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Summer 2017

LEADER

The Official Publication of the Mississippi REALTORS®

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Real Estate LEADER is the official publication of Mississippi REALTORS®. The quarterly magazine provides Mississippi real estate professionals with timely information on trends and best practices, tools and resources for professional development, and news about innovative business and community leaders.

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On the Cover

Standing in the shadow of the King of Rock and Roll, the convention team invites everyone to Tupelo for the 2017 Convention and EXPO.

Pictured at Elvis' 1956 Homecoming Statue in Fairpark, left to right: Charlotte Mullinnix, Northeast MS Board AE; David Anderson, Northeast MS Board President; Gena Nolan and Keith Henley, 2017 Northeast MS Board Convention Host Co-Chairs.



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Colleen Lally

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NMLS# 793149

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For mortgages in the Lincoln County area, Eli Ferguson is located in our new downtown Brookhaven office.



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NMLS# 74590

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In-house, Conventional, FHA, VA, rural development & more
- Prepared at all stages of the mortgage process
- Finding the right mortgage for every situation



President's Letter



As the weather heats up, Mississippi REALTORS® are rocking and rolling.

In May, we went to Washington, D.C., for the National Association of REALTORS® Legislative Meetings and Trade Expo. We were able to spend time with all of our national elected officials and share our concerns regarding flood insurance, tax reform, mortgage interest deductions, and other issues that affect our business. See photos of the visits on page 12 and 13.

Kudos to Governmental Affairs Director Clarke Wise for helping organize our Hill visits. With Congress in session and votes being taken on the floor, it's difficult to schedule meetings with delegates, but we were able to meet with both senators and all four representatives.

During the May meetings, Mississippi was recognized for RPAC participation by local boards. We won three "Local and Commercial Board Performance Achievement" awards:

MCAR - 1st place - Commercial Overlay Boards

Greenville Area - 3rd place - Small Boards

Central MS - 3rd place - Medium Boards

We took home 33 percent of the local awards available nationally that we were qualified for! We congratulate these boards for all of their hard work and involvement in RPAC.

At the state level, Mississippi won the Triple Crown Award and the President's Cup for RPAC contributions in 2016.

REALTORS® Mark Cumbest, Pam Powers and David Stevens were also inducted into the RPAC Hall of Fame for their lifetime contributions.

It's an honor to serve as president of such an active and

engaged membership.

We didn't spend much time patting ourselves on the back. Instead we continued to encourage business growth by leading the charge to promote First-time Homebuyer Savings Accounts.

In June, during our mid-year meetings in Jackson, we held a press conference for FirstHomeMS.org, a website created to raise awareness about the new tax-advantaged savings program. Financial institutions and media outlets throughout the state are taking notice. Read more on page 21.

In April and June, I have been continuing my broker roundtables with each of the local boards. These meetings have been wonderful and I want to thank each of the local boards for their hospitality. If I have not visited with you yet, you will be hearing from us soon. These roundtables have been so informative and it is amazing that many of the concerns from each board are similar throughout the state.

This month, the nominating committee will meet to discuss the future leadership of MS REALTORS®. We have a lot of talent to help keep the momentum of our association moving forward, and we are looking to keep MS REALTORS® rocking and rolling.

Speaking of which, have you registered yet for convention October 10-12 in Tupelo?

We have some great things planned for this year. There will be awesome CE opportunities (page 10) and plenty of sights to see (page 16).

I hope you'll join us!

David Griffith

2017 Mississippi REALTORS® President

News Briefs

MRI Survey Coming Soon

Be on the look out for a comprehensive Mississippi REALTOR® Institute (MRI) Survey that will be emailed in late July/early August.

The 2017 Class of *Leadership*MAR developed the survey to find how effectively agents, brokers, and association executives feel MRI meets their needs.

The survey will also seek critical feedback on education delivery, course offerings and how MRI could improve and/or change to better serve those who choose, or might potentially choose, the school for their education needs.

Agents, brokers and AEs will also have the opportunity to provide insight on current services by geographic area,

career life cycle, and other variables.

Respondents will be eligible for entry in drawings for gift cards and other prizes.

The results will help shape the future trajectory and development of MRI as the preeminent education source for real estate education in Mississippi.

State Award Nominations

MS REALTORS® is seeking nominations for five annual awards.

- The Hall of Fame Award honors members who have made distinguished contributions to the real estate industry over a period of 20 years or more. Deadline - Sept. 1.

- The REALTOR® of the Year award

recognizes the contributions of an outstanding member during the current year. Deadline - Aug. 18.

- The Community Champion Award honors REALTORS® who volunteer their time and demonstrate extraordinary efforts to improve the quality of life in their community. Deadline - Aug. 18.

- The Affiliate of the Year awards honor Affiliate members of MS REALTORS® who have demonstrated extraordinary support at the local and state level for the current year. Deadline - Aug. 18.

- The Under 40 Awards honor MS REALTORS® under 40 years of age who have demonstrated extraordinary contributions at the local and state level for the current year. Deadline - Sept. 1.

For nomination forms and more: msrealtors.org/index.php/awards/

Mapping our 2018 Legislative Priorities

by Clarke Wise

June 1, 2017 marked my one-year anniversary with the Mississippi REALTORS®. Though the last year seemed to pass by quickly, I am grateful for the opportunity to serve as an advocate for REALTORS® in Mississippi.

Perhaps the most enjoyable aspect of my advocacy work for the Mississippi REALTORS® is the prospect to visit with local boards from all over our great state to share MAR's legislative successes and learn about the needs of each local board. Since the

*“We don’t rest on past successes,
we draw from them.”*
- Congressman Alan Nunnelee

conclusion of the 2017 Legislative Session, I have been fortunate to visit a few boards, and I look forward to visiting many others in the coming months.

