

Spyware - The invisible computer virus

By Chris Noles

You have probably heard a lot about "Spyware" or "Adware" lately. In fact, you probably have some type of spyware or adware running on your computer right now and may not be aware of it. So what is Spyware and Adware anyway? Spyware is a program installed on your computer, usually without your knowledge, that transmits your personal information and or/web browsing habits to marketing and demographics companies. "Adware" is a very similar type of software but it is capable of generating numerous pop-up ads when your computer is idle. Since Spyware and Adware are very similar, we simply refer to both nuisances as "Spyware."

So how do these programs end up on your PC and how do these companies get away with this? Marketing and demographics companies legally pay software developers to write free programs that you can download from the internet, such as games, as bait for their ads or tools to run in the background collecting information about what websites you like to visit, or even worse they may collect information about who you are and your spending habits. They make money just like the television networks make money by running commercials. Nobody chooses to install spyware on their computers, but many users install them unknowingly because software companies may hide the fact that they have spyware in their programs in the extraordinarily long End-User License Agreement (EULA) that the vast majority of people simply click "Accept" on and never read. Some programs that you download may even tell you that they are ad supported. If that is the case then you should avoid their product at all cost unless you can choose to purchase their product without the ads!

To make matters worse, some users have reported that while viewing a web page another window will pop a box with an advertisement that asks if you would like to install

a program (such as a type of ad-blocker) and many people simply click 'Yes' without reading to get rid of the window, installing even more spyware! Sometimes these ads will say "Your computer may not be secure or that you may have spyware. Click here to scan." No website will ever randomly pop up an ad and do this for you for free. So it is ALWAYS a scam and you should avoid ever clicking on one. I have listed several reliable tools that you can use to clean-up spyware later in this article.

The following programs are just a few that are known to be spyware or have spyware utilities associated with their software product:

Kazaa

Bearshare

Webshots

Hotbar

Napster

Comet Cursor

Weatherbug



Okay, so by now you are probably concerned that you may have spyware. So how do you know if you have Spyware and how do you get rid of it? Some symptoms of spyware include: Numerous pop-up ads pop up while your computer is idle, PC performance is much slower than it used to be, the web browser's startup page points to a website that you do not recognize, you may not be able to browse the web, your computer may not even start up properly or you may see programs installed in the control panel's add/remove programs list that you do not recognize. Unfortunately, even after you remove a program, spyware components may be left on your system. Antivirus software will not detect spyware. For this reason we recommend that you use a spyware

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Spyware Con't.

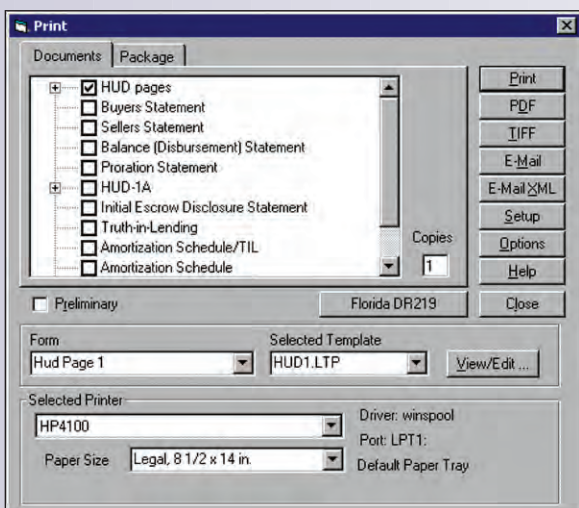
detection and removal tool to locate and remove any spyware. One very effective tool you can download is called "Spybot", and it is available online and can be downloaded free of charge by visiting www.safer-networking.org or www.downloads.com. Simply download and execute the file to install it. Be sure to use the "update" feature within the program to get the latest updates. You should also choose the "immunize" option to help proactively protect your PC from getting Spyware. After you have done this, you still need to select "Search and Destroy" to remove any spyware that may already be on your computer. It is generally a good idea to update and run this program at least once per week to be sure that your computer is free from spyware.

