

# **REALTOR® Safety Course (Medford)**

Join the Rogue Valley Association of REALTORS® for a course on REALTOR® safety! This course is an essential primer on how the real estate professional can limit risk to preserve safety and facilitate positive business outcomes. Topics include risk considerations, safety systems and tools, safety protocol for appointments, understanding response to threats, data security, and more. This course will be taught by Jo Becker, former REALTOR®, and attendees may earn up to 3 CE credits.

Read more and register for REALTOR® Safety.

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# **REALTOR® Safety Course (Gresham)**

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# REALTOR® Safety Month: Electronic Safety



*The FBI operates a website dedicated specifically to internet crime. Image: FBI.gov*

*September is REALTOR® Safety Month! This is the second of two articles covering safety issues of particular interest to RMLS™ subscribers.*

Remember the days when frauds and scams were easier to recognize and seemed like the type of things “other people” had to worry about? Technological advances have brought plenty of new tools, devices, and apps to improve organization and efficiency. Unfortunately the sophistication and prevalence of frauds and scams has advanced just as quickly.

## **AWARENESS**

At any time, there are a number of common frauds and scams circulating both locally and globally. It used to be simpler to detect email scams, whether by blatantly odd email addresses or oddly conjugated messages—but former red flags are getting more difficult to detect, as scammers’ methods are continuously gaining sophistication. Here are a few red flags to look for.

**Emails regarding wire transfers or containing wire transfer information: RED FLAG**

Double and triple check your contact’s email address. Hackers

will often observe email correspondence discussing wire transfers, then intercept the communication, posing as your contact. They imitate the language used in previous correspondence and include wire transfer information funneling into a fraudulent account. Often, the account is emptied and closed as soon as the wire transfer has occurred.

### **What to look for**

Check the email address and carefully confirm its validity. For example, if you are expecting an email from angel.rmls@123.com, notice possible imposter email addresses:

angel.rmls@123.com

angel.rm1s@123.com

angel.rmls@l23.com

angel.rmls.@123.com

Each of the above addresses vary from the first with a single, minor change. The replacement may replace the letter "L" with the number 1 or add an inconspicuous dot—but at first glance they all look very similar to the original address.

**Emails requesting last-minute changes to wire transfers or monetary exchanges: RED FLAG**

### **What to do**

Check and double check your contact's email address. Call your contact on the phone to confirm that details and changes are legitimate. Be alert and trust your instincts if something feels off.

The National Association of REALTORS® (NAR) has a great article addressing sophisticated email scams and damage control.

**Attachments or suspicious links: RED FLAG**

There are a significant measure of viruses spread via email attachments and links. When opened, the virus wreaks havoc on devices and confidential information. In some cases, the

attachments can be sent from a familiar email address that has been hacked.

### **What to do**

Stay alert and look out for oddities. Were you expecting the attachment or link? Confirm with your contact that they sent an attachment or link intentionally—sometimes this is how people discover they've been hacked in the first place.

DocuSign recently experienced fraudulent activity which the Oregon Association of REALTORS® addresses here.

Another challenge to the local market is the Craigslist scam where photos of listed homes on the market are scraped and posted on Craigslist as being up for rent. Craigslist has quite a bit of information detailing what to do in these situations.

## **PREPAREDNESS**

Your electronic safety can be greatly enhanced by an established data security plan, including best electronic practices, damage control, and reporting tools. Below are a few best practices for cyber safety:

- If sending an email with monetary transaction information, utilize encryption services whenever possible.
- Be wary of messages from unverified accounts and avoid including sensitive information to these accounts.
- Do not reply to suspicious accounts and never open attachments or links from suspicious accounts.
- Utilize strong passwords and change them regularly.
- Utilize secure networks when conducting business online.
- Stay up-to-date on software, anti-virus, and browsers.
- Think defensively at all times and be alert to cyber threats.

NAR offers a useful article discussing best practices and policies for cyber safety. Does your office have an established data security plan or document retention plan?

