

The Voice of Real Estate in Stark, Carroll, and Trumbull Counties

STAR Network News

September 2021

YOUR Association YOUR County YOUR Career

REALTOR® SAFETY MONTH

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Your REALTOR® *Benefits*



Right Tools Right Now Initiative

In light of the challenges presented by COVID-19, and its impact on the real estate industry, NAR is taking steps to support members through these uncertain times. The Right Tools, Right Now initiative, which was activated once before in 2009, makes new and existing NAR products and services available for **FREE or at significant discounts** – right now – and is available to REALTORS®.

The program includes products, resources and services from all areas of the Association, including:

[Webinars](#) to help you manage your finances;

[Education courses](#) to expand your skills;

Timely [market reports](#) to inform your business and clients.

[Digital tools](#) for transactions and marketing

Free Legal Assistance

One of the primary benefits of Ohio REALTORS® membership is the ability for all principal brokers and office managers to have access to Ohio REALTORS®' Legal Assistance Hotline. A password is required. If you've forgotten your password contact Arica Jones at Jones@ohiorealtors.org.

[click here](#)

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August President's Message

Welcome September!



Rich Cosgrove,
2021 President

September is here...what a crazy fast year this has been! It certainly is true the older you get, the quicker time goes. We have events happening all month long, but to highlight a few, we celebrate Labor Day at the beginning of September, and at the end of the month, we have our first hybrid Ohio REALTORS® convention.

Labor Day is considered a "Workingmen's Holiday" ([History.com](https://www.history.com), 2021). The United States Congress passed an act making Labor Day a legal holiday in the District of Columbia and territories. On June 28, 1918, President Woodrow Wilson signed it into law. I hope that everyone can take some time to slow down and enjoy the long weekend with friends, family, and fun.

I am so excited to be able to attend the Ohio REALTORS® convention in person! If you have not signed up to attend virtually or in person, I highly suggest you do. The cost is for in-person is \$225.00 and virtually is \$150.00. The convention features 19 hours of CE credits, including all core classes, plus topics that are very relevant to our industry. For example, diversity, contract issues, facts appraiser wish for you to know, multiple offers, and more. The convention is September 27-29th at the Columbus Hilton Easton.

I am excited to announce our newest staff member at STAR:

Kayla Atchison is a government affairs professional with legislative experience at the federal, state, and local level. A Summit County native, Kayla is a graduate of the University Akron where she received a BA in Political Science, Philosophy, and Economics. Having worked on an array of issues, Kayla is well versed in the legislative process and political strategy. Most recently, Kayla served as community liaison for Ohio's 16th congressional district.

Kayla is a member of the board of directors for a local non-profit supporting women and children throughout Northeast Ohio and volunteers her time as a mentor with South Akron Youth Ministries. Kayla is a recent inductee to the Greater Akron Chamber's 30 for the Future for her professional and philanthropic accomplishments.

Kayla enjoys patronizing local restaurants and can be frequently found exploring local park districts with her goldendoodle, Harvey. Kayla currently resides in Copley Township with her fiancé, Bill.

We are so excited to welcome Kayla and can't wait to see all the great work we can do together.



The CE Shop

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on your real estate education through the month of September

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Continued on next page.

August President's Message

CONT.

I want to return to last month's message to let you know about an exciting upcoming training class. Mark your calendars for Thursday, October 14, 2021, 10:00 – 11:00 a.m. to learn all about Supra and how to set up Non-member Access for your home inspectors, appraiser, etc. Space is limited so RSVP as soon as you can.

We have two locations available – The Stark County office in North Canton and the Trumbull County office in Warren.

R-Day is coming up on October 6, 2021, at La Pizzaria. Check the STAR website for details on the schedule. If you have attended in the past, you know what a great time this event is. The education and events committee does a fantastic job, along with our wonderful affiliates! We couldn't do all we do without you. Thank you STAR Affiliates! Have you downloaded FOREWARN?

Hope to see you at a convention or an upcoming event at STAR!

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- Fannie Mae
- Freddie Mac
- Banks
- Title/Mortgage Companies
- Government Refinances

In Memory

Nicholas “Don” Maltese

Don Maltese, a STAR past President and REALTOR® Member with DeHoff REALTORS®, passed away on Monday, August 30, 2021. For more information [click here](#).

Jerry Fetter

Jerry Fetter was the CEO of STAR (formerly known as Stark County Association of REALTORS®) until the year 2000. Jerry passed away on August 6, 2021. For more information [click here](#).



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STAR Network News

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New Forewarn app lets
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Association Hours:

Mon - Fri 8 a.m. - 4:30 p.m.

Supra Lockbox Services

9 a.m. - 4 p.m.

Office Locations

North Canton Office: 7110 Whipple Ave NW, Suite B
North Canton, Ohio 44720

Warren Office: 311 Niles Cortland Rd NE, Suite C
Warren, OH 44484

FIND US ONLINE:

www.star.realtor

Twitter: @STAR_Realtors

Facebook: @StarkTrumbullAreaRealtors

Instagram: @StarkTrumbullAreaRealtors

STAR Member Resources

Tools, resources, and reminders to help keep you business-ready.



Have you taken the NAR Commitment to Excellence Program yet? C2EX is a program that empowers REALTORS® to demonstrate their professionalism and commitment to conducting business at the highest standards.