The free Google Toolbar available from www.google.com is a great way to help block pop-up ads, and it also provides a shortcut search toolbar to internet explorer allowing you

Layouts - Wording at the Bottom of Forms

Landtech for Windows gives you the ability to add additional wording at the bottom of HUD page 1, HUD page 2, HUD-1A, the HUD Addendum, the Buyer's and Seller's Closing Statements and the Combined Buyer's and Seller's Settlement Statements pages 1 and 2.


When you print a document, you will notice in the **Print** dialog box that there is a selection for a template. This template contains the wording that will print at the bottom of the selected form and is referred to as a layout. The template name that is shown is a default template that was selected in the system settings and will be the template selection for all files. However, you can select a different template that contains different wording should the need arise.

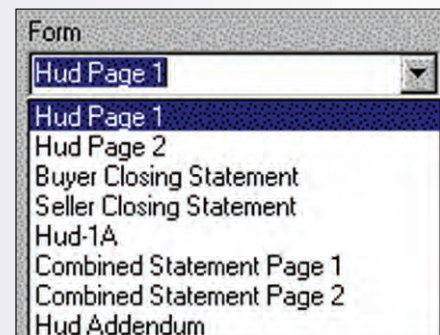


to quickly search the web.

Not all spyware/adware detection & prevention software is the same. You have to be careful what software you use because some websites pop-up ads asking you if you would like to click on their ad to download a pop-up blocker or spyware blocker for a small fee. Unfortunately, these ads are usually a scam to get you to download even more spyware! If you think that your computer still has spyware problems even after running Spybot, please consult your local computer expert. Casey Technologies services the Atlanta area, and you may contact us at 678-730-0748 to schedule an appointment to have your PC serviced by one of our professionals. Casey Technologies provides spyware cleanup & prevention, home and office PC support and is the preferred computer services partner for Landtech customers in the Atlanta area. ■

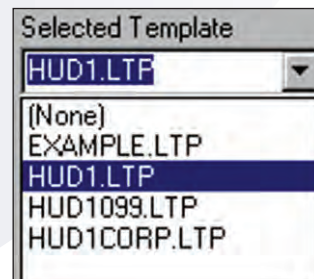
To select a different template for a form:

Click  next to the **Form** text box to display the available forms.



Click on the form that you want to select a template for.

Click  next to the **Selected Template** text box to display the available templates.



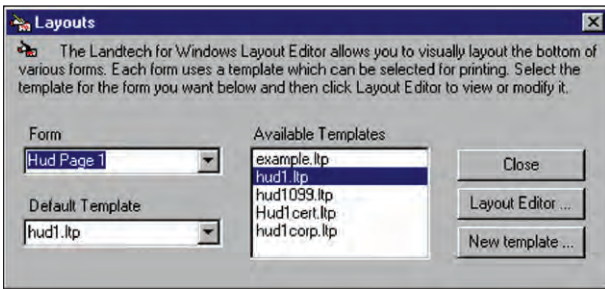
Click on the template that you want to use. This selection will remain with the closing file for this form from this point forward.

Selecting a Default Template

Each form can have its own default template. The default template is selected in the Layouts section of system settings.

Click on **Settings** on the menu bar or press **ALT + S**. The **Settings** drop-down menu will be displayed.

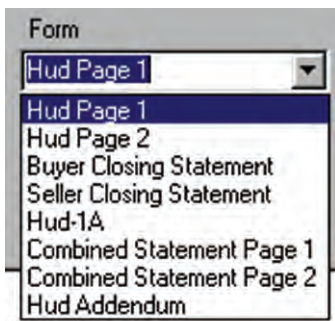
Click on **Layouts** or press **L**. The **Layouts** dialog box will be displayed.



From this dialog box you can create new templates, edit existing templates, delete templates, and specify the default template for each form.

To select a default template for a form:

Click  next to the **Form** text box to display the available forms.



Click on the form that you want to assign a default template to.

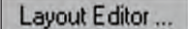
Click  next to the **Default Template** text box to display the available templates.

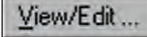
Click on the template that you want as the default.

