



Office Update: December 7, 2006

Congratulations to Brian Gary, Kay Denney, Maik Lowe, Nona Fox, Brandon Hannah, Debra Edwards, Ellen Perry, Linda Wagner, Greg Crockett, Miguel Calvo, Gwen Burlew, Sher Powers, Dottie Lee, Daniel Green, Ashraf Girgias, and Denise Ruiz!!

They will be receiving 100% commission checks for the rest of the year! As you know, there is 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!

Realtor Board Dues:

ALL agents must pay their Realtor Dues at this time. Realtor Dues information has been put in your office mailbox and/or emailed to you direct from your board. If you have not received a renewal letter or email, please check with your local board for renewal deadlines and the amount due:

EMTAR (Wilson Co.)	(615) 758-9851
CAR (Clarksville)	(931) 552-3567
GNAR (Greater Nashville)	(615) 254-7516
MTAR (Rutherford Co.)	(615) 893-2242
RCAR (Robertson Co.)	(615) 384-0816
SMTAR (Maury Co.)	(931) 381-5556
SAR (Sumner Co.)	(615) 824-6629
WCAR (Williamson Co.)	(615) 771-6845

Policy Spotlight: Submitting Paperwork Copies to the Transaction Office

Reminder: Copies of all paperwork must be turned in to Nallie in the Transaction Office in a timely fashion. For example, listing agreements (with showing instructions and MLS copy) are due as soon as signed by sellers. Signed contracts (including any earnest money, counter-offers, addendums, exhibits, etc.) are due as soon as signed by all parties. Earnest Money Disbursement and Release Forms should be turned in immediately after either party has made a demand for the earnest money (so the Brokers will know this is in progress), and another copy when all parties have signed. Buyer agency agreements may be held until you have a binding purchase agreement, and turned in with the signed contract. The Paperwork Checklist will guide you as to what is required to have a complete file (see <http://www.realtyassociation.com/admin/documents.cfm>).

Upcoming Training Classes:

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| > Dec 12, Tuesday Noon | Pro-Series: What a Closing Attorney Wished Every Agent Knew |
| > Dec 14, Thursday Noon | Fundamentals III: Listing Side Basics |
| > Dec 19, Tuesday Noon | Mentor Series #12: Presenting and Negotiating Offers |
| > Dec 21 through Jan 2 | NO CLASSES (Holiday Break) |
| > Jan 4, Thursday Noon | Fundamentals IV: Mastering the TAR Sales Agreement |
| > Jan 9, Tuesday Noon | HUD Training Class with Donna Elwell |
| > Jan 11, Thursday Noon | Fundamentals V: Special Stipulations, Counters, Addenda |
| > Jan 16, Tuesday Noon | Realty Real Estate: How to Run It Like a Business |
| > Jan 18, Thursday Noon | Fundamentals I: Tools of the Trade |
| > Jan 23, Tuesday Noon | Realty Tech: Using the new Courthouse Retrieval System |
| > Jan 25, Thursday Noon | Fundamentals II: Buyer Side Basics |
| > Jan 30, Tuesday Noon | Mentor Series #1: Prospecting, Questioning & Motivation |
| > Feb 1, Thursday Noon | Fundamentals III: Listing Side Basics |



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In-House Showing Desk Back by popular demand!

We have switched back to our agent-preferred in-house appointment center. We appreciate your feedback, and we are glad to respond to your requests. Our front desk staff will once again be handling the scheduling of all showings, but will be using the new upgraded software for notifications, showing feedback, etc. Be sure to thank the front desk staff for their fine job!

Office Hours:

9 AM to 8 PM Monday - Friday

9 AM to 6 PM Saturday

12 PM to 5 PM Sunday

SentriLock 2-for-1 Exchange Until Nov 17th at EMTAR in Mt. Juliet

Exchange your Supra lockboxes for the new SentiLocks. EMTAR will trade one new SentiLock for 2 Supra Locks (up to a maximum of 20 trade-ins if they are in clean and workable condition). Agents may come to the EMTAR office, 2588 N. Mt. Juliet Rd, until November 17th. SentiKeys are also available to purchase for \$30 in November.

