



Agent Safety

3 Hours Correspondence Continuing Education

Agent Safety

This course is designed with review questions throughout the material. These review questions are not graded; they are asked to help you judge your comprehension of the material. There will be a 30 question final exam at the end of the course.

The final exam will cover the following topics:

- areas of safety: personal safety; cyber security; office safety; client and customer safety.
- proactive steps all agents should take with unknown customers and clients.
- office procedures, policies, and safety measures for agents and staff.
- social media uses; precautionary practices; filters; and postings.
- safe practices for showing property, holding open houses.
- apps that keep you safe on your smartphone; email protection
- self-defense courses; special jewelry; mace, pepper spray, etc.

You need a 75% or greater to pass the exam. If you pass the exam, you will receive your certificate of completion within 2 business days via email or within 10 business days via first-class mail.

If you fail the exam, you can retake an alternate exam at no charge.

Please be aware that this course is approved by the Missouri Real Estate Commission from ___/___/___ to ___/___/___.

Introduction

You would have to be living under a rock to not understand that the world is not a safe place today. Many American cities have serious problems with gangs, drug addicts, rapists, robbers and others who intend to do harm to anyone in their sights. The crime often found in cities has spread to the suburbs, and even rural areas. Meth labs can be found in very rural areas, and even home invasions have spread from the cities to the suburbs to the county. Real estate, once a relatively safe profession, is not as safe as it once was. According to Inman, in 2012, the last year for which they compiled records, 50 people in the real estate profession were murdered—and that was down a little from the previous year! That's one per state, statistically, but even one is horrible to contemplate. Real estate, as a profession, exposes us to risks other jobs don't have. Real estate agents work in: offices, their homes, other peoples' homes, their vehicles, coffee shops—in short, everywhere that they might connect with a buyer or seller. The nature of sales is to meet people, find out their needs, and sell them something.

Module 1

Proactive Safety Steps

For many years, agents often did not give a second thought to dropping everything and meeting a prospect at a house to show the house to them. According to the FBI statistics, almost half of all homicides are one on one—one victim, one assailant. For a person who wants to murder another person, real estate is a great opportunity—you can have your victim meet you at a place and time that suits you.

The industry has been shaken up by several events. One of the crimes which really caught the public's attention was the murder of Beverly Carter, a real estate agent in Little Rock, AR. She was lured to a vacant house by Crystal and Arron Lewis, both of whom have now been convicted in her death. Crystal Lewis received a sentence of 30 years, after she entered into a plea bargain; Arron Lewis will serve life in prison without parole for kidnapping, assault and murder. In an article published by the Huffington Post, Lewis claimed he targeted Carter because "she was a rich real estate broker".

In March of 2015, a real estate agent, Thomas Dwyer, was showing a house to a married couple in Fort Lauderdale, Florida, when a man burst in and shot the husband of the couple, killing him. Robbery was believed to be the motive. People in the industry, from appraisers to home inspectors to landlords, have all been victims of assault, robbery, and rape. An appraiser in a live class taught by the author reported being mugged while appraising a house in a bad neighborhood—the muggers took his camera, phone, car keys, and clipboard, getting away in his vehicle. He had to walk to a police station to report the crime.

Then there are the non-violent crimes. One of the most prevalent ones involves hacking into the email account (Gmail accounts are said to be very vulnerable) and sending emails to buyers requesting that they wire money for a closing. Wire transfer fraud is just one aspect of the massive amounts of fraud connected to the overall industry; however, this one exposes agents and their brokers to lawsuits, and losses. You can read the article here:

<http://realtytimes.com/consumeradvice/buyersadvice1/item/31907-20141209-hackers-perpetrate-wire-transfer-fraud-in-real-estate-transactions>

In addition to wire fraud transfers, identity theft remains a major problem, whether it is your identity or your client's identity. Appraisers have a specific problem with identity fraud: many appraisers have had someone steal and use their certification (license) number to produce fraudulent reports.

Often appraisers first learn about this when the FBI comes calling. One appraiser, Barry Sacks, had severe losses in his business because a former assistant stole his certification number and prepared fraudulent reports.

Another scam comes from people who are not agents, owners, landlords, or brokers, but pretend they are. They do this to gain access to homes, and to take deposit money, either for a rental down payment or a house down payment. Also, in some areas, unlicensed crooks have posed as agents and gotten access to listed homes—usually to rob them. Then there is the ongoing craigslist fraud activity, where scammers take information from real estate websites, post the listings on craigslist as either for sale or for rent, and collect thousands of deposits—and then disappear. Criminals use real estate agents to access homes to see the layout of the property, and what valuables are there. Crooks have been known to steal small personal items—including prescription drugs and jewelry—during showings and open houses.

These are just a few of the things that can happen to real estate agents, or their clients. The nature of the real estate business invites criminals to come after us. Many agents, even today, will willingly meet strangers at a house, to either show it or list it. Real estate agents have access and keys to properties full of valuables, including prescription drugs. Additionally, real estate agents collect and keep confidential information, including, but not limited to: addresses, email addresses, cell phone numbers, tax returns, social security numbers, bank account numbers, etc. Real estate, unlike other businesses, is not all done at one location. If a crook wants to rob a bank, they have to find one; they have to worry about guards, alarm systems, and cameras. If a crook wants to rob a real estate agent, they can pick the time and place, and avoid guards, alarms, cameras, and other people interfering. By picking the location, they can set the agent up for rape, assault, kidnapping, or murder.

All of these things mean that “business as usual” in real estate cannot be “business as usual” anymore. In this course, we will discuss ways you can protect yourself, your agents, if you are the broker, your clients and customers, and everyone's personal information.

As an overview, here is a list from the National Association of Realtors that offers 56 tips for safety. This list can also be found at: <http://www.realtor.org/topics/realtor-safety/56-safety-tips-for-realtors>

56 Safety Tips for REALTORS®

All tips are taken from NAR's REALTOR® Safety Resource Kit. Direct your members to your own association website or to NAR's safety web pages at www.REALTOR.org/Safety for more information on the important topic of REALTOR® safety.

Tip #1

Keep it light

Show properties before dark. If you are going to be working after hours, advise your associate or first-line supervisor of your schedule. If you must show a property after dark, turn on all lights as you go through, and don't lower any shades or draw curtains or blinds.

Tip #2

Checking-in

When you have a new client, ask him/her to stop by your office and complete a Prospect Identification Form (Find a copy online at www.REALTOR.org/Safety). Also, photocopy their driver's license and retain this information at your office. Be certain to properly discard this personal information when you no longer need it.

Tip #3

Don't be too public

Limit the amount of personal information you share. Consider advertising without using your photograph, home phone number and/or home address in the newspaper or on business cards. Don't use your full name with middle name or initial. Use your office address—or list no address at all. Giving out too much of the wrong information can make you a target.

Tip #4

Touch base

Always let someone know where you are going and when you will be back; leave the name and phone number of the client you are meeting and schedule a time for your office to call you to check in.

Tip #5

Open house safety

Open house: it ain't over till it's over. Don't assume that everyone has left the premises at the end of an open house. Check all of the rooms and the backyard prior to locking the doors. Be prepared to defend yourself, if necessary.

Tip #6

Stranger danger

Tell your clients not to show their home by themselves. Alert them that not all agents, buyers and sellers are who they say they are. Predators come in all shapes and sizes. We tell our children not to talk to strangers. Tell your sellers not to talk to other agents or buyers, and to refer all inquiries to you.

Tip #7

Sturdy doors are key to home safety

Make sure that all your home's doors to the outside are metal or solid, 1 ¾" hardwood, and have good, sturdy locks.

Tip #8

Block identity theft

Contact the fraud department of any of the three consumer reporting companies— Equifax®, ExperianSM and Trans Union®—to place a fraud alert on your credit report. The fraud alert automatically lets credit card companies and other creditors know they must contact you before opening any new accounts or making any changes to your existing accounts.

Tip #9

Keep track of colleagues

Have a check-out employee board at your office, listing your name, destination, customer name, date and expected return time.

Tip #10

Wear your REALTOR® ID

Always wear visible company identification such as a badge. It is also best to drive a vehicle clearly marked with your company name. These will be invaluable for identification if you need to get assistance.

Tip #11

Bring up the rear

When showing a home, always have your prospect walk in front of you. Don't lead them, but rather, direct them from a position slightly behind them. You can gesture for them to go ahead of you and say, for example, "The master suite is in the back of the house."

Tip #12

Pick up some self-defense skills

The best way to find a good self-defense class is to learn what is available, and then make a decision. Many health clubs, martial arts studios and community colleges offer some type of class. You can also ask your peers, friends and family if they have taken a self-defense class that they would recommend.

Tip #13

You take the wheel

Whenever possible, take your own car to a showing. When you leave your car, lock it.

Tip #14

Shield your computer from e-mail viruses

Computer viruses can impair and seriously damage your computer. Viruses are often distributed via attachments in e-mail spam. Never open an attachment from someone you don't know, and, if you receive a strange or impersonal-sounding message from a familiar address, check with that person to make sure that they really sent it.

Tip #15

Got cell service, everywhere?

When you're showing commercial property, thick walls and/or remote locations may interfere with mobile phone reception. Check in advance to be sure your phone is serviceable in the area in which you are showing the property.

Tip #16

Choose flight over fight

While every real estate agent should take a basic self-defense course, the primary goal in any threatening situation is to escape from immediate danger and call for help.

Tip #17

"Who's calling?"

Install caller I.D. on your telephone, which should automatically reject calls from numbers that have been blocked. This will provide you with immediate information about the source of the call.

Tip #18

Your trash is another man's treasure

Just bought a new entertainment system? A bunch of empty boxes out by the curb triggers an alarm to would-be thieves. Instead of putting boxes out in plain sight, cut them down, and stuff them in trash bags.

Tip #19

Hide personal information

Tell your sellers: DON'T leave personal information like mail or bills out in the open where anyone can see it. Be sure to lock down your computer and lock up your laptop and any other expensive, easy-to-pocket electronics, like iPods, before your showing.

Tip #20

Agree on an office distress code

Create a voice distress code, a secret word or phrase that is not commonly used but can be worked into any conversation for cases where you feel that you are in danger. Use this if the person you are with can overhear the conversation, but you don't want to alarm them. Example: "Hi, this is Jennifer. I'm with Mr. Henderson at the Elm Street listing. Could you email me the RED FILE?"

Tip #21

Have your excuse ready

Part of being prepared to deal with a threatening situation is having "an out." Prepare a scenario in advance so that you can leave—or you can encourage someone who makes you uncomfortable to leave. Examples: Your cell phone or pager went off and you have to call your office, you left some important information in your car, or another agent with buyers is on his way.

