



## MFCAR JULY UPDATE

### UPCOMING EVENTS:

MFCAR Clambake July 26th Raindate July 27th - 4:00 PM - 7:00 PM  
Clambake registrations must be in by this FRIDAY, July 21st @ NOON. Please Don't Delay Registering. Give Us A Call to Register by Phone 203-227-4418.

[EVENT CALENDAR](#)

[MILL RATES](#)

[ETHICS CORNER](#)



We have lots of used Keyboxes for sale at the MFCAR Board Office. **Payment is made directly to the seller by Cash or Check.** Call to reserve yours @ 203-227-4418.

If you have used keyboxes you'd like to sell bring them to us. Seller pays MFCAR a \$10.00 fee payable by cash or check for each keybox we sell.

Happy July, fellow MFCAR members!

I hope to see you at our MFCAR Summer Clambake, July 26, 2023, 4pm-7pm, Compo Beach Westport.

It's not too late to register, please call the office for details. It's going to be a great opportunity to network with new and past friends, and meet our supportive affiliate partners that help sponsor this and other events.

Please visit [CTREALTORS.com](https://CTREALTORS.com) for important information on the current wave of "Seller Impersonation" crime that is affecting real estate business here in Connecticut and nationwide. Be aware and take precautions to protect your clients and your business.





Be on the lookout for an email from our board director, Jon Polayas. It explains the CT REALTORS® Advocacy Fund. This fund supports our clients and our ability to do business here in Connecticut. Some issues that have been addressed include opposing business services tax, stopping increased and new conveyance taxes. This fund also worked to reinstate higher SALT levels, property tax relief, efforts to eliminate pension tax; and other measures to make Connecticut more affordable.

Thank you for your continued support of the Mid-Fairfield County Association of REALTORS®

Best,  
Ken

Ken D'Arinzo  
2022-2023 President, Mid-Fairfield County Association of REALTORS®

**Click Pictures Below to Print Flyers**

**Seller Impersonation Fraud RED FLAGS AND BEST PRACTICES**

**HOW CAN REALTORS® PROTECT THEMSELVES AND THEIR CLIENTS FROM SELLER IMPERSONATION FRAUD?**

With the increasing prevalence of agents working remotely and internet listings with clients trying to go "virtual" and their inability to confirm the identity of potential clients, key realtor practices and knowledge base must be applied uniformly to all individuals. Stay up to date with these recommendations to protect you and your clients from seller impersonation fraud.

**WATCH FOR RED FLAGS**  
SELLER BEHAVIOR TO BE SUSPICIOUS OF

- ▶ ABSENTEE OWNERS**
  - Listing property that is non-owner occupied (aka absentee owner).
  - Examples include vacant land, in-fill vacant lot, unoccupied acreage or ranch land, rental property, short-term rental property, a second home, and a vacation home.
- ▶ LOW-PRICED OR ALL-CASH DEALS**
  - A prospective seller wants to list the property below market value and only wants offers from buyers willing to pay all cash.
- ▶ FSBO; UNKNOWN SELLER**
  - The property is listed with a regular agent, but instead through a For-Sale-By-Owner website that shares the listing on public platforms.
  - No one involved knows the seller or has even talked to the seller until a buyer wants to make an offer.
- ▶ COMMUNICATES ONLY THROUGH TEXT OR EMAIL**
  - The seller actively avoids any face-to-face or phone conversations, solely relying on text or email for communication.
  - When called, the seller's voicemail picks up and they respond through text or email.
- ▶ RUSH TO CLOSE**
  - During negotiations with the buyer, the seller readily accepts almost all terms, prioritizing a quick cash transaction.
  - They show no objections to proposed fees, cost allocations, commissions, or other terms.
- ▶ REFUSES TO ATTEND CLOSING**
  - The seller might initially express willingness to attend the closing in person, but as the closing date nears, they suddenly become unavailable due to being "out of town" or for other reasons. However, they are still available to sign the documents with a notary, often in a different city or state.
- ▶ SUSPICIOUS WIRE INSTRUCTIONS**
  - The seller provides wiring instructions for their proceeds to a bank that is not geographically close to the property or the mailing address for the tax bill.
- ▶ SUSPICIOUS PHONE NUMBER**
  - When the seller's phone number is reverse searched to determine if it belongs to the owner of the property, it shows as a completely unrelated name or as unknown (ie a burner phone).

