



# Let's Talk Safety

With REALTOR, Andy Perenick



February 12th, 2015

## Notes:

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**Awareness.** The key to staying safe.

## 10-Second **Rule**

Inattention is one of the main reasons people find themselves in dangerous situations. Take a few precious seconds during the course of your day to assess your surroundings.

### **Take 2 Seconds** when you arrive at your destination.

- Is there a questionable activity in the area?
- Are you parked in a well-lit, visible location?
- Can you be blocked in the driveway by a prospect's vehicle?

### **Take 2 Seconds** after you step out of your car.

- Are there suspicious people around?
- Do you know exactly where you're going?



### **Take 2 Seconds** as you walk towards your destination.

- 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?

### **Take 2 Seconds** at the door.

- Do you have an uneasy feeling as you're walking in?
- Is someone following you in?

### **Take 2 Seconds** as soon as you enter your destination.

- Does anything seem out of place?
- Is anyone present who shouldn't be there or who isn't expected?

**10 Seconds TOTAL**  
**Safe Steps for Meeting a New Client**

Here are 10 steps you can follow to help take the risk out of meeting prospects and clients:

1. Make sure you are not alone in the office when meeting someone. If you are alone, call a friend or colleague before the client is due to arrive and ask them to call and check on you 15 minutes into the visit. Then call them back when the person has left your office.
2. Ask each new client to stop by your office and complete a Prospect Identification Form, preferably in the presence of an associate.
3. When the person arrives, get the make, model and license number of their car. Check this information yourself—don't just take their word for it. You can do this discreetly by watching them drive up, glancing out at their car, or checking it when you leave the office.
4. Use a registration book for all clients and other visitors. Be careful to make sure that everyone signs in.
5. Photocopy the client's driver's license and retain this information at your office. Legitimate clients should not mind you copying their driver's license. People freely show their licenses to the clerk at the grocery store when they write checks, and we show their IDs to rent a movie. Be sure to dispose of this sensitive information properly when you are finished with it.
6. Get personal references as well as employment and home information. Then check all references and verify employment and current address. Check county property records to confirm ownership.
7. Introduce the prospect to someone in your office. A would-be assailant does not like to be noticed or receive exposure, knowing a person could pick him/her out of a police lineup.
8. Always let someone know where you are going; leave the name and phone number of the client you are meeting.

When talking to any client or prospect, be careful not to share any personal information—specifically, details on where you live or information that can allow the person to pinpoint your home.

9. When showing a property, always leave the front door wide open while you and the client are inside. As you enter each room, stand near the door.

## How to Set up a “Distress Code” System

A distress code is a spoken word or phrase that is not commonly used but can be worked into any phone or in-person conversation for cases where you feel that you are in danger. Use this code if the person you are with can overhear the conversation, but you don't want to alarm them.

Here are the steps to setting up and using a distress code:

1. Choose a distress code word or phrase and share it with your colleagues, friends and family—anyone you might call in an emergency situation. Your distress code should be something simple, something that makes sense to you and is easy to remember, and something that will not alert your prospect. Examples of distress codes: “Hi, this is Jane. I'm at [address]. Could you look up something in the RED FILE for me?” Or, “I'm with Mr. Henderson, and I just realized that I can't find my Blackberry. Can you see if I left it there?” (Assuming you don't have a Blackberry.) It may make the most sense for everyone in your office to share a single distress code; this will be easiest to remember for everyone.

2. Share and practice your distress code with your office, your colleagues and your family and friends. You may have a designated person you plan to call, but circumstances may change that; it's best to have several people prepped and ready to receive a call with your distress code.
3. The colleague who receives your call with the distress code will then be alerted that you may be in danger. At your pre-arranged signal, they will know to call 911 on your behalf, or, after asking a few careful questions, can arrange to meet you so that you are not alone, or call you back and ask you to return to the office to respond to an "emergency situation."

