## DISCLOSURE AND WARNING REGARDING RISKS OF FRAUD, INCLUDING WIRE FRAUD<sup>1</sup>

Many email, fax, text, and social media scams exist that involve the wiring of funds in connection with a real estate transaction. These scams often utilize emails that are carefully designed to appear authentic and that request information or direct users to a fake website or a criminal's email address. **Grey Rock Realty LLC ("Grey Rock") will never send wiring instructions by email, fax, text, or social media message**.

If you are a buyer and you receive wiring instructions that appear to be from a title company, closing company, lender, attorney, or other person or business involved with your purchase, before transferring any money, you should verify the authenticity of the wiring instructions, as well as the exact details of the wiring instructions, by at least one other independent means—such as by a telephone call initiated by you to a known number or by way of a personal visit to the office of the person or business that appears to have sent the wiring instructions. Changes to previously received and validated wiring instructions are a red flag that should prompt careful investigation.

If you are a seller who is asked to provide wiring instructions of any kind by email or any electronic means to anyone (such as for the receipt of proceeds from the sale), Grey Rock recommends that you utilize some independent and more secure means to confirm that the correct wiring instructions were received by a known representative of the intended recipient, such as direct, in-person contact, or by phone call that you initiate to a known number. You should also instruct in writing that the wiring instructions are not to be changed without your written consent.

Grey Rock strongly recommends that you and those in your employ, including attorneys and other professionals, take affirmative steps to avoid placing any sensitive personal or financial information in an email or in an attachment to an email. When you need to share sensitive, personal, or confidential information, utilize more secure options, such as delivering it in person, sharing over the phone through a call that you initiate to a known number, or through secure mail or delivery service.

Finally, you should IMMEDIATELY notify your banking institution if you are a victim of wire fraud.

## **ACKNOWLEDGED:**

**Broker** Buyer/Seller DocuSigned by: Bradley () Gilbert 7/24/2025 7/29/2025 -B65D7F29BB56461 Print: Bradley J Gilbert Date Print: Date Robert Crow DocuSigned by: Kristine a Lilbert 7/29/2025 B7587A2D11E94E8 Kristine A Gilbert Print: Date

<sup>&</sup>lt;sup>1</sup> This form has <u>not</u> been approved by the Colorado Real Estate Commission. It was prepared by the law firm of Bell, Gould, Linder & Scott, P.C.