[Click here](#) to access the program

Supra Reminder:

Ohio License law requires that anyone not holding a valid real estate license may not access a listed property unless accompanied by a real estate licensee, or unless the owner of the property has provided informed, written permission or consent for such person(s) to enter the property unaccompanied by a real estate licensee.

[Click here for instructions for Affiliate Non-Member Supra Access.](#)

Division of Real Estate Forms:

[Click here](#) for Preferred Name Registration

[Click here](#) for the change form (address, name change, etc.)

STAR Affiliate Service Guide

Find contact information for STAR Affiliate

Members: [STAR Affiliate Service Guide](#)

Advertising space is available for Affiliate members in the STAR newsletter.

Contact Administrative Assistant/Communications, Alana Watkins via email at awatkins@star.realtor for information.

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Membership Report

A STAR is Born!

Daniel Robison - BHHS Stouffer Realty
Destinee Salman - Century 21- Home Star Realty
Emanuel Magiassos - Apollo Real Estate Services
Emma Murphy - Keller Williams Legacy Group
Jasmine Smith - Keller Williams Chervenik Rlty
Jodie Verner - Real Living Brokers Realty Grp
Katie Batdorff - Howard Hanna
Laura Sampson - Keller Williams Legacy Group
Maria Dornack - RE/MAX Trends Realty
Melissa Stephenson - Cutler Real Estate
Rebecca Smith - DeHoff Realtors
Samantha Blazeff - Keller Williams Chervenik Rlty
Steven Thompson - Keller Williams Legacy Group
Theresa Kimler - Howard Hanna

New Branch Offices

McDowell Homes Real Estate - Akron (Portage Lakes)

Membership Cancellations

Alesia Angelo
Alesia Ritter
Angel Colon
Ashley Sepe
Britt Greenfelder
Bruce Jones
Emily Meadows
Gordon LeBeau
Jamie Birch
Jenna Metz
Jennifer Burton
Joseph Bartholomew
Katie Baker
Kevin Shephard
Kristen Rolko
Lakesha Cunningham
Lena Pilgrim
Mark Seibert
Melina Parke
Michaela Alayamini
Rachel Wolfe
Steven Kell
Tara Junior
Todd Wenger

Office Transfer

Amanda Shafer - RE/MAX Trends Realty
Amber Horner - RE/Max Crossroad Properties
Aundrea Stutler - McDowell Homes- Mentor
Beth DiBell - Coldwell Banker Schmidt
Briana Gugov - Century 21- Home Star Realty
Christine McCoy - McDowell Homes- Akron
Cynthia Hawk - Niebel Realty
Cynthia Leslie - McDowell Homes- Akron
Daniel Makara - Keller Williams Legacy Group
Dawn Carlisle - Cutler Real Estate
Jeffrey Starkey - McDowell Homes- Akron
Jermaine Hinton - Key Realty
John Zuppe - Keller Williams Chervenik Rlty
Kathryn Witmer - McDowell Homes-Akron
Marcus Agee - Keller Williams Chervenik
Mary Hakaim - Gem Real Estate
Melissa Kaufman - McDowell Homes- Akron
Sabrina Reskey - RE/MAX Crossroads Properties
Tamara Grogan - Keller Williams Chervenik Rlty
Vonda Palcisco - Keller Williams Chervenik Rlty