Tip #22

Take two seconds when you arrive at your destination to check out potential dangers:

Is there any questionable activity in the area?

Are you parked in a well-lit, visible location?

Can you be blocked in the driveway by another vehicle?

Tip #23

You are not alone

If you encounter an individual while working late or alone in your office, indicate to that person that you are not alone. Say something like, "Let me check with my supervisor to see whether she's able to see you now."

Tip #24

Your email is public

Don't send any vital or private information via email. Keep in mind that unlike websites, email is never secure.

Tip #25

Don't get lost

If you are in an unfamiliar area, make mental notes of landmarks, points of interest and intersections. And always know the exact address of where you are going. If you must use a GPS, then pull over and stop in a safe place first.

Tip #26

Careful with cash deposits!

If you periodically carry large deposits to the bank, be especially aware of any strangers lurking around the office parking lot. If you must transport cash deposits, use the buddy system or arrange for a security service or police escort.

Tip #27

Lock up client keys

Be sure to use the lockbox property-key procedure that has been established to improve real estate agent safety. A reliable, secure lockbox system such as those made by NAR REALTOR Benefits® Partner SentiLock ensures that keys don't fall into the wrong hands.

Tip #28

Shop online safely

When shopping online, check out a website before entering your credit card number or other personal information. Enter this information only on secure web pages with addresses that start with "https" and have a closed padlock symbol at the bottom of the browser window. These are signs that your information will be encrypted or scrambled, protecting it from hackers.

Tip #29

Nothing personal...

When talking to clients and prospects, be friendly but still keep your personal information private. This means avoiding mention of where you live, your after-work or vacation plans, and similar details.

Tip #30

Take two seconds as you walk towards your destination to check out potential risks.

Are people coming and going or is the area unusually quiet?

Do you observe any obstacles or hiding places in the parking lot or along the street?

Is anyone loitering in the area?

Tip #31

Be careful with keys

Don't hand out house keys to friends, even if they are trustworthy. Know the location of all your house keys all the time. Never use hide-a-keys or leave the key under the doormat, above the door, in a flowerpot, or anywhere outside the house. You may think you're being clever, but experienced thieves know all the tricks. Also, keep your car keys and house keys on a different ring if you ever use valet parking or leave your keys with parking lot attendants or even at a repair garage.

Tip #32

From dawn till dusk

When showing a vacant commercial site, be aware of the time of day you meet a client. Showing a property at dusk or after dark, with no electricity on in the space you are showing, is not advisable.

Tip #33

Thwart thieves

Remind your clients that strangers will be walking through their home during showings or open houses. Tell them to hide any valuables in a safe place. For security's sake, remember to remove keys, credit cards, jewelry, crystal, furs and other valuables from the home or lock them away during showings. Also remove prescription drugs. Some seemingly honest people wouldn't mind getting their hands on a bottle of Viagra, uppers or downers.

Tip #34

Long-term thinking

If you think it may be some time before a property sells (and you may, therefore, be showing it often), get acquainted with a few of the immediate neighbors. You will feel better knowing they know your vehicle, and they will feel better about the stranger (you) who frequently visits their neighborhood.

Tip #35

Don't dial and drive!

Using a cell phone while driving can cause an accident. For driving safety, purchase a hands-free phone kit for your vehicle. And never attempt to take notes while driving – pull over and stop in a safe place first.

Tip #36

Carry less

If you carry a purse, lock it in your car trunk before arriving at an appointment. Carry only non-valuable business items (except for your cell phone), and do not wear expensive jewelry or watches, or appear to be carrying large sums of money.

Tip #37

Don't get parked-in

When showing property or meeting someone, park your car in front of the property rather than in the driveway. You will avoid having your car blocked in, you'll have an easier time escaping in your vehicle, and you will attract lots of attention running and screaming to your car at the curb area.

Tip #38

Monitor your financial accounts

Open your credit card bills and bank statements right away. Check for any unauthorized charges or withdrawals and report them immediately. Call if bills don't arrive on time. It may mean that someone has changed contact information to hide fraudulent charges.

Tip #39

Take two seconds to pause and look around as you enter your destination.

Does anything seem out of place?

Is anyone present who shouldn't be there or who isn't expected?

Tip #40

Plan ahead with escape routes

Upon entering an open house property for the first time, check each room and determine at least two "escape" routes. Make sure all deadbolt locks are unlocked for easy access to the outside.

Tip #41

Keep it professional

All of your marketing materials should be polished and professional. Don't use alluring or provocative photography in advertising, on the Web or on your business cards. There are many documented cases of criminals actually circling photographs of their would-be victims in newspaper advertisements.

Tip #42

Best practices for model home showings

When a person comes through the office to view a model home, have them complete a guest register that includes their full name, address, phone number, email, and vehicle information.

Tip #43

Safe apartment living

Moving into an apartment? Have the locks changed when you move in. (The maintenance crew can simply swap lock cylinders with a random vacant apartment, a project that is free and takes only a few minutes.) And just use your last name, or if necessary last name and first initial, on your door or mailbox. This keeps strangers from knowing your gender or how many people live in your apartment.

Tip #44

Rely on good neighbors

Inform a neighbor that you will be hosting an open house, and ask if he or she would keep an eye and ear open for anything out of the ordinary.

Tip #45

Be prepared: pre-program!

To best prepare for an emergency, pre-program important numbers into your cell phone. These may include your office, your roadside assistance service or garage, and 9-1-1.

Tip #46

Beware of “phishers”

Don’t respond to emails requesting personal or private information such as passwords, credit card numbers or bank account numbers. Even if a message appears to be from your bank or a trusted vendor, credible companies never request private information this way.

Tip #47

Scam alert!

At an open house, be alert to visitors’ comings and goings, especially near the end of showing hours. Police have reported groups of criminals that target open houses, showing up en masse near the end of the afternoon. While several “clients” distract the agent, others go through the house and steal anything they can quickly take.

Tip #48

Make your clients your “safety partners”

Inform clients who are selling that while you are taking safety precautions, and that you've checked and locked the home before leaving, they should immediately double-check all locks and scout for missing items immediately upon their return, in case you've missed any less-than-obvious means of entry.

Tip #49

Don’t use the “v word”

When describing a listing, never say that a property is “vacant.” This may be an invitation to criminals.

Tip #50

Check suspicious emails

Before you act on an email request, check a list of the latest email scams on the Federal Trade Commission’s website at <http://www.ftc.gov/bcp/menu-internet.htm> (link is external).

Tip #51

When in doubt, shred!

Thoroughly shred all papers with personal information before you throw them away. Shred unwanted credit card applications and "convenience checks" that come in the mail, credit card receipts with your account number, outdated financial papers and papers containing your clients' personal information.

Tip #52

Public transportation should be for the public... not from the public

If you plan on using public transportation, whether it's from a convention or to an open house, Make sure that you are riding in a registered taxi (before entry). Be aware that people may be soliciting rides using their own vehicles. Ask yourself some questions before entering.

Can you definitively indicate that the vehicle you are about to enter is a registered form of public transportation? (Look for signs, symbols, or a phone number on the car to confirm its validity)

If in doubt, stay out

Tip #53

Be in charge

Whenever possible, be sure your cell phone has a full battery charge or is in the process of charging. This is critical, especially if you plan on leaving the house/venue.

Tip #54

People are not who they say they are

Even with the help of caller I.D, you can never be too sure you know who you are talking to. For example, if someone who claims to know you gives you a call and starts to make unusual requests on your behalf, then STOP TALKING. Scammers feed off your reactions in order to compile additional information. Hint: If the caller has no recollection of previous conversations, then they are not who they say they are.

Tip #55

Have a lifeline

If you find yourself to be the last one in an open house and your car is not in the immediate vicinity of the venue, then make a phone call as you walk. Assailants will be less willing to attack if you are in mid conversation with another person. Give your best friend a call; they would love to hear about your day.

Tip #56

Be aware of adware and malware

Be sure that you don't click on error messages with unfamiliar logos that state "your computer has been infected with a virus" or "Trojan found" These messages with unfamiliar logos will tell you there is something wrong with your computer and to download their protection service, when in actuality you are downloading a virus and setting yourself up for information loss.

Module 1 Proactive Safety Steps

Review Questions

1. Crimes against real estate agents include:
 - a. Rape
 - b. Robbery
 - c. Murder
 - d. All of the above

2. Inman reported that in 2012, there were _____murders of real estate professionals.
 - a. 25
 - b. 50
 - c. 75
 - d. 15

3. Beverly Carter was:
 - a. A real estate agent who was murdered; her attackers have never been found
 - b. A real estate agent who was kidnapped and beaten, but is still alive
 - c. A real estate agent who was murdered; a husband and wife have both been convicted of her murder
 - d. A real estate agent who was murdered; there is a trial pending for her attackers

4. A common craigslist scam is:
 - a. To “rent” a house not owned or managed by the scammer, and take money from the prospective tenant
 - b. To change MLS listings to false brokerage names
 - c. To advise consumers that they can save money by not using a real estate agent
 - d. All of the above

5. One of the things which contributes to crime against real estate agents is:
 - a. How orderly their lives are, with the same schedule every single day
 - b. How difficult it is to find a real estate agent to show you a house
 - c. The fact that agents conduct their business at many locations, including houses
 - d. The fact that no agents carry concealed firearms

6. According to the FBI, nearly half of all murders are:
 - a. Gang killings, with several assailants involved, and one victim
 - b. Gang killings, with several assailants involved, and several victims
 - c. One on one, with one assailant and one victim
 - d. Two killers on one victim

7. Which of the following items might be stolen from a house by a crook posing as a buyer?
 - a. Large works of art
 - b. Big screen TV sets
 - c. Prescription drugs
 - d. Upscale appliances

Module 2

Showings and Open Houses

Let's start this module with a list of dangerous things many agents are doing. If you recognize that you are doing any of these things, you need to make some changes to how you do business.

