**Drive With NAR: The Safety Series**

**Use Safety as a Marketing Tool and Value Proposition – S2E1**

**TRACEY HAWKINS** ([00:00](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

Consumers want to know what makes you different than the next real estate agent. You could give a unique answer.

**CARTER MARTIN JR.** ([00:05](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

By addressing these safety concerns. It helps me to provide, you know, a peace of mind to my clients that other agents may not be doing.

**TRACEY HAWKINS** ([00:12](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

Many agents will talk about their marketing expertise, professional network, or community involvement, but emphasizing your real estate safety knowledge can earn you greater trust from prospective customers.

**LYDIA HEDRICK** ([00:23](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

I don't see a lot of agents going through that checklist, making those safety tips a priority.

TRACEY HAWKINS ([00:33](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

I'm Tracey Hawkins, and you may not realize what an effective marketing tool safety can be. What does it look like to meld safety into your marketing plan? Let's talk to two agents who are using their strategy to teach client reach. Carter Martin Jr. is a broker associate with Semonin Realtors in Louisville, Kentucky. He recently appeared in a REALTOR® safety month episode of REALTOR®® Magazines Level Up video series. Hi Carter.

**CARTER MARTIN JR.** ([00:59](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

Hello Tracey. I'm glad to join you in this conversation today.

**TRACEY HAWKINS** ([01:02](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

Thanks for being here. Now, Lydia Hedrick is a broker associate with LY royalty in Oklahoma City, who has made safety a part of her marketing toolbox. Hi Lydia.

**LYDIA HEDRICK** ([01:12](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

Hi Tracey.

**TRACEY HAWKINS** ([01:13](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

Now Lyida also talks about safety to our fellow agents in Oklahoma. I want to make sure to get that in. Now both of you are members of NAR’s REALTOR® Safety Advisory Committee. Not many people realize that that committee has a representative from every state. So that means every voice is heard. Are your client's concerned about safety? Do they ask the question when you're on your listing appointment or when you're working with buyers? Does it automatically come up? Lydia?

**LYDIA HEDRICK** ([01:40](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

Yes, especially when it comes to who's going to be coming into my house? Are you going to be with them? And no, I'm not going to be there for all of the showings. So let's be mindful of the keys that we're putting in the lockbox, how people are accessing that, that we've got a process in place that agents who have clients wanting to see the house, they schedule it, I get to see who they are. My seller will only see that an appointment has been requested and what that time is. But I know the agent that is accompanying each buyer on each showing.

**TRACEY HAWKINS** ([02:14](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

Okay, so that's a conversation that you're having with the sellers, which lets them know that you are safety aware and you are concerned about their safety and security. Now, Carter, can you talk to us about that conversation that you have with the sellers regarding the lockbox?

**CARTER MARTIN JR.** ([02:28](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

Yeah, like Lydia said, you know, sellers are, are concerned, very concerned about who's accessing their home. And one of the things that I always bring to my seller consultation is my lockbox to show them that it's an electronic lockbox and talk to them about the differences between agents that use electronic lockbox versus, you know, the lockbox is with either the push buttons or the rotating numbers. You know, the thing about the push buttons and the rotating numbers, once you give out that code, that code is out there until you change that and you know you're not going and changing it every day after every showing. And so it's really a value add when I talk to my seller clients about our electronic lock boxes that we have, and like Lydia said, I know everyone who goes in and accesses that box and what time. And so that really gives the seller some comfortability about the security of their home.

**TRACEY HAWKINS** ([03:17](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

And I think that's excellent because most people don't talk about the lockbox. So good for both of you for actually making it a part of the presentation and showing your sellers that you're looking out for them. Now, Lydia, you talk to your sellers about getting valuables out of sight. You also talk about garage doors.

**LYDIA HEDRICK** ([03:34](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

So I like to remind my sellers that once they get home after we've had showings, they should double check to make sure that all the doors are locked, all the windows are locked, just in case maybe somebody came through with some ill intentions, left a window open to come back later. A situation my friend found herself in with her listing is that another agent held the house open and one of the groups that came through, they had pulled the chain on the garage door, so they were able to come back later and manually open the garage door. And that's something that until I had heard her story, I had never thought when I'm checking the doors to also check the overhead garage door.

