William Penn Settlement

ROOTED IN PENNSYLVANIA. COMMITTED TO YOU.

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.

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.

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.

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 a Harrisburg return address) selling a copy of your deed for $90–$110. The Recorder charges a few dollars, and we provide copies free. Throw them away.
- "Final notice" home-warranty letters: solicitations dressed as bills.
- Mortgage-protection insurance mailers that quote your real lender and loan amount from the public record.

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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