1. You meet buyers you do not know at the property.
2. You meet sellers you do not know at their property, and you are alone.
3. You run Open Houses alone.
4. You utilize social media heavily, including "checking in" and showing where you are, and who you are with.
5. You work alone at your office at odd hours, and on weekends.
6. You connect to the Internet using public Wi-Fi, and while online, you do financial transactions, real estate transactions, or review information from your clients.
7. You use easily remembered passwords, which might include a maiden name, the name of your favorite sports team, or something else easily guessed at or easily discovered about you, by simply checking out your social media posts.
8. You do not utilize a good firewall system, and your email is vulnerable.
9. You wear a lot of expensive jewelry, and carry a large amount of cash with you.
10. You do not have an itinerary of where you will be, and when, and give it to another person.
11. You often forget your cell phone, or it has a low battery.
12. You park directly in front of the garage, where someone could block your car in with their car.
13. You give customers and clients your home phone number.
14. You drive to the property with new clients you don't know.
15. You do not have a system in place to call your office and let them know you need assistance.
16. You advertise using photos of yourself which are not professional, and may be provocative (plunging necklines on women).
17. You don't introduce prospects to others in your office.
18. You do not have a procedure for meeting new prospects in the office.
19. You do not ask customers for identification.
20. You do not note what kind of vehicle the prospect is driving.

21. Your office does not know the year, make, color, and license plate of your vehicle.
22. You have not installed any safety apps on your smart phone, so that you can immediately send for help, with a GPS telling the police where you are.
23. You collect private data from your clients, and file it in unlocked files in the office.
24. You will set an appointment, and give out a key or a code to someone who states they are another agent, but you do not confirm this.
25. You do not go through a house after an Open House to make certain everyone has left.
26. You do not advise your sellers to remove from visible and accessible locations: private financial data, small valuable items, including jewelry, prescription drugs, pictures of family members, including children.
27. Your online social media includes personal information, and is visible to anyone.
28. You do not have a separate online account, such as a Facebook Business page, for your business.
29. You allow customers and clients to meet you at your own home.
30. You wear clothing that would make running away difficult (high heels, tight skirts, etc.)

Probably every agent reading this is guilty of at least some of these things—including the author, who as a long time real estate agent, can remember when most agents did everything on this list, and didn't give it a second thought. But the world has changed, and we need to change with it to protect ourselves, our fellow agents and brokers, our clients and our customers.

Dangerous Stranger: Let's start with the assumption that unless or until they prove otherwise, you should consider all strangers to be dangerous. Let's also examine other industries in terms of how they identify clients and customers. Have you checked into a hotel lately? What about having a medical test done? What about renting a car, or boarding a plane? In all of those cases, you were probably asked to produce photo ID. Real estate is behind the times. Those other industries: hospitality, health care, transportation all want to know who they are doing business with and that you are really who you say you are. For a legitimate reason and a real person, this is not a burden. For someone trying to hide who they are, and to avoid being identified, it is a problem. Put another way: a person genuinely interested in buying or selling a house will not avoid being seen by others in your office; will not balk at producing photo ID, and will understand your concern about meeting them alone for the first time. So, we need as real estate agents to:

- Stop meeting strangers at vacant houses, or even an occupied home, if we don't know them
- Stop assuming people are telling us the truth about who they are, and what they want us to do
- Stop running Open Houses alone
- Start requiring every consumer to provide positive, photo ID
- Start "googling" our prospects

- Start introducing all prospects to others in our office
- Make certain we know the make, model, color, and possibly license plate of the vehicle the client drives
- Stop driving clients in our cars (with some possible exceptions)

If you are a broker taking this course, make life easier for your agents by making these things policy for your company. One of the best gifts you can give your agents is limited authority for sticky situations. Limited authority allows the agent to say: “It is company policy, and I’m really not allowed to...” If you are an agent, take this to your broker and suggest the following:

- An office meeting on safe practices
- A possible self-defense class for agents
- Written policies regarding customer identification and a requirement to come into the office for an initial visit
- Documentation forms used for every client, every time

Talking to Your Customers: Like anything else you are not used to doing routinely, you will have to retrain yourself to always stop and do this. The National Association of REALTORS® has made a YouTube video, designed for consumers, which explains to consumers why real estate agents are taking the precautions they are now taking. They have made this available through You Tube, and have not required a membership login to access it. Here’s the link:

<https://www.youtube.com/embed/MHi4yNfv9Vc>

This should be shared with prospective clients, as long as the rationale for why you are doing what you are doing. Sample statements to a consumer would be:

“Because we have never met, our office policy is that we meet first at the office, and I will be asking you for photo ID. At the same time, I will show you my license, and my photo ID, if you like. We have a short questionnaire we ask new customers to fill out. This is for safety reasons.”

If you must meet a prospect at a location other than your office, it should be a public place, during daylight hours, and when people are likely to be there. Coffee shops are an obvious choice. If you work in a rural market (as I do) you may find yourself meeting prospects at general stores, gas stations, and the like. Because many rural markets still lack cell phone service in all areas, agents working in rural areas must be particularly careful. Sometimes, in these situations, you are meeting the prospect at a public place near the property, because your office is quite a distance in the other direction. Many rural real estate agents have this kind of market. If this is the case, meet them in a public place, and take someone with you. Keep in mind that the person with you does not need to be a real estate agent. License laws in all states require a license if you are going to interact with the consumer about real estate. You can take a friend, spouse, or anyone else along to simply provide safety in numbers.

Safety at Open Houses: An open house can be a great sales tool, but it also exposes you to numerous unfamiliar people for the first time. Stay safe by practicing these guidelines.

- If possible, always try to have at least one other person working with you at the open house.
- Check your cell phone's strength and signal prior to the open house. Have emergency numbers programmed on speed dial, and keep your phone with you at all times.
- Upon entering a house for the first time, check all rooms and determine several "escape" routes. Make sure all deadbolt locks are unlocked to facilitate a faster escape.
- Make sure that if you were to escape by the back door, you could escape from the backyard. Frequently, high fences surround yards that contain swimming pools or hot tubs.
- Place one of your business cards, with the date and time written on the back, in a kitchen cabinet. Note on it if you were the first to arrive or if clients were waiting.
- Have all open house visitors sign in. Ask for full name, address, phone number and e-mail.
- When showing the house, always walk behind the prospect. Direct them; don't lead them. Say, for example, "The kitchen is on your left," and gesture for them to go ahead of you.
- Avoid attics, basements, and getting trapped in small rooms.
- Communicate frequently with the office, your answering service, a friend or a relative that you will be calling in every hour on the hour. And if you don't call, they are to call you.
- Inform a neighbor that you will be showing the house and ask if he or she would keep an eye and ear open for anything out of the ordinary.
- Don't assume that everyone has left the premises at the end of an open house. Check all of the rooms and the backyard prior to locking the doors. Be prepared to defend yourself, if necessary.

If you are showing model homes, here are three tips that can help keep you safe:

- If possible, always try to have at least one other person working with you at the home.
- When a person comes through the office to view a model home, have them complete a guest register that includes their full name, address, phone number, e-mail, and vehicle information.
- Keep your cell phone and your car keys with you at all times. Keep your handbag locked in the trunk of your vehicle.
- When closing the model homes for the night, never assume that the home is vacant.
- Check the interior of the house prior to locking the doors, working from the top floor to the bottom, back of the house to the front, locking the doors behind you. Be familiar enough with each home to know the exits. Be aware of your surroundings. Be prepared to protect yourself.

Open Houses: Open houses are a fixture of real estate. For years, we've told the sellers to go away for a few hours while we throw open their doors to anyone and everyone who wants to come in. Truthful and savvy agents have told sellers that the likelihood of selling a house at an Open House is low; and that due to the nature of the event, the agent cannot screen out people who can't afford the house. So the first question is, do you still need to do open houses? We know it is often a great way to generate buyer prospects, and sometimes pick up listings. It is also a great way for a burglar to case a house, noting what is there, where it is, what kind of security system is in place (if any), how the house is laid out, and much more. It's also a great way for a thief to pick up small items, including prescription drugs. Finally, it is a great way for an agent to be set up to be assaulted, possibly raped, almost always robbed, and possibly murdered. One thing to consider is a virtual open house, using a video recorder and your voice to walk the customers through the house.

You may be resistant to giving up open houses, and you may have sellers who still want them. In that case, let's set some ground rules for open houses:

- Never be at an open house alone. Again, the other person or persons do not have to be licensed, but you want them there.
- Homes which are large, in a secluded setting, and/or which have lots of valuables in them should have more agents and helpers present.
- Owners should remove all small valuable items, lock up guns (not in a glass front case!) and remove all prescription drugs, especially pain killers.
- Certain areas of the house should be off limits during the open house. These would include unfinished basements and attics. Customers should be politely told that if they want to see those areas, to schedule an appointment to return to view them.
- Have a sign-in sheet, and make people sign in. Explain nicely that it is a reasonable request on the part of the home owner to want to know who was in their house. Consider asking for ID. If you do this, advertise that "prospects will be asked to produce ID and sign in". Assure prospects that if they ask, you will not contact them by phone or email.

Regular Showings: For a regular showing of a house, the prospect will likely expect to see everything. First of all, you should have followed previous steps and positively identified this prospect. Even if you have, it's still a great idea to bring another agent with you. Do not think that time of day or the neighborhood the house is in offers protection: agents have been robbed in broad daylight, in 'nice' neighborhoods. Mugging isn't new; the author knows an agent in York, PA, who showed a house in broad daylight in the late 1990's; the prospect slipped into the back seat of her car, held a knife to her throat and made her drive to an ATM to withdraw money. She was only able to withdraw \$200; he took the money and ran. As she recounts, he was caught, and because he made her drive her car, he was convicted of kidnapping as well as robbery, and ended up doing more than 20 years in jail—for \$200.

Let's review some safe showing tips:

- Have the prospect drive his or her own car and meet you there. If the prospects have young children, the obvious, and easy excuse, is that you don't have car seats for them. The exception to driving clients might be the relocating client who is unfamiliar with the area.
- Do not park where you can be parked in by other vehicles. If possible, park on the street, otherwise, park at the very end of the driveway, facing out.
- Have the client proceed in front of you into every room. This keeps you from being trapped in a room with an assailant.
- Arrive at the house early, if it is not your listing, and familiarize yourself with it, including exits.
- Keep the keys in your hand or pocket during the showing. If you should show a house that is a foreclosure, with a padlock on the front door, remove and hold the padlock itself—otherwise someone can slip it back on and lock you in the house.
- Do not carry your purse or briefcase into the house. Keep them locked in your car, preferably in the trunk (if your vehicle has a trunk).
- Always carry a fully charged cell phone in your pocket, and have apps on your phone that will call for help, and let others know, through GPS, exactly where you are. Here is a list of 10 safety apps, compiled by the Missouri Association of REALTORS®. Some of these are free; some you have to pay for. Safety Apps:
- Never give a combination to a lock box, or a key to a house, to any prospect. If the house is on a combo lockbox, try to arrive early enough to open it without the prospect seeing the combo.
- Make a point of saying you are expected at another appointment within a short time frame, and that your office (or someone) knows where you are. If you feel particularly uneasy, announce that your office requires you to "check in" periodically. Even if you get voice mail at the number you call, act as if you are talking to another person and be specific: "Yes, I'm here at 123 Main St with John Doe; we are just winding up and I'll see you shortly."
- Have a code to call your office, or someone else and request assistance. A standard ploy is: "I have to call and get some information for you." When you call the office, you say: "I need the information in the red file on my desk." The person answering the phone knows this is an alert and asks questions you can answer "yes" or "no", such as "Should we call the police?" or "Shall someone else come over?"
- Be careful about answering personal questions about the owners, even if you know the answers. Questions about where the sellers work, how many children they have, where they are during the showing should be diverted or not answered.
- Consider carrying pepper spray in your pocket, or wearing jewelry (a cuff bracelet or pendant) that contains an alert system. fashionably safe
- Do not use social media to advertise your location, especially when you will be there alone, or after dark.

