



Special Notice: December 15, 2005

To All Realty Association Agents:

Enclosed you will find the updated Independent Contractor's Agreement with all changes that become effective January 1, 2006. Please read thoroughly, and then sign on page 4. Page 5 is to be completed to update your personal data.

Please deliver a copy of pages 4 and 5 to the office **before December 31, 2005** by:

- 1) Personal delivery to the front desk, or
- 2) Fax to the office at (615) 297-6580, or
- 3) U.S. Mail

Copies are available on our web site.

Reminders:

Board Dues: Be sure to get your 2006 REALTOR® Association dues paid before the deadline for your local association. Your local board will send the invoice addressed directly to you at the office. You will **not** be billed through the office this year. Check your office mailbox and email for notices.

Web Site: Your new personal web site is up and running. Be sure to update your personal information and photo. Instructions can be found on our Announcements page.

Holiday Hours:

Dec 24	9:00 to 2:00
Dec 25	Closed
Dec 26	Closed
Dec 31	9:00 to 2:00
Jan 1	Closed
Jan 2	Closed

Looking forward to a safe and productive 2006!



Office Update: December 7, 2005

Congratulations to Deidra Lovell, Anibal Pena, Linda Wagner, Selena Ramangkoun, Flora Love, Debra Edwards, Miguel Calvo, Mary Cho, Elizabeth Huff, Bryan Puckett, Dottie Lee, Ellen Perry, Ashraf Girgies, Janet Lyu, Gwen Burlew and Brandon Hannah!

They will be receiving 100% commission checks for the rest of the year! As you know, as of January 1, 2005, we placed an annual cap on the total commission dollars paid to the company. Once an agent has contributed (from the 10% portions of each commission) a cumulative total of \$12,000 for any given calendar year, the agent will receive 100% of all commissions received until the end of that year! We are happy to share the company's tremendous success with you all, and we love to write those 100% checks! Thanks team!

The New Improved Website is Up and Running!

To access DOCUMENTS, click on the AGENT LOGIN (green button), and then on the DOCUMENTS button on the left, 2nd from the top. To access your ***agent administration page***, click on the AGENT LOGIN (green button), and then on the PASSWORD ACCESS (gold button) to the left and enter your MLS Realtracs User ID and MLS password. From the agent administration page you can upload your directory photo and edit your personal web page and contact information. Also, if you had any clients using the old ***Cyberhound*** automated email updates, you will need to sign them up for the ***MLS Tracker*** system through your new personal website. If you have any problems, please call Jim or Chandra and they will try to help you or correct any problems. Thanks again for your patience during this transition period!

ATTENTION - All Agents who have not completed a REALTOR® orientation course:

(This affects mainly Robertson County Association dues payers. Those in this category should have received a separate mailing with a full explanation.) All Realty Association agents are now required to become full REALTOR® members and must complete a board orientation course. ***You must submit a REALTOR® application and the 2006 dues to your board of choice by the end of this year, and complete their orientation course within the required time frame!*** (Details also available on Announcements page.)

Reminders:

- Watch for your 2006 board dues invoices. They will be coming directly to you from your board.
- Please use the conference rooms for meeting with customers or clients only, and by scheduling an appointment through the front desk. Thanks.
- The new call center features will be available later this month. Great new features on the way!

Office Hours:

Mon - Fri 8 AM - 8 PM
Saturday 9 AM - 6 PM
Sunday 12 PM - 5 PM

Upcoming Training Opportunities:

- | | |
|------------------------|--|
| ➤ Dec 8, Thursday 4 PM | Office Orientation |
| ➤ Dec 13, Tuesday Noon | Contracts A (Sales Contract & related forms) |
| ➤ Dec 13, Tuesday 6 PM | Contracts B (Buyer & Listing Agreements) |
| ➤ Dec 20, Tuesday Noon | Mentor Series (Module 11: Showings, Closing the Buyer) |
| ➤ Dec 24 thru Jan 3 | No Classes |

Wishing you all the Happiest of Holidays!



