



NEWSLETTER

FOCUS OF THE MONTH: CYBERSECURITY AWARENESS | OCTOBER 2023

Cybersecurity Awareness Month

In the year 2023, we commemorate a significant milestone - the 20th Anniversary of National Cybersecurity Awareness Month. Over the past two decades, this initiative has played an instrumental role in raising awareness about the paramount importance of cybersecurity. It has empowered both individuals and organizations to safeguard themselves in an ever-evolving digital landscape.

This year, Cybersecurity Awareness Month is dedicated to focusing on four essential behaviors throughout the entire month:

- 1. Use Strong Passwords and a Password Manager:** Robust passwords exhibit length, randomness, distinctiveness, and encompass all four character categories—uppercase, lowercase, numbers, and symbols. Employing password management tools can be a highly effective resource in generating robust passwords tailored for each of your accounts.
- 2. Turn on Multi-Factor Authentication:** Securing your online accounts goes beyond just a password; activating Multi-Factor Authentication (MFA) substantially reduces the risk of unauthorized access. Ensure you enable MFA for all applicable online accounts, with a particular focus on email, social media, and financial accounts.
- 3. Recognize and Report Phishing:** Exercise vigilance when it comes to unexpected messages requesting personal data. Refrain from disclosing sensitive information or login credentials to unfamiliar contacts. In the event of a phishing attempt, promptly report it and remove the message.
- 4. Update Software:** The most effective method for ensuring your devices have the latest security patches and updates is to keep your software current. If automatic updates aren't an option, make it a routine to periodically verify and install updates.

In our modern digital era, where cybercrimes continue to rise, it becomes increasingly crucial for Chicago Title to shoulder the responsibility and stay well-informed about cybersecurity. Our theme, "Secure Our World," underscores the significance of individuals not only protecting their own data but also contributing to a safer online world for all.

As we celebrate this remarkable milestone, let us all commit to being vigilant and proactive stewards of cybersecurity, ensuring the continued security and integrity of our digital realm.

MESSAGE OF THE MARKET



As of September 30, 2023, the median list price for King County, WA is \$1,169,000 with the market action index hovering around 56. This is less than last month's market action index of 59. Inventory has held steady at or around 1,923.



As of September 30, 2023, the median list price for Kitsap County, WA is \$649,500 with the market action index hovering around 46. This is less than last month's market action index of 47. Inventory has held steady at or around 479.



As of September 30, 2023, the median list price for Pierce County, WA is \$656,475 with the market action index hovering around 49. This is less than last month's market action index of 50. Inventory has held steady at or around 1,242.

Title Tip: TitleLock

If you're considering Title Lock, a service claiming to protect against title theft, pause for a moment. Before deciding, I recommend exploring the ALTA Homeowner's Policy with me. This policy can offer coverage in cases where someone asserts rights over your title due to forgery or impersonation, even if the claim arises after the policy's effective date. I'm here to provide you with all the details you need to understand the ALTA Homeowner's Policy better.

Additionally, keep in mind that many counties provide online access to their recording records, allowing homeowners to monitor their titles themselves. While monitoring the title won't necessarily prevent unauthorized recordings, the same holds true for Title Lock. To ensure the best protection against forgery or impersonation, consider title insurance - it's the homeowner's top choice. Feel free to give me a call for more insights. Consider this tip your key to comprehensive protection!

Monthly Homeownership Tip: Schedule a Heating Inspection

As the summer sun begins to wane, it's the perfect time to prepare for the cooler months ahead. On every homeowner's fall checklist, there's one essential task: scheduling a professional inspection for your forced-air heating system. By doing this in late summer or early fall, you'll be well-prepared for the heating season, ensuring your home stays warm and comfortable when you need it most. Here's why it matters:

- Early Detection of Issues: A professional inspection can uncover any hidden issues with your heating system. Addressing problems early can prevent costly breakdowns and ensure your system operates at peak efficiency throughout the winter.
- Safety Assurance: Heating systems, especially gas-powered ones, can pose safety risks when not properly maintained. A professional inspection checks for gas leaks, faulty electrical connections, and other potential hazards, keeping your family safe.
- Energy Efficiency: A well-maintained heating system operates more efficiently, which translates to lower energy bills. Regular inspections help you save money by ensuring your system isn't working harder than it needs to.
- Extended Lifespan: Just like regular car maintenance can extend the life of your vehicle, routine heating system inspections can prolong the life of your heating equipment. This means fewer replacements and more cost savings in the long run.

Tip On One of Our Tools: Electronic Mobile Deposit

As we observe National Cybersecurity Awareness Month, we encourage you to prioritize your online security by exploring a secure and effortless way to deposit earnest money with inHere® Mobile Deposit. This innovative solution empowers buyers, agents, brokers, and builders to deposit earnest money via their mobile devices without the need for additional app downloads. It offers unmatched convenience while upholding top-notch security standards, ensuring your transactions remain efficient and safe. Trust inHere® to simplify your earnest money deposits and prioritize your financial security in an increasingly digital world.