- Use a map routing program to put in order the houses you are going to show, and the expected times you will arrive at each house. Email this to the prospect (“This is our itinerary for tomorrow, we are starting on Maple Ave and ending up on Sunset Boulevard”) and bcc yourself, a spouse or significant other, and your manager. Then everyone can immediately answer the question: “Where was he supposed to be?”

Safety Apps: Several safety apps are discussed above, but let’s mention a few that you should consider. PeopleSmart is an app that does a background check on prospects. This is \$19.95 a month, per the Missouri article. RealAlert, developed by a real estate professional, is only \$1.99 in the app store. From one screen you can dial 911, or press an alarm feature, speed dial emergency contacts, etc. bSafe sets an alarm for you to check in; it will create a “fake call” when you need it, and it will send a video of what is happening, and your current GPS location to your emergency contacts. This is free in the app store. BMonitored also uses an alarm; you enter the times of an appointment, and if you don’t check in, your emergency contacts and authorities are given your location. AgentsArmor, at \$49.95, is the priciest one we found, but is highly rated. It allows you to let your broker, emergency contacts, and police know you are on a showing. If you don’t check in on time, alerts go out. It also allows you to catch an image and take notes.

Special Properties: Many agents work primarily in residential real estate, showing occupied homes in neighborhoods. These homes, in these settings, offer a layer of protection, because criminals don’t want to be seen or heard. But, what about foreclosures or abandoned houses? Across the country, these homes have become places for squatters, and on some occasions, turned into meth labs. Whether the person in the house is a squatter, or running a meth lab, it is safe to say they don’t want you in there. Basic precautions include:

- Going only in daylight
- Never going alone
- Asking for police backup if you have a substantial fear that someone is in the house

The other recommendation, made by the late safety expert Andrew Wooten, is to first knock loudly on the front door and yell loudly: “Real estate agent! I’m coming inside in 15 minutes!” Then, go to the back door and repeat the process. Continue until the 15 minutes are up. People who have tried this technique report seeing people leave the house, running. Beware, once inside, of booby traps. Agents and appraisers have encountered missing steps, supports for steps sawn through (so that any weight on them would make them collapse), trip wires, and even nasty surprises like large snakes.

Listing Appointments: Listings are a staple in the real estate business, and agents have to view the property so that they can price it, describe it, measure it, photograph it, and put a sign and a lockbox on it. Some of the basic things you can and should do for listing appointments include:

- First, verify the name and phone number of the person calling you. If it is a land line, check a reverse directory.
- Pull up the ownership records, which are available online almost everywhere, and determine that the person you are meeting is the owner, or that they have told you in advance: “I’m the executor of my mother’s estate, and I need to meet you at her house.”
- Ask the seller why they called your company, and specifically you. “I’m so happy you thought of me to sell your property. May I ask if someone recommended me, or did you find out about me in another way?” If they respond with something like: “My friend George Smith said you are an excellent agent”, then you can call George Smith to get some advance information about the seller.
- Ask people in your office if they know the seller, the house, or the neighborhood.
- Google the person’s name to see what shows up, or use the PeopleSmart app.
- Consider looking at the state police website to see if the person is a known sexual predator.
- Take someone with you on the initial visit. “Two heads are better than one, and my colleague here is great at pricing, so I brought him along.”

Dress for Safety and Success: Real estate agents should dress professionally, and their attire should reflect their market. For example, a real estate agent selling second homes in Florida may be able to wear casual clothes, but a real estate agent working in Manhattan would be expected to be in a business suit. Whatever your market, your attire should allow you to be comfortable, and to move quickly if necessary. Very high heels and pencil skirts, which make long strides difficult, are not suggested for female agents. Pockets may change your sleek look, but they give you a place to hold keys, cell phone, pepper spray, and other things you want right at your hands. Sadly, many attackers, especially of female agents, have admitted that they picked their prey based upon photos the agents used in marketing, from business cards to signs. Your professional photo should be just that: professional. It should not be sexy, provocative, or old enough that the client thinks your son or daughter is also in the business, because they’ve also seen their photo! As hard as it is to believe, in this day and age, the author routinely passes a billboard in the York, Pennsylvania area where two female agents are clad in bikinis! Shoes should be ones you can walk quickly or run in; the one advantage to a spike heel is the ability to use it to step hard on an attacker’s instep.

Trust Your Gut: Many a person who has been attacked reported later that they had a “bad feeling” before the attack occurred. Real estate agents often report having a “bad feeling” about a person or house, which later turned out to be correct. Ask yourself if you have had a “gut feeling” that you didn’t act on, and you later heard yourself saying something like: “I don’t know why I took on that listing. I

knew it would be trouble from day one.” If your instincts say run, don’t argue with them—run. Don’t worry about being polite or hurting someone’s feelings—make up a reason, but trust your gut. Those instincts are as old as the human race. They are also grounded in experience, as reported in this safety article from NAR: [Trust Your Gut](#)

We’ve covered meeting with prospects, open houses, and showings. In the next module, we will talk more about office safety and other safe real estate practices. For now, complete the quiz below.

Module 2

Showings and Open Houses

Review Questions

1. In addition to obtaining a photo ID from a new prospect, what else might you want to know, and share with your colleagues?
 - a. How much the prospect is financially qualified to spend
 - b. The make, model, color, and license plate number of their vehicle
 - c. How many are in their family
 - d. How long they've been looking for a house
2. The second best place to meet a new prospect (after your office) is:
 - a. Their home
 - b. Your home
 - c. The house they want to see
 - d. A public place, such as a coffee shop
3. An "extra" that a broker can offer agents with respect to safety is:
 - a. Special files to hold customer forms for ID
 - b. A self-defense class
 - c. Private offices
 - d. All of the above
4. When showing a house, which of the following should be standard operating procedure?
 - a. Arrive early and determine all the exits
 - b. Park on the street, or near the end of the driveway, facing out
 - c. Allow the customer to go first into every room
 - d. All of the above
5. If you are meeting a seller at his house for the first time, what are some precautions you can take?
 - a. "Google" the person in advance to see what you can find out
 - b. Use public records to determine if he/she is in fact, the legal owner
 - c. Take a colleague with you
 - d. All of the above

6. When planning your wardrobe for a showing, which of the following features should a garment have?
 - a. It should be in my color wheel, so I look my best
 - b. It should be very stylish, so the client knows I'm successful
 - c. It should be comfortable and allow me to move freely
 - d. It should be "dress to impress"

7. A good way to explain your policy to customers about meeting them first at your office would be:
 - a. "Because we have never met, our office policy is that we meet first at the office, and I will be asking you for photo ID. At the same time, I will show you my license, and my photo ID, if you like. We have a short questionnaire we ask new customers to fill out. This is for safety reasons."
 - b. "Our broker has this insane idea that people are going to attack us, so I have to have you meet me at the office first. I know it is a pain, but could you please do it?"
 - c. "We have a policy of meeting anyone who sounds suspicious at the office first. I'm unfamiliar with both your accent and your last name, so I need you to meet me there."
 - d. "Because we have never met, our office policy is that we meet first at the office, where I can get photo ID, your credit score, blood type, and hold your first born child as a hostage until we return. Ok?"

8. A safety app that automatically calls your emergency contacts and sends them your GPS location is:
 - a. SafeShowing
 - b. BSafe
 - c. PeopleSmart
 - d. Faceifi

9. When setting up an appointment for a listing with a seller you don't know, one of the best questions is:
 - a. "How much commission did you expect to pay?"
 - b. "Will you agree to a six month listing?"
 - c. "Did someone recommend me and my services to you?"
 - d. "Are you calling me because I'm a multi-million-dollar producer?"

10. A prospect is coming from the opposite direction of your office, and wants to see a property you have listed which is halfway between his home and the property, and your office and the property. He doesn't want to drive the extra 30 miles to your office. A good place to meet him is:
 - a. Outside at the property, with a concealed weapon
 - b. At a coffee shop near the property
 - c. At his house, and then proceed to the listing
 - d. At the parking lot near a business which will be closed at the time of your showing
11. What are the specific challenges you might have in a foreclosed house, or an abandoned house?
 - a. It won't be worth enough to make taking the listing a plan
 - b. Squatters or others on the premises illegally
 - c. Dirty and cluttered
 - d. Security system in place
12. Which of the following is not true about Open Houses?
 - a. Small, valuable items should be removed by the sellers before the Open House
 - b. Prescription drugs, especially painkillers, should be removed by the sellers before the Open House
 - c. You should have another person with you at the Open House
 - d. All areas of the house are available for inspection
13. Which unscientific method should you still employ for safety?
 - a. Facial recognition software
 - b. DNA testing of your prospects
 - c. Fingerprint records
 - d. Gut feelings
14. Another agent from your office calls in and asks a pre-arranged question, such as: "Can you get the red file from my desk? I need some of the information in it." This keys you to:
 - a. Immediately leave the office and go to where they are
 - b. Keep them on the phone to protect them from the prospect
 - c. To ask them specific questions, such as "Should I call the police?"
 - d. Put them through to their own voice mail

15. Which of the following things can you do to alert a prospect that others know who you are with and what your itinerary is?
- Emailing the prospect a map with a list, in order, of the houses you are going to see tomorrow
 - Telling the prospect, as you leave the office, "I need to stop by the front desk and give them a list of the houses I'll be showing, and when I expect to be back."
 - Sending a confirmation email to the prospect, with a copy to your team
 - All of the above
16. Clothing for real estate agents should be:
- Flashy and expensive
 - Sexy and provocative
 - Shabby chic
 - Easy to move in, and preferably with pockets
17. Which of these parking spots is most preferable, when meeting a stranger at a house?
- Directly in front of the garage door
 - In the garage
 - On the street
 - Sideways in the driveway
18. Which of the following safety devices works on your smart phone?
- Pepper spray
 - MLS App
 - Realtor.com App
 - RealAlert
19. The video developed by the National Association of REALTORS® about REALTOR® safety that we referenced in the course is:
- Available only to REALTORS®, for agent training
 - Available to anyone, and used to educate consumers about safety in the real estate business
 - Designed for training in the office
 - Satirical

20. You are going to meet a prospect at a public place before going to a house. What information do you want to get from them over the phone, and share with your colleagues, or spouse or significant other?