**When should you use the distress code? In situations where you are uneasy, but do not feel you are in danger. If you are in immediate danger – stop the car and leave the area, or jump out of the car at the next stop. Also, don't hesitate to call 911 in an emergency.**

## **Tips for Showing Commercial Sites**

Managing and showing commercial properties may be one of the most potentially dangerous careers in real estate. You're typically showing a vacant property to a prospective customer, and may be far from other people and buildings, putting you in a vulnerable position.

Here are several steps you can take to protect yourself before you set foot on the property:

1. Communication plays a vital role when you're showing vacant property. Know who you are dealing with. Insist that you have information recorded both at the office and with you about the client.
2. Notify a colleague of your schedule and whereabouts.
3. Be sure your cell phone is serviceable in the area in which you are showing the property.
4. When the property is vacant, be aware of the time of day you are showing it. Showing a property at dusk or after dark, with no electricity on in the space you are showing, is not advisable.
5. Get to know all prospective clients before showing the property. Use your intuition. If you feel uneasy, have someone else come along or don't show the property.

## Customer Identification Form

This form is designed for your safety and security, along with that of property owners and our agents. We appreciate your consideration and cooperation. All security information is confidential and will not be sold or used for solicitation purposes.

This information may be subject to verification. Form is to be kept in the office.

AGENT'S NAME: \_\_\_\_\_

DATE: \_\_\_\_\_

YOUR NAME: \_\_\_\_\_

HOME ADDRESS: \_\_\_\_\_  
\_\_\_\_\_

HOME & BUSINESS NUMBERS: \_\_\_\_\_

IN FROM OUT OF TOWN: \_\_\_\_\_

LOCAL CONTACT PHONE: \_\_\_\_\_

LOCAL ADDRESS: \_\_\_\_\_  
\_\_\_\_\_

I (WE) CAN BE CONTACTED AT THIS LOCATION UNTIL: \_\_\_\_\_

EMPLOYER: \_\_\_\_\_

PHONE: \_\_\_\_\_

### *AUTO*

MAKE & MODEL: \_\_\_\_\_

COLOR: \_\_\_\_\_

OWNER: \_\_\_\_\_

LICENSE NUMBER: \_\_\_\_\_

STATE: \_\_\_\_\_

**Photocopy Driver's License(s) or other Photo ID(s) and attach to this form.**

## Agent Itinerary Form

This form is designed for your safety and security. Please leave the completed form with the receptionist, along with your showing itinerary information.

AGENT: \_\_\_\_\_ DATE: \_\_\_\_\_

CUSTOMER/CLIENT NAME(S): \_\_\_\_\_

- Personal Identification Form attached.
- Personal Identification Form already on file with

ANTICIPATED TIME OF RETURN TO OFFICE:  AM  PM

MY CONTACT PHONE WHILE SHOWING PROPERTY: \_\_\_\_\_

COMMENTS: \_\_\_\_\_

## Sample Items for an Office Safety Action Plan

Item/Policy	Suggestions
First-time meeting with clients	All agents must arrange to meet prospects and clients whom they have never met in the office rather than at properties, out of doors, or at home.
Client IDs	All first-time clients must provide a driver's license, state ID or other official photo ID. The office will make and retain a copy of this ID for security purposes
Distress code system	All employees, including officer personnel, will be educated on a single "distress code" to be used by agents calling in if they feel threatened
Buddy system	Agents who are uncomfortable meeting with clients alone or hosting open houses alone can request a "buddy" agent or employee to go with them.

## What to Carry and What to Leave Behind

What you carry with you while showing a property or hosting an open house—for example, a charged cell phone—could help you avoid any number of potentially dangerous situations.

### Three Things to Carry with You

1. Have your cell phone with you at all times. Have emergency numbers pre-programmed on speed dial.
2. If possible, carry your wallet, keys and other valuables with you, or in an inside pocket rather than your purse. Your purse should be used to carry hairbrush, make-up, etc.
3. Carry credit cards and checks instead of cash—and carry only the cards you'll be using. Maintain a record of all account numbers safely at home.