Viewing or Editing a Template

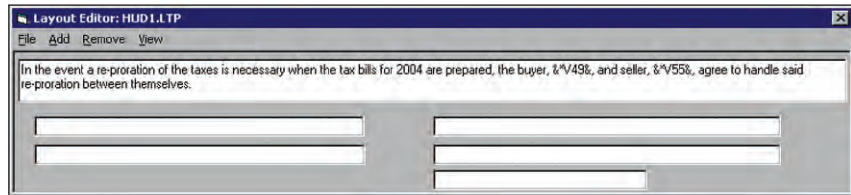
Several standard layout templates are supplied with the program. However, if these are not to your liking, you can edit the existing templates or create new ones. This is accomplished with the Layout Editor. The Layout Editor enables you to "layout" the bottom of these forms to suit your needs.

If you want to view or edit a template:

Click on the desired template in the **Available Templates** text box. Click  to open it in the Layout Editor.

Or if you are in the **Print** dialog box, click on  or press **ALT + V**. The currently selected template will open in the Layout Editor.

You will see boxes, some of them with text and some of them



blank. The ones with text are called text boxes and the blank boxes are either a signature line or a date field. To find out what a blank box represents, move the mouse pointer over the box. A tooltip will be displayed identifying what the box is.

You can add or remove signature lines, edit text in text boxes, or add additional text boxes for additional text.

To add items to the template, click **Add** on the menu bar or press **ALT + A**.



Listed are the items you can add to the template. Click on the item you want to add. A small box will appear in the template representing that item.

Using Data elements in Text Boxes

Data elements can be used within a text box to merge data from the closing file into the layout text. The data elements lists can be found in the on-line help system in Chapter 15, Data Element Lists.

The data elements are in the form of *Vxxxx where xxxx is a number that corresponds to a field of data in the closing file. For example, the title company name is *V1. The first seller's name is *V55. There are nearly 2000 different data elements.


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Interfacing Con't.


You can post to multiple calendars simultaneously. To do so, hold down the control **CTRL** key and use the mouse to click on each calendar that you want to update.

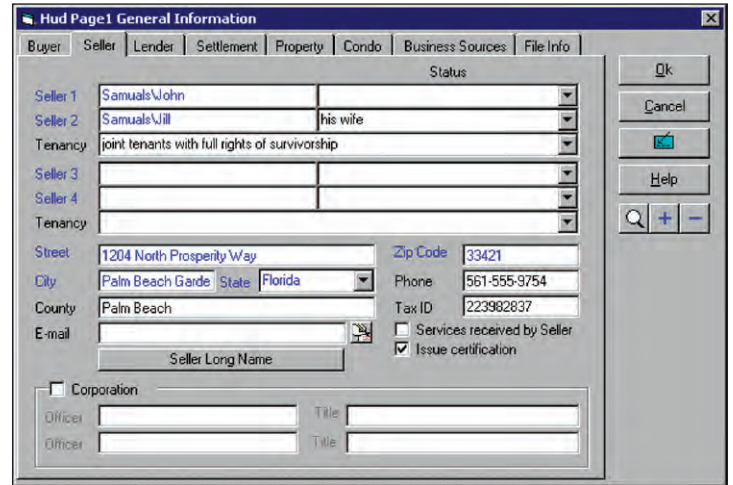
The **Appointment** dialog box in Outlook will be displayed for each calendar that you have selected. **Landtech for Windows** will automatically fill the **Subject** text box with the closing filename, buyer's names, and seller's names. It will also set the Start date and time and the End date and time using the settlement date, settlement time, and the time interval specified in **Settings** on the **Local Desktop** tab. If the option to **Drop Branch into the Appointment Location Field** is active, the **Location** text box will be filled with the selection for **Branch Location** on the **File Info** dialog box.


Fill in any additional information you want and close Outlook. You can now use the Outlook calendar to view upcoming scheduled closings.

If you have the **Automatic Set Appointment on Save LT File** option in the MS Outlook Options on the Local Desktop enabled, the closing will be posted automatically to the Outlook calendars upon saving the file and it would not be necessary to manually post the closing using this icon. The calendar selection list shown above will be displayed so that you can select which calendars to post to. However, if you need to update the entry in the Outlook calendar, you can do so by clicking .

