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## Sign Up

[SIGN-UP!](#)

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## Theresa,

Dues renewal time is here. WCAR is offering its members the opportunity to make partial payments from now until the end of the year. According to NAR Bylaws, all dues payments are due by December 31, 2009 for 2010 dues. You can make partial payments from now until the end of the year without penalty if this makes budgeting easier for you. Contact us to find out more.

Did you know....that we offer a great deal of free education on both TREC-approved and non-TREC approved classes? Keep your eyes open for opportunities throughout the year.

## A word from Diane Johnson



November hosts the Annual National Association of Realtors conference. This year the event was held in San Diego, and as you can imagine, there was a great deal of talk about the housing market, financing, the tax credit for homebuyers, appraisals and technology.

Here are a few updates that I wanted to make sure that you were aware of:

The Board of Directors had its first look at a powerful new database that will be available exclusively to REALTORS® beginning in April. The [REALTORS® Property Resource](#) will contain rich data on more than 140 million properties; the interface is made possible through the integration of technology and data, according to RPR CEO Dale Ross. NAR is investing \$20 million for a five-year build-out, which will cover licensing and development of the front-end and acquisition of data from LPS, which operates Cyberhomes, and other sources.

[Federal Housing Policy Voted](#) to seek changes in FHA policies to ease the purchases of condominiums, support elimination of certification requirements on VA loans, and allow VA borrowers to negotiate all fees and closing costs. Changes have already been made in the past week...look at these two updates for further details: [Letter 1](#) [Letter 2](#)

The NAR Code of Ethics was updated to include a Standard of Practice, under Article 3 of the Code of Ethics, to address misuse of lock boxes and other concerns related to unauthorized access to listed property. Be sure to make an appointment and NEVER share your password, codes, or cards.

The Federal Taxation Committee appreciated everyone's response to the Calls for Action for the Homebuyers Tax Credit. This will be the last extension, so please be sure to encourage your buyers to take advantage of the opportunity. Information on the extension and expansion along with the requirements can be [found on the web](#).

This year has posed some unique challenges and opportunities for us as Realtors, for our buyers and for our sellers. It has been an honor to have served you this year as President and I wish you continued success as the market corrects itself and the financial markets stabilize. I encourage you to get involved in the Realtor organization and your industry. Thank you for your support, comments, concerns and feedback this past year.

I am honored to have served you,

[Diane](#)

### **RealTracs Tip of the Month**

RealTracs runs a filtering program for your realtracs email that quarantines possible spam into a separate mailbox. You should check this mailbox daily as valid mail is sometimes quarantined as spam. So how do I check my RealTracs Spam Mailbox? There are two ways to access your quarantined emails:

1. You should be receiving emails daily from "RealTracs Spam Firewall" with "Spam Quarantine Summary" as the subject. Scroll down to the bottom of the email and click on the words "click here" to view the mailbox.  
OR
2. Go directly to <http://spam.realtracs.com> and login using your realtracs username and password.

Additional information, including definitions of the tools available in the quarantine mailbox, are available in the RealTracs help section under "RT Email" and "Barracuda Spam Firewall" or by contacting [Info@RealTracs.com](mailto:Info@RealTracs.com).

### **Free Difficult Conversations Workshop**

Difficult conversations are a part of everyone's business life, and knowing how to prepare for them can help make them less threatening. This session will address a shift in thinking and a model for preparation and delivery that will enable participants to approach these conversations in a much more positive and productive manner. Please join us in this opportunity for learning, Wednesday, December 2, 2009 from 9am - 10am

### **WCAR New Members**

**WCAR is proud to announce our new members for November 2009**

Bailey & Ivey Realtors ~ Nita Bailey  
Bailey & Ivey Realtors ~ Terry Ivey  
BenchMark Realty LLC ~ Wayne Weaver

Brand Mortgage ~ Tasha Waters  
Davis Associates ~ Harold Davis  
Exit Realty King & Assoc ~ Christian Moss  
Exit Realty of the South ~ Rachel Bikales  
First Community Mortgage ~ Andy Voyles  
Keller Williams Realty/ Fr ~ Latonia Bills  
Kings Chapel Realty, Inc. ~ Ashley Powell  
Liberty Mutual Group ~ Lydia Yates  
Parks Property Mgmt. ~ Diana Sullivan  
Premier Properties Group ~ Sharlene Walcott- Williams  
Rann Realty ~ Traci Guidry  
Realty of America ~ Mahmood Alakini  
The Oxford Co of MID TN ~ Kimberly Watson  
The Realty Association ~ Tucker Hamlett  
West Properties Realty Inc ~ Chelsea Verhel