To those local boards who have been kind enough to invite me to speak, you have heard me share a story or two about my family. As I write this column, I am reminded of a saying from my uncle, the late Congressman Alan Nunnelee, “We don’t rest on past successes, we draw from them.”

That is exactly the mentality we have for the Legislative Priorities. Our 2017 legislative success with the First-Time Homebuyer Savings Account was noted by the National Association of REALTORS®, The Clarion-Ledger, Mississippi Business Journal, and several publications throughout Mississippi (and other state GADs are using our legislation and advocacy strategy to help pass the law in their own states)!

Our legislative victories are a result of complimentary efforts among MARPAC, government affairs, and grassroots strategy. The strength of the Mississippi REALTORS® resides in an active and engaged membership and is supported by an open line of communication.

This month, you will receive an online survey on the 2018 Legislative Priorities for the Mississippi REALTORS®. This survey will ask about relevant legislative topics, potential legislative

issues for the upcoming session, the State Political Coordinator Program, and provide an opportunity for each member to provide valuable insight on the Legislative Priorities for the 2018 Legislative Session.

Although your survey results are anonymous, you may provide your contact information for the State Political Coordinator Program and a chance to win a \$100 Amazon gift card!

Once the results from the survey are compiled, the Legislative and Regulatory Affairs committee will meet to review the responses and use your input to draft and approve a list of Legislative priorities for the upcoming session.

The Legislative and Regulatory Affairs committee reviews member input, examines local board opinions from committee members, considers submissions from the “Share Your Issues” feature on the Mississippi REALTORS® website, and deliberates on any additional policy proposals that have an impact on the real estate industry.

Although the number of REALTORS® continues to grow to over 6,000, the Legislative and Regulatory Affairs committee is dedicated to seeking member input to help craft the 2018 Legislative Priorities.

Please know that your voice is heard and your insight is valuable to the Mississippi REALTORS®.

I strongly encourage you to complete the 2018 Legislative Priorities survey, contact your local board representative to the Legislative and Regulatory Affairs Committee, contact a member of the Mississippi REALTORS® Executive Committee, submit a comment on the “Share Your Issues” portion of the MAR website, or email me directly (cwise@msrealtors.org) to share your thoughts on REALTOR® legislation.

Thank you for helping the Mississippi REALTORS® draw from our past successes and make 2018 another banner year for REALTORS®.



Clarke Wise is MS REALTORS® Governmental Affairs Director.

Email him at cwise@msrealtors.org.

Headliners



Stephanie Cummins was recently appointed by Gov. Bryant to the Mississippi State Personnel Board.

The at-large position runs for a five-year term beginning July 1.

MSPB provides human resources policy and oversight for state government, serving nearly 130 agencies, boards, and commissions.

The mission of the MSPB is to lead the way in human capital and workforce management. MSPB's role is to maintain a fair system of employment that provides employees a good future; agencies a stable supply of quality people; Legislative decision-makers quality information and financial controls for personnel costs; and citizens the most effective and efficient government, according to the agency's website.

Cummins has been a REALTOR® since 2007. She is the co-owner and associate broker of a Ridgeland-based real estate company. She serves on the board of directors of the Jackson Home Builders Association and the Home Builders Association of Mississippi.

She was named one of the "50 Leading Business Women of 2016" by the Mississippi Business Journal and was recognized for both the NAR "30 Under 30 Award" and MS REALTORS® "Under 40 Award."

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- 4% Cash Advance (Smart Solution Plus)

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CUSTOMER

- Needs cash for downpayment
- Income between \$51,800-\$88,480
- 30 year fixed rate mortgage

BENEFITS

- 3% Cash Advance

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Who's Watching? REALTORS® and Surveillance Systems

by Ron Farris

Mississippi REALTORS® are spotting more and more home surveillance systems in homes they list and show. Some REALTORS® are using cameras for added security during open houses or suggesting them as an added security measure. When interacting with these technologies, federal and state privacy laws must be heeded.

Baby monitors and “nanny cams” have been around for years. Advances in technology now enable a homeowner to place cameras throughout their homes and have real-time access to

“In Mississippi, the person doing the recording does not have to tell the unsuspecting party that they are being recorded.”

sight and sound with their smart phones. Typical systems are motion-triggered and alert the owner to movement in their house. Owners can then use the system’s app on their smart phone or tablet to see and hear what is going on in the areas under surveillance. This includes statements being made by REALTORS® and individuals viewing a property.

Surveillance laws differ from state to state. Mississippi only requires that one party to an audio recording must consent, meaning that the person doing the recording does not have to tell the unsuspecting party that they are being recorded. Federal and Mississippi privacy laws prohibit video recordings where the person being watched has a reasonable expectation of privacy, such as bedrooms, restrooms, bathrooms, shower rooms, tanning booths, locker rooms or dressing areas.

One question that comes up regularly is what duty a REALTOR® has to disclose the existence of surveillance systems. Mississippi has no specific laws in place concerning a REALTORS® duty when surveillance systems are used. If a REALTOR® has a listing where surveillance systems are known to exist, that REALTOR® should spell out in their listing agreement (or an addendum) whether they intend to disclose this fact to fellow REALTORS® or to parties viewing the property. MLS systems typically do not provide notice of presence of surveillance systems. REALTORS® showing properties with legal surveillance systems are free to point them out, but have

no duty to do so.

A REALTOR® using video surveillance should always obtain the owner’s written consent. It is strongly suggested that notice be disclosed, such as a clearly posted sign indicating that video surveillance is in use. Surveillance should never be used in areas where people have a reasonable expectation of privacy.

REALTORS® should always be sensitive to the possible presence of surveillance systems for their own protection. Owners of listed properties have been known to monitor their own REALTORS® performance in showing their properties. Knowing they are being watched may actually provide an incentive for a REALTOR® to be on their best behavior and maintain the highest level of professionalism.