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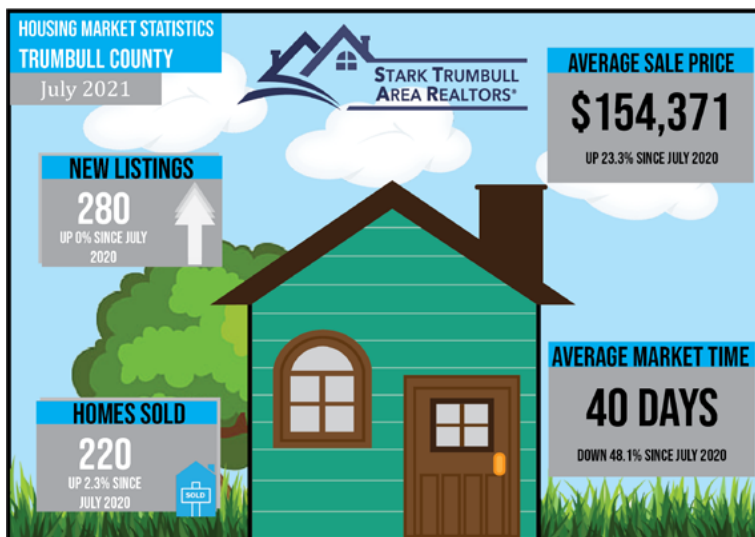
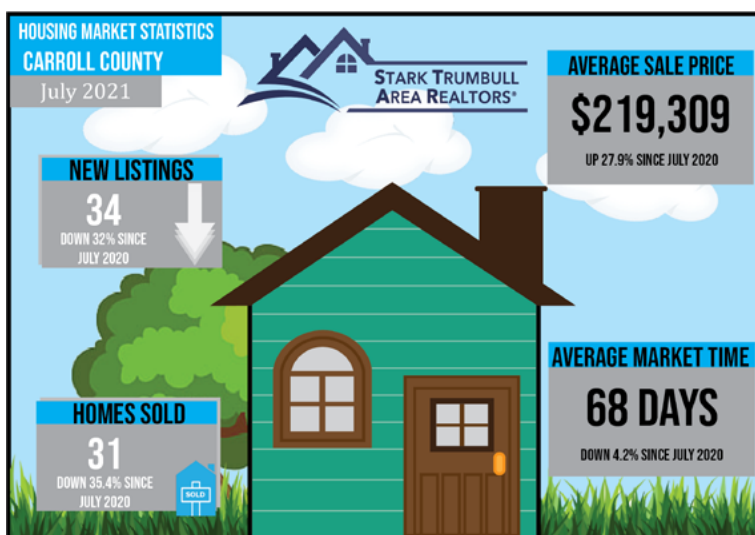
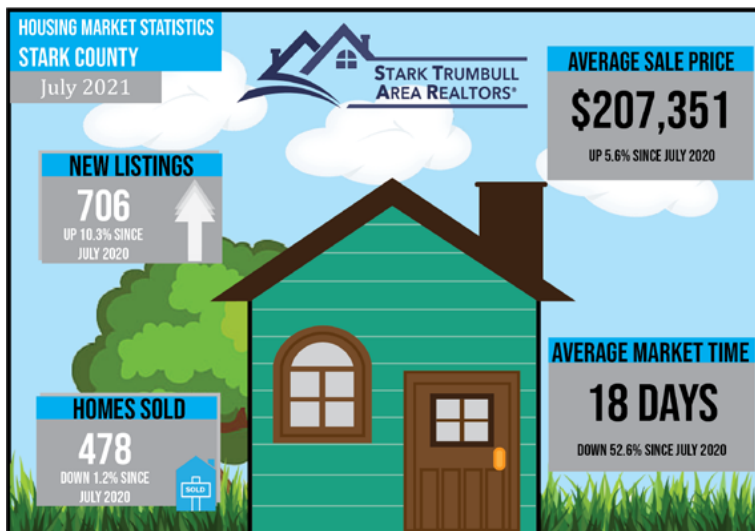
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Toby Hoy
Director of National Operations
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Market Statistics

July 2021



8th Annual **CHILI** COOK-OFF!



Presented by the
Stark Trumbull Area REALTORS®
Affiliate Committee



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Email | cburgess@star.realtor

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SEPTEMBER 20, 2021**

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Questions | (330) 494-5630

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Upcoming STAR Events

[Ethics Continuing Education](#) - **September 9, 2021 1 - 4:15 PM**

[Chili Cook-Off](#) – **September 23, 2021 11 AM - 1 PM**

[Habitat for Humanity Build with STAR](#) - **September 24, 2021 8:30 AM - 2:30 PM**

[On the Safe Side: REALTOR Safety and Awareness Class](#) - **September 29, 2021 6 - 8 PM**

[Wake Up YPN](#) - **September 29, 2021 9:30 AM - 10:30 AM**

[R-Day](#) – **October 6, 2021**

[Supra Training - Non-Member Access \(NMA\) Explained](#) - **October 14, 2021 10 - 11 AM**

State/National Events

Keep an eye out for these Ohio REALTORS® and the National Association of REALTORS® upcoming events:

OR Convention – **September 27-29**

OR Broker Summit - **Oct. 26, 9 AM - 4:30 PM**

NAR Annual Conference & Expo - **Nov. 12-15**

Save the Date!

Mark your calendars for the following upcoming events happening later this year:

SHAKER - **November 9, 2021**

Fair Housing Continuing Education - **November 11, 2021**

Wake Up YPN - **November 24, 2021**



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Danette Stone - New Orders / Title Processing
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Director's Actions

The following action was taken at the August 11, 2021 meeting of the Interim Board of Directors:

1. Approved Agenda
2. Approved Minutes
3. Approved Accounts Payable subject for Audit
4. Approved New Member Report
5. Approved Committee Minutes with the exception of the YPN minutes
6. Steve Ferrebee will serve on the Interim BOD
7. Kyle Oberlin is the 1st Vice President for 2022 Interim BOD

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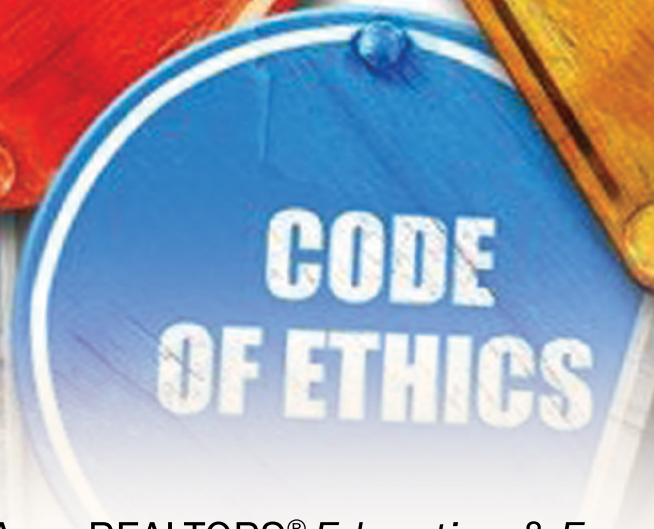
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Stark Trumbull Area REALTORS® Education & Events Committee
invite you to attend our FREE 3 Hour CE Offering via ZOOM

Ethics for Ohio REALTORS®

with Attorney Mark Rodio, Frantz Ward LLP

Thursday, September 9, 2021
1:00pm - 4:15pm via ZOOM

STAR Members can register via our website www.STAR.REALTOR.
Registration deadline is NOON on Wednesday, Sept 8. The ZOOM link
will be sent to registered attendees via email prior to the class date.