Realtor Board Dues:

ALL agents must pay their Realtor Dues at this time. Realtor Dues information has been put in your office mailbox and/or emailed to you direct from your board. If you have not received a renewal letter or email, please check with your local board for renewal deadlines and the amount due:

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RCAR (Robertson Co.)	(615) 384-0816
SMTAR (Maury Co.)	(931) 381-5556
SAR (Sumner Co.)	(615) 824-6629

Upcoming Training Classes:

> Nov 9, Thursday Noon	Fundamentals IV: Mastering the TAR Sales Agreement
> Nov 14, Tuesday	NO CLASS (Jim at TAR Forms Committee meeting)
> Nov 16, Thursday Noon	Fundamentals V: Special Stipulations, Counters, Addenda
> Nov 21, Tuesday Noon	ProSeries: HUD-1 Settlement Statement and Seller Net Sheet
> Nov 23, Thursday	NO CLASS (Office closed for Thanksgiving Day)
> Nov 28, Tuesday Noon	Mentor Series #11: Showing Homes, Closing the Buyer
> Nov 30, Thursday Noon	Fundamentals I: Tools of the Trade
> Dec 5, Tuesday Noon	Realty Technology: Setting Up Your Website & Editing Photos



Office Update: October 6, 2006

Congratulations to Brian Gary, Kay Denney, Maik Lowe, Nona Fox, Brandon Hannah, Debra Edwards, Ellen Perry, Linda Wagner, Greg Crockett, Miguel Calvo and Gwen Burlew!

They will be receiving 100% commission checks for the rest of the year! As you know, there is 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!

License Renewals, E&O Insurance, and Board Dues are due by Nov 1st!

Don't forget to renew your license! A separate mailer was sent last week with instructions on how to renew. You can also view this information under Announcements at RealtyAssociation.com.

SentriLock Keys and Lockboxes: In-house Purchasing and Training Opportunity on Oct 17th:

More of our middle Tennessee Realtor Associations are converting to the new SentriLock lockbox system (GNAR is the last holdout). As a convenience, we are selling the SentriLock boxes (\$80 each) through the front desk (combination locks are no longer being sold due to security concerns). We have also arranged for an in-house training on ***Tuesday October 17 at Noon***. It will also be possible to purchase your new electronic ***SentriCard key for \$40 at this special training session***. If you have not yet purchased your new SentriCard key, this will be the perfect opportunity to do so. Please **call Nallie** at our office to give her the information she will need to prepare your SentriCard key for pickup at our office training meeting on the 17th.

New Departments and Staff! Welcome Nallie and Garrett!

Closing Department: Garrett Coffey (Jim's son, Henry's grandson) is heading up our new closing office to better serve you when you bring in your commission checks. Garrett will be checking in all *Closed* paperwork and issuing commission checks. The separate office will give you more privacy and better efficiency in the processing of closed files. Garrett is also in charge of our IT (computer) department.

Transaction Department: Nallie Khamphengphet is heading up our new transaction office. She will be overseeing all *Active* and *Pending* paperwork, entering showing instructions, receiving earnest money checks, and other related duties as the Executive Assistant to the Brokers.

Appointment Desk: Good News - The Appointment Desk will now have extended hours! Showings can be set up from **8:00 AM to 8:00 PM Monday through Saturday**, and **9:00 AM to 6:00 PM on Sunday!** The Appointment Desk personnel handle showings only, giving our in-house staff the ability to focus on other phone calls and customer service at our front desk. Other improved services include ***automated feedback emails, text message notification of showings***, and an ***agent administrative web page*** where you will be able to modify your own showing instructions or contact numbers 24 hours a day. You will also be able to review reports of showing activity and feed back and share them with your sellers. All of these improved services will be offered at ***no additional cost to the agent!*** A demonstration will be given at the October 17th Pro-Series training meeting.

Appointment Desk Hours:

8 AM to 8 PM Monday - Saturday
9 AM to 6 PM Sunday

Regular Office Hours:

9 AM to 8 PM Monday - Friday
9 AM to 6 PM Saturday
12 PM to 5 PM Sunday

Upcoming Training Opportunities:

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| > Oct 10, Tuesday Noon | Mentor Series #10: Buyer Counseling |
| > Oct 12, Thursday Noon | Fundamentals I: Tools of the Trade |
| > Oct 17, Tuesday Noon | Pro-Series: SentriLock System & Appointment Desk Training |
| > Oct 19, Thursday Noon | Fundamentals II: Buyer Side Basics |
| > Oct 24, Tuesday Noon | Realty Real Estate: Listing Presentation & Market Plan |
| > Oct 26, Thursday | No Training Class (Coffey family wedding) |
| > Oct 31, Tuesday Noon | HUD Training Class with Donna Elwell |
| > Nov 2, Thursday Noon | Fundamentals III: Listing Side Basics |



Special Notice: September 28, 2006

It's Renewal Time!