- a. Which lender they have spoken to about financing
- b. The make, model, color, year, and license plate number of their vehicle
- c. What they look like, including height and weight
- d. Whether they've looked at homes with other agents

21. Squatters and potential meth labs have a high percentage of being found:

- a. In any vacant house
- b. In a vacant, foreclosed house
- c. In any house, even if occupied
- d. All of the above

22. Which of the following is the best procedure before entering a vacant foreclosure?

- a. Knock loudly on the front door and immediately go in
- b. Knock loudly on the back door and immediately go in
- c. Quietly let yourself in any door
- d. Knock loudly and announce "Real Estate agent coming in house in 10 minutes"—then circle the house, doing the same thing at every entrance

Module 3

Keeping the Office Safe

In the first two modules, we addressed real estate agent safety overall, and in the second module, specific practices for agents working with buyers and sellers; going to get listings, going on showings, etc. In this module, we will discuss office safety policies and practices.

The Real Estate Office: Real estate offices should be secure against all kinds of dangers: fire, theft, cyber-attacks, and personal attacks. It goes without saying that the building should have strong doors which can be securely locked. Depending upon where your office is located, you may or may not have say over the exterior doors. If it is in your control, solid steel doors with deadlocks are recommended. They also provide some fireproofing; in any case, the office should have hard wired smoke detectors. Inside the office, other things should be locked up as well, to provide another barrier. Things that should be locked include: filing cabinets with personal information of clients, customers, owners, and staff; keys to properties; and any cash on hand. Most real estate agencies do not have a significant amount of cash on hand, unless they engage in property management and the tenants pay by cash. There should be areas of the office which are not accessible to the public, and this is where the locked files, keys, etc. might be kept. When laying out the real estate office, best practices will include a reception area with chairs for customers, with some kind of a barrier between the receptionist and the public.

Receptionists often sit at desks, but if they work on sensitive information, a high counter around the desk will keep someone from seeing what is on their desk. Ideally, there is a door behind the receptionist which would allow a quick retreat in the event that person is threatened. Many offices have a buzzer button under this person's desk, which will sound an alarm elsewhere in the building, which cannot necessarily be heard in the reception area, to alert others to immediately come out front. Alternatively, the office can have a coded message, which the receptionist, secretary or agent out front can say, using the intercom system. This might be: "Mr. Black is requested at the front desk"—or anything that works for you. If you have both front and rear doors, the best practice is that the rear door remains locked at all times, and that agents use their keys to access it. Anytime an agent or anyone else is in the office after hours, working alone, all doors should be locked securely. If the windows are at street level, there should be blinds or curtains so that if someone is in there alone at night working, they can draw the curtains and blinds, so they do not attract an attacker. Many offices lack windows in some of the rooms, so emergency lighting should be installed. This doesn't have to be extensive; just enough to allow whoever is in the office to safely get out of the office. You may want to have a security system installed in the office. In that case, you may want to have different codes for each person who uses the office. Just as an electronic lockbox records who was in a house and when, these codes will reveal who was in the office and when—so if a door is left unlocked, it is pretty easy to figure out who did it.

Who Uses the Office? In addition to any staff, agents and brokers, you may have others who access your office. They would include maintenance people, cleaners, and even mortgage brokers, title companies and others who hold closings in your office. Again, have a distinct area which is public. This will include the reception area/ waiting room, the conference room, and the rest rooms. The layout should not require that you take everyone through private parts of the office to get to these places. The broker's private office door should have a lock, and depending upon circumstances, may not be available to maintenance or cleaners unless someone else is present. If the agents have individual offices, they should also have locks, although the broker will need a key for each agent's office, as well as for any locked filing cabinets the agents have. Even in 'all-broker' states, the broker in charge remains responsible for everything in the files; if there is a security breach and a client's personal information is compromised, the broker will be held responsible. If the practice is for your agents to bring clients into their private offices, they need to take care that all of the confidential information about other clients is not visible, but tucked away. Your purse and any expensive looking jewelry and small items should be tucked away. Some agents may wish to rethink having a plethora of family photos showing children and grandchildren; some of the 'dangerous strangers' out there include sexual predators. Anyone working in your office should be vetted. In most cases, the broker is hiring cleaners and repairmen, but caution needs to be exercised.

When People Leave The Company: Every broker and company needs a policy regarding what will happen when staff or agents leave the company. Some partings are very amicable; someone retires, for example, and moves on with everyone's good wishes. Other partings are not amicable, and you may want to rekey the locks. An alternative to regular locks can be high security locks, which are advertised as being duplicated only if someone has the codes, which are given only to the owner. One such system can be read about here: <https://www.quora.com/Locks/Where-can-I-go-to-get-a-copy-made-of-a-Medeco-key>

Another consideration is a keyless entry key pad, which has a code which can be changed. These keypads can also have several codes assigned to several different people. In this way, it works much like an electronic lockbox, in that the system will record which user accessed the door and when. You can read about these here: <http://www.alarmlock.com/keyless-entry-door-locks-nov.html>

The obvious benefit is that when someone leaves the company, their code is deactivated, and they can no longer gain entry. The best of both worlds would be secure keys on an outer door, and a keypad on an inner door. In addition to getting back all keys, and changing any key pad combinations, the broker needs to immediately verify that all of the files, with all of the information in them, are in the company's possession. Today, when every smart phone has a camera, you honestly don't know, as a broker, if the agent copied confidential information and took it with them. However, you do want a written confidentiality agreement, which should be prepared by an attorney and indemnifies the broker in the event that the agent releases confidential information. Indemnification won't keep someone from suing you; but having a written confidentiality agreement is the broker's proof that they took reasonable steps to protect the client's privacy.

Working in the Office: Much of the time when agents are in the office, it is open and many other people are in the office working, which provides a layer of safety. Criminals generally don't like witnesses. However, the nature of real estate is that we work early and late; come into the office on weekends and holidays, and at odd times. Let's first discuss standard procedure during normal business hours.

Schedule: The first thing to consider is a schedule in the office. In some companies, agents sign up for floor time, and are scheduled to be there for certain hours to take cold calls. Many agents work remotely from their homes. They pull up listings from MLS, email, text, or talk to buyers and sellers, and go on appointments. The Internet has really changed how much agents need to be in an office, but it doesn't make being safe any less important. Someone needs to know where you will be, and when you expect to be back. And, the more people who know this, the better. In the previous module, we talked about emailing a schedule of showings to your buyer, and copying your office manager and significant other. If you are an agent who routinely comes into the office to work, first of all, let others know if you won't be in, and how to reach you. When you leave for appointments, always let the office know where you are headed, how many places you are going, who you are going to be with, and when you expect to return. If you are showing houses at the end of the day, and plan to go home afterward, arrange to check in with someone, even if it just by text message. This is useful because it points people in the right direction of where to look for you. If you encounter a delay or difficulty, always let your office know; for example: "I have a flat tire; I've called AAA and they are on their way; I've also cancelled the remainder of the showings for today."

If you are meeting a prospective client at the office, make a point of introducing him to others in the office. The more people who see this person's face, the less likely he is to think he can get away with something. If you plan on meeting people at times when the office is not open, first of all, tell others. Ask if anyone has something that they could do at that time so that you aren't there alone. If you are alone, don't broadcast this, either through social media, or by telling the clients. In fact, there's nothing wrong with the "white lie" employed when leaving a vacant office with a prospect: "I'll meet you back here in the reception area; I just have to tell my broker/agent/friend that I'm leaving." Then, act as if you are talking to another person in the rear of the office. If you are the broker in the office, and your agents, even without floor time, have a routine that they usually keep, and someone doesn't show up, don't delay—find out right away where they are. Time is never on the side of a person being attacked or kidnapped.

After Hours: If you are going to be in the office after hours, and you don't know the prospect, make certain someone is with you. Again, the person need not be a licensee. You can simply say: "This is my friend/spouse/colleague; we're going out for lunch/dinner after our appointment." Do not broadcast that you are in the office alone, using social media. Keep the doors locked, and only open them when you know it is your client on the other side of the door. Ask the prospect to call you when they get to the parking lot, so that you can open the door for them. Your car should be parked in a way that would make it difficult to block it in, preferably pointed out, and securely locked. When you leave any place after hours, get in the car and go. Safety experts observe that many people, especially women, will stop and check their phone for messages, check their makeup, etc. Don't do this in a lonely parking lot—drive to another destination. A recent scam involves crooks placing five dollar bills under wiper blades. When

the driver gets out, getting the money, the attacker grabs the car, or worse, the person and the car. If you think you are being followed, do not drive home. The last thing you want is for an attacker to know where you live. Instead, drive to the nearest police station, fire station, or hospital emergency room. Again, crooks hate exposure. They don't want to be seen. And, speaking of your vehicle—keep it maintained, with at least a half of tank of gas at all times. Don't ignore warning lights, and make certain your tires are properly inflated, and have a decent tread left on them. Have an emergency kit in your car, which should include: a blanket, granola bars or other high energy food, bottled water, emergency reflective triangle, car charger for your cell phone. If you live in an area which gets snow, include a small shovel and a container of kitty litter, which will give you traction on ice.

Files, Money, Keys, Personal Information: Although those of in real estate often think of the houses we sell as being where valuables are kept, we have valuable things in our offices as well. We have files, and our files contain all kinds of personal information about our clients. The first rule is to ask yourself before you collect, write down, and keep personal information whether or not is absolutely necessary that you have it. For example, one of the standard questions the title company or attorney asks before closing is for a copy of the driver's license and social security number for each seller. Before you collect this, ask yourself if you really need it. You might want to take a copy of the driver's license, but you can have the seller contact the title company directly to give them their social security number. You may sometimes get a copy of all or part of an income tax return from a client. This is especially true if you are selling a business or an income-producing property. As soon as you get it, make a photo copy. Then, with a heavy black marker, mark out the social security number, and if necessary, the home address. Then make a copy of this (so no numbers can be seen by holding the paper up to the light). Destroy the first copy, and return the original to the owner, explaining what you did. A shredder should be standard equipment in your office, and used to shred any sensitive documents that you do not need to keep in your file.

