

How Technology Can Ruin YOUR Real Estate Business

Craig Grant



**THE REAL ESTATE
TECHNOLOGY INSTITUTE**



1,000,000



ATTACK ORIGINS

| # | COUNTRY |
|----|---------------|
| 1 | United States |
| 2 | Bulgaria |
| 3 | China |
| 4 | MILGov |
| 5 | Singapore |
| 6 | Russia |
| 7 | Turkey |
| 8 | France |
| 9 | Germany |
| 10 | Japan |

ATTACK TARGETS

| # | COUNTRY |
|----|---------------|
| 1 | United States |
| 2 | MILGov |
| 3 | Russia |
| 4 | Cyprus |
| 5 | France |
| 6 | Hong Kong |
| 7 | Singapore |
| 8 | Saudi Arabia |
| 9 | Liechtenstein |
| 10 | Germany |

map.norsecorp.com

LIVE ATTACKS

| TIMESTAMP | ATTACKER ORGANIZATION | LOCATION | IP | TARGET LOCATION | TYPE | SERVICE | PORT |
|------------------------|--------------------------------|--------------------------|----------------|-----------------------|---------|---------|------|
| 2015-05-21 13:25:21.24 | SellLayer D Ltd (Hk) Ming B.V. | unknown, Singapore | 114.91.172.170 | Sa Ula, United States | ssh | ssh | 22 |
| 2015-05-21 13:25:21.77 | CHINANET Zhejiang province | Yiwu, China | 122.200.100.88 | unknown, MILGov | soap | soap | 1400 |
| 2015-05-21 13:25:21.24 | Info Data Center Ltd. | Yeni, China | 195.88.70.199 | unknown, MILGov | ssh | ssh | 2021 |
| 2015-05-21 13:25:21.25 | Info Data Center Ltd. | unknown, Bulgaria | 195.88.70.200 | unknown, MILGov | ssh | ssh | 2021 |
| 2015-05-21 13:25:21.26 | Taipei, Taiwan | Taipei, Taiwan | 1.195.43.131 | unknown, France | ftp-sft | ftp-sft | 6760 |
| 2015-05-21 13:25:21.26 | Taipei, Taiwan | Taipei, Taiwan | 1.195.43.131 | unknown, France | ftp | ftp | 60 |
| 2015-05-21 13:25:21.27 | Taipei, Taiwan | Taipei, Taiwan | 1.195.43.131 | unknown, France | rdm-srv | rdm-srv | 2128 |
| 2015-05-21 13:25:21.78 | Bulgate Internet | Netwards, United Kingdom | 81.198.96.1 | Sydney, United States | telnet | telnet | 23 |

ATTACK TYPES

| # | SERVICE | PORT |
|----|---------------|------|
| 65 | telnet | 23 |
| 88 | microsoft-ds | 46 |
| 24 | ssh | 22 |
| 70 | ntp | 123 |
| 20 | rad-mgmt-port | 2001 |
| 9 | domain | 53 |
| 9 | http | 80 |
| 1 | backup | 900 |



Major Companies Recently Hacked

SONY

Michaels
THE ARTS AND CRAFTS STORE™

 **TARGET**™

The New York Times

CHASE 

T.J. MAXX™

Marshalls™

HomeGoods™



snapchat

Neiman Marcus

 **Adobe**™

**But the Truth is, they
are not the major
targets of the Hackers**

We Are!

30,000



Consumers are the victims of a digital crime each day

**So How & Why is
this Happening?**

Then



Old Organized Crime - In Person Intimidation & Extortion
which has a high risk of getting caught

Now

A person is shown in profile, focused on their work at a computer workstation. The scene is dimly lit, with a desk lamp providing a soft glow. The person's hands are on a mouse, and a keyboard is visible. In the background, a window with a grid pattern is visible, and another computer monitor is partially seen. The overall atmosphere is one of concentration and quiet activity.

New Organized Crime - Funding & Organizing Cyber Attacks, Very Low Risk of Getting Caught

**Why is this so
Important in
Real Estate?**

The REALTORS Code of Ethics Standard of Practice Article 1-9

The obligation of REALTORS® to preserve confidential information (as defined by state law) provided by their clients in the course of any agency relationship or non-agency relationship recognized by law **continues after termination of agency relationships** or any non-agency relationships recognized by law. REALTORS® shall not knowingly, during or following the termination of professional relationships with their clients



Cyber attacks are hitting the real estate industry hard

Homebuyers are at a big risk for potential identity theft



Small businesses are better targets to hackers because they don't have the technology to fight...

Melanie Wyne - National Association of REALTORS



maradonna 8888/Shutterstock

To hackers, real estate agents are walking around with bull's-eye on their backs

Protect yourself and your business from the bad guys



by [David Redic](#) | 

As you learned in real estate school, fiduciary duty is the obligation you have to act in the best interest of your client at all times and to protect your client, as well as your client's vital information, from the bad guys. There are a lot of

Popular

Where NAR spends its money: Em

 [Leave a Message](#)

Real estate company gets hacked

[Home](#) > [News](#)

by Justin da Rosa

01 Sep 2015



While the country is abuzz with talk about the Ashley Madison online hacking, another, smaller-scale breach is hitting closer to home for real estate professionals.

Reis Services, a Manhattan-based real estate company, is claiming an information thief in Texas is accessing its reports illegally, and has downloaded 798 of those reports worth \$361,337 in total.

The company operates a database that

[Free e-newsletter - get the latest news!](#)

Poll

Is TILA-RESPA a good or bad thing long term?

- Good
 Bad
 Mixed

[VOTE](#)

Most Read

[The Many Ways to Be Busted of Your Timeshare](#)[Obligations](#)[While it is true
binding legal](#)[Straight Up w
FHA 203k Loan](#)[The FHA 203k
buyers the op](#)[Austin, Tex](#)[Reis Service
punitive da](#)

Reis Services, a Manhattan-based real estate company, is claiming an information thief in Texas is accessing its reports illegally, and has downloaded 798 of those reports worth \$361,337 in total.

The company charges \$999 for a single report on commercial properties and also offers a \$150 subscription plan for user who wish to access regular reports on

kw



Advertise on Inman

AGENT | BROKERAGE

Security breach at Keller Williams compromises associate information

A third party accessed parts of the company's system that contained private information

BY [AMBER TAUFEN](#) ★ Staff Writer | [📧](#) TODAY 8:10 A.M. [📧](#)

131
SHARES

Key Takeaways

- The breach potentially compromised current and former associates' information, including first and last names, addresses, Social Security

BE THE PRO THEY KNOW



with *auto* social marketing. Engage your sphere, easy setup.

only with HomeSelle RE

Get Started for **FREE**
+ 33% OFF

MOST READ

SPONSORED CONTENT

3 easy steps to make next year's taxes stress free

BY INMAN CONTENT STUDIO | MAY 1

Europe, China still threats to

From: Craig, Please call me if you can today Friday and also look at this email I got L...

Recipients

From: Craig, Please call me if you can today Friday and also look at this email I got I am assuming just delete an ignore it.

From: Craig,

Please call me if you can today Friday and also look at this email I got I am assuming just delete or ignore it.

We are Listed Squid DDOS.

https://en.wikipedia.org/wiki/Listed_Squid

More importantly, we have launched targeted DDOS in Swiss history and one of the largest DDOS attacks ever. Search for "ProtonMail DDOS"

All your servers will be DDOS'd starting Monday May 13th if you don't pay protection fee - exactly 20.8 Bitcoins @

UqKcRNeP1AQdJ5chewedMJKMUTYq

If you don't pay by Monday, attack will start, your service going down permanently price to stop will increase to 40 BTC and will go up 20 BTC for every day of attack.

This is not a joke.

Our attacks are extremely powerful - peak over 1 Tbps per second.

Do not reply, we will not read. Pay and we will know it's you. AND YOU WILL NEVER AGAIN HEAR FROM US!

Bitcoin is anonymous, nobody will ever know you cooperated only us from your bitcoin link.

How do I get Bitcoins?

You can easily buy bitcoins via several websites or even offline from a

Bitcoin-ATM. We suggest you to start with localbitcoins.com or do a google search.

[LocalBitcoins.com](https://localbitcoins.com): Fastest and easiest way to buy and sell bitcoins

E-mail received by REALTOR®
Association threatening a DDOS Attack
if Ransom wasn't paid via BitCoin

Bulletin Today

[Español](#)




Posted on 05/29/2015

Let the (Home) Buyer Beware

by Sid Kirchheimer | 0 Comments | Print



Looking to buy or sell a home in the coming weeks (a period that's expected to be the busiest real estate season in eight years)? If so, beware of a new impersonation scam that targets real estate agents and others involved in house closings — specifically, their clients.

It starts with an email to real estate agents (supposedly sent by an interested buyer) that includes an attached link. When the recipient opens the link, malware secretly infects the individual's computer, giving hackers remote access to files detailing transactions and clients. Then scammers follow with phone calls or other



LATEST POSTS

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- [Grandchild's Death Highlights Need to Protect Pedestrians](#)

AARP BLOG DIRECTORY



It starts with an email to real estate agents (supposedly sent by an interested buyer) that includes an attached link. When the recipient opens the link, malware secretly infects the individual's computer, giving hackers remote access to files detailing transactions and clients. Then scammers follow with phone calls or other emails, posing as a title company, a real estate attorney or a seller of property that's already listed for sale.

In Michigan at least one buyer was conned out of some \$25,000 when fraudsters posed as a title company after gleaning info from an agent's files. "This is a very sophisticated group. They know what they're doing," one real estate agent told a newspaper. "I saw copies of all the emails, and they looked

“There are two kinds of companies in the United States. There are those **who’ve been hacked...**

And those who **don’t know they’ve already been hacked”**

**So What are We
Going to
Learn Today?**



The Internet

Is a Pretty Dangerous Place



Learn How to Protect Yourself And Your Clients



Data Security

And Encryption

A photograph of two men in a dimly lit room, likely a hacker's den, working at computers. The man in the foreground is wearing a brown sweater and is focused on his laptop. The man in the background is wearing a grey t-shirt and is also working at a computer. The room is dark, with the primary light source being the computer screens and keyboards. The overall atmosphere is serious and focused.

Hackers

& Identity Theft



Legal

National & State Laws, NAR Policies



And More



Big Concepts



Casing the

Neighborhood

One Weak Link





Be the Coach

How to Avoid Getting



Viruses & Malware

Computer Virus

A type of malware that, when executed, replicates by inserting copies of itself (possibly modified) into other computer programs, data files, or the boot sector of the hard drive; when this replication succeeds, the affected areas are then said to be "infected"

**There are So Many
Types of Viruses &
Malware we are not
going to Learn them**

Types of Computer Viruses

- Resident Virus
- Non-Resident Virus
- Macro Virus
- Boot Sector Virus
- Stealth Viruses
- Self Modification

Types of Computer Viruses

- Read Request Intercepts (Code Injection)
- Encrypted Code
- Polymorphic Code
- Metamorphic Code
- Malware

Types of Malware

- Viruses
- Bots
- Ransomware
- Rogue Security Software
- Worms
- Trojan Horses

Types of Malware

- Rootkits
- Keyloggers
- Dialers
- Spyware
- Adware
- BHO's
- Govware

**We are Going to
Learn How to
Avoid Getting
Viruses & Malware**

How You Get Viruses/Malware

1. Having Average &/or Non-Comprehensive Anti-Virus Protection
2. Outdated (non-patched) programs
3. Weak or Repeated Passwords
4. Phishing Techniques
5. Un-Encrypted Files
6. Social Engineering

How to Avoid Getting Viruses & Malware

#1



Viruses Protection

Yes You Need AntiVirus on All Your Devices



Avg Pro

AVG.com



Avast

Avast.com



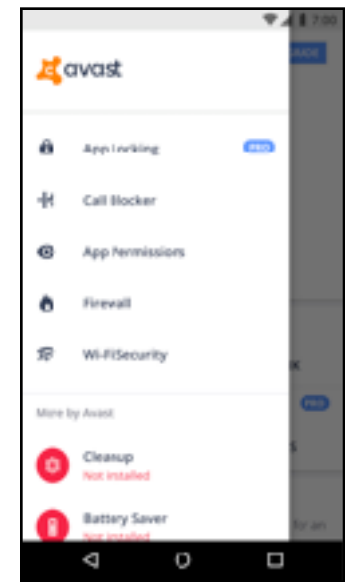
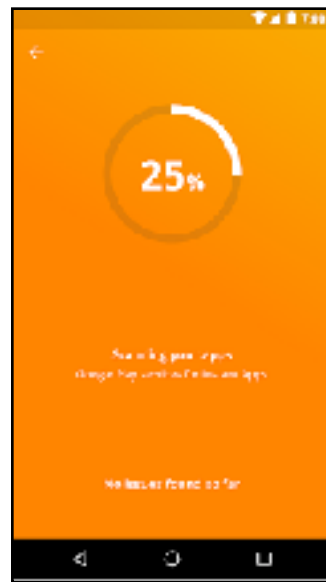
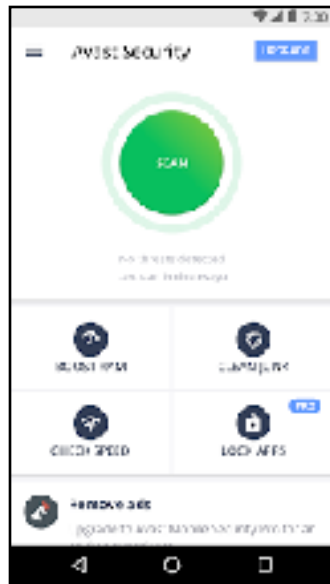
Kaspersky

Kaspersky.com



Malware Bytes

MalwareBytes.com



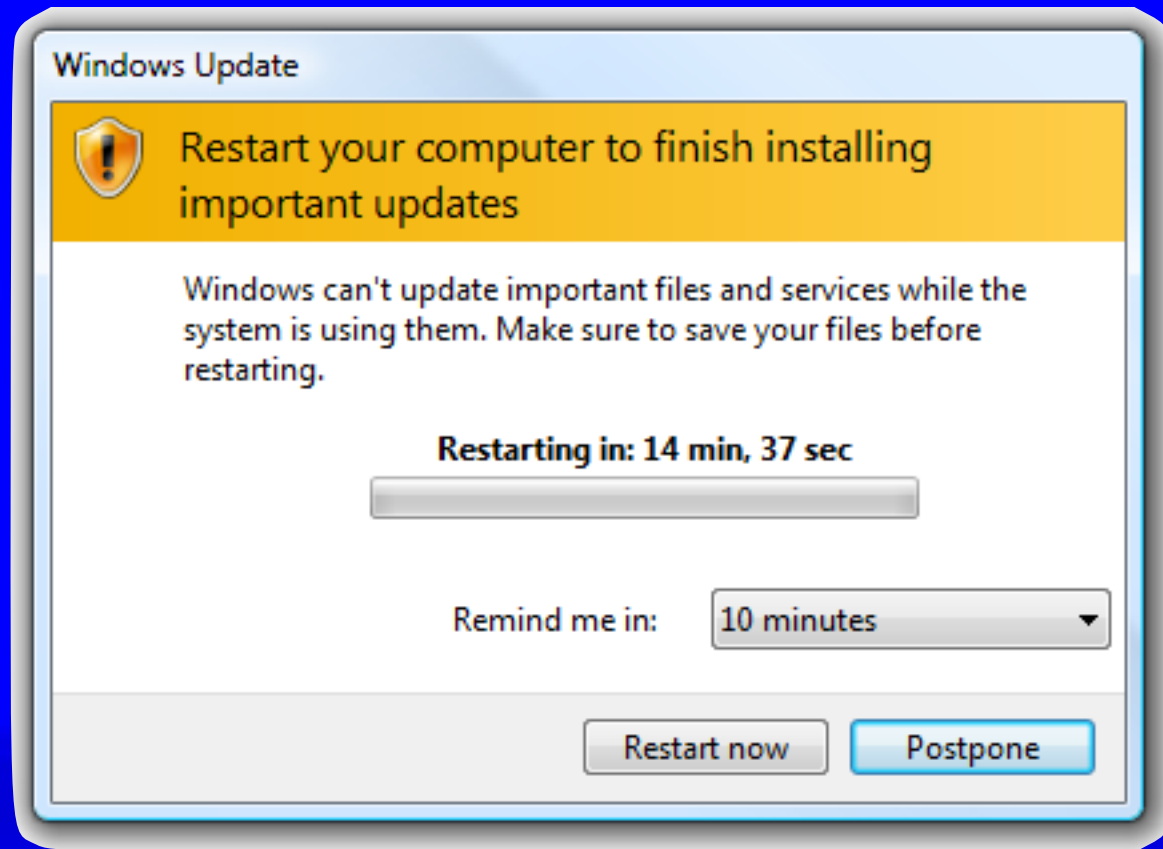
Anti-Virus Software Suite

- **FREE** No Way!
- Individual Anti-Virus \$25/yr (Still Weak)
- Individual Full Protection or Comprehensive End Point Protection \$75-\$100/yr (YES!)

Company Option

Corporate End to End Solution \$500/yr first 10 cpus

#2



English العربية Deutsch español español de España français हिन्दी Nederlands ...

Patches & Updates

Copyright © 2007 Microsoft, Inc.

An Update or Patch is Done for 1 of 2 Reasons:

1. The program is buggy & they had to create an update to fix and/or make it run smoother
2. There is a security breach that is being exploited by hackers and they had to create a patch to close up that weakness

So what is the Worst Thing You Can Do for with an Update:

Postpone it!

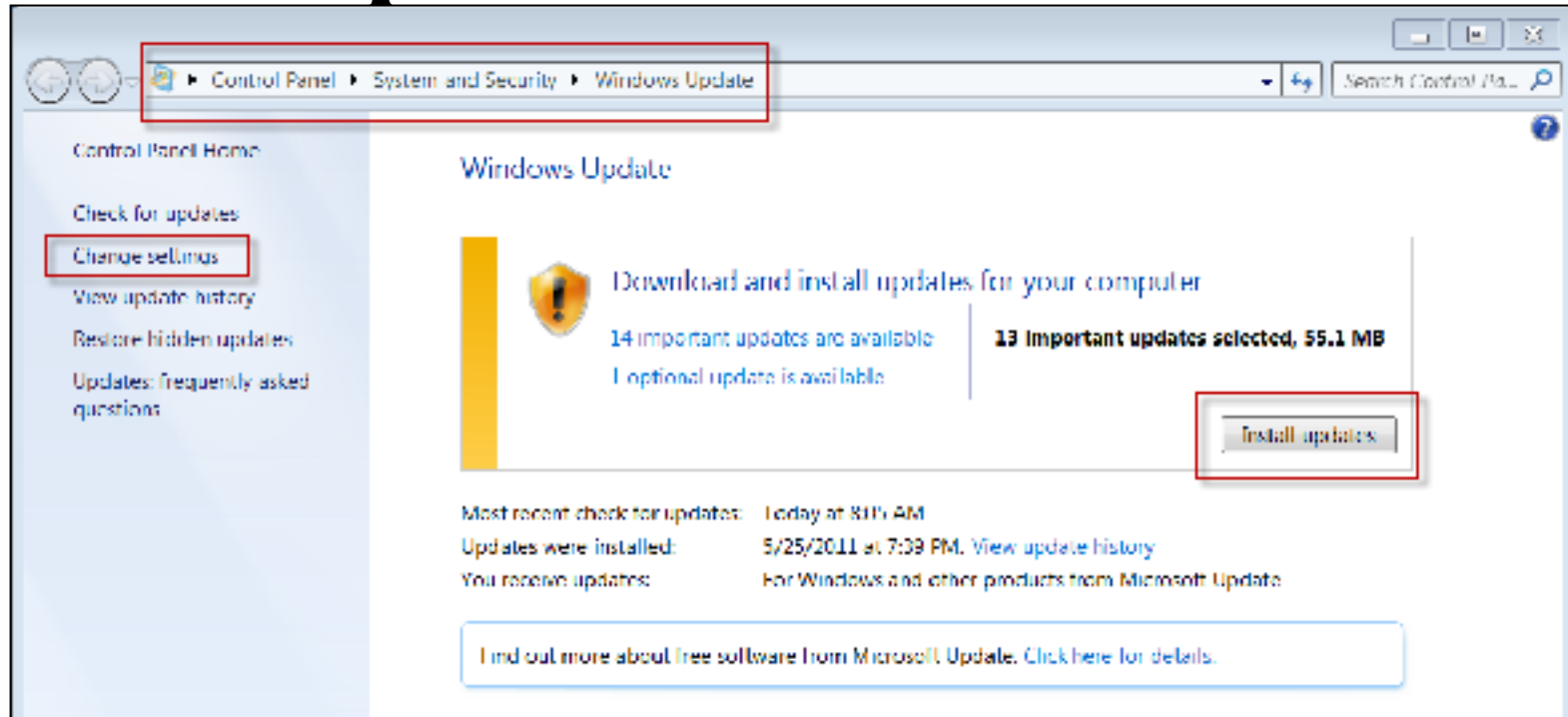
The hackers realize their window of opportunity is closing fast, so they become more aggressive when updates are released