## **DAMAGE CONTROL**

If you have a data breach, there are a number of actions that may help with damage control:

- When wiring money transfers, confirm receipt *immediately*.
- If you've been hacked or click on a link that locks your screen, shut your machine down *immediately*.
- Inform colleagues if they may have been exposed as a result of a data breach. Provide as many details as you can, and inform your IT department or manager.
- Change all of your passwords to ensure they are strong.
- Report the breach to the FBI Internet Crime Complaint Center.
- Report the breach to your local REALTOR® association.
- Report the breach to RMLS™ by contacting Michelle Gray at (503) 872-8059.

Cyber safety is incredibly important for everyone. RMLS™ urges REALTORS® to stay informed and be alert to remain safe!

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## **Safety for REALTORS® (Portland)**

The Women's Council of REALTORS® invites members and future members to Safety for REALTORS®, part of the Real Estate Business Resource Luncheon Series. Jason Cockreham, former police officer and owner of The Post Men will present. Attendees are eligible to receive 1 CE credit.

All are welcome, but attendees must be registered. Read more or register for Safety for REALTORS®.

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## **Tips and Resources for REALTOR® Safety Month**

 Safety should never be relegated to just one month, but September is REALTOR® Safety Month. This year marks the 10th

year of the National Association of REALTORS® (NAR) dedicating a month to REALTOR® safety. Every year more and more alarming (and sometimes bizarre!) stories emerge from our subscribers: robberies, creeps, and fools. Every year RMLS™ strives to give subscribers resource material to better educate and protect themselves.

### **Top Tips from NAR (and Me)**

The following are the four most paramount tips NAR would like to pass on:

1. **Have office guests sign in.** At the office, use a visitor log book where potential clients fill out a customer identification form. Remember to check IDs.
2. **Don't disclose too much personal information online.** Consider setting up separate personal and business accounts on Facebook, Twitter, and other social media sites. This will help protect your personal photos, posts, and other information from people you don't know.
3. **Familiarize yourself with the properties you're showing.** If you are showing a vacant house, walk the perimeter of the property before you or your client enter to look for signs that someone has been or is currently inside.
4. **Note your escape route.** When showing a property, leave the front door unlocked for a quick exit if needed. As you walk through a house, let the client enter rooms ahead of you.

And my personal favorite tips:

1. **Tell people where you are going if meeting someone alone or for the first time.** You can also go so far as to have a colleague call you at a certain time if you are nervous about the meeting. Mention the name of who you're meeting and even set an estimated time of return.
2. **Reasonable people will answer reasonable questions.** For instance, there has been a rash of would-be buyers who

are offended when asked to provide proof of funds for an all-cash transaction or who become upset if you can't meet with them under their conditions. While it's not always the case, dramatic reactions to seemingly benign questions or comments should raise concern.

3. **Advise your sellers of the possibilities.** Tell them to lock up all valuables, especially small items such as prescription bottles, checks, and jewelry. Even at a brokers' tour with the most seasoned agent, someone who doesn't look suspicious who says they were in the neighborhood and saw the sign can wreak havoc and you know the rest.

### **Technology. Whew, What They Can Do These Days!**

In our last safety post, we discussed internet resources REALTORS® could utilize to be notified should their listings be hijacked by scam artists and posted on sites like Craigslist and even Trulia. Now you can empower yourself with applications on your mobile devices. Smartphones have become ubiquitous in the real estate industry. Safety applications go beyond just panic button capabilities these days. Some applications utilize GPS coordinates for emergency response while others offer speed dialing or automated emergency messages that go to designated numbers. As new apps become available every day, check your mobile device's app store for the latest offers and information.

That said, still protect your personal information in case your phone is stolen or compromised. Consider installing a tracking device on your phone where you can remotely access it from a computer. Device passwords should be unique and free from obvious patterns like 4-3-2-1 or 1-3-7-9 (the four corners of a key pad). Read on at REALTOR.org for a comprehensive list of safety precautions for your valuables and yourself beyond those mentioned here.

