



Dear Stewart partners,

This weekend marks the 250th anniversary of the signing of the Declaration of Independence, and celebrations are planned throughout our communities. We wish all of you a wonderful holiday with family and friends as we commemorate this historic milestone.

With the short week, this Mid-Week Update will be brief—just an important reminder that **long weekends are prime targets for wire-misdirection fraud**. Please stay vigilant. We'll return next week with our usual, more robust update.



Long Weekend or Fraud Weekend?

Shortened weeks, reduced staffing, and the rush to close before a holiday create the perfect conditions for fraudsters. The added urgency and the extra day offices are closed give criminals more time to divert funds before the fraud is detected.

Please keep these red flags top of mind:

- Any change in wiring instructions should be treated as suspicious.
- Never send a wire without verifying instructions using a known phone number or a trusted verification service such as CertifID.
- Payoff letters without a mailing address are a red flag.
- Wire instructions listing an account name that doesn't match the lender should be considered highly suspicious.

Finally, ensure your office has implemented the **ALTA Rapid Response Plan** and that everyone knows where to find it quickly. This document can be invaluable if wire fraud occurs. You can download it here: [ALTAs-Rapid-Response-Plan-for-Wire-Fraud-Incidents](#). No ALTA membership is required.

We hope your July 4th weekend is filled with celebration—not concern over wire fraud.



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