Office Update: November 8, 2005

Congratulations to Flora Love, Debra Edwards, Miguel Calvo, Mary Cho, Elizabeth Huff, Bryan Puckett, Dottie Lee, Ellen Perry, Ashraf Girgies, Janet Lyu, Gwen Burlew and Brandon Hannah! They will be receiving 100% commission checks for the rest of the year! As you know, as of January 1, 2005, we placed an annual cap on the total commission dollars paid to the company. Once an agent has contributed (from the 10% portions of each commission) a cumulative total of \$12,000 for any given calendar year, the agent will receive 100% of all commissions received until the end of that year! We are happy to share the company's tremendous success with you all, and we love to write those 100% checks! Thanks team!

Policy and Fee Changes for 2006:

Effective January 1, 2006, there will be a \$25 increase in the monthly membership fee. Several other changes are being implemented and will be reflected on a new Independent Contractor's Agreement. You will be receiving the new contract by mail within the next few weeks. Other changes:

- 100% commission paid after reaching \$12,000 cap (see above)
- New call center changes with better feedback options
- New website going online with many improvements
- Full REALTOR® status required for all Realty Association agents (see below)
- Clarifications of policies on dual agency, commission advances, minimum commissions, power of attorney, etc.

ATTENTION - All Agents who have not completed a REALTOR® orientation course:

(This affects mainly Robertson County Association dues payers. Those in this category should have received a separate mailing with a full explanation.) All Realty Association agents are now required to become full REALTOR® members and must complete a board orientation course. ***You must submit a REALTOR® application and the 2006 dues to your board of choice by the end of this year, and complete their orientation course within the required time frame!*** (Details also available on our Announcements page.)

Upcoming Training Opportunities:

- Nov 10, Thursday 4:00 PM - Office Orientation
- Nov 15, Tuesday Noon - Mentor Series, Module 10 (Buyer Counseling)
- Nov 17, Thursday 4:00 PM - Realty Tech Class (Setting Up Your New Website!)
- Nov 22, Tuesday Noon - Office Orientation
- Nov 29, Tuesday Noon - Realty Tech Class - Realty Eyes Training
- Dec 6, Tuesday Noon - Pro Series (HUD-1, and Termite Regulations)



Office Update: October 5, 2005

Congratulations to Miguel Calvo, Mary Cho, Elizabeth Huff, Bryan Puckett, Dottie Lee, Ellen Perry, Ashraf Girgies, Janet Lyu, Gwen Burlew and Brandon Hannah! They will be receiving 100% commission checks for the rest of the year!

As you know, as of January 1, 2005, we placed an annual cap on the total commission dollars paid to the company. Once an agent has contributed (from the 10% portions of each commission) a cumulative total of \$12,000 for any given calendar year, the agent will receive 100% of all commissions received until the end of that year! We are happy to share the company's tremendous success with you all, and we love to write those 100% checks! Thanks team!

GNAR Convention in Nashville October 18th!

Up to 7 hours of Continuing Education available for \$35 (or less)! See gnar.org or check our announcements page on the company website for details and registration.

ATTENTION - All Robertson County Association Dues Paying Non-REALTORS®:

(This affects only those agents who have not yet completed a REALTOR® orientation course.) All Realty Association agents are now required to become full REALTOR® members and must complete a board orientation course. Those of you in this category should have received a separate mailing with a full explanation. ***Bottom Line: You must submit an application and the 2006 dues to your REALTOR® board of choice by the end of this year!*** (Details also available on our Announcements page)

All Tennessee HUD Homes have been pulled from the market!

In response to the critical need for housing for those displaced by Hurricane Katrina, all HUD homes in TN are unavailable for sale until further notice. Our HUD training classes will also be postponed until a more appropriate time.