E & O Insurance, Board Dues, and most Real Estate Licenses *must* be renewed this month!

Link to TREC Newsletter with Renewal Information:

<http://www.state.tn.us/commerce/boards/trec/pdf/news/V15N1.pdf>

*To check on the continuing education hours you have completed go to: <http://licsrch.state.tn.us>
Search for your name and click on your license number to see a list of courses completed.*

Affiliate License Renewals:

If your License was issued:

Continuing Education & Renewal Requirements:

July 1, 1980 to Dec 31, 2004

16 hours (including 4 hr CORE course) by Nov 1, 2006.
License renewal fee due Nov 1, 2006.

Jan 1, 2005 to June 30, 2005

No CE required this renewal period.
License renewal fee due Nov 1, 2006.

July 1, 2005 to Present

Your renewal period is part of the new staggered license renewal system. Check your license for the renewal date. Remember, license renewals and educational requirements must be completed 60 days *prior* to the expiration date. TREC will mail you a reminder of education requirements approximately 4 months prior to expiration.

Broker License Renewals:

Brokers licensed before Jan 1, 2005 are "grand-fathered" and do not have continuing education requirements once they have completed their 120 hour post broker requirements (within 3 years after getting Broker's license). Brokers licensed on or after January 1, 2005 are required to complete 16 hours of continuing education during all licensing periods after the three years allotted to complete the additional 120 hours of post broker education. License renewals and E & O insurance are still due by Nov 1, 2006.

E & O Insurance Renewals:

ALL agents must renew their E & O insurance by Nov. 1, 2006. The 2 year premium is \$256. If you did not receive a renewal form from Rice Insurance, please call them at 1-800-637-7319 or visit their website at <http://www.risceo.com>. Payment can also be submitted through their website.

Realtor Board Dues:

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SMTAR (Maury Co.)	(931) 381-5556
SAR (Sumner Co.)	(615) 824-6629
WCAR (Williamson Co.)	(615) 771-6845

(We have forwarded any of your renewal information that we have received at this time.)



Office Update: September 8, 2006

Congratulations to Brian Gary, Kay Denney, Maik Lowe, Nona Fox, Brandon Hannah, Debra Edwards and Ellen Perry!

They will be receiving 100% commission checks for the rest of the year! As you know, there is 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 Thursday September 14th! Core Course and other CE Credits::

The GNAR annual convention will be held at the Nashville Convention Center on Thursday September 14th. This is a great opportunity to get 4 to 6 hours of Continuing Education credit including the required CORE Course. \$40 at the door. See www.GNAR.org for details.

Policy Spotlight: Avoid Combination Lockboxes!

We will be phasing out the use of all combination lock boxes over the next 2 months. There have been a number of security issues that have come up recently, including one local agent that was arrested for robbing listed homes. The Supra and Senti lockboxes give a much higher degree of security and accountability for our clients, and we are switching to the exclusive use of those systems for safety and liability reasons. We have already discontinued the sale of combination boxes at the front desk. Please start replacing any combination boxes you may be using now with the much safer Supra or Senti lockboxes. We are encouraging this even on vacant homes as the combination boxes still pose a liability threat and present a less professional image. We are also tightening security measures at the front desk for dealing with the one-day-codes for the Senti locks.

Upcoming Training Opportunities:

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| > Sept 12, Tuesday Noon | Real Estate Tech: Contact Management Software and Tips |
| > Sept 14, Thursday | GNAR Convention at Nashville Convention Center |
| > Sept 19, Tuesday Noon | Mentor Series #9: Pricing Presentation |
| > Sept 21, Thursday Noon | Fundamentals IV: Mastering the TAR Purchase Agreement |
| > Sept 26, Tuesday Noon | Reality Real Estate: Seller Counseling |
| > Sept 28, Thursday Noon | Fundamentals V: Special Stipulations, Counter-offers, Addenda |