Peyta & Wanna Cry were 2 Recent Widespread Attacks that Capitalized on Out of Date Software



Updating Your Operating System

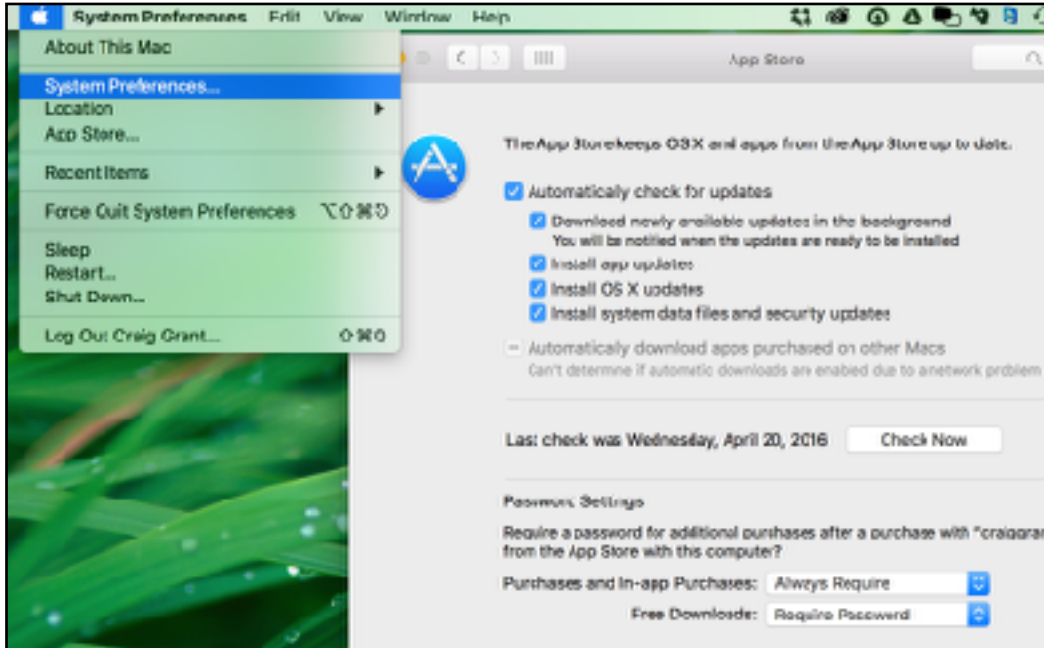
Updates on Windows



Windows 10 Updates Automatically, but if you have an older OS (Windows 8 or 7) you need to set up **Automatic Updates**:

1. **Control Panel > System & Security > Windows Update**
2. Click on **Change Settings** to set up **Automatic Updates**

Updates on MAC

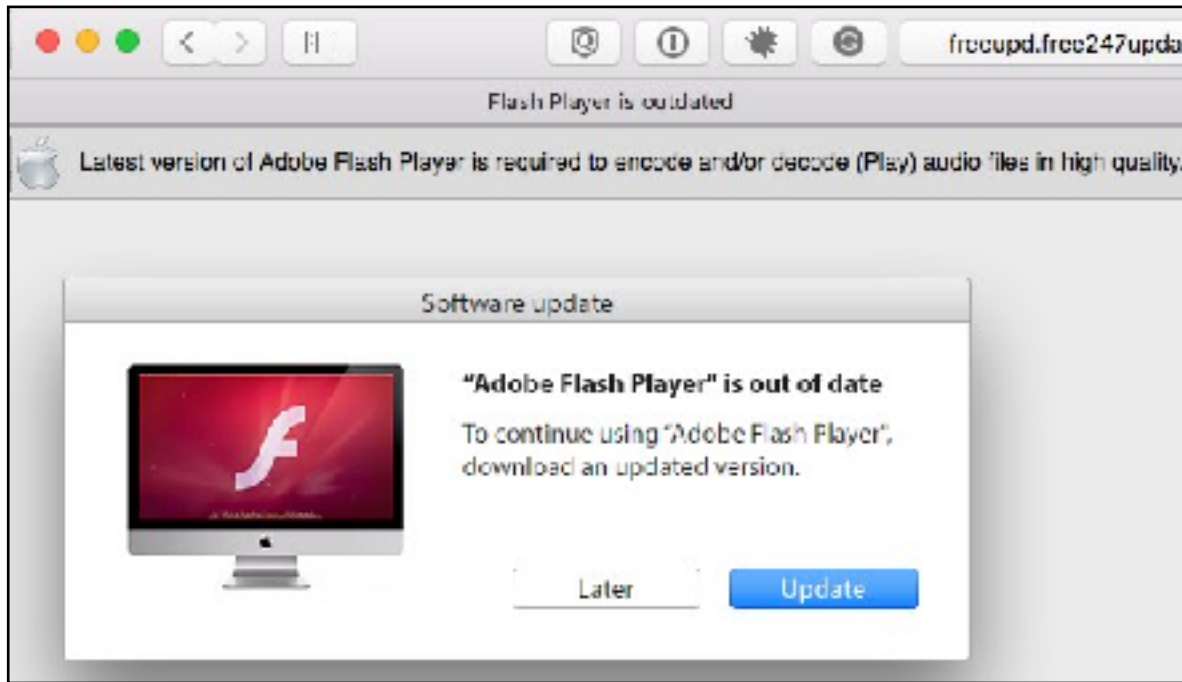


Apple or MAC computers allow you to update both the OS and any Software/Apps you have installed in the same location:

1. **Apple menu > System Preferences > App Store**
2. **Select the Automatically Check for Updates checkboxes**

Updating Your Installed Software / Apps

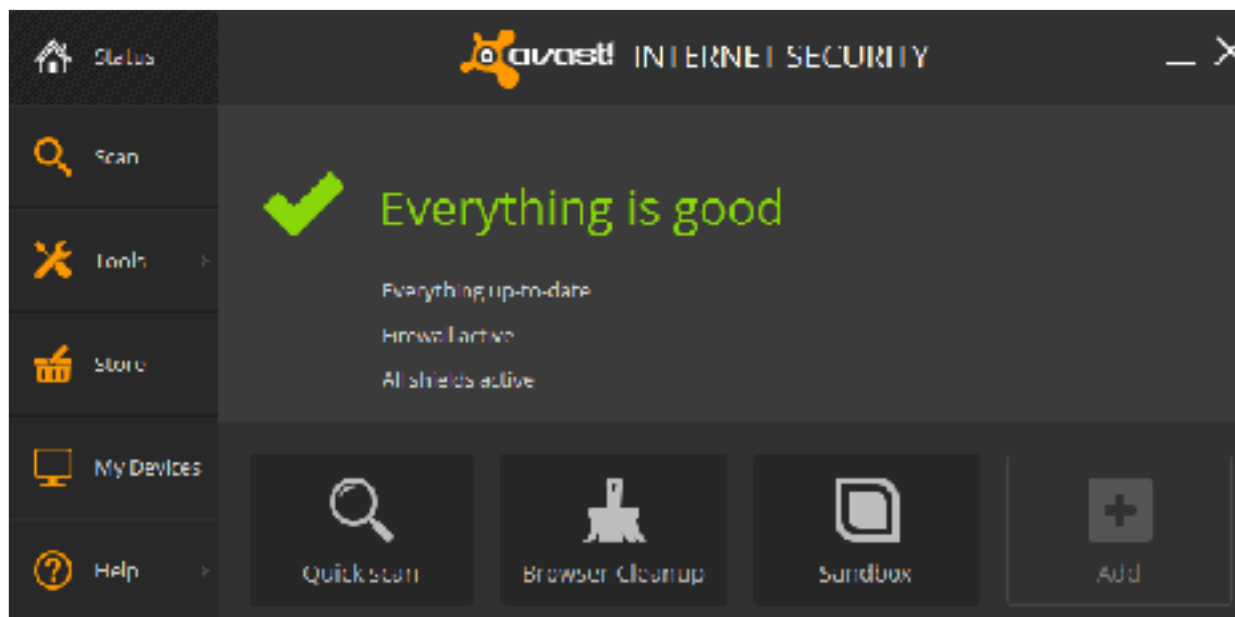
Make sure all of your Software Patches are up to date



The problem is sometimes a software update notification is not legit....

It could be a virus that leads to ransomware or worse!

Make sure all of your Software Patches are up to date



Another Advantage of getting the Anti-Virus Suite is it will also scan all of your installed software/apps. So if your anti-virus tells you that something needs to be updated, you can trust it is legit.

Make sure all of your Software Patches are up to date

A FREE alternative solution to scan your installed software/apps for updates for windows users is called Secunia
(not needed on MAC as previously shown it monitors this)



http://secunia.com/vulnerability_scanning/personal/

#3



The image shows the cPanel login interface. At the top, the cPanel logo is displayed in yellow. Below the logo, there are two input fields: one for the username and one for the password. The username field contains a person icon and the text "Enter your username." The password field contains a lock icon and the text "Enter your account password." Below the password field, there is a "Log in" button and a "Reset password" link.

cPanel[™]

Username

Password

[Log in](#) [Reset password](#)

English

العربية

Deutsch

español

español de España

français

हिन्दी

Nederlands

...

Passwords

**The #1 Reason for
Security
Breaches are
Passwords**

The Password to Every Login/ Account You Have Should Be:

- Unique
- Complex

The problem is these days you have so many logins & Your Brain can't possibly remember that many unique & complex passwords.

So You Need to Have a Solution to Help You With This

- Automated
- Or Manual

Option 1
Automated Password
Solution aka a
Password Manager

Automated Password Tool



LastPass

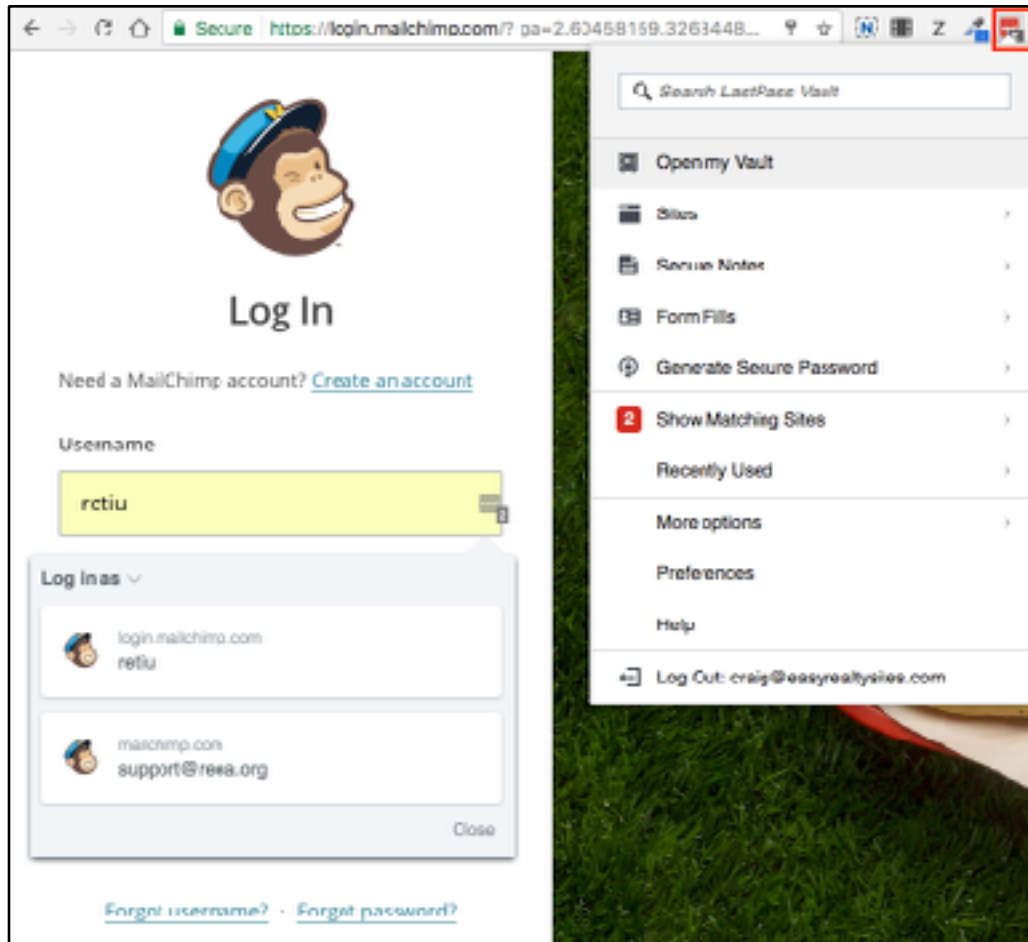
=

Will Consolidate Existing Logins, then Create New Tough & Differing Logins on every site you go to

Install on every device you have, they are cloud based so you will always have access to your passwords to any site & you won't have to remember them!



LastPass in the Browser



Access From:

- Any websites' login fields
- The Browser Extension/ Plugin



LastPass.com

Access from Anywhere or Any Device

The screenshot displays the LastPass web interface. At the top, there is a red header with the text "LastPass.com" and a search bar labeled "search my vault". The user's profile "craig@csysys.net" is visible in the top right. The main content area is titled "Sites" and shows a list of saved entries. The "Favorites (1)" section contains one entry for "EVERNOTE" with the URL "evernote.com" and email "craig@csysys.net". The "Items (220)" section contains a grid of entries, including "Vistaprint" (URL: "14deviants.facebook.com", email: "14deviants"), "1800flowers.com" (URL: "193.108.1.1", email: "1800flowers.com"), and "67.225.241.88" (email: "craig@csysys.net"). A red plus button is located in the bottom right corner of the interface.

**Problem is every
password manager
including LastPass
has been hacked!**

Option 2

Manual Password

Strategy

Base Psychology Password

Base

+

Psychology

Same on Every Site

What You Think of/Associate
with Each Site

2Sr#%M-

zuck **Q1**

google **Q2**

aol1984 **Q32017**

mls

#4



Phishing

Phishing

A method where a hacker sends you a deceptive email, text or webpage that tries to trick you into taking the bait (hence Fishing) by clicking on a fraudulent link &/or to provide them private information about you &/or your account.

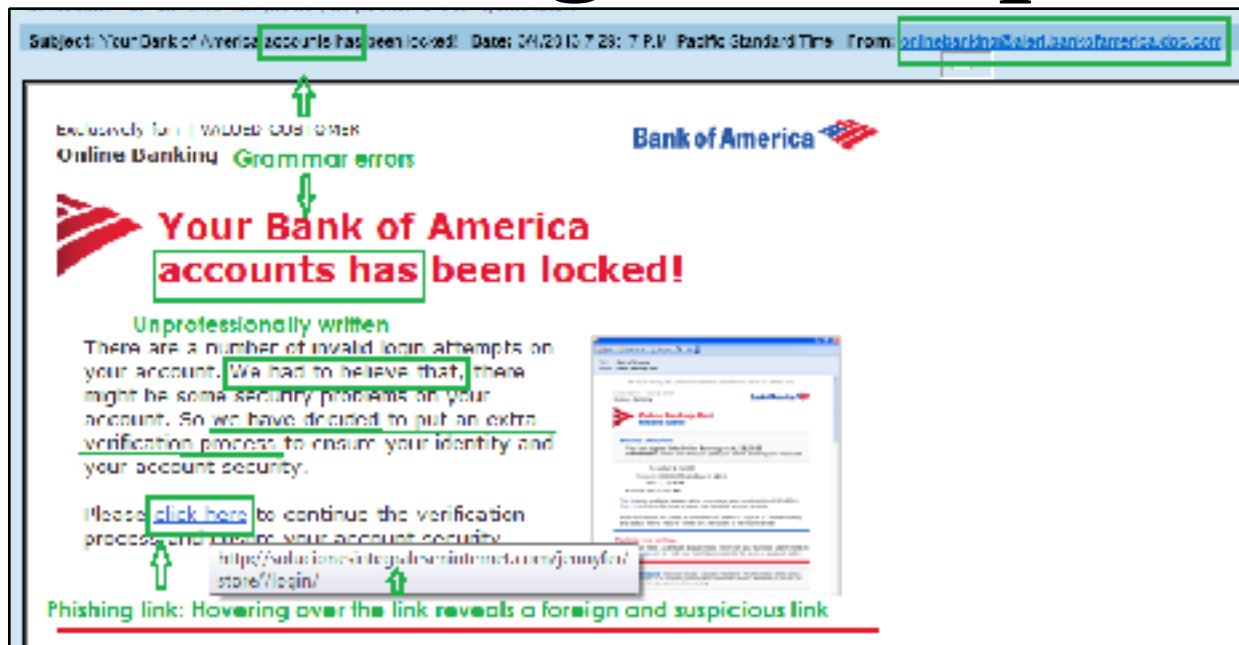
Phishing Attacks Prey On You:

- Being in a Rush
- Not Paying Attention

**So the Best Thing You Can Do
to Protect Yourself Against
Phishing is:**

Slow Down!!!

Phishing Techniques



Look for Anything Out of the Ordinary such as:

-Mismatching Header Info

(ex. from: mike@microsoft.com but not really from microsoft)

- Poor spelling or grammar

- Odd urls/links (ex. banko.famerica.com)

**So the Best Thing You Can Do
to Protect Yourself Against
Phishing is:**

**Don't Click on Anything,
Go Directly to Site in
Your Web Browser!!!**

Phishing Techniques



Look for Anything Out of the Ordinary such as:

- Poor spelling or grammar
- Odd urls/links
- Design a bit off
- Asking for more personal info than usual/ever before

**Phishing & Wire
Transfer Fraud:**

**Is Rampant in the
Real Estate Industry**

How Wire Transfer Fraud Works:

- Hackers Monitor Email Accounts for a Period of Time to Learn the Identity of Each Party in the Transaction
- Implicate You and Your Listing in the scam to Trick the Buyer to execute a wire transfer to an offshore account
- Not covered by EO Insurance

How to Combat Wire Transfer Fraud:

- Educate Your Customers
- Indemnify Yourself
- Only Work with Vendors that have safe practices (ie no wire transfer)
- Introduce Your Buyer to the Title/ Attorney earlier in the Process

Data Security or Cyber Insurance?

General Liability or EO Insurance
Won't Cover any aspect of cyber crimes
such as hacking, wire transfer fraud, etc.

Cyber Insurance can be obtained for
under \$1K per year and should be
considered especially for company
owners/brokers

Securing Your Data



#5

Encryption



Encryption

Process of encoding messages (or information) in such a way that only authorized parties can read it

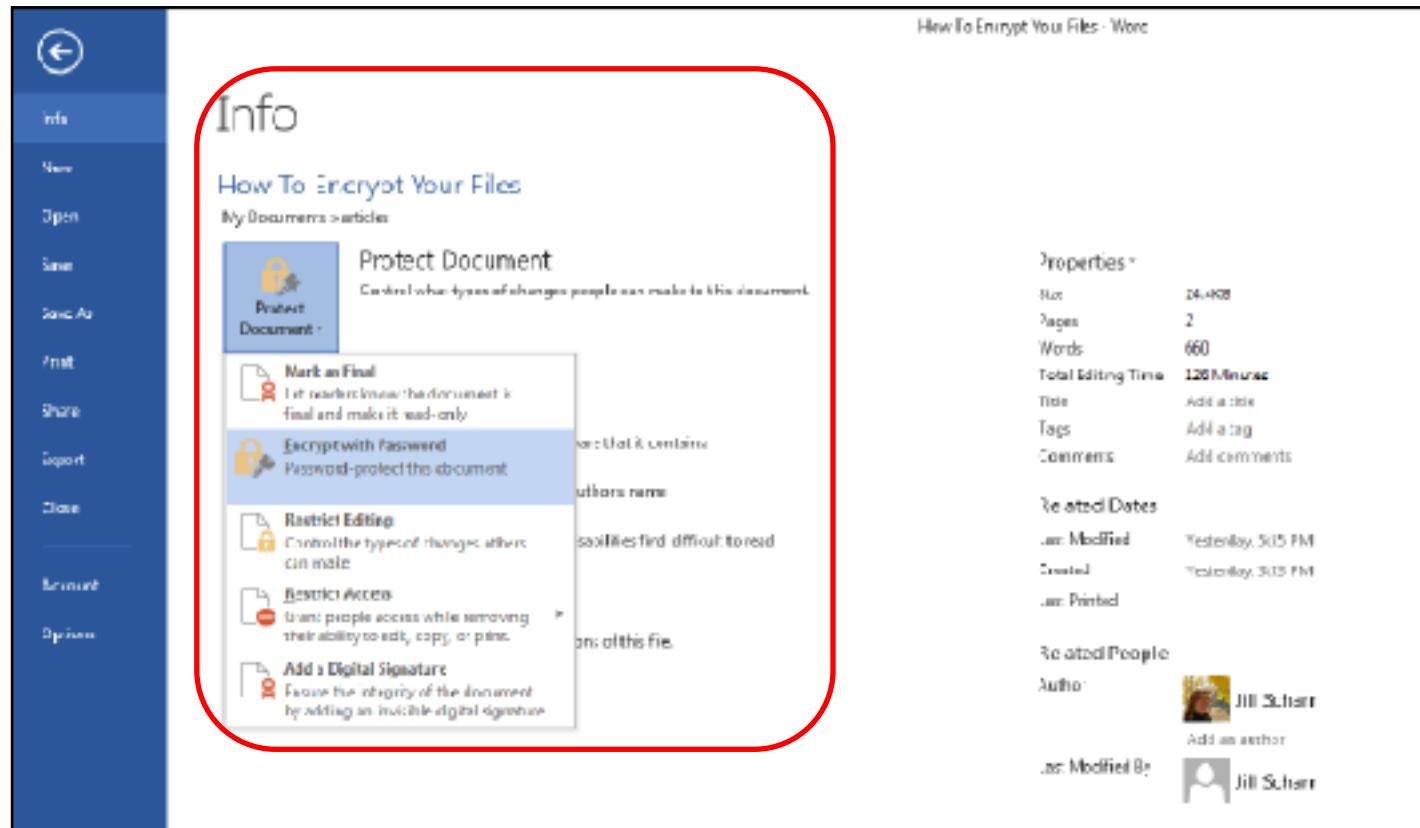
Encryption doesn't prevent hacking but it reduces the likelihood that the hacker will be able to read the data that is encrypted.



