



Course Description: The real estate industry is an easy target for cybercrime for a variety of reasons. Cybercriminals are focused on this industry due to the size of monetary gain, the lack of email security and lack effort to be secure. All businesses are at risk of attacks from cybercriminals; however, the real estate industry is particularly vulnerable. Experts agree that attacks will only multiply, diversify and intensify specifically in real estate. No one thinks in terms of “preventing” an attack; instead, the focus is to educate Realtors on how to minimize the risk.

Schedule & Instructor Bio’s

This presentation will provide a brief overview of the following matters:

1. Understanding cybercrime and the impact it has on real estate
2. Practices to institute to minimize being cybercrime victim
3. Learning about private identifiable information (PII) and need to protect it
4. Why you need to pay more attention; and
5. Understanding cybercrime insurance

TIMELINE – 2 Hours

Introduction – What is happening? - Approx. 20 minutes

1. Overview of what we will discuss
2. Video on how easy it is to commit cybercrime today
3. Video on Hackers ability to steal PII
4. Illustration on being completely secure – how it does not work

Private Identifiable Information - Approx. 10 minutes

1. Examples of how combined information becomes private
2. What is a security breach?
3. When reporting is not required by NH State Law

Cybercrime is impacting real estate transaction – approx. 20 minutes

1. Review of impact on real estate industry
2. Identification and review the impact on a real estate agent’s business
3. Survey review regarding size of businesses under attack, and reasons why
4. Identification of why the real estate industry is a focus and how the criminals’ tactics and focus change and evolve overtime
5. Wire Fraud Du Jour – review criminal tactic with examples

Need for real estate agents to educate consumers - Approx. 10 minutes

1. Part of cybersecurity planning is educating all parties in a transaction. In this section there will be more of an in-depth review of some of the common methods used to accomplish this including:
 - a. Stressing the importance of explaining cybercrime in real estate early
 - b. The need to communicate with consumers its potential impact of wire fraud
 - c. The importance the consumer call with PII information not email
 - d. Example of Common Passwords – importance of password hygiene
 - e. Giving examples to review of emails – things to watch out for
 - f. Internet Use/Wi-Fi Free Spots risks

Approaches to managing your risk and defending your actions if necessary - Approx. 45 minutes

1. Small group discussion
 - a. To assess real estate current practices to minimize cyber risk
 - b. Come up with list of reasonable actions to manage cyber risk
 - c. Practical ways real estate agents can protect themselves from criminal liability in a cyber breach of customers PII.
2. Share list with others in group to share thoughts and ideas of small group discussion in larger group
3. Review of importance of utilizing these elements in their everyday real estate function.
 - a. Proper password management
 - b. Computer security system
 - c. Email Protocol
 - d. Records Retention Program
 - e. Incident Response Plans

The importance of tracking your efforts to minimizing a cyberattack – approx. 10 mins

1. Why keep records of your efforts to minimize cyberattack?
2. Overview of certain suggestions if ever questions on actions to minimize cyber risk

Questions & Answers - Approx. 5 minutes

Instructor Bios

***CMP* Certified Mortgage Professional**

Mark E. Chalifour, CMP, VP, Retail Loan Operations, Northway Bank. Previously Mark was Mortgage Lending Sales Manager, NH Mutual Bancorp and VP, Merrimack Title Co., Inc. in Concord, New Hampshire where he held that position since 1992. Beginning of his career he was Vice President of private banking at Fleet Bank, Manchester, New Hampshire, and Vice President /mortgage loan officer at Indian Head National Bank in Nashua, New Hampshire.

Gary Coffin, CMP, President, Stonemark Abstract Services, Previously, Gary held several positions including, Vice President of Title Operations at Red Door Title, Brand President at Horizon Settlement Services, president at Accredited Real Estate Academy, and Director of education at Market Street Settlement Group. In 1996 he was a founding partner of Horizon Settlement Services, Inc

Martha P. Cossey, CMP, Director of Education Summit Title Services. Martha has worked in the real estate industry since 1995 and has been licensed in four states, including, CA, KS, ME, and NH. As a title officer in NH for over 14 years, Martha has conducted many education seminars, workshop and continuing education classes to hundreds of NH real estate agents.

Renee Duval, CMP, Branch Manager & Loan Originator at Fairway Independent Mortgage in Tilton New Hampshire, NMLS#97967. Previously, Renee worked at HarborOne Mortgage, and as a Loan Originator for North American Mortgage Company and Homeowners Assistance Corp. Renee was a REALTOR for 5 years before starting her career in mortgage lending in 1987. Renee originates loans in NH, Massachusetts, Maine, North Carolina and Florida.