REALTORS® embracing technology may elect to highlight the “smart home” nature of such features, in addition to systems that enable remote monitoring and control of lights, thermostats and appliances. Highlighting smart home technology is a trending way to differentiate a home. Several national brokerage companies are focusing on being sure their agents are familiar with all aspects of smart home technology so that they can highlight that technology and avoid being embarrassed when potential buyers ask questions.

Interestingly, homeowners may not be the only ones watching and listening. James Clapper, the U.S. director of national intelligence, told the U.S. Senate that the government is considering using internet-based systems “for identification, surveillance, monitoring, location tracking, and targeting for recruitment, or to gain access to networks or user credentials.” Shortly thereafter, the White House confirmed that the Department of Homeland Security would be testing and certifying internet-based networked devices.

Video and audio surveillance are hot topics with REALTORS® across the country. More information, including educational videos, is available on NAR’s website at realtor.org.



Ron Farris, Esq., is general counsel to the Mississippi REALTORS®, and available to members through the Legal Hotline at 1-800-747-1103 Ext. 25. For other matters, he can be reached at Farris Law Group, PO Box 1458, Madison, MS 39130 or by email at ron@ronfarrislawgroup.net.

Make Your Home Smarter

by Tyler Gorrell

There's no more denying it. We are truly in the digital age. Technology rules, and the smarter the application, the more likely the success of the product.

This has led to new innovation in household items. Many devices and appliances now come Internet-ready, making way for new technology in the Internet of Things (IoT). This is proving true for smart home technology as well.

Smart home devices are not only great to enjoy, it's also been shown they can help sell a home faster.*

SkyBell HD Wi-Fi Video – Doorbell

This doorbell is an easy addition to anyone's entryway. It adds all the features that you would want in a doorbell, with smart IoT features. With it's 1080p resolution, there will be no problem seeing who's at your door.



Nest Protect – Smoke Detector

Nest is a leader in the smart home technology industry. The second generation Nest Protect vastly improves upon the first, allowing owners to remotely check carbon monoxide levels in their home. It also readily connects to existing smart home technology.



Nest 3.0 – Learning Thermostat

The Nest 3.0 Learning Thermostat is one of the smartest ways to handle the environment inside your home. You can remotely administer your air conditioning and heat, as well as get alerts that things may not be working the way they should. This should definitely be one of the first additions to your smart home.



iHome iSP8 – Smart Plugin Outlet

This smart plugin outlet is an essential to your smart home. The iHome iSP8 can connect to a wide variety of existing smart home technologies, such as Siri, Alexa, Nest, Wink, and more. Several of these around the house can give you granular control of your home, and the specific devices this smart plug will power. The latest version comes with a remote control.



*Coldwell Banker Real Estate Smart Home Marketplace Survey



Tyler Gorrell is MS REALTORS® Director of Information Technology.
Email him at tgorrell@msrealtors.org



FOR THE COURSE OF YOUR CAREER

Don't-Miss Presenters at State Convention

By Kristen Short

Mississippi REALTORS® 2017 Convention and EXPO is an ideal event to network with members from across the state, connect with leadership, serve on committees, meet exhibitors, and LEARN of course.

We are offering a spectacular lineup of presenters and classes so that you can earn your required and elective CE.



Amy Brown is a certified appraiser and principal broker of City Realty, Inc., a residential real estate brokerage firm in Olive Branch. Amy is a national instructor of real estate and appraisal education classes and an Appraiser Qualifications Board (AQB) certified USPAP instructor.

Amy's course is titled "Appraisal 101," which examines value drivers, measurement standards, and agent and appraiser communication. This course is pending approval for two hours of elective CE.



Ryan Byrne, Esq., is owner/attorney of Byrne & Associates, PLLC, a firm that handles real estate closings and other real estate areas. Licensed to practice law in both Mississippi and Tennessee, Ryan has closed more than 20,000 real estate transactions in his career. In "Contracts," Ryan

will dissect and explain the purchase contract section by section. This course is pending approval for two hours of contract law CE.



Kaye Ladd is Training Director for Tommy Morgan, Inc., REALTORS® in Tupelo and is a seasoned real estate instructor. Kaye is also the managing broker of the Tommy Morgan, Inc., REALTORS® branch office in Oxford. Kaye has won the Mississippi REALTOR® Institute's

Instructor of the Year award twice, in 2006 and 2014. Learn law, disclosures, and statements/forms from one of the state's best educators in "Agency Law Part A" and "Part B." These courses are pending approval for four hours of agency law CE.



Jackie Leavenworth is our convention keynote speaker, experienced national coach and trainer, and certified instructor for the Council of Residential Specialists (CRS). Real estate is Coach Jackie's passion, and enhancing peoples' lives is her purpose. Jackie brings energy, humor, and engagement to her high-quality programs. Jackie's presentations this year include:

- "Selling with Style: DiSCovering Clients' Needs"
- "Stop Talking and Start Closing: Dynamic Dialogues to Save Time and Make Money"
- "Listings by the Dozen"

These courses are pending approval for six hours of elective CE.



Pam Powers is broker/owner of Powers Properties, a full-service real estate brokerage firm in Greenwood role. Pam has extensive experience brokering the lease, sale, and purchase of historic, retail, commercial, industrial, office, mixed-use, and undeveloped property. Pam also currently serves as Real Estate Commissioner for the state of Mississippi. Master Mississippi real estate license law by attending Pam's presentation, "I Fought the Law and the Law Won." This course is pending approval for two hours of license law CE.



Bob Turner is broker/owner of Southern Properties, which he founded in Cordova, TN, in 1987. Bob is an experienced real estate broker and developer with expertise in the management and brokerage of farmland, timberland, and recreational property. In "Valuing and Marketing Land," learn how experienced brokers price and advertise land listings. This course is pending approval for two hours of elective CE.