This CE will satisfy the NAR Cycle 6 Code of Ethics Requirement!

QUESTIONS? Contact Trisha Adams, Education Administrator
tadams@star.realtor | 330.394.4001



Visit us online at www.STAR.REALTOR for more information!



NAR Code of Ethics Deadline

December 31, 2021

Get Started Today!



As required for REALTOR® membership, all REALTORS® must complete at least 2.5 hours of ethics training that meets specific learning objectives and criteria. The current cycle deadline is Dec. 31, 2021. This ethics requirement is separate from your State Licensing CE requirements. However you may have taken an Ethics Course that will satisfy this requirement - [CHECK eLICENSE](#) - if you've taken a 3 hour Ohio Ethics, taken between January 1, 2019 and now, email a copy of the certificate to tadams@star.realtor for confirmation on whether it meets the NAR requirement. Additionally, STAR will be offering a virtual Ethics class in September via ZOOM, and we are tentatively planning an in person class for later in the year.

Here are some other options for completing the NAR Ethics course:

NAR Website Anytime! | [CLICK HERE](#) to navigate to the NAR Website Code of Ethics Page. You can check your status, and follow links to complete a FREE NON CE Ethics, or there is an option to take a CE version which has a fee.

If you have questions, or need help checking your education record, please call the office at 330.394.4001, or email Trisha Adams tadams@star.realtor.

Norma L. Good Scholarship Fund

Stark Trumbull Area REALTORS®

Norma L. Good Scholarship (NLG) Fund

If you are a REALTOR® in good standing of the Stark Trumbull Area REALTORS® for at least one year and have served on an active STAR committee for at least a year, you may be eligible for Scholarship funds to help further your Leadership Skills & Business Opportunities! The Norma L. Good Scholarship Fund pays up to \$1,000 for qualified agents who are seeking:

- Any NAR Designation or Certification Class
- Courses for the Ohio Broker's License
- Ohio REALTORS® Leadership Academy!

To check the Eligibility Requirements and view the Application, visit www.star.realtor. Log into the website and select Norma L. Good Scholarship under the "MEMBER LOGIN" drop down menu.



The Norma L Good Scholarship Fund is GOOD
for your Business!

FEATURE

Lenders Uncovering Identity Theft in Mortgage Reviews

From REALTOR® Magazine

About 14.4 million adults are victims of identity theft each year. But many may not even realize it until they try to qualify for lending. A financial review by a lender may be tripped up if their identity has been taken, and their homebuying dreams could quickly be taken from them.

"Identity theft is on the rise, and if you don't pay attention, you could have a harsh awakening when applying for a mortgage to purchase a home," cybersecurity expert Sandra Estok, author of the "Happily Ever Cyber!" book series, told realtor.com®.

Identity theft can take many forms. Some criminals steal a Social Security number and then use it to open credit cards or loans in the person's name. That can ruin a credit score, needed to qualify for a mortgage.

Home buyers should do advance work in ensuring their finances are up to par and have not been hacked, experts say. "One proactive step to take before putting in an offer, or even before you consider looking at homes, is to review your credit report at annualcreditreport.com or directly with all three major bureaus—Equifax, Experian, and TransUnion," Estok told realtor.com®. "Each of these companies maintains a separate report that can give you clues if something doesn't add up."

Check bank statements too. Credit card companies offer enrollment in fraud detection programs as well. Often, there is a 60-day window to report any suspicious activity in an account. After that, you may be on the hook for any amounts stolen from your accounts.

Estok also suggests visiting haveibeenpwned.com to check whether your email address or phone number has been part of a data breach. If so, change your passwords immediately.



Arthur Duhaime CPI, RMS, CRT



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Stark Trumbull Area REALTORS®
Education & Events Committee Invite you to have

FUN in **2021** **at R-DAY!**

Wednesday, October 6, 2021
at La Pizzeria (Piazza Room)

3656 Dressler Rd. NW, Canton OH, 44718

It's a REALTOR® Party and You're Invited!

Join us for our "Fun in 2021" Theme with
FREE FOOD, PRIZES & EDUCATION

R-Day Schedule

- 10:00 am - 12:00 pm Affiliate Vendor Fair
- 12:00 pm - 1:00 pm Lunch and Annual Business Meeting
- 1:00 pm - 1:15 pm Affiliate Vendor Give-A-Way Drawings
- 1:30 pm - 2:30 pm FREE Continuing Education
"Generations in Real Estate" w/ Instructor Toby Hoy

There are two R-Day Registrations on our website. Members must register for Lunch/ Annual Business Meeting, AND the CE Class if planning to attend both. Anyone may attend the CE Class which is FREE for STAR Members and \$10 for Non-Members.