If part of your business does require you to collect social security numbers—for example, you do property management, and you run a credit check on everyone—then after you have the report, redact (black out) the social security numbers. Files which contain sensitive information should be in a locking file cabinet. If you are the broker, have a policy that agents cannot copy and carry with them copies of sensitive personal information. There are things agents want to copy and take with them which are legitimate items, such as MLS data sheets, copy of courthouse records, copies of maps, copies of deeds. But have a policy that says, for example, that the original survey map cannot be taken out of the office without permission. Money is something many agents do not handle, but they do handle checks. And, as we discussed in Module 1, wire transfers have been abused. The ground rules on checks include photo copying each check, and the brokerage should obviously comply with state law regarding when and where that escrow deposit should be made. The scenario we discussed in Module 1 was when agents email accounts were hacked and buyers were notified to wire the balance of the money for a house to an account number—which turned out to be a scam. At the time you take the initial deposit, review with the client your procedures. Since it is very rare for a wire transfer to come to the broker, rather than the Title Company or attorney, instruct the buyer to never wire transfer money without first calling and speaking directly to the agent; also stress that you will personally call them before making such a request.

Another scam some agents have fallen for is a “cashier’s check” for an amount greater than the purchase price. The consumer asks the brokerage to refund the overage to them directly. The “cashier’s check” is bonus; but by the time the broker and agent discover their check is bad, the good check they gave the ‘consumer’ (who is really a crook) has been cashed and the consumer is long gone. The safest policy for a broker is to require that all deposit money be wire transfers directly to the title company.

Keys are another area of risk for us. First of all, even if you are going to use a lock box on the property, you need a set of back up keys in the office, in case those keys are lost. Keys should be checked out with a time and date, and signature of the person taking the key, and then signed back in the same way. Never give a key to anyone without the owner’s consent. You will typically get consent at the listing to give the keys out to other agents, but confirm when others are going into the house, such as home inspectors. The next thing to find out is whether or not the sellers have a security system on the house, and what they want done about that. Giving out the code to the security system to every agent who calls is not the safest route. Some homeowners will disarm the system, and leave just before the showing, and return when they think the showing will be over. Of course, the agent must still use keys to enter the house, and should lock it when they leave.

One of the things to ask the sellers is if they can set a temporary code for use by agents only, which can be disabled when no showing is scheduled. If you keep keys at your office, they should be in a locked key box. You should ask for ID when anyone wants to sign out a key, if you do not know the person. Lockboxes generally come in either a high-tech or low tech model. The high tech ones require a credit card type key card, which is used with a PIN number to access the box. Many of these will also allow an agent to use an app on their smartphone to access the lock box. Because of this, a stolen smartphone would be dangerous in the hands of a crook; some smartphones can now be set up with fingerprint scanning technology. This would keep anyone else from opening and using your smartphone.

In the case of Beverly Carter, the real estate agent who was murdered in Arkansas in 2014, her captors sent text messages to her husband using her smart phone. The messages really didn’t delay her family’s efforts to find her; they were out of character for her (“I’m going for drinks with friends” said one text; she did not drink), so rather than assuaging any fears her family had, they enhanced them. If you don’t have a way to secure your phone, and the app to access lockboxes is on it, you have handed the keys to every house with a lockbox to a crook. Low-tech lockboxes are generally combination locks, with either 4 digits or 4 letters. Many agents and companies use the same combination all the time, which means that a buyer who observed an agent entering “HOME” for the combo on a 4 letter lock box could safely assume that might be the code for every listing the company has. The other problem, sadly, with coded lock boxes is there are many reports of agents giving out the code to buyers, usually with the lame excuse that they “were running late” or “out of time”. This violates your agency agreement with the seller, and is completely unethical. If you suspect an agent you work with might give out the code, you might want to instead say: “I’ll meet you there and let you in.” This is an inconvenience to you, but as the listing agent, you are responsible. An unlicensed person, in most states, is also able to simply unlock a door, and relock it when the showing is over, so if you have an assistant, this is something to think about having them do for you. Obviously, the high tech lock boxes provide more security, but agents have been known (sadly) to give their key card and pin number to buyers. However, with the high tech lock boxes, there is no denying who was in there when, and if something goes missing after the last showing, that agent is on the hook.

Your Personal Information: We've been concentrating on clients' personal information, but your broker (or you, if you are the broker) needs personal information on all agents and staff. This includes: copies of each person's driver's license, as well as the make, model, color, and license plate number of the vehicle(s) you drive. If you drive more than one vehicle, make certain when you leave the office, they know what vehicle you are in: "I'm showing that cabin in the mountains, so I'm taking the Jeep." You should also have a good physical description of everyone who works there; take pictures, and take them often. Agents should have their marketing photos taken annually; keep a copy. The first thing police will ask for is a description of the person and their vehicle. The broker and others in the office also need a name and contact number for emergencies.

Module 3

Keeping the Office Safe

Review Questions

1. When working alone in the office at “off hours”, an agent should:
 - a. Lock the back door, but keep the front door open for customers
 - b. Leave both doors unlocked, in case another agent stops by
 - c. Lock both doors, and ask the prospect to call from the parking lot
 - d. Leave the doors unlocked, but have pepper spray handy

2. A standard piece of office equipment for security is:
 - a. A handgun in the receptionist’s top drawer
 - b. A good shredder
 - c. Mace
 - d. Pepper spray

3. Which of the following items or areas in a real estate office should be able to be locked?
 - a. Filing cabinets
 - b. Broker’s office
 - c. Key box with spare keys
 - d. All of the above

4. Which of the following represents risky management practices?
 - a. The broker does a background check on everyone who is hired
 - b. The broker has keys for the office which require a code to be given to the locksmith to duplicate them
 - c. The broker has a key pad entry, where each agent has an individual code, so the broker can know who was in the office, and when
 - d. The broker hires a cleaning service, with no background check on the business or the employees

5. Which of the following represents the safest policy for a broker regarding deposits from buyers to complete a transaction?
 - a. The buyer brings a personal check to closing
 - b. The buyer sends a cashier’s check to the broker
 - c. The buyer wire transfers the money to the Title Company or Attorney
 - d. The buyer brings cash to the closing

6. The sellers have a security system on their house, which they generally arm. They give you the code to disarm the system. What should you do with this information?
 - a. Put it on the MLS spec sheet
 - b. Ask the sellers if they want this information given out
 - c. Put the code inside the lockbox with the keys
 - d. Advise the sellers to leave the house disarmed and unlocked for all showings.

7. If you plan on working alone in the office after hours, which of the following should you do?
 - a. Lock all the doors
 - b. If the windows are visible from the street, close blinds or curtains
 - c. Let someone know where you are, who you are meeting, and when you should be done
 - d. All of the above

8. You have been working alone at the office at night, and while driving home, observe that it appears that someone is following you. You should:
 - a. Call 9-1-1 from your car
 - b. Pull over and let them pass you
 - c. Drive home
 - d. Drive to a police station, fire house or hospital

9. Which of the following should you do if clients are meeting you in your private office at the real estate company?
 - a. Remove from view any other client's files and personal information
 - b. Hide your purse and any expensive looking jewelry
 - c. Consider putting away pictures of young children
 - d. All of the above

10. Who of the following individuals should know where you are going and when you expect to be back?
 - a. The office manager, secretary or receptionist
 - b. Your spouse or significant other
 - c. Your team mates at the office
 - d. All of the above

11. Which of the following is information the broker should have about every agent who works in the office?
 - a. Their height and weight
 - b. Their political party affiliation
 - c. Their religious affiliation
 - d. A description of their vehicle, including make, model, color, and license plate

12. Which of the following provides the best security for a showing of your listing by another agent?
- a. High tech lock box which requires a card and PIN to enter
 - b. Combo lockbox
 - c. Unlocked back door
 - d. All of the above

Module 4

“There’s an app for that...”

We have talked about your interaction with clients and customers, and we’ve talked about the office. We’ve talked, to some degree, about your vehicle. We’ve touched on some gadgets, but not all, and we have more to talk about with the cyber world.

Gadgets: Things every agent needs include a powerful flashlight, by which we mean one larger than what is on your phone, and one that could also be used to knock someone in the head, if you had to, or to break a window to get out of a place where you were locked in. It goes without saying that the batteries have to be fresh at all times. Never go into a space without knowing what might be in it—more than one agent has unwittingly stepped into standing water in a basement! Another commonly carried item is pepper spray or mace. These items have the same basic chemical composition, and work the same way. They have oleoresin capsicum (OC) in them, which is found in hot peppers. They will temporarily disable an attacker, if used correctly. The goal is to disable and run. If someone wants money or valuables, give them up—but throw them, and run in the opposite direction. If the person was really after your wallet or purse, they will stop to pick it up. You can read more about pepper spray and mace here: <http://www.selfdefenseninja.com/mace-vs-pepper-spray-whats-difference-two/>

The article makes the point that different states have different laws regarding these products, so be certain to research the laws in your state. The next gadgets to talk about are guns and knives. First of all, let us be perfectly clear that we are not advocating that any agent carry a weapon. However, the author has collected data from agents, appraisers, and home inspectors, who work in states where they can obtain a concealed carry permit, and they do carry a gun. Understand that to legally have a gun, you must go through a background check and receive a permit. From there, concealed carry laws vary considerably, with some states only granting licenses to residents; and some states granting permits and licenses to both residents and non-residents. And, your permit to carry a gun in your state may not be recognized in a neighboring state. You can research this here:

http://www.usacarry.com/concealed_carry_permit_information.html

Many real estate agents work in parts of the country where guns are fairly ubiquitous. I live in the mountains of north central Pennsylvania, and for one period of time I counted the guns I saw in houses I was showing, listing, or appraising; they far outnumbered the people. And, full disclosure, I do not carry, but my spouse does. If you make this decision, first of all, check the laws in your area, because you absolutely don’t want to break the law. Second, make certain that you take training in how to handle the weapon safely. A gun shop in my area has started classes for women only, and he is sold out within days of announcing each class. According to a NAR survey done in 2015, 12% of REALTORS® report that they carry a gun. <http://realtormag.realtor.org/well-being/safety/article/2015/03/are-you-really-safer-gun>

There are obvious risks with carrying a gun, the greatest of which is that the assailant will get the weapon away from you and kill you. Other things agents are using include stun guns and Tasers. The difference, as explained in this article, is that a Taser can be used at a greater distance, whereas a stun gun requires you to be very close to the attacker

Of course, anything you can use on an attacker can be turned around and used on you. The bottom line is that if you are carrying any weapon, you have to know how to use it, and it has to be readily accessible to you.

