

# Protecting Your Funds Against Wire Fraud

Whether you're sending funds to close on your new home or paying off the loan on your old home, it's important to be vigilant against wire fraud.

## How does it happen?


Criminals will often gain unlawful access to a consumer's personal email account and seek out emails about pending financial transactions such as your recent mortgage loan application. This enables fraudulent wrongdoers to create emails from falsified email addresses that look like they're coming from New American Funding or another party in your real estate transaction that request that you wire substantial funds needed to close on your new home to the wrong bank or account so that such monies can be unlawfully taken from you.

## Watch out for the warning signs in wire instructions!

How do criminals get you to wire funds to the wrong place? By emailing you fraudulent wire instructions from their fake email address. Here are some simple ways you can be vigilant and protect yourself from wire fraud:

### Scrutinizing Any Emails With Wire Instructions

New American Funding will only send wire instructions from a nafinc.com email address. If wire instructions are related to a new loan with New American Funding, please contact your closing agent to verify wire instructions before sending any funds. Watch out for emails coming from a different email address or from free email accounts such as gmail, yahoo, or hotmail. Please see the image on the right for an example of a fraudulent email. Note the domain name for the sender is *not* nafinc.com.

**From:**  <closingescrow029@gmail.com>  
**Date:** December 18, 2025 at 10:42:48 AM EST  
**To:** [mikehome24@gmail.com](mailto:mikehome24@gmail.com)  
**Subject:** 3294 Poplar Drive Smithfield, VA 23430

Good morning,

Congratulations on your upcoming closing.

We are cleared to close, it is important that you wire the closing funds to the closing account today in order to avoid a delay in closing. We have been experiencing delays recently, with wired funds occasionally taking days to hit our closing account. It is in our policy to have funds available for disbursement at the time of closing, so we advise you to have the funds sent as soon as today solely to save time and avoid closing delays. I hope this will be convenient enough for you. I will send you the wire instructions for the closing trust account upon receipt of your reply, please confirm the receipt of this mail by replying to this email, so I can attach the trust account instructions to take care of the transaction, If there is anything else you need please let me know!

Please note: You will need a valid photo ID or any form of ID at closing, (passport, credit card, SS card, etc.)

Your prompt attention to this matter will be greatly appreciated and we look forward to a successful closing.

I'm a mail away if you need anything else.

Thank you.



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### **Implementing Multi-Factor Authentication (MFA) on Your Email**

In many cases, wire fraud occurs because a fraudster has intercepted a consumer's personal email. An important step you can take to protect yourself is to set up multi-factor authentication on your personal email.

### **Calling to Verify Wire Instructions**

You can always call our Customer Service and Customer Care departments to verify wire instructions for your loan. New American Funding will never request that you make payments via Peer-to-Peer payment apps such as CashApp, Venmo, or Paypal.

#### **MFA Configuration Instructions by Email Provider**

[gmail](#)

[yahoo](#)

[hotmail](#)

[mail.com](#)

[aol.com](#)

## **Who do I call to verify wire instructions?**

### **Customer Service at +1 (800) 450-2010 x7100**

Customer Service can help you with wire instructions relating to a new loan that you're getting with New American Funding.

### **Customer Care at +1 (800) 893-5304**

Customer Care can help you with wire instructions relating to paying off your current loan with New American Funding.

**Do not call phone numbers in any emails that do not come from nafinc.com, and do not click on links in such emails, as they will only connect you with the fraudster.**

## **What do I do if I think I'm the victim of wire fraud?**

**Contact us immediately at the telephone number listed above so we can help you right away.**