



Surfing for Success: Web Sites you should know!

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Course Code: 1865 (for your answer sheet)

TEC1713 3 hours elective IL credit

INTRODUCTION

IDFPR – Illinois Department of Financial and Professional Regulation

Easiest way to go directly to the real estate section

www.idfpr.com/realestate - agents should become familiar with this site!

Home inspector, appraiser and Time Share Act information also on this site

License Lookup – tell when a license was issued as well as the sponsor

Also, is the person you're working with really licensed?

<https://www.idfpr.com/dpr/licenselookup/default.asp>

Bulk Look-up – gives broker's a way to look at all their sponsored licensees at once

www.idfpr.com/DPR/licenselookup/login.asp

Discipline Reports – learn from other's mistakes

www.idfpr.com/dpr/news/page1.asp

The Act and the Rules – scroll through or print out

www.idfpr.com/dpr/re/REALEST.asp

FAQ – good stuff here – underutilized!

www.idfpr.com/FAQ/BRE/toggleBRERealEstateFaq.asp

Staff contact information

www.idfpr.com/dpr/re/REMGMT.asp

IDFPR Forms

www.idfpr.com/dpr/re/Forms/REFORMS.asp

License Transition – simply the process and transition NOW!

www.idfpr.com/dpr/re/RETransition.asp

License Renewal – don't wait until the last day!

www.idfpr.com/dpr/renewal/defaultssl.asp

CE Look up – what classes do they show. You will need your license number to do this.

www.idfpr.com/applications/CE_Lookup/

Real estate education page

www.idfpr.com/dpr/re/Education/reeducate.asp

Illinois testing service site: www.GoAMP.com

New license law information www.IARLicenseLaw.org

CE and PRELICENSE ONLINE

Must have a proctored exam – can't be with a friend/fellow agent

Possible online testing in the future, under the new Act

Preliminary classes will have at least 15 hours of interactive case studies under the new Act

Preliminary classes now good for 4 years and 4 tries to pass the state exam.

ILLINOIS TREASURER www.CashDash.net

2 parts – find money and turn money in

Assets sit forever – no interest paid

Requires an annual reporting by brokerage companies with escrow accounts, even if there is no money to turn over. Report goes to the State Treasurer, NOT DFPR!

Disputed escrow amounts must be turned over at the 5 year mark. This period is shortened to 6 months, if there is written demand from one of the parties and there is no lawsuit pending.

STATISTICS / DEMOGRAPHICS

Demographic information – be cautious in using it.

Generally can be used in a non-residential setting.

Better to send your clients to the site than print it off!

US Census Bureau www.census.gov

USA Information and Stats www.U.S.A.gov

Market stats from NAR

www.realtor.org/research/research/ehspage

REALTOR.com vs REALTOR.org

Relocation Reports from NAR – incoming and outgoing by any county. Free for REALTORS!

www.realtor.org/prodser.nsf/products/E186-71?OpenDocument&Login

Another great site – www.City-Data.com

Illinois Association of Realtors

Leadership guide: www.illinoisrealtor.org/leadershipdirectory

SEX OFFENDER www.isp.state.il.us

Can be searched by name or address – now 2 separate lists

Let clients search the site – don't investigate for them

Victims can now register to be notified if their perpetrator moves into their neighborhood

Sex offenders are criminals – they are NOT a protected class for fair housing in general.

Other good sites: www.SexOffender.com www.FamilyWatchDog.com

PROPERTY MANAGEMENT

Fair Debt Collection Act

www.ftc.gov/bcp/edu/pubs/consumer/credit/cre27.pdf

Illinois Tenant Union - Chicago, Cook County and suburbs

www.tenant.org

Center for Renter's Rights

www.renters-rights.com

Property Management Shop - Lots of forms, signs, etc.

www.propertymanagementshop.com

Landlord Protection Agency - Satellite dish info, forms, etc.

www.thelpa.com/lpa/forms/ef-satdish.html

IL Landlord/Tenant Act – State Attorney General’s basic guidelines

www.illinoisattorneygeneral.gov/consumers/landlordtenantrights0404.pdf

Institute of Real Estate Management - Lots of reference and forms

www.irem.org

HUD- Sect 8 FAQ

www.hud.gov/local/oh/working/localpo/mfhsgfaq.cfm

Lawsuits / Public Records

www.judici.com

Court records for 51 courts, mostly in Northwest and Southern IL

- Search for all cases filed, disposed or docketed for a specific time
- Litigant info
- Criminal charges, dispositions and sentences
- Civil judgments
- Fines and fees ordered, balances paid, and payment details
- Hearing dates
- Case minutes

Pay site to view public records (free for 7 days):

<http://publicrecords.onlinesearches.com/Illinois-Assessor-and-Property-Tax-Records.htm>

LOCAL WEBSITES

General Information – County and Cities

Will County www.WillCountyIllinois.com
Joliet www.CityOfJoliet.info
Crest Hill www.CityOfCrestHill.com
Bolingbrook www.bolingbrook.com
Morris www.morrisil.org
Wilmington www.wilmington-il.com
Mokena www.mokena.org
Minooka www.minooka.com