### **REALTORS® Federal Credit Union Announces New Limited-Time Freedom Loan Special**

From NAR: The National Association of REALTORS® is pleased to share some exciting news, exclusively for their members, from REALTORS® Federal Credit Union (REALTORS® FCU). REALTORS® FCU is pleased to offer a new limited-time Freedom Loan Special; get up to \$5,000 cash at a fixed rate as low as 9.49% APR\* and make no payments for 90 days\*\*.

REALTORS® FCU, a proud partner in NAR's REALTOR Benefits® Program, knows this can be an expensive time of year, but there's no need to pay high interest rate charges on purchases you make for the holidays. A Freedom Loan from REALTORS® FCU offers fast, flexible financing. It's perfect for:

- Ensuring the holidays are extra special
- A home improvement project that's been on your mind
- Consolidating higher interest debt
- A vacation to help you recharge

If you are already a credit union member simply login to myAccounts Online, click the Consumer Loan Application link in the Accounts tab to apply today!

Not a Member? Not a Problem. You'll need to become a credit union member before you apply for your Freedom Loan. It's easy and safe to join online. Just click [Membership](#) to get started. During the new member application process, you can select the deposit products you want to open and enroll in [my Accounts Online](#). Once enrolled in myAccounts Online, just login and click the "Consumer Loan Application" link to apply for your Freedom Loan.

Have Questions? Just call a friendly REALTORS® FCU Member Care representative 24-hours a day at 866.295.6038.

About REALTORS® Federal Credit Union Created for REALTORS®, REALTORS® FCU offers its members real value in the form of fewer fees and competitive rates on savings, loans and investments. As a new partner in NAR's REALTOR Benefits® Program, you can trust that your credit union is friendly to REALTORS®.

Why A Credit Union? Credit unions are about "people helping people." As a not-for-profit credit union, REALTORS® FCU is member-owned, so earnings accrue to benefit members, not stockholders. REALTORS® FCU is directed by a volunteer Board of Directors comprised of real estate professionals like you to ensure the credit union understands your unique financial needs. Learn more about the [credit union difference](#).

\*APR = Annual Percentage Rate. 9.49% reflects rate as of 11/1/2009 for qualified borrowers on maximum loan amount of \$5,000 and maximum repayment term of 60 months. All rates are based on an evaluation of applicant risk. Your rate may vary. Loan payment example: based on a 60 month term (with 90 day payment deferral option) at 9.49% APR, your monthly payment will be

\$22.21 per \$1,000 financed. Minimum \$1,000 loan amount applies. This is a limited-time-only offer subject to credit approval. \*\*Interest accrues from loan disbursement date. Must meet REALTORS® Federal Credit Union (RFCU) membership eligibility. Membership requires opening and maintaining a primary share savings account with a \$100 minimum balance. Rates, term, conditions and services are subject to change. This credit union is federally insured by the National Credit Union Administration.

### What is RPAC?

REALTORS® Political Action Committee (RPAC)

From NAR: "Welcome to RPAC, the voice of REALTORS® on Capitol Hill. Since 1969 RPAC has been promoting the election of pro-REALTOR® candidates across the United States. During the last federal election cycle alone, RPAC contributed over \$12 million to pro-REALTOR® candidates to Congress, making it the number one trade association political action committee in the nation. Why has RPAC been successful? Because RPAC is not a charity. RPAC is a business.

On the national level, we give our money to those in Congress who both understand and support REALTOR® issues. We look to build the future by putting RPAC dollars in places that will help advance the interests of Real Estate professionals. RPAC is the only political group in the country organized for REALTORS®, run by REALTORS® and exists solely to further issues important to REALTORS®. Think of your RPAC contribution as an investment. The best investment you'll ever make in your business and yourself. RPAC is your best insurance against poorly designed small business and commercial real estate legislation. If you're not giving your fair share to RPAC, you're not doing all you can to better your profession, your business, and yourself."

On your WCAR dues statement, you are given the opportunity to contribute to RPAC on a local level, supporting local political candidates who have the best interests of real estate professionals at heart.

