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Council of Multiple Listing Services

eLert

Month Year

This eLert is designed to update you on current activities from the CMLS offices and related industry organizations. If you have suggestions for this eLert or would like to submit an article, please call the CMLS offices at 919.459.2070, 8 a.m.-5 p.m., ET.

SECOND DUES NOTICES SENT

A second round of dues notices has been sent from the CMLS offices to those 2006 and 2007 members that have not yet renewed for 2008. If you have recently issued your payment for 2008 and receive a second notice, the crossover of mail may be responsible.

If you have sent payment previously and receive a second dues notice, please contact the CMLS offices, 919.459.2070, so your record can be corrected.

If you have not yet remitted dues for 2008, you are encouraged to do so immediately to prevent a lapse in membership services.

REAL ESTATE FRAUD PREVENTION ALLIANCE PROPOSED

The Property Records Industry Association (PRIA) has proposed the formation of a Real Estate Fraud Prevention Alliance. This alliance would bring together sectors of the real estate industry to coordinate efforts to combat land fraud crime.

The mission of the Real Estate Fraud Prevention Alliance is "to coordinate efforts of the public and private sectors in the real estate industry to prevent, deter and detect land fraud crime. These cooperative efforts will lead to more effective systems, procedures and practices in various sectors that can attack schemes from multiple directions without the delays associated with traditional law enforcement methods."

The PRIA offices are located in Morrisville, N.C., and can be contacted by calling 919.459.2081.

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Upcoming Events

[CMLS Conference 2008
Minneapolis](#)

CMLS Conference 2009
Lake Tahoe

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SAFEGUARD YOUR PRIVACY - THE GURU SPEAKS

Excerpted from Privacy Newsletter

Courtesy of Darity Wesley, Privacy Solutions

Privacy now has its own official day, Jan. 28, which was designated *Data Privacy Day*, a national, collaborative effort between the International Association of Privacy Professionals and Duke University.

To commemorate the day in true Privacy Guru® style, here is a reminder of how important it is for everyone from seniors to grammar school-ers to stay aware and alert.

There are four general areas of privacy: bodily, territorial, communication and information.

- **Bodily Privacy-** We expect our bodies should be private, unless we, as a society, have agreed otherwise. For example, if we are in an airport security line, and the metal detector beeps as we walk through the scanner, we expect to be searched.
- **Territorial Privacy-** We expect that our homes are private; however, when we walk into a convenience store or up to the ATM, we should know that we are being video taped.
- **Communication Privacy-** We expect that our personal conversations are private, but our expectation should change if we are on a cell phone versus a land line. We expect that our letters signed, sealed and mailed with the postal service are private but our expectation should change, when sending Email. Email is not in any way "private."
- **Information Privacy-** We expect that our financial information at the bank and the health concerns we discuss with our doctors are confidential; however, anyone can watch what our work-out routines are at the fitness center and we expect that a number of people will know what we buy at the store. The act of purchasing is a public act, for which there is no reasonable expectation of privacy.

It is important for each parent/guardian of a school-ager, from elementary school through college, to provide them with ways to protect their privacy while out in the world. It is becoming as critical as not accepting rides from strangers.

Rule 1 - You have rights. Let your child know that it is a good idea to say NO to requests for information. If someone asks for personal information, the right answer is, "Let me talk to my parents. If they say it's OK, then I will give you the information you need."

Schools, athletic teams and pediatric offices routinely request Social Security numbers for registration purposes.

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Quick Links
[CMLS Web site](#)

Before giving that information, always ask if this is required and by whom. If you do not like the answer, then decline to provide the data. Remember: Social Security cards are not a form of identification.

Rule 2- Always use protection. The best way to protect your child's identity is by teaching them that documents containing their personal information, such as social security card, bank statements, and passport, should be locked up in a safe place rather than carrying them around everywhere.

Assume that no place is safe from unscrupulous criminals looking for a laptop. Over 80% of the laptops on the market are equipped with a Universal Security Slot (USS) that allows them to be attached to a cable lock or laptop alarm.

Don't give your Social Security number to anyone as identification unless they are mandated to use it. Don't carry your card around in your wallet or publish it (or your driver's license number for that matter) on your checks.

As always, be aware and alert as to the information you divulge online. Assume that none of it is confidential unless overtly stated in the Web site's privacy policy.

Know that your every move online may be tracked by sophisticated technology poised to collect your data. "Phishing" is the use of a legitimate-looking Email to convince consumers to reveal account numbers, passwords or other identifying information, often based on the claimed need to correct a problem with the consumer's account.

To protect yourself:

- Be suspicious of Email with an urgent request for personal financial information.
- Call the company or bank if you get an Email requesting personal financial information to confirm. Don't use the links provided.
- Don't fill out forms in Email with your personal financial or any type of identifiable information. Only do this by way of a secure web site or a telephone with a land line, not a cell phone (they are not secure either).
- A secure Web site is apparent in your browser's address bar as it should be https:// rather than just http://

For more information take a look at some of the Privacy Solutions [articles](#).

REAL ESTATE OUTLOOK - 2008

Excerpted from RISMedia, Feb. 20, 2008

Commentary by Beverly Faull

Fidelity National MLS Systems & Solutions asked a half-dozen MLS executives around the country how median prices are fairing in their region, what's happening to their membership numbers and how inventories are running at the beginning of the year.

A consistent response was that the picture painted by the media portrayed conditions on every block in America in the blackest possible terms. The reality is that different regions, and different markets within those regions, are experiencing different situations.

The lending practices that encouraged overreaching on the part of many buyers in the "sub-prime" area are being addressed nationally and recovery in most markets is felt to have either begun or be within sight.

Some MLS executives believe that their market's low point was reached as early as November 2007 and that they have leveled out and will begin to rise as early as spring 2008.

Others do not expect their markets to find the bottom until mid-2008, starting to recover around the first quarter of 2009.

In the most resilient markets, median prices had barely dropped, and in some neighborhoods, continued to rise. The worst-case scenario for 2007 was depreciation at a rate of 22-25%. MLS membership was the one universal, dropping about 10% across the board. But, in all cases, this followed record years of enrollment.

For more information, please visit www.realestate.fnf.com.

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