Speaking of helpful resources, NAR has an archive of safety



webinars for REALTORS® that include all they released in the last four years. Webinar topics on the archive include open house safety, online safety, office layouts, and removing dangers specific to distressed properties. This kind of information can be great to touch on either briefly at an office meeting, or NAR has a variety of full presentations available for your staff.

Trust your instincts, be aware of your surroundings, and always listen to the little voice, no matter how cliched or cynical, that says if something looks too good to be true...

Happy REALTOR® Safety Month, and if you would like to report an incident or concern regarding safety or fraud to RMLS™, please contact me at [kelly.m@rmls.com](mailto:kelly.m@rmls.com).

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## **REALTOR® Safety Series: Vacants, Squatters, and Occupy Portland**

Since before the beginning of the lingering recession, people with less than honorable intentions have found their way into homes and set up camp. In this edition of our REALTOR® safety series, we have compiled a few stories from our subscribers, some harrowing and some amusing, as cautionary tales of which any real estate professional should be aware. Granted, these are rare and strange cases, but they have been known happen and can easily happen to the most thorough real estate professional.

[Squatters, Joy Riders, and Other Things That Go Bump in the](#)

## Vacant

Usually when a vacant property is put up for sale, the process is not much different than any other listing. Sometimes the home has been winterized, maybe even staged with furniture to entice buyers as well as deter looters. But since 2008, we have received an increasing number of reports where agents visit their listings only to find them in some substandard condition.

An agent once went to show a townhouse when they were greeted with squatters who tried to pass themselves off as prospective buyers looking around. The sliding glass door in the back was damaged and off the rail. They had also left a mess of garbage and personal effects. They left promptly, but the client was not far behind them.

I got a call from an agent who said she once went to a high end listing in the West Hills with a client, only to open the door and find two squealing teenage girls barreling past them. As they fled, they called out that their boyfriends were still in the house. Well, *no one* was in the house, especially the stunned agent and the client, who stayed outside until police had a chance to come and search the place. Nothing was taken from the house, so the girls were likely joy riding, but the experience rattled the client, naturally, who didn't even want to look at the house after that.

In a really bizarre case, I received a call in which neighbors contacted the listing agent, saying they didn't realize the house sold so quickly. The agent was confused; the house *hadn't* sold. Apparently, someone who had toured the house managed to move into the vacant property, even going so far as to introduce himself to the surrounding neighbors as the new owner. When the agent arrived (unadvisedly alone) to investigate, she fled after the individual lunged at her and tried to pull her into the house. The agent escaped unharmed, and had a SWAT team in there soon after, but the perp had

already disappeared.

We always try to reiterate personal safety. If you think someone is in the house, never go in without the authorities.

### Occupy Portland Twist

Last summer *The Oregonian* and other news outlets ran several pieces on squatters in foreclosed or vacant homes, some claiming to be associated with Occupy Portland in protest:

- *Portland Tackles Backlog of Complaints About Vacant Houses, Many in Foreclosure*
- *Occupy Portland Squatters Take Over Home Woman Still Owns on North Mississippi*
- *Squatters with Plan Arrested in Portland Homes*

Sadly, these squatters did more damage to the properties than the bank ever could. Some reports suggest that the squatters were orchestrating foreclosure letters in an attempt to get owners out of their homes.

### Zombie Foreclosures

I've seen reports of disgruntled homeowners facing eviction who then take it upon themselves to gut their house and remove all the appliances and finishes. Now in recent news, there are reports of homeowners moving out of homes facing foreclosure, only to have the banks stall on the foreclosure process, leaving the house in a limbo state, unbeknownst to the homeowner (aka "zombie" titles). Consequently, the house is then vacant and the homeowner is still liable for the taxes and maintenance on the home. Years later, they are presented with code violations, tax liens, and clean-up costs resulting from looters and squatters.

