

Closing Checklist: Important Safety Steps for Homebuyers and Agents

Real estate transactions are complex—and increasingly targeted by cybercriminals. Use this simple, step-by-step checklist throughout the entire closing process to stay protected.

Before You Start a Transaction

Homebuyers

- ✓ Verify every professional involved (agent, lender, title company).
 - > Cross-check names, phone numbers, and email domains.
- ✓ Use secure channels for document sharing (no public Wi-Fi, avoid sending sensitive info via text).
- ✓ Understand who handles your money—your title/escrow company should clearly explain where funds will be held and how they'll be transferred.

Real Estate Agents

- ✓ Set expectations early with clients about fraud risks and safe communication practices.
- ✓ Use brokerage-approved systems for sharing contracts and personal information.
- ✓ Confirm the correct title company contacts. When possible, use title partners that leverage tools like First American's Contact Validation to verify email addresses and phone numbers before sharing financial information.

Title Agents

- ✓ Introduce secure communication protocols on day one (encrypted email, customer portals).
- ✓ Educate customers on wire fraud risks proactively—before funds are ever discussed.
- ✓ Confirm all lender and agent contact details before sending any transaction-related information.
- ✓ Use tools like First American's ID Verification and Contact Validation to confirm buyer and seller identities and validate email addresses and phone numbers before sharing wiring instructions or sensitive information.

After the Offer Is Accepted

Homebuyers

- ✓ Get wire instructions verbally using a known phone number.
 - > Never trust instructions sent by email alone.
- ✓ Create a secure folder for storing documents (avoid forwarding PDF attachments).
- ✓ Carefully review all sender email addresses—look for small changes or misspellings.

Real Estate Agents

- ✓ Remind clients: wire instructions will *not* change mid-transaction.
- ✓ Use your verified contact list—do not rely on forwarded emails for title representative details.
- ✓ Follow a consistent process for sharing sensitive information to avoid accidental exposure.



First American

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Title Agents

- ✓ Send all wiring instructions through secure, encrypted channels.
- ✓ Provide a “safe-to-call” phone number for clients to verify instructions at every step.
- ✓ Flag any unusual changes in contact information, routing numbers, or timing requests.

During the Closing Process

Homebuyers

- ✓ Call before you wire—every time.
 - > Use the phone number from your initial welcome packet or business card.
- ✓ Ask questions if anything looks different—tone of voice, writing style, email signatures.
- ✓ Track all communication in one place so suspicious messages stand out.

Real Estate Agents

- ✓ Double-check that all parties are using verified email addresses.
- ✓ Prepare your clients for phishing tactics—urgency, threats, or last-minute changes.
- ✓ Immediately escalate any suspicious communication to your title partner.

Title Agents

- ✓ Monitor for red flags in communications, such as:
 - > Requests to “update” wire instructions
 - > New phone numbers sent by email
 - > Pressure to move funds quickly
- ✓ Reconfirm buyer and seller identities if anything seems unusual.

On Closing Day

Homebuyers

- ✓ Confirm the total amount due via phone using a verified number.
- ✓ Verify the title company’s bank account number in two places: the official portal and a direct phone call.
- ✓ Keep all receipts and wire confirmations in case follow-up is needed.

Real Estate Agents

- ✓ Review closing documents early to minimize last-minute confusion.
- ✓ Stay available for verification calls between the title company and your client.
- ✓ Ensure your clients understand what to expect—no surprises, no rushed decisions.



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Title Agents

- ✓ Perform a final identity verification for all parties receiving funds.
- ✓ Send a same-day confirmation once funds are safely received.
- ✓ Document all verification steps as part of your compliance process.

After Closing

Homebuyers

- ✓ Keep your closing documents in a secure location (digital vault or encrypted storage).
- ✓ Monitor your home title for unexpected changes.
- ✓ Watch for post-closing scams, such as fake mortgage insurance notices or deed recording fees.

Real Estate Agents:

- ✓ Provide clients with a post-closing safety checklist to reinforce trust.
- ✓ Continue to warn clients about identity-theft risks, especially in the first 90 days.

Title Agents:

- ✓ Securely store all transaction data per compliance guidelines.
- ✓ Monitor for post-closing fraud attempts, including seller impersonation and payoff scams.
- ✓ Review process performance and update staff training regularly.

Red Flags for Real Estate Fraud

- 🚩 Last-minute changes to wiring instructions
- 🚩 Requests to “rush” a transfer
- 🚩 Email domains with extra characters
- 🚩 Poor grammar, unfamiliar tone of voice
- 🚩 Phone numbers provided only by email
- 🚩 Unusual instructions outside normal business hours

When in doubt



Stop.



Call a verified number.



Confirm before sending anything.



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