

November 23, 2015

Dear NDAR Members,

Thank you for allowing me the privilege and opportunity to serve on the National Risk Management Committee. This fall's committee meeting recently took place on Friday, November 13, at the San Diego Convention. Some highlights from the meeting were:

- In 2016 NAR will celebrate the 100<sup>th</sup> anniversary of the trade marked name REALTOR®
- NAR developed a "Little Red Book: Safety Rules to Live By for REALTORS®" Copies of the book may be purchased on the NAR website
- TRID – everything seems to be going smoothly with the recent changes in lending. Quicken Loans has already closed 3,800 loans under the new guidelines. REALTORS® can visit the REALTOR® tool kit on the NAR web site for further information on the changes or for information on how to educate your clients
- Want information about antitrust laws? Check out the Antitrust 101 video on NAR's website
- Unmanned Aerial Systems FAA Enforcement – The FAA is still requiring a 333 waiver to fly unmanned aerial systems. A company was recently heavily fined for flying unmanned aerial systems without the 333 waiver
- Cyber criminals Targeting Real Estate Transactions – small real estate businesses, agents and their clients are fast becoming the target of sophisticated cyber scammers. In recent months, real estate professionals have reported an upswing in a particular wire scam, where a hacker breaks into an agent's email account and obtains information about an upcoming real estate transaction. After monitoring the account, the hacker will send an email to the buyer as he or she nears closing, posing as the agent or someone from the title company and requesting the buyer to wire transaction related funds. It is recommended that agents inform their clients at the beginning of any transaction about this scam and that if buyers does receive an email about wiring funds they immediately call the agent on the phone.

Respectfully submitted,



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