

Play It Safe

Consider your surroundings before your next open house, listing, or Tweet

BY ELYSE UMLAUF-GARNEAU

Find Out More:

REALTOR® Safety Video

Visit the car.org home page and <http://videos.car.org/mediavault.html?menuID=1&flvid=7>. Here, you will find a safety video illustrating ways to avoid REALTOR®-related risks.

► **Safety 101:** The NATIONAL ASSOCIATION OF REALTORS® offers extensive resources on safety. See www.realtor.org/about_nar/safety?wt.mc_id=rd0046

► **Safecheckin.com:** An online personal safety site where you plug in appointment information and expected return time. If you don't check back with the site and indicate your safe return, it follows up with emergency contacts and, if necessary, law enforcement.

Newspaper suspended. Check.
Mail pickup arranged. Check
Lights on timers. Check
Doors locked. Check.
They're the old-school ways to make your home a tough target to burglars when you're out of town.

Tripit: Heading to Washington for four days.

E-mail autoresponder: I'll be out of the office from 9/4-9/17. Call my cell if it's urgent.

Twitter: ORD to LGA. Five days work/fun at the Hilton.

Facebook: Awesome convention. Social networking session was great today. Can't wait for XYZ Association's cocktail party on Wednesday.

But by posting trip details to social media sites, you just negated every basic safety precaution you took to secure your house and make it a tough target for burglars and other miscreants.

Moreover, you've also potentially placed your spouse, nanny, and kids at risk by sharing too much information.

Broadcast your return date, and a predator may greet you at your door.

Such are the new safety concerns affecting all businesspeople.

New Frontier of Danger

It used to be that real estate agents only needed to worry about the guy sitting in the passenger seat or strangers showing up at an open house, but technology has opened new frontiers of danger.

Each person's tolerance for risk is different, but here are some topics to consider when deciding what safety precautions to implement.

Oversharing: Marketing 101 tells you that to

be accessible you need to keep your name and business in the public realm. And some people seek agents with common interests, so you comply by getting personal. The result often is a business card, Web site, blog, and so forth, loaded with personal information and photos detailing interests, hobbies, trips, volunteer activities, children's photos, and home, work, and cell numbers.

Question: If you were walking on a Los Angeles street, would you hand over any of that information to a stranger, especially if that stranger gave you a creepy feeling? All sorts of people who would elicit that discomfort could be peering at your information online.

"The more information you put out, the more you increase the likelihood of being victimized," comments Alexis Moore. "So think twice before you click." Moore, a real estate practitioner with Town Center Realty Group, Inc., El Dorado Hills, also has expertise in cyberstalking, traditional stalking, identity theft, and privacy protection. She's the founder of Crime Victim Organization Network, president of Survivors In Action national crime victims' organization, and host of Taking Action Radio.

Stranger danger: You spend untold hours schooling your young children about not talking to strangers and explaining to teens the dangers of putting personal, identifying information online. But it's all for naught if you're blogging about your children, posting darling photos of them, and talking about their activities. Even if you don't post the name of your child's school or day camp, how difficult would it be to figure out that if your child is 8 and he lives in a certain town, he likely

Safety First



- ▶ Give the property a once-over to see if anything is unusual. Broken windows, doors ajar, open gates, or a lock or lockbox that has been tampered with all are warning signs that something is amiss and that danger lurks.
- ▶ Look inside for evidence of occupation. Food, sleeping bags, odors, and so forth can indicate that someone has been or still is there.
- ▶ Check closets to be sure no one is hiding.
- ▶ Lock the door behind you during showings. Jewell Crosby, a retired police officer turned REALTOR® with Dilbeck REALTORS® GMAC Real Estate, Arcadia, says people could be lurking and waiting to sneak in. "If someone gets in and hides until you leave, it's a danger to the next real estate agent who comes to the property," he observes.
- ▶ Have an exit strategy. Know all of the property's exits, where they lead, and how to get to your car from them so you can make a quick getaway, if necessary.

attends a certain grade school?

Moore warns that the Internet teems with all sorts of bad guys, including pedophiles, human traffickers, kidnapers, and stalkers.

Her advice: Keep your business and family separate.

Stalking: Jodie Foster was a victim. David Letterman was too. But stalking isn't limited to high-profile people. Earlier in her real estate career, Jeannie Anderson, GRI, SRES, of Pacific Union Real Estate was stalked and she knew her stalker was watching her.

She sometimes walked in the office to a ringing phone. It was the guy calling to describe Anderson's outfit that day. "It was awful and very disruptive to my life and work. I couldn't go anywhere alone," she recalls.

One precaution she takes is not sharing her home phone number. "It hasn't been on my business card for years," she says.

That's a good thing because it's a cinch to Google a phone number, and then zero in on the address associated with the number. To really send a chill down your spine about just how private your information is, type in your name at www.Spokeo.com. "Cyberstalking is the new prank call," says Moore.

Cyber bullying: The flipside of cyberstalking is cyber bullying. It's not just school kids doing it. For business people, the bullying can range from nasty comments on Yelp.com to pranks, like creating a fake Craigslist ad for a garage sale at the person's home.

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Legal

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they owned as security were sufficient to show "detrimental reliance" according to the appellate court.

The Garcias were unable to show "wrongful foreclosure." As a general rule, if the funds necessary to reinstate or pay off a defaulted loan secured by a deed of trust are received by the lender prior to the foreclosure sale, the foreclosure sale is invalid and may be set aside even if the purchaser was an innocent third party. However, if the funds are received by the lender after the trustee's sale date and the property is sold to a third party, the foreclosure cannot be set aside. In this case, the Garcias specifically indicated that they did not want to set aside the foreclosure sale. Since there was no wrongful foreclosure, the claim for unfair business practices could not proceed. ♦

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Location-based social networking: Technologies that broadcast your location do have business and marketing applications. Safety experts like Moore and Jewell Crosby, a retired police officer turned REALTOR® with Dilbeck REALTORS® GMAC Real Estate, Arcadia, cringe when you mention the idea of signaling your exact location, particularly when you're at an empty, foreclosed property or at a piece of remote land that you're marketing. Their message: Proceed with extreme caution. For more, see www.time.com/time/business/article/0,8599,1964873,00.html.

New Economy

It's not just technology that offers fresh dangers. So does the changed economy. Financially desperate, disgruntled homeowners, who feel they've gotten the short end of the stick on a short sale or foreclosure, abound.

Among the behaviors that practitioners have seen at foreclosed properties are a sniper who shot out the windows and someone who used a sledgehammer to open a lockbox.

Such empty properties are havens for squatters, partiers, and drug addicts.

Moore even recalls an instance where a house was booby-trapped. Someone had removed the pins from interior doors and rigged them to fall when they were opened.

And Anderson once entered an empty property, heard noise, and thought, "Those rats must be huge." It turns out that homeless people were sleeping there.

Such are some of the reasons Crosby suggests taking particular caution when entering or showing foreclosed properties.

If anything is amiss, call the police, says Crosby.

And warns Moore, "Always err on the side of safety." ♦

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