Capital Title

Capital Title Protects Clients From Wire Fraud With **Closinglock**

Wire fraud is a serious problem. Cyber criminals target you and try to steal funds being transferred during closings. They hack emails and impersonate agents or title companies - all in an effort to trick you into sending funds to fraudulent bank accounts that they control.

In 2023 alone, wire fraud accounted for more than \$3Billion in reported losses.

These transactions involve life's largest investment, yet they present so many opportunities for something to go terribly wrong.

That's why Capital Title protects you with Closinglock - the leading online platform for protecting you from real estate wire fraud.

Closinglock is a secure, user-friendly platform that streamlines the complexities of a home closing and offers protection for everyone involved.

企 Closinglock offers:



Identity Verification

Fraudsters are impersonating sellers in an attempt to scam unsuspecting buyers out of funds. Capital Title eliminates the possibility of wire fraud with Closinglock, a platform impenetrable to scammers.



Secure Payments

Securely receive earnest money deposits. Rest easy knowing that the funds are legitimate and can be trusted.

Wire Instructions

Exchange wire instructions and trace every step of the process in real-time through a secure portal.



Payoff Verification

Verify loan payoff accounts and routing numbers in real time.



eSigning

Request and receive government compliant eSignatures on any device. Receive a Signing Certificate with each completed document.

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Document Exchange

Two-way secure document sharing and communication.

www.ctot.com

Capital Title

Obtain wire instructions, send earnest money, option funds, or closing funds in just a few easy steps with
Closinglock !

How 1 Closinglock Works

- 1. you receive a text and email notification that wire instructions are available,
- 2. use any device to securely login to the Closinglock portal,
- 3. download the correct, verified wire instructions, or send your payment directly to Capital Title,
- 4. instantly verify your identity in the Closinglock portal.

Do not trust wire information outside of Closinglock !

Never trust anyone who reaches out to you in an attempt to provide wire instructions. This includes phone calls, emails, links, attachments, letters, etc.

If you have any questions, call your closing team on a phone number that you get directly from the Capital Title website.

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