**TRACEY HAWKINS** ([04:18](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

Excellent point. And to the point of making sure that you talk to sellers about what needs to be out of sight. I have a security checklist and I tell every agent to start your listing appointment, telling the seller how you would keep their home safe, their possessions as well as their family safe while their house is on the market. That includes pictures of family members off the walls. It should not be personalized. You should let the sellers or the prospective buyers imagine themselves there. But it's a safety point as well. Schedules off of the refrigerator door, no firearms, jewelry, and again, like you said, Lydia, medicine out of medicine cabinet. So all valuables out of sight. It is somewhere in the listing agreement, but nothing compares to telling the seller out loud that this is for their safety. Now, Lydia, I want to talk a little bit about the love letters that you talked about. I see the safety perspective of that. Can you share your conversation with your buyers as well as sellers about love letters?

**LYDIA HEDRICK** ([05:17](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

So with buyers, I mean, this is something that has been common practice, and just to make sure everyone's aware, a love letter is a letter from a buyer that's directed to the seller saying, Hey, I want to let you know a little bit more about me and explain why I really want to buy your house. And it's something that even when my husband and I were buying a house 12 years ago, we wrote a love letter, but now we know that that's not the best idea. That's something that I encourage my buyers to move away from because whenever they're sharing information about themselves with the seller, it's potentially putting something out there that the seller's not going to like. And so all we want to put out there are the terms of their offers. Are you qualified to buy the house? Do the terms you're offering, line up with what the seller is willing to accept.

**LYDIA HEDRICK** ([06:08](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

On the flip side of that, with my sellers, as we're going through the listing agreement and when we talk about offers, I suggest to them that whenever we receive offers, I put them into a spreadsheet and it's just the offer terms that are going into the spreadsheet, the amount somebody's willing to pay, the loan type, the closing date, all of those different terms. And that's how they're making their comparison between the different offers. They know nothing about the buyer themselves. They don't even see their name, at least until we go to sign whatever offer they accept. And the reason I do that is to protect them from any potential fair housing claims. I just do want to point out that I'm not making that decision for the sellers. I'm putting it out to them of, Hey, here's something that could be a risk that you might not have thought of before. And so I'm suggesting this as a way to avoid putting you into a potential fair housing violation. Not once have I had a seller say, oh no, show me the full offer. I want to know all the personal information about the buyers.

**TRACEY HAWKINS** ([07:10](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

Privacy. You all are fiduciaries. You have to protect the privacy. And who knows what privacy, what private information may be in the letter that really shouldn't be out there. Now Carter, you talked about safe neighborhoods and schools. Now as agents know, you are not allowed to answer that question. If a consumer asked if this is a safe neighborhood, if the crime rate's low, how do you handle that conversation?

**CARTER MARTIN JR.** ([07:34](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

Yeah, you know, that also gives me a chance, Tracey, to show my professionalism. And the way I answer that question is neighborhood safety and schools and things like that. You know, it's a pretty subjective matter. So I'm not here to tell you which neighborhood I think is safe and which school I think is the best. I'm here to be a resource for you. And what I like to do is point out other resources where they can go and find stats and get information on the neighborhoods and the schools and things like that that they want to find. And then they can be in control of the information that they receive and they can make their own decisions.

**TRACEY HAWKINS** ([08:10](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

Where do you point them, Carter?

**CARTER MARTIN JR.** ([08:12](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

I point them to websites like local law enforcement agencies. I'll point them to local school district websites and things like that.

**TRACEY HAWKINS** ([08:20](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

So here you are as a real estate agent, talking to a buyer, prospective buyer about being safe. Here's how to keep your family safe. Here's how to make a choice. The local crime prevention department of the police departments typically have those crime stats, so that's a great place to send them. There are websites like spot crime.com and even though NAR doesn't endorse any tools or products or services, you can certainly go to the website and find some recommendations, but those kind of websites will give them the information that they need in order to make their own decision. Now, Carter, you talked to us a little bit about sitting in a car outside of a property and that reminded me of a story, a recent story of a crime against a real estate agent and a buyer where they, the real estate agent, drove into the driveway first and then the buyer with her baby followed behind and as they parked out, jumped out of a car that followed them with guns and they robbed them at gunpoint. So that tells me that awareness is key. What do you say to your fellow agents who like to sit in the car and catch up and get some paperwork and phone calls done while they wait for their client?