Upcoming Training Opportunities:

- Oct 11, Tuesday Noon - Contracts A (Sales Contract & related forms)
- Oct 11, Tuesday 6:00 PM - Contracts B (Buyer & Listing Agreements)
- Oct 13, Thursday 4:00 PM - Office Orientation
- Oct 18, Tuesday (all day) - **GNAR Convention** (see announcements for details)
- Oct 20, Thursday 4:00 PM - Realty Tech Class (Setting Up Your New Website)
- Oct 25, Tuesday Noon - Office Orientation
- Oct 27, Thursday 4:00 PM - Contracts A (Sales Contract & related forms)
- Nov 1, Tuesday Noon - Pro Series (Good Funds Law and Contract Tips)
- Nov 3, Thursday 4:00 PM - Realty Tech Class
- Nov 8, Tuesday Noon - Contracts B (Buyer & Listing Agreements)
- Nov 8, Tuesday 6:00 PM - Contracts A (Sales Contract & related forms)



Office Update: September 8, 2005

Perry, Jim and Henry will be in Knoxville Tuesday through Friday, Sept 13-16 for the annual TAR Convention. Managing Brokers Rick Roat and Donna Elwell will be manning the fort during that time.

No Training Classes are scheduled for September 13-16. (See above)

All Tennessee HUD Homes have been pulled from the market!

In response to the critical need for housing for those displaced by Hurricane Katrina, all HUD homes in TN are unavailable for sale until further notice. Our HUD training classes will also be postponed until a more appropriate time.

Congratulations to Dottie Lee, Ellen Perry, Ashraf Girgies, Janet Lyu, Gwen Burlew and Brandon Hannah! They will be receiving 100% commission checks for the rest of the year!

As you know, as of January 1, 2005, we placed an annual cap on the total commission dollars paid to the company. Once an agent has contributed (from the 10% portions of each commission) a cumulative total of \$12,000 for any given calendar year, the agent will receive 100% of all commissions received until the end of that year! We are happy to share the company's tremendous success with you all, and we love to write those 100% checks! Thanks team!

There are many other agents who are about to exceed this level already this year. We are pleased to reward those of you who average well above this level of production, and wish to extend this incentive to everyone. This is one of the few things that's better than 90/10!

Upcoming Training Opportunities:

Sept 13 through 16 -	NO TRAININGS (TAR Convention, Knoxville)
Sept 20, Tuesday Noon -	Mentor Series – Module 9 (Pricing Presentation)
Sept 20, Tuesday 6:00 PM -	Mentor Series – Module 3 (Open Houses)
Sept 22, Thursday 4:00 -	Contracts B (Buyer & Listing Agreements)
Sept 27, Tuesday Noon -	Office Orientation
Sept 29, Thursday 4:00 -	Realty Tech Class
Oct 4, Tuesday Noon -	Pro Series
Oct 6, Thursday 4:00 PM -	Realty Tech Class
Oct 11, Tuesday Noon -	Contracts A (Sales Contract & related forms)
Oct 11, Tuesday 6:00 PM -	Contracts B (Buyer & Listing Agreements)



Office Update: August 4, 2005

Congratulations to Janet Lyu and Gwen Burlew and Brandon Hannah!

Janet and Gwen and Brandon will be receiving 100% commission checks for the rest of the year!

As you know, as of January 1, 2005, we placed an annual cap on the total commission dollars paid to the company. Once an agent has contributed (from the 10% portions of each commission) a cumulative total of \$12,000 for any given calendar year, the agent will receive 100% of all commissions received until the end of that year! We are happy to share the company's tremendous success with you all, and we love to write those 100% checks! Thanks team!

There are many other agents who are about to exceed this level already this year. We are pleased to reward those of you who average well above this level of production, and wish to extend this incentive to everyone. This is one of the few things that's better than 90/10!

2005 TAR Convention - September 13 -16 in Knoxville, TN - "Here Comes the Sun"

Register now at www.tarnet.com. Lots of great speakers including David Knox! Get your continuing education hours and enjoy the Knoxville area. See you there!