QUESTIONS: Contact Trisha Adams (330) 394-4001 or tadams@STAR.Realtor

FREE for STAR Members
Register on our Website Today! www.STAR.Realtor

13 Ways to Step Up Your Defense Against Hackers

From REALTOR® Magazine



Hackers could be using the global pandemic as an opportunity to target real estate as more transactions and communications are conducted remotely. What's more, phishing emails may try to use COVID-19 as an excuse for why professionals need to renew login credential or passwords, or hackers may prey on any relaxed online security of the increased numbers of those working from home.

Now more than ever, you need to be on guard, said speakers on Thursday during a National Association of REALTORS®-sponsored virtual session, "Cyber and Data Security," as part of the Tech Edge series. The warnings by speakers were strong because real estate scams have become a prime focus of hackers in recent years. Last year alone, real estate and rental fraud resulted in \$221.3 million in total losses to victims—a 48% increase in monetary loss over the year prior, according to FBI data from the Internet Crime Complaint Center.

"Real estate is a major target that hackers are going after," said Craig Grant, CEO of the Real Estate Technology Institute. "Be vigilant," or it can destroy your finances, reputation, and harm your clients.

To protect your business and your clients, "awareness is key," said Chris DeRosa, NAR's member information

and ecommerce product leader, who spoke at the session. "Whatever people tell you, there is no guarantee to keep you safe from data breaches, but awareness can help so you become aware of the threats and how they are getting through so that you can then take more preventative efforts to protect your business."

After all, real estate scams could trick your clients out of their entire down payment, scar your reputation from clients who accuse you of not doing enough to protect them, and even pose a liability to your business for failing to warn clients of the risks.

Adopt risk management and mitigation strategies to protect yourself and your clients from real estate scams. Here are a few ideas from the Tech Edge session:

1. **Ask "Stop, wait, does that make sense?"** When you receive an email, take an extra few minutes to question it, even if seemingly from a contact. Ask yourself: Would this person normally email you with that request? Does your bank ask you to send them your password? Does this sound like a client you have been working with? Were you expecting this attachment from your colleague? "It is not bad customer service to add a minute or two before you answer," DeRosa said. "It will save you a big potential mess on your back end if you are caught by phishing, malware, ransomware, or give out personal data."

Continued on next page.

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 www.StumpysTreeServiceOhio.com

13 Ways to Step Up Your Defense Against Hackers CONT.

2. Watch the information you share. Avoid sending wire instructions—and any personal or sensitive financial information—over email. Also, watch the information you post on social media. Hackers track MLS sites, looking to identify pending home sales. Once they pinpoint a prime target, they take part in social engineering—profiling you, your clients, title companies, closing attorneys—all whom are involved in the transaction, warned Deanne Rymarowicz, NAR associate counsel. They are scanning your social profiles for information about your transactions and hacking into your emails to start communicating with your clients pretending to be you.

3. Ensure your systems are secure. Check to make sure that your computer and antivirus software are up-to-date, including any privacy tools, add-ons for browsers, router firmware, ransomware protection, and phone apps you use for your business. Activate two-factor authentication when accessing accounts, use encrypted email, and consider using a VPN when accessing public Wi-Fi.

4. Educate your clients. From your initial client meetings to when an offer is accepted, talk to your clients about the dangers of wire fraud scams. Some brokers are even requiring signed disclosures after informing their clients of the dangers. NAR teamed with the American Land Title Association to develop a brochure that warns customers about the dangers of cybersecurity scams, including how to avoid scams and what to do if you suspect one. Customize the brochure with your information. Download it for free at the REALTOR® Store.

5. Use a transaction management platform. The benefit of a transaction management platform is that it can archive all back-and-forth communications with your client over a secure network. Investigate transaction management platforms with safeguards in place for sharing documents and sensitive information.

6. Verify, verify, verify. Tell your clients that they should always confirm all instructions in person or over the phone with a trusted representative. They

should never follow emailed instructions, particularly if it involves wire fraud instructions. Also, warn them to always verify information with an independently verified phone number, and never use the contact information they find in an email.

7. Check email addresses closely. One common way that hackers infiltrate transactions is by creating spoof emails that appear nearly identical to real ones. Look closely at all email addresses for subtle differences. For example, “debsmith@titlecompany.com” could be spoofed to come from “debsmith@tittlecompany.com.”

8. Add a disclaimer to your email signature. NAR realtor offers a sample email template that can be added to the bottom of your emails to warn clients about the dangers of real estate scams. Here’s an example:

IMPORTANT NOTICE: Never trust wiring instructions sent via email. Cyber criminals are hacking email accounts and sending emails with fake wiring instructions. These emails are convincing and sophisticated. Always independently confirm wiring instructions in person or via a telephone call to a trusted and verified phone number. Never wire money without double-checking that the wiring instructions are correct.

Continued on next page.

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13 Ways to Step Up Your Defense Against Hackers CONT.

9. Don't click on unsolicited links. Opening a bad link or attachment can prompt a key logger, malware that reads your keystrokes and can then capture your passwords. Bill Lublin, CEO of Century 21 Advantage Gold in Southampton, Pa., said his brokerage has a company policy to never open an unsolicited attachment via email from anyone, even if it seems to come from someone they know. They are instructed to call and verify the legitimacy before opening. Also, if you receive a link in an email, hover over it to see the full link before you click. Be particularly skeptical of shortened URLs that try to mask where the pages are going to, session panelists warned.

