

Real Estate

LEADER

The Official Publication of the Mississippi REALTORS®

Getting Social with Sales

The REALTOR®
trademark and
social media

Selling homes faster with
social media

The value of NAR affiliates
and designations



ANNUAL DIGITAL ISSUE



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Jackson – Hattiesburg – Petal – Southwest Mississippi



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NMLS#: 484960

Pike, Amite and surrounding counties can count on Colleen Lally's 30 years of experience.



Sharon Rice
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Forrest, Lamar and surrounding counties can depend on Sharon Rice's 30 years of mortgage experience.



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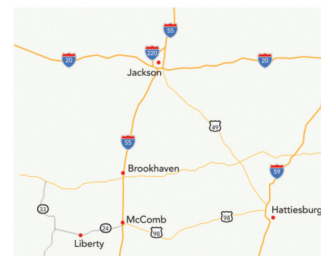


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Real Estate LEADER is the official publication of the Mississippi REALTORS®. The quarterly magazine provides Mississippi real estate professionals with timely information on trends and best practices, tools and resources for professional development,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

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Fall 2016

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State Certified Residential Real Estate Appraiser
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Whether the temperature reflects it or not, fall has quietly arrived in Mississippi. The topics of the day are football scores, upcoming elections and holiday plans. There is a feeling of excitement and anticipation of cooler temperatures and time spent with family and friends.

I hope you enjoy reading our special online edition of Real Estate Leader, which focuses on the many ways Mississippi REALTORS® are using social media and video to sell property. We talked with several of our members to discover how they are creatively and effectively using everything from Facebook to Pinterest to reach more consumers. We also included information from NAR on the use of the REALTOR® trademark and an article from one of the nation's top REALTORS® on how agents are using social media to sell homes faster.

Along with our regular features, MAR Governmental Affairs Director Clarke Wise gives a year-to-date snapshot of all things MARPAC in his column "Capitol Watch." Also included is an article on the REALTOR® Land Institute (RLI) and the importance of REALTOR® Affiliations from guest writer Rick Taylor.



My year serving as your MAR President is quickly coming to an end, and I cannot thank you enough for your commitment and support as we made a collective effort to R.S.V.P. "Register, Support, Vote and Participate" in the area of advocacy throughout our state and nation in 2016. You contributed your energy, resources and time promoting the importance of Mississippi REALTORS® being involved in the election process and investing to protect property rights. I believe our association made tremendous strides toward making homeownership more obtainable and demonstrating why using a REALTOR® is essential to the real estate transaction and a value to consumers.

Thank you for taking this journey with me,

Sincerely,

Lisa Hollister
President

FHA Revises Handbook on Appraisals

NAR recently sent a letter to the Department of Housing and Urban Development (HUD) Secretary Julián Castro thanking him for listening to NAR's concerns and revising the Single Family Housing Policy Handbook 4000.1 (the Handbook) appliance review requirements for FHA appraisals.

The update to the Handbook, released on September 30, 2016, removed the language that an appraiser "must operate all conveyed appliances and observe their performance," and replaced it with "must note all appliances that remain and contribute to the market value." FHA also provided a clear definition of which items are considered "appliances" for the purpose of an FHA appraisal. The update also includes additions related to residential Water Purification Systems and language regarding the Appraisal Effective Date.

NAR had previously sent a letter to FHA detailing concerns with the Handbook's appraisal requirements and focused on this issue at the May 2016 NAR Real Property Valuation Forum in Washington, D.C.

Court Slams CFPB For Overreach on RESPA Referrals

The real estate industry won a major referral-law victory in court in October when a federal appeals court shot down a controversial Sec. 8 anti-kickback enforcement action taken by the Consumer Financial Protection Bureau last year. In a decision that aligns with arguments by NAR and other industry groups, the court said the CFPB incorrectly levied a \$109 million fine on a mortgage company, PHH Corp., for entering into an arrangement with mortgage insurers to refer customers to them if they bought reinsurance from PHH-affiliated reinsurers.

At the time it handed down the fine, the CFPB said the "tying" arrangement between the companies amounted to an illegal referral arrangement under Sec. 8(c)(2) of the Real Estate Settlement and Procedures Act. Sec. 8 prohibits payments of anything of value for referrals of business in connection with real estate settlements. The CFPB argued that, even

though the mortgage insurers paid fair market value for the reinsurance, the arrangement nevertheless constituted an anti-kickback violation because the intent of the arrangement was referrals.

The issue is especially of concern to real estate professionals who enter into marketing service agreements with lenders or other settlement service providers, since they receive fees for marketing the partner's services. In its lawsuit against the CFPB, PHH argued that the arrangement was lawful under Sec. 8(c)(2), as interpreted and applied by the U.S. Department of Housing and Urban Development, which administered RESPA until 2013, at which time CFPB took over the function.

