

From: WFG Underwriting Department

Date: June 10, 2016

To: All Agents of WFG National Title Insurance Company

Bulletin No. NB2016-07

Subject: DANGER – Realtors® Being Hacked – Be Wary of Emails you Receive

A number of WFG employees have received emails which appeared to be from individual real estate agents (in different parts of the country) with a subject line "final HUD disclosure" or something else that would normally prompt you to click on it – especially if it appeared to come from a Realtor® we deal with regularly. Unfortunately, the link in these emails was an attempt to steal user credentials or insert malware into our computer system.

This is not a reflection on the Realtors® involved. They are merely the current victim of creative criminals trying to gain access to the escrow funds and non-public information entrusted to Realtors® and title professionals. It's also a vivid reminder of the importance of maintaining strong cyber security, careful practices and constant training -- all backed by your agency's cyber and social engineering insurances.

If you receive an email from even a Realtor® you work with regularly, please do not click the links without verifying it by phone to their regular number, not the one listed in the suspect email (preferred) or an online validation source, or both. Actually that is a good practice for any email containing a suspect link.

Here are two FREE websites for your consideration.

- Zulu <u>zulu.zscaler.com</u> checks whether a website link in an email is malicious. Right click on the link in the suspect email, and copy the URL into the Zulu website. Please keep in mind that a website that just asks for your user ID and password may not register as "malicious."
- VirusTotal <u>www.virustotal.com</u> will check a website, but will also check an individual file (including a PDF file) for troublesome programs and Trojan horses.

There are other services out there. If you find one that you like better, please share it with us.

If you did open one of these emails, or provided login information, please contact your IT consultant IMMEDIATELY, and change all of your passwords.

Information Bulletins are designed to provide our agents with information we think will help in managing their business or just being better title professionals, but which does not rise to the level of being an underwriting mandate and are not within the scope of the agency agreement.