Kristen Short is Director of Mississippi REALTOR® Institute.

Email her at kshort@msrealtors.org

REALTOR® Institute Calendar

Salesperson Post-License (GRI I)

This 30-hour course must be completed within 12 months of receiving your temporary salesperson's license.

| | |
|---------------|----------|
| 07/10 - 07/13 | Jackson |
| 07/17 - 07/20 | Nesbit |
| 08/21 - 08/24 | Meridian |

Broker A (GRI II) Class

| | |
|---------------|-------------|
| 08/07 - 08/10 | Jackson |
| 10/16 - 10/19 | Hattiesburg |
| 11/13 - 11/16 | Jackson |

Broker B (GRI III) Class

| | |
|---------------|-------------|
| 09/11 - 09/14 | Jackson |
| 11/13 - 11/16 | Hattiesburg |
| 12/04 - 12/07 | Jackson |

Broker Post-License Class

| | |
|---------------|---------|
| 10/17 - 10/20 | Jackson |
| 10/23 - 10/26 | Nesbit |

Classes Leading to NAR Designations and Certifications

| | |
|-------------------------------------------------|----------|
| <i>Accredited Buyer's Representative (ABR®)</i> | |
| 09/19 - 09/20 | Jackson |
| 11/08 - 11/09 | Gulfport |

| | |
|-------------------------------------------------------|---------|
| <i>New-Home Construction and Buyer Representation</i> | |
| 08/25 | Jackson |

| | |
|------------------------------|----------|
| <i>Real Estate Investing</i> | |
| 09/14 | Gulfport |

| | |
|-----------------------------------------------|---------|
| <i>Seller Representative Specialist (SRS)</i> | |
| 09/21 - 09/22 | Jackson |

Complete Course Listing
RealtorInstitute.org

Required CE

Required Law

| | |
|-------|---------|
| 08/09 | Oxford |
| 08/16 | Jackson |
| 08/17 | Nesbit |

Elective CE

Code of Ethics

| | |
|-------|---------|
| 08/10 | Oxford |
| 08/17 | Jackson |
| 08/18 | Nesbit |

Property Management for the Residential Agent

| | |
|-------|--------|
| 08/10 | Oxford |
|-------|--------|

21 Things I Wish My Broker Had Told Me

| | |
|-------|--------|
| 08/18 | Nesbit |
|-------|--------|

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E-mail: vhpbinfo@vhp.state.ms.us • Website: vhp.state.ms.us




REALTORS® go to Washington

The National Association of REALTORS® Legislative Meetings and Expo was held the week of May 15 in Washington, D.C.

REALTORS® from Mississippi gather for visits to Capitol Hill to talk with our representatives and senators about real estate

issues, such as flood insurance and tax reform.

On Wednesday, Mississippi REALTORS® gathered for dinner at Acadiana restaurant for a night of fellowship.

Below are pictures from the week.



Clockwise from above: Rep. Trent Kelly shakes hands with Ellen Short in his office. Sen. Thad Cochran and Sen. Roger Wicker talk about REALTOR® legislative priorities. Mississippi REALTORS® gather in the lobby of the Marriott at Wardman Park before heading to Capitol Hill.



Mark Cumbest, Pam Powers and David Stevens (not pictured) were inducted into the RPAC Hall of Fame.





Clockwise from above: Jo Usry and Rod Crosby. Amanda Woods, Dorothy Thompson, and Carla Palmer Allen. Nancy and Jesse Lane. President David Griffith and Past-President Lisa Hollister with the Triple Crown Award and the President's Cup. REALTORS® between hill visits.



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2017 CONVENTION & EXPO REGISTRATION FORM

Get ALL of your required & elective CE, EXPO admission, two lunches, breakfast and a dinner/dance all for one low price!

- If you cannot register online please complete the form and fax or mail it to MAR Headquarters.
- One form per registrant.
- Please PRINT.
- For more information, contact MAR at 800-747-1103.

Convention dates:

October 10 - 12

Convention location:

BancorpSouth Arena & Conference Center
Tupelo, MS

Registration Cancellation Policy

All cancellations must be submitted in writing or by email. Refunds minus a \$50 processing fee will be granted until October 2, 2017. Guarantees are required and paid in full by MAR for all registrants by convention venue one week in advance. Absolutely no refunds will be processed after October 2, 2017.

In compliance with the ADA, MAR will make all reasonable efforts to accommodate persons with disabilities at its meetings. Please contact MAR if you have any special needs.



Name _____

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Check all that apply

- | | |
|-----------------------------------------------------|-----------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Rookie REALTOR®: | \$159 (open to REALTORS® licensed on or after Dec. 1, 2016). |
| <input type="checkbox"/> REALTOR®: | \$199 Early bird registration deadline July 31, 2017 / \$229 until October 3 / \$259 - onsite |
| <input type="checkbox"/> Non-REALTOR® Licensee: | \$229 by July 31 / \$259 until October 1 / \$289 - onsite |
| <input type="checkbox"/> Non-Licensee Spouse/Guest: | \$99 by October 1 / \$119 after October 1 - onsite Non-education events only. |
| <input type="checkbox"/> Affiliate Member: | \$199 by October 1 / \$229 after October 1 - onsite |

Method of Payment

(No registrations will be processed without payment. A \$50 processing fee will be charged for returned check.)