### What Can Be Done?

What can you as a real estate professional do about this? If you find yourself with a vacant listing with little viewing activity, here are some things to consider:

- Make a point to visit the property weekly, making times of your visits sporadic, to not set a pattern, in case someone is casing activity on the house.
- Check all locks and entrances to the house.
- Consider setting the lights on a timer.
- Don't mention the location of the lockbox in the listing's public remarks. To gain entry to the house, squatters can just as soon pick a lock, but the lockbox has been known to be a target. There have been reports over the years of listings with missing lockboxes, but no damage or theft to the house. Many times vandals take bolt cutters to the shackle and take the box to work on it elsewhere to limit visibility. If that's the case, call the police, change the locks, and consider calling your business insurance.
- Don't hesitate to enlist the help of neighbors to keep an eye on the place. It's also in their best interest the house remains safe.

Photo courtesy of Patrick Feller on Flickr.

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## **REALTOR® Safety Series: Scams Affecting REALTORS® and Their Business**

Most of us want to take people at their word and believe that they have the most honest of intentions. Sadly, that has never been a totally realistic expectation to have. Many say the problem has increased with the internet, but it may be that the internet has just complicated matters by offering new ways to play old tricks. Most of the following scams you will find

on either the internet or in your mailbox.

Many times, the REALTOR® is not the victim directly, but these crimes can tarnish the industry and also compromise the trust of the public. As the country begins to climb out of one of the worst recessions of the last century, we want everyone to have the best possible experience when buying and selling real estate. Part of that is knowing all that can possible deter that pleasant experience. Read the following for more information and what you can do in the event that you suspect you or your clients are the targets of a real estate scam artist.

**Craigslist Rental Scams:** REALTORS® and their sellers have been increasingly victimized by individuals taking their listings or photos from a website and posting them on bulletin sites to try and secure deposits from prospective renters. The houses may be vacant or owner occupied. Fortunately, people are usually well aware of the scams on bulletins sites and realize a listing for a four bedroom house in an affluent neighborhood doesn't rent for \$500.

If the listing is occupied, the owners can be alarmed if they find people casing their property or looking in their windows to size up the living room. An owner's shaken confidence can be damaging when a listing agent is legitimately trying to sell their property.

If you find a listing has been hijacked, flag it for Craigslist to remove and if you like, contact the FTC and FBI's Internet Crime Complaint Center.

**Large Homes, All Cash, Quick Escrow...:** You usually lose nothing but time and gain only frustration with deals that seem too good to be true. A prospective buyer claims to have X amount of money, all cash, and needs a quick closing. Everything is perfect until the time comes to submit the earnest money or sign the papers. Always go on instinct and trust your

judgment, and get verification.

**Leads for FSB0 Listings:** Someone claims to have connections with frustrated FSB0s who need REALTORS® or have other listing leads. This individual then attempts to sell these names for \$10-15 a head. Usually they claim to get their leads through an affiliation with either a reputable brokerage firm or educational institution. The names are either of FSB0s with no interest in working with an agent or home owners who are not even in the market to sell. Either way, you are still out \$100-150 (these “leads” are often presented as a package deal) with little room for recourse since the situation is hard to prosecute. Always approach such offers with extreme caution.

**Overseas Transactions:** People from overseas purchase property all the time. However, scams originate overseas as often as they do locally. It is always a good policy to enter into transactions with people you can see past an e-mail and with verified funding.

**Real Estate Scam for Lawyers:** Someone will contact a real estate agent expressing interest in a large property. They will then request a recommendation for an attorney to set up a trust for escrow, sending a cashier’s check to the attorney for an exorbitant amount of money. After the deal is written, the scammer then rescinds and requests a refund back when the original check was no good in the first place. This is just a minor twist on the classic confidence scam that can still lead to a very unfortunate outcome.

**Resources:** If or when you have a brush with any of these scenarios, contact your local police department, the Federal Trade Commission, the Better Business Bureau, and your state’s Attorney General:

**Oregon:**

Oregon Department of Justice  
1162 Court Street NE

Salem, OR 97301-4096  
(503) 378-4400  
consumer.hotline@doj.state.or.us

**Washington:**

Washington Attorney General  
1125 Washington Street SE  
PO Box 40100  
Olympia, WA 98504-0100  
(360) 753-6200  
Online Complaint Form

*Next time in our series: Vacants, Squatters, and Occupy Portland.*

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## **REALTOR® Safety Series: Personal Safety in the Field**

Real estate is a very personal business. You're not selling people a blender or a car. You are helping your clients navigate their purchase or sale of property, potentially one of the most stressful times in their life. As such, every phone call, every inquiry is a new opportunity to make that personal contact and foster business.