### Four Things to Leave Home, in the Office, or in Your Car's Trunk

And what you leave securely at your home or office could limit your losses from theft. Here is an outline of what to bring with you during your workday, and what to leave safely behind.

1. A purse. If possible, don't carry a purse at all. If you can't do without a purse, carry a shoulder bag securely between your arm and body. Better yet, carry a purse worn over the shoulder, but under your coat.
2. Large amounts of money. The first rule is to limit your losses.
3. Unnecessary valuables. This includes expensive jewelry and electronic equipment.
4. A lethal weapon. It could be used against you.

## Cell Phone Safety

When it comes to cell phone safety, the best tip of all is: Don't make or accept cell phone calls while you're driving. This has been proven to be a distraction and, in fact, many states and cities have laws prohibiting using a cell phone while driving. But if you must, and are legally permitted to use your phone while driving, follow these for best safety practices:

1. Keep your hands on the wheel, not on your phone.
2. Keep your eyes on the road. Learn how to operate your phone without looking at it. Memorize the location of all the controls, so you can press the buttons you need without ever taking your eyes off the road.
3. Practice off-road. If your phone is new, practice using it—including the voice mail system—before you use it while driving.
4. Use a hands-free unit. A hands-free unit lets you keep both hands on the wheel while you talk on the phone. Attach the microphone to the visor just above your line of vision, so you can keep your eyes on the road.
5. Stay in your lane. Don't get so wrapped up in a conversation that you drift into the other lane. Pull into the right-hand lane while talking, so you only have to worry about traffic to the left.



6. Use speed dialing. Program frequently called numbers and your local emergency number into the speed dial feature of your phone for easy, one-touch dialing. When available, use auto answer or voice-activated dialing.
7. Never dial while driving. If you must dial manually, do so only when stopped. Pull off the road, or have a passenger dial for you.
8. Take a message. Let your voice mail pick up your calls in tricky driving situations. It's easy to retrieve your messages later on.
9. Know when to stop talking. Keep phone conversations brief so you can concentrate on your driving. If a long discussion is required, if the topic is stressful or emotional, or if driving becomes hazardous, end your call and continue when you're not in traffic.
10. Know when to pull over. If you need to make a call or answer an incoming call that requires your attention, stop driving. Pull over in a safe and convenient location before taking your eyes off the road.
11. Keep the phone in its holder. Make sure your phone is securely in its holder when you're not using it.
12. Don't take notes while driving. If you need to jot something down, pull off the road.

## **Safe Marketing Is Smart Marketing**

Keep your safety in mind when you're preparing or updating the marketing materials and information you make public:

1. 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. These victims were targeted because of their appearance in their photographs.
2. Concentrate on your professional proficiency rather than personal information in newspapers, resumes and business cards.
3. Limit the amount of personal information you share. Don't use your full name with middle name or initial. Use your office address rather than your home address—or list no address at all.
4. Make phone numbers hard to trace. Rather than use your personal cell phone or home phone number—which can be typed into some Web sites to find your home address—consider using a toll-free number. This can't be traced and prospects may appreciate the free call. You can have calls to this number automatically forwarded to any phone. Alternatively, you can block your own phone number from showing up on caller ID. Ask your telephone company if they can permanently add caller ID block to your line. (Note that they may charge a fee for this service.) Or you can dial “\*67” before you dial the number. If you have caller ID blocked permanently, dial \*82 to unblock for a given call.
5. Be careful how much personal information you give verbally as well. Getting to know your client does not need to include personal information about your children, where you live and who you live with.

## Protect Your Clients against Crime

Real estate professionals are not the only ones at risk when showing a property—follow these steps to help your clients protect themselves against crime:

1. Remind clients who are selling their house that strangers will be walking through their home. Tell them to hide any valuables in a safe, secure place. This includes prescription drugs.
2. At an open house, be alert to the pattern of visitors' arrivals, especially near the end of showing hours. In some areas, a group of thieves will show up together near the end of the open house and, while a string of supposed potential buyers distracts the REALTOR®, the rest of the group walks through the house, stealing any valuables they come across.
3. Finally, when you leave a client's property, whether after an open house or a standard showing, make sure that all doors and windows are locked. Thieves commonly use open houses to scout for valuables and possible points of entry, then return after the agent leaves.
4. Let your clients know that you will take all of the above safety precautions, but that when they return home, they should immediately verify that all doors are locked and all valuables accounted for.