Registration Fee: \$ _____ Spouse/Guest Fee: \$ _____ TOTAL: \$ _____

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Convention Schedule

Tupelo, MS - October 9-12, 2017

Monday, October 9

- 3:00-5:00p EXPO Exhibitor Move-In
- 3:00-5:30p Executive Committee Meeting
- 4:00-6:00p Local Board AE Forum
- 6:30-9:00p LMAR Celebration (Invitation Only)

Tuesday, October 10

- 8:00 a-5:00p Registration Open
- 8:00-11:00a EXPO Exhibitor Move-In
- 8:30-11:30a Local Board Management Conference w/Break Out Sessions (Invitation Only)
- 11:00a-1:00p Lunch in the EXPO
- 11:00a-5:00p EXPO Open
- 12:00-2:00p Board of Directors Meeting
- 2:00-3:40p CE – “Appraisal 101” with Amy Brown
- 4:00-5:40p CE - Commercial - “Valuing and Marketing Land” with Bob Turner
- 4:00-5:40p CE – License Law with Pam Powers
- 6:00-7:00p YPN Happy Hour (Location TBA)
- 7:00-9:00p Leadership Dinner (Invitation Only)
Elvis Presley Birthplace

Wednesday, October 11

- 7:00-8:00a 5K Race - NEW EVENT!
Area Surrounding Arena
- 8:00a-5:00p Registration Open
- 8:00a-1:30p EXPO Open
- 8:00-10:00 a Continental Breakfast in the EXPO
- 8:30-10:10a CE – with Jackie Leavenworth -
“Selling with Style: DISCovering Client’s Needs”
- 10:30a-12:10p CE – with Jackie Leavenworth –
“Stop Talking and Start Closing”
- 11:00a-1:00p Lunch-on-the-go-in-the EXPO
- 1:00-3:30p General Membership Meeting/Annual Awards Presentation
- 1:00-3:30p EXPO Tear-Down
- 3:45-5:25p CE- with Jackie Leavenworth –
“Listings by the Dozen”
- 6:00-7:00p Past Presidents Reception (Invitation Only)
Location TBA
- 7:00-10:00p Installation of Officers, Dinner, Dancing
Tupelo Auto Museum

Thursday, October 12

- 7:30-9:00a CRS Breakfast
- 7:30 -9:00a RLI Breakfast (Invitation Only)
- 8:00a-2:00p Registration Open
- 9:00-10:40a CE – Contract Law with Ryan Byrne
- 11:00a-12:40p CE – Agency Law/Part A with Kaye Ladd
- 12:30-1:30p Lightning Lunch
- 1:30-3:10p CE – Agency Law/Part B with Kaye Ladd



Hotels

Mention MS REALTORS® when making your reservation to receive discounted rate.

Hilton Garden Inn / At the BancorpSouth Conference Center // 363 East Main Street, Tupelo, MS 38804
662-718-5500 // Rate: \$124/night Room block will expire September 8, 2017.

Best Western Plus // 3158 N. Gloster Street, Tupelo, MS 38804
662-847-0300 // Rate: \$104/night Room block will expire September 9, 2017.

Courtyard Marriott // 1320 N. Gloster Street, Tupelo, MS 38804
662-841-9960 // Rate: \$109/night Room block will expire September 9, 2017.

Fairfield Inn & Suites Marriott // 3070 Tom Watson Drive, Tupelo, MS 38866
662-680-6798 // Rate: \$114/night Room block will expire September 9, 2017.

Holiday Inn & Suites Tupelo North // 923 North Gloster Street, Tupelo, MS 38804
662-269-0096 // Rate: \$124/night Room block will expire September 9, 2017.

Rock 'n with



Elvis' 1956 Homecoming Statue in Fairpark

roll

the King in Tupelo

by Jennie Bradford Curlee

Located in the hills of Northeast Mississippi, Tupelo offers visitors a walk through the past with the boy who would be king, Civil War soldiers who fought over this land, and Native Americans who roamed these hills over 10,000 years ago. Tupelo offers an authentic, Americana experience with modern-day amenities and southern charm at its myriad restaurants, hotels, and unique shopping venues. At its heart, Tupelo is full of contagious optimism, making it a Center of Positivity, drawing visitors in again and again.

To truly understand the greatest entertainer the world has ever known, you must first understand the place that influenced him. Born January 8, 1935 in a two-room shotgun shack, Elvis Presley spent his first 13 formative years in Tupelo before heading to Memphis with a guitar and a dream. The Elvis journey begins in Tupelo with a visit to places that inspired young Elvis and others that pay homage to his memory still today. The Elvis Presley Birthplace offers guests the opportunity to explore his home, a museum dedicated to his life, and the original Assembly of God Church where he was influenced by gospel music. The Elvis Driving Tour takes visitors to 13 different stops to explore Elvis' Tupelo. One of these is Tupelo Hardware Co. where Gladys Presley purchased a guitar for Elvis' 11th birthday. The rest is musical history.

The rhythms of this southern town that gave rise to the King of Rock 'N' Roll began with the natives who traveled the Natchez Trace Parkway over 10,000 years ago. This National Scenic Byway spans 444-miles from Nashville, TN, to Natchez, MS, and is headquartered in Tupelo, where guests can explore the Natchez Trace Parkway Visitor Center and discover the parkway's history and inhabitants. It is one of the top 10 National Parks in the United States, crossing four ecosystems and eight major watersheds. Whether on two wheels or four, this All-American Road offers travelers the opportunity to slow down and experience the unparalleled beauty and rich history just waiting to be explored.

Tupelo's beat resounds in the many attractions that showcase the city's unique southern charm. The Tupelo Automobile Museum's over 100 classic and antique automobiles on display offer visitors a walk through automotive history beginning with

an 1886 Benz and ending with a Toyota Corolla that is made in Tupelo today. There is also a car that Elvis purchased and gave away and an Elvis movie poster exhibit. Families will enjoy HealthWorks! Kids Museum where kids can learn to make healthy choices through the many interactive exhibits, and the Tupelo Buffalo Park & Zoo is home to over 300 animals representing 87 different species. Tupelo's rich cultural history is also presented through a Civil War trail, a Civil Rights and African American Heritage trail, and a Chickasaw Native American trail.