**CARTER MARTIN JR.** ([09:29](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

Well, first of all, Tracey, I have to slap my own hand because that is by far one of my worst habits that I'm still working on. You know, it's, it's just about awareness. When we get in that car and we sit there and I like to check all my text messages and my emails and return phone calls. Why? Because I don't want to be doing that while I'm driving, right? I was trying to fix one safety issue, but I created another for myself. And you mentioned being in that car, sitting there. The problem with that is, for me at least, is I'm not being aware of anything around me, right? I'm sitting there and I'm engulfed in my phone and so I wouldn't see anybody coming up to my car. That's a huge, you know, safety risk. But you know, I also talk about this to my buyers. When we go to do showings, I try to let them know, you know, we have a schedule for showings and I try to let them know not to get there too early, right? Don't beat me there to where you're sitting in your car now so that we can get there together and have safety in those numbers and all be aware of our surroundings.

**TRACEY HAWKINS** ([10:26](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

I like it. I was talking to you about teaching FSBOs about safety and those are for sale by owners who think that your jobs are easy. All you have to do is put a sign in the yard and accept the contract and save the commission. And you call it unrepresented buyers. Talk to me about that. The safety part of that category of sellers.

**LYDIA HEDRICK** ([10:49](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

They don't realize that even an agent that's not necessarily safety minded like Carter and I, that we have different things in place, such as scheduling showings, that I know whenever another agent schedules a showing on my listing, it's very likely that that buyer has been pre-qualified. And so I know that it's an interested party that would be able to make an offer that's coming through the house and not wasting anybody's time.

**TRACEY HAWKINS** ([11:17](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

Excellent point. Carter, what are your thoughts about FSBOs? Do you approach them? Do you work with them? What are your thoughts about ways to keep them safe just in case you do?

**CARTER MARTIN JR.** ([11:26](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

So, I do work with FSBOs and one of the value adds that I bring to FSBOs, right, because they get so many people that are trying to call just to get their listings. So I try to be a resource for them as well. And so that's with giving them tips on, you know, how to approach, you know, to sell their homes. Really, I like to show them that there's so much that we think about that they don't, but still they're tips nonetheless, you know, I ask them questions about how are you going to manage access to your home? How are you going to verify? Like Lydia said, you know, the buyers that are coming in that, that they have good intentions. So things like that. I always talk to the FSBOs also about, just follow up and things like that with the people that are coming in their house, have they thought about putting up their valuables as Lydia talked about and things like that. So just try to be a resource to them to show them that safety's a tool that we have in our toolbox as real estate professionals.

**TRACEY HAWKINS** ([12:23](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

A few years ago I wrote an article for REALTOR® Magazine that talked about how to convert a FSBO into a listing, and that's still on the website to this day. And one of the things that surprised me is I created a safety tip sheet, 13 ways for FSBOs to stay safe while their home is on the market. I advise real estate agents to pass out that sheet to every FSBO, staple your business card to it, don't talk about business, don't talk about listing. In this day and age it's competitive and we hear a lot about real estate agents needing to find a way to show their value to continue in this business successfully. I want to ask each of you, how are you implementing these safety tips that you're talking about? Are you including that in your marketing or are you letting them know you are the safety agent? How are you doing that? Carter?

**CARTER MARTIN JR.** ([13:10](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

One of the value adds in the show of professionalism that I use and incorporate my safety is really the buyer and the seller consultations. You know, so many times we'll get that phone call and want to run right out to the house, but I try to show a different level of professionalism by saying, Hey, you know, there's a process and let's sit down and get to know each other. Make sure that you are ready to purchase this home. You know, whether it be pre-approval or verifying, you know, finances and let's talk about all the things that we're going to do. Set the expectations upfront on how we're going to be safe in the process of this. Same thing with the seller sitting down, talking to them about the lockboxes, talking to them about the access. I put those two tools in my marketing plan, those pre-consultation, and that's one thing that sets me apart from other agents that sometimes just run out and, and show a home.

**TRACEY HAWKINS** ([14:02](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

In this business we always talk about meeting clients where they are. Let's talk a little bit about working virtually after the pandemic. Some agents have gone back to just everything in person. However, some agents are keeping the virtual practices, that means their first meetings virtually, showing property, sharing the screen. How about you Carter? Are you still using virtual practices in that first meeting or at any point during the transaction?

