



WILLIAM PENN

— SETTLEMENT, LLC —

CLOSING SAFETY

KEEP THIS PAGE UNTIL AFTER CLOSING

The one rule: verify before you wire. Before sending any funds, call us at **724-733-7700** — from this page or your title commitment, never from a number in an email — and confirm the wire instructions verbally. We will never change wire instructions by email.

WIRE RULES FOR BUYERS AND SELLERS

1. **Treat every emailed change to wire instructions as fraud.** A change is not real until you have confirmed it with us by phone.
2. **Verify by phone before the first wire, too.** Read the account details back to us before your bank sends anything.
3. **Use known phone numbers only:** this page or your commitment, never an email signature.
4. **Slow down on deadline pressure.** A legitimate closing survives a two-minute verification call; a fraud rarely does.
5. **Confirm receipt after sending.** Call us to confirm the funds arrived.

HOW THE FRAUD WORKS

Criminals compromise or imitate an email account in the transaction, then send revised wire instructions days or hours before closing. The message looks right: correct file number, correct names, familiar tone. The account is theirs.

WHAT WE DO ON EVERY FILE

- Settlement funds held in separate, federally insured fiduciary accounts, reconciled daily.
- Positive Pay and dual authorization on large wires.
- Verbal callback verification on every payoff and disbursement instruction we receive.

IF SOMETHING LOOKS WRONG, MINUTES MATTER

1. Call your bank's wire department and request a recall and a freeze on the receiving account.
2. Call us at **724-733-7700** so we can act on the file immediately.
3. Report to the FBI at **ic3.gov**. Rapid reporting has recovered funds when started within the first 24–48 hours.

AFTER CLOSING: TWO MORE THINGS WORTH FIVE MINUTES

Sign up for your county's free deed-fraud alert. Every county we serve offers a free service that emails you when a document is recorded in your name. Early warning against deed fraud. Sign-up links for all eight counties: **wpsettlement.com/closing-safety**

Ignore the mail that harvests the public record. Within weeks of closing you will likely receive "property records" letters, often with a Harrisburg return address, selling a copy of your deed for \$90–\$110 — the Recorder charges a few dollars and we provide copies free. Also "final notice" home-warranty solicitations dressed as bills, and mortgage-protection mailers quoting your real lender and loan amount from the public record. Throw them away.

Real correspondence about your closing comes from us, your lender, your realtor, or the county. Unsure about a letter? Call us at **724-733-7700** and we'll tell you what it is.

William Penn Settlement, LLC

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