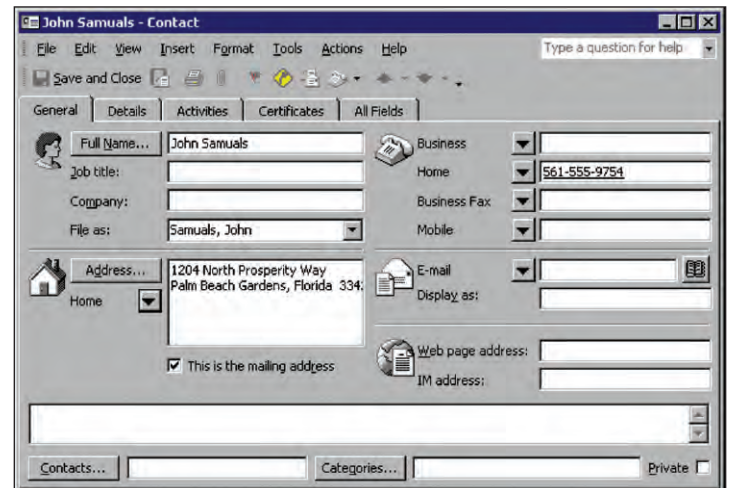
Creating a Contact in Microsoft Outlook

You can also create a contact in Microsoft Outlook. Contacts can be created for the Buyer, Seller, Lender, Trustee, Mortgage Broker, Condominium Association, Closer/Processor, Sales Rep, Business Associate, Source Company, Realtor Associate, and the Real Estate Broker. Each of these dialog boxes contains a **Set Outlook Contact** icon . Let's take a look at the **Seller** dialog box as an example.



You can create a contact in Microsoft Outlook for the seller by clicking the **Set Outlook Contact** icon  next to the **E-mail** text box on the **Seller** dialog box.

Outlook will open to a contact dialog box with the seller's information imported into the appropriate text boxes as shown below.



Enter any additional information that you need to complete the contact entry and click  to exit. ■

Upcoming Events:

Eric Generes and Ed Generes of Landtech Support South will be at The Louisiana Land Title Convention December 1st through 3rd, 2004, at the Royal Sonesta Hotel in New Orleans. Come by for a demo of the latest features or just to visit. Please call **985-641-3490** for more information.

Peter Rennick of Landtech Support Services of Florida will be holding a 2 day training seminar in Fort Lauderdale on

Tuesday, December 7th and Wednesday, December 8th, 2004, to cover the new features of Landtech for Windows, including the XML Export as well as the continuing DOS to Windows transition.

Details are at <http://www.landtechflorida.com/training.htm> or by calling **888-624-4060**.

Printing Reports to XML

Most all of the reports in Landtech for Windows may be printed to an XML file. "So what?" you say. "Why would I want to print to an XML file?" Well, let's look at a few things you can do with an XML file and see why this is a good thing.

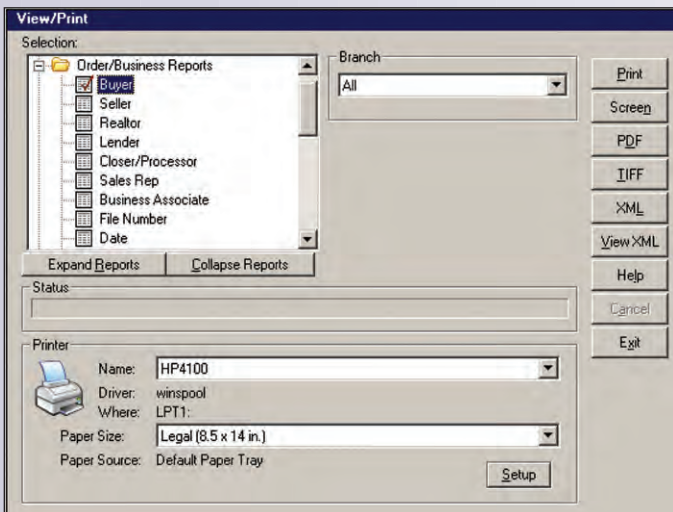
XML or Extensible Markup Language is fast becoming the standard by which information is transmitted over the internet and between software programs. The simplicity of the file structure makes it adaptable to virtually any software platform. Therefore, any program that can read an XML file can simply scan the file for the pertinent information and import it. It doesn't matter what else is in the file. Data which isn't needed is simply ignored. This means an XML file created by one program can be easily read by another program. There are no compatibility issues between programs. XML is truly a universal format.