**CARTER MARTIN JR.** ([14:29](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

Absolutely, Tracey. You know, that's one of those things that came out of that period. You know, the virtual showings, the virtual showings of homes, the virtual meetings with clients. Some clients don't have the time to come meet with you for that buyer consultation or that pre-listing consultation, but they would have time, you know, 15, 20, 30 minutes to sit down with you on a Zoom call and so that you can still see them face to face and begin to build some rapport, you know, and some people say, well, Carter, how do you do a listing appointment virtually? And it's not the actual listing appointments, it's the pre-listing appointment because you know, sometimes we talk about buyers that we run out and see immediately and we don't know them, but we do also get referrals for listings and we just go show up at someone's house that we've never met before. So a pre-listing appointment virtually is also a good safety tool that you can meet that person face to face at least on the screen and get to talk to them and get some of that pre-knowledge that you would need before you go out to their house. So yeah, I am going to forever love, uh, some of the virtual, I love meeting people in person. I think that's vital to our industry, but we have to use some of the safety tools and that includes some of our virtual options.

**TRACEY HAWKINS** ([15:40](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

And you made an excellent point when you talked about showing up at a seller's house who you do not know who is a complete stranger when in this business, the goal is to check out buyers every which way but loose. But oftentimes agents walk into a house with a seller, they have no idea and they close and lock the door behind them. So that first, that virtual first meeting is an excellent way to increase witness potential and to let them know that you are safety conscious. And one thing that I say is that first virtual meeting allows you to check the disposition of that seller. You can see if they're motivated to sell, you can see if they're hostile. There's a story where agents as well as an inspector showed up to a property and the seller did not want to sell and he ended up shooting them. I say if there was a virtual first meeting, you could have seen the hostility and you could have prepared accordingly. Lydia, talk to us about how you utilize virtual practices in order not only to stay safe but to serve the consumer as well.

**LYDIA HEDRICK** ([16:40](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

I think meeting virtually is a great first meeting. I did it earlier this year. I had some out-of-state buyers. They were military in Florida being relocated here to Oklahoma. And so obviously it was going to be difficult for us to meet in person. That is, as Carter said, a great way to build rapport, get that initial meeting out of the way. And I also like to utilize it as a way to share my screen and show them contracts. It's a little bit easier to follow along when we're both looking at the same screen as opposed to me being there in person and I turn the paper around to face them and I'm trying to use my finger to point out the different places that I'm talking about. And so utilizing that as a way to prepare them for the paperwork.

**TRACEY HAWKINS** ([17:24](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

Here's a question for both of you. In the, what I call olden days, when we would have the clients come into the office, you would ask for their driver's license or their ID and again, that increased witness potential. Now when you're working virtually, are you asking them to see their driver's license to hold it up to the camera recorder?

**CARTER MARTIN JR.** ([17:42](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

When I'm working virtually with them, I will still go ahead and have them securely send that, you know, copy to me. If they can't bring it into the office before I meet them or something like that, I'll still ask for that. And that's for my safety. And then also for overall consumer safety. You know, with so much fraud going on nowadays with, you know, fraudulent sales and things like that, you know, you kind of want to get every little piece of information you can to make sure you're talking to the person that you think you're talking to.

**TRACEY HAWKINS** ([18:08](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

Excellent point. Lydia?

**LYDIA HEDRICK** ([18:09](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

That's a way that I think we can utilize our vendor partners and specifically our lenders, that if we get them in touch with a lender, they're going to need certain information in order to make sure that they are qualified. And so if I can have them get with that lender, start the conversation and then maybe our, if we had our first meeting, virtually our first in-person meeting is at that lender's office.

**TRACEY HAWKINS** ([18:34](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

That makes sense to utilize your vendor partners. Speaking of vendors, I want both of you to share with the agents watching here, what is your number one safety tool? It could be a product or a service, a safety tool that you use when you're working with clients that you get an opportunity to say, Hey, you know, here's an extra step that I am taking. Do you have one Carter?

**CARTER MARTIN JR.** ([18:55](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

My number one safety tool that is provided by my local association is the Forewarn app. That app, I'm able to take a phone number and put it into that system and get some information back on the person who's calling me. It can be information, you know, with felonies and things like that. You know, I do warn people though, you know, sometimes that information can be incorrect or awful little, so you'd want to do your due diligence with it. But that is an amazing first step tool to use for safety.