The court agreed with PHH that HUD's interpretation of Section 8(c)(2) — not the CFPB's — is correct, referring to the question as "not a close call." The Court also held that the CFPB overreached by applying its novel (and incorrect) interpretation retroactively to PHH conduct that occurred prior to the time of that interpretation, since PHH was acting in accordance with the law as previously set forth in administrative interpretations and regulations issued by HUD. According to the court, the arrangement is lawful under RESPA as long as the services provided are bona fide and paid for at fair market value.

"Today's decision offers much-needed clarity on the legality of marketing service agreements," says NAR President Tom Salomone. "It makes clear that MSAs are compliant with RESPA provided that payment for goods and services actually furnished or performed is made at fair market value. We're hopeful this will address any uncertainty moving forward and offer a clear road ahead for any of our members who have entered into MSAs with settlement service providers. We will continue to monitor this case and the further appeals that are likely, and continue to communicate to REALTORS® on what this means for them and their business." The court ordered further review of the case to determine if in fact the services were priced at a fair market value. — Robert Freedman, REALTOR® Magazine

HEADLINERS

Clarke Wise attends new GAD Orientation in Washington D.C.



Wise

Mississippi REALTORS® Governmental Affairs Director (GAD), Clarke Wise, attended an orientation for new GADs at the National Association of REALTORS® (NAR) in Washington, D.C.. In addition to the training and information sessions hosted by NAR, Clarke also took time to visit with some members of the Mississippi delegation. Pictured above: Congressman Gregg Harper (MS-03) and Clarke Wise in Congressman Harper's Washington, D.C. office.

NAR Leadership attends 2016 MAR Convention and EXPO in Natchez



Malta



Mississippi REALTORS® welcomed NAR Leadership during their recent Convention and EXPO in Natchez. In attendance was 2016 NAR First Vice President Elizabeth Mendenhall and NAR REALTOR® Party Liaison Vince Malta. Mendenhall and Malta addressed REALTORS® at the General Membership Meeting and participated in the installation of 2017 MAR President David Griffith and the 2017 MAR Officers and Directors.



Malta

Griffith

Glass



Glass Mendenhall

Short

ASSOCIATION NEWS

Kristen Short joins MAR Staff as REALTOR® Institute Director



Short

Kristen Short recently joined the staff of the Mississippi REALTORS® as Director of the Mississippi REALTOR® Institute. Short brings tremendous experience in the areas of REALTOR® education, trade associations, real estate curriculum development and management. Short previously worked for the National Association of REALTORS® as Managing Director of the Center for REALTOR® Development, Real Estate Buyer's Agent Council (REBAC), NAR's Military Relocation Professional (MRP) Certification and NAR's Green Designation. She also worked as Managing Editor for Dearborn Real Estate Education in the areas of product development and management as well as curriculum. Short holds a Bachelor of Arts degree with a major in English from Gustavus Adolphus College and has completed numerous courses in management, adult education and leadership.

Denise McNemar joins MAR Staff



McNemar

Denise McNemar recently joined the MAR Staff as Receptionist and Marketing Assistant. McNemar has a background in bookkeeping and accounting and worked most recently in the Education Office at First Baptist Church of Jackson.

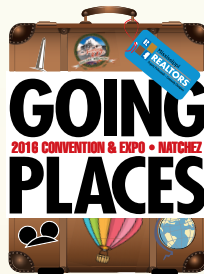
Chris Adcock accepts position at BIPEC



Adcock

MAR Information Technology Director Chris Adcock recently accepted the position of Chief Information Officer of BIPEC (Business and Industry Political Education Committee). Adcock served as MAR IT Director for over 5 years and also as an instructor for the Mississippi REALTOR® Institute.

Mississippi REALTORS® attend 2016 MAR Convention & EXPO in Natchez



Over 500 REALTORS®, exhibitors and guests were attendance at the annual MAR Convention & EXPO which was held October 4 - 6 at the Natchez Convention Center. Over 35 exhibitors were a part of the EXPO and nationally-recognized instructor Ashton Gustafson was the keynote continuing education provider. The event recognized 2016 MAR President Lisa Hollister, the 2016 Executive Committee, various state award winners, local board REALTORS® of the Year, MARPAC award recipients and the 2016 MAR Hall of Fame inductee. 2017 MAR President David Griffith of Cleveland was installed along with the 2017 MAR Officers and Directors at a special inaugural event held at Natchez's Rolling River Bistro. Next year's event will be held October 10 - 12 in Tupelo.

