PROTECT YOUR MONEY

Wire fraud safety in escrow

Criminals target home closings with fake wire instructions sent by email. The defense is simple: never wire money based on an email alone. Call your escrow officer at a number you found yourself, confirm the instructions by phone, then send.

How the scam works

Fraudsters watch real estate email chains. Near closing, they send a message that looks like it came from your agent or escrow, with new wire instructions. The account is theirs. Wired money moves fast and is very hard to recover.

The rules that keep you safe

Treat any change to wire instructions as a red flag; real instructions almost never change. Get the phone number from this website or your opening documents, not from the email itself. Confirm the account details by phone before sending, and verify receipt by phone after.

We verify wires by phone on every file, using independently confirmed numbers. That is policy, not a courtesy.

If something feels wrong

Stop. Call your officer. If money already moved, call your bank immediately and ask for a recall, then report it to the FBI at ic3.gov. Speed matters most in the first hours.

Frequently asked

Will Alliance Mutual ever email me new wire instructions?
No. If you receive changed instructions by email, treat it as fraud and call your officer.

Is a cashier's check safer than a wire?
Different, not safer. Large closings usually require wires. The phone verification habit is what keeps either safe.

Who do I call to verify?
Your escrow officer, at the number on this site or your opening package: (714) 544-6525.

General information for California consumers, not legal or tax advice. Fees quoted are from the published Alliance Mutual Escrow schedule.