

# Guest Column



*by Gina Mosey,*  
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www.spokanerealtor.com



## Beware Of BANDITS

ON THE INFORMATION SUPERHIGHWAY!

It's a cliché western movie story line: bandits stop train, bandits rob train, bandits take money and ride off from train. So cliché is this script that Silverwood Theme Park and the Scenic Pend Oreille River Train ride re-enact this entertaining scene in our area regularly, every year. It's great fun and part of the western experience in these parts. But when real bandits hit you – especially in cyberspace, where you can't see them coming – it can be particularly harmful to your personal data security, not to mention your money.

REALTOR® magazine just reminded me that real estate is the second-most targeted industry for malware (harmful software). Since October is National Cybersecurity Awareness month, I thought it highly appropriate to write this column to help raise consciousness about making cybersecurity a priority in business – in my business of helping you buy and sell your home.

Recent examples of wire fraud in the real estate industry can cost you your entire down payment and unravel your transaction in the final minutes.

Here's how it often goes: hackers may send you an email that appears to originate from your broker or lender before settlement of a transaction. It may contain directions for wiring your down payment funds and appear to be totally legit. But if you just click on the link, it may take you to a dark place wherein your funds disappear permanently. Hackers can virtually pocket your money and make their trail untraceable in minutes. Talk with your broker in person or on the phone before you do anything online. We're here to help you. At least, you'll have a nice conversation; at most, you'll save yourself thousands of dollars.

Last year, an Oregon family lost \$123,000 in just such a fraudulent transaction. The Consumer Finance Protection Bureau estimates nearly \$1 billion has been lost in real estate transactions from such scams.

You expose yourself to another risk in cyberspace when you use a public or unsecure Wi-Fi connection. Sure, go ahead and make lunch plans or carpool plans with friends on such a network, but never share anything personal until you're back on your own, or another, trusted network, or can access your secure data plan.

Finally, cyber-bandits are getting smarter all the time. You know that software update you've been putting off? Well, it's time to stop delaying. Many updates contain important security patches. Cybersecurity experts urge us to not fall behind on software updates, which can make our electronics and information vulnerable to hackers.

It all sounds scary, doesn't it? What we've talked about here are best practices for all real estate brokers, buyers, and sellers – and everyone who uses technology in business.

Be aware. Be smart. Be in touch with real people with whom you have business dealings. Have something important to discuss with your REALTOR®? Pick up the phone and call him/her. We love to hear from you.

That's who we R®!

### Commercial Real Estate

#### COMMERCIAL BUILDINGS

BUSINESS OPPORTUNITY  
BRICK BUILDING: 4000 Sq Ft.  
Corner location, downtown Mead.  
For Lease. 509-944-5424

Office Space for Rent/Lease  
515 W. FRANCIS  
SUITE 8 - 985 sq ft, \$1,025/mo  
SUITE 5 - 1060 sq ft, \$1,100/mo  
Call, VIC PLESE, 217-7889  
PLESE REALTY, LLC 489-2323

### Real Estate

#### HOMES FOR SALE

13920 W 12th Ave, Airway Heights, WA \$210,000 3bd/1ba on Spokane city water! Julie Kuhlmann | Coldwell Banker Tomlinson | 509.216.1182



#### HOMES FOR SALE

**Open House**  
Sat. & Sun. 12-4  
23rd & Havana

#### HOMES FOR SALE

20802 N. Dunn Rd. Colbert \$674,950  
Open House Sunday 1-4 PM. Two county approved homes on 10 beautiful acres in Green Bluff area. 2016 custom built contemporary home with 1,665 SF, 2 BR and 2 BA. 2005 modular with 1,850 SF, 3 BR and 2 BA. Located just minutes off US Hwy #2 via paved Woolard Rd. Brad Spears (509) 994-8709 Home Sales Spokane.