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**PROTECT YOUR BUSINESS AND YOUR CLIENTS WITH THESE BEST PRACTICES**

- ▶ CHECK THE TAX OR APPRAISAL RECORDS ONLINE TO FIND THE NAME AND ADDRESS OF THE OWNER IN THE RECORD OF THE PROPERTY.** If the property address and mailing address are different from where the seller appears to be calling from, it raises a question of whether the seller may be someone impersonating the property owner and whether the agent should take steps to verify their identity.
- ▶ SEND A CONFIRMATION LETTER TO THE PROPERTY OWNER** at both the property address forwarded if it's not their primary residence and the mailing address for the tax bill. The letter should clarify that the agent is listing the property and sending the letter as a fraud prevention measure. It should provide the agent's contact details and request the property owner to reach out to confirm their intent to sell the property.
- ▶ ACCESS THE SECRETARY OF STATE CORPORATE RECORDS ONLINE FOR PROPERTIES OWNED BY AN LLC OR CORPORATION.** These records include the name and address of the manager, registered agent, and/or officers. The agent can then reach out to them for help in contacting and verifying the true property owner.
- ▶ ASK THE SELLER TO PROVIDE A GOVERNMENT ISSUED PHOTO ID.** Once received, follow these steps:
  - Verify that the address on the ID matches the tax records and if it's presently valid
  - Compare the signature on the ID with recorded documents in the town clerk's land records, such as a deed of conveyance or mortgage deed. An attorney can help provide the necessary documents for comparison.
- ▶ SET UP A VIDEO CALL (IE, FACETIME) WITH THE SELLER.** If the seller refuses a video call without a valid reason, it's a red flag indicating potential fraud. If you can have a video call, ask the seller property-specific questions that only the owner would know. Trust your instincts if anything seems suspicious during the conversation.
- ▶ REQUEST COPIES OF DOCUMENTS THAT ONLY THE PROPERTY OWNER WOULD HAVE** such as a copy of a tax bill, utility bill, copy of the settlement statement, title policy or survey from when the property was purchased.
- ▶ PERFORM A REVERSE DIRECTORY SEARCH ON THE PROVIDED PHONE NUMBER USING INVESTIGATORY DATABASES LIKE FORTWARR OR DIAL CODE.** This search will reveal the owner of the phone number or indicate if it's unknown, suggesting the use of a "burner" phone to conceal their true identity.
- ▶ USE AN ATTORNEY** who has implemented their own fraud detection procedures.
- ▶ ENCOURAGE RECIPIENTS OF YOUR MAILINGS TO CREATE A GOOGLE ALERT FOR THE PROPERTY ADDRESS.** This will notify them if the property is marketed or mentioned publicly. Agents should also set up Google alerts for their own listings to prevent scams and fraudulent activities.

**IF YOU BELIEVE YOU ARE A VICTIM OF SELLER IMPERSONATION FRAUD**

- ▶ CEASE ALL COMMUNICATION WITH THE FRAUDULENT SELLER**
- ▶ TERMINATE THE LISTING IMMEDIATELY**
- ▶ NOTIFY ALL INVOLVED PARTIES OF THE FRAUD**

**CT REALTORS®**

**JOIN US FOR OUR MOST FUN EVENT OF THE YEAR!**  
**MFCAR CLAMBAKE**

**Invite your friends, family &**

**work colleagues!**

**JULY 26 RAINDATE JULY 27  
4:00 - 7:00**

**Compo Beach - 60 Compo Beach  
Road - West End of South Beach**

**Clambake registrations must  
be in by this FRIDAY, July  
21st @ NOON. Please Don't**

**Delay Registering. Give Us A Call to Register by Phone 203-227-4418. Delayed registration puts the event in jeopardy of being cancelled, so please if you plan on registering, we ask that you do it soon.**

**We have 8 wonderful Affiliate Sponsors who are looking forward to getting to know you, your friends, coworkers and family so please spread the word as all are welcome.**

