**Cyber Security Meeting Minutes**

**2.1.2023**

**Chair Andrea Somers, Florida Agency Network**

**Vice Chair Shelly Mannebach, Investors Title Insurance Company**

1. Subcommittee Call for Volunteers – **NEED VOLUNTEERS**
	* Education Subcommittee –
		1. Cyber bytes,
		2. Road Shows with CE Credits
		3. Any other possible areas of Education
		4. Looking for members and speakers
	* Communication and Awareness Subcommittee – **NEED VOLUNTEERS**
		1. How we share information, what information we share and communicating to our members
		2. They want FLTA to be the go to for resources.
		3. Looking for members
2. [ALTA Best Practices Framework ver. 4.0 – Effective May 23, 2023](https://urldefense.proofpoint.com/v2/url?u=https-3A__www.flta.org_EmailTracker_LinkTracker.ashx-3FlinkAndRecipientCode-3DbKx0ME7XLMKL0J26bzAUFU6FgOpZOpyBIIYsdknxAxNHNfWgGXNpM3oqtQTnPC6c7A8Pgfn-252bWY7PKv6Lxn8Rwj8e-252bSbTSGNvPlbeOpf8aks-253d&d=DwMFaQ&c=euGZstcaTDllvimEN8b7jXrwqOf-v5A_CdpgnVfiiMM&r=oJjZntWHVBIhLFWS3neWHH37hvtgwozhIesk7JXbQEU&m=xxsvAmXak5DkMzqJEM4S7IN1l1hQybXIbjaO_2YbCCs&s=cU2-sW_QledDjQFBcsY8dnTqIRCAZ2CJjUHJIgP7slE&e=)
	* Pillar 3 – Written information security plan (WISP)
		1. Updated to protect NPI and Company systems by requiring specific security measures:
			1. MFA,
			2. Password Management
			3. Timely Software updates
			4. Background checks not only on employees with access to NPI or information systems, but now includes Service Providers.

Start preparing and try to implement before deadline.

[Unusual Blank-Image Phishing Attacks Impersonate DocuSign](https://urldefense.proofpoint.com/v2/url?u=https-3A__www.flta.org_EmailTracker_LinkTracker.ashx-3FlinkAndRecipientCode-3Dx7WRPWmfXu7auKc-252baJ4T73zBWDaTfBbllsxoQ3oVTIoSXO0eXIuO-252bBKynhEj-252bmzBKehP-252frU62Q8dZMzFWVFMfAWjujlFfDRhhC3uUoirOmU-253d&d=DwMFaQ&c=euGZstcaTDllvimEN8b7jXrwqOf-v5A_CdpgnVfiiMM&r=oJjZntWHVBIhLFWS3neWHH37hvtgwozhIesk7JXbQEU&m=xxsvAmXak5DkMzqJEM4S7IN1l1hQybXIbjaO_2YbCCs&s=2mQQKKCtblKxsJH0pDuHousXeiF3q4F1MWVxMOuOpoY&e=)

1. Blank image phishing attacks
	* Hackers hide malicious content inside a blank image within an HTML attachment in phishing emails claiming to be from Docusign

[Five Trends Shaping Cybersecurity in 2023](https://urldefense.proofpoint.com/v2/url?u=https-3A__www.flta.org_EmailTracker_LinkTracker.ashx-3FlinkAndRecipientCode-3D-252biuBnj3umGgAkllUqKG7hvHQ1AZ3y4x5Mdc0Rp8u8FFt8Kxf7nrjMkI5hFU0IPnc0ebhNBKzTae0XwgCLshjQpYGbXzJZXvXQB0yyuhRc4w-253d&d=DwMFaQ&c=euGZstcaTDllvimEN8b7jXrwqOf-v5A_CdpgnVfiiMM&r=oJjZntWHVBIhLFWS3neWHH37hvtgwozhIesk7JXbQEU&m=xxsvAmXak5DkMzqJEM4S7IN1l1hQybXIbjaO_2YbCCs&s=Esps20Z1tFsYHRj8x_X8wDkqnGvqKYpLHUe3pImQ40g&e=)

1. Rapid Increase in Attacks against API’s
	* Inventory your API’s
	* Employ your
2. Perimeter Device Exploitation
	* Dive deeper
3. Severe Zero-Day Exploits
	* Software vulnerability attackers finding before it is released
	* Review your patch vulnerabilities
	* Suggestion to segregate duties between IT departments
4. Sophisticated Social Engineering
	* Combat by locking down Admin accounts
	* Monitor any type of out of ordinary activity
5. Cloud attacks
	* Creating a training program that is updated and consistent and constantly teaching employees about cyber security