Have Advocacy - Will Travel

One of my favorite aspects of serving as the Governmental Affairs Director for the Mississippi REALTORS® is traveling around our great state to visit with the local boards. Special thanks to the Southwest Association of REALTORS®, Laurel Board of REALTORS®, the Central Mississippi Association of REALTORS®, and the Grenada Board of REALTORS® for hosting me at their meetings. I am eager to visit every local board to speak with members, hear about your legislative priorities, and share MAR's legislative success, so please feel free to contact me to schedule a visit.

The Mississippi REALTORS® continue to be active and engaged in politics, long before the session starts! As you will see below, members of the Mississippi REALTORS® have been spotted visiting with Lieutenant Governor Tate Reeves, Representative Greg Haney (REALTOR®), Congressman Gregg Harper, and attending MEC's annual Hob Nob event in Jackson!

In addition to the visits with local boards and attending political receptions, I have spent many hours at the Capitol this summer and early fall monitoring the Budget working groups and Tax Policy Panel. These groups, led by Lieutenant Governor Tate Reeves and Speaker Philip

Gunn, are designed to examine the collection and expenditures associated with our state budget and ask some pointed questions: Is our government performing services that the private sector should perform? What is an essential service and what is optional? How can the legislature maximize the money provided by taxpayers? The Budget working groups have dissected such financial components as personnel, travel, contracts, and measurable goals within each agency to help provide a clearer picture for budgeting purposes.

The Tax Policy panel has been very informative and a lot of the discussion has a direct impact on REALTORS®. Throughout the Tax Policy panel presentations, several recurring themes have been entertained and discussed-some sound like a promising attempt to create a more predictable and consumption based stream of revenue for the state. I will continue to monitor and update MAR members on these

ongoing discussions and the impact any tax policy changes may have on Mississippi REALTORS®.



Clarke Wise is MAR's Governmental Affairs Director. Email him at cwise@msrealtors.org.

Mississippi REALTORS® attend Hobnob

Mississippi REALTOR® leadership recently attended the 15th-annual Mississippi Economic Council's Hobnob at the Mississippi Coliseum.



Pictured: President Lisa Hollister, Treasurer Keith Henley, Past Presidents Janice Shows and Lynette Praytor, Central Mississippi REALTORS® Megan Hall, Jeffrey Dillon, Rod Crosby and Jo Usry and MAR Staff members Clarke Wise and Beth Hansen visit with (top left) Lieutenant Governor Tate Reeves, (top right) Representative Greg Haney (REALTOR®) and (at left) Congressman Gregg Harper (MS-03).

Mississippi REALTORS® meet with Elected Leaders

Mississippi REALTORS have met face-to-face with federal and state officeholders throughout 2016 at numerous venues and events.



President Lisa Hollister, NAR Region 5 VP Nancy Lane and Past President Lynette Praytor visit with (on left) State Senator Josh Harkins (REALTOR®) and (on right) Governor Phil Bryant.



Keith Henley, Adam Watkins, Beth Hansen, Lisa Hollister, Andrea Detrick and Clarke Wise with State Treasurer Lynn Fitch at the Neshoba County Fair.



MAR GAD Clarke Wise, Congressman Trent Kelly (MS-01) and President Lisa Hollister



President Lisa Hollister, Treasurer Keith Henley and Past President Andrea Detrick with Mississippi Secretary of State Delbert Hosemann.



Past President Ernie Clark, Congressman Gregg Harper (MS-03) and MAR GAD Clarke Wise in Brookhaven.

Trending Issues Keep REALTORS® On Their Toes

Mississippi REALTORS® set a high standard for professional excellence. Part of maintaining that standard is a well-thought-out program for risk avoidance that is updated regularly to reflect trending issues. Here are some trends every REALTOR®, and particularly every broker, should keep an eye on:

Handling Multiple Offers. Basic contracting and agency rules can be easily forgotten when multiple offers are coming in and everyone is expecting a prompt response. Listing agents should exercise caution in sitting down with a seller to review their options. Sellers with multiple offers have multiple options – they can accept one and reject the others, or they can counter one and put the others on hold, or they can counter one and reject the others outright, or then can tell interested parties that they are considering multiple offers and attempt to negotiate a better deal. All these options have pros and cons, and a seller will look to their REALTOR® to be their guide. Buyer's agents must assist their clients in responding to a multiple offer situation, with the constant risk that a seller will side step their offer to consider another. REALTORS® must follow the instructions of their clients while following ethical rules and fiduciary duties to their clients and others in the transaction. A thoughtfully crafted office plan for handling multiple offers is highly recommended.