## Safety on the Road

As a REALTOR®, you spend a great deal of time in your car. These tips may help protect you from dangerous situations on the road or while waiting in your car.

1. Your office should keep a file on each agent's vehicle, including the make, year, model, color and license plate number. Keep this confidential information in a secure place.
2. Always take your own car for showings. When you leave your car, lock it.
3. Wear a visible company identification card at all times. 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.
4. When you're alone getting into your car, the first thing you should do is lock the doors. Be observant when approaching your car, looking underneath and in the back seat before entering.
5. Keep roadside breakdown essentials in the trunk, including flares, a tire-inflation canister, basic hand tools, spare belts and hoses, water, a flashlight and a first-aid kit. Have your vehicle inspected regularly, keep it well maintained and learn how to change a flat tire.
6. Don't antagonize potentially dangerous drivers by mimicking their gestures or aggressive driving. Just let it go.
7. Dress for the weather. If your car breaks down or you need to escape a dangerous situation on foot, you could find yourself exposed to harsh weather conditions for an extended period of time. In the winter, bring a coat with you and keep a blanket in the trunk of your car along with some spare warm clothes.
8. If you're driving at night and are approached by a vehicle with blue lights, exercise caution. Call 9-1-1 to identify the vehicle, turn on your flashers to acknowledge that you see the police car, and keep moving until you're in a well-lit area. A legitimate law enforcement official will understand your caution.

## Safety at Open Houses

An open house can be a great sales tool, but it also exposes you to numerous unfamiliar people at once. Take these steps to stay safe:

1. If possible, always try to have at least one other person working with you at the open house.
2. Call the local police department and ask them to have a squad car drive by during your open-house hours.
3. Check your cell phone's strength and signal prior to the open house. Have emergency numbers programmed on speed dial.
4. 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.
5. 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.
6. 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.
7. Have all open house visitors sign in. Ask for full name, address, phone number and e-mail.
8. When showing a 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.
9. Avoid attics, basements, and getting trapped in small rooms.
10. Notify someone in your 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.
11. 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.
12. 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.

## Safeguard Your Computer

Your computer—and the interactive sites you visit online—hold personal information that may be ripe for identity theft. Here are three steps you can take to protect your identity, your financial information and other personal data:

1. **Don't get caught by "phishing"**. Scam artists "phish" for victims' information by posing as representatives of banks, stores or government agencies. This is done over the phone, through regular mail, and especially via e-mail. Don't respond to a request to verify your account number or password. Don't give out your personal information unless *you* made the contact. Legitimate companies will not request this kind of information in this way.
2. **Shield your computer from viruses and spyware**. Protect your personal information on your home computer. Use passwords with at least eight characters, including a combination of letters, numbers, and symbols. Use firewall and virus protection software and update it regularly. Download free software only from sites you know and trust, and don't install software without knowing what it is. Set Internet Explorer browser security to at least "medium." Don't click on links in pop-up windows or in spam e-mail, and don't download any file from an e-mail address you don't know.

3. **Click with caution.** When shopping online, check out a Web site before entering your credit card number or other personal information. Read the privacy policy and look for opportunities to opt out of information sharing. (If there is no privacy policy posted, shop elsewhere!) Enter personal information only on secure Web pages with "https" in the address bar and 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. If you don't see these signs, order by telephone. Also, you should always use a credit card rather than a debit card to make online purchases.

**Check your credit reports — for free.** One of the best ways to protect yourself from identity theft is to monitor your credit history. You can get one free credit report every year from each of the three national credit bureaus. Request all three reports at once, or order from a different bureau every four months.