Encrypting Files & Folders On Your Computers



Encrypt YOUR Data: Files



The screenshot shows a document titled "How To Encrypt Your Files - Word" in a word processing application. The "Info" tab is active, displaying document statistics and a "Protect Document" menu. The menu options are:

- Protect Document**: Control what types of changes people can make to this document.
- Mark as Final**: Let readers know the document is final and make it read-only.
- Encrypt with Password**: Password-protect the document.
- Restrict Editing**: Control the types of changes others can make.
- Restrict Access**: Grant people access while removing their ability to edit, copy, or paste.
- Add a Digital Signature**: Focus the integrity of the document by adding an invisible digital signature.

Document Properties:

| | |
|--------------------|--------------|
| Size | 24,408 |
| Pages | 2 |
| Words | 660 |
| Total Editing Time | 120 Minutes |
| Title | Add a title |
| Tags | Add a tag |
| Comments | Add comments |

Related Dates:

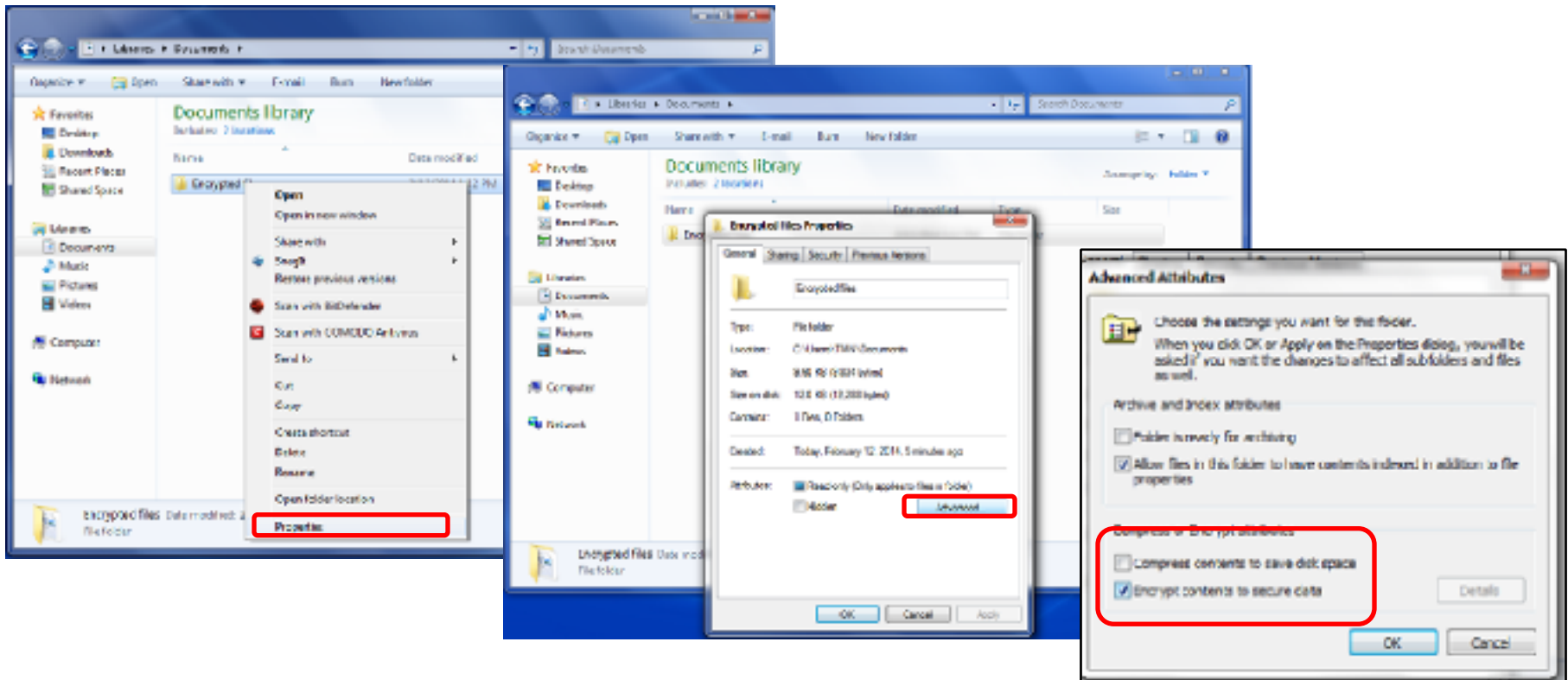
| | |
|---------------|--------------------|
| Last Modified | Yesterday, 5:05 PM |
| Created | Yesterday, 5:05 PM |
| Last Printed | |

Related People:

| | |
|------------------|---------------|
| Author | Jill Scharr |
| | Add an author |
| Last Modified By | Jill Scharr |

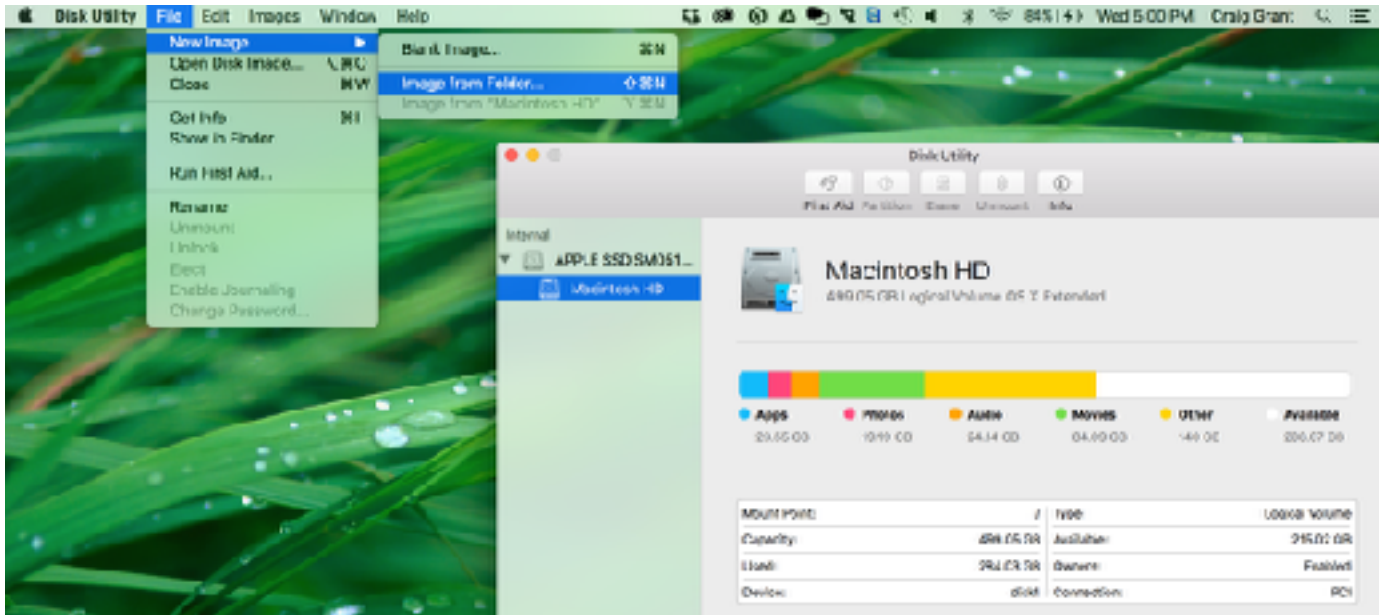
Any modern program that creates documents allows you to save them with a password

Encrypt Folders on Windows



1. Right click your mouse over a folder & click on **Properties**
2. From the **General Tab** click **Advanced**
3. Click **Encrypt Contents to Secure Data**

Encrypt Folders on MAC



1. Open **Disk Utility**

2. Click on **File > New Image > Image From Folder**

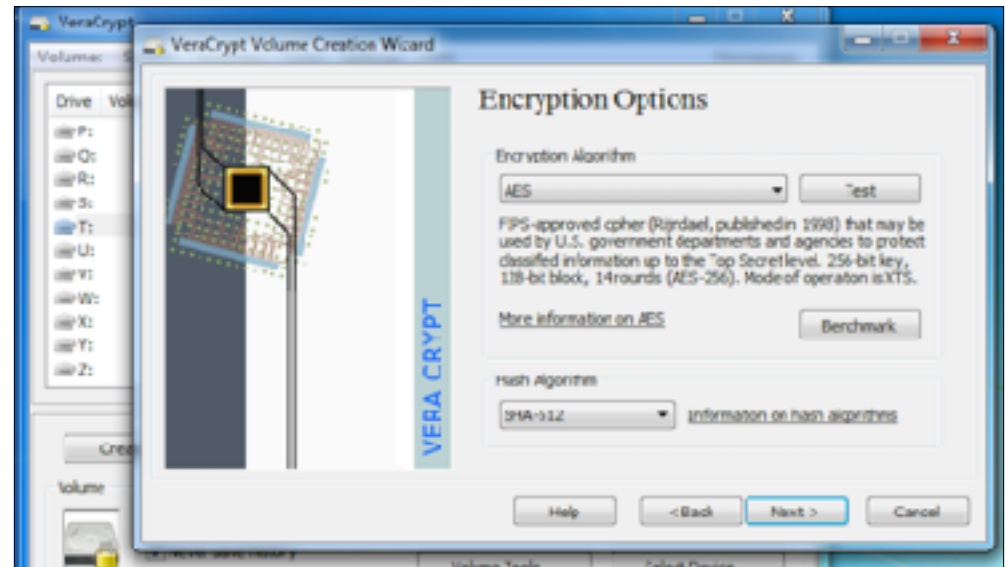
3. Select the folder you want to encrypt, and click **Image**

4. Choose '**read/write**' & choose '**128-bit AES encryption**' if you want the contents of the folder to be editable

Encryption Software

For Higher Level of Encryption for the Files & Folders on your Computers you can opt for:

- VeraCrypt
- BitLocker
- GNU Privacy Guard
- 7-Zip



Encrypting Files & Folders On Company Computers



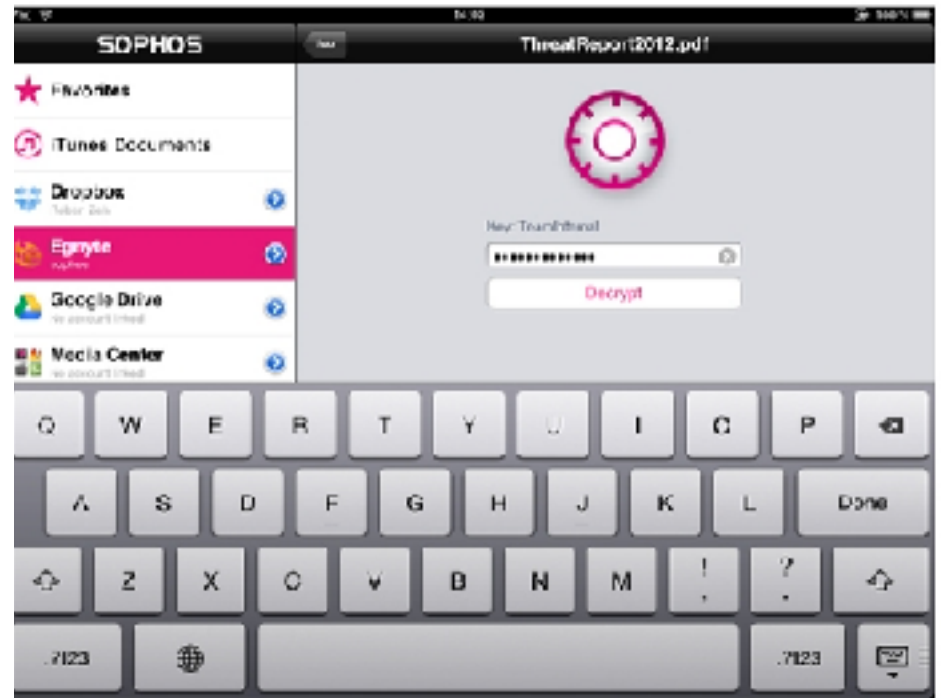
What Full Disk Encryption (FDE) Does for Your Company

- Device & Software Deployment/Roll Outs
- Product Management (updates, patches, etc.)
- Authentication & Data Protection
- Key Recovery (Data Recovery)
- Brute Force Password Protection
- Cryptography

Enterprise Encryption Software

Full Disk Encryption (FDE)

- Safe Guard Enterprise (Sophos)
- Secure Doc
- Check Point
- Disk Cryptor



Encrypting Files & Folders In the Cloud



What is Cloud?

Anything you do on a computer device that happens through the **Internet** (website or app) and **not** your computer device.

To the Clouds - Advantages

**Work Anywhere,
Anytime on Any Device**



To the Clouds - Advantages

**Work On or Off-Line
(without a connection)**



To the Clouds - Advantages

**Share & Collaborate
with Others**



To the Clouds - Advantages

**Easy to Use &
Cost Effective!**



To the Clouds - Advantages

**Everything is
always SYNCED!**



The Big Concern – Is Cloud Safe?

Yes, as long as:

- You select the right cloud vendors
- You use them in safe ways
- **Because, YOU the User are still the Weakness**



Cloud Solutions



Cloud Solutions



Good for personal non business files, but has security holes & lack of user admin controls



Excellent option for business due to security encryption & admin controls

Encrypting Your Documents in the Cloud

By Default files are not encrypted when added to the popular cloud storage programs like Dropbox or Google Drive so sensitive documents should be protected.



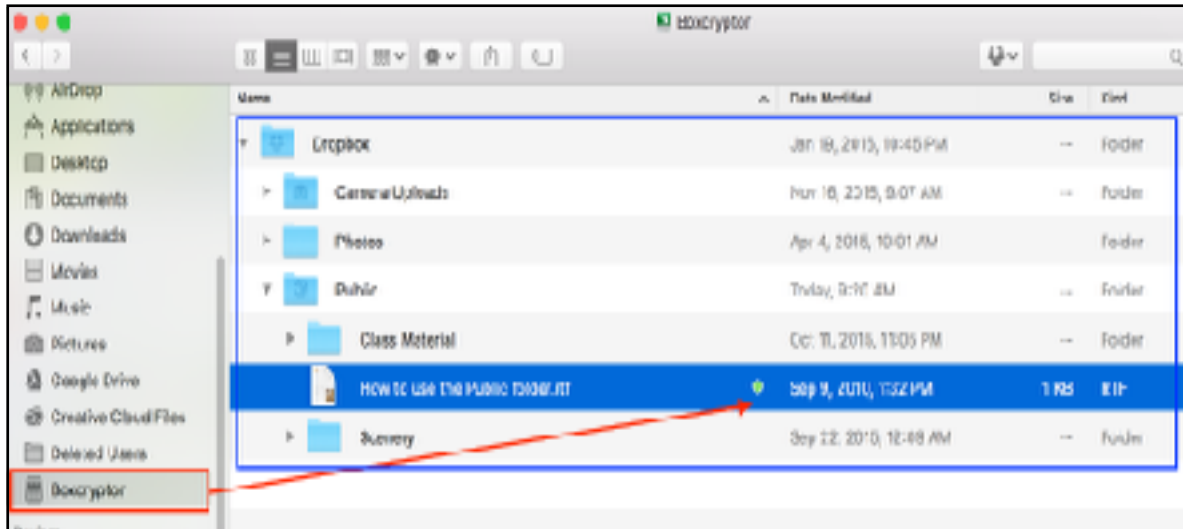
Encrypting Your Documents in the Cloud

The screenshot shows the BoxCryptor website homepage. At the top, there is a navigation bar with links for Home, Download, Pricing, Product, and Business, along with a Sign in button. The main heading reads "Highest Security for your Files in the Cloud" with the subtext "BoxCryptor - Secure your Cloud". Below this, there are four bullet points: "Fast and easy encryption", "Available for all cloud storage providers", "Secure cloud use on all platforms", and "Free for private use". A central graphic shows icons for Box, OneDrive, Google Drive, and Dropbox, with a padlock icon and a document icon below them. A blue button labeled "Download BoxCryptor" is prominent, with a note "For Mac OS X 10.7.5 or later" and a link to "Download BoxCryptor for another platform". A section titled "For All Platforms" lists supported operating systems: Windows, Mac OS X, iOS, Android, Windows Phone, Windows RT, BlackBerry 10, and Google Chrome. A green button says "Try BoxCryptor for Free". At the bottom, there is a blue banner for "whisp!y" with the text "We launched our new service for sending files with end-to-end-encryption right from your browser as an early access website." and a "TRY NOW" button.

BoxCryptor.com



Encrypting Your Documents in the Cloud



BoxCryptor.com

1 Cloud Storage Solution is
FREE, Unlimited for \$48/yr
Works with all OS's & with all
major cloud storage solutions



Encrypting Mobile Devices



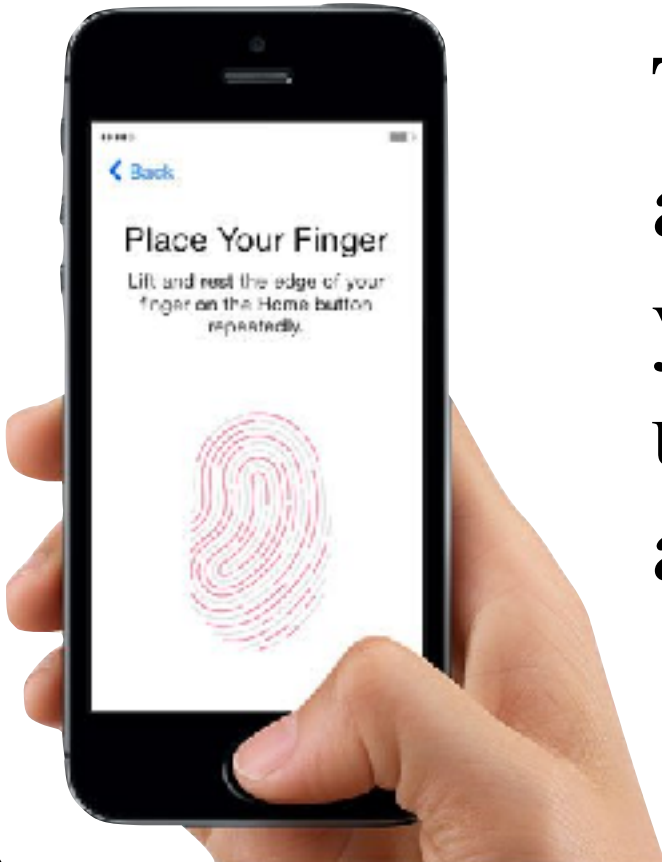
Encrypting Your Mobile Devices



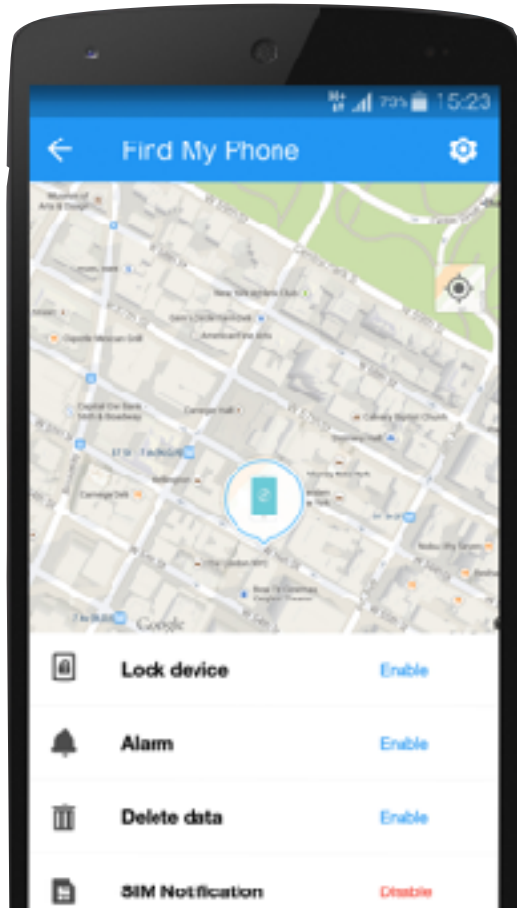
The Lock Screen is an excellent layer of security as you can only screw it up 10 times. If you exceed that, it deletes/wipes the device back to factory settings.