Office Update: August 8, 2006

Congratulations to Brian Gary, Kay Denney, Maik Lowe, Nona Fox, Brandon Hannah, and Debra Edwards! They will be receiving **100% commission checks for the rest of the year!** As you know, there is 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 Spotlight: Paperwork Copies Turned In at Front Desk, and Paperwork Checklist

Reminder: Copies of all paperwork must be turned into the front desk in a timely fashion. For example, listing agreements (with showing instructions and MLS copy) are due as soon as signed by sellers. Signed contracts (including any earnest money, counter-offers, addendums, exhibits, etc.) are due as soon as signed by all parties. Buyer agency agreements may be held until you have a binding purchase agreement, and turned in with the signed contract. We have also enclosed a copy of the Paperwork Checklist as a guide to what you will need to have a complete file.

Realty Association Forms and TAR Forms Updates (please review before using!)

There are several revisions to forms that reflect recent changes in policies and the law:

RA-01 Disclaimer Notice: We have included additional disclaimers regarding connection and condition of septic system(s), proper permitting of septic system for the number of bedrooms, school zoning, recommended vendors and service providers, sex offenders, criminal activity at or near the property, and the by-products of methamphetamine production. Also, the "initials" lines have been dropped from page one.

RA-02 Confirmation of Agency Status and Personal Interest Disclosure: The Personal Interest Disclosure is no longer a separate form! A statement covering personal interest is now included on the Confirmation of Agency form. We have also included sections of TCA 62-13-405 and the Code of Ethics to meet all requirements for the confirmation of agency. The required information on the new statute of limitations for filing a TREC complaint has been added. Page 2 is an updated version of the Duties of a Real Estate Licensee including the new minimum service requirements (62-13-404, part 3).

RA-03 Buyers' and Sellers' Rights and Obligations: We have added sections on impact fees and on the septic system capacity and permitting for a particular number of bedrooms.

RA-21 Buyer Agency Agreement: Shortened to one page! No principal broker signature required. Added TREC Policy 2004-CPS-001 clarifying that buyer should not contact listing agents or sellers directly. Expiration date now extended through any offer or contract pending periods. Simplification of a change to facilitator status. Fewer blanks to fill-in, and other improvements.

RA-31 Listing Agency Agreement: Shortened to one page! No principal broker signature required. Expiration date now extended through any offer or contract pending periods. Includes cooperating licensee compensation percentage (required by Code of Ethics). Certifies that all legally required parties will sign listing agreement. Grants permission to remove all other real estate signs. Simplification of a change to facilitator status. Requires seller to complete new septic permit disclosure (F84) to confirm proper bedroom count. Fewer blanks to fill-in, and other improvements.

F84 Subsurface Sewage Disposal System Permit Disclosure: TAR's new form to meet the stricter septic disclosure requirements (effective July 1st) regarding the number of bedrooms actually allowed by septic permit. This form is now required on all transactions where the residence is on a septic system.

F85 Application for Information Regarding Subsurface Sewage Disposal System Permit: TN Dept of Environment and Conservation's new form for a seller to request information about the septic permit.

Upcoming Training Opportunities:

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| > Aug 10, Thursday | NO Classes, Jim at NFA Convention in Pittsburgh |
| > Aug 11, Fri 9-12:00 | Advanced Contracts at EMTAR , Reg. Required (\$30, 3 hrs. credit) |
| > Aug 15, Tuesday Noon | Mentor Series (#8): Managing Resistance & Commission Objections |
| > Aug 17, Thursday | NO Classes at office, Jim at TAR Forms Committee meeting |
| > Aug 17, Thursday 8:30-5:00 | CRS 107 Selling New Homes at GNAR (Reg. Required, \$150-\$165) |
| > Aug 22, Tuesday Noon | Realty Real Estate: Presenting the Comparative Market Analysis |
| > Aug 24, Thursday Noon | Fundamentals I: Tools of the Trade |
| > Aug 29, Tuesday Noon | HUD Training (with Donna Elwell) |
| > Aug 31, Thursday Noon | Fundamentals II: Buyer Side Basics |
| > Sept 5, Tuesday Noon | Pro-Series: Self Defense and Safety for Realtors (with Roy Denney) |
| > Sept 7, Thursday Noon | Fundamentals III: Listing Side Basics |



Office Update: July 3, 2006

Congratulations to Kay Denny, Brian Gary, and Maik Lowe!

They will be receiving 100% commission checks for the rest of the year! There is 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, that 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!