Social Media and the ADA. REALTORS® love social media, and for good reason. Care must be taken, however, to ensure that an agent's or firm's social media presence is legal in every respect. For instance, web sites must now be compliant with the Americans with Disabilities Act ("ADA"). The U.S. Department of Justice is enforcing Title III of the ADA as applicable to web sites, evidenced by a 40% increase in accessibility complaints in 2015. Plaintiffs' law firms have become active in targeting professionals' web sites that fail to comply. Though more specific guidance is expected in 2018, issues of concern include presentation of text alternatives for any non-text content so that it can be changed into other forms that people need such as large print, braille, speech, symbols or simpler language; content presentations with formatting options; keyboard access that makes all functionality available from a keyboard; availability of functions to accommodate limitations of users; avoidance of design content known to cause seizures; and availability of aids that make content readable and understandable. Failure to meet ADA requirements can lead to a charge of discrimination, and penalties, in addition to associated legal fees and expenses.

Fair Housing Concerns and Discrimination Claims. The U.S. Department of Housing and Urban Development ("HUD") promulgated a new set of guidelines on April 4, 2016 making it easier for landlords and home sellers to be found guilty of discriminating against individuals who have criminal backgrounds. HUD interprets the Fair Housing Act ("FHA") to prohibit decisions to deny housing to a member of a protected class due to that person's criminal history when that policy or practice lacks a legally sufficient justification. Citing the fact that African Americans and Hispanics are arrested, convicted and incarcerated at

rates disproportionate to their share of the general population, HUD demands a legally sufficient justification for any policy or practice that restricts access to housing on the basis of criminal history and has a disparate impact on individuals of a particular race, national origin or other protected class. Every case is reviewed on its own merits, but HUD is drawing distinctions between exclusions due to prior arrests versus prior convictions, and they search specifically for availability of a less discriminatory alternative, such as a detailed investigation of the background and circumstances surrounding a particular conviction as opposed to a blanket denial. The guidelines do contain a specific exemption from FHA liability for decisions based upon a person's conviction of illegal manufacture or distribution of specific controlled substances, so long as that policy is applied equally to protected and non-protected classes.

Real Estate Teams Heat Up. More and more REALTORS® are teaming up within a brokerage to booster sales productivity and leverage individual strengths and skill sets. Extreme caution must be exercised in presenting these teams to the public, including advertising or signage. MREC rules require that names used in advertising must conform exactly to the names appearing on licenses. Teams desiring to use a trade name other than the current licensed brokerage name must apply to MREC and receive approval of a trade name broker's license. Teams failing to comply may be found liable for practicing licensed real estate activity without a license. Teams of salespeople cannot be fully independent; they cannot function without active supervision of their responsible broker. Principal brokers must ensure that all advertising complies with MREC rules and approve all advertising for the team. Care must also be taken to avoid legal violations as commissions and fees are received and processed. Teams are strongly urged to work closely with their principal broker and legal counsel in setting up and using teams.

New PCDS Coming. The MREC has been considering revisions to the Property Condition Disclosure Statement mandated by real estate transfer disclosure requirements in Mississippi law. The form, required in many residential transactions involving REALTORS®, covers a seller's disclosures relating to multiple categories including structural and mechanical items, utilities and an array of miscellaneous items. REALTORS® having ideas for improvement of the form should relay those suggestions to the MREC as soon as possible.



Ron Farris, Esq. is General Counsel to the Mississippi Association of REALTORS®, and available to Association members through the Legal HotLine. For non-HotLine matters, he can be reached at Farris Law Group, P. O. Box 1458, Madison, MS 39130-1458, or by email: ron@farrislawgroup.net.



Call MAR's Legal Hotline • 800-747-1103, ext 25

MAR's Legal Hotline offers free and confidential legal information relevant to broad-based real estate practices and applications, including MAR Standard Forms and Contracts, to MAR members, and is available Monday through Friday, 8:00 a.m. – 5:00 p.m. Messages are retrieved each day at 3:00 PM and will be returned the following business day.

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Value of NAR Affiliates and Designations

Guest columnist: Rick Taylor

Have you ever wondered about all of the acronyms you run across within the National Association of REALTORS®? If you have, perhaps you have actually looked them up to see just what they stand for. If you did look, you saw that there are nine Affiliate Organizations within the NAR (the NAR refers to these as Institutes, Societies and Councils). Why so many and just what do they represent?

Perhaps no other reason is more important for joining the NAR than the professionalism signified by our Code of Ethics. Thus the importance of the Quadrennial Code of Ethics training requirement of all REALTORS®. Article 11 of the NAR Code of Ethics and Standards of Practice states in part: “REALTORS® shall not undertake to provide specialized professional services concerning a type of property or service that is outside their field of competence unless they engage the assistance of one who is competent on such types of property or service, or unless the facts are fully disclosed to the client.” Unfortunately, this is arguably the most violated section of the code and the guilty party never realizes it. In fact, he goes on to do it again and again.