Encrypting Your Mobile Devices

The Finger Print scan added additional security as only you have your signature to unlock your device or access apps such as your bank.



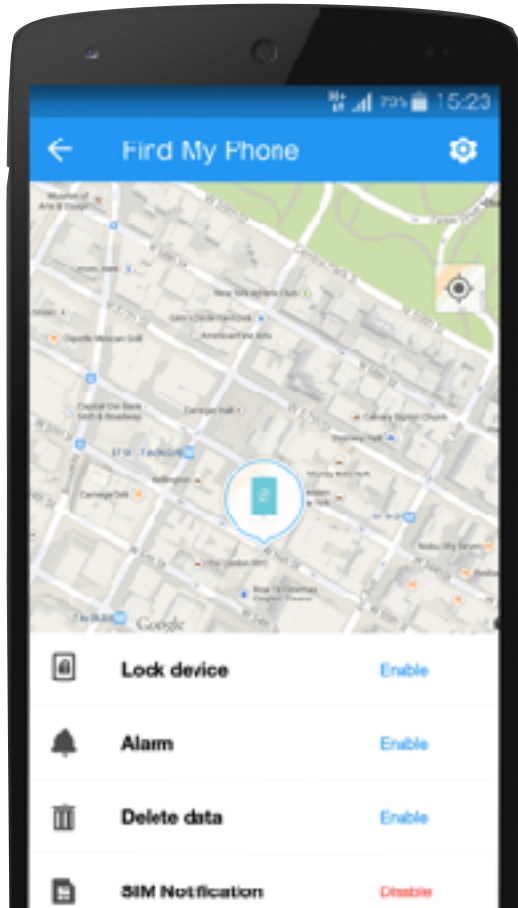
Encrypting Your Mobile Devices



The Find My Device allows you to go to a website to locate your phone/tablet and:

- Set off an alarm
- Lock the Device
- Delete the Device

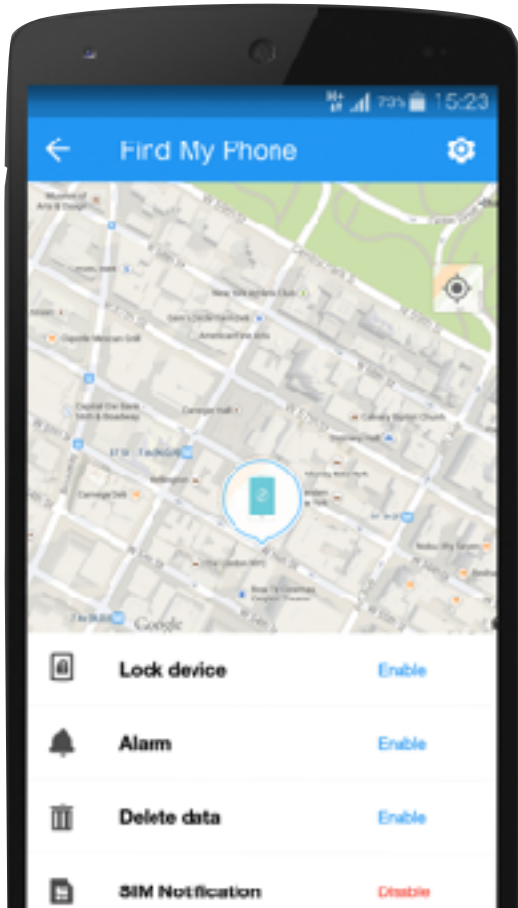
Encrypting Your Mobile Devices



On Apple go to:

- www.iCloud.com
- Click on Find My iPhone.

Encrypting Your Mobile Devices



On Android go to:

- Visit the [Google Playstore](#) and download Android Device Manager
- Download the Android Device Manager on another device to access the 1st Device

Encrypting E-Mails & Attachments



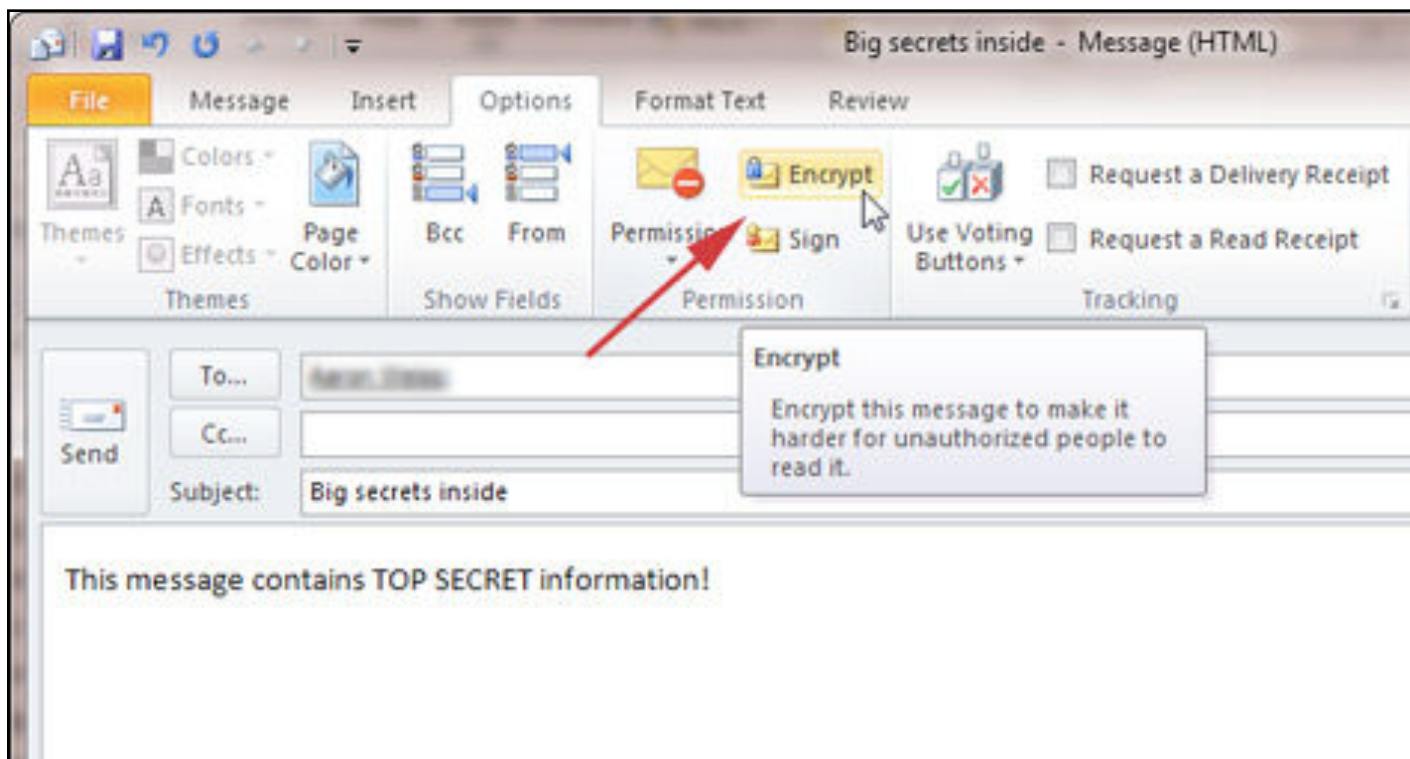
Encrypting Your E-Mails

E-Mails are a very easy target for hackers so it is vital to encrypt important e-mails & attachments to make them unreadable to others



Encrypting Your E-Mails Installed - Outlook

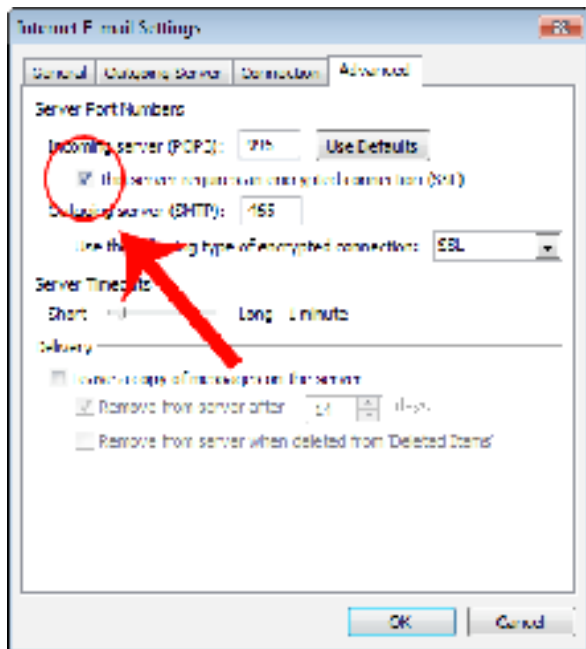
For Individual Emails



Encrypting Your E-Mails Installed - Outlook

For Overall Email Settings

**1st Encrypt Your Incoming
Server Connection**



Then Go To:

Options > More Options >
Message Options > Security Settings

Choose **Encrypt Message Contents
and Attachments.**

Or You can choose to Encrypt All
Outgoing messages through the
Microsoft Trust Center

Encrypting Your E-Mails - Web Based (GMail, Yahoo, etc.)

FREE App for 2
Main Browsers
Chrome = Extension
Firefox (Plugin)
called **Mailvelope**



The screenshot shows the Mailvelope website. At the top, there is a navigation menu with links for Home, Documentation, FAQ, Blog, and About. Below the navigation is a banner image of several envelopes with the Mailvelope logo overlaid. The main content area features a central box with the text "Comes preconfigured for major Webmail provider" and a list of supported providers: GMail, Yahoo! Mail, Outlook.com, and GMX. Below this list, it states "Can be configured to work with nearly any web mail provider." At the bottom, there are three columns of information: "Chrome Extension" with a link to the Chrome Web Store, "Firefox Addon" with a link to the Firefox Add-on Manager, and "How does it work?" with a link to the documentation.

Mailvelope

Comes preconfigured for major Webmail provider

- GMail[®]
- Yahoo![®] Mail
- Outlook.com[®]
- GMX[®]

Can be configured to work with nearly any web mail provider.

Chrome Extension
Mailvelope can be installed from the Chrome web store.

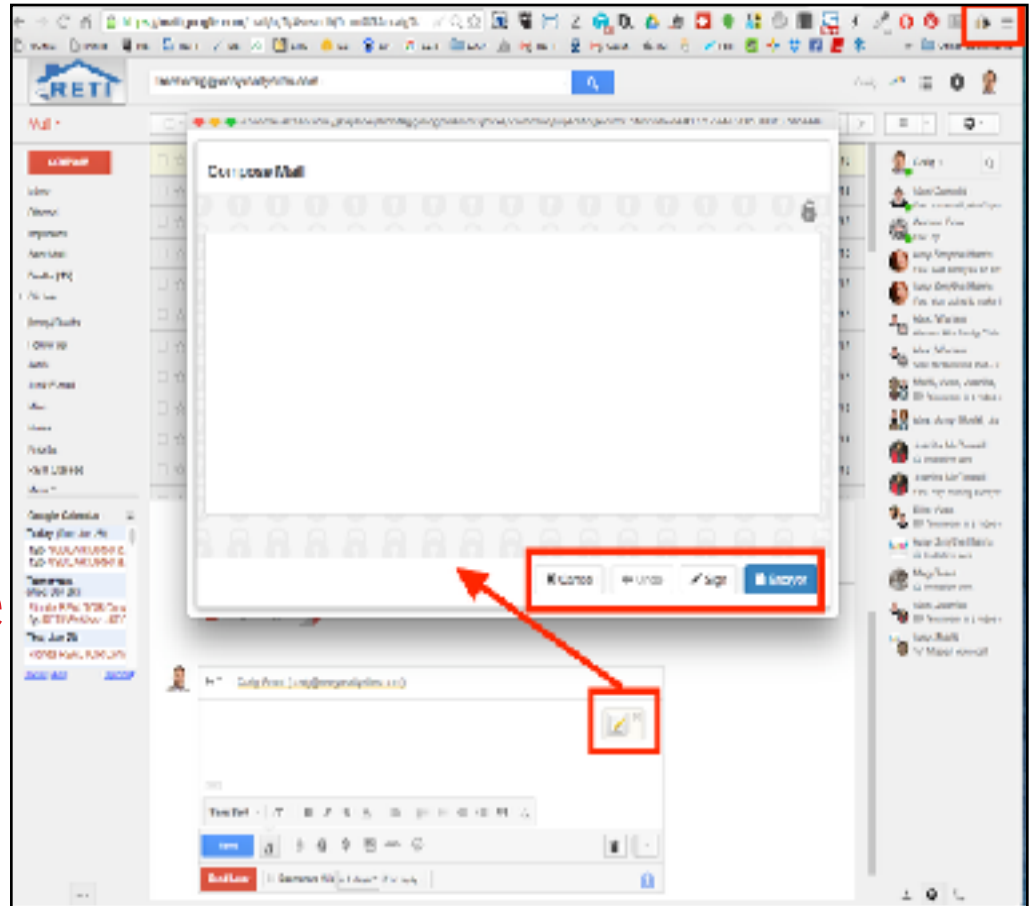
Firefox Addon
A Firefox version of Mailvelope is available at addons.mailvelope.com/.

How does it work?
The documentation guide you through the basics to help you get started with Mailvelope.

[View details](#)

Encrypting Your E-Mails Web Based (GMail, Yahoo, etc.)

FREE App for 2
Main Browsers
Chrome = Extension
Firefox (Plugin)
called **Mailvelope**





#6

Social Engineering

Social Engineering

A method where a fraudulent person obtains information directly from you or indirectly (ex. gleaming information off the Internet) and then use that information against you and those you know.

Social Engineering Scams Can Result in:

- Identity Theft
- Credit Theft
- Manipulation of Your Contacts
- Reputational Damage
- Listing Scams
- And More

Managing Your Online Identity / Reputation

Online Reputation Management

You need to be pro-active in protecting your identity to ensure that it isn't involved in a scam or that you are aware of it before it can cause significant damage

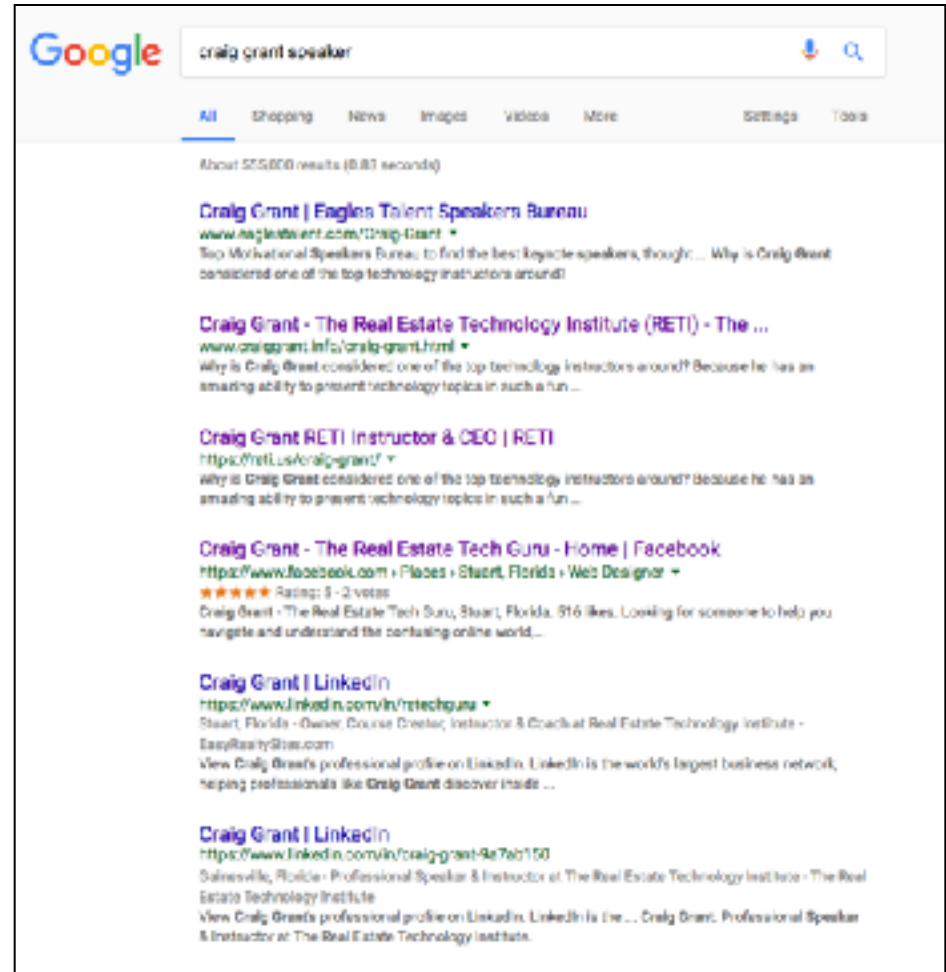
Online Reputation Management Tools

Monitor the Internet

Google Yourself often and verify the results.

If you find something bad, request for it to be removed at:

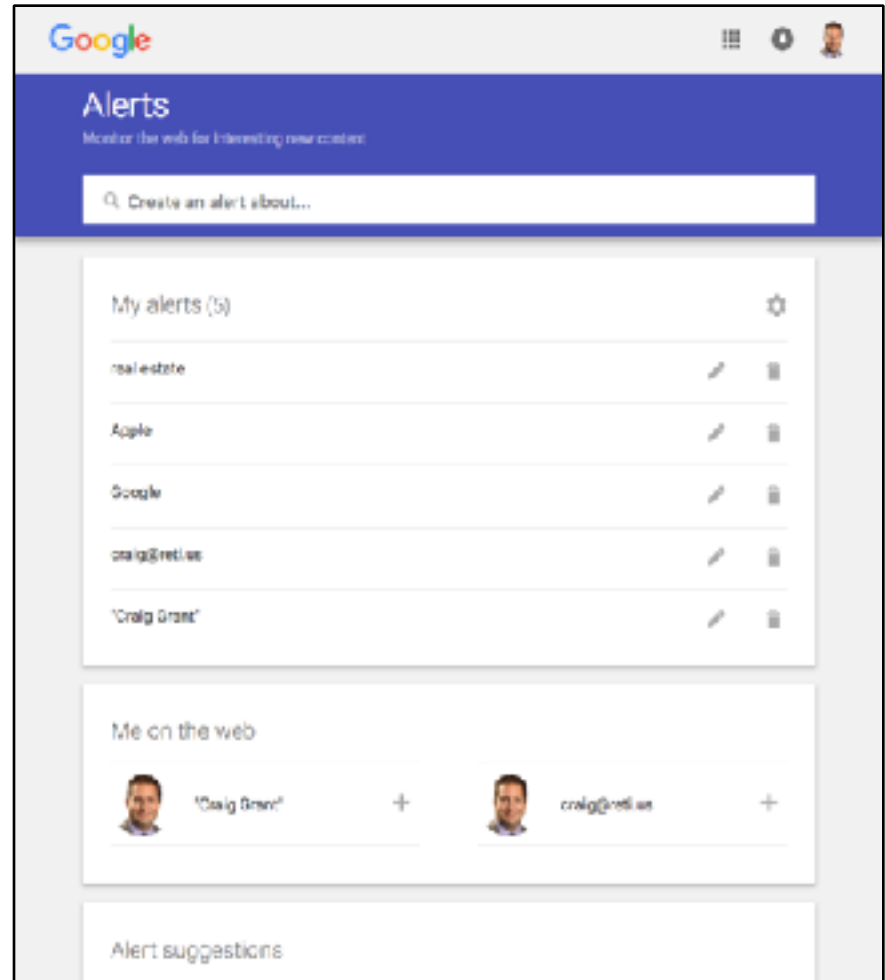
<https://goo.gl/o9MUBK>



Monitor the Internet

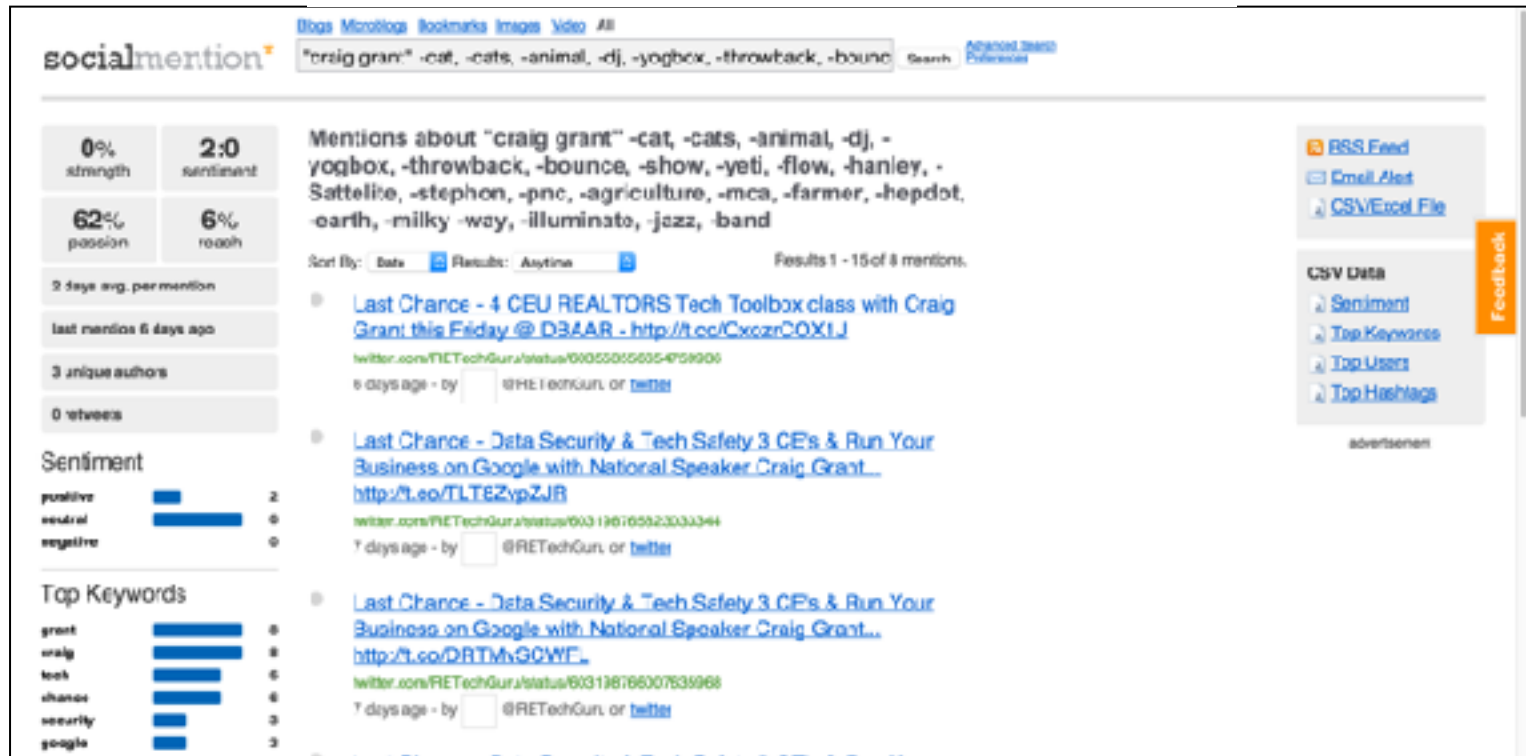
Set up Google Alerts for any:

- Topic
- Your Company
- Your Listings!