Upcoming Training Opportunities:

August 9, Tuesday 6:00 PM -	Contracts A (Sales Contract & related forms)
August 11, Thursday 4:00 PM -	Office Orientation
August 16, Tuesday Noon -	Mentor Series – Module 8 (Comm. Objections)
August 16, Tuesday 6:00 PM -	Mentor Series – Module 2 (Referral Prospecting)
August 18, Thursday 4:00 PM -	HUD Training
August 23, Tuesday Noon -	Office Orientation
August 25, Thursday 4:00 -	Contracts A (Sales Contract & related forms)
August 30, Tuesday Noon -	Realty Tech (Setting up your Personal Website)
Sept 1, Thursday 4:00 PM -	Realty Tech (Setting up your Personal Website)
Sept 6, Tuesday Noon -	Pro Series
Sept 8, Thursday 4:00 PM -	Office Orientation



Office Update: July 8, 2005

Congratulations to Brandon Hannah!

As you know, as of January 1, 2005, we placed an annual cap on the total commission dollars paid to the company. Once an agent has contributed (from the 10% portions of each commission) a cumulative total of \$12,000 for any given calendar year, the agent will receive 100% of all commissions received until the end of that year! We are happy to share the company's tremendous success with you all. Thanks team!

We are pleased to announce that Brandon Hannah has already exceeded this amount for 2005, and has already received several 100% commission checks! Congratulations Brandon!

There are many other agents who are about to exceed this level already this year. We are pleased to reward those of you who average well above this level of production, and wish to extend this incentive to everyone. This is one of the few things that's better than 90/10!

Notice: Home Warranty Commissions

It has been brought to our attention that certain Home Warranty companies are NOT paying commissions to our agents. These companies have demanded that The Realty Association enter into an unfavorable written agreement before they will pay commissions. These agreements would require exclusivity and/or certain levels of promotional and marketing activities, or commit The Realty Association to the resolution of disputes between the customer and the warranty company. We simply cannot promise these things and have therefore refused to sign their agreements.

You are welcome to promote or sell any warranty plan on the market, but be aware that not all will pay you a commission. Warranty representatives or flyers may tell you different, but if you want to get paid, please check with your brokers BEFORE you sell a home warranty!

At the present time the following Home Warranty companies ARE PAYING commissions to our agents: Old Republic Home Protection and 2-10 Home Buyers Warranty.

Class Schedule for Realty Association Trainings:

- July 12, Tuesday 6:00 PM - Contracts B (Buyer & Listing Agreements)
- July 14, Thursday 4:00 PM - Office Orientation
- July 19, Tuesday Noon - Mentor Series – Module 7 (Listing Presentation)
- July 19, Tuesday 6:00 PM - Mentor Series – Module 1 (Prospecting & Questioning)
- July 21, Thursday 4:00 PM - HUD Training
- July 26, Tuesday Noon - Office Orientation



Office Update: May 6th, 2005

Sample Letter for Referring Professional Service Providers

Enclosed you will find an example of suggested language to use when recommending various inspectors or vendors to your customers and clients. Please customize it to suit your situation. On the list of recommended names, most use a "rule of three," but there is nothing magical about that number that will limit your liability. As always, you need thorough documentation and full disclosure. Keep copies of all correspondence (including emails) for your files.

Do Not Act as Power of Attorney

As we learned in our recent and most excellent Pro Series training from Attorney Bob Notestine, ***never act as a Power of Attorney (POA)*** in any real estate transaction. The risk is off the charts, and your E&O insurance coverage could be challenged. Tell your clients that it is against company policy, and have them find someone else. You will sleep better. Your broker will sleep better.

