK Realty can help you confirm who you're dealing with and how to reach the title company safely. Buying or selling, on either side of the river.

(636) 295-0608

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dbkrealty.com

324 Bailey Road, Suite 381
Crystal City, MO 63019

My verified closing contacts

TITLE COMPANY & CLOSING OFFICER

VERIFIED PHONE (AND WHERE I FOUND IT)

MY BANK'S FRAUD LINE

DATE I VERIFIED THE INSTRUCTIONS

Important: This guide is general information compiled in November 2026. Loss figures are from the FBI Internet Crime Complaint Center's 2025 report. DBK Realty is a real estate brokerage, not a bank, title company, or attorney, and this is not legal or financial advice. Follow your title company's and bank's procedures for sending funds. If you are currently working with another real estate agent, this is not a solicitation of that relationship.

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