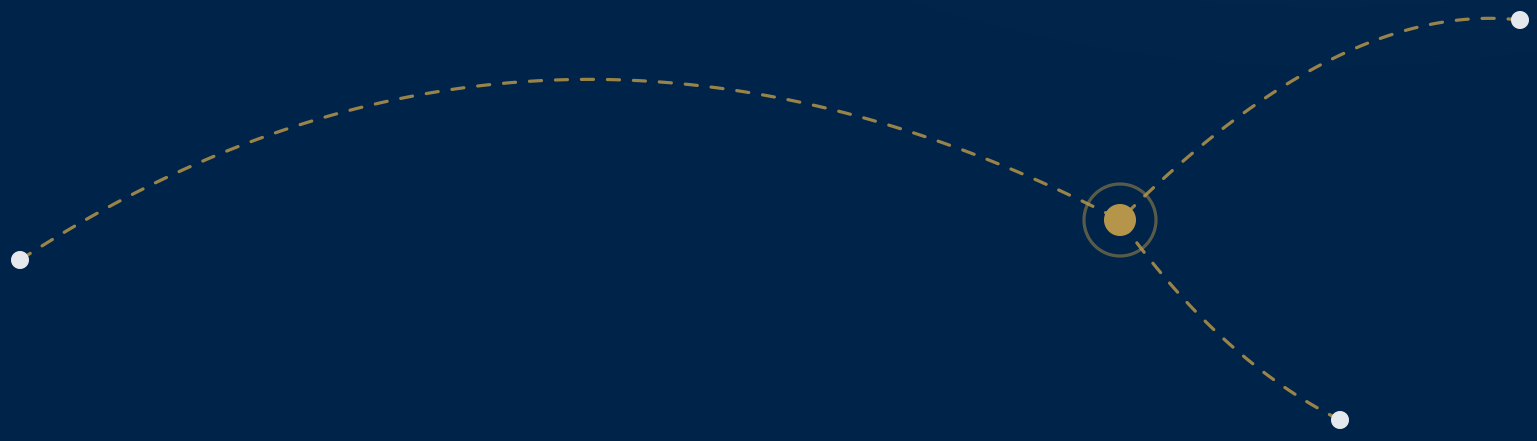
BORDERLESS
SAN DIEGO REAL ESTATE

FREE GUIDE · 2026 EDITION

The Safe-Wiring Checklist for International Buyers

How real estate wire fraud works, and the routine that stops it.





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Pacific | Sotheby's INTERNATIONAL REALTY

THE SHORT ANSWER

Never wire money using instructions that arrive by email, text or message alone. Before every wire, call your escrow company on a phone number you got independently, such as from your original contract or the company's official website, and confirm the account details out loud. Treat any last-minute change to wiring instructions as fraud until proven otherwise.

How big the problem is

According to the FBI's Internet Crime Complaint Center (IC3), at least **12,368 people** reported losing more than **$275 million** to real estate fraud in 2025, up from about $173 million in 2024. Many more cases are never reported.

International buyers are attractive targets: they wire large sums, work across time zones, rely on email, and may not know the local escrow process well.

How the scam works

1. **A criminal gets into the conversation.** They hack or spoof the email of an agent, escrow officer, attorney or lender, or simply watch a hacked inbox for a deal nearing closing.
2. **They wait for the right moment,** usually just before you're due to send your deposit or closing funds.
3. **They send "updated" wiring instructions** from an address that looks almost identical to the real one, often with urgency: "the bank changed," "send today or you'll lose the house."
4. **The money goes to their account** and is moved on within hours, often overseas.

Red flags to watch for

- Any **change to wiring instructions**, for any reason.
- **Pressure to act fast** or keep the request secret.
- An email address that's off by a letter or uses a different domain (for example, *escrow-co.com* instead of *escrowco.com*).
- A request to wire to a **personal account**, a different country, or a bank that doesn't match the escrow company's name.
- Instructions sent as a link to a file or a portal you didn't expect.
- A phone number in the email that differs from the one in your contract or on the company's website.

The safe-wiring routine for buyers abroad

1. **At the start,** get the escrow company's name and main phone number from your purchase contract and their official website, not from an email signature.
2. **Before every wire,** call that number and confirm the bank name, account name, account number and routing or SWIFT code, reading them back digit by digit.
3. **Use the escrow company's secure verification tools** if it offers them.
4. **Allow extra time.** International wires can take several business days, and time-zone gaps make last-minute calls hard. Send funds early.
5. **After sending,** call escrow to confirm the funds arrived.
6. **Protect your email:** use a strong unique password and two-factor authentication, and avoid public Wi-Fi when handling closing documents.

> My office will never email you new wiring instructions. If you receive one that appears to come from me, call me on +1 619-905-3313 before doing anything.

If you think you've been targeted

1. **Call your bank immediately** and ask it to recall the wire and contact the receiving bank. The first few hours matter most.
2. **Report it to the FBI** at ic3.gov, with the wire details.
3. **Call your escrow officer and agent** on numbers you know are real.
4. Report it to the police where you live, and keep every email and document.

Fast reporting gives banks and law enforcement the best chance of freezing the money before it disappears.

Your checklist

Work through these in order. Tick them off as you go.

- [ ] Get escrow's phone number from your contract or official website
- [ ] Call that number before every wire, never one from an email
- [ ] Read back bank name, account name, number and routing/SWIFT code
- [ ] Treat any change to wiring instructions as fraud until verified
- [ ] Send funds early to allow for international processing
- [ ] Call escrow after sending to confirm the funds arrived
- [ ] Turn on two-factor authentication for your email
- [ ] If something goes wrong: call your bank, then report at ic3.gov

Questions buyers ask

What is real estate wire fraud?

It's a scam where criminals impersonate your agent, escrow officer, attorney or lender and send fake wiring instructions, so your deposit or closing funds go to their account instead of escrow.

How do I verify wiring instructions?

Call the escrow company on a phone number you got independently, such as from your purchase contract or its official website, and confirm the account details before every wire. Never use contact details from the email containing the instructions.

How much is lost to real estate wire fraud?

The FBI's Internet Crime Complaint Center reported that at least 12,368 victims lost more than $275 million to real estate fraud in 2025, up from about $173 million in 2024.

What should I do if I wired money to a scammer?

Call your bank immediately to recall the wire, report it to the FBI at ic3.gov, and contact your escrow officer and agent on numbers you know are real. The first hours are critical.

Will my agent or escrow ever change wiring instructions by email?

Legitimate escrow companies rarely change wiring instructions, and should never do so by email alone. Treat any change as fraud until you've confirmed it by phone on a number you already know.

Is wire fraud riskier for international buyers?

Often, yes. International buyers send larger wires, rely more on email, work across time zones and may be less familiar with U.S. escrow. Building in extra time and a phone verification routine reduces the risk.

Want a plan for your exact situation?

Tell me your country, budget and timeline. I'll send a step-by-step plan and introduce the lenders, attorneys and tax advisors who work with buyers like you.

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