**TRACEY HAWKINS** ([19:26](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

Again, NAR doesn't recommend any resources or products or tools, but that is one that you can find on the nar.realtor website. And just to follow up on your point, nothing is 100%, so safety should be in layers. That's one tool that you use in addition to other tools. And just one more fine point is it does show convictions, but keep in mind all criminals haven't been convicted, so use it to verify, confirm the identity, to look at the financial information. So it's a great tool for your safety toolbox. The final safety practice topic that we must talk about is cybersecurity. And that is definitely a conversation that hopefully you all are having. When the National Association of REALTOR®s surveyed the agents, they found that 50% of real estate businesses have experienced some kind of cyber attack. Now we know wire fraud is the number one way that it's happening, and typically through email, through business email compromise. One thing that NAR does have as a resource on the website is a template for wire fraud warning for your email. So every single email can have an outgoing warning, but that also is a conversation that agents need to have with buyers and sellers. Have either of you experienced a client who has been the victim of any kind of wire fraud?

**CARTER MARTIN JR.** ([20:46](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

I haven't personally with one of my clients, but I have had it in my office. As you mentioned, that wire fraud warning, that's, attached to every one of our emails, but it's also a part of my value add, my professionalism. In those buyer counseling and seller counseling sessions, we always talk about their personal information and making sure we're protecting it. One of the things that sets us apart too is we make sure to let them know that we use vetted professionals throughout their transaction. And those professionals are never going to do anything to compromise your data as well. They're going to use secure platforms to send financial information back and forth and anytime they're asking for any sensitive information.

**TRACEY HAWKINS** ([21:28](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

Excellent point. Lydia, what about you? What's in your cybercrime prevention conversation with your consumers?

**LYDIA HEDRICK** ([21:34](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

Thankfully, none of my clients have fallen victim to that, but I know of other people in our area that have, so I also, in those consultations, remind clients that you might get an email asking for you to wire funds or an email asking for information and always verify where that's coming from. You can ask me, you can call if it's the title company to verify before you send any of that information over because you are going to be getting emails from random places, people you might not know and always verify.

**TRACEY HAWKINS** ([22:10](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

And I suggest that agents stay up to date on technology. There's so much technology that exists that is making work, I'd say more electronic. So less wire opportunities, less opportunities to be victimized. But if you're doing everything in an encrypted manner, that's going to help keep you safe. So stay up to date on the latest and greatest technology and for goodness sakes, don't click anything emails, it takes one click when either the consumer or the agent clicks a link within an email, that's what unleashes the issues. So yay to both of you for having that conversation with the consumers and the industry. We need more cybersecurity education and training. So both of you are obviously extremely safety aware. Do you see any of your competitors leading with the safety theme or you guys both just the only ones doing it as far as you know right now, Carter?

**CARTER MARTIN JR.** ([23:04](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

I would say some of my competitors are, you know, we have some, uh, great real estate agents out here, but by all means, not all are doing it. By addressing these safety concerns, you know, upfront integrate into my surface, it does help me to stand apart because it helps me to provide, you know, a peace of mind to my clients that other agents may not be doing, which is, you know, incredibly valuable in building trust with those clients, which, you know, uh, building trust with our clients also helps build our businesses.

TRA**CEY HAWKINS** ([23:30](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

Lydia, what are your thoughts?

**LYDIA HEDRICK** ([23:31](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

I don't see a lot of agents going through that checklist, making those safety tips a priority whenever they're talking to their clients. So that's a way that I can show my clients that I care about them as people. I care about them just as much or more than I do, um, the money that I make from each transaction because it's nice to be able to feed my family, but I also care about them and meeting all of their goals.

**TRACEY HAWKINS** ([23:58](https://www.temi.com/editor/t/yEH5ZE7YUYW6AT1MLEwxyfDvVhO4qh9Bl2xcovvsmgpkNe1l511m-AGs62joau-RWROzAcfgpN7a9cBJc-Dp6LU7nNM?loadFrom=DocumentDeeplink)):

If each and every real estate agent is showing that the safety of the consumer is important to them, that makes all of us, makes the whole real estate industry look good and it shows that safety and security is top of mind. I want to thank you both so much for being here today, for sharing your passion for safety. I love seeing that and also how you implement safety and security practices to grow your business and to protect the consumer. Thank you both so much and everybody be safe. Thank you for joining us on Drive With NAR, The Safety Series. New episodes of the Drive With NAR podcast drop twice a month at magazine.realtor/drive or wherever you get your podcasts. NAR does not endorse any product and does not take a stance on any specific safety tool. Members are encouraged to use only those safety tools in which they're properly trained. Find more safety resources at nare.realtor/safety.