Often the best part of exploring a new place is through discovering its food. Tupelo is no exception. Just like the unique sound Elvis created, melding gospel, country, and rhythm and blues, Tupelo's culinary culture is a melting pot, celebrated through special events, festivals, and at tables throughout the city, at every meal, every day. From Food Truck Fridays in Downtown Tupelo's Fairpark and live music with your pizza at Vanelli's Bistro, to the perfect ladies' lunch at Sweet Tea and Biscuits and the country's top burger at Neon Pig, Tupelo's foodie scene is more than just a meal, it's part of the experience.

Tupelo's food culture is also inspired by Elvis, inviting patrons to enjoy a meal where he was known to eat. Johnnie's Drive-In is a full-service drive-in restaurant, serving up the same diner food that Elvis loved. Guests can even sit where he sat in the "Elvis Booth." Among the varied menu items at Johnnie's is the doughburger. A mixture of meat, water, and flour, the



Elvis Presley's Birthplace

“Often the best part of exploring a new place is through discovering its food. Tupelo is no exception.”

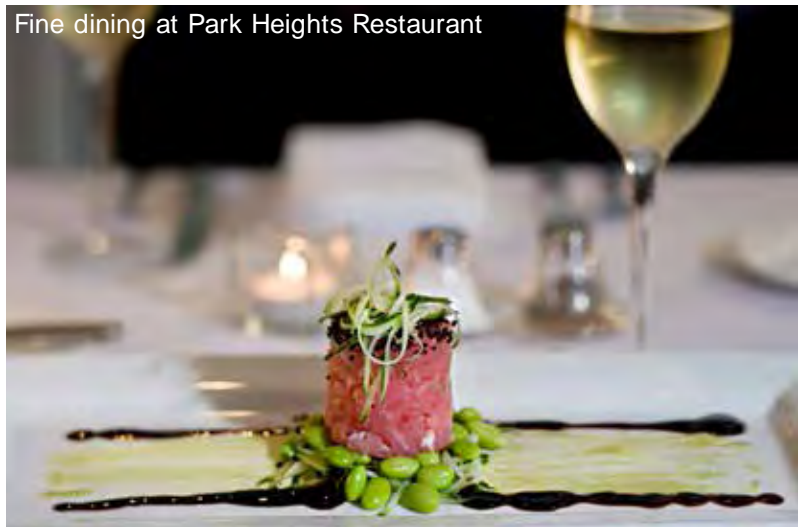
doughburger was first introduced during World War II when many items were being rationed. A festival is held each May in Tupelo to celebrate one man's take on the doughburger. In 1947, Truman “Dudie” Christian converted an old Memphis streetcar into a diner that operated there for years, serving the “Dudie Burger.” Today, the retired streetcar is parked at the Oren Dunn City Museum where the annual Dudie Burger Festival is held. Over 1,400 burgers are sold during the one-day event that features 1950's-style entertainment.

Festival season is in swing all year round in Tupelo. From special events that pay homage to Elvis Presley's influence on America's music to celebrations of the thriving arts organizations in this community, Tupelo's festivals attract a large, diverse audience, offering something for everyone to get out and enjoy. From Chili Fest in October and the Tupelo BBQ Duel in March to the Wine Downtown in April, Tupelo also celebrates its food culture through its annual festivals.

With over 150 restaurants, three shopping districts, and an array of accommodating hotels, imagine what you can do in Tupelo. Visit tupelo.net to create your unique itinerary or use one of the many pre-planned itineraries to begin your next great adventure, because in Tupelo, anything is possible.



Farm fresh cuisine at Kermit's Outlaw Kitchen



Fine dining at Park Heights Restaurant



Cyclist on the Natchez Trace Parkway



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FirstHomeMS.org: Unlocking Homeownership for Mississippians

by Jace R. Ponder

At a press conference June 9, Mississippi REALTORS® President David Griffith unveiled FirstHomeMS.org, a new website launched to promote homeownership and first-time homebuyers savings accounts.

About 100 REALTORS®, bankers, mortgage lenders and other stakeholders attended the event to hear about the website and the new state program.

FirstHomeMS.org was created to raise awareness about first-time homebuyers savings accounts, the new tax-advantaged savings program signed into law by Gov. Phil Bryant earlier this year.

“First-time Homebuyer Savings Accounts are a great opportunity to put more of our citizens on the path to homeownership, while also creating economic growth,” Bryant said in a written statement. “We want shipbuilders in Pascagoula, Nissan workers in Canton, FedEx employees in Southaven, and all of our hard-working Mississippians to live the American dream. I can’t think of any better place for that to become a reality than in the Magnolia state. With these First-time Homebuyer Savings Accounts, the American dream is within reach for more Mississippians.”

The program allows individual Mississippians who have never owned or purchased a home to deduct up to \$2,500 from their state adjusted gross income annually by establishing a designated First-time Home Buyer Savings Account. Couples can deduct up to \$5,000.

There is no cap on how long or how much money they can save. Interest earned on the deposits also grows free from state income tax.

Mississippians can begin taking the deductions in the 2018 tax year.

“As REALTORS®, we know that one of the biggest hurdles for first-time buyers is finding money for a downpayment,” Griffith said during the press conference. “This new program is a product of what happens when we work together to find creative solutions to encourage economic growth.”

As a bill, the first-time homebuyer savings account program received nearly unanimous support in both houses.

“Through the hard work of legislators and the Mississippi Association of REALTORS®, this new program will strengthen communities by increasing the number of homeowners across the state,” said Lt. Gov. Tate Reeves in a written statement.

According to research commissioned by MS REALTORS®, the program will enable nearly 7,600 new first-time buyers to enter the market over five years. In addition to neighborhood stability, new homeowners spend about \$1,800 more in their communities annually than renters. And, as more buyers enter

the market, about 379 new homes will be built to keep up with demand, the research by Lisa Sturtevant and Urban Analytics revealed.