Realty Association Forms Updated (please review before using!)

We have made revisions in several company forms to reflect recent changes in policy and law:

Disclaimer Notice: We have added disclaimers regarding connection and condition of septic system(s), proper permitting of septic system for the number of bedrooms, school zoning, sex offenders, criminal activity at or near the property, and the by-products of methamphetamine production. Also, the "initials" lines have been dropped from page one.

Confirmation of Agency Status: We have included sections of TCA 62-13-405 and the *Code of Ethics* to meet all requirements for the confirmation of agency. Page 2 is an updated version of the *Duties of a Real Estate Licensee* document including the new minimum service requirements (62-13-404, section 3).

Buyer Agency Agreement: Shortened to one page! No principal broker signature required. Added *TREC Policy 2004-CPS-001* clarifying that buyer should not contact listing agents or sellers directly. Expiration date now extended through any offer or contract pending periods. Simplification of a change to facilitator status. Fewer blanks to fill-in, and other improvements.

Listing Agency Agreement: Shortened to one page! No principal broker signature required. Expiration date now extended through any offer or contract pending periods. Includes cooperating licensee compensation percentage (required by *Code of Ethics*). Certifies that all legally required parties will sign listing agreement. Grants permission to remove all other real estate signs. Simplification of a change to facilitator status. Requires seller to provide copy of septic permit to confirm proper bedroom count. Fewer blanks to fill-in, and other improvements.

Upcoming Training Opportunities:

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|--------------------------|--|
| > July 6, Thursday Noon | Fundamentals III: Listing Side Basics |
| > July 11, Tuesday | No Classes (Perry out of town) |
| > July 13, Thursday | No Classes (Perry out of town) |
| > July 18, Tuesday Noon | Mentor Series (#7): Listing Presentation, Closing the Seller |
| > July 20, Thursday Noon | Fundamentals IV: Mastering the TAR Purchase Agreement |
| > July 25, Tuesday Noon | Realty Real Estate: "Getting 1st Time Buyers to Buy" |
| > July 27, Thursday Noon | HUD Seminar at Sheraton Music City, 4 Hrs CE (register) |
| > Aug 1, Tuesday Noon | Pro-Series: "Licensee Duties - Contract to Closing" (Perry) |
| > Aug 3, Thursday Noon | Fundamentals V: Special Stipulations, Counters, Addenda |



Office Update: June 5, 2006

Congratulations to Fred B. Corley, Jr. on his 16 Years with our company!

Fred has been a real estate professional with us since *June 1, 1990*, and we are **proud** to have him as a loyal member of our team. *"Mighty Fine" Fred!*

Gina Weeks is our new Front Desk Supervisor:

Gina will be providing supervision over all front desk activities. Please feel free to address any front desk issues with her directly at any time. Gina has a strong background as a supervisor in addition to her significant experience here at The Realty Association. *Congratulations Gina!*

New Predatory Lending Legislation limits locations of closings and more:

SB 3800/HB 3807 (effective July 1, 2006) enacts the Tennessee High-Cost Home Loan Protection Act. The provisions of the amendment address the issue of predatory lending, and place many new requirements on lenders. The bill will also *prohibit borrowers from signing incomplete closing documents*, and will also *restrict the locations where closings can occur*:

To better comply with the spirit of the law, and to prevent the complications that frequently arise when documents need to be changed at the closing table (loan documents revised, HUD-1 Settlement Statement corrections, new checks written, etc.), *Realty Association closings will need to take place at the office of the closing attorney, title company or lender*. This will avoid the signing of "incomplete closing documents" (which will now be prohibited by law), and closings taking place in non-official locations (also prohibited by the new law). The closing companies are better able to make the necessary corrections or issue new checks from their own office location. It is also recommended that *loan applications should be taken at the lenders office* as they can better fulfill the new requirements regarding notices, warnings, credit counseling and more. In summary:

- **Loan applications should be taken in the lender's office.**
- **No incomplete closing documents may be signed by the borrower.**
- **Closings must occur in official lending or title business offices or lawyer offices.**

Policy Spotlight: "Owner's and Purchasers Rights and Obligations" Form

There is a new required form for *all Residential real estate sales with one to four dwelling units*. *Owner's and Purchasers Rights and Obligations* (RA-03) is a document that satisfies the requirement that licensees must inform buyers and sellers of their rights under the Tennessee Residential Property Disclosure Act. It is an informational form only, with no blanks to complete other than the property address and the signatures of all parties. It has been added to the Paperwork Checklist of required forms necessary to receive a commission check.

