

WIRE FRAUD WARNING

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Buyers and Sellers Beware: Criminals are targeting real estate transactions. Don't be a victim of wire fraud.

What is wire fraud and how does it occur? Criminals are targeting real estate transactions by gaining access to electronic communications or sending emails that appear to be from a real estate agent, a title company, a lender, or another trusted source. These fraudulent emails seem legitimate and direct you to wire funds to a fraudulent account. Once you wire funds to the fraudulent account, your money is gone.

How can you protect yourself from wire fraud? You should not send personal information, such as bank account numbers or other financial information, via email or other unsecured electronic communication.

If you receive any electronic communication regarding wiring instructions, even if the communication appears to come from a legitimate source, you should verify the communication's authenticity prior to the transfer of funds in person or via phone call using a recognized phone number that is not found in the communication.

Notice: This brokerage will never use any electronic communications, such as email, text messages, or social media messages, to ask you to wire funds or provide personal information.

If you think you are being targeted in a wire fraud scam, immediately notify law enforcement, your lender, the title company, and your agent.

This form was provided by:			By signing below I acknowledge that I received, read, and understand this information and notice.	
			DocuSigned by:	
RE/MAX Exclusive			Thomas Adelman 6/4/2019	8:03 PM PDT
Broker's Printed Name			44Sollecoacr4Buyer	Date
			Thomas Adelman	
DocuSigned by:			DocuSigned by:	
By: Melissa Mims	6/3/2019 9	:16 PM CDT	Rebecca & Hopp Adelman 6/4/2019) 8:09 PM PDT
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Melissa Mims			Rebecca Adelman	

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Fax:



INFORMATION REGARDING WINDSTORM AND HAIL INSURANCE FOR CERTAIN PROPERTIES

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A. GENERAL NOTICE:

- (1) In some areas of the state, windstorm and hail insurance is not reasonably available to a substantial number of the owners of insurable property located in that area because of unusually frequent and severe damage resulting from windstorms and hailstorms.
- (2) A property located in such an area may be subject to additional requirements to obtain or continue windstorm and hail insurance coverage.
- (3) Coastal counties in which this could occur include: Aransas, Brazoria, Calhoun, Cameron, Chambers, Galveston, Jefferson, Kenedy, Kleberg, Matagorda, Nueces, Refugio, San Patricio, and Willacy; and second tier coastal counties: Bee, Brooks, Fort Bend, Goliad, Hardin, Harris, Hidalgo, Jackson, Jim Wells, Liberty, Live Oak, Orange, Victoria, and Wharton.
- **B. LENDER REQUIREMENTS:** Lenders who make loans on properties located in such an area typically require the owner to maintain windstorm and hail insurance. A buyer should contact their lender regarding specific insurance requirements for a property. The failure to obtain required insurance at or before closing may delay the transaction or result in termination of the contract, either of which can impose both inconvenience and cost to the buyer and seller.
- C. TEXAS WINDSTORM INSURANCE ASSOCIATION: If a buyer is unable to obtain windstorm and hail insurance through the private insurance market, the property may qualify for insurance coverage through the Texas Windstorm Insurance Association. A certificate of compliance issued by the Texas Department of Insurance or the Texas Windstorm Insurance Association may be required for buildings constructed, altered, remodeled, enlarged, repaired, or added to on or after January 1, 1988.
- **D. RESOURCES**: For more information, contact the Texas Department of Insurance or the Texas Windstorm Insurance Association. A map of current areas, designated by the Texas Department of Insurance, is available on their website: http://www.tdi.texas.gov/wind/maps/index.html.

The undersigned acknowledge receipt of this notice.

Thomas	adelman
Signature	AC74CC

DocuSigned by:

6/4/2019 | 8:03 PM PDT

Rebecca I Hopp Adelman Signsture AE404... 6/4/2019 | 8:09 PM PDT

Thomas Adelman

Date

Rebecca Adelman

Date

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