If there is a section of real estate practice that NAR feels strongly enough about to designate and sanction an Affiliate Organization, then that is a section of real estate that requires a degree of specialized services. Consider a licensed agent selling a residential property who has no knowledge of various mortgage options or special programs available to first time home buyers. It would be safe to assume that they would be in violation of Article 11. Imagine the risk exposure if a first time home buyer loses out on a home because they couldn't come up with the down payment only to find out later (after the home has sold) that there was a program that would have allowed them to purchase the home with zero or very little down payment. If a REALTOR® is a professional, should he have known of such a program and informed the client about it? No one doubts the value of and professionalism of a Certified Residential Specialist (CRS) and someone who has attained the CRS designation would certainly have handled the situation above differently. But what about other real estate specialties?

Consider the agent who is attempting to sell a commercial property and knows nothing of cap rates or how to calculate Net Present Value. Are they offering their client the best representation possible?

Perhaps the agent is attempting to sell land. After all, anyone can sell land – it's just land, right? This is probably the most common occurrence of Article 11 violations. Consider timberland: Do you

know the site index of the subject property and its relevance to the property as an investment? Do you know how to determine the Present Value of a 6-year-old pre-merchantable pine plantation?

What about farmland? Do you know the difference between Class I and Class III soils? What about crop basis and deficiency payments? Yield on irrigated vs. non-irrigated land? And what about environmental concerns? Do you know what a Phase I Environmental Assessment is and how to help your client arrange for one? Or if it is even needed?

Consider the first example of the residential agent and the first time home buyer. Are there different financing options and lenders available for commercial or land buyers that an agent may not be aware?

If you are the responsible broker for your organization it is your responsibility to see that all of your agents are abiding not only by the law but also the REALTOR® Code of Ethics. Review the nine Institutes, Societies and Councils (you can find them listed under Affiliated Organizations at realtor.org).

If you have an agent who wants to represent commercial clients, get them involved with the CCIM (Certified Commercial Investment Member) Institute. If you have an agent that wants to represent land clients, get them involved with the RLI (REALTORS® Land Institute). Mississippi has a state chapter of each of these Affiliates and others. Not only do they offer the best education available (where you can learn answers to each question posed above, and so much more) but they also offer advanced Professional Designations that will convey the agents' expertise to the public which they serve.

In addition to the education the agent will receive as a member of an Affiliate, the agent will have numerous chances (through meetings and events) to network with the best in the business. Most meetings offer the agent the chance to market specific properties along with the chance to discuss needs and wants of particular clients. Many Affiliate meetings bring in experts to present a program on some current topic of importance to the industry. The value of these organizations cannot be overstated.

One common objection to joining an Affiliate is the cost of membership. What value do you place on education and professionalism? Ask a member of one of the Affiliates if they see a benefit from membership (you can contact them through their MAR representative). If membership will help you raise your game and better serve your clients, then perhaps the question you should be asking is “Why not?”

For information on the Mississippi Chapters of these specialty groups, contact MAR's Glenda Gilmer at ggilmer@msrealtors.org.



The deadline to complete the current cycle of NAR's Code of Ethics Training Requirement is December 31, 2016.

Failure to complete the training requirement will lead to suspension of membership for the January and February immediately following the cycle deadline, with termination of membership starting March 1 after the cycle deadline.

REALTORS® can take the course online for no charge at www.realtor.org/code-of-ethics/training or visit www.realtorinstitute.org for a list of classroom offerings.

Forget Something?