**Meal includes your choice of: 1 1/4 Pound Lobster, Swordfish, Chicken or Steak. \$66.00 per person**

**Also included: Shrimp Cocktail, Maine Steamers & Mussels, Corn on the Cob, Rhode Island Clam Chowder, Cole Slaw, Potato Salad, Garden Salad & Watermelon & 2 Drink Tickets for Beer, Wine, Water or Soda.**

**NEW THIS YEAR - we're in for a special treat as our Affiliate Sponsor, All Hardwood Floors will be sponsoring a dessert table full of delicious after dinner treats.**

**Children's Meal (Children ONLY) - Hot Dog or Hamburger - \$12.00**

**CLICK FOR REGISTRATION FORM**

**A VERY SPECIAL THANK YOU TO OUR  
8 MFCAR AFFILIATE CLAMBAKE SPONSORS!**

*The  
Russell  
Agency* LLC.

**TIM RUSSELL**



  
**All Hardwood Floors** LLC  
PREMIUM HARDWOODS  
+ LUXURY VINYLs TOO!

**ANDREW ROSS**

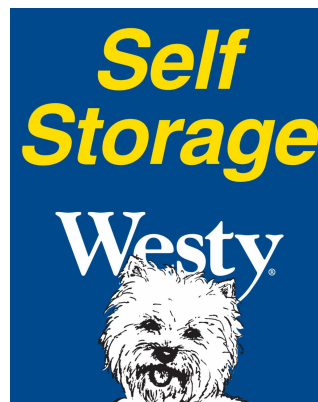


[LUCAS HERNANDEZ](#)

[AIMEE MERRITT](#)



[GARY STONE](#)



[LINDI DUROCHER](#)



[SCOTT HEINS](#)



[HANS BARTH](#)

**[CE SHOP JULY PROMO CODES](#)** - [Click here to go to the MFCAR CE Shop](#)

PROMOTION DATE	PROMO CODE	DISCOUNT %	COURSE TYPE
July	July30	30%	All Real Estate Products
July 19, 2023	LEARN	40%	All Products
July 26, 2023	SPLASH	40%	All Products

**New NAR Requirement: Fair Housing Training  
2 Hours Every 3 Years**

NAR new-member applicants & existing members must now complete two hours of fair housing training every three years as a condition of REALTOR® membership, including one FREE training option. The three-year cycle coincides with NAR's existing Code of Ethics training requirement and begins in 2025.

Courses satisfying the new NAR requirement are:

- **At Home With Diversity**, a course to help real estate professionals work successfully in an increasingly diverse marketplace
- **Bias Override: Overcoming Barriers to Fair Housing**, a course to help real estate professionals identify and interrupt stereotypical thinking to avoid fair housing pitfalls
- Qualified equivalent courses provided by state and local associations, institutes, societies and councils, and their partnered providers
- A to-be-created non-residential practitioner course focused on bias and anti-discrimination training

**Fairhaven**, NAR's online fair housing simulation, will also be updated to meet the stated learning objectives and two-hour minimum time frame so that it can be included in the list of qualifying courses and serve as the no-cost option.

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### **IMPORTANT INFORMATION ON YOUR 2024 CE REQUIREMENTS & DUE DATE**

**As you know your Continuing Education (CE) is due on even-numbered renewal years and as of this renewal all CE Classes MUST BE COMPLETED 90 DAYS PRIOR TO RENEWING YOUR LICENSE.**

- **THE CONNECTICUT DCP HAS ONE MANDATORY CE CLASS FOR THIS RENEWAL which is CT REAL ESTATE AGENCY LAW. In addition you will need to take Nine hours of real estate elective courses.**
- **AS ALWAYS NAR MANDATES ALL REALTORS® MUST TAKE CODE OF ETHICS EVERY 3 YEARS. If you take Code of Ethics it would count as one of your 3 hour elective classes. We are currently in Cycle 7 which runs from 1/1/2022 - 12/31/2024. [Login to NAR](#) to check your Code of Ethics Status or give us a call at 203-227-4418 to inquire if you should take Code of Ethics for this CE Cycle.**
- Alternatively, licensees may opt to pass the 40-question Connecticut CE Examination during the CE cycle. Contact PSI Examination Services (the testing company) directly: 1-800-733-9267. **NOTE: When calling PSI to schedule, be sure to specify that you want the "40 Question" exam in order to renew your CT license.**

**Salespersons: 12 hours of CE credits must be completed by MARCH 1st, 2024**, which is 90 days prior to license expiration date. Salespersons licenses expire annually on May 31st.

