



Agents are urged to be hyper-vigilant and aware of the ongoing dangers of cyber fraud. Recent attacks illustrate the importance of using encrypted email to send private information, including account numbers.

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New Email Fraud Scheme Targets Settlement Agents

Hackers are stealing earnest money, according to the American Land Title Association (April 2014, Title News). Borrowers receive emails, allegedly from a title agency providing wire information to transmit earnest money for the transaction. The fraudsters intercept emails with wire transfer information. They then alter the title company's bank account information with their own. The unsuspecting borrower wires their down payment directly to the fraudsters.

The emails appear to be genuine and contain the title agency's email information and/or logos and branding. While these recent scams target earnest money, an altered email could conceivably be used to cause misdirection of funds by any party in the transaction, including the title agent or the closing attorney.

None of us know what the next threat will be, but we can help each other by communicating any other schemes we encounter whether personally, through local media, or otherwise.

Wishing you a beautiful summer season!

Thank you for all you do!

—Tessa & Becki

Watermelon Sangria Cocktail



2 pounds seedless watermelon, peeled and cubed, plus 1/2 pound watermelon cut into balls with a melon baller and skewered on picks

1 bottle dry white wine
6 ounces vodka
4 ounces Cointreau
4 ounces Citrus Syrup

Ice

In a blender, puree the watermelon cubes. Pour through a fine strainer into a pitcher. Add the white wine, vodka, Cointreau and Citrus Syrup. Stir and refrigerate for at least 2 hours. Stir again, then pour the sangria into ice-filled white wine glasses and garnish with the skewered watermelon balls.

Cucumber Lemonade Mocktail

1 paper-thin, lengthwise slice of European cucumber, for garnish
1/4 teaspoon finely chopped dill, plus 1 dill sprig, for garnish
1 tablespoon agave syrup
1 tablespoon fresh lemon juice
1 tablespoon fresh lime juice
1/4 cup fresh cucumber juice
1/4 cup chilled club soda



Press the cucumber slice against the inside of a chilled highball glass and add ice. In a cocktail shaker, muddle the chopped dill, agave syrup, lemon and lime juices and 1 tablespoon of water until the syrup is dissolved. Add ice, then add the cucumber juice and shake well. Strain into the prepared glass and stir in the club soda. Garnish with the dill sprig.

BLT Panzanella Salad

1 tablespoon unsalted butter
3 ounces Italian bread, crusts trimmed, torn into 1/4-inch pieces
3/4 cup fresh corn kernels
4 large ripe heirloom tomatoes, cored and cut crosswise into 1/4-inch-thick slices
1 cup small multicolored cherry tomatoes, halved
1/8 teaspoon plus dash of kosher salt, divided
3/4 teaspoon freshly ground black pepper, divided
2 teaspoons balsamic vinegar
2 teaspoons extra-virgin olive oil
1 cup baby arugula
3 tablespoons canola mayonnaise (such as Hellmann's)
1 tablespoon fresh lemon juice
2 teaspoons minced fresh chives
1/4 cup thinly sliced basil leaves
3 applewood-smoked bacon slices, cooked and crumbled



Melt butter in a large skillet over medium-high heat. Add bread; sauté 5 minutes or until bread is toasted, stirring occasionally. Remove from heat; stir in corn.

Sprinkle tomatoes with dash of salt and 1/2 teaspoon pepper; let tomatoes stand 5 minutes.

Combine remaining 1/8 teaspoon salt, remaining 1/4 teaspoon pepper, vinegar, and oil in a large bowl. Add bread mixture and arugula; toss to coat. Combine mayonnaise, lemon juice, and chives in a small bowl.

Arrange tomatoes and bread mixture on a large platter. Drizzle with mayonnaise mixture; sprinkle evenly with basil and bacon.

Home Sales UP 3%

FIRST QUARTER—The combination of rising sales and shrinking inventory reduced the time it took for many people to sell their homes in recent months. The average days on the market of the homes that sold during the first quarter was 85, down from 112 days during the same period last year, Triangle Multiple Listing Services data show. Forty-three percent of the existing homes that sold during the quarter closed in 30 days or less. Most housing analysts expect the Triangle to post annual sales growth this year in the low single digits after sales jumped 24 percent last year. Sales in March were flat compared to the same period in 2013, while pending sales were down 2 percent. (Full story on newsobserver.com, article by David Bracken, April 15, 2014)