



# Opportunity Knocks



**MISSISSIPPI  
ASSOCIATION  
OF REALTORS®**

Unlock YOUR potential by taking advantage of the tools, resources, programs, products and services highlighted in this monthly bulletin distributed to Mississippi's 21 local boards of REALTORS®.

A door-opening newsletter from the Mississippi Association of REALTORS®

January 2010

## MAR committees to meet February 3, 2010

MAR's recently-appointed 2010 committees will meet in Jackson at the MAR Building on Lakeland Drive. The schedule will be as follows:

- 10:00 a.m. MARPAC Trustees  
Member Services & Technology
- 11:30 a.m. Legislative & Regulatory Affairs  
Professional Development
- 1:00 p.m. Professional Standards
- 2:00 p.m. Standard Forms  
Association Operations  
Grassroots Involvement
- 3:45 p.m. AE Forum  
Executive Committee

## 2010 Chairs and Vice Chairs

### Association Operations Committee:

Chair—Adam Watkins, Hattiesburg  
Vice Chair—Keith Henley, Tupelo

### Professional Development Committee:

Chair—Lisa Hollister, Ocean Springs  
Vice Chair—Corie Haynes, Hernando

### Legislative & Regulatory Affairs Committee:

Chair—Dee Denton, Jackson  
Vice Chair—Noggin Wild, McComb

### Leadership MAR Trustees:

Chair—Allison Spencer, Southaven  
Vice Chair—Trish Fleming, McComb

### Member Services & Technology Committee:

Chair—Sandy Richardson, Olive Branch  
Vice Chair—Phield Parish, Greenville

### Standard Forms Committee:

Chair—Lee Garland, Jackson  
Vice Chair—Karen Glass, Gulfport

### Grassroots Involvement Committee:

Chair—Paul Blacksmith, Ocean Springs  
Vice Chair—Brandon Morris, Corinth

## What's new & now

### REALTOR® Day at the Capitol · February 4, 2010

**Moe Veissi, 2010 NAR First Vice**

**President featured lunch speaker**

Maurice "Moe" Veissi, a REALTOR® from



Miami, Fla., is the 2010 first vice president nominee of the NATIONAL ASSOCIATION OF REALTORS®. Veissi, a REALTOR® for 40 years, is broker/owner of Veissi & Associates Inc. in Miami, and specializes in land acquisition.

Veissi served as the 2008 Political Fundraising Chair for the REALTORS® Political Action Committee. He also served on the Strategic Investment Reserve Advisory Board for NAR as well as a regional vice president for Region V in 2005. Veissi has served on NAR's Board of Directors since 1999 as well as on numerous NAR committees.

The Florida Association of REALTORS® (FAR) elected Veissi president in 2002. Over the years, he has had the opportunity to chair most of the association's committees. FAR named Veissi REALTOR® of the Year in 2003.

Veissi served as emcee for MAR's 2008 Raise the Roof event for MARPAC.

### Events at the Mississippi State Capitol

9:00 a.m. - 9:30 a.m.  
Check in / Continental Breakfast  
Mississippi State Capitol Rotunda, first floor

9:30 a.m. - 10:00 a.m.  
Legislative briefing  
MAR Governmental Affairs Director Derek Easley

Rm 216, Old Supreme Court Chambers,  
Mississippi State Capitol

10:00 a.m. - 10:30 a.m.  
Guest speakers and Legislators of the Year  
Awards presentation

10:30 a.m. - 11:30 a.m.  
Meet with your legislators

### Events at the MAR Office 4274 Lakeland Drive, Jackson

11:30 a.m. - 1:00 p.m.  
Political Advocacy Luncheon  
Keynote speaker Moe Veissi, 2010 NAR First Vice President

1:00 p.m. - 1:30 p.m.  
General Membership Meeting



**Register by Jan. 31 to attend at [msrealtors.org](http://msrealtors.org)**

### MARPAC Trustees:

Chair—David Griffith, Cleveland  
Vice Chair—Ric Corts, Hattiesburg

### AE Forum:

Chair—Cheryl Jordan, Laurel  
Vice Chair—Jo Usry, Jackson

### Upcoming MAR webinars



Virtual Sales Meeting—Jan. 25 and Feb. 22

Lunch & Learn—February 17 12:00 to 1:00

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## NAR announces CORE Health Insurance

The National Association of REALTORS® recently introduced REALTORS® Core Health Insurance (RCHI). RCHI offers affordable, guaranteed-acceptance, Limited Medical insurance plans exclusively for NAR members aged 18-65. REALTORS® Core Health Insurance (RCHI) provides guaranteed-issue, affordable limited medical plans which are exclusively designed and priced specifically for NAR members. RCHI provides coverage for everyday healthcare needs, helping to provide a safety net for people who do not have the luxury of being covered by a comprehensive health insurance plan.