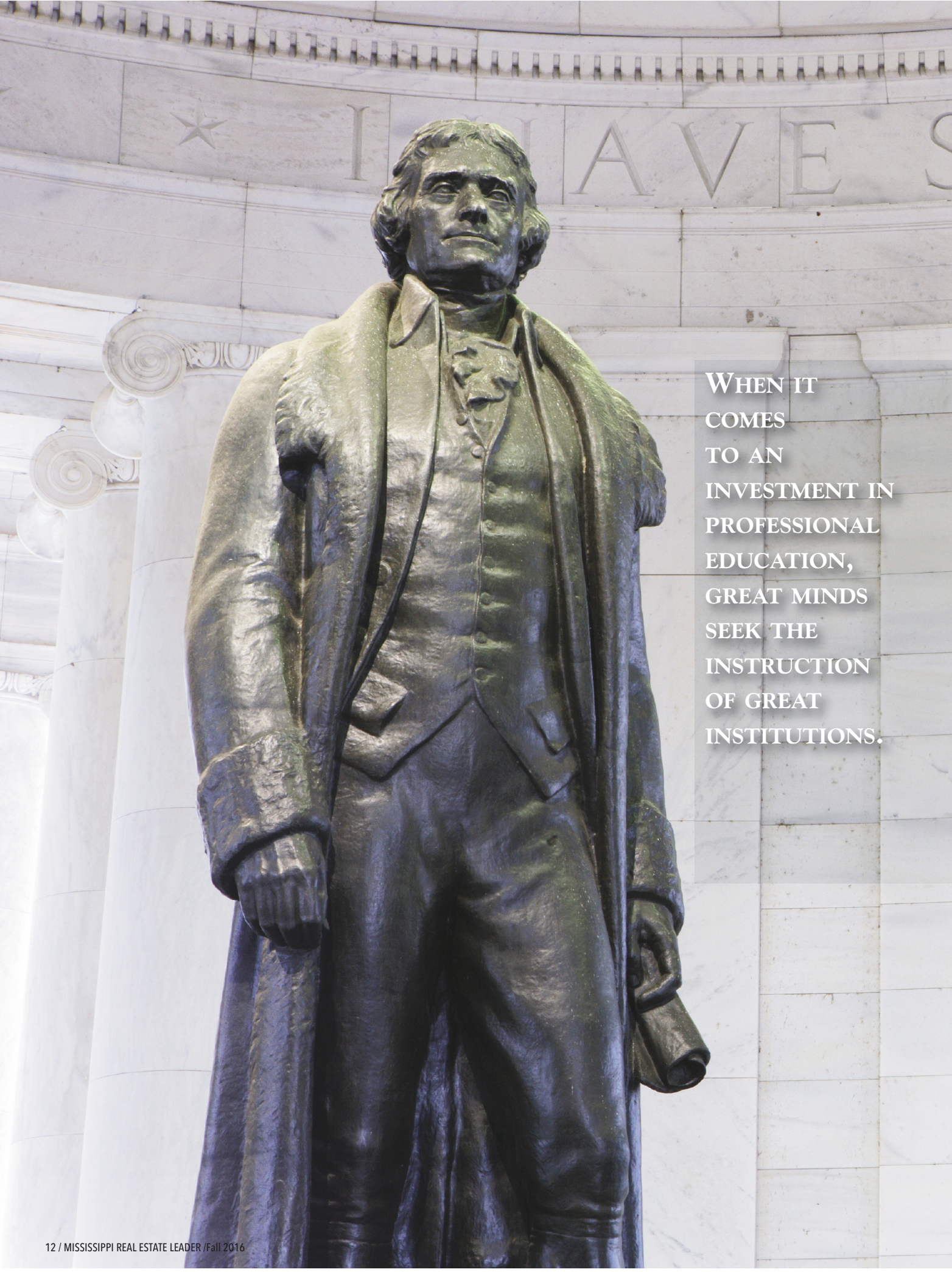
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TO AN
INVESTMENT IN
PROFESSIONAL
EDUCATION,
GREAT MINDS
SEEK THE
INSTRUCTION
OF GREAT
INSTITUTIONS.

HE WHO KNOWS BEST KNOWS HOW
LITTLE HE KNOWS.

~ THOMAS JEFFERSON

UPCOMING MRI COURSES

New courses are added frequently- check www.realtorinstitute.org for the most recent course calendar, the times and locations of courses and registration details.

SALESPERSON PRE-LICENSE COURSES

December 2 – 23, 2016 (Jackson / weekend)

SALESPERSON POST-LICENSE COURSES

November 14 – 17 (Jackson)

BROKER PRE-LICENSING CLASSES

November 7 – 11, 2016 (Broker A/ Jackson)

BROKER POST-LICENSING CLASSES

November 28 – December 1, 2016 (Jackson)

STATE EXAM REVIEW

December 14, 2016 (Gulfport)

December 18, 2016 (Jackson)

CONTINUING EDUCATION COURSES

November 16, 2016 (Jackson) Agency, License & Contract Law Concepts,
Forms, & Disclosures

November 16, 2016 (Oxford) Quadrennial Code of Ethics AM & PM

November 17, 2016 (Jackson) Quadrennial Code of Ethics

November 17, 2016 (Jackson) Technology Tour

December 8, 2016 (Nesbit) Agency, License & Contract Law Concepts,
Forms, & Disclosures

December 9, 2016 (Nesbit) ELECTIVES / TBA 8 HOURS

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Getting Social with Sales

In a fast-paced world where instant information has become not only the norm but also the expectation, the art of marketing has changed on every front. No longer is it enough to create an advertisement for print and many agents are using print media as just another tool in their marketing toolbox.

For the past few years, creative REALTORS® across Mississippi have developed their own style of marketing, branding and disseminating information on their properties and themselves.

The use of websites, social media and video has skyrocketed in use by real estate professionals and has taken the lead as the medium of choice to grow their business. Many agents find the opportunity to create the promotional material on their companies and listings a huge asset and the ability to share them exponentially through social media at virtually no cost a virtual no-brainer.

