



Dear Stewart Partners,

Labor Day weekend marks the unofficial end of summer, and we look forward to enjoying the last long weekend of the season with friends and family. Stewart offices will be closed on Monday in observance of Labor Day. We hope you enjoy the long weekend and take some much-needed time to relax after the typically busy summer real estate market.

Please also remember that long weekends are prime opportunities for fraudsters seeking to perpetrate wire fraud and other scams. We are keeping this Midweek short and focused, with a brief reminder about wire fraud and simple steps to follow if your office becomes the victim of a wire-misdirection scam. We're also including a reminder about the Cyber Attack in Merrimack County, New Hampshire, with a link to our recent Bulletin regarding issuing policies while the Registry is closed.



Long Weekends Are Fraudsters' Favorites!

Real estate fraud remains a significant problem, and long weekends are particularly dangerous because fraudsters have an extra day to move or withdraw stolen funds. Confirming payoff and disbursement instructions is a critical step when handling closing and escrow funds.

Remember that any change in wiring instructions is a red flag. Never wire funds without verifying the instructions by calling a known, independently obtained telephone number or using a verification service such as CertifID.

A payoff letter that does not include a mailing address is also a red flag. If the beneficiary or account name in the wire instructions does not match the lender's name, treat the discrepancy as highly suspicious and always verify the instructions before proceeding.

Finally, make sure your office has implemented the [ALTA Rapid Response Plan](#), and ensure that everyone knows where to locate it quickly. This document can be invaluable if your office becomes the victim of wire fraud. You do not need to be an ALTA member to download it. The sooner you complete the worksheet, tailor the plan to your office, and provide it to your employees, the better. No one wants to spend a family cookout worrying about wire fraud!

But What If It Happens?

Acting quickly is critical to improving the chances of recovering funds wired to a fraudster. We recognize that panic and fear can make it difficult to respond effectively during a wire-fraud crisis, particularly if your office has not implemented a Rapid Response Plan or cannot locate it. If a wire is misdirected, we recommend taking these five steps immediately:

1. Contact CertifID immediately. CertifID may be able to assist with recovery if contacted promptly. Call 616-202-6612 or submit the incident through the [online fraud-reporting portal](#).
2. Download and follow the [ALTA Rapid Response Plan for Wire Fraud Incidents](#).
3. Ask the bank to initiate the FBI's Financial Fraud Kill Chain.
4. File a complaint with the FBI's [Internet Crime Complaint Center \(IC3\)](#).
5. Contact your local police department. It may be able to assist.



Merrimack County, New Hampshire Cyber Attack

Stewart recently issued [Bulletin NH2026001](#) regarding a cyber attack which took place within the Merrimack County Registry of Deeds, resulting in the closure of the Registry until further notice. As set forth in the Bulletin, if you're handling a transaction in Merrimack County, please make sure the parties sign Stewart's Gap Indemnification form, which is linked in the Bulletin.



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