Upcoming Training Opportunities:

- > June 8, Thurs Noon Fundamentals IV: Mastering the TAR Purchase Agreement
- > June 13, Tues No Classes (Jim at TAR Forms Committee meeting)
- > June 15, Thurs Noon Fundamentals V: Special Stipulations, Counters, Addenda
- > June 20, Tues Noon Mentor Series (#6): Seller Counseling
- > June 22, Thurs Noon Fundamentals I: Tools of the Trade
- > June 27, Tues Noon Reality Real Estate: "Getting Your 1st Time Buyers to Buy"
- > June 29, Thurs Noon Fundamentals II: Buyer Side Basics
- > July 4, Tues No Classes (Office closed for the 4th of July!)
- > July 6, Thurs Noon Fundamentals III: Listing Side Basics



Office Update: May 3, 2006

FREE 2 Hours Continuing Education! May 9th at GNAR:

TREC seminars will be offered at a choice of 9 AM or 1 PM at the GNAR office on Tuesday, May 9th. "Two hours of Continuing Education Credit will be awarded to all licensees who attend one of these 2 hour seminars. Topics discussed will include: license renewal for licenses expiring 12-31-06; staggered expiration dates of licenses; education requirements for license renewal; law and rule update; and risk reduction. There will be ample time set aside for questions from attendees. No reservations are required and there is no fee for attending these seminars."

HUD Training Class - Tuesday Noon, May 30, in our training room:

Taught by our own HUD Broker Donna Elwell! Learn how to show and sell HUD homes. Covered topics include: agent registration, online bidding procedures, filling out the HUD contract, and earnest money procedures. Don't miss this opportunity to grow your business. Counts as a credit towards your GRA designation.

Policy Spotlight: New Required Form! (copy enclosed)

There is a new required form for all Residential real estate sales with one to four dwelling units. *Owner's and Purchasers Rights and Obligations* (RA-03) is a document that satisfies the requirement that licensees must inform buyers and sellers of their rights under the Tennessee Residential Property Disclosure Act. It is an informational form only, with no blanks to complete other than the property address and the signatures of all parties. It has been added to the Paperwork Checklist of required forms necessary to receive a commission check.

Be Sure to Set Up and Take Advantage of Your New Personal Website!

To access your *agent administration page*, go to RealtyAssociation.com and click on the AGENT LOGIN (green button), and then on the PASSWORD ACCESS (gold button) and enter your MLS Realtracs User ID and MLS password. From the agent administration page you can upload your photo (which will load to the agent directory and your website) and edit your contact information and personal web page (orange button). If you have any questions, please call Jim or Chandra and they will try to help you correct any problems.

Upcoming Training Opportunities:

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|---------------------------|--|
| > May 9, Tuesday 9 & 1:00 | TREC Seminar <u>at GNAR</u> (9 AM or 1 PM) 2 hr FREE CE! |
| > May 11, Thursday 10 AM | Fundamentals V: Special Stipulations, Counters, Addenda |
| > May 16, Tuesday Noon | Mentor Series (#5): Expired Listings |
| > May 18, Thursday Noon | Fundamentals I: Tools of the Trade |
| > May 23, Tuesday Noon | Realty Real Estate: How to Run It Like a Business |
| > May 25, Thursday Noon | Fundamentals II: Buyer Side Basics |
| > May 30, Tuesday Noon | HUD Training |
| > June 1, Thursday Noon | Fundamentals III: Listing Side Basics |
| > June 6, Tuesday Noon | Realty Technology: Setting Up Your Website, Digital Photos |
| > June 8, Thursday Noon | Fundamentals IV: Mastering the TAR Purchase Agreement |



Office Update: April 7, 2006

HUD Training Class - Tuesday Noon, April 11th, in our training room:

Taught by our own HUD Broker Donna Elwell! Learn how to show and sell HUD homes. Covered topics include: agent registration, online bidding procedures, filling out the HUD contract, and earnest money procedures. Don't miss this opportunity to grow your business. Counts as a credit towards your GRA designation.