**Brokers: 12 hours of CE credits must be completed by September 1st, 2024** which is 90 days prior to your new license expiration date of November 30th.

#### **Am I required to complete CE?**

All license holders must complete CE prior to every even-year renewal. You



are only exempt if you PASSED A FULL LICENSING EXAM during the CE period. The 2024 CE renewal period for Salespersons is 6/1/22-5/31/24 and for Brokers is TBD.

#### What if I am a reciprocal license holder?

Connecticut DOES NOT EXEMPT ANYONE from completion of Connecticut specific continuing education. You must complete approved courses via a CT approved school and retain your certificates of completion for a minimum of 4 years. If you have taken CE in your primary state, you can submit the information to DCP for consideration 90-days prior to deadline. Scan and email to [dcp.realestate@ct.gov](mailto:dcp.realestate@ct.gov) or fax to 860-706-1317. To be approved, EACH course must be a minimum of 3 hours and be taken during the current CT CE cycle. There is NO equivalency credit toward the mandatory course(s).

#### What if I am a referral only agent?

All license holders must complete CE. Choosing to only utilize your license for referrals does NOT exempt you from Connecticut CE requirements.

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### Get CTR's Legislative Updates by Text

Sign up for CTR's text messaging program and help protect our industry!

In order to take action regarding bills that may need our attention before June, please sign up for text messaging! Texting is the most effective method for fast action to protect our industry and fight for property owner's rights.



[SIGN UP FOR TEXT MESSAGES](#)

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### CT REALTORS® Handling Statewide Professional Standards Administration

MFCAR has signed on with the new CT REALTORS® (CTR) Statewide Professional Standards program. You can learn more about timely options for resolving disputes, or how to file an ethics or arbitration complaint by going to <http://ctrealtors.com/complaints>.

There is also a Statewide Citation Policy where Respondents have the option to pay a fine and go to education in lieu of a hearing for certain ethics violations. If you have any questions, email [prostandards@ctrealtors.com](mailto:prostandards@ctrealtors.com).

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### IMPORTANT LINKS

<a href="#"><u>MFCAR AFFILIATE ROSTER</u></a>	<a href="#"><u>FAST STATS</u></a>	<a href="#"><u>MILL RATES</u></a>
<a href="#"><u>Connecticut License Verification</u></a>	<a href="#"><u>Real Estate Continuing Education</u></a>	<a href="#"><u>Code of Ethics Cycles</u></a>
<a href="#"><u>Check Your Code of Ethics Status</u></a>	<a href="#"><u>Department of Consumer Protection</u></a>	<a href="#"><u>MFCAR WEBSITE Documents Forms &amp; Links</u></a>

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<a href="#">CTR Membership Benefits</a>	<a href="#">Sign up for CTR Text Alerts</a>	<a href="#">Forewarn</a>
<a href="#">NAR REALTOR® Benefits Program</a>	<a href="#">NAR REALTOR® Membership Card</a>	<a href="#">Sign up for NAR Text Alerts</a>
<a href="#">REALTOR® Party Mobile Alerts</a>	<a href="#">RPAC</a>	<a href="#">Open House Tour Schedule</a>
<a href="#">Pay MFCAR Dues</a>	<a href="#">Coastal Property Owner Brochure</a>	<a href="#">Emeritus Status Application Process</a>
<a href="#">Donate to Person To Person</a>	<a href="#">Donate to Malta House</a>	<a href="#">Donate to Food Recovery Network</a>

[www.mfcar.com](http://www.mfcar.com)  
[mfcar@mfcar.com](mailto:mfcar@mfcar.com)

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Phone: 203-227-4418 ~ Fax 203-226-7390



Mid-Fairfield County Association of REALTORS® | 19 Imperial Avenue, Westport, CT 06880

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