Monitor the Internet - Of Yourself

SocialMention.com



You can remove other people that have your name that are not you from your report/feed.

Be Aware of the Growing Importance for Consumers of User Review Sites

The screenshot shows the RatedAgent.com website. At the top, there is a navigation bar with links for Home, Find An Agent, How It Works, FAQs, About Us, Join, and Contact. The main header features the RatedAgent.com logo with the tagline "Real Estate. Real People. Real Estate." Below this is a search bar with the text "Search For Rated Real Estate Professionals Near You". The search filters are set to "Agent", "Miami, FL, US", and "Company". The search results are displayed under the heading "Search Results". Two agents are listed: Randi Halpern, The Spaces Company Realtors, with a 5-star rating and 1,271 reviews, and Jeff Hoppy Hoopesinger, The Spaces Company Realtors, with a 5-star rating and 5,801 reviews.

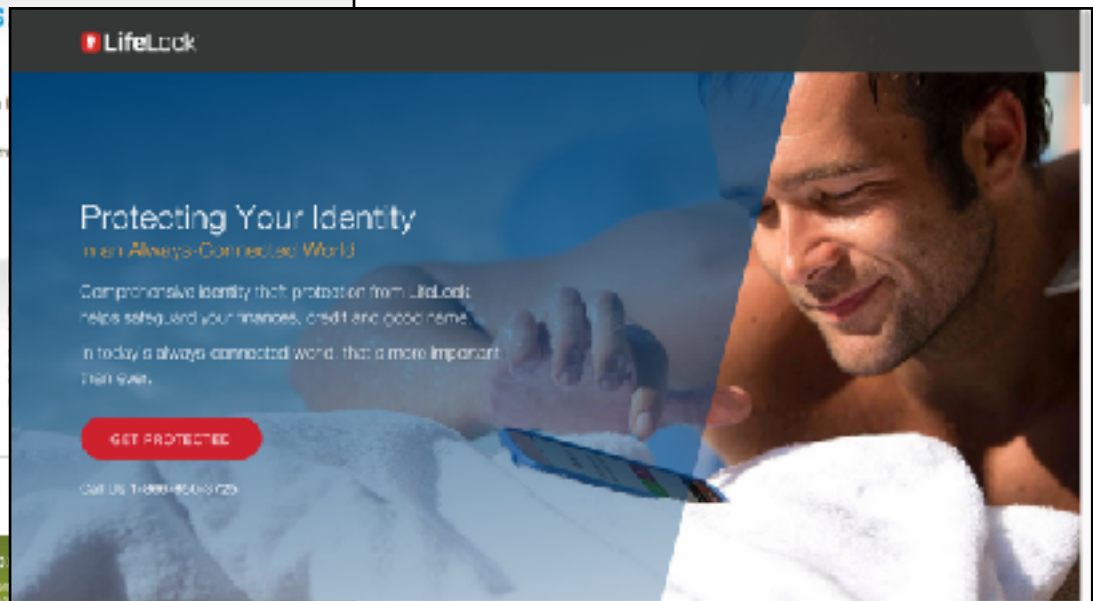
The screenshot shows the Yelp website. The search bar at the top is set to "realtor Boca Raton, FL". The search results are displayed under the heading "realtor Boca Raton, FL". The page shows a list of realtors with their names, photos, and ratings. A map on the right side of the page shows the location of the realtors in Boca Raton, FL. The page also includes a "Showing 1-12 of 195" indicator and a "sign up" button.

The screenshot shows the Zillow website. The search bar at the top is set to "US - State". The search results are displayed under the heading "Real Estate Agent Reviews". The page shows a list of real estate agents with their names, photos, and ratings. The agents listed are Real Estate Brothers, Gene and Nathan, and James Khalafli Group. The page also includes a "Showing 1-12 of 195" indicator and a "sign up" button.

Manage Your Online Reputation



The screenshot shows the Reputation.com website. At the top, there is a navigation bar with the company logo, contact information (Call us: 877-729-4455), and links for Live Chat, Promo Code, and Account. Below the navigation bar, there are tabs for Privacy, Alerts, Review Removal, Content, and Tools. The main heading reads "Take control. Get results." followed by a list of four numbered steps: 1. Unlink your information online, 2. Remove personal information from the web, 3. Define your online presence, and 4. Defend your reputation from negative reviews. A "START NOW" button is positioned below the list. Below this, there is a section for "myprivacy" with a sub-heading "Protect your privacy from the web" and a "Learn More" link. At the bottom, there is a "QUESTIONS?" section with links for "CALL US", "Live chat", and "Feedback".



The screenshot shows the LifeLock website. The top navigation bar includes the LifeLock logo. The main heading is "Protecting Your Identity" with the sub-heading "in an Always-Connected World". Below this, there is a paragraph: "Comprehensive identity theft protection from LifeLock helps safeguard your finances, credit and good name. In today's always-connected world, that's more important than ever." A prominent red button labeled "GET PROTECTED" is centered below the text. At the bottom, there is a call to action: "Call us 1-888-800-0225". The background of the page features a photograph of a man smiling while looking at a smartphone.

Reputation.com

LifeLock.com

Cleaning Up Your Personal Life on Social Media

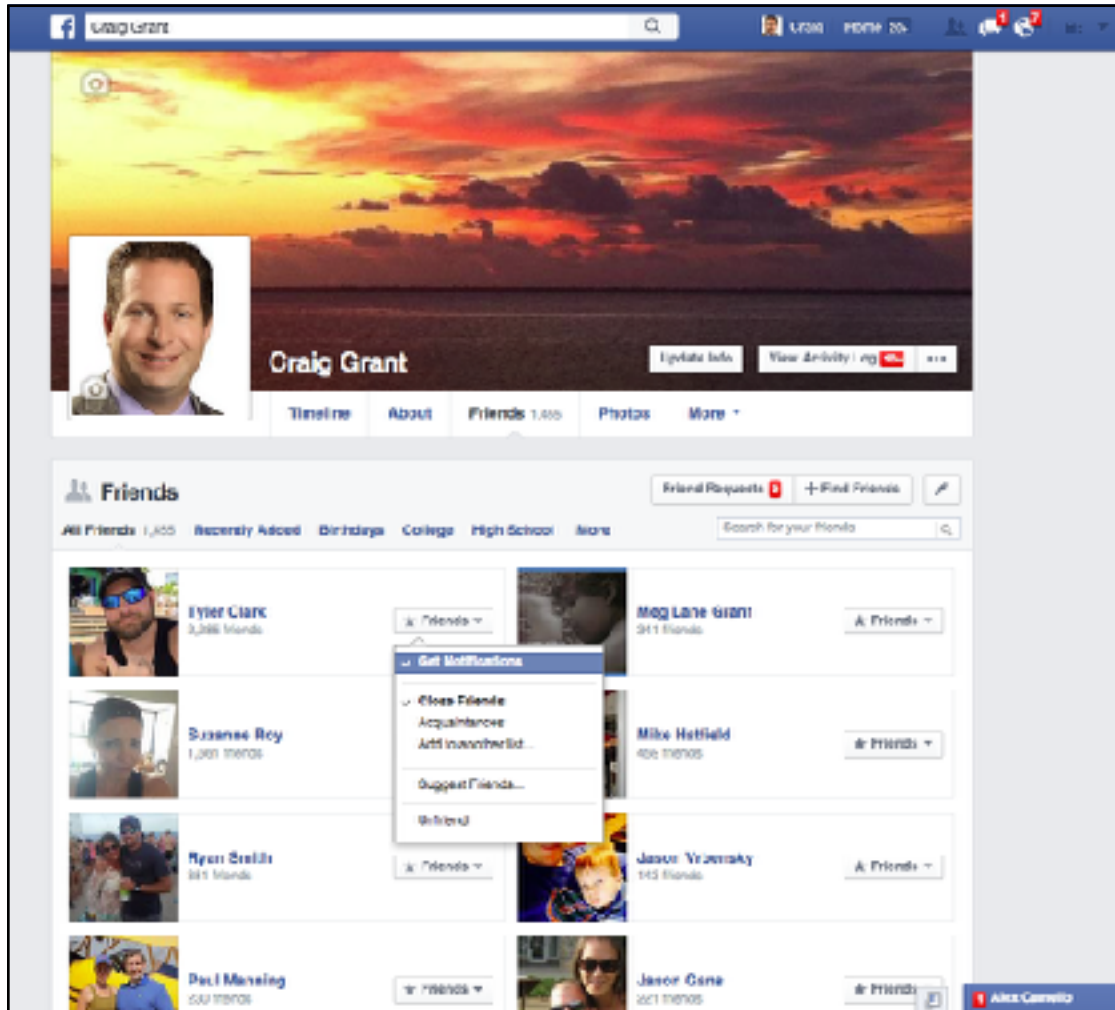
How to Dummy Proof Your Personal Profile & Avoid that Whoops Moment



Categorize Your Friends/Contacts

The image shows a screenshot of a Facebook profile for Craig Grant. The profile header includes a profile picture, the name "Craig Grant", and navigation tabs for "Timeline", "About", "Friends 1,455", "Photos", and "More". The "Friends" tab is highlighted with a red circle. Below the header, there are sections for "When did you work at NATIONAL ASSOCIATION OF REALTORS?", "Owner/CEO at The Real Estate Technology Institute (RETI)", "Studied Advertising at University of Florida", "Lives in Stuart, Florida", "Married to Meg Lane Grant", and "From Ft. Pierce, Florida". A post by Craig Grant is visible, titled "Last Chance - Social Media Workshop & Working with the Connected Consumer Tuesday 4/21 @ RAPB Palm Beach Gardens with Craig Grant". The post includes a photo of a sign that says "ailChi" and "Last Chance - Social Media Workshop & Working with the Connected Consumer Tuesday 4/21 @ RAPB...". Below the post, there is a comment box and a video shared by Meg Lane Grant. On the right side of the profile, there is a "Recent" list of years from 2015 to 2001, and a vertical strip of small profile pictures of friends.

Categorize Your Friends/Contacts



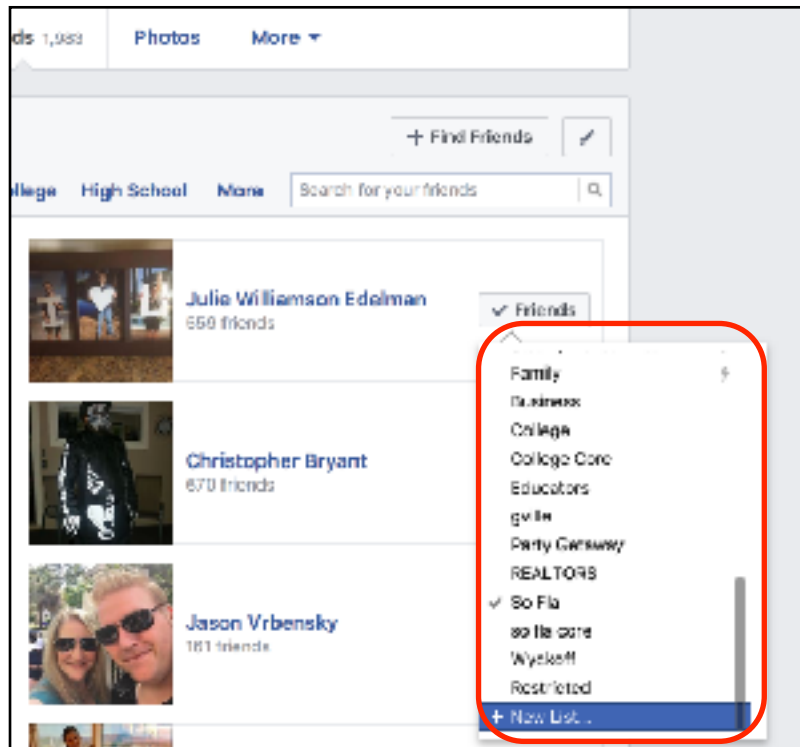
- Hover your mouse over each person's Friends button
- You can determine if they are a close friend, acquaintance or other

Unfollow Someone instead of Unfriend



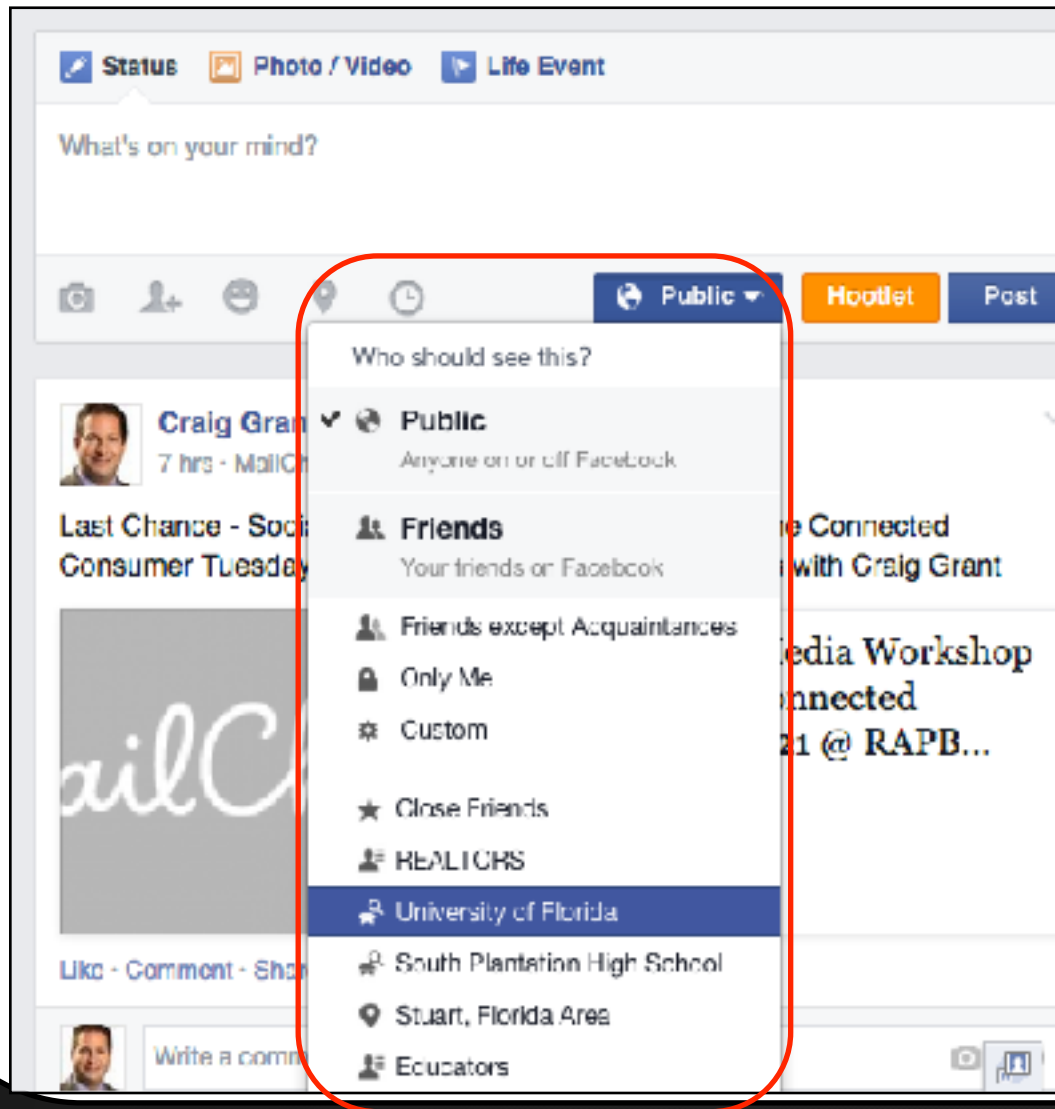
- Hover your mouse over each person's name & you can also Follow/Unfollow
- Unfollow is much smarter than Unfriending which creates enemies

Categorize Your Friends/Contacts



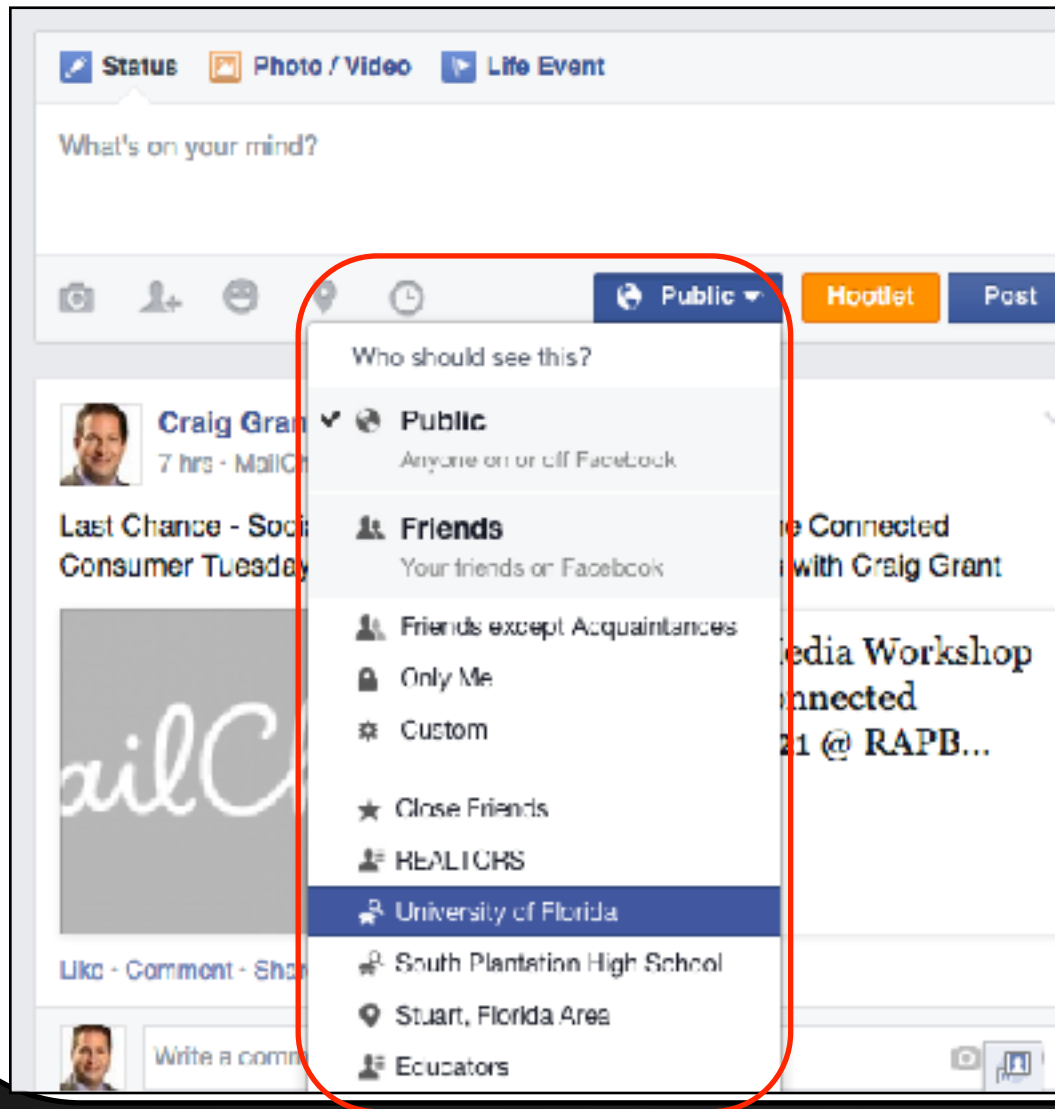
Assign each “Friend” to a List (ex. buyers, family, etc.) to ensure the right people see the right messages

