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CYBER FRAUD PROTECTION NOTICE

1. **ALERT.** As a participant in a real estate transaction, you need to be aware of cyber fraud threats and exercise caution when exchanging money and information with other parties or entities involved in the transaction. Cyber criminals specifically target real estate transactions because money and personal information is being exchanged.
2. **SOPHISTICATED CYBER CRIMINALS.** These criminals are highly sophisticated and will try to hack into a participant's email account to obtain information about upcoming real estate transactions. Participants that are vulnerable can include sellers, buyers, real estate agents, real estate brokers, title companies, attorneys, closing agents, and financial institutions.
3. **POSSIBLE CRIMINAL TACTICS.** Criminals could:
 - a) Hack into your email account or the account of another party or participant in the transaction to gain information about the real estate transaction;
 - b) Spoof, imitate or slightly alter an email address of a party or participant in the transaction;
 - c) Send a fraudulent email with wiring instructions or routing information so the funds are directed to an account controlled by the criminal and not the intended recipient of the funds.
4. **EXERCISE CAUTION.** Exercise caution when wiring or transferring funds. Even if appearing legitimate, if you receive wiring instructions, especially by email, do not send money to that account without verification.
 - a) Independently verify wiring instructions, including the bank routing number and account number by calling the intended recipient of the funds. Do not reply or send an email to verify wiring information as it may be intercepted and replied to by a criminal.
 - b) Do not use the phone number provided in the communication containing the instructions. Use a phone number from another source such as a company website or phone directory.
5. **FORM NOTICE AND RECOMMENDATION FOR INDEPENDENT LEGAL ADVICE.** This notice has been prepared by the legal counsel of the Kansas Association of REALTORS® for exclusive use by its REALTOR® members. The warnings and recommendations contained within are not exhaustive and are not intended to be legal advice. If not understood, the Kansas Association of REALTORS® and the BROKER recommend that you seek independent legal advice.

ACKNOWLEDGEMENT OF RECEIPT

I acknowledge receipt of this notice and the above information:

BUYER DATE

[Signature]
SELLER DATE

BUYER DATE

SELLER DATE

DISCLOSURE OF INFORMATION ON LEAD-BASED PAINT AND/OR LEAD-BASED PAINT HAZARDS

Document Updated:
May 2025

PROPERTY ADDRESS: _____

LEAD WARNING STATEMENT: Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspections in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

SELLER'S DISCLOSURE

(a) Presence of lead-based paint and/or lead-based paint hazards (initial (i) or (ii) below):

(i) _____ Known lead-based paint and/or lead-based paint hazards are present in the housing. Describe what is known: _____

(ii) LSH Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the seller (initial (i) or (ii) below):

(i) _____ Seller has provided the purchaser with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing. List documents below: _____

(ii) LSH Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

PURCHASER'S ACKNOWLEDGMENT

(c) Purchaser has (initial (i) or (ii) below):

(i) _____ received copies of all records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing listed above.

(ii) _____ not received any records and reports regarding lead-based paint and/or lead-based paint hazards in the housing.

(d) _____ Purchaser has received the pamphlet Protect Your Family from Lead in Your Home (initial).

(e) Purchaser has (initial (i) or (ii) below):

(i) _____ received a 10-day opportunity (or mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards; or

(ii) _____ waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

AGENT'S ACKNOWLEDGMENT (initial or enter N/A if not applicable)

(f) CGJ Seller's Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance.

(g) _____ Purchaser's Agent has informed the seller of the seller's obligations under 42 U.S.C. 4852d and is aware of his/her responsibility to ensure compliance. (Only required if the purchaser's agent receives compensation from the seller.)

CERTIFICATION OF ACCURACY

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

<u>LSH</u>	<u>4/13/24</u>	_____	_____
Seller	Date	Seller	Date
_____	_____	_____	_____
Purchaser	Date	Purchaser	Date
<u>Carla Le Cheur</u>	<u>4/13/24</u>	_____	_____
Agent	Date	Agent	Date