We are coming out of an unprecedented and volatile chapter of real estate history. Among all the well-intentioned buyers and sellers out there, there still remain people looking to take advantage of a real estate professional for no reason other than the fact that they saw your name and phone number on a billboard, a yard sign, or a website. It's an occupational hazard, and you should be prepared always to protect you and yours.

Over the next few weeks we will be highlighting some of the many safety concerns impacting REALTORS® today and heighten our subscribers' awareness. The first is, perhaps, the most important. Money and personal effects can be replaced; *you*, however, cannot.

### **Crude, Lewd, and Rude**

You've heard it probably from a colleague before. Crank callers and lewd suggestions on the other end of the phone line at 2am in the morning often lead to nothing other than lost sleep for the recipient. But this can easily escalate into harassment. If this *does* become the case, keep a log of the times and number of calls and the nature of these calls. Be sure to keep all text messages to forward to law enforcement. They will have other instructions and suggestions when you contact them.

### **Luring to a Vacant Property or Meeting Alone**

Never meet a new client alone. "Stranger danger" doesn't go away after you trade in your short pants. At RMLS™, we have received calls from agents who have corresponded with individuals who become irate and even threatening when the agent refuses to meet the "client" alone. Red flag. A true prospective client will not have a problem following your office's policy of meeting in the office or a public place like a café or restaurant. Also, be wary of people asking overtly personal questions, asking to work specifically with a particular type of person. There have been reports of people requesting to work with only female agents alone, for example.

### **Robbery During a Showing or Open House**

It happens. Usually this happens when it's a slow day and there are no others in the house. If that is the case, give them your wallet. Never confront your assailant. They are unpredictable, and, therefore, very dangerous, if cornered.



Usually, they will push you or anything blocking their way to escape, but consider the alternative. Let's not...just give them the wallet.

### **Other Ideas**

Always be aware of your surroundings, and always trust your instincts and intuition.

- Tell people where you are going and when you're expected back.
- Take someone with you.
- Take down your client's license plate number and leave it with someone at the office.
- Never underestimate the power of self-defense training and pepper spray.
- When showing a house, don't let your client come between you and the door.
- Keep your phone on your person and in an accessible area.

Always limit your vulnerability as much as possible when alone or meeting someone for the first time.

### **Further Reading**

Go to REALTOR.org for more information and tips on keeping safe in a variety of scenarios. Following are articles with more information:

<http://www.realtor.org/topics/realtor-safety/articles-blog-posts>

<http://realtormag.realtor.org/sales-and-marketing/feature/article/2010/09/real-estate-safety-stories-how-i-stay-safe>

<http://rebr.com/realtor-safety-theres-an-app-for-that/>

<http://realtormag.realtor.org/sales-and-marketing/feature/article/2011/09/safety-lessons-saved-my-life>

<http://realtormag.realtor.org/sales-and-marketing/feature/article/2010/09/real-estate-safety-stories-how-i-stay-safe>

[http://www.mortgagenewsdaily.com/7262006\\_Reator\\_Safety\\_Tips.asp](http://www.mortgagenewsdaily.com/7262006_Reator_Safety_Tips.asp)

*Next time: Scams Specific to Real Estate*

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# **Oregon Real Estate Agency Issues Fingerprint Card Fraud Alert**

The State of Oregon Real Estate Agency has issued the following alert on its website:

*The Agency is receiving calls from licensees asking if their fingerprint cards have expired. The licensees explain that someone stating to be from the Agency has called them and informed them that their fingerprints are going to expire. The caller is asking for credit card and social security numbers.*

*Fingerprint cards and criminal background checks do not expire with the Agency. Also the Agency does not accept any personal or confidential information over the phone. If you receive one of these calls, do not give your information out.*