Meridian REALTOR® Dustin Hill began his career in real estate around 2008 in the investment arena working mainly with rental property and house-flipping. Before long, he realized how much he enjoyed the real estate profession and got his salesperson's license, followed shortly by his broker's license. He is now the Broker/Owner of Hill Real Estate Group in downtown Meridian and he and his partners oversee an office of more than 20 agents.

Even from the beginning of his career, Hill saw the value in the use of online and social media marketing. That same vision has grown into a place of prominence in his company where he offers support staff to assist in the company's online marketing. He sought out a local architect that drafts floorplan drawings of their listings and who takes photos and drone video of many of their listings.

"One cool story that just happened," shared Hill. "Our company had 2 houses on 80 acres in a small town outside of Meridian. The houses had gravel drives and were a half mile from the road. Because of that they weren't where



people would drive by and see the houses. Literally someone who had lived in that small community all of their life saw the drone video of the property we had posted to Facebook,” he continued. “They went to look at the property the next day and we had a contract in less than a week.”

Both the REALTOR® Code of Ethics and the Mississippi Real Estate License Law address the requirement of truth in advertising and disclosure of the licensee’s broker and company contact information in print and online marketing. These requirements pertain to the use of social media as well.

REALTOR® Code of Ethics, Standard of Practice 12-5

REALTORS® shall not advertise nor permit any person employed by or affiliated with them to advertise real estate services or listed property in any medium (e.g., electronically, print, radio, television, etc.) without disclosing the name of that REALTOR®’s firm in a reasonable and readily apparent manner either in the advertisement or in electronic advertising via a link to a display with all required disclosures. (Adopted 11/86, Amended 1/16)

Mississippi Real Estate License Law, Rules and Regulations, Rule 3.3 Advertising

Every licensee, when advertising real estate in any publication, shall indicate that the party advertising is licensed in real estate. All advertising must be under the direct supervision and in the name of the responsible broker or in the name of the real estate firm.

Source: Miss. Code Ann. §§ 73-35-35

Because of the tremendous responsibility that brokers have to oversee the business and marketing efforts of their agents, Hill as well as other Mississippi brokers have expanded the role of support staff and office managers to include the oversight of internet marketing and social media. “We try to take care of all that for them. I have made the agents in our office ‘admins’ on our company Facebook page to encourage them to post to the company page instead of their personal pages,” Hill confided. “We have a system where every new listing goes through a cycle and a chain from the office manager to the technology staff” to ensure proper wording and adherence to regulations. Many offer this support to their agents as a company service while others share the cost of the service with the agents.

It is clear when talking with Hill that he is an avid fan of “social” advertising. He, as well as other Mississippi REALTORS® see only an increase in its use in the future due to the epidemic use of smartphones, iPads and even Apple watches. “It has gotten so bad not that people don’t even want to read Facebook if your post is more than a couple of sentences, but they will watch a 20-second video,” he said. “In the future, I think instead of seeing a picture of you handing the keys to your client at closing you are going to be posting a video of the baseball team you are sponsoring or of your agents helping Habitat for Humanity.”

The National Association of REALTORS® has a wealth of information, tools and field guides to guide REALTORS® as they expand their online and social marketing. Those resources can be found at <http://realtormag.realtor.org/technology>. Here are a few of the excellent articles found there.

10 Facebook Dos and Don’ts

Facebook is a great marketing tool, if you use it wisely.

Facebook is a powerful way to stay in touch with your past clients,

friends, and sphere. It’s also a great way to show your network the multifaceted you. But Facebook is for friendship and sharing, not for selling, so be a personality, not a salesperson, when you post or update your status.

Dos

- Do share personal tidbits about your life. Let people know you have interests outside of real estate. But not even your mother wants to know what you ate for breakfast—unless it was something really memorable.
- Do visit the pages of your clients and friends, and “like” their posts. Then follow up with a phone call or note that shows you actually care.
- Do be genuine. Post items that you are truly passionate about.
- Do make your personal profile somewhat public. Your personal profile will come up higher in online search results than your business page. Set at least half of your items to “public” through the privacy controls so potential clients can actually learn a little about you.
- Do group your friends into lists. A “Local Folks” list can receive your invitations to local events. A “Clients” list enables you to check in with them easily.

Don’ts

- Don’t post virtual tours on your personal profile. Just don’t.
- Don’t auto-post from a third party. Your page will look like it’s run by a robot.
- Don’t self-promote. It’s as much of a turnoff on Facebook as it is in person.
- Don’t post negative comments about people. It tells others that you might talk about them that way.
- Don’t forget to log in daily. To be successful, consistency is key.

