

CONSUMER GUIDE: HOME SELLING TIPS FOR PRIVACY AND SAFETY

When you hire a real estate professional who is a REALTOR® to help sell your home, you're gaining a partner with the skills, connections, knowledge and expertise to help you through many decisions aimed at showcasing your home to its fullest potential. Your agent will create a marketing plan; talk with you about listing your home in the multiple listing service (MLS), a marketplace that helps you reach the largest possible pool of serious buyers and maximize the price for your home; and guide you through other steps in preparing your home for sale.

Your agent is also an invaluable ally in helping you ensure privacy and security by managing access during the marketing and transaction process. Why is that important? For one thing, photography and video are ubiquitous today. Everyone who enters your home during the sales process likely has a camera.

Photos of your home are an important part of the sales process, enabling real estate agents and brokers to market your home. Your agent or a professional photographer will be capturing images and video to highlight your home's best features. With your permission, the listing (with imagery) will be shared on the MLS, which provides it to brokerage websites and portals where buyers search. Others may visit your home with a camera in hand, too. A certified or licensed appraiser may review your home for purposes of providing an appraisal, or a property data collector may gather information to provide to the buyer's lender. The buyers may choose to have a home inspection. And repair professionals may need access to your home. If you purchase another home and later refinance the mortgage, your lender may send an appraiser or property data collector to that home. In all these scenarios, photos, video or scans may be taken.

Real estate professionals and lenders should have safeguards in place to ensure the security of sensitive data, but there are important steps you can take to make sure you don't inadvertently share personal information with bad actors in the event of a breach:

- 1. Stow personal items and photos. Put away anything that reveals personal details, including family photos, visible calendars, mail, computer logins, wi-fi passwords and documents with sensitive information. Even diplomas, awards or books can give away more than you realize.
- 2. Secure your valuables. Lock up jewelry, important and sensitive documents, firearms and prescription medications. A small lockbox or safe is a worthwhile investment to provide peace of mind with visitors coming and going.
- **3. Discourage unapproved photography.** Although an agent generally accompanies buyers when they're in the home, it's possible for buyers to wander and take photos or videos. Ask your agent to include a "No Photography" note in the MLS, and place polite signage in your home to help deter this.

Bonus tip: Use an electronic lockbox. Electronic lockboxes limit access to real estate professionals who are licensees. Your agent can also use the lockbox to grant one-time access to service providers who are involved in the sale. Electronic lockboxes record exactly who enters your home and when. This is safer than a combination lock, in which the combination could be shared without your knowledge.

Your real estate agent will help you navigate the sale of your home. An attorney can provide guidance on the laws in the state where you're purchasing. And remember: Only real estate professionals who are members of the National Association of REALTORS® may use the term REALTOR®, and they are obligated under NAR's Code of Ethics to work in your best interest. Please visit facts.realtor for more information and resources.