[WCAR is offering a chance to win an iPod Nano.](#) If you make a contribution to RPAC and have your dues paid in full during the following time frames, you will be automatically entered into a drawing for an 8GB iPod Nano. There will be 3 drawings:

Dues payment and RPAC contributions made Oct 15 - Nov 30th  
Dues payment and RPAC contributions made Dec 1 - 15th  
Dues payment and RPAC contributions made Dec 15 - 31st

Contact [David Pair](#) for more information.

### Lowe's New FREE Mobile Site for REALTORS® on the Go

With the new FREE mobile site from REALTOR Benefits® Program Partner, Lowe's you can send personalized Lowe's direct mail coupons and e-coupons to your buyers and sellers directly from your cell phone or other handheld device. You can add new clients or select from existing clients already entered in your [Lowe'sRealtorBenefits.com](#) account. Check it out today and discover the benefits for yourself. [For more information, visit...http://www.realtor.org/realtor\\_benefits/benefits\\_partners/lowe\\_s?&WT.mc\\_id=LS111809&CAT=Mem](http://www.realtor.org/realtor_benefits/benefits_partners/lowe_s?&WT.mc_id=LS111809&CAT=Mem)

### The Education Station



You can log on to the [TREC website](#) at any time to check the status of your continuing education hours.

#### Short Sale and Foreclosure Certification Course ~ an ABR and CRS Elective

Monday, December 7, 2009 · 8:30am - 5:00pm  
Instructor: Larry Carroll

8 hours TREC, \$50 members / \$60 non-members

#### Residential Property Management

Tuesday, December 8, 2009 · 9:00am - 12:00pm  
Instructor: Carey Peacock

3 hours TREC, \$40 members / \$45 non-members

**TREC Core Course 2009 / 2010**

Thursday, January 14, 2010 · 9:00am - 1:00pm  
Instructor: Sandra Tanksley, 2009 Educator of the Year  
4 mandatory hours TREC, \$40 members / \$50 non- members

**Microsoft Excel**

Friday, January 15, 2010 · 9:00am - 11:00am  
Instructor: Theresa Wilson, CAE  
2 hours TREC, \$20 members / \$30 non-members

**Commercial: Basics**

Tuesday, January 26, 2010 · 9:00am - 1:00pm  
Instructor: Jeff Pate, Broker, ABR, GRI  
4 hours TREC, \$50 members / \$60 non-members

**Commercial: Advanced**

Wednesday, January 27, 2010 · 9:00am - 1:00pm  
Instructor: Jeff Pate, Broker, ABR, GRI  
4 hours TREC, \$50 members / \$60 non-members

**NAR's Green Designation**

Monday & Tuesday, February 22-23, 2010 · 8:30am - 5:00pm  
Instructor: Terry Watson, Instructor Extraordinaire  
16 hours TREC, \$275 members / \$295 non-members

**NAR's Green Designation Residential Elective**

Wednesday, February 24, 2010 · 8:30am - 5:00pm  
Instructor: Terry Watson, Instructor Extraordinaire  
8 hours TREC, \$150 members / \$175 non-members

For more information, click here <http://www.williamsoncountyrealtors.org/education/default.aspx>

**Noteworthy Articles**

[7 Tips for Longterm Success](#)

[Cool Tools: Reader Picks for 2009](#)

[Short Sales & Costs vs Value Webinars](#)

[Find the Right Fit for Buyers](#)

[The Socially Networked Neighborhood](#)

**Upcoming Events in the Franklin Area**



[BrightStone's 3rd Annual Jingle Bell Sale](#) ~ Friday December 04, 2009 at 10:00 am to Saturday December 05 2009 at 5:00 pm

[Nashville Ballet presents Nutcracker](#) ~ December 11th til December 13th

[Dickens of a Christmas](#) downtown Franklin Saturday & Sunday, December 12-13, 2009

[Storytime with Santa](#) Friday, December 11th 7pm- 8pm

[Westhaven Holiday Home Tour](#) ~ December 12th - December 13th

[Christmas Open House](#) ~ Historic Carnton Plantation December 21st - December 22nd



Avenue Bank is a local lender. We originate, process, underwrite, and fund loans locally. We use local appraisers who know our market. Always competitive. Always responsive. Conforming, FHA, and Jumbo loans. br> Call Jeff Tucker, Vice President, Avenue Bank: 744-2926 or email: [jeff.tucker@avenuenashville.com](mailto:jeff.tucker@avenuenashville.com)



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