Therefore, when you print a report in Landtech for Windows to an XML file, you can send it via email to an underwriter, lender, or anyone who has requested the report and they can easily import the data they need from the report into their system without being concerned about the data format. This makes providing them with the information they requested a simple easy task for you.

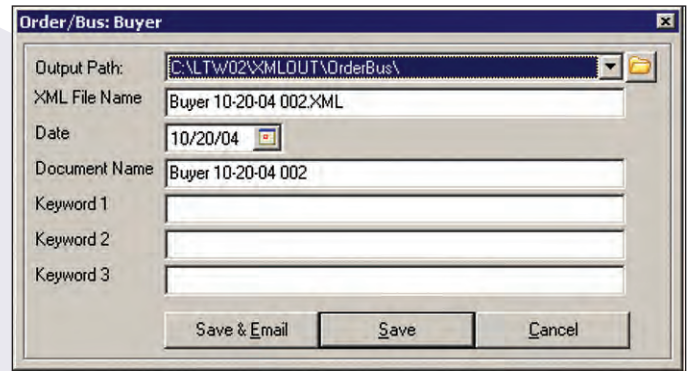
Creating an Excel Spreadsheet

If you have Microsoft Excel 2003, you can import data from an XML file into Excel. This enables you to take the contents of a report printed to XML and create a spreadsheet of the data. Excel 2003 is part of Microsoft Office 2003.

To do this, you must first print a report. Let's print an Order/Business report by Buyer.



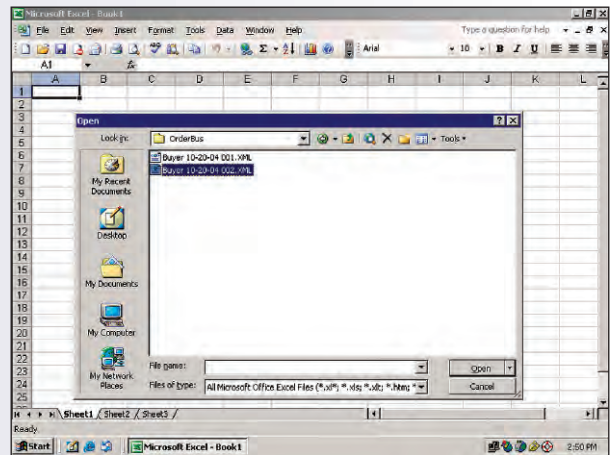
Click on  to print the report to an XML file. The following dialog box is displayed.



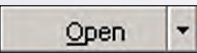
The name that the program assigns to the XML file and the location where it will be stored on your hard drive are displayed. Make note of the path and name as you will need this information later.

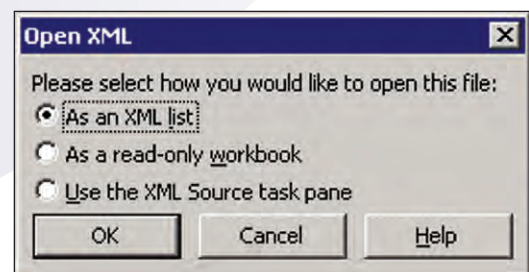
Click  to begin the report.

Now open Excel. Click on **File** and then **Open**.



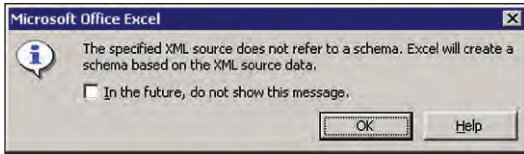
Do you remember the name of the file and where it was stored? Remember, it is the Output Path shown when you create the XML file. Navigate to that folder and select the file.

Click  to open the XML file. You will be prompted to select the format to use to create the spreadsheet.