Lisa Ford, CMP, Senior Manager, Partner Relationships at New Hampshire Housing responsible for creating and managing relationships with their Participating Lenders, Participating Originators, Real Estate Professionals and local and state trade associations as well as Workforce Housing Coalitions.

Carol M. Jordan, CMP, Branch Manager and Loan Originator, Fairway Independent Mortgage, NMLS#94985. Carol has been in the mortgage business for over 25 years specializing in originating Government loan programs. She has been associated with HarborOne Mortgage, First Horizon Home Loans, Washington Mutual, North American Mortgage and Homeowners Assistance.

Gregory Fischer, CMP, VP Operations, Pinnacle Mortgage Corporation, NMLS #26086. Greg has been in the Mortgage industry since 2004. Serving as VP of Operations for two independent mortgage broker companies. He has also served as a mortgage originator and in loan processing for a regional mortgage lender.

Edward “Rick” Herrick, CMP, Senior Loan Officer at PrimeLending, NMLS # 48452. Prior to joining PrimeLending, Rick was a Senior Loan Officer for Embrace Home Loans, Norcom Mortgage, Mortgage Financial, Schaefer Mortgage, and Mortgage Partners. Rick has been in the mortgage business for over 13 years. He originates mortgage loans and oversees processing and closing of residential loan applications. Rick is licensed to originate loans in New Hampshire and Massachusetts.

James Swartzbaugh, CMP, Loan Officer, Mortgage Equity Partners, NMLS 255001. Jim has been a mortgage lender since 10/1987 to present day. Experienced with all levels of residential loan underwriting and origination, including FHA, VA, USDA/RD, NHHFA, MSHA, Conventional, New Construction and Renovation. Proficient in FNMA, FHLMC guidelines. Instructed and provided course offerings as approved by New Hampshire Real Estate Commission #E1459 FHA Financing, Turning Your Buyers into Homeowners, E1776 Understanding Credit Reporting, E1896 First Time Home Buyer Education.

Gregory N Wehrle MBA/CMP, Sales Manager at HarborOne Mortgage, Bedford NH. Greg has been a Branch Manager or Sales Manager in the Bedford area since 1996. He has taught various mortgage classes for continuing education credits for Licensed New Hampshire Real Estate professionals. He holds a Master of Business Administration from Southern New Hampshire University, is Past President of the BNI chapter Leading Edge and is a Martial Arts Instructor at The Training Station Manchester NH.

Evelyn Whelton, CMP, Senior Vice President, Mortgage Sales Manager at Bank of New Hampshire. In her role, she is responsible for all aspects of the sales and service functions for her mortgage loan customers. Prior to this role, Evelyn spent 18 years with Northway Bank. In Evelyn’s lending roles, she has worked as an MLO as well as managed both the sales and the operational functions as they relate to mortgage and consumer lending. She has been responsible for maintaining all aspects of the Bank’s mortgage origination business including policy and procedure, compliance, maximizing efficiencies, staff development, budgeting, and ensuring a quality customer experience.

Course Policies

Virtual

Once a date, time, and list of attendees for a meeting is determined, attendees will be emailed a link to Cisco Webex along with meeting ID. Cisco Webex automatically tracks when an attendee enters and leaves a meeting. Virtual attendees through Cisco Webex at any of the above CEU courses will be limited to 40 participants, so that the course instructor can monitor attendee participation by viewing all participants of a given meeting onscreen. Attendees who join a meeting late, leave a meeting early or do not participate throughout the presentation will not receive credit for the class.

Slides for the presentation in PDF format will be available upon student request. Attendees will be asked to provide name, address and license number. A pdf of signed course affidavits will be emailed to attendees immediately after the presentation concludes.

Attendance and Tardiness policy:

Attendee must complete the full 2 hours to receive a course completion certificate. A 10-minute break is included in the program and short bathroom breaks are allowed during instruction. Time lost more than 10 minutes the attendee will be asked to leave by the administrator without receiving a completion certificate. Mobile phone usage or other disturbing actions by attendees during the program are prohibited, after one warning an attendee will be asked to leave, without receiving a completion certificate.

Statement of policy for refund of registration fee

There is no fee charged by MBBA-NH to the attendee to attend this course.
No refund is required.

Course cancellation policy and reasons why

In case of cancellation, registrants will be contacted via email no less than 12 hours prior to the course. Reasons for cancellation may include impending bad weather, facility issues (water, electrical, fire, etc.), instructor absences, or natural disasters.

Long range plans with respect to the course

MBBA-NH plans to offer this financing course throughout the state at different local Real Estate Board locations.