

BROKER VETTING — THE SIXTY-SECOND STACK

Run all five before the truck moves. Fraud fails against paperwork.

THE FIVE CHECKS	Time
1 • The MC exists and is ACTIVE Look up the MC from the email in federal records. Status must be ACTIVE with BROKER authority. A number that's real but belongs to a different company name is the classic stolen-identity move.	~15s
2 • Contacts match the filing Email domain and phone must match the federal record. Free mailboxes, look-alike domains (company-logistics.co vs company.com), and "new direct line" numbers are the tell.	~10s
3 • The age + urgency + rate triangle New authority alone is fine. Urgency alone is Tuesday. Above-band rate alone is luck. ALL THREE TOGETHER is the signature of a load that pays great because it never pays.	~10s
4 • Terms in writing before wheels turn Days to pay, the trigger that starts the clock, detention and accessorial schedule — on the rate con. Fraud resists paperwork the way legitimate ops resist paying detention.	~15s
5 • Price sanity vs the honest band Check the offer against the lane's real range. The band is your lie detector.	~10s

The 20-second phone script (call the number ON THE FEDERAL FILING, not the one in the email):

"Hi — verifying a load your team offered on [lane], load number [X], contact name [Y]. Can you confirm that's yours?" A real brokerage answers this in one transfer. A stolen identity cannot.

COMBINATION TABLE — flags rarely travel alone

If you see...	It usually means...	Do
Domain registered days ago + "12 years in business"	Identity theft of a real MC	Walk + report
Rate 30%+ over band + email-only urgency	Advance-fee or double-broker setup	Walk
They want your full packet before any voice contact	Harvesting YOUR identity for the next scam	Never send
One flag only, everything else checks	Possibly just a sloppy small shop	Short first load, paper everything

First load with any new broker: keep it short, document everything, log invoice date + paid date. Anything failed above: walk — hungry is temporary; unpaid is worse. The app runs checks 1–3 and 5 on-device in seconds (and never tells anyone what you checked).

Built inside working truck fleets in the USA — by people who quote loads for a living. · Free from rateanchor.app/resources · Decision support, not legal, tax, or financial advice. · © Midnight Engine Labs LLC