Discussion: **Cyber security is a journey with no destination**

[Cybersecurity Focus: How to Make Remote Work Safer](https://urldefense.proofpoint.com/v2/url?u=https-3A__www.flta.org_EmailTracker_LinkTracker.ashx-3FlinkAndRecipientCode-3DRho-252fnKXqleRu2tCGDTXQEY10SpMFWJ7qPMxC9HHj6-252b4oaOsJsgr7FYQ4dvEsIQt9R7LHSohmz3KIKspaXGzWFkmsknlSrQiEwtIGDxpHTPE-253d&d=DwMFaQ&c=euGZstcaTDllvimEN8b7jXrwqOf-v5A_CdpgnVfiiMM&r=oJjZntWHVBIhLFWS3neWHH37hvtgwozhIesk7JXbQEU&m=xxsvAmXak5DkMzqJEM4S7IN1l1hQybXIbjaO_2YbCCs&s=5_0hBVw_Cd7gFRlOY975JLfIv6E4uazMtvrX2Uij0Dc&e=)

1. Hackers finding loopholes and vulnerabilities
2. Reviewing VPN
	* Keep VPN Updated
	* Use MFA
3. Conference/Virtual meeting Software – low hanging fruit
	* Stepped up their game with TEAMS, ZOOM, GO TO Meetings
	* Tips: Make sure you have a new access code for each meeting
	* Tips: Configuring your settings within the software to trigger when new people enter the meeting. Constantly double checking to see who is in meeting

[Cyberattack against records vendor Cott Systems interrupts counties nationwide](https://urldefense.proofpoint.com/v2/url?u=https-3A__www.flta.org_EmailTracker_LinkTracker.ashx-3FlinkAndRecipientCode-3DTUpRjeAso1VA6wrKnVo0grsjgqWXq532uEGk2nnwaJnGdltmBd-252ft0ek-252fQ90OtEOB3IAGGMYZWi0qQsGeHrtUuCJ4WJOGt-252fxGK8iIT1QuUIU-253d&d=DwMFaQ&c=euGZstcaTDllvimEN8b7jXrwqOf-v5A_CdpgnVfiiMM&r=oJjZntWHVBIhLFWS3neWHH37hvtgwozhIesk7JXbQEU&m=xxsvAmXak5DkMzqJEM4S7IN1l1hQybXIbjaO_2YbCCs&s=3Y3ujQiHWV2bAg_NqTiLYRozw4fkGEmZIvG-uFsqRmo&e=)

1. Digital records management Vendor COTT had cyberattack
2. Several UW have put out Bulletins out and several counties are affected by E-recordings (a lot of States affected)
3. NOTE: Florida clerk’s office do NOT use COTT.

[Florida Real Estate Broker accused of using fake deeds to sell properties he did not own](https://urldefense.proofpoint.com/v2/url?u=https-3A__www.flta.org_EmailTracker_LinkTracker.ashx-3FlinkAndRecipientCode-3Den97qE73Nzyx6Y1zlw1V7P5YqbYQfkAgBwLhQvb5wNdQmHpuRYaDDWE1YSbEe7gQt-252bZmt00itoMQ66y92W55ML5yl3uf7RF7MrrTZk7Jhio-253d&d=DwMFaQ&c=euGZstcaTDllvimEN8b7jXrwqOf-v5A_CdpgnVfiiMM&r=oJjZntWHVBIhLFWS3neWHH37hvtgwozhIesk7JXbQEU&m=xxsvAmXak5DkMzqJEM4S7IN1l1hQybXIbjaO_2YbCCs&s=rLYxLVwpPb1MEFWE5XjgaQW74CJkBcCwxOvkxrr3MAI&e=)

1. A local real estate broker arrested, accused of using fake deeds to sell properties he did not own
2. Created False releases and satisfactions of Mortgages

Roundtable Discussion

1. Lee Offir wants us to have AI and real estate on the radar of discussion
	* How will this affect our industry in the coming years
	* David E. mentioned how AI can now clone voices and faces (ChatGPT)(GUID Partition Table) DALL-e (visual – creates realistic images and art from a description in natural language)
		1. How will this affect our industry in the coming years and specifically RON closings?
		2. What is REAL anymore

Here are copies from items posted in Chat for people that want to dig deeper into this subject:

<https://www.cnn.com/2023/01/28/tech/chatgpt-real-estate/index.html>

A place that shows new AI products: <https://www.futurepedia.io/>

Copywriting AI
• https://www.copy.ai/
• https://chat.openai.com/auth/login
• https://www.jasper.ai/
• https://www.writelyai.com/

Presentation AI
• https://beta.tome.app/
• https://www.beautiful.ai/

Sales AI
• https://app.yoodli.ai/

Ad Creation AI
• https://www.adcreative.ai/

Logo Creation AI (not that good LOL)
• https://logo.com/
• https://namelix.com/

Art/Image Creation AI
• https://openai.com/dall-e-2/
• https://withflair.ai/
• https://stability.ai/

Video Creation AI
• https://www.synthesia.io/
• https://pictory.ai/

1. Geoff Harris reported more wire fraud where Truist bank did not verify the names on the accounts
2. BankUnited (Mitchell): Sending Fed Ex to prior owner or seller (old school way) to obtain verification of identity
3. Adjourn

**Next Meeting - Wednesday, March 1, 2023, at 10:00 a.m.**