“The House unanimously agreed that, by enabling first-time homebuyers to create a savings account, the path to the American dream of owning a home is one that can be a reality for more people. Owning a home contributes immensely to a person’s self-worth and self-esteem, and the House is proud to have supported this measure. Furthermore, we are hopeful that this effort spurs the economy with the construction of new homes to meet demands,” said Speaker of the House Philip Gunn in a written statement.

First-time homebuyer savings accounts can be created at any financial institution licensed to do business in Mississippi. Individual account holders are responsible for maintaining the funds in a separate account and reporting to the Department of Revenue.

The deposits can be used for a downpayment and closing costs on a purchase of single-family home in Mississippi. Unqualified withdrawal and use of the funds is penalized 10 percent and taxed as gross income.

Griffith said the cooperation among state lawmakers, financial institutions and REALTORS® has created a path to homeownership.

“And it’s not a long path. The average Mississippian can save for a three percent down payment in about 18 months,” he said.

The goal of the MS REALTORS® is to make the savings program a household name in Mississippi, Griffith said.

FirstHomeMS.org provides a venue to connect consumers with financial institutions, property professionals and resources to help them on the path to homeownership.

June marks National Homeownership Month, which recognizes the value of homeownership to individuals, communities and the economy, Griffith said.

“Homeowners vote, volunteer and contribute more to their neighborhoods. Homeowners provide community stability, which reduces crime and supports neighborhood upkeep. Homeowners also drive economic growth,” he said.

MS REALTORS® will continue to promote the program through the website and have a statewide media buy planned for 2018 to get in front of all Mississippians, he said.

“Our state leadership has given us a great opportunity. As REALTORS®, we have to champion the program in our communities. We have to engage our financial partners, homebuilders, media allies and other stakeholders,” Griffith said. “We’re all in this together. Together we can lead the state toward economic growth. And it all starts with homeownership.”

RentSpree, MS REALTORS® team up to streamline leasing process

New member benefit gives real estate professionals 24/7 access to tenant screening and automatic application packages.

RentSpree and Mississippi REALTORS® recently announced that all REALTORS® throughout the state of Mississippi now have access to RentSpree's platform to seamlessly evaluate lease applicants.

Using RentSpree's proprietary platform, members can collect completed rental applications, credit reports, criminal background checks, and national eviction reports all in one step. The service simplifies the leasing process and is available at no charge to REALTORS® as a member benefit.

Along with the rest of the United States, the percentage of households who rent in Mississippi has increased since 2005.* As both rental volume and median gross rent amounts are expected to continue growing, working with leases will become

an increasingly important way for real estate agents to prosper.

"It's my pleasure to announce that RentSpree's application collection and tenant screening is now part of the member benefits offered to Mississippi REALTORS®", said RentSpree COO and Co-Founder Michael Lucarelli. "This alliance will help to satisfy a need in the market for a simple and standardized leasing process for real estate professionals."

"Mississippi REALTORS® prides itself on offering relevant and useful technologies to its members. We're excited to work with RentSpree in bringing members a tool that will improve member productivity and reduce liability," said Mississippi REALTORS® President David Griffith.

About RentSpree:

RentSpree is a Los Angeles-based real estate tech startup company that has created a proprietary platform allowing agents and brokers to easily collect rental applications and screen tenants. The award-winning tool optimizes the time intensive chore for renters applying for multiple properties and automates the process for agents who need to screen applicants.

**<http://www.deptofnumbers.com/rent/mississippi/>*



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From Moldova to Mississippi: Earning success in real estate

Ten years ago Victoria Prowant was 20-year-old college student studying finance in Moldova, an Eastern European nation between Romania and Ukraine. One afternoon, she picked up a flyer advertising a United States exchange program. Although she spoke no English, she applied and was accepted to the five-month work program.

With \$100 in her pocket, she left her home country and flew to Metairie, Louisiana, where she began working at Wendy's making hamburgers and French fries.

"Quickly I figured that if I learned English I could sit on some empty boxes and take orders on drive through and not have to be on my feet all day next to a hot grill flipping burgers," Prowant said.

She started to study the menu and learn what the words meant. Every day she brought a dictionary with her to look up new words. After a month, she was promoted to drive through.

When she got her first two-week pay check for over \$700, she realized she was making what her Moldovan parents made in a month. To take full advantage of the work program, Prowant took a second job at a nearby McDonalds.

After five months, the work program with Wendy's ended, but instead of returning to Moldova, she moved to Jackson where other students from Moldova were sent to work. They arranged an interview for a waitress job at IHOP.

"When [the manager] asked what position I was applying for, I didn't think long and just said - shift manager. And later that evening he called me and told me I got the job. I almost fell off my chair," she said.

While working there full time, she enrolled in business school at Mississippi College. Two years later she graduated Cum Laude.

Prowant got to know and befriend the regulars who came in. One man was named Austin, a manager of a Mercedes dealership down the road. During one brief conversation, Austin said he would give her a good deal on a car.

A few months later, her car was giving her trouble and she remembered the conversation. She went to the dealership to see if that guy would give her a good deal.

"Well sure enough, he sold me a Mercedes, said he gave me a good deal on it," she said with a laugh. "If he knew that later he would be making the payments on it, he would've given me a better deal."

The two started dating and were soon married. Prowant became pregnant and, two months before the baby was due, she decided to quit IHOP and its 12-hour shifts. While looking for a larger house for her growing family, Prowant met Tena Myers, owner of Three Rivers Real Estate. The couple owned one rental house, and Myers sold them more investment properties.



Victoria Prowant and Tena Myers

"While pregnant, no job, too much free time on hand, rental property cash-flowing every month, foreclosures everywhere... we decided to buy some investment property one by one," Prowant said.