10. Consider protection. You may never be able to fully protect your company fully from becoming a victim of a data breach, hack, or system failure from data loss. But insurance may help protect you from financial devastation. The REALTOR Benefits® Program has begun offering a new member benefit of cyber liability insurance, specifically designed for the real estate industry in protecting against scams. The coverage extends beyond just the broker to also include client coverage. Learn more: nar.realtor/cyberpolicy

11. Use a passphrase as your password. Password breaches are a common way for hackers to gain access to accounts. "Using stronger passwords is one of your best defenses against hackers," said Heather Ozur with the Mallen, Marshall and Ozur Group at Keller Williams in Palm Springs, Calif. "Even though it's common sense, we see people time and again use weak passwords. That is like an open door for hackers to come in." Avoid obvious passwords that tie strongly back to you, such as a name of a pet, child, family member, birthdays, anniversaries, phone number, or common keyboard patterns (e.g., 12345) or even reusing the same password on multiple devices. Instead, consider using a "passphrase," which consists of a sequence of words or text. They tend to be longer and harder for hackers to guess.

Ozur provided some examples:



- Create an acronym from a sentence or sequence, such as "I think that I shall never see / a poem lovely as a tree." That passcode translates to: lttl-sns/Aplaat/ (That would take a hacker 655 million years to guess, Ozur said.)
- Consider a memorable character in a vivid setting doing an imagined action as a basis for your passcode. Use the first two letters to the main word, using this example: "Ben Franklin at the beach playing volleyball on the 4th of July in 1776." The passcode could be translated to: BeFr-BeVo741776 (That would take 98 million years for a hacker to guess, Ozur said.)

12. Use a password vault app. A password management program can help store all of your passwords from your various systems in one protected place. It's a simple way to access your passwords and remember them, Ozur said. Look for a password management system that includes two-factor authentication or biometric access, such as via fingerprint.

13. If fraud does ever occur, act immediately. If you or your clients become a victim of a scam, time is crucial, the panelists said. "The faster you act, the better chances for recovery," said Rymarowicz. "Notify all parties involved immediately." In a wire fraud scam situation, the buyer should contact the bank immediately to ask for a stop, recall, or reverse on the wire. Also, fraud incidents should be reported to ic3.gov, as well as to the local FBI office.



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'Everything Changed the Minute I Opened the Door'

From REALTOR® Magazine

An NAR safety webinar breaks down the behaviors to look out for when dealing with the public.

Debbie Morrisette, a real estate broker with the Morrisette Group in North Carolina, thought she had followed all the safety protocols prior to showing properties to a potential buyer. She first met with the buyer—a man in his 20s—in a conference room at her brokerage, screened his interest in properties and asked a lot of questions about his background. The only thing she now regrets is not trusting her instinct as she approached the home's front door alone to show him the home.

"Everything changed the minute I opened the door," Morrisette said as she recalled that day two years ago while speaking to attendees during a recent REALTOR® Safety Program webinar, "Prospect or Predator?" "I had this feeling that I just knew I was in trouble."

The man was hesitant to move throughout the house once inside and not touring the home as freely as other buyers usually did. Morrisette tried to not get trapped in a room by making him lead. But after about 10 minutes into the tour, he grabbed her arm, admitted he had lied about his name and what he does, and proceeded to ask her uncomfortable, inappropriate questions.

"I knew this was fight or flight—it was one or the other," Morrisette recalled. She was able to escape through a sliding glass door and run to a neighbor's house to call the police. The man was arrested the next day. But that day still haunts her. Morrisette has been in the real estate business for 17 years. "I've

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always been such a trusting person and always love what I do and meeting new people," she said. "I couldn't fathom that anyone would want to harm another human being ... and to come up with all these lies and take so much time to cook up a situation to intimidate someone else."

Two years later, she still won't do a showing by herself.

Nearly a quarter of REALTORS® say they've experienced a situation that made them fear for their personal safety or the safety of their personal information, according to the National Association of REALTORS®' 2020 Member Safety Report, conducted by the National Association of REALTORS®. The top agent fears centered around conducting open houses and showings as well as meeting new clients at a secluded property.

Continued on next page.

'Everything Changed the Minute I Opened the Door' CONT.

"These are not opportunistic crimes—although many people assume that they are," said Lee Goldstein, CEO at Real Safe Agent, who also spoke during the REALTOR® safety webinar. Most of the crimes committed against real estate professionals are predatory in nature, said Goldstein. The perpetrator tends to have a motive of wanting power or control over their victim, not burglary or theft. In these crimes, predators search for some perceived weakness or vulnerability in their victims and have the intent of committing crimes like assault, rape, and murder. These criminals are drawn to real estate professionals because they know they tend to work alone and they believe they have a better chance of isolating you, he said.

The Timeline of Predatory Crimes

Goldstein walked webinar attendees through the timeline of predatory crimes, which revealed a lengthy cycle of "victim shopping" and investing time in preparatory actions that lead to meeting the victim and the actual crime. At first, the predators will focus on photographs, websites, and social media channels to compile personal information about their potential victim. Once they've researched their victim, they'll insert that victim's actual life into what Goldstein called a "fantasy stage" as they visualize their crime.