FREE 2 Hours Continuing Education! May 9th at GNAR:

TREC seminars will be offered at a choice of 9 AM or 1 PM at the GNAR office on Tuesday, May 9th. "Two hours of Continuing Education Credit will be awarded to all licensees who attend one of these 2 hour seminars. Topics discussed will include: license renewal for licenses expiring 12-31-06; staggered expiration dates of licenses; education requirements for license renewal; law and rule update; and risk reduction. There will be ample time set aside for questions from attendees. No reservations are required and there is no fee for attending these seminars."

Policy Spotlight: Designated Agency and Separate Files

The Realty Association practices "Designated Agency," which means the company can designate one of our agents to represent a seller, and designate another agent to represent a buyer (or be a facilitator) in the same transaction. This prevents the situation where every agent in the company would automatically be the seller's agent or the buyer's agent for the same client. This means we are required to keep property files private and separate, so when we have an "in-house" sale (which is encouraged!) we set up two separate property files, one for each side of the transaction, and each agent will need to provide a complete set of paperwork.

Be Sure to Set Up and Take Advantage of Your New Personal Website!

To access your *agent administration page*, go to RealtyAssociation.com and click on the AGENT LOGIN (green button), and then on the PASSWORD ACCESS (gold button) and enter your MLS Realtracs User ID and MLS password. From the agent administration page you can upload your photo (which will load to the agent directory and your website) and edit your contact information and personal web page (orange button). If you have any questions, please call Jim or Chandra and they will try to help you correct any problems.

Upcoming Training Opportunities:

- | | |
|----------------------------|---|
| > April 11, Tuesday Noon | HUD Training Class |
| > April 13, Thursday 10 AM | Fundamentals II: Buyer Side Basics |
| > April 18, Tuesday Noon | Mentor Series (#4): FSBO's - For Sale by Owners |
| > April 20, Thursday 10 AM | Fundamentals III: Seller Side Basics |
| > April 25, Tuesday Noon | Realty Real Estate: Structuring Your Market Plan |
| > April 27, Thursday 10AM | Fundamentals IV: Mastering the TAR Purchase Agreement |
| > May 2, Tuesday | No Classes (Jim out of town) |
| > May 4, Thursday | No Classes (Jim out of town) |
| > May 9, Tuesday 9 & 1:00 | TREC 2 hr CE classes at GNAR (9 AM or 1 PM) |



Office Update: March 8, 2006

TAR Spring Conference in Cool Springs March 13-15

Perry, Jim and Donna will be in an out of the office on those days. See you there!

BEWARE: MLS Imposing Fines!

WARNING! We are still getting numerous fines from the MLS. You are responsible for making sure that you are not in violation, and also for paying any fines imposed! Please examine your listings for accuracy. Most frequent problems:

1. Contact info in the "General Remarks" or "Directions" fields - **\$100 Fine!** (e.g.-phone numbers, company or agent names, websites).
2. Wrong/missing school districts
3. Wrong/missing room dimensions
4. Unclosed Pendings
5. Wrong Sales information (Sales dates, price, seller participation, etc.)
6. Tax ID (don't use XXX, etc. For new construction or recently subdivided parcels just repeat the property address)
7. Tax amount
8. Wrong area

Be Sure to Set Up and Take Advantage of Your New Personal Website!

To access your *agent administration page*, go to RealtyAssociation.com and click on the AGENT LOGIN (green button), and then on the PASSWORD ACCESS (gold button) and enter your MLS Realtracs User ID and MLS password. From the agent administration page you can upload your photo (which will load to the agent directory and your website) and edit your contact information and personal web page (orange button). If you have any questions, please call Jim or Chandra and they will try to help you correct any problems.

MLS Listing Input Reminder: Coop Agent Compensation Boxes

There are 3 boxes under "Office Information" for entering the cooperating broker fees: "Buyer Broker Comp" - you want to put a minimum of 3%. "Facilitator Comp" - this should match the Buyer Broker number (minimum of 3%), this is what a facilitator working with a buyer will be paid. "Subagent Comp" - this should be 0 as we don't do subagency anymore.

