

Georgia REALTORS® partners with the Local Boards and REALTOR® Firms to provide quality, affordable continuing education courses.



**Ready or Not:
Career-Ending Regulations
#71145**

Sponsored by:

Georgia Association of REALTORS®, GREC School #271

Visit the Georgia REALTORS® website to learn about membership benefits, continuing education opportunities, networking events, and more!



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STUDENT NOTICE

The Georgia Association of REALTORS®, Inc. is approved by the Georgia Real Estate Commission (GREC) to offer continuing education, sales postlicense, and broker prelicense courses. The GREC school code number is 271 with a renewal date of December 31, 2023.

The Georgia Real Estate Commission has approved this course for three (3) hours of continuing education credit. GAR school policy defines an instructional hour as 50 minutes.

To receive continuing education (CE) credit for this in-classroom course, the student must:

- ✓ be on time
- ✓ sign in with the course facilitator before the course begins
- ✓ be present in the course during all instruction periods
- ✓ return a completed evaluation to facilitator at the end of course
- ✓ not have taken this course for continuing education credit within the past 366 days.

There is no make-up session for this course.

Cell phones and other electronic devices can be distracting. Use of communication methods such as text messaging, E-mailing, web surfing, etc. is prohibited while class is in session if it poses a distraction to other attendees and shall be grounds for dismissal. Taking pictures of PowerPoint slides requires the permission of the instructor.

Entrance qualifications and standards of completion will not be based on race, color, sex, religion, national origin, familial status, handicap, sexual orientation, or gender identity.

No recruiting for employment opportunities for any real estate brokerage firm is allowed during this course or on the premises while this course is in session. Any effort to recruit by anyone should be promptly reported to the Director of Professional Development; Georgia Association of REALTORS®; 770-451-1831; 6065 Barfield Road; Sandy Springs, GA 30328; or to the Georgia Real Estate Commission; 404-656-3916; International Tower; 229 Peachtree Street, NW; Suite 1000; Atlanta, GA 30303-1605.



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Joi Bostic, 2019

NAR's Guides

<http://www.realtor.org/realtororg.nsf/pages/securityguides>

NAR Code of Ethics

“REALTORS® shall not knowingly use the confidential information of clients for the REALTORS’® advantage or the advantage of third parties.”

Private Identifying Information

Identity Theft and Assumption Deterrence Act of 1998

- Social security number
- Date of birth
- Driver’s license or state ID number
- Alien registration number
- Government passport number
- Employer
- Taxpayer identification number

Be Proactive

1. Plan Ahead
2. Educate the Parties
 - Security Deposits
 - Rental Application
 - Credit/Background/Criminal Check
3. Online Resources - Used by Landlord and Tenant
 - <https://www.mysmartmove.com/>
 - <https://www.youcheckcredit.com/index.html>
 - <http://www.landlord2landlord.com/>
 - <http://www.advantagetenant.com/>
 - <http://www.ntnonline.com/>

NOTES:

Georgia Senate Bill 475
Section 10-15-2

“A business may not discard a record containing personal information unless it:

- (1) Shreds the customer’s record before discarding the record;*
- (2) Erases the personal information contained in the customer’s record before discarding the record;*
- (3) Modifies the customer’s record to make the personal information unreadable before discarding the record; or*
- (4) Takes actions that it reasonably believes will ensure that no unauthorized person will have access to the personal information contained in the customer’s record for the period between the record’s disposal and the record’s destruction.”*

Punishment in Georgia

Financial identity theft

“Imprisonment for not less than one nor more than 10 years or a fine not to exceed 100,000, or both for first offense. Punishable by imprisonment for not less than three nor more than 15 years, a fine not to exceed \$250,000, or both for subsequent offenses.”

Penalties for non-compliance with Section 10-15-2 are contained in Section 10-15-4:

“A business that violates Code Section 10-15-2 may be fined by the administrator appointed pursuant to Code Section 10-1-395 not more than \$500.00 for each customer’s record that contains personal information that is wrongfully disposed of or discarded; provided, however, in no event shall the total fine levied by the administrator exceed \$10,000.00. Notwithstanding anything to the contrary contained in this Code section, it shall be an affirmative defense to the wrongful disposing of or discarding of a customer’s record that contains personal information if the business can show that it used due diligence in its attempt to properly dispose of or discard such records.”

Protective Measures

- Federal and State Laws
- REALTOR® Code of Ethics

<p>Principle 1: Take Stock</p>	<ul style="list-style-type: none"> • Inventory • Know how information is gathered, shared and distributed • Different types of information and security levels
<p>Principle 2: Scale Down</p>	<ul style="list-style-type: none"> • Required and lawful purposes • Business need • Kept information needs a written plan of handling
<p>Principle 3: Lock It</p>	<ul style="list-style-type: none"> • Secure paper, flash drives, CD's, storage drives • Behind locks • Access issues • Review vulnerability of computer systems
<p>Principle 4: Pitch It</p>	<ul style="list-style-type: none"> • Implement disposal practices • Different practices for paper and electronic • Work from home staff policies
<p>Principle 5: Plan Ahead</p>	<ul style="list-style-type: none"> • Respond to security incidents • Actions if computer system compromised • Investigate immediately • Notification

NOTES:

Georgia Association REALTORS® - Partners in Education

Student Course / Instructor Evaluation

Course Name _____

Instructor _____

Date _____

PLEASE FILL IN THE BUBBLES COMPLETELY SO ANSWERS ARE SCANABLE.

Please do NOT use check marks, x's or any other type of mark.

The instructor encouraged my participation through questions and answers or exercises.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

The instructor presented ideas clearly and made the subject matter interesting.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

The use of the outline / handouts for study and / or reference was helpful.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

The topic is relevant / helpful to my real estate activities.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

I would want this instructor back.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

Additional Comments:

Thank you for your input. (Revised 5-2017)