COUNTY HOME & FARM - Water rights, irrigated, 28,000 sq ft covered barn space. Ideal for hemp, horse facility, alfa-alfa. All or part. 719-217-8054

Farms  
DAVENPORT-23623 N. SR 28 Rd, one-of-a-kind 14 acres with large 4 bd, 3 bth home. Irrigation & domestic wells, water rights, 9 outbldgs, 2 barns, tons more! \$750,000. Bev 990-1809  
CHENEY REALTY, INC. 235-6191

FOR SALE: 1990 Mobile Home, 28'x64' (1792 s.f.). Gas heat, 12'x46' covered deck and 2 car parking. Xlnt condition, 3 Br, 2 Ba, formal LR & much more! All app remain. Dbl lot in Cascade Park. \$87,500. Darlene, 747-8368, or Ken - Elaine 838-9102. OPEN HOUSE Sunday, 12:00-3:00, 2311 W. 16th, Spc 20

#### HOMES FOR SALE



Luxury townhomes. Ground floor living, elevator & Rooftop Terrace options. Customizable finishes and floor plans. 1,538 - 3858 sf. Gated community. 1, 2 & 3 story options from \$480,000. Spectacular 60,000 sf central garden. Bellaterragardenhomes.com | Erika Kahler 509-995-5077

#### HOMES FOR SALE

Homes On Acreage  
26707 S. PHILLIPS RD – 81+ wonderful acres with 3 bd, 2 bth MH. Electric & propane ht, det garage, designated Forest Land, \$399,900. Bev 990-1809  
CHENEY REALTY, INC. 235-6191

Lake Property  
10717 S. SILVER LK RD-350 ft lake frontage, 10.4 acres, 2,188 sq.ft, 2+ bd, 2.5 bth, built 2003. Includes 25x48 shop & lean-to, gorgeous inground pool, beautifully landscaped, \$525,000. Benji 990-9221  
SILVER LK – 11211 S. Lakeview Ct- Large secondary lot, treed, power at line, views! \$89,900. Bev 990-1809  
CHENEY REALTY, INC. 509-235-6191

Northwest  
2028 W. MALLON AVE – Freddie Mac owned, 3 bd bungalow on corner lot. Would make a great starter or investment, covered front porch, fenced front yard. Attached workshop or storage room, \$118,900. Benji 990-9221  
CHENEY REALTY, INC. 235-6191

Northwest  
Open House with moving sale!  
Potential multi-generational home in desired Indian Trail neighborhood. \$399,000 - 6801 N. Brenda Ct., 12-3PM. Shelly Dashiell | 509-499-1279  
CENTURY 21 Beutler & Associates

Southwest:  
OPEN HOUSE SAT & SUN 1-3  
MOVE IN READY! \*1344sf Mfg Home. 2Bd/2Ba. NEW paint in & out. NEW carpet & vinyl planking. NEW & NEWER applcs, W/D stays. NEW plumbing & light fixtures. NEWER roof, NEWER gas furn/hot wtr tank & A/C. 10x12 shed w/power. Awnings/both sides. House listed on Zillow. 2311 W 16th Ave, Lot 250. \$88,500. Larry 509-455-7797 or Gary 509-362-2320 ask for gate code.

Valley  
**OPEN HOUSE 11-1**  
**20209 E Micaview**  
Lovely CV home w/an acre, 2 car gar & shop! Beautifully updated thru-out 4 bd 3 bth home! \$345,000  
Come check it out! Tammy Mason  
Homes 4 You 509 922 7807

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**Spokane Association of REALTORS®**  
**2019 YEAR TO DATE HOME SALES REPORT**  
**THROUGH SEPTEMBER**

**SALES DOWN 9.1%**  
Closed sales of single family homes on less than one acre including condos through September 2019 total 5,824 compared to 6,387 through September 2018.

**AVERAGE PRICE UP 11.2%**  
The average closed price through September 2019 is \$282,693 compared to \$254,182 through September 2018.

**MEDIAN PRICE UP 11.2%**  
The median closed price through September 2019 is \$260,000 compared to \$233,786 through September 2018.  
\*NOTE: Does not represent home values.

**INVENTORY UP (New System)**  
Current inventory, as of this report totals 977 properties which is a 1.2 month supply.  
NOTE #1: Inventory does not include CTG-Inspection. As an example - Inventory, including CTG-Inspection (now Pend-Inspection) would total 1,486 properties, a 1.9 months supply.  
NOTE #2: Using the old method inventory is up 2.4% as of this report (1,486 compared to 1,451 last year at this time).

**DISTRESSED SALES DOWN**  
Sales of Distressed homes accounted for 1.5% of sales through September 2019 compared to 2.9% through September 2018.  
  
NOTE: Information comes from the SAR's Monthly Activity Report which looks at single family residential/ site built properties on less than one acre and condominiums.

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