No Repair Escrows

The Realty Association does not hold monies for repair escrows. Repair escrows are commonly disputed and should be avoided whenever possible. When absolutely necessary, another third party (lender, title company) should hold the escrow money, and a special disclaimer (advising against this solution) needs to be added to your paperwork. **STAY AWAY! *Better Solution:*** cash settlements or credits (fully disclosed on the HUD-1) are a much cleaner way to handle repairs that survive the closing. Let the buyer be responsible for getting the work done to their satisfaction by a vendor of their choice. ***Your job ends at closing!***

Upcoming Tuesday Trainings (see RealtyAssociation.com for details and updates)

May 10 th , Tuesday Noon	Contracts A (Sales Contract & related forms)
May 10 th , Tuesday 6:00 PM	Office Orientation
May 10 th , Tuesday 7:00 PM	Contracts B (Buyer & Listing Agreements)
May 17 th , Tuesday Noon	Mentor Series – Module 5 (Expires)
May 17 th , Tuesday 6:00 PM	Mentor Series – Module 11 (Showing Homes)
May 24 th , Tuesday Noon	Office Orientation
May 31 st , Tuesday Noon	MLS & RealtyEyes Training
May 31 st , Tuesday 6:00 PM	HUD Training
June 7 th , Tuesday Noon	Pro Series
June 14 th , Tuesday Noon	Contracts B (Buyer & Listing Agreements)
June 14 th , Tuesday 6:00 PM	Office Orientation
June 14 th , Tuesday 7:00 PM	Contracts A (Sales Contract & related forms)
June 21 st , Tuesday Noon	Mentor Series – Module 6 (Seller Counseling)
June 21 st , Tuesday 6:00 PM	Mentor Series – Module 12 (Negotiating Offers)

Happy Six-o de Mayo! / Jim



Office Update: February 9th, 2005

Great News! How do you improve on a 90/10 split?

We are excited to announce that as of January 1, 2005, there will be an annual cap on the total commission dollars paid to the company! Once an agent has contributed (from the 10% portions of each commission) a cumulative total of \$12,000 for any given calendar year, the agent will receive 100% of all commissions received until the end of that year! We are pleased to reward those of you who already average well above this level of production, and wish to extend this incentive to everyone. We are happy to share the company's tremendous success with you all. Thanks team!

MLS Electronic Keypad Annual Fee Due March 7th:

Supra DisplayKey annual access fees are due March 7th.

Bills from GE Supra are being placed in your mailboxes as they arrive at the office. Basic service fee for the year is \$102.00 + \$9.44 tax = \$111.44 total due. Insurance is available for an additional fee. Questions: Call 877-699-6787.

2005-2006 Licenses Still Rolling In:

We are still receiving renewed licenses in the mail. If you are uncertain about your license status you can check the wall of licenses, or check online at RealtyAssociation.com under "For Our Agents" and click on the Group Link "TREC - Licensees List." If you have any questions please call TREC at 741-2273. If you have any questions regarding your E&O insurance, please call Rice Insurance at (888) 248-2444.

Mark Your Calendars for TAR Spring Conference March 7-9:

Lots of great training and up to 11 CE (Continuing Education) credits, and just down the road from us at the Cool Springs Marriott Hotel. Be sure to register early as they always sell out in advance. See www.tarnet.com to for more details and to register.

Upcoming Tuesday Trainings (see RealtyAssociation.com for details and updates):

February 15 th , Tuesday Noon -	Mentor Series – Module 2 (Referrals)
February 15 th , Tuesday 6:00 PM -	Mentor Series – Module 8 (Handling Objections)
February 22 nd , Tuesday Noon -	Office Orientation
March 1 st , Tuesday Noon -	Pro Series
March 8 th , Tuesday Noon -	Contracts A (Sales Contract & related forms)
March 8 th , Tuesday 6:00 PM -	Office Orientation
March 8 th , Tuesday 7:00 PM -	Contracts B (Buyer & Listing Agreements)
March 15 th , Tuesday Noon -	Mentor Series – Module 3 (Open Houses)
March 15 th , Tuesday 6:00 PM -	Mentor Series – Module 9 (Pricing Presentation)
March 22 nd , Tuesday Noon -	Office Orientation
March 29 th , Tuesday Noon -	HUD Training
March 29 th , Tuesday 6:00 PM -	MLS & RealtyEyes Training
April 5 th , Tuesday Noon -	Pro Series