Controlling Who Sees Each Post



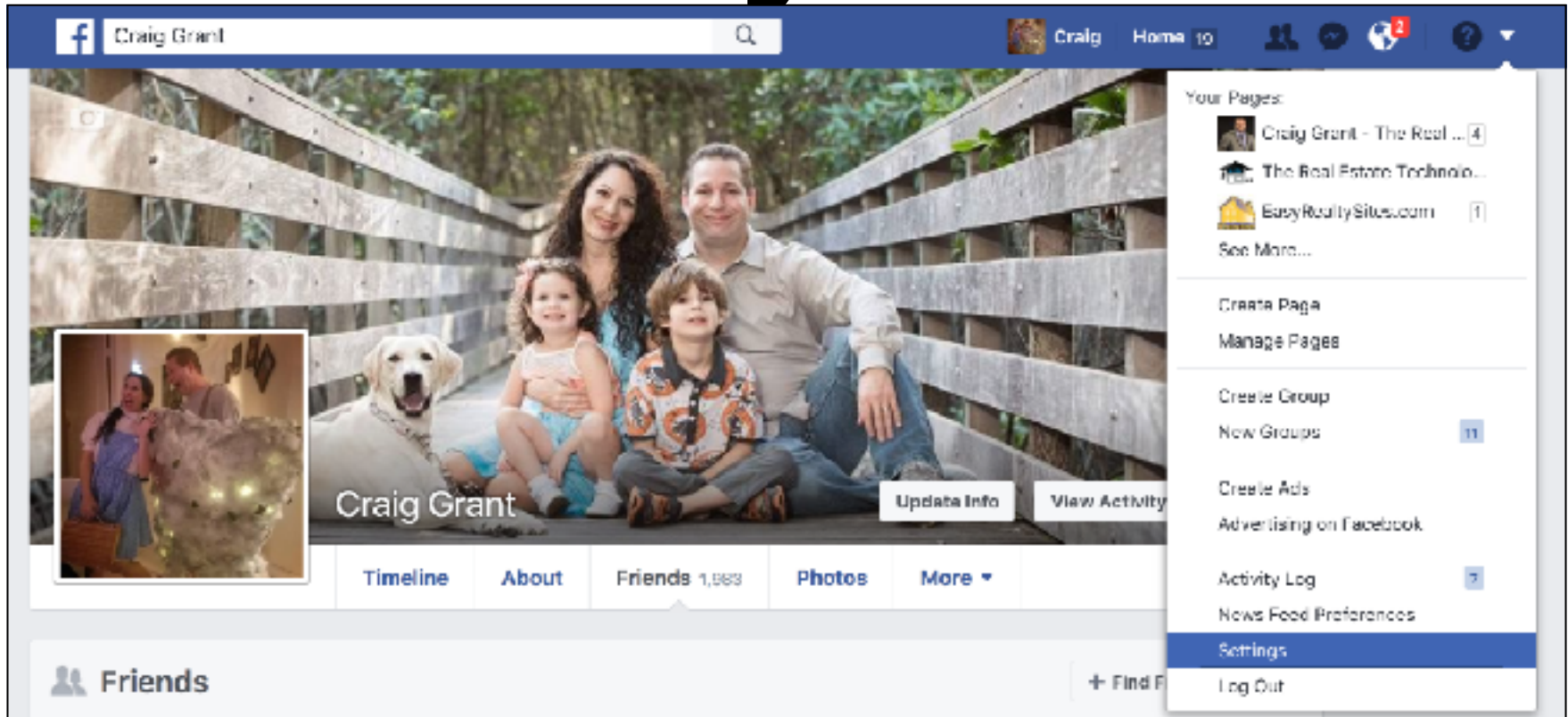
Each time you do a **Status Update**, click on the arrow next to the **Public** button and you can either pick one of the **Lists You Created** or **Customize** who sees the message

Controlling Who Sees Each Post



But the problem is if you forget to select the dropdown your default posting setting is **Public** which can be a disaster to a business person

Creating a New Default Posting Status



The image shows a screenshot of a Facebook profile page for 'Craig Grant'. The profile picture is a family photo of a man, a woman, two children, and a dog sitting on a wooden bridge. The name 'Craig Grant' is visible below the photo, along with 'Update Info' and 'View Activity' buttons. Below the photo are tabs for 'Timeline', 'About', 'Friends 1,989', 'Photos', and 'More'. A 'Friends' button is at the bottom left. On the right side, the 'Your Pages' section is visible, and the 'Settings' option in the main menu is highlighted in blue.

To Create Your Personal Posting Setting that is Safer
go to: Menu > Settings

New Default Posting Status

Search for people, places and things

Home Craig

General
Security
Privacy
Timeline and Tagging
Logging
Notifications
Mobile
Followers
Apps
Ads
Payments
Support Dashboard

Privacy Settings and Tools

Who can see my stuff? Close

Who can see your future posts?
You can manage the privacy of things you share by using the audience selector right where you post. This control remembers your selection so future posts will be shared with the same audience unless you change it.

What's on your mind?

Public

- Public
- Friends
- Friends except Acquaintances
- Only Me
- Custom
- Close Friends
- The Real Estate Technology Institute (RETI)
- See all lists...

Review all your posts Use Activity Log

Limit the audience of friends or Public posts Limit Past Posts

Who can contact me? Edit

Who can send you messages? Edit

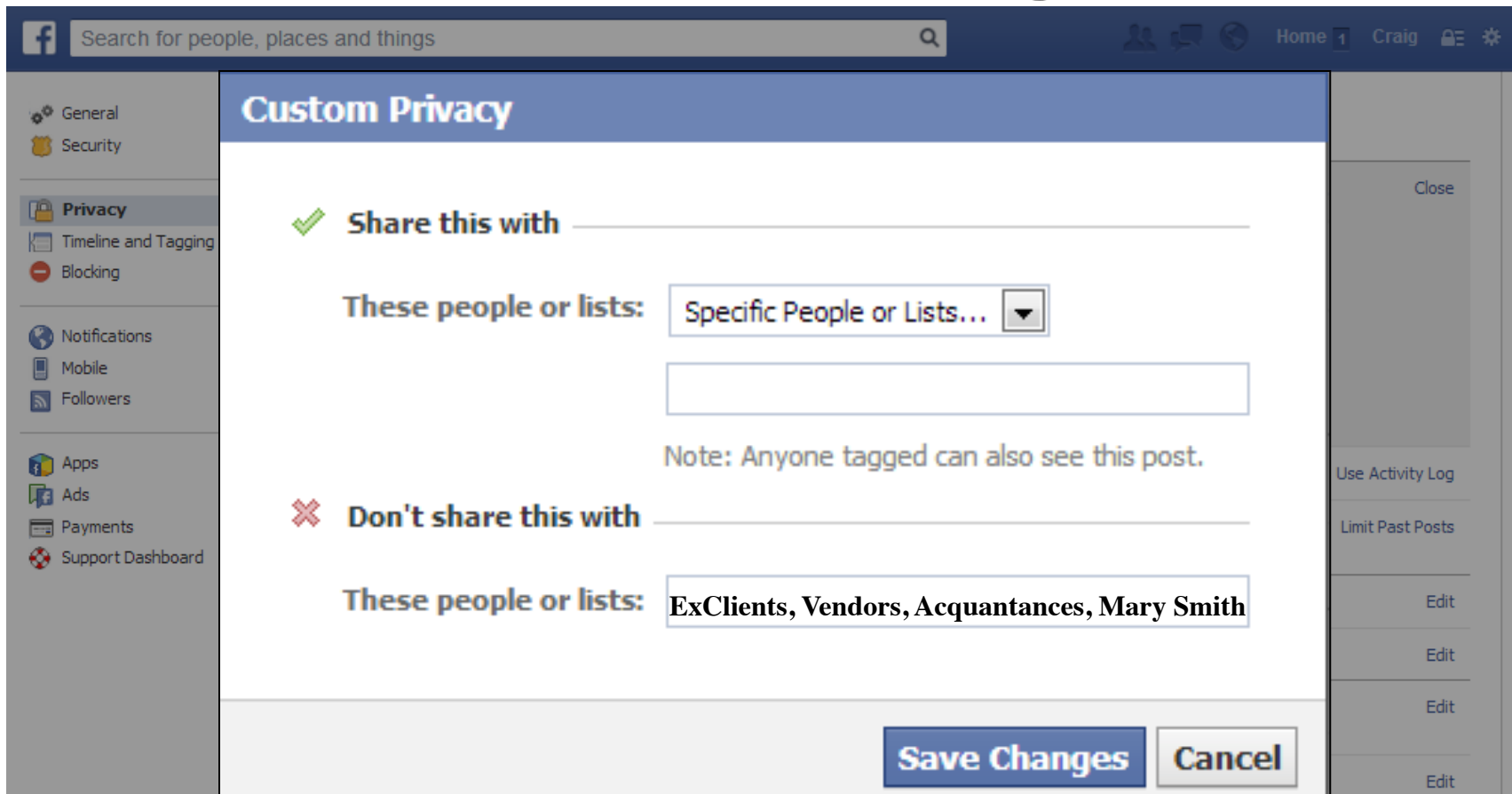
Who can look me up? Edit

Menu > Settings > Privacy

Then Edit Who Can See My Stuff

The Select Custom from the dropdown menu

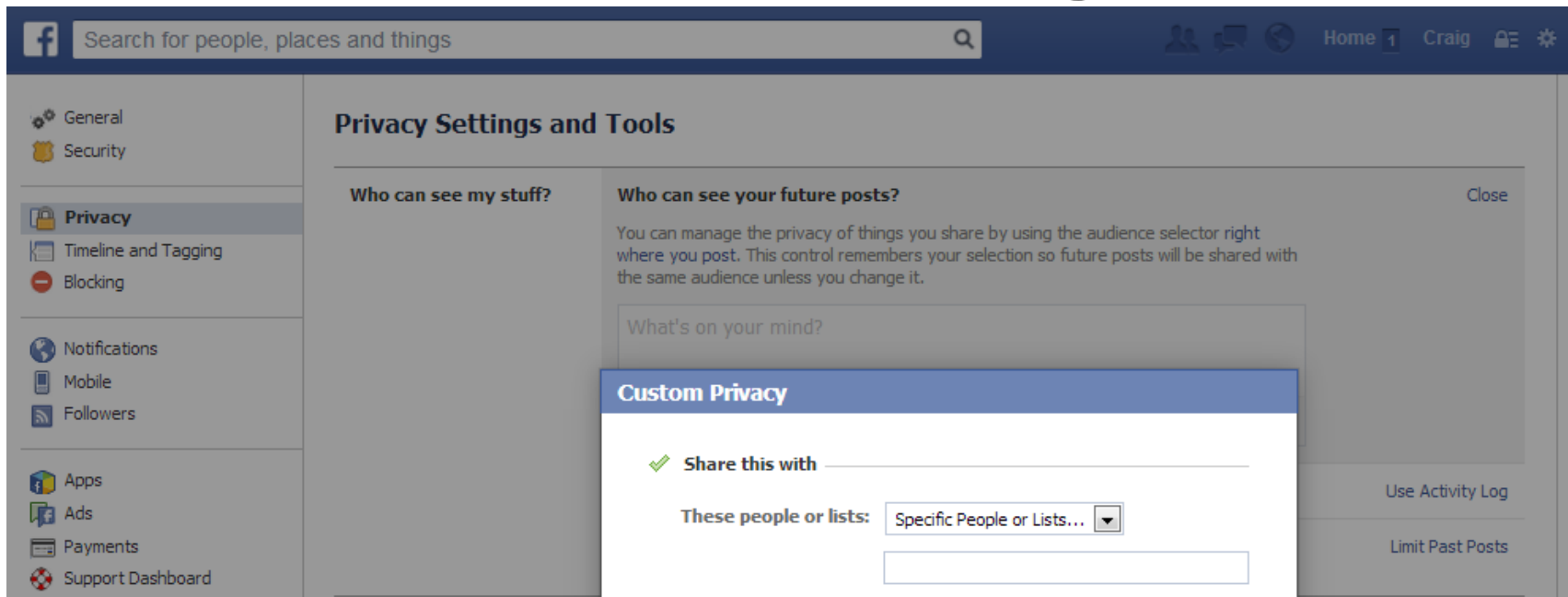
New Default Posting Status



The screenshot shows the Facebook 'Custom Privacy' settings page. On the left is a navigation menu with options: General, Security, Privacy (selected), Timeline and Tagging, Blocking, Notifications, Mobile, Followers, Apps, Ads, Payments, and Support Dashboard. The main content area is titled 'Custom Privacy' and contains two sections: 'Share this with' (indicated by a green checkmark) and 'Don't share this with' (indicated by a red X). The 'Share this with' section has a dropdown menu set to 'Specific People or Lists...' and an empty text input field below it. The 'Don't share this with' section has a text input field containing 'ExClients, Vendors, Acquaintances, Mary Smith'. A note below the input fields states: 'Note: Anyone tagged can also see this post.' At the bottom right are 'Save Changes' and 'Cancel' buttons. On the right side of the page, there are several options: 'Close', 'Use Activity Log', 'Limit Past Posts', and four 'Edit' buttons.

Now block the Lists you created of “Non-Friends” & any individuals in your new safe default posting setting

New Default Posting Status



Now you have a safe setting for your default posting and the only time a “non friend” will see a post from you is if you purposely select to target their list on a future post.

Personal Privacy Settings

The screenshot shows the Facebook 'Privacy Settings and Tools' page. On the left is a navigation menu with options: General, Security, Privacy (selected), Timeline and Tagging, Blocking, Notifications, Mobile, Followers, Apps, Ads, Payments, and Support Dashboard. The main content area is titled 'Privacy Settings and Tools' and contains several settings sections:

- Who can see my stuff?**
 - Who can see your future posts? **Public** [Edit](#)
 - Review all your posts and things you're tagged in [Use Activity Log](#)
 - Limit the audience for posts you've shared with friends of friends or Public? [Limit Past Posts](#)
- Who can contact me?**
 - Who can send you friend requests? **Everyone** [Edit](#)
 - Whose messages do I want filtered into my inbox? **Basic Filtering** [Edit](#)
- Who can look me up?**
 - Who can look you up using the email address or phone number you provided? **Everyone** [Edit](#)
 - Do you want other search engines to link to your timeline? **On** [Edit](#)

Do you want to be found in the search, contacted through messenger, etc.

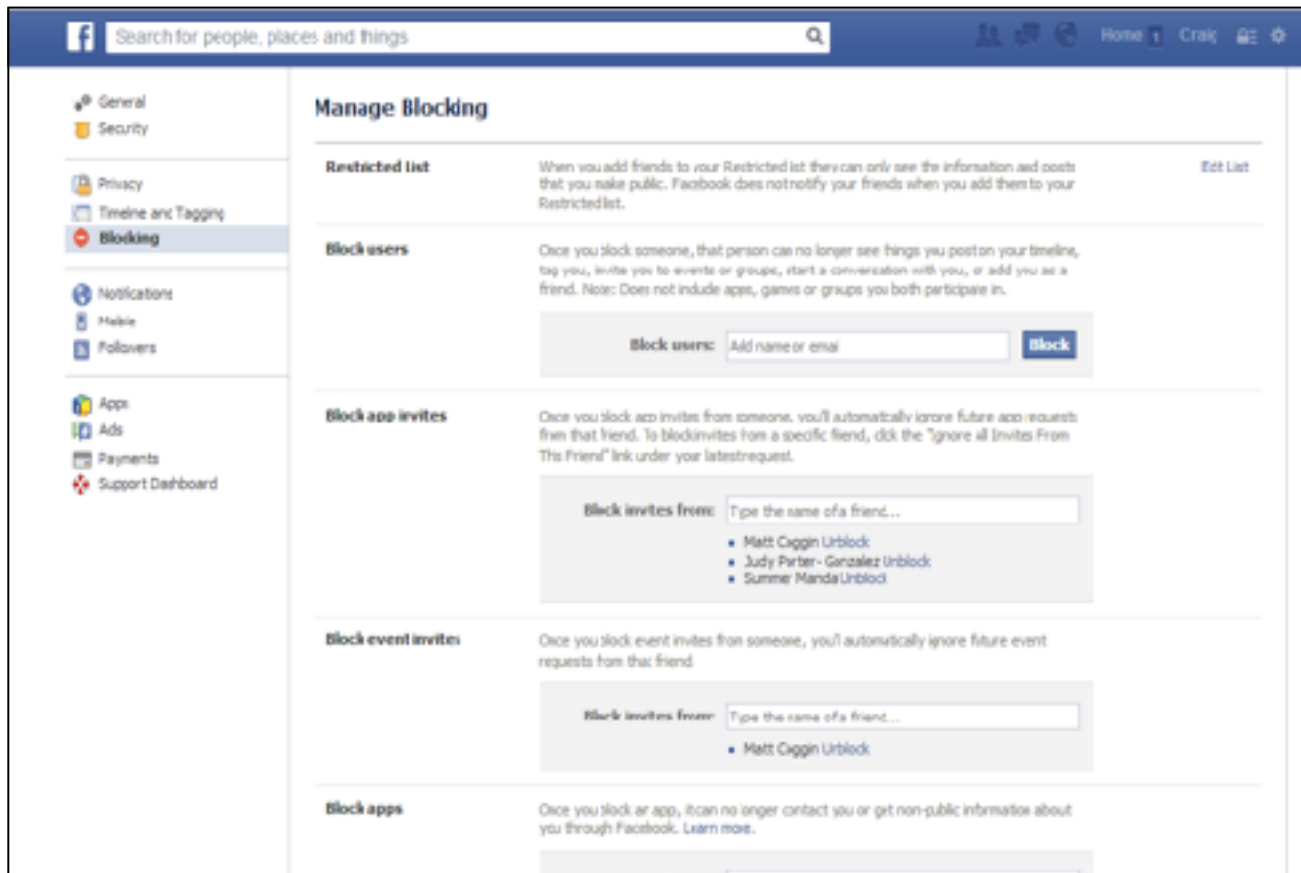
Timeline & Tagging

The screenshot shows the Facebook 'Timeline and Tagging Settings' page. The left sidebar contains navigation options: General, Security, Privacy, Timeline and Tagging (selected), Logging, Notifications, Mobile, Followed, Apps, Ads, Payments, and Support Dashboard. The main content area is titled 'Timeline and Tagging Settings' and contains several settings rows:

| Setting | Current Value | Action |
|--|--|---------|
| Who can add things to my timeline? | Friends | Edit |
| Who can post on your timeline? | Friends | Edit |
| Review posts friends tag you in before they appear on your timeline? | On | Edit |
| Who can see things on my timeline? | Review what other people see on your timeline | View As |
| Who can see posts you've been tagged in on your timeline? | Everyone | Edit |
| Who can see what others post on your timeline? | Friends of Friends | Edit |
| How can I manage tags people add and tagging suggestions? | Review tags people add to your own posts before the tags appear on Facebook? | On |
| When you're tagged in a post, who do you want to add | Friends | Edit |

Do you want others to be able to tag you in their posts or post to your timeline or do you want to review/approve it first?