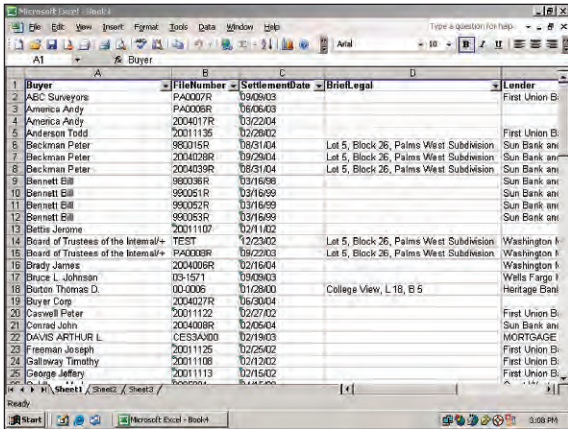


Printing Reports to XML Con't.

As an **XML List** is selected by default. Accept this setting and click **OK** to continue. The following message may appear.



If it does, click **OK** to continue. Excel will create a spreadsheet from the XML file using XML tags as a column headings.



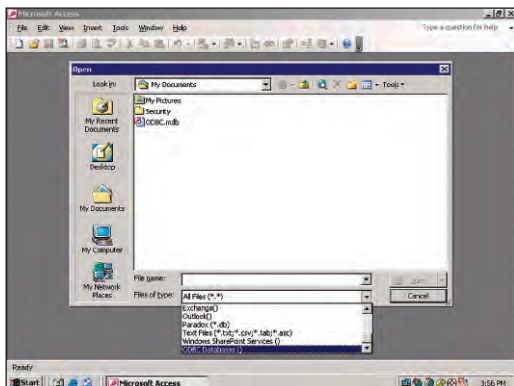
Assign a name to the spreadsheet by saving it.

Creating an Access Database

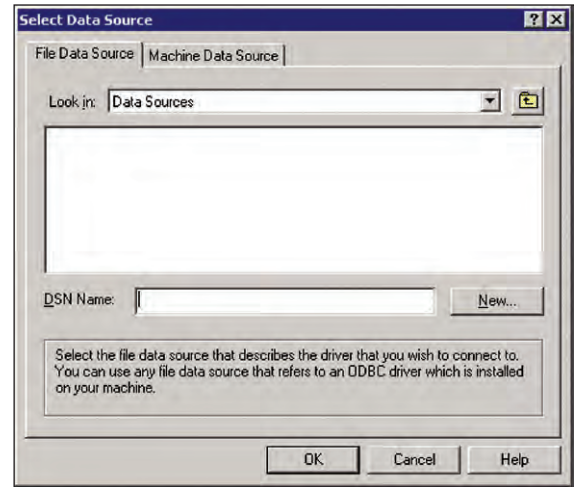
Another thing you can do with an XML file is create a database in Microsoft Access. You must have Microsoft Access 2003 installed in order to do this. Access 2003 is part of Microsoft Office 2003.

We'll use the same buyer report from the previous example to create the database.

Open Access. Click **File** and then **Open**. The **Open** dialog box is displayed.

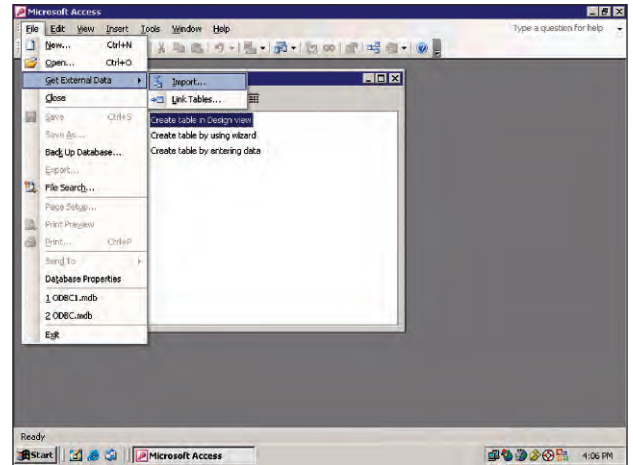


You must select **ODBC Databases** as the file type. Do this first before attempting to browse to the XML file. When you do, the following dialog box will be displayed.