Upcoming Training Opportunities:

- | | |
|----------------------------|--|
| > March 9, Thursday 2 PM | Fundamentals II: Buyer Side Basics |
| > March 14, Tuesday | No Classes (TAR Conference in Cool Springs) |
| > March 16, Thursday 2 PM | Fundamentals III: Seller Side Basics |
| > March 21, Tuesday Noon | Mentor Series (#3): Open Houses |
| > March 23, Thursday 2 PM | Fundamentals IV: Mastering the TAR Purchase Agreement |
| > March 28, Tuesday Noon | Realty Real Estate: Seller Counseling |
| > March 30, Thursday 2 PM | Fundamentals V: Special Stipulations, Counters & Addenda |
| > April 4, Tuesday Noon | Pro Series (Changes in FHA Rules & Appraisals) |
| > April 6, Thursday 10 AM | Fundamentals I: Tools of the Trade |
| > April 11, Tuesday Noon | HUD Training Class |



Office Update: February 8, 2006

TAR Spring Conference in Cool Springs March 13-15

Up to 10 hours of continuing education for just \$55!

Registration is limited, so sign up now!

Featured Speakers: Oliver Franscona and Blanche Evans and more!

Speaker information: <http://www.tarnet.com/Spring/speakers.html>

To Register: <http://www.tarnet.com/meetings/springconf.html#>

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Upcoming Training Opportunities:

- Feb 9, Thursday 4 PM Fundamentals IV: Mastering the TAR Purchase Agreement
- Feb 14, Tuesday Noon Realty Tech Class: MLS Realtracs and CMA Tips
- Feb 16, Thursday **No Classes** (Jim at TAR Forms Meeting)
- Feb 21, Tuesday Noon Mentor Series (#2): Referrals and Phone Prospecting
- Feb 23, Thursday 2 PM Fundamentals I: Tools of the Trade
- Feb 28, Tuesday Noon Reality Real Estate: Presenting the CMA
- March 2, Thursday 2 PM Fundamentals II: Buyer Side Basics
- March 7, Tuesday Noon Pro-Series - Tax Tips for Agents, Henry Martin CPA
- March 9, Thursday 2 PM Fundamentals III: Seller Side Basics
- March 14, Tuesday **No Classes** (TAR Conference in Cool Springs)
- March 16, Thursday 2 PM Fundamentals IV: Mastering the TAR Purchase Agreement
- March 21, Tuesday Noon Mentor Series (#3): Open Houses
- March 23, Thursday 10 AM Fundamentals I: Tools of the Trade
- March 28, Tuesday Noon Reality Real Estate: Seller Counseling
- March 30, Thursday 10 AM Fundamentals II: Buyer Side Basics



Office Update: January 9, 2006

Personal Promotion Opportunity!

Flora Love is organizing a Tennessean newspaper ad for agents who wish to promote themselves Sunday, January 22. The ad has space for 23 agent photos. The cost per agent is approximately \$66. Deadline is Monday January 16th for photo submission and payment. Please call Flora at 586-0142 for other details and payment arrangements if you would like to participate.

New Independent Contractor Agreements have been mailed:

Your new ICA became effective January 1, 2006. If you have not already done so, please read thoroughly, and then sign on page 4. Page 5 is to be completed to update your personal data. Please return a copy to the office by personal delivery, fax (297-6580), or mail. Please call if you have questions about anything in the new ICA. Copies are also available on our web site.

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 - Make Sure Your Board Dues Are Paid!

All Realty Association agents are now required to become full REALTOR® members and must complete a board orientation course. *You must submit your 2006 dues to your board of choice (and complete their orientation course) within the required time frame!* These dues do not appear on your office bill. You must submit payment directly to your local board.

MLS Listing Input Reminder: Coop Agent Compensation Boxes

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Upcoming Training Opportunities:

- Jan 10, Tuesday Noon Realty Tech Class - Setting up your new website
- Jan 12, Thursday 4 PM Fundamentals I: Tools of the Trade
- Jan 17, Tuesday Noon Mentor Series (#12): Presenting & Negotiating Offers
- Jan 19, Thursday 4 PM Fundamentals II: Buyer Side Basics
- Jan 24, Tuesday Noon Realty Real Estate: Dare to Be There!
- Jan 26, Thursday No Classes (Jim at TAR Forms Meeting)
- Jan 31, Tuesday Noon Mentor Series (#1): Prospecting & Motivation
- Feb 2, Thursday 4 PM Fundamentals III: Seller Side Basics
- Feb 7, Tuesday Noon Pro-Series
- Feb 9, Thursday 4 PM Fundamentals IV: Mastering the Purchase and Sale Agreement
- Feb 14, Tuesday Noon Realty Tech Class: MLS Realtracs