## **WISP: Written Comprehensive Information Security Program**

Massachusetts has joined the majority of states in enacting a comprehensive data security law which governs the way personal information must be protected. After several delays the Massachusetts Office of Consumer Affairs has issued the final regulations to address the issue which become effective on March 1, 2010. Unlike previous draft versions of the regulations, the final regulations use a risk-based approach that directs businesses to establish a written comprehensive information security program ("WISP") based on their size, scope and available resources. The final version of the regulations were changed as a result of input from MAR and other groups. The changes were primarily intended to ease the burden on small businesses that may not handle a considerable amount of personal information or may not have the resources readily available to develop a sophisticated security program.

### How this Applies to you:

The regulations apply to any person or business that collects, owns or licenses personal information about a resident of the Commonwealth, including employees. Personal information includes a person's first and last name in conjunction with their: social security number; driver's license number or state issued ID card number; financial account number including credit or debit card numbers. Personal information does not include information that is lawfully obtained from publically available information. State Legal Counsel, Steve Ryan has confirmed that redacting (blacking out) check account and routing numbers remove it from the file. Consider information on hud statements and the type of mortgage / personal material retained in your files.

Last year a Massachusetts real estate brokerage and property management company was hit with a \$15,000 civil penalty by the state. The reason? The laptop of one of its employees, containing unencrypted data on hundreds of the company's customers, was stolen from the employee's car. Although there was no indication that data was used for any unauthorized purpose, state law requires businesses to encrypt personal information when it's on a laptop or mobile device.

## **Fight or Flight? Consider the Best Response to a Physical Attack**

If you were to find yourself alone in a property with a client who indicated they wanted to harm you or rob you, what would you do? Would you put up a fight or try to escape?

It isn't pleasant to think about, but it's important to know the facts. Experts agree that **when escape is an option, that is the route you should take**. Remember, your primary goal in any incident is to escape from the danger and call for help.

When faced with menacing behavior, you should first try to find a discreet way of removing yourself from the situation. Try to **avoid triggering the emotion a predator** might use to justify an attack. For example, you can say that you need to step outside to make a phone call and then don't come back inside.

If an attack does occur, trust yourself and stay as calm as possible. Think rationally and evaluate your options. There is no single right way to respond to a confrontation, because each situation is different. Your response should depend on the circumstances: the location of the attack, your personal resources, the characteristics of your assailant and the presence of weapons. There are many strategies that are effective, but you must rely on your own judgment to choose the best one.

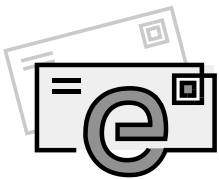
- ✓ **No resistance:** Not resisting can be the proper choice in a given situation. An attacker with a gun or a knife may put you in a situation where you think it is safer to do what he or she says. If someone tries to rob you, give up your property, not your life.
- ✓ **Stalling for time:** Appear to go along with the attacker. This might give you time to assess the situation. When his guard is down, try to escape.
- ✓ **Distraction and then flight:** Obviously you should try to get away, but whether you can depends on many things, including your shoes and clothing, physical stamina, the terrain and your proximity to your attacker.
- ✓ **Verbal assertiveness:** If someone is coming toward you, hold out your hands in front of you and yell "Stop!" or "Stay back!" Criminals have been known to leave a victim alone if he or she yelled or showed that he or she was not afraid to fight back.
- ✓ **Physical resistance:** If you decide to respond physically, remember that your first response should be to flee the area or the home. Act quickly and decisively to throw the attacker off guard while you get away. Your personal safety is your first priority. Property can be replaced, but the value of your life and health is beyond measure. Also, you should familiarize yourself with your state's laws concerning self-defense, including the issue of what is proper or improper use of force to defend yourself during an attack.
- ✓ **Observation:** Be sure to make an effort to get an accurate description of your attacker. Even the smallest details may give authorities a clue to finding the suspect.



## REALTOR® Identity Theft Prevention

Identity theft is a serious and costly crime. People whose identities have been stolen can spend months or years cleaning up the mess thieves have made of their good name and credit record. In the meantime, victims may lose job opportunities, are refused loans, housing or cars, or even get arrested for crimes they didn't commit.

