

# Homebuyer Safety Checklist

## How to Protect Yourself from Real Estate Scams

By Jeffrey Hoffmann

### 1. Verify Every Listing

Scammers often copy real listings, change prices, and pose as owners. Always confirm properties through your licensed agent or the MLS.

- Cross-check the address on multiple sites.
- Ask your agent to verify ownership.
- Avoid posts without professional contacts.

Safety Tip: No legitimate seller or landlord will rush you into payment.

### 2. Protect Your Money: Wire Fraud Prevention

Hackers sometimes spoof your agents or attorneys email with fake wiring instructions.

- Never wire funds based on an email alone.
- Always call your known contact directly.
- Be cautious of last-minute 'updated' instructions.

Safety Tip: Confirm wiring details by phone every time.

### 3. Watch for Rental Scams

In tight markets, scammers repost real listings and pose as owners.

- Listings too cheap for the area.
- 'Owners' who are out of town.
- Requests for deposits before touring.

Safety Tip: If they wont meet or verify, its not legit.

### 4. Guard Against Title & Deed Fraud

Scammers can file fake deeds to claim ownership of vacant homes.

- Keep title insurance current.
- Check county records yearly.
- Contact your attorney or title company if something looks off.

Safety Tip: Title insurance protects ownership review it annually.

### 5. The 'Too Good to Be True' Test

If a deal seems too cheap, fast, or convenient pause. Scammers rely on urgency.

Safety Tip: The best deals dont vanish overnight slow down and verify.

### Quick Reference Summary

Risk | Red Flags | What to Do

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Fake Listing | Unusual price | Verify via MLS & agent  
Wire Fraud | 'New' wiring info | Confirm by phone  
Fake Rental | Owner out of town | Tour before payment  
Title Fraud | Vacant property | Monitor title records  
Too-Good Deal | Pressure tactics | Slow down & confirm

## **6. Your Personal Protection Plan**

Use this checklist before your next transaction:

- Verified all listings via MLS
- Confirmed wiring instructions by phone
- Avoided deposits before verification
- Checked title insurance and records
- Verified all professional licenses

Bonus Tip: Keep your agent, attorney, and title contacts in one secure file.

## **Final Word**

Buying a home should be exciting not risky. With these steps, you'll stay protected and confident.

Download this checklist, save it, and share it with anyone buying a home this year.

Schedule a consult at: [jeffreyhoffmann.com](http://jeffreyhoffmann.com)