Blocking



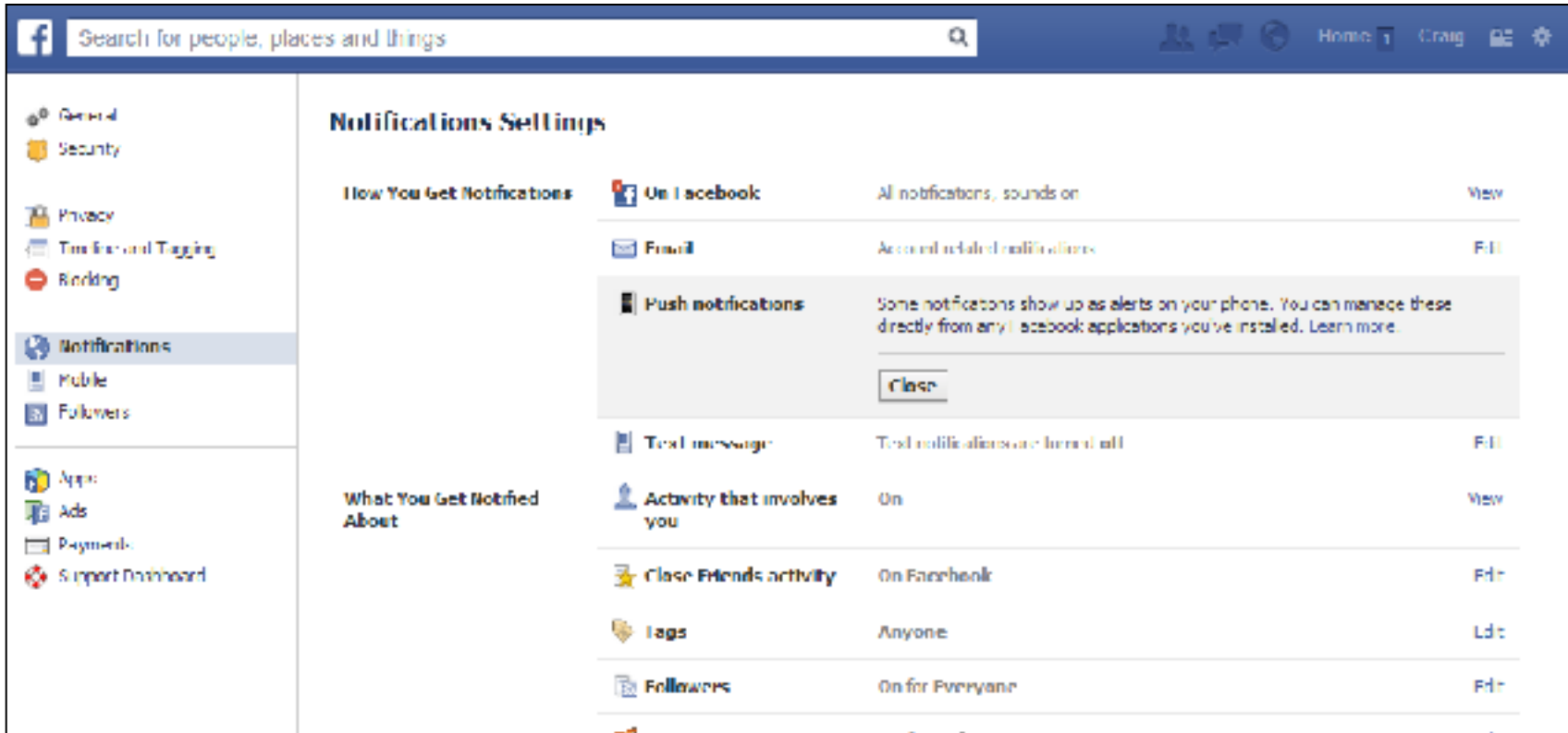
Block individual people from being able to access your profile and/or posting about you

A User's Settings Poke, Block, Unfriend, etc.



You can also be proactive & find a person's profile to block/report them

Notifications



The screenshot shows the Facebook 'Notifications Settings' page. The left sidebar contains navigation options: General, Security, Privacy, Timeline and Tagging, Blocking, Notifications (selected), Mobile, Followers, Apps, Ads, Payments, and Support Dashboard. The main content area is titled 'Notifications Settings' and is divided into two sections: 'How You Get Notifications' and 'What You Get Notified About'.

How You Get Notifications

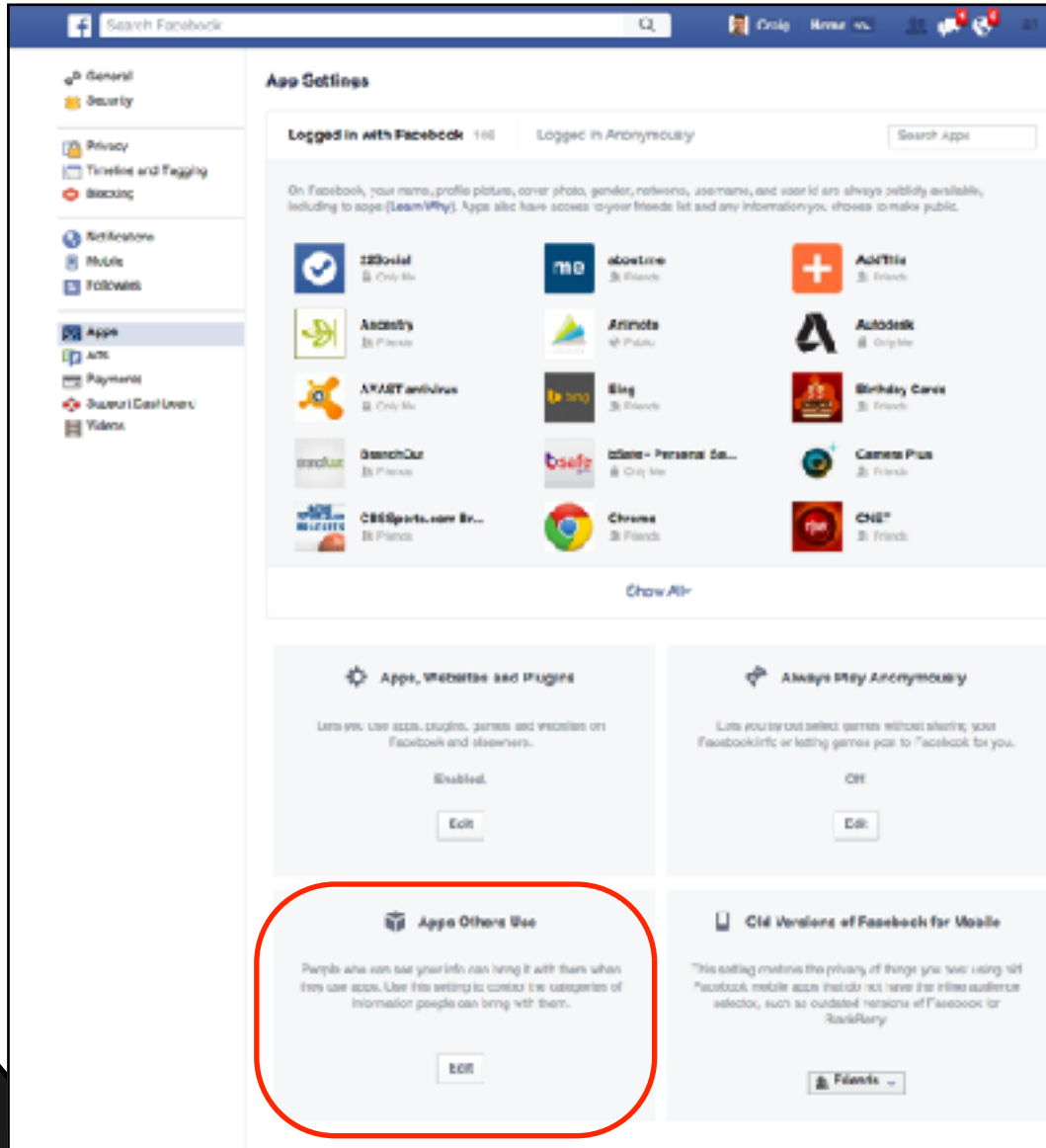
| Method | Current Setting | Action |
|--------------------|---|--------|
| On Facebook | All notifications, sounds on | View |
| Email | Account related notifications | Edit |
| Push notifications | Some notifications show up as alerts on your phone. You can manage these directly from any Facebook application you've installed. Learn more. | Close |
| Text message | Text notifications are turned off | Edit |

What You Get Notified About

| Category | Current Setting | Action |
|----------------------------|-----------------|--------|
| Activity that involves you | On | View |
| Close Friends activity | On Facebook | Edit |
| Tags | Anyone | Edit |
| Followers | On for Everyone | Edit |

Turn off E-mail & Text Notifications
(cleans up spam)

Apps – Protect Your Data



The screenshot shows the Facebook App Settings page. The left sidebar contains navigation options: General, Security, Privacy, Timeline and Tagging, Blocking, Notifications, MyLife, Follows, Apps (highlighted), Ads, Payments, Support & Cast Users, and Videos. The main content area is titled 'App Settings' and includes a search bar for apps. Below the search bar, there are two tabs: 'Logged in with Facebook' (selected) and 'Logged in Anonymously'. A warning message states: 'On Facebook, your name, profile picture, cover photo, gender, network, username, and user id are always publicly available, including to apps (Learn Why). Apps also have access to your friends list and any information you choose to make public.' A grid of 12 app icons is displayed, including i2Social, i2Social, i2Social, i2Social, i2Social, i2Social, i2Social, i2Social, i2Social, i2Social, i2Social, and i2Social. Below the grid is a 'Show All' link. At the bottom, there are four settings cards: 'Apps, Websites and Plugins' (Enabled), 'Always Play Anonymously' (Off), 'Apps Others Use' (highlighted with a red circle), and 'Old Versions of Facebook for Mobile' (Off).

Anything you log into Facebook with is a App.

Most sites do it for legit reasons.

Apps – Protect Your Data

The screenshot shows the Facebook App Settings page. The left sidebar contains navigation options: General, Security, Privacy, Timeline and Tagging, Blocking, Notifications, My Life, Follows, Apps (highlighted), Ads, Payments, Account Center, and Videos. The main content area is titled 'App Settings' and includes a search bar for apps. Below the search bar, there is a grid of installed apps with their privacy settings. At the bottom, there are four settings cards: 'Apps, Websites and Plugins' (Enabled), 'Always Play Anonymously' (Off), 'Apps Others Use' (highlighted with a red circle), and 'Old Versions of Facebook for Mobile' (Off).

But some do it for bad reasons

To see what info you give away when you do so, go to:

Settings > Apps > Apps Others Use

Info accessible through your friends

Use the settings below to control which of your information is available to applications, games and websites when your friends use them. The more info you share, the more social the experience.

- | | |
|--|--|
| <input checked="" type="checkbox"/> Bio | <input checked="" type="checkbox"/> My videos |
| <input checked="" type="checkbox"/> Birthday | <input checked="" type="checkbox"/> My links |
| <input type="checkbox"/> Family and relationships | <input checked="" type="checkbox"/> My notes |
| <input type="checkbox"/> Interested in | <input checked="" type="checkbox"/> Photos and videos I'm tagged in |
| <input type="checkbox"/> Religious and political views | <input checked="" type="checkbox"/> Hometown |
| <input checked="" type="checkbox"/> My website | <input checked="" type="checkbox"/> Current city |
| <input checked="" type="checkbox"/> If I'm online | <input checked="" type="checkbox"/> Education and work |
| <input checked="" type="checkbox"/> My status updates | <input checked="" type="checkbox"/> Activities, interests, things I like |
| <input checked="" type="checkbox"/> My photos | <input checked="" type="checkbox"/> Places I check in to |

Your name, profile picture, gender, networks and user ID (along with any other information you've set to everyone) is available to friends' applications unless you turn off platform applications and websites.

Save Changes

Cancel

Now you can remove what information they are privy to, what they can share, determine what info you friends can share about you, etc.

Tech Safety Tips



#7

Educate your users – E-Mail:

- Remember your online habits = SPAM
- Only open e-mail from trusted sources, employ some common sense & be a detective



Educate your users – E-Mail:

- Disable all e-mail notifications on social media sites
- Do not click on unsubscribe links, add the user or domain to your SPAM or Block/Black list



Educate your users – E-Mail:

- Never click on links from any financial institutions
- Never provide any personal data over E-Mail



Educate your users – Internet:

- Pay attention to Your Anti-Virus Programs while online especially if you go to an unknown site (only use & especially register at trusted sites)
- Avoid any untrusted site




Educate your users – Internet:

- Avoid any site that asks your permission to install any software or plug-in unless necessary
- Be careful when downloading files, especially packed or folders (.exe, .zip, .rar, etc.) as they can contain viruses.



Educate your users – Internet Shopping:

On the page you are about to provide private data (ex. credit card number) you should only do so if the site has a Secured Socket Layer (SSL) certificate which you can identify 2 ways:

1. The domain will start with **https://** instead of **http://**
2. There will be a yellow lock  icon in the status bar of the browser



Safe Computer Usage

Be careful & use some common sense when opening files & avoid anything illegal online (pornographic material, bootleg software, pirated music/movies, etc.).

**If it seems to be good to be true,
it usually isn't**



Back Up & Sync Your Data

- Media Card /Thumb Drives
- External Hard Drive
- Off-Site Cloud Storage



CARBONITE

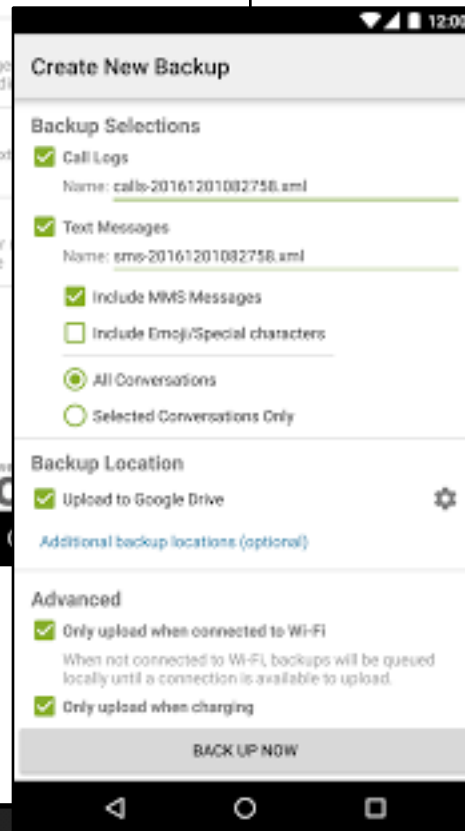
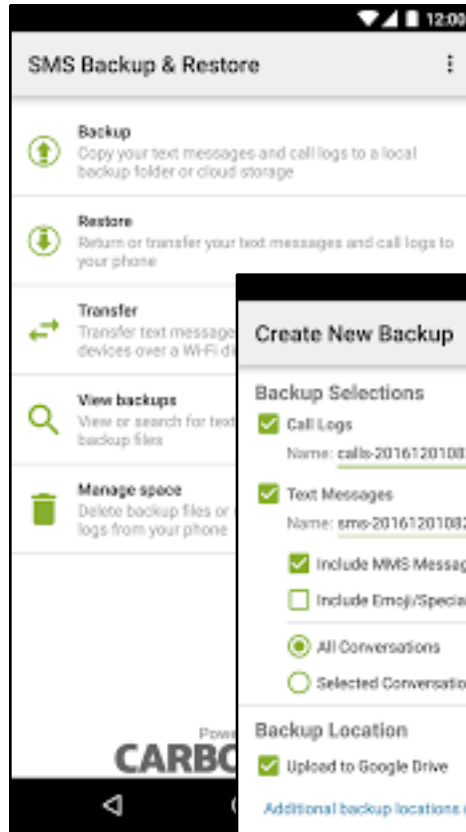
Yes You Have to Backup Your Texts! AntiVirus on Mobile!



Export
iMessages



FREE*



SMS Backup
& Restore

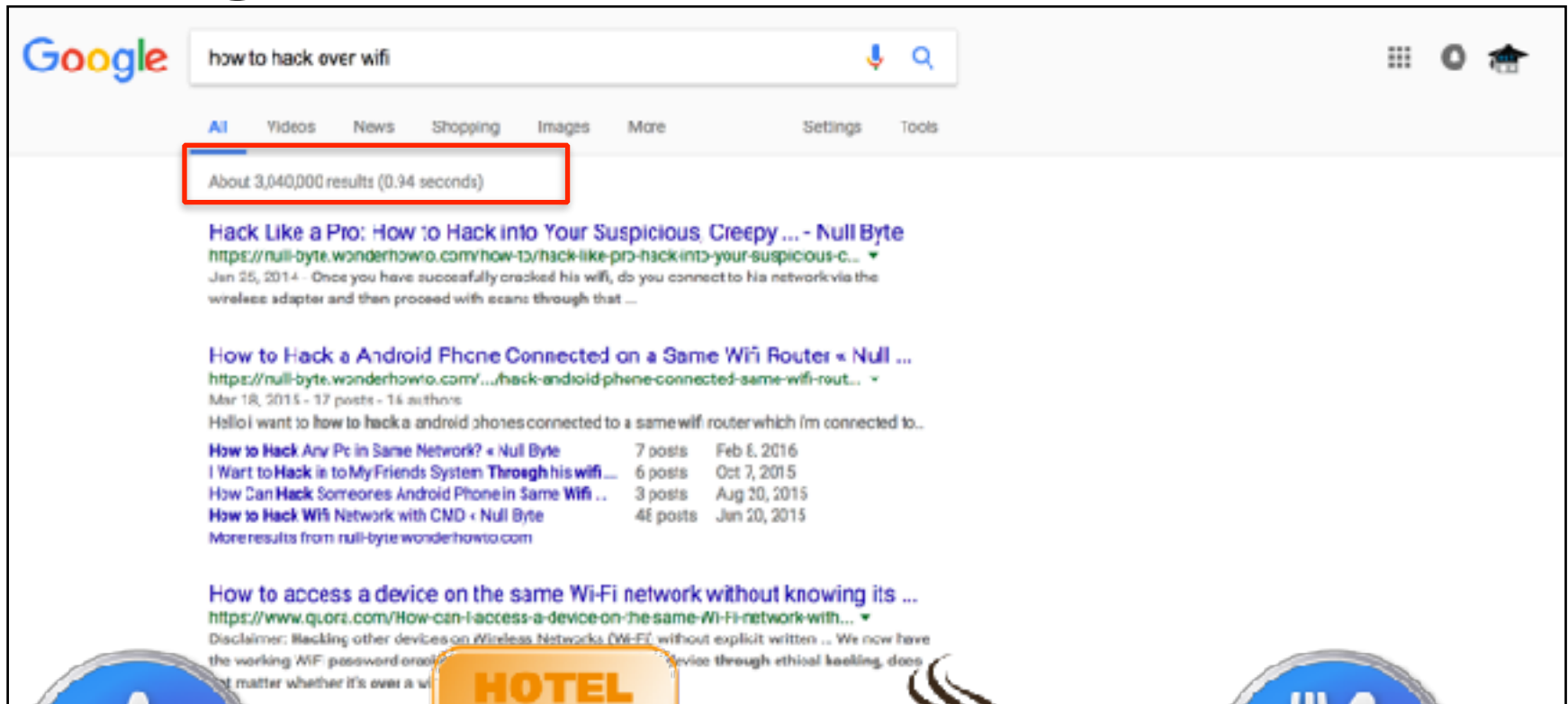


FREE*

WI-FI Connections Should Be Secured with Password at all Times



Don't ever use FREE Public Wi-Fi: It might be Free, but...



Google search results for "how to hack over wifi". The search bar shows the query and the number of results: "About 3,040,000 results (0.94 seconds)". The results include several links to tutorials on how to hack into Wi-Fi networks, such as "Hack Like a Pro: How to Hack into Your Suspicious Creepy ... - Null Byte" and "How to Hack a Android Phone Connected on a Same Wifi Router".

Google

how to hack over wifi

AI Videos News Shopping Images More Settings Tools

About 3,040,000 results (0.94 seconds)

Hack Like a Pro: How to Hack into Your Suspicious Creepy ... - Null Byte
<https://null-byte.wonderhowto.com/how-to/hack-like-pro-hack-into-your-suspicious-c...>
Jan 25, 2014 - Once you have successfully cracked his wifi, do you connect to his network via the wireless adapter and then proceed with scans through that ...

How to Hack a Android Phone Connected on a Same Wifi Router « Null ...
<https://null-byte.wonderhowto.com/.../hack-android-phone-connected-same-wifi-rout...>
Mar 18, 2015 - 17 posts - 14 authors
Hello I want to how to hack a android phones connected to a same wifi router which I'm connected to...

How to Hack Any Pc in Same Network? « Null Byte 7 posts Feb 8, 2016
I Want to Hack in to My Friends System Through his wifi... 6 posts Oct 7, 2015
How Can Hack Someones Android Phone in Same Wifi ... 3 posts Aug 20, 2015
How to Hack WiFi Network with CMD « Null Byte 4E posts Jan 20, 2015
More results from null-byte.wonderhowto.com

How to access a device on the same Wi-Fi network without knowing its ...
<https://www.quora.com/How-can-I-access-a-device-on-the-same-Wi-Fi-network-with...>
Disclaimer: Hacking other devices on Wireless Networks (Wi-Fi) without explicit written ... We now have the working WiFi password or you can access a device through ethical hacking, does not matter whether it's over a w...



