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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



We continue to have hope for the extension of the tax credit. The Senate has come to a compromise on what they would consider approving. This is a great win for REALTORS, as the new program would include a credit for all buyers, not just first-time home buyers.

Senate sources have tentatively agreed to extend that \$8,000 credit for first-time buyers until the end of April. In addition, they are adding a \$6,500 credit for some current homeowners who buy a new residence by then.

To qualify, current homeowners must have lived in their primary residence for five continuous years. Senators have not agreed on how the tentative deal would come up for a vote, but sources from both parties said they are considering adding the housing credit to a bill that would extend unemployment benefits. WCAR encourages you to continue to respond to the Calls for Action sent out by NAR. Our elected officials appreciate and need to know how their constituents think about these issues. Your voice matters!

WCAR's Installation and Awards reception is just around the corner. I hope that you will join us on Thursday, November 19th from 5-7pm at Vanderbilt Legend's Club as we honor our award recipients and also recognize our incoming elected officials.

If you have suggestions, concerns, a great idea, or anything that you would like to share with me, please contact me at dianejohnson@kw.com.

I am honored to serve you,

Diane

NEW...RealTracs Mapping

RealTracs is excited to announce the soon to be released, updated, and improved mapping search. This new tool will come equipped with a radius search as well as the ability to draw up to a ten point polygon on the map. Driving directions and other easy to use tools are guaranteed to make searching properties in RealTracs more efficient and user friendly. Our expected release date is early November so make sure you get signed up for our November class at WCAR. You can choose between 10:15-11:15 or 11:30-12:30. Please RSVP to Donna@RealTracs.com.

Action Needed NOW to Extend the Homebuyer Tax Credit!

From TAR: The tax credit is working, homebuyers are using it, sales have increased and it's helping to move both housing and the economy forward.

But time is running out! Homebuyers have only a few weeks left to put in a contract on a house and benefit from the tax credit--it expires on December 1.

This week, the U.S. Senate will be voting on an amendment that would extend the first-time homebuyer tax credit. NAR is supporting the Dodd- Lieberman-Isakson Amendment because it will:

- Provide the \$8,000 tax credit to any buyer;
- Set income limits at \$150,000 for single buyers and \$300,000 for married buyers; and
- Make the credit available until June 30, 2010.

We need your help in reaching out to Tennessee Senators Lamar Alexander and Bob Corker. Please help us call them and ask them to support the Dodd- Lieberman-Isakson amendment. The Senators are busy but you will be well served to talk to each Senator's Tax Legislative Assistant. Please feel free to share stories from your market telling exactly how the tax credit has helped you and other Realtors in opening doors to homeownership.

Phone Numbers: Senator Alexander: (202) 224-4944 Senator Corker: (202) 224-3344

For more information and/or to use the REALTOR Action Center to respond to this Call to Action, go [HERE](#).

It only takes a minute to respond, but it could mean a great deal to your business and to the real estate industry!

WCAR New Members

WCAR is proud to announce our new members for October 2009

A & E Real Estate ~ Kieona Miller
BenchMark ~ Sofie Kropach
Bob Parks Realty/BR ~ Desiree Cooper
Cobalt Premier Properties, LLC ~ Ellen More
Crye-Leike Property Management ~ David Thomas
Crye-Leike, Inc. REALTORS/FR ~ Mimi Lukich
Crye-Leike, Inc., REALTORS ~ Debra Burgess- Walker

Crye-Leike, REALTORS/COL ~ Jeff Carroll
Crye-Leike, REALTORS/West ~ Bob Nance
Crye-Leike, REALTORS/West ~ Randi Peters
Goodall Homes & Communities ~ Bob Goodall
Homes Designed To Sell, LLC ~ Jill Martin
Johnson & Thompson Inc., ~ Susan Mayo
Keller Williams Realty/Team Columbia ~ Shelley Bourke
Keller Williams Realty/Team Columbia ~ Erin Crouse
Kings Chapel Realty, Inc. ~ MacKenzie Strawn
Norfolk Realty Limited ~ Kyle Hill
Norfolk Realty Limited ~ Joni Wilson
Parks Property Management, LLC ~ Marshall Dewitt
Puryear, Newman & Morton, PLLC ~ Chas Morton
Revolution Real Estate ~ Pamela Tonini
Stones River Property Mgt & Real Estate ~ Ron Hodges
Zeitlin & Company, REALTORS/BR ~ Melissa Nyenhuis
Zeitlin & Company, REALTORS/BR ~ Tyler Hirsch
Zeitlin & Company, REALTORS/BR ~ Shelbye Ortale

Get Engaged!

As we plan for 2010 we have excellent opportunities for you to get involved. Consider serving on a committee. Descriptions of committees are available on [our web site](#).

- Bylaws
- Education
- Membership
- Government Affairs
- Professional Standards
- Grievance
- Budget and Finance
- Scholarship

[Email Theresa](#) and let her know what you are interested in. If these committees don't entice you, but you have a passion for doing community service, please let me know. We are often asked to volunteer with several organizations and events and would love to have our Realtors represented!

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

The Education Station



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

Representing Estates

Tuesday, November 3, 2009 · 9:00am - 11:00am
Instructor: Attorney Brian Smith
2 hours TREC, \$30 members / \$40 non-members

TREC Core Course 2009 / 2010

Tuesday, November 10, 2009 · 9:00am - 1:00pm
Instructor: Marty Calfee, Broker, ABR
4 mandatory hours TREC, \$40 members / \$50 non- members

Tennessee State Home Inspection Standards course

Wednesday, November 11, 2009 · 9:00am - 12:00pm
Instructor: Specialist with the Home Inspectors Of Tennessee Association
3 hours TREC, \$20 members / \$25 non-members

Basics for Building a Better Business

Thursday, November 12, 2009 · 9:00am - 1:00pm
Instructor: Monica Neubauer, ABR, Green, SRES
4 hours TREC, \$50 members / \$60 non-members

30 Hr. Office / Broker Management Course

November 17, 18, 20, 23 and 24, 2009 · 9:00am - 4pm
Instructor: Robert Morris, Broker, GRI, CRS, Green
30 hours TREC, \$185

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

Noteworthy Articles

- [Dirk Zeller: How to Capture More Leads](#)
- [Renters Feeling Less Safe](#)
- [Money for Tough Times](#)
- [Technology: Virtual Staging](#)
- [Ethics: Be Truthful About Scope of Repair Work](#)
- [In Court: Suit Arises Over Property Descriptions](#)

Upcoming Events in the Franklin Area



[Pumpkinfest](#) ~ Saturday October 31st

[Wine Down Main Street](#) - Friday November 6th

[4th Annual Westhaven Holiday Market](#) ~ Sunday November 8th

[Blue & Gray Days](#) ~ Saturday November 28th to Monday November 30th



Avenue Bank has a portfolio jumbo loan that is a perfect fit for Williamson County. Loan amounts up to \$1 million without a jumbo rate. Loan to value can be up to 85% with NO PMI. Escrow accounts are not required and no prepayment penalties apply. The loan can be structured as a 3/1 or a 5/1 ARM. Even better: in addition to home purchase or refinance, this portfolio loan can be used for construction-perm or rehab projects. Local underwriting and servicing. Sell more homes! Call Jeff Tucker, Vice President, Avenue Bank: 744-2926 or email: jeff.tucker@avenuenashville.com



Theresa Wilson, CAE
Williamson County Association of REALTORS®

email: theresa@williamsoncountyrealtors.org

phone: 615-771-6845

web: <http://www.williamsoncountyrealtors.org>

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