"The more information and subservient you are, and the more you provide them on social media, the more likely they are to stay focused on you and not to move on to someone else," Goldstein said. For example, David Legaz, a real estate broker and 2021 president of the New York State Association of REALTORS®, advised attendees to watch the photos they use and always ensure they're professional. Avoid full body photos, use headshots at or above the shoulders, and avoid showing any flashy jewelry. Have a professional smile with eyes fully open and look directly into the camera--no head tilts, which can show vulnerability, Legaz said.

As part of the predatory crime timeline, predators will try to arrange for a meeting to get you isolated from others. This meeting is your first opportunity

to show your strength, as they'll be looking for weakness or vulnerability. Have an empowered greeting. Arrive at the property early and from the front porch step, for example, reach down to greet them—a nonverbal gesture to show empowerment. Set expectations (e.g., "We will be spending no more than 15 minutes at the showing as the sellers will be returning at 5:45 p.m."), Legaz added.

Predators tend to pay careful attention to "stage setting" for their crimes, Goldstein said. They will try to isolate you in places away from people and exits, like in bathrooms, basements, or attics. Always walk behind prospect: "Direct them—don't lead them," Legaz said. Watch for these common attack scenarios, Goldstein said:

- **Attempts to lure you into a room.** For example, they may be in a home's bathroom and tell you, "There's a leak"—in an attempt to get you to enter the bathroom to look. Instead, stay outside the door and tell them you'll notify the sellers.
- **Watch hallways.** Hallways are another prime area for an ambush since you're away from exits. Walk behind them and always maintain a safe distance, particularly as the person in front stops to approach bedroom doors.



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'Everything Changed the Minute I Opened the Door' CONT.

- **Don't get distracted.** With a "look-up" type attack, they may try to get you to focus on something above as a distraction tactic.

The Best Ways to Prevent an Attack

To prevent an attack, Goldstein urged real estate professionals to use active listening during the initial meetings. Focus on the prospect and ask open-ended questions to help pinpoint any potential red flags. For example, look for inconsistencies in their story (for Morrisette, the man she met with said he earned \$25 million last year from his company, yet his car didn't match up to that wealth). Ask questions follow-up questions, and be skeptical of any stumbles or discrepancies in their story.

Trust your instinct. Many victims say they had "a feeling that something just wasn't right," when asked to recall the situation afterward, Legaz said. "Don't discount that feeling, whether it's a strange feeling after the initial call, while at the front door, or as you approach a home. ... Your body is trying to warn you. If you have that feeling—exit. Stop the appointment. Tell them your family just called and there's an emergency."

Bring a coworker, family member, or friend with you to showings as much as possible, particularly in these situations, Legaz said:

- When there is poor cellphone service at the property.
- The property is vacant.
- You have an uncomfortable feeling prior to the appointment.

Always keep personal safety at the forefront of your day-to-day activities, said Carl Carter Jr., a real estate professional and founder of the Beverly Carter Foundation, who also spoke during the webinar. Carter's mother Beverly Carter, a real estate pro in Little Rock, Ark., was kidnapped while showing a property to a man and woman who were posing as home buyers in September 2014. After a nationwide search, she was found dead days later. "In reliving the horror, I tell my mother's story because I hope you will listen," Carter said. "We're all working so hard that it can be easy to lose sight that there is bad that walks among us."



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Fewer Contract Signings Could Signal Market Turn

From REALTOR® Magazine

More potential home buyers may be getting priced out of the housing market as home prices continue to rise. Pending home sales declined in June, another sign that the housing market may be slightly cooling.

The National Association of REALTORS®' Pending Home Sales Index—a forward-looking indicator of home sales based on contract signings—edged down by nearly 2% in June and also was down by 2% compared to a year ago.

“Pending home sales have seesawed since January, indicating a turning point for the market,” says Lawrence Yun, NAR’s chief economist. “Buyers are still interested and want to own a home, but record-high home prices are causing some to retreat.”

Yun attributes the “moderate slowdown in sales” mostly due to the rapid spike in home prices. NAR reports existing-home sales prices jumped 23% compared to year-ago levels in June, reaching a median home price for all housing types of \$363,300.

“The Midwest region offers the most affordable costs for a home and hence that region has seen better sales activity compared to other areas in recent months,” Yun says. The median existing-home sales price in the Midwest in June was \$278,700. The West had the highest median existing-home sales price at \$507,000 followed by \$412,800 in the Northeast and \$311,600 in the South.

The higher overall home prices may be more difficult for home shoppers to handle in the coming months as mortgage rates are largely predicted to rise toward the end of the year. “This rise will soften demand and cool price appreciation,” Yun adds. He predicts the 30-year fixed-rate mortgage to increase to 3.3% by the end of the year and average 3.6% in 2022.

Meanwhile, home sellers continue to get richer. “In just the last year, increasing home prices have translated into a substantial wealth gain of \$45,000 for a typical homeowner,” Yun says. “These gains are expected to moderate to around \$10,000 to \$20,000 over the next year.”

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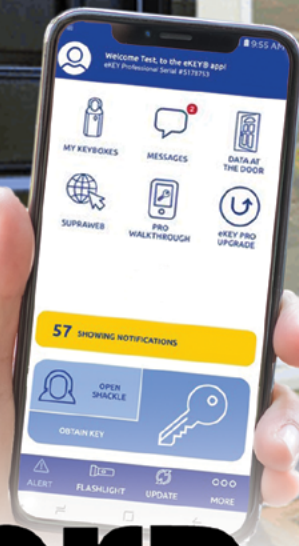
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Consumers Are Comfortable Closing Online

From REALTOR® Magazine

The COVID-19 pandemic has fueled an acceleration in online transactions, including in real estate. The majority of U.S. adults are comfortable completing financial purchases digitally, too, finds a new survey released by Notarize, a company that offers remote online notarization.

