

# Veto Record

RECORDED

Disbursement review · File 26-2287  
Pacific Coast Escrow, Long Beach · reviewer J. Martinez

DISBURSEMENT	Seller proceeds · \$312,480.00
WHAT CHANGED	Destination account
CHANGE VIA	email · domain not verified
ACCOUNT NAME	no payee match
CALLBACK	number on file · no answer
SELLER AUTH.	not on file
EVIDENCE RETAINED	5 of 6
OFFICE ACTION	<b>Hold pending authorization</b>
REVIEWER	J. Martinez · before release
SIGNED	2026-05-26T14:28 UTC
RECORD HASH	sha256:4e3cf8a1...6af713

Veto records the review. It does not approve, authorize, guarantee, insure, verify, release funds, or make wires safe to send. The escrow office remains the release authority.

## THE EVIDENCE

### What each line rests on.

#### Change via · email from unverified domain

CLAIM	The seller's proceeds should go to a different account than the one on file.
SOURCE	A change request received by email from a domain the office had not seen before.
CHECK	Domain compared to known seller contacts; payee name compared to the seller of record.
RESULT	Domain not in prior correspondence. Account name does not match seller of record.
LIMITATION	A new domain is not proof of fraud. A matching domain is not proof of legitimacy.

#### Callback · seller

CLAIM	The seller asked for the destination to change.
SOURCE	The phone number already in the file — not a number from the change email.
CHECK	Called the seller and asked them to confirm the new destination and read back the account.
RESULT	No answer. A message was left requesting written confirmation.
LIMITATION	A callback confirms what is said on the call. It does not, on its own, authorize the disbursement.

Stayed open · signed seller authorization

CLAIM                      The seller authorized the change in writing.

SOURCE                   None on file.

CHECK                     Searched the file for a signed authorization for the new destination.

RESULT                    Not present.

LIMITATION               Without it, the file cannot show the office had the right to send. This is why the office held.

CALLBACK RECORD

2026-05-26 13:50 UTC — Called the seller at the number on file (the number in the change email was not used).

Asked the seller to confirm the new destination and read back the account.

No answer. Voicemail left requesting written confirmation of the change.

Outcome: change not confirmed.

EVENT TIMELINE

2026-05-26 · 13:12 UTC

Updated wire instructions received by email. Destination account differs from the instruction on file.

13:28 UTC

Email domain checked against known seller contacts; payee name compared to the seller of record.

13:50 UTC

Callback placed to the seller on the number in the file. No answer; message left.

14:05 UTC

Written authorization for the change requested from the seller.

14:24 UTC

No signed authorization received. Office decision: hold pending authorization. Funds not released.

14:28 UTC

Veto Record signed and recorded.