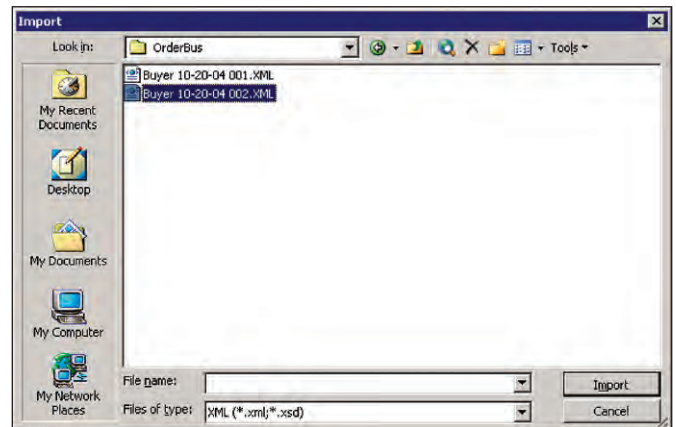


Click **Cancel** to close this dialog box.

Now click **File** and then **Get External Data**. Select **Import**.



The **Import** dialog box is displayed.



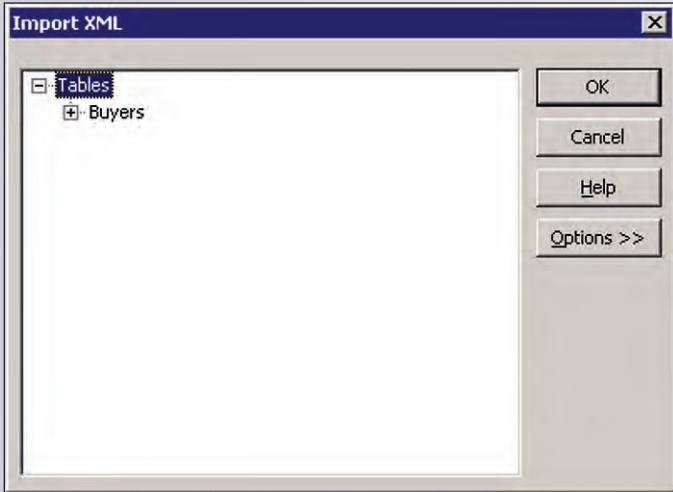
Navigate to the folder where the report is stored. You will also need to select **XML** as the file type in order for the

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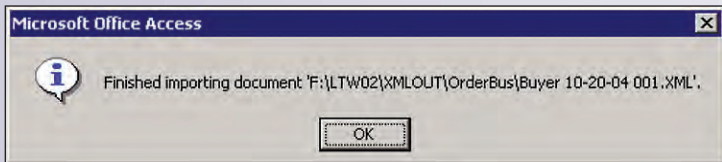
Printing Reports to XML Con't.

XML files to be displayed in the folder.

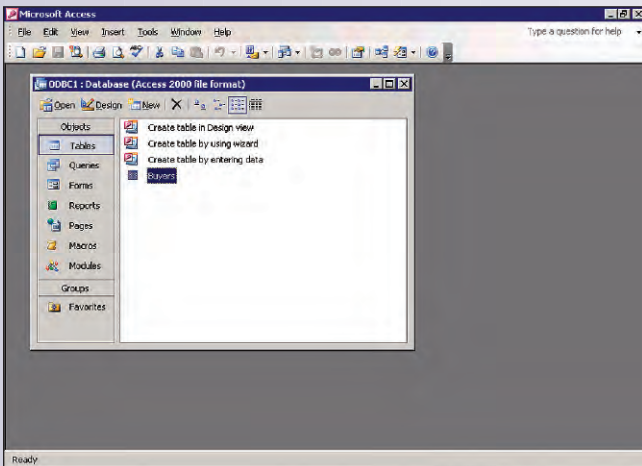
Select the XML file and click **Import** to import the data. The **Import XML** dialog box is indicating that a table by the name of **Buyers** will be created.



Click **OK** to continue. Access will notify you that the import process has finished.