Eighty-one percent of 2,000 U.S. adults who responded say they feel secure making financial transactions online. But extra authentication and verification steps make them feel safer when doing so, according to the survey.

Over half of the U.S. adults surveyed who've completed financial transactions online say that two-factor authentication and security questions help make them feel more secure completing an online financial transaction.

Older generations appear to feel the most secure with online transactions, the survey finds. Consumers 45 to 54 years old felt the most secure completing online financial transactions at 87% compared to 79% of younger adults aged 18 to 34, the findings show.

Younger Americans, ages 18 to 34, say they feel the most comfortable with an online financial transaction if they are also able to talk to customer service by phone or online (53%). Americans between the ages of 45 to 54 say that two-factor authentication (56%) and security questions (61%) make their online financial transactions feel safer.

The awareness of online notarization—another piece to digitizing more financial transactions—is highest among younger generations (18 to 34 years old and 35 to 44), while awareness drops off significantly among older Americans, 65 and older, the report finds.

“Even the most traditional, in-person transactions have quickly shifted online and as a result, consumers are rethinking every facet of how they conduct sensitive financial transactions digitally,” says Pat Kinsel, founder and CEO of Notarize. “The data confirm

what we at Notarize know to be true—people trust digital transactions, but still want safety and security throughout the process and are willing to go through the extra steps to give them peace of mind that their transactions are verified and safe. The takeaway for businesses is to make sure you enable technology that provides ease, speed, and security if you want to keep your customers coming back.”

Notarize was part of Second Century Ventures’ 2017 REach program, a strategic investment arm of the National Association of REALTORS® that helps companies launch into the real estate, financial services, banking, home services, and insurance industries spaces.



New Forewarn app lets real estate pros perform background checks on their clients

From Realty Biz News

Real estate agents face significant dangers when doing their jobs as they often have to meet clients alone in isolated properties. There are of course many personal safety items agents can carry for protection, and self-defense courses can help prepare them for dangerous situations they might find themselves in. Soon however, they'll be able to take advantage of a new layer of protection, using their smartphones.

The New York Post reports that a new application called Forewarn will soon launch. Targeted at real estate agents, the app allows them to screen potential buyers ahead of a blind meeting. The app is being developed by a company called Cogint, and is being made available to real estate agents who're licensed to sell property in their respective states.

Forewarn acts as a safeguard that helps agents vet prospective buyers. By entering the client's telephone number into the app, agents are able to pull an instant background check, including information related to the individual's criminal and financial history. The app is free to download, but a monthly subscription is required to access the information.

Cogint says that the app is not a consumer reporting agency and shouldn't be used as such. On its website, Forewarn says that the service "may not be used in whole or in part as a factor in establishing an individual's eligibility for credit, insurance, employment nor for any other purpose under the Fair Credit Reporting Act."

Even so, the app should be welcomed by many real estate pros. A recent survey from the National Association of Realtors found that some 38 percent of agents have "experienced a situation that made them fear for their safety or safety of their personal information." In addition, 57 percent of female agents and 52 percent of male agents admitted to

carrying some kind of self-defense weapon such as pepper spray, tasers or guns. But one problem with this is that in some states – New York being one of them – real estate agents are banned from using such weapons while at work.

Some real estate agents already use safety apps. The NAR survey indicates 44% of respondents said they use an app for tracking and alerting colleagues in the event of an emergency. And for good reason. In 2014, an Arkansas agent was kidnapped and murdered, according to the New York Post article.

Such incidents make apps like Forewarn all the more important. Sara Wiskerchen, a NAR spokeswoman, says the real estate community welcomes the addition of safety apps like Forewarn.

"Anything that is increasing safety and that members can use are beneficial," she told the New York Post.





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In November, the National Association of REALTORS® debuted a new interactive training platform designed to help combat discrimination in U.S. real estate markets. Called Fairhaven, the immersive simulation is available free to real estate professionals across the country.

“Fairhaven is a new approach to fair housing training that is unlike anything currently available in the real estate industry,” says Charlie Oppler, CEO of New Jersey-based Prominent Properties Sotheby’s International Realty and 2021 NAR president. “Fairhaven uses the immersive power of storytelling to deliver powerful lessons that will help promote equity in our nation’s housing market.”

Produced in partnership with Ernst & Young, the platform takes real estate professionals to the fictional town of Fairhaven, where agents work to close four deals while confronting situations in which discrimination is a factor. As agents advance through the simulation, they receive feedback on their performance that they can use in real-life situations. The course takes 60 to 100 minutes to complete and can be paused or retaken as necessary.

As a leader in supporting fair housing initiatives, NAR is making Fairhaven available to its 1.4 million members, industry partners, brokerage firms, and REALTOR® associations at no cost online at fairhaven.realtor and as a software package for brokerage and association learning management systems.

Get started by visiting fairhaven.realtor to explore the fictional town of Fairhaven and assess how well you are adhering to fair housing principles.

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