At a dinner with friends one evening, the couple talked about their excitement for acquiring rental properties and the potential to make money. Her husband said she should get her real estate license to give them an edge for buying investments.

Her friend scoffed, "You'd never pass the real estate test!"

"Well, of course that determined me more than anything to get a real estate license," Prowant said. "A month later I was licensed and ready to roll."

Her first year she was selling houses on the weekends while going to grad school full-time at Mississippi College pursuing an MBA, caring for a two-year-old, and pregnant with her second child. Her goal was to have a license so they could buy an investment property when a good deal comes around. She started to pick up clients and fell in love with selling real estate.

Now five years later, the business venture has grown to include 60 units managed by her family. Her parents moved to the United States. Her mom helps with the children and her dad helps remodel the rentals. She is also the Managing Broker at Three Rivers Real Estate and a top producer.

"Every year has been better than the one before and I pray it stays this way," she said. "I love my life. I love my family. I love my career...I am so blessed! I often ask myself: Why me? Why is God so good to me?"

Determined and intelligent (she is fluent in English, Russian, Romanian, Ukrainian and French), Victoria Prowant is a Mississippi REALTOR® whose journey to success is truly inspirational.

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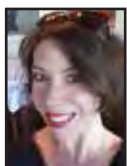
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Lena McRae
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Music in the Air benefits Disaster Relief Fund, helps people recover

by Jace R. Ponder



When the weather alert woke her at 3am, she knew the tornado was coming. No time to call for her pets, she grabbed her phone and ran to the bathroom.

In the dark, the Petal mother of four grown children curled into the bathtub. She answered a call from her son who saw bad weather was headed toward her. As they spoke, she heard the wind and rain beating against the house.

Outside, a low rumble started growing louder and the house began shaking. Not wanting her son to hear the violence, she hung up the phone, and for the next few minutes destruction roared around her.

"I heard a freight train coming and it felt like an earthquake," she said. "The tornado hit twice. The first time for five or six seconds and then it did it again."

The strong winds ripped her brick house apart. Her bedroom roof tore away. The carport collapsed on her car. The living room walls blew out, scattering her belongings and tossing her dog and three cats into the chaos.

The tornado hit the second time, roaring and shaking. Debris filled the bathroom and a large beam fell across the tub before the tornado dissipated.

In a daze, she climbed out of the debris and found some shoes. Rain continued to fall. Her son appeared and helped her out of her ruined home.

"It was brick, and it was just gone," she said. "The whole street, about eight houses, all wiped out."

She found her dog, impaled under the leg and pinned by debris, but otherwise fine.

The tornado and severe weather left four people dead in the Hattiesburg area. It also damaged nearly every building at William Carey University where she is employed.

A REALTOR® friend in central Mississippi sent her an application for assistance from the REALTOR® Disaster Relief Fund. She applied and received \$1,000.

"It was the first relief I got. It helped immediately. The insurance company took a while," she said.

The Petal woman is one of many people who have been helped by the REALTOR® Disaster Relief Fund since it began in August 2005. Initially called the Hurricane Relief Fund, the disaster recovery program was created in anticipation of the damage of Hurricane Katrina. Through 2008, nearly \$3.4 million was disbursed to help people recover from Katrina.

In 2010, the program officially changed names to the

Mississippi REALTOR® Disaster Relief Fund, because assistance is provided for victims of other natural disasters and fires.

Assistance is available to anyone in the general public, not just REALTORS®, to help with primary housing needs such as temporary rental, major appliances, repairs or insurance deductibles.

Assistance is typically available up to \$1,000.

Donations to the fund have poured in from Mississippi and across the United States. To date, nearly \$3.6 million has been disbursed. About \$59,000 of that assisted organizations in other states recover from natural disasters.

This year, the Disaster Relief Fund was designated as the beneficiary of the Mississippi REALTORS® specialty license plate. The specialty tags cost an additional \$31 over the regular cost of a car tag. DRF receives \$24 of those dollars back.

Habitat for Humanity was the previous beneficiary of the car tag revenue. They will still receive funds. The Home Builders Association of Mississippi started a new tag program and designated their car tag funds for Habitat.

In June, Mississippi REALTORS® hosted "Let the Music Play," an event that raised over \$2,000 for the DRF. (Photos on facing page.)

The continued revenue streams mean people like the Petal woman will have an option when their lives are destroyed.

Since the January tornado, she has been able to find a new home in the Hattiesburg area, near children and her mom.

Her three cats eventually found their way home, too. The first one returned the day after the tornado with several wounds. The other two cats returned several weeks later.

She said her pets still get scared when bad weather comes. She said she still watches the wind and gets frightened sometimes when she's close to railroad tracks and a train passes.

However, with the help of the Disaster Relief Fund and volunteers, she is carrying on.

"People just come in from other towns and help. They pull stuff out and clean. They come just to help," she said. "Some good comes out of [the tornado] too."

To make donations, visit <https://msrealtors.org/index.php/disaster-relief-fund/>

To purchase a Mississippi REALTOR® car tag, visit your county tax assessor's office.



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**Need to
refer that
special
client or
property to
someone
in another
town, but
don't know
where to
start?**

Join the Mississippi REALTORS® Referral Network

MAR's newest member service and technology tool was designed for you to network with and refer business to your fellow Mississippi REALTORS®. It only takes a few minutes to log on and fill out the questionnaire to add yourself to the referral network. The Referral Network also helps to identify members with expertise in various specialties and interests and experience in the political arena.

To refer business to a fellow MS REALTOR®:
msrealtors.org/Member_Services/Referral.php.

To add your name to the list for the Mississippi REALTORS® Referral Network, please take a few minutes to log in at this link:
msrealtors.org/Member_Services/Profile.php.

You will have to log in to the system using your last name and NRDS number.