Smart Phones and Computers: Both smart phones and computers of any sort are devices that real estate agents cannot imagine living without. But, all of these devices connect to the Internet, and any time we connect to the Internet, we are at risk. We can get a virus in our computer in a lot of ways.

First of all, what are viruses? When we use this term, we usually mean programs that modify how a computer works. Some of them can destroy the computer's hard drive. Word documents are a common host program for viruses. When the recipient opens the document, they open the virus. One of the most famous computer viruses, named "Melissa" was spread through Word documents; once the hapless user opened it, it went to the computer's address book and sent itself out to everyone in the person's address book. There are also computer worms. They do not require a host, but come through networks. Because they come through networks, every brokerage should insist that all agents bringing in a device to use on the network prove that they have a security system installed on it. There are also Trojan horses, which are programs that claim to do one thing, but do something else entirely, usually accessing the computer to gain private information. As quickly as one computer virus is found and a patch developed for it, another one is invented. So, even if you have an anti-virus program, you can still get a virus. It is important to have an anti-virus program which automatically installs updates constantly. Having a firewall and virus protection is an absolute must. At one time, Mac computers were viewed as less vulnerable to viruses; but as the percentage of Mac users went up, the crooks followed the trend and developed viruses which can attack Macs, as well.

Self-Defense: You don't have to get a black belt in karate to know how to defend yourself. Self-defense classes for real estate agents, especially women, are gaining in popularity as this issue has become more intense. Men should not think they can't learn from a self-defense class; most of the techniques taught can be used by either gender. More of them are aimed at women because women tend to be smaller than men, but any person, of any size, can be attacked. If you have not yet taken a self-defense class, look around your area and find one. If you are a member of a real estate agent group, or a large company or franchise, ask if the organization would put on a class. The goal of all self-defense, whether it involves pepper spray, a weapon, or self-defense techniques, is to get away safely. Do not "stand your ground" and fight—get out as quickly as you can and get to safety.

The Cyber World: The Internet is a marvelous thing for real estate. It allows us to post listings in a variety of places, connect with buyers and sellers all over the world, and use social media to promote ourselves and our business. It also makes us very vulnerable to dangerous strangers. Let's talk about some of the common things agents use, with respect to technology, and how to keep them safe.

MLS and Internet Postings of Listings: Once upon a time (in my lifetime, actually) real estate companies did not use the Internet and computers, because they did not exist. Buyers called real estate offices on landline phones, or came in to the office, where the agent got a key and showed the house. Today,

when you list a house, you probably almost immediately expose it on the Internet in a variety of places, from a local MLS to nationwide sites.

So the first consideration and this is a discussion you must have with the seller, is how much information will be shared. The conundrum is this: pictures sell houses. In poll after poll conducted with buyers, the top thing they want is pictures, virtual tours, and as much information about the property as possible. But, by doing so, you are putting private information out on the Internet. And even if you take it down later, that doesn't mean someone hasn't scraped that information and put it elsewhere. If a house is chock full of valuables, the owners should remove them and pack them away before you take pictures. They should also be mindful of family pictures, especially those of children. Some agents use floor plans in their marketing, but make certain that the sellers approve this idea—especially if the master bedroom is far away from the children's rooms. The next thing to watch is your write up of the listing in MLS. Do not advertise a property as vacant; this is an invitation to a crook. Obviously, if the house is vacant, after an agent shows it, they will realize it is vacant, as will their buyers. For houses which are vacant, recommend that the sellers keep window treatments up and lamps on timers in various rooms. Also, the lawn should be mowed; the snow shoveled, and any flyers, newspapers, etc., left on the property should be removed. It goes without saying that in public comments you would never put information like: "Combo lockbox—combo is 1234". Even if your MLS allows "private comments", do not count on other agents to be as careful as you are—your comments should include the requirement to call for the code.

Facebook: Facebook has become a very popular place for agents to connect with friends, past clients and customers, and reach out to new customers and clients. But, be careful of what you post. Some Facebook rules: Facebook does not want "commerce" done on a personal page, and if they see too much of it, they can take your page down. Facebook wants you to have a "fan page" for your business, which people "like" but do not "friend". Here's a link to a Facebook Fan Page for a real estate company: <https://www.facebook.com/Jackson-Real-Estate-230227940368764/>

Most MLS systems, and other entities you use to advertise, will allow you to share your listing on Facebook with just a click. Remember to save it to your fan page. Do not post pictures of buyers, sellers, or houses with addresses showing, or anything else that your client could consider confidential without permission! If your clients are willing to give you permission, then a picture of "Adam and Eve are here in front of their new house" may be appropriate, but always ask. Watch any comments you make in social media; you never know who might pick them up and send them along. This includes comments about the "awful house" you saw today, or the "ridiculous buyer" or the "jerk of a seller". When in doubt, don't. Remind your buyers to do the same—I have seen way too many posts where buyers are telling the world that although they made a low offer, they love this house and will do anything to get it! People think that if they take a post down it is gone; not true! First of all, while that post was up, someone could have shared it. Or, someone took a screen shot of it and saved it. On most computers, there is a "PrtScn" button, which will take a screen shot of what is on the screen. If you don't want it to come back and haunt you, don't post it.

Checking in on Facebook is a popular app. It can be used to let people know where you are, and some agents will use it to connect with others at a large gathering, such as a real estate convention. However, anytime you "check in" to a place, you are letting whoever you allow to see your Facebook feed know where you are—and it usually isn't your office or your home. On top of this, I often see agents not only

checking in, but adding information that could hurt them. “I’m all alone at 123 Rural Road, for this Open House. Here I am in the middle of nowhere, and no buyers!” or “We’re going off the grid! Down the Colorado River on a rafting trip for the next two weeks” “I’m all alone in the office, at 10:30 at night, working on this contract!” Or, you post a picture, and you haven’t adjusted your smart phone, so it can be tracked as to exactly where you were when you took the photo. Facebook strips out this technology, known as EXIF data. Without it being stripped out, it can tell where and when the photo was taken, and what kind of camera or smartphone was used to take it. There are many apps that allow people to “check in” including Foursquare, Yelp, and others. Before doing this, read this short article by computer expert Kim Komando:

<http://www.komando.com/tips/12469/4-ways-burglars-use-social-media-to-target-you/all>

Twitter: Agents use Twitter to send brief messages, imbedded links, and other information. Twitter can be a valuable tool, but it must be used responsibly.

<https://business.twitter.com/basics?lang=en&location=na>

Linked-In: Linked-in is considered by many to be a more mature social networking site, because it concentrates on the business side of life, as opposed to the personal side of life. And, it can be used effectively by real estate agents to market their business.

With all three of the social networks mentioned, Twitter, Facebook and Linked-In, you can exert some control over who sees your posts, who you accept as a friend, who you “link” with, and you can always control what you post. Let’s start with the idea that you may want to establish one set of social media contacts for your personal life, and another for your professional life. You can gently direct clients and customers to “like” your fan page, while reserving your personal page for friends. However, we all have friends who do business with us. This is where, on Facebook, controlling the privacy settings is really helpful. You can divide people into groups: “close friends”, “family”, “acquaintances”, etc. So, you have an adorable picture of your three-year-old in the bathtub? Share it with the family group only—no one else can see it—and make sure your family understand they are not to “share” this with anyone else. If you think they won’t comply, take them off the list. There are so many reasons this works well; for example, if you are working on your high school class reunion, you might send a message out that is of interest to your class, and people from your high school, but of no interest to your real estate contacts. If you find a great article about real estate, you might want to share that with your real estate contacts, but not with your Great-Aunt Edna. If you have doubts about any post, don’t do it. And, if you are in a situation where your friends think it is appropriate to take your car keys from you, they should probably take your smart phone away before you post that picture of 5 empty margarita glasses! Bottom line: understand social media is not private, and do not treat it as if it is. Finally, when you are walking, or in a house, don’t be engaged with your smart phone. Be aware of your surroundings and know where you are, and keep your eyes open for others around you. A distracted person is even easier to attack.

Getting Hacked: All social media sites are vulnerable to hacking, where someone takes your picture and information and sets up a profile, pretending to be you. In one case, I got a “friend” request from someone who had died two years ago! I remembered that she had passed away, and contacted another mutual friend, who had also received the hacked request.

Passwords and PIN numbers: Virtually everything you do online requires a password, from MLS access to your Linked-In Account. The first mistake people make with passwords is making them too easy, picking something like a maiden name, their dog’s name, etc. The second mistake people make is writing them down. It is shocking to see how many office computers have sticky notes around the edges of the screen with passwords written on them! Your passwords should be alpha-numeric, and ideally contain a character. They should not be easily guessed at. There are online programs to protect passwords and store them; but you might prefer to use a system where if you forget a password, you have to answer a series of questions, or they text the answer to your smart phone. Most MLS high tech lock boxes use PIN numbers, and of course, your ATM card uses a pin number. Again, this number should not be easy to figure out, such as your birthday, anniversary, or the year something significant happened in your life, such as a graduation. Understand that anytime you are not on a secure Internet connection, people may be able to see what you are doing on the Internet—so in other words, paying your bills online at Starbucks is not a plan.

Module 4

“There’s an app for that...”

Review Questions

1. Oleoresin capsicum is:
 - a. An ingredient in mace only
 - b. An ingredient in pepper spray only
 - c. An ingredient in both pepper spray and mace
 - d. None of the above

2. The distinction between a stun gun and a Taser is:
 - a. You need a license to carry a stun gun
 - b. Tasers can be used at a greater distance between you and the attacker
 - c. There is no difference
 - d. You need a license to carry a Taser

3. Which of the following pieces of information should not appear on a MLS data sheet?
 - a. School district where the house is located
 - b. Type of heating system in the house
 - c. Age of roof
 - d. Combination to the combo lock box

4. A background check is required for:
 - a. Purchasing pepper spray
 - b. Taking a self-defense class
 - c. Buying a Taser
 - d. Purchasing a firearm

5. An attacker grabs you and demands your money. Which is the best response?
 - a. Throw your wallet or purse as far away from you as you can, and run in the opposite direction
 - b. Carefully remove the money from your wallet or purse, and give it to him
 - c. Scream loudly
 - d. Try to reason with him that you have no money, you sell real estate for a living

6. The advantage of a large flashlight over the flashlight in your cell phone is:
 - a. It may be used as a weapon, or a way to break glass and escape
 - b. It makes your purse heavier, and harder for the crook to carry away
 - c. There is no advantage; it is just another thing to weigh you down
 - d. It shows you are serious about real estate

7. Which of the following is a myth?
 - a. Social media can be used to market real estate services
 - b. Social media can be used to connect with old and new friends
 - c. Social media is completely controlled by whoever makes the posts
 - d. Social media has no use in marketing

8. Which of the following would be the most appropriate post in social media for a real estate agent, to everyone who follows her?
 - a. "My buyers just LOVE the house on Oak Street I showed them—hope their offer gets accepted!"
 - b. "So glad that Michelle and Dan moved into their new house I just sold them at 123 Main St."
 - c. "What a bust this Open House is! No one is here! I'm dying of boredom!"
 - d. "I had a very busy and productive day—I really enjoy my job!"