The only way to be safe in the field is to pay for it

- Use Your Phone's Mobile Hot Spot
 - Good for a Short Period of Time
- Use a VPN (full anti-virus packages typically include this) when on public Wi-Fi
- Air Card (\$10/mo)
 - connects 1 device
- Shared Hot Spot (\$20/mo)
 - connects up to 15 devices



Don't be Distracted By Your Tech



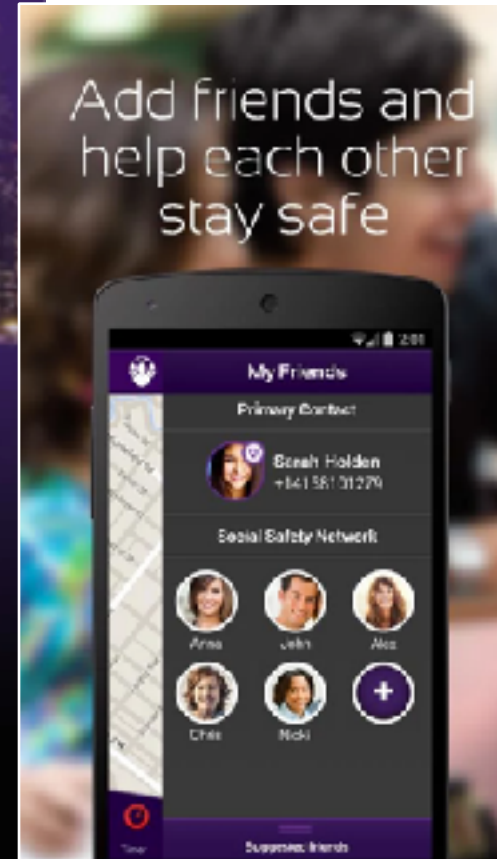
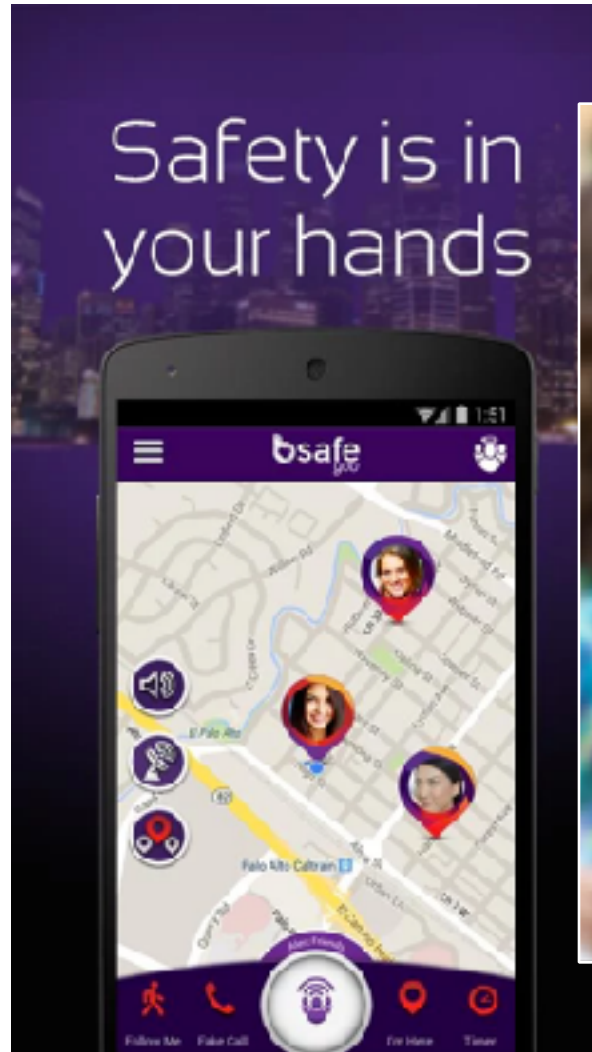
Technology App for Personal Safety



BSafe



FREE*



Company Policies & Network Security



Have a Company Computer & Internet Usage Policy

A company internet policy statement is essential.
If conduct is not defined, any conduct is
acceptable or not cause for firing or discipline.



Socialmedia.policytool.net

Implement & Require Password
Access to Your Office Network
(especially wi-fi)



Consider Implementing a BYOD
(Bring Your Own Device) Policy
Stating what you will & won't
allow your agents to bring into
the office



Implement a removable media policy:

Have a Policy That Restricts:

- USB Drives
- External Hard Disks
- Thumb drives
- And any writeable media.



These devices facilitate security breaches coming into or leaving your network.

Legal Compliance



#8

Federal Laws



165

Can-spam Act of 2003

www.ftc.gov/bcp/online/pubs/buspubs/canspam.shtm

The Controlling the Assault of Non-Solicited Pornography and Marketing or CAN-SPAM Act of 2003



Can-spam Act of 2003

www.ftc.gov/bcp/online/pubs/buspubs/canspam.shtm

Establishes requirements for those who send commercial e-mail, spells out penalties for spammers and companies whose products are advertised in spam if they violate the law, and gives consumers the right to ask e-mailers to stop spamming them & the ability to opt out of future communications.



Can-spam Act of 2003

www.ftc.gov/bcp/online/pubs/buspubs/canspam.shtm

The law, which became effective January 1, 2004, gives DOJ & FTC ability to enforce criminal sanctions & \$11,000 fine per instance for e-mail sent without consent for the purpose of advertising/commercial purposes.



Can-spam Act of 2003

www.ftc.gov/bcp/online/pubs/buspubs/canspam.shtm

It bans:

- False or misleading header information & deceptive subject lines.
- "Harvesting" e-mail addresses from Web sites or Web services without permission
- Generating e-mail addresses using a "dictionary attack"
- Using scripts or other automated ways to register for multiple e-mail or user accounts to send commercial e-mail
- Relaying e-mails through a computer or network without permission



Can-spam Act of 2003

www.ftc.gov/bcp/online/pubs/buspubs/canspam.shtm

It requires:

- That commercial e-mail be identified as an advertisement and include the sender's valid physical postal address.
- That your e-mail give recipients an opt-out method which must be processed within 30-days.



Junk Fax Prevention Act & Do Not Call List

You Can't Fax or Call People Without their Permission or it is a fineable offense



Electronic Signatures

- The “**Uniform Electronic Transaction Act**” provides legal status to paperless online transactions. Electronic signatures have the same legal authority as written signatures in pen and ink on paper.
- All states have statutes in place to accept faxed signatures

DocuSign®

Authentisign

Remember:

FTC advertising requirements regarding mortgage rates, terms, proper and full disclosure all apply to anything online.

Copyright =

**The Fastest Way to Getting
Sued Possible**

Copyright Infringement

- TinEye or Google Images Comparison Search Make it so easy to get busted online
- Similar software exists looking for text/content infringements as well
- **Getty Images & Colaris alone filed over 1/2 million cease & desist copyright lawsuit letters each year**

Copyright Safe Sources

1. Produce it yourself
2. Get Permission (written) but....
3. Or obtain/buy it from a source you know is safe:
 1. search.creativecommons.org
 2. [Pixabay.com](https://pixabay.com)
 3. [Fotolia.com](https://fotolia.com)

NAR Policies #9



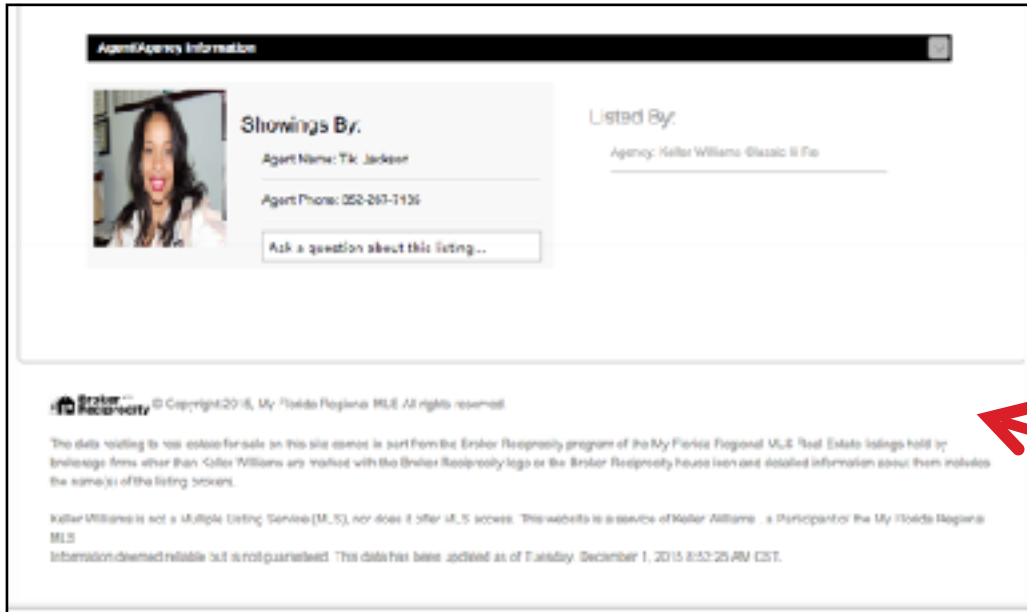
NATIONAL
ASSOCIATION *of*
REALTORS®



IDX On Your Website

Any listing displayed on your site that is not yours, has to have a legal disclaimer.

If not done right, the site owner (not web designer) could get substantial fines



IDX On Your Website


1 Listing Courtesy of X Company

2 A legal disclaimer **Provided by YOUR Association**

3 Date and time of last update

The screenshot shows a real estate listing page with a section titled "Agent/Agency Information". On the left, there is a photo of a woman. To the right of the photo, the text reads "Showings By:" followed by "Agent Name: Tia Jackson" and "Agent Phone: 352-287-7135". Below this is a link that says "Ask a question about this listing...". To the right of the photo, there is a red box containing the number "1" and the text "Listed By:" followed by "Agency: Keller Williams Classic II Pa".

2

 Copyright 2015. My Florida Regional MLS All rights reserved.

The data relating to real estate for sale on this site comes in part from the Broker Reciprocity program of the My Florida Regional MLS Real Estate Listings held by brokerage firms other than Keller Williams are marked with the Broker Reciprocity logo or the Broker Reciprocity house icon and detailed information about them includes the name(s) of the listing brokers.

3

Keller Williams is not a Multiple Listing Service (MLS), nor does it offer MLS access. This website is a service of Keller Williams, a Participant of the My Florida Regional MLS.

Information deemed reliable but is not guaranteed. This data has been updated as of Tuesday, December 1, 2015 8:53:05 AM CST.

NAR: Code of Ethics



The REALTORS Code of Ethics Standard of Practice Article 1-9

The obligation of REALTORS® to preserve confidential information (as defined by state law) provided by their clients in the course of any agency relationship or non-agency relationship recognized by law continues after termination of agency relationships or any non-agency relationships recognized by law. REALTORS® shall not knowingly, during or following the termination of professional relationships with their clients

NAR: Code of Ethics, Article 9

- The ability to log information and agreements in order to avoid misunderstandings.
- Whenever possible that all communications should be in clear and understandable writing.



NAR: Code of Ethics, Article 9

E-mail is a detailed log/paper trail of all your communications:

- Follow up all verbal conversations with e-mails
- Make e-mail folders for each client
- Set up filters/rules for all incoming & sent e-mails between you and a client so that they are automatically logged



Consider an Archived E-mail Solution

Installed programs like Outlook or MacMail, server back up options like Exchange or Postini allow you to back up or archive your e-mail which keeps you in line with the Code of Ethics



Code of Ethics: Article 12

- Be honest and truthful in real estate communications.
- Present true picture in advertising, marketing, and other representations.
- Ensure that status as real estate professionals is readily apparent in advertising/marketing/other representations, and that recipients are, or have been, notified that those communications are from real estate professional.

NAR: Code of Ethics, Article 14

You must always provide a current & truthful representation of any property.



NAR: Code of Ethics, Article 15

You are not allowed to make any false, misleading or damaging comments about your clients or competitors and if you are aware of any, you are responsible to report, remove or mitigate this information.



NAR: Fair Housing



Fair Housing



Fair housing issues legislated by:

- Civil Rights Act of 1866
- Fair Housing Act
- Americans with Disabilities Act
- Your state and local laws

Fair Housing



In addition, REALTORS® are obligated under Article 10 of NAR's Code of Ethics, which prohibits discrimination based on race, color, religion, sex, handicap, familial status, or national origin, or sexual orientation in providing professional services or in our hiring practices

Fair Housing



- Anytime we interact in social environments online we are still obligated by fair housing laws and regulations and NAR's Code of Ethics
- Remember, even your tweets on Twitter and your Facebook news feed are forms of publication

Fair Housing



- Always make sure that your company name & professional status are apparent on every electronic communication you make.
- Be careful about posting information about your meetings with clients or other real estate professionals.
- Don't complain, brag, or even talk about your client's reactions to property.
- Don't ever provide legal or financial advice

Be careful of what, where and when you post anything online



Tech Etiquette



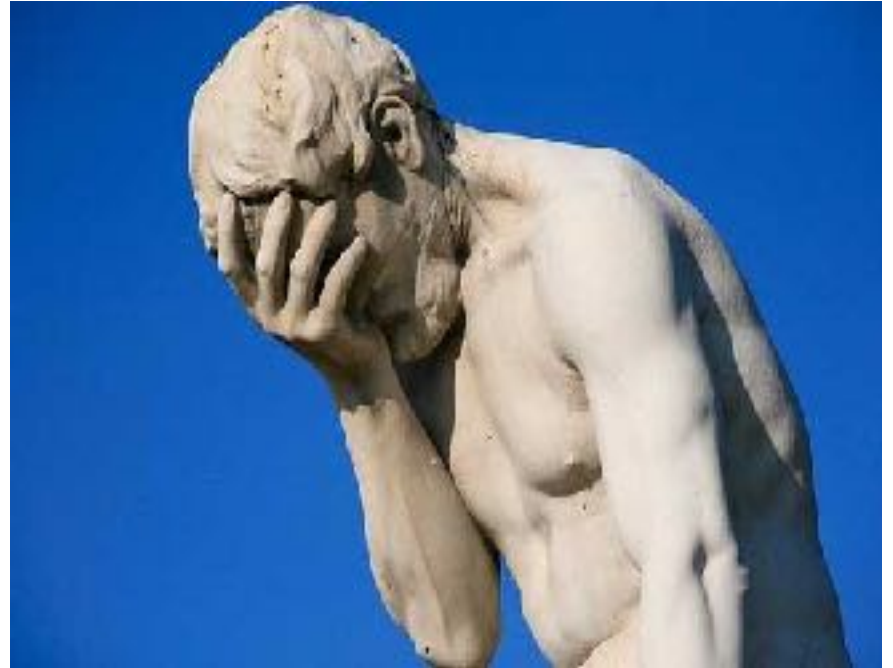
#10

The Good, the Bad & the Ugly of Tech Communication



Interpretation & Tone

Impersonal
Communication
with Personal
Interpretation of
Intent & Tone



Permanent Record

Realize everything (even private) you put in an e-mail, SMS/text, online, in social media, etc. leaves a permanent footprint



Distributable

And more importantly,
can be:

- Forwarded
- Reposted
- Used Against You in the Court of Law
- Used Against You in the Court of Public Opinion



So, before you hit send, submit,
etc. pause and think for a few
seconds....



What Not to Say



Proofread for:

- Errors
- Pertinence
- Tone



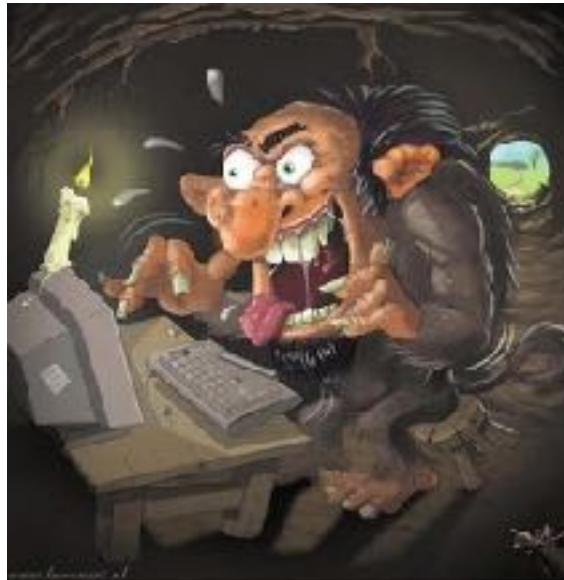
Avoid Conflict

- Choose your wording carefully
- Avoid Drama (all capital letters, large font sizes, over using color or bolds)
IT IS SEEN AS AGGRESSION!!!
- Never respond while emotional



Avoid Conflict

- At all costs, try to avoid online trolls/ conflict...
- Do it offline if possible or sometimes decide if it is better to totally ignore

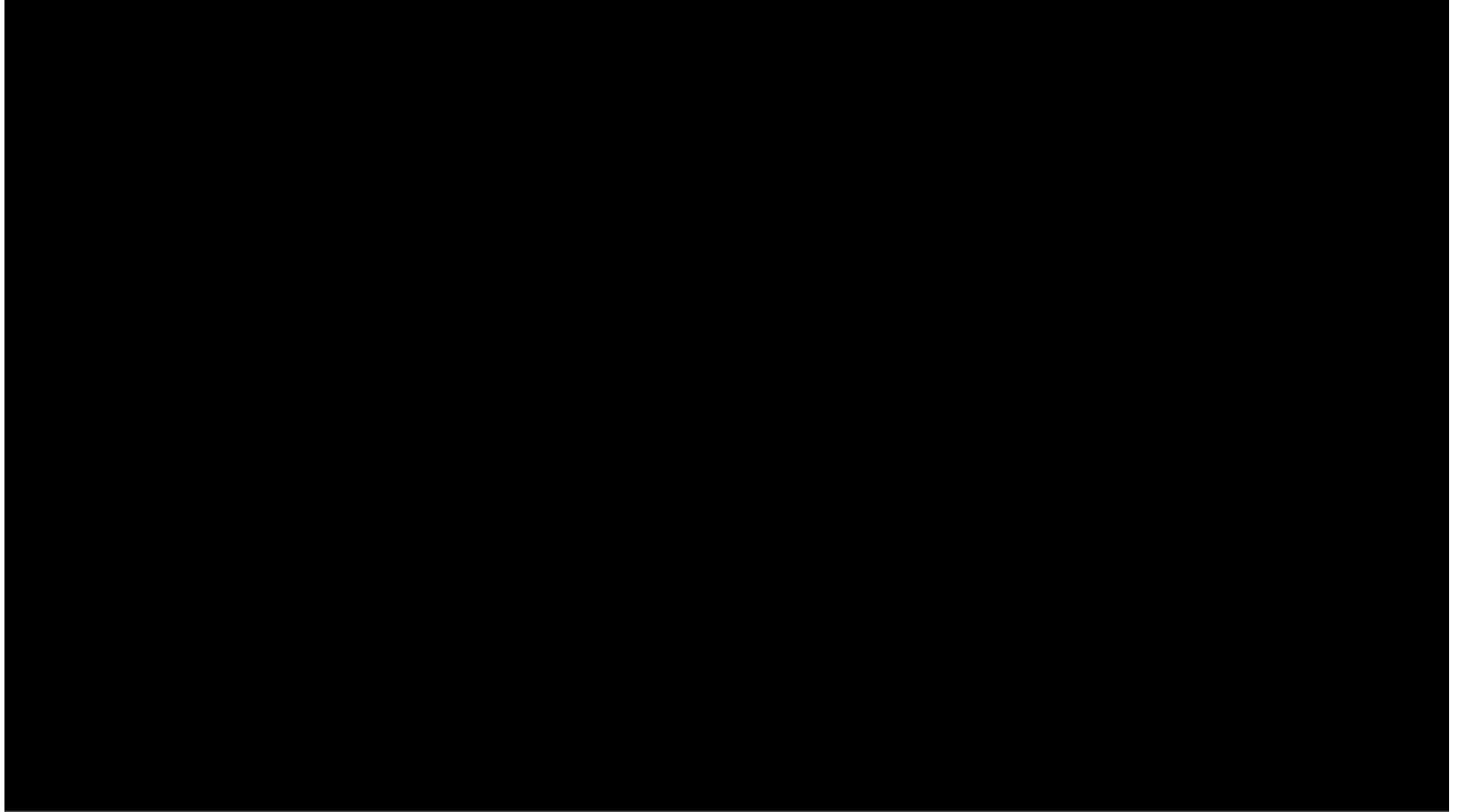


Easier Said Than Done

All forms of communication should be treated the same, with prompt & professional response



.... and realize anything you do can have very negative consequences



[Bridgestone Tires Reply All Commercial](#)

Online Etiquette 101



Think of the person you love, respect & fear the most and think if they would be okay with the posting

Final Thoughts







Questions?

To Download this Course Go to
www.RETI.us/students

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Tech Tool Friday

Make amazing online posts with **Ripl**

Create animated posts with your photos, text & links | Choose from dozens of eye-catching designs | NEW: Use multiple photos in animated collages & slideshows

UPCOMING RETI EVENTS

| | |
|-----------|--|
| WED 20 | Webinar Wednesdays – “Everrote Basics for Real Estate Webinar” w/ Amy Snythe-Harris July 20 @ 3:00 pm - 4:00 pm EDT |
| MON 25 | Monday Night Hangouts – RETI Instructors After Hours July 25 @ 7:30 pm - 8:15 pm EDT |
| WED 27 | Webinar Wednesdays – “Tweet Your Way to More Clients Webinar” w/ Juanita McDowell July 27 @ 3:00 pm - 4:00 pm EDT |
| AUG 01 | Monday Night Hangouts – RETI Instructors After Hours August 1 @ 7:30 pm - 8:15 pm EDT |
| AUG | Monday Night Hangouts – RETI Instructors After Hours |