- ◆ **Protect social security numbers.** - Don't carry your Social Security card in your wallet. If your health plan (other than Medicare) or another card uses your Social Security number, ask the company if you can provide a different identifier, such as phone number or birth date. Protect client data with equal attention. Do not email mortgage applications that contain confidential data! Don't save confidential information of your clients, in paper or electronic format, unless you comply with Massachusetts WISP law (record security). Information you need to protect includes SSN # and bank or credit card account #s.



- ◆ **Don't get caught by "phishing."** - Scam artists "phish" for victims' information by posing as representatives of banks, stores or government agencies. This is done over the phone, in e-mails and through regular mail. Don't respond to a request to verify your account number or password. Don't give out your personal information unless you made the contact. Legitimate companies will not request this kind of information in this way.
- ◆ **Keep Your Identity From Getting Trashed** - Invest in a paper shredder and 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.
- ◆ **Control Personal Financial Information** - Many states have laws requiring banks and other financial institutions to get your permission before sharing your personal financial information with outside companies. You also have the right to limit the sharing of your personal financial information with most of your companies' affiliates.
- ◆ **Shield Your Computer From Viruses And Spies** - Protect your personal information on your home computer. Use passwords with at least eight characters, including a combination of letters, numbers, and symbols. Use firewall and virus protection software and update it regularly. Download free software only from sites you know and trust, and don't install software without knowing what it is. Set Internet Explorer browser security to at least "medium." Don't click on links in pop-up windows or in spam e-mail.
- ◆ **Click With Caution** - When shopping online, check out a Web site before entering your credit card number or other personal information. Read the privacy policy and look for opportunities to opt out of information sharing. (If there is no privacy policy posted, shop elsewhere!) Enter personal information only on secure Web pages with "https" in the address bar and 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.



- ◆ **Check your bills and bank statements** - 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.
- ◆ **Stop Pre-Approved Credit Offers** - Stop most pre-approved credit card offers by calling toll-free 1-888-5OPTOUT (1-888- 567-8688) to have your name removed from credit bureau marketing lists. These mail packages are valuable for identity thieves, who steal your mail and fill out the applications in your name.
- ◆ **Ask Questions** - Ask questions whenever you are asked for personal information that seems inappropriate. Ask how the information will be used and if it will be shared. Ask how it will be protected. Explain that you're concerned about identity theft. If you're not satisfied with the answers, consider going somewhere else.
- ◆ **Check your credit reports — for free** - One of the best ways to protect yourself from identity theft is to monitor your credit history. You can get one free credit report every year from each of the three national credit bureaus: Equifax, Experian and Trans Union. Request all three reports at once, or order from a different bureau every four months. (More comprehensive monitoring services from the credit bureaus cost from \$44 to over \$100 per year.) Order your free annual credit reports by phone, toll-free, at 1-877-322-8228, or online at [www.annualcreditreport.com/cra/index.jsp](http://www.annualcreditreport.com/cra/index.jsp).

**If you think your identity has been stolen, here's what to do now:**

- Contact the fraud departments of any one of the three major credit bureaus to place a fraud alert on your credit file. The fraud alert requests creditors to contact you before opening any new accounts or making any changes to your existing accounts. As soon as the credit bureau confirms your fraud alert, the other two credit bureaus will be automatically notified to place fraud alerts. Once the alert is placed, you may order a free copy of your credit report from all three major credit bureaus.
- Close the accounts that you know or believe have been tampered with or opened fraudulently. Use the ID Theft Affidavit when disputing new unauthorized accounts.
- File a police report. Get a copy of the report to submit to your creditors and others that may require proof of the crime.
- File your complaint with the Federal Trade Commission. The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations. Filing a complaint also helps us learn more about identity theft and the problems victims are having so that we can better assist you.

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Sources: The Federal Trade Commission, The Office of Privacy  
Protection in the California Department of Consumer Affairs