9. Which of the following methods can you use to control privacy on social media sites such as Facebook?
 - a. Have a "Fan Page" for your business, and keep your business contact there
 - b. Separate your friends into groups, and share specific posts with specific groups
 - c. Both a and b
 - d. A only

10. EXIF data:
 - a. Is facial recognition software
 - b. Connects to the FBI list of "Most Wanted"
 - c. Records where a photo was taken, and what device took it
 - d. Records the keystrokes on a computer

11. Which of the following would be a strong password?
 - a. Rob1964
 - b. Janiemomof2
 - c. A\$b%TaY!^
 - d. Kittykat

12. One of the reasons that a broker would require that all devices that use the office Internet have virus protection is:
- All viruses use networks to infect other computers
 - Worms use networks to infect other computers
 - The “Melissa” virus used a worm
 - All viruses are worms
13. Which of the following statements is true?
- Virus protection will protect you from any and all computer viruses
 - All viruses attack the same programs in computers
 - Macs are not vulnerable to viruses
 - Public networks are not suitable for doing computer tasks such as online banking and bill paying
14. Which of the following could be used against you by an attacker?
- A gun
 - A knife
 - Pepper spray
 - All of the above
15. Being ‘hacked’ on a social media site, such as Facebook means:
- Someone has made an inappropriate comment on your page
 - Someone has posted a silly picture on your timeline
 - Someone has taken over your identity in this media, and is pretending to be you
 - Someone is reposting your content on their page
16. The risk of “checking in” to a location is:
- People might find you there
 - People will know you are there
 - People won’t like you if you go to the wrong places
 - This alerts everyone where you ARE NOT—home or the office!
17. Posting on Facebook about a successful real estate closing, including the buyer’s names:
- Is a great marketing tool you should use after every transaction
 - Is a great way to brag about how successful you are
 - Is bound to please the buyers
 - Should only be done with the client’s permission

Agent Safety

Course Summary

We've talked about a number of things in this course, but it all comes back to basic common sense. Don't meet strangers in vacant houses. Don't advertise that you are alone anyplace. Don't let your car run out of gas and strand you somewhere. Don't believe everything people tell you. In other words, proceed with caution.

Agent Safety

Final Exam Instructions

The Final Exam Review Questions you just completed are designed to prepare you for the online final exam.

Once you have completed the review questions, you will need to take the final exam online to receive credit for this course.

To access the final exam, go to: www.pdhrealestate.com

Then follow these step:

1. Select Missouri
2. Purchase your courses
3. Start your final exams

Before you begin the test, you will be asked to sign an affidavit attesting to the following:

1. You have spent the required time (3 hours) studying the course material
2. You will personally complete the final exam

We look forward to seeing you at: www.pdhrealestate.com

Agent Safety Final Exam

1. Overall, violent crime:
 - a. Remains an urban problem
 - b. Has spread to the immediate suburbs outside large cities
 - c. Is strictly a rural problem
 - d. Can be found in all kinds of neighborhoods, from urban to suburban to rural

2. Which of the following kinds of listings might present particular safety issues?
 - a. Upscale homes with security systems
 - b. Single family homes, in subdivisions with neighbors usually home
 - c. Condos in buildings with security
 - d. Foreclosures

3. Why would you arrive early at a listing you have not shown before?
 - a. To see if the sellers are still there, so you can ask them questions that their agent won't answer, like what their bottom line is
 - b. To preview the house, and determine all the exits, and any potentially dangerous places
 - c. Because you always have extra time in the real estate business
 - d. To complete a CMA on the house before the prospect gets there

4. What should always be in your hand or pocket when showing a house, or meeting with a listing for the first time?
 - a. Your gold Cross pen, so they can sign the contract
 - b. A fully charged cell phone, with safety apps installed
 - c. Pepper spray
 - d. A gun

5. Which of the following key sets up provides the highest level of safety for a real estate office?
 - a. Keys which cannot be duplicated without a code, and are for a dead bolt
 - b. A key pad lock in addition to a deadbolt lock, with each agent having an individual code
 - c. A only
 - d. a and b

6. One of the things a broker wants for each agent is:
 - a. A copy of their most recent photo
 - b. A description of their vehicle, make, model, year, and license plate number
 - c. An emergency contact name and number
 - d. All of the above

7. BSafe is a safety app which:
 - a. Automatically calls your emergency contacts and sends them your GPS location
 - b. Pre-screens consumers you do not know for background data
 - c. Is facial recognition software
 - d. Sounds an earsplitting alarm when pressed

8. You would ask a new prospect how they happened to hear about you because?
 - a. You want to know if your advertising is working
 - b. You want to hear them say awesome things about you
 - c. If someone recommended you, you can call that person and get information about the prospect
 - d. It's a question the broker makes you ask

9. The best way to approach asking prospects to come into the office, provide ID, and give information to you before looking at properties is:
 - a. Cautiously, and if they don't want to do it, skip it
 - b. In a matter of fact way, stressing that it is office policy for safety reasons
 - c. By joking that they might be a terrorist
 - d. All of the above

10. Something a broker can explore as an additional add on for security for agents is:
 - a. Group pricing on AK 47s
 - b. A self-defense class
 - c. Private bodyguards for each agent
 - d. All of the above

11. *When* showing a house, which is the best practice?
 - a. Proceed first into all the rooms, ahead of the prospect
 - b. Allow the prospects to split up and go in all directions
 - c. Allow the customer to go first into every room
 - d. All of the above

12. A person calls you for a listing appointment. You set it up, and then do public records research. The person who called you is not the legal owner. You:
- Go to the appointment anyway; there's probably a reason
 - Take a colleague with you
 - Call the person back, and politely inquire as to their status, mentioning that the public records state another person is the owner of record
 - b and c
13. If you meet a prospect after hours at the office, and you are alone, what "white lie" might you employ?
- That you are carrying a weapon, and not afraid to use it
 - That you have a black belt in karate
 - The another person is working in another area of the office, and you make certain to say "goodbye" to them and tell them where you are going
 - All of the above.
14. Which of the following makes real estate agents an "easy target" for crooks?
- They often work alone, and out of the office
 - They are trained in self defense
 - They work nights and weekends
 - Both a and c
15. Which of the following Internet sites is known for falsely advertising a property for rent, collecting the money, and the consumer finds out that the property was never actually for rent?
- realtor.com
 - Zillow
 - craigslist
 - Point2Agent
16. In 2012, according to Inman, the murder rate for real estate agents was:
- Approximately one per month
 - Approximately one per week
 - Approximately 100 per year
 - Approximately 10 per month

17. Squatters and potential meth labs have a high percentage of being found:
- In any vacant house
 - In a vacant, foreclosed house
 - In any house, even if occupied
 - All of the above
18. Which of the following is the best procedure before entering a vacant foreclosure?
- Knock loudly on the front door and immediately go in
 - Knock loudly on the back door and immediately go in
 - Quietly let yourself in any door
 - Knock loudly and announce "Real Estate agent coming in house in 10 minutes"—then circle the house, doing the same thing at every entrance
19. Which areas of a house might you make unavailable during an open house?
- The bathrooms
 - The bedrooms
 - The lower level family room
 - Unfinished attics and basements
20. Which of these is **not** a good practice for an Open House?
- Have a register, and require attendees to sign in
 - Have a sign with balloons directing people to the Open House
 - Run the Open House with a "buddy"
 - Tell the owners they don't have to remove anything, you'll keep an eye on things for them
21. You are answering the phone at your office and an associate, out on a showing, calls and says: "Please get the red file from my desk; I have to get some information from it." You should:
- Tell her you are busy, and put her on hold
 - Consider this may be a signal, and ask if she is in trouble, and needs help
 - Put the call through to the broker, who is on another line
 - Go and look for the file

22. Which of these methods, although not scientific, is something most people pay attention to?

- a. Physical attraction of the prospect
- b. A “gut” feeling
- c. The astrological sign of the prospect
- d. Numerology

23. What should your vehicle have in it before you head out on an appointment?

- a. Half a tank of gas (at least)
- b. Phone charger
- c. Snacks and bottled water
- d. All of the above

24. Which of the following things should a broker have on record for every agent and employee?

- a. A recent photograph
- b. Make, model, year, color, and license plate of their vehicle
- c. Emergency contact name and number
- d. All of the above

25. Most of real estate safety is:

- a. Very difficult to understand
- b. Common sense
- c. Arcane
- d. Pointless

26. The sellers’ house has a security system, with a code needed to arm and disarm the system. Which of the following is the best practice?

- a. Only giving the code out to other real estate agents in your office
- b. Only giving the code out to any real estate agent
- c. Asking the sellers if they want the code given out to *anyone*
- d. Putting the code in the “private” remarks on the MLS sheet

27. You are meeting a new client at your office. Which of the following is the *best* scenario?
- The client comes in during regular business hours; meets others in the office, and you interview him in your private office
 - The client comes in during regular business hours; meets others in the office, and you interview him in the company conference room
 - The client comes in after hours, and you interview him in the waiting area
 - The client comes in after hours, and you interview him in your private office
28. One of the issues with checking your smart phone constantly is:
- It is rude
 - It will distract you from things around you, including an attacker
 - It means you have no real life
 - It means you are insecure
29. To keep your personal life and business life separate, when a client sends you a “friend” request on Facebook, you:
- Ignore them
 - Ask them to become a “fan” of your Facebook Real Estate Page
 - Friend them, but then block them
 - All of the above
30. Passwords should be:
- The same for every site
 - Ones that contain something you will always remember, like your birthday
 - Incredibly long and complicated
 - Alpha-numeric, with characters