Benefits and Highlights of RCHI\*:

- It's guaranteed-acceptance\*\* – No medical questions/exams required.
- It's low cost – Plans start as low as \$70.69 per month.
- Three plan types are available (Physician, NAR Value and NAR Platinum)
- You have freedom to choose any provider, with the option of a PPO network, for added savings, in certain states.
- The plans provide assignable benefits – the medical provider bills the insurance company directly.
- Next day coverage is available.
- No contract needed. Plans have a 10-day money back guarantee.
- Benefits include: doctor office visits, wellness visits, emergency room benefits, surgery benefits, a prescription discount card and more!
- Underwritten by United States Fire Insurance Company, rated A ("Excellent") by A.M. Best

\* Subject to limitations and exclusions.

\*\* Based on eligibility (age, member of NAR, and state availability)

## NAR launches new consumer web site

HouseLogic, NAR's new consumer Web site, offers everything home owners need to increase, maintain and protect the value of their home. The site provides free information and tools to help home owners with home improvements, maintenance projects, taxes, finances, insurance, and even community involvement. HouseLogic helps consumers make confident decisions about what is often their largest investment – their home. NAR has been a champion of homeownership rights and opportunities for more than a century. Helping consumers become more informed, responsible home owners is important to the stability and value of the housing market.



HouseLogic allows REALTORS® to:

- Keep in touch with clients and customers by offering a free source of ready-to-use content for web sites, blogs and newsletters.
- Build a reputation as a housing expert by using the insights and data on HouseLogic to position themselves with homeowners as a go-to resource in making smart decisions in their home purchase.
- Maintain and grow consumer relationships with information that's valuable and relevant to current or prospective homeowners at all experience levels and stages of life.

## 2010 NAR President Vicki Cox Golder reveals goals for new year



Vicki Cox Golder was installed in November as 2010 National Association of REALTORS® President at the annual Convention and Expo in San Diego. Golder revealed her theme "On the Rise" which defines the real estate organization, market and industry across the country. "Yes, we've had a difficult couple of years," Golder declared, "but I truly believe the worst is behind us and the best is yet to come." Golder further defined her 2010 goal to increase REALTOR® participation in advocacy and regulatory efforts in Washington. She cited the continued use of REALTOR® Calls to Action and the Broker Involvement Program, both of which helped in the recent victory

concerning the extension of the \$8,000 Tax Credit. In addition, Golder has committed to the continued prioritizing of tools and resources to help REALTORS® remain viable in a difficult economy. NAR will continue its efforts with the Right Tools, Right Now program through 2010, offering numerous resources to REALTORS® at little or no cost to them.

## New Good Faith Estimate to take effect in 2010

Starting Jan. 1, lenders will be required to use HUD's new three-page Good Faith Estimate (GFE). It uses simplified language and requires lenders to state up front the loan amount, loan term, interest rate, and monthly payment. Armed with these clear and firm facts, consumers can compare lenders' offers. HUD's effort is also intended to protect borrowers from big surprises at the closing table. The department revised its HUD-1, so comparisons between the GFE and the final charges are also supposed to be easier to discern. In fact, HUD has imposed strict limits on how much the GFE figures can change. Some charges, like the origination fee, can't change at all. Others like the title search fee can change but not by more than 10 percent. If the alterations exceed what's allowed, the parties can still close but they have to fix the discrepancy within 30 days.



## Upcoming classroom opportunities from the Mississippi REALTOR® Institute

Learn from the best by taking advantage of upcoming MRI continuing education and licensing classes.

Jan. 13	Jackson	State Exam Review	9:00 a.m.
Jan. 20	Jackson	Agency Law	9:00 a.m.
Jan. 20	Jackson	License Law	2:00 a.m.
Jan. 20	Jackson	Contract Law	4:00 a.m.
Jan. 21	Jackson	Sustainable Housing & Building Green (4 Hours Elective)	9:00 a.m.
Jan. 21	Jackson	Quadrennial Code of Ethics (4 Elective Hours)	2:00 a.m.

**Or get all of your required and elective CE online at [www.recampus.com](http://www.recampus.com)**

**Online pre-licensing, post-licensing, required and elective courses also available at [www.realtorinstitute.org](http://www.realtorinstitute.org) or call Brinda Boutwell at 1-800-747-1103.**

**To register visit [www.realtorinstitute.org](http://www.realtorinstitute.org)**