Grundy County www.GrundyCo.org
Lockport www.CityOfLockport.net
Shorewood www.vil.shorewood.il.us
Plainfield www.plainfield-il.org
Channahon www.channahon.org
Braidwood www.braidwood.us
New Lenox www.newlenox.net

LaSalle County www.lasallecounty.org
Bureau County www.bureaucounty.us www.bureaucountyillinois.com
Ottawa www.cityofottawa.org
LaSalle www.lasalle-il.gov
Peru www.peru.il.us

Tax records

Other Counties www.illinoisassessors.com

ENVIRONMENTAL ISSUES

RADON www.Radon.Illinois.Gov

Get test results by zip code
Find licensed testers and mitigators
Download brochures and forms

LEAD-BASED PAINT

www.nsc.org

National Safety Council
Consumer Product Safety Commission

www.cpsc.gov

www.epa.gov/lead

Federal EPA site with lots of information

www.epa.gov/lead/pubs/renovation.htm

New Federal remodelers guidelines- 4/10

CLUE REPORTS <https://personalreports.lexisnexis.com>

Find out property problems for past 5-7 years, through insurance company claims

Generally, must be ordered by the owner - Now FREE!

FLOOD MAPS www.illinoisfloodmaps.org

MINING SITE <https://www.imsif.com>

DRUG LABS / METH HOUSES

New addition to Seller Disclosure law to require disclosure

www.idph.state.il.us/envhealth/factsheets/meth-labs.htm Illinois Dept of Public Health

www.DEA.gov Where are they?

DEVELOPING A LEGAL WEBSITE NAME

Please don't use all caps or all small letters!

www.realtor.org/letterlw.nsf/pages/TrademarkManual REALTOR® usage guidelines from NAR

Agent website MUST have company name and address conspicuously displayed on each page

When advertising property, the geographic location or city and state must be given

Cannot use the term "REALTOR" unless done under NAR guidelines

Must be a REALTOR®
Can only use with your name
Cannot use descriptors

Yes: JohnSmithRealtor.com No: BestRealtor.com
 JSmithRealtor.com PeoriaRealtor.com

DEVELOPING LEGAL EMAIL SIGNATURE LINE

In general, there are 3 sources of regulation for all "electronic communication": Illinois License Law, Federal CAN SPAM Act, and, for REALTORS, the REALTOR®'s Code of Ethics.

If you combine all three, here is what a signature should look like:

*Kerry Kidwell
Prudential Snyder Real Estate
#1 Brickyard Drive
Bloomington, IL 61701
Illinois licensed real estate agent
To be removed, please hit "reply" and put "please remove" in the subject line*

www.FTC.gov/spam CAN SPAM

www.realtor.org/mempolweb.nsf/pages/code Look for Article 12 in the Code of Ethics

RESPA - controlled by HUD

New HUD -1 and Good Faith Estimate must be used by January 1, 2010.

Agents should not accept or give anything of value when referring to another organization.

Disclosure must be made at the time of the referral to a related company.

www.hud.gov/offices/hsg/ramh/res/respa_hm.cfm HUD site

www.Realtor.org/RESPA REALTOR® overview

MORTGAGE FRAUD AND PREDATORY LENDING

www.MortgageFraudBlog.com

Mortgage Fraud Blog - Lots of good cases

www.fbi.gov/hq/mortgage_fraud.htm FBI

www.idfpr.com/FAQ/BRE/toggleBREpredlending.asp DFPR's Questions and Answers

www.ilapld.com Illinois Predatory Lending Database Program homepage

www.ResponsibleLending.org Center For Responsible Lending

COMPUTER BACKUPS & ONLINE DATA STORAGE

When was the last time you backed up? Where is the copy of your backup now?
What happens to your backup when there is a fire or a robbery?

www.Mozy.com 2gb free / \$4.95 per month for unlimited

www.BackUp.com \$49.99 for 25 gb

www.Carbonite.com \$54.95 / yr – unlimited backups Iron Mountain

www.iBackUp.com \$9.95/mo – unlimited backups

www.DriveHQ.com \$2.99/mo – 2 gb – nice comparison chart

www.Box.net Drop site

www.mybackupbox.com A great, easy way to backup your stuff

www.LogMeIn.com Take control of your computer from anywhere

PHISHING SCHEMES and HOAXES – don't be a victim!

www.snopes.com Is the story real?

www.UrbanLegends.com

<http://office.microsoft.com/en-us/outlook/HA011400021033.aspx> Microsoft site- great!

Send deceptive emails to: spam@uce.gov

SOCIAL NETWORKING

The purpose of social networking is NOT to simply have an advertising medium. It is to connect with your “circle of influence” and friends to gain top of mind recognition.

Facebook - www.Facebook.com - Create your own business page

MySpace - www.MySpace.com - The original place to connect with others

Twitter - www.Twitter.com - “Follow” people around

Pipl - www.Pipl.com - More of a search site

LinkedIn - www.Linkedin.com - For professionals

Plaxo - www.Plaxo.com

Spoke - www.Spoke.com - For business people

Ecademy - www.Ecademy.com - Connecting business people

Ning - www.Ning.com - Create your own network

Office policy for Social Networking (from the Illinois Association of REALTORS)

www.illinoisrealtor.org/files/Legal/socialmediapolicy.pdf

CONCLUSION – New Sites