Click **OK** to continue. Notice in the database dialog box under **Tables**, there is now a table called **Buyers**.



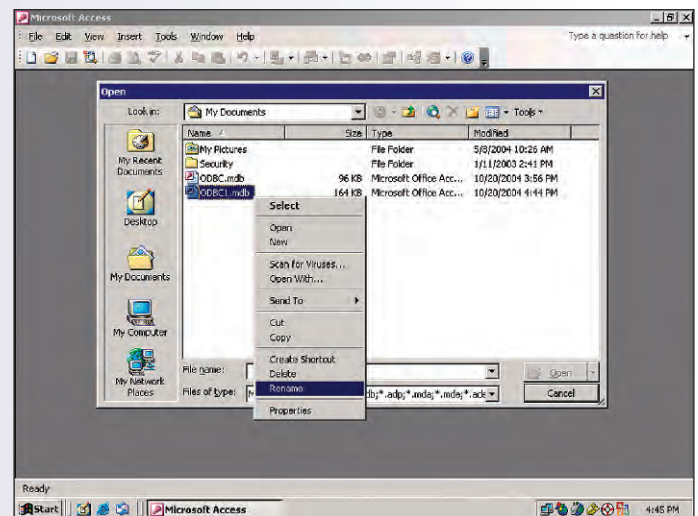
You can now open the **Buyers** table and view the data.

Buyer	FileNumber	SettlementDate	BriefLegal	Lender	Realtor	LoanAmount	Landed
ABC Subeys	PA0007R	09/09/03		First Union Ban	Bowen Realty	150000.00	200000
America Andy	PA0006R	06/06/03				320000.00	400000
America Andy	2004017R	03/02/04				320000.00	400000
Anderson Todd	20011135	02/26/02		First Union Ban	Bowen Realty	150000.00	200000
Beckman Peter	980015R	06/31/04	Lot 5, Block 25	Sun Bank and T Coldwell Banker		85000.00	100000
Beckman Peter	2004028R	09/29/04	Lot 5, Block 26	Sun Bank and T Coldwell Banker		85000.00	100000
Beckman Peter	2004039R	09/31/04	Lot 5, Block 26	Sun Bank and T Coldwell Banker		85000.00	100000
Bennett Bill	980038R	03/16/99		Sun Bank and T Century 21		135000.00	176000
Bennett Bill	980051R	03/16/99		Sun Bank and T Century 21		135000.00	176000
Bennett Bill	980052R	03/16/99		Sun Bank and T Century 21		135000.00	176000
Bennett Bill	980053R	03/16/99		Sun Bank and T Century 21		135000.00	176000
Bettis Jerome	20011107	02/11/02				90000.00	100000
Board of Trustees	TEST	12/23/02	Lot 5, Block 26	Washington Mu Coldwell Banker		115000.00	256500
Board of Trustees	PA0009R	09/22/03	Lot 5, Block 26	Washington Mu Coldwell Banker		115000.00	100000
Brady James	2004026R	02/16/04		Washington Mu Century 21		165000.00	190000
Bruce L. Johner	03-1571	09/09/03		Wells Fargo Ho		151059.00	159000
Burton Thomas	00-0006	01/29/00	College View, L	Heritage Bank, Fenstra Real Es		88000.00	125000
Buyer Corp.	2004027R	06/30/04				32344.00	12343
Caswell Peter	20011122	02/27/02		First Union Ban	Bowen Realty	150000.00	200000
Conrad John	2004028R	02/05/04		Sun Bank and T Century 21		130000.00	150000
DAVIS ARTHUR CESSAX00		02/19/03		MORTGAGE LE		53185.00	0.00

Notice the column headings. Access used the XML tags contained in the file to create the database fields.

When Access created the database, it named it ODBC1 in this case. **Buyers** is a table within the database. You may want to rename the database to more accurately reflect that this is a database of buyers from the buyers report. You may want to rename it **Buyers**.

To rename the database, first close it. Click **File** and then **Open**. Navigate to the folder that contains the database. If you are not sure where it was saved, perform a search using the database name.



Right click on the database and select **Rename**. Enter the new name for the database. ■

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