*By Graham Wood for REALTOR® Magazine, May 2014.
Used with the permission of the National Association of REALTORS® 2016.*

Sources: Leigh Brown, ABR, CRS, RE/MAX Executive Realty, Concord, N.C.; Raj Qsar, The Boutique Real Estate Group, Brea, Calif.; Maura Neill, CRS, RE/MAX Around Atlanta Realty, Alpharetta, Ga.

Pinning for Your Brand

Pinterest can be a great visual tool to market your business and showcase your community. Here are five tips for creating pins to effectively engage with consumers.

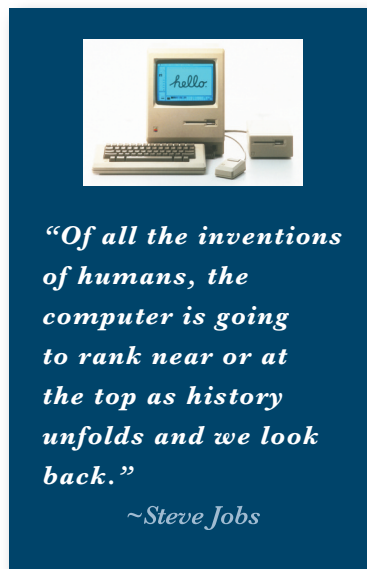
Charlie Allred is an avid Pinterest user. Though the designated broker for Secure Real Estate in Phoenix admits that a green smoothie recipe was her most popular pin of all time (gaining more than 10,000 repins), her Pinterest page mainly serves as a resource for potential clients in her market.

Allred has grown her company’s brand and attracted local followers by pinning content related to her city, such as community events and local restaurant reviews. Today, approximately 50 percent of the traffic to her real estate website comes from her Pinterest page, and she trains agents on how to incorporate Pinterest in their social media and marketing plans, too.

“Pinterest allows the agent to showcase in one glance who they are and what they do for potential clients. That in itself is the most amazing marketing tool I have ever seen,” Allred says.

Her strategy is to write blog posts on extremely local topics, then create pins with highly searched keywords in the descriptions. She’ll link those pins back to her blog.

Other businesses are finding success with Pinterest as well. Adweek



recently hosted a webinar, “Powerful Pins: How Brands Succeed on Pinterest,” examining how companies like the Container Store and Bank of America are developing Pinterest campaigns to connect with consumers. Here are five tips presented for successful pinning:

1. Is it helpful? Amy Vener, market developer at Pinterest and webinar participant, says helpful and informative pins do better. That requires a pin to have a compelling description, including keywords frequently searched for by your target audience, a practice Allred has also found to be successful. Google AdWords Keyword Planner is a great resource for deciphering what keywords your customers are using to search for real estate. Remember, you only get about 500 characters to describe your pins, so wear your editor cap as you write.

2. Brand tastefully. If you add a company logo to your pins, make sure it’s tasteful and subtle, such as an abbreviated branding in the lower right corner. Overtly branded pins look like ads and can be a turn-off, Vener says.

3. Follow seasonal trends. Cleaning and decluttering pins in the spring, curb appeal in the summer, DIY home projects in the fall, and tasteful holiday decor in the winter are just a few ideas for seasonal real estate pins. Stick to local topics, too, such as images from seasonal community events and sharable infographics of local market stats. Try plugging your data into a Piktochart template, publish your infographic on your blog, and then create a pin to share on Pinterest. Also, maximize your Pinterest real estate by using vertical pins, Vener says.

4. Cool it with the hashtags. They can be a clever way to reference trends or add a comedic element to a description, but hashtags don’t have the same functionality on Pinterest as they do on Twitter. You can’t click on the hashtag to get to similar pins, so adding a lot of hashtags can be distracting, Vener says.

5. Contribute thoughtfully to the Pinterest community. Share the best content others are putting out. Follow people and businesses relevant to your market — think mortgage companies, stagers, interior designers, or local garden centers. Engage by liking, commenting, and repinning other pins.

By Erica Christoffer for REALTOR® Magazine, August 2015. Used with permission of the National Association of REALTORS® 2016.

Tips for Using Instagram

1. Explore Instagram for Business. This help page for business owners using Instagram offers tips on getting started, best practices, and a comprehensive FAQ section, as well as step-by-step instructions for promoting events such as contests to boost engagement.

2. Be authentic. Don’t create a “persona.” Allow users to see who you really are. Instagram is all about personally connecting with other people, Johnson says.

3. Don’t be deceiving. Be careful when using Instagram’s photo editor or filters to clean up your listing photos. Adjusting color or fuzziness is fine, but do not post misleading images.

4. Post high-quality images and videos. Users engage more with beautiful photos that draw them into a story, Davidson says. The “story” can be a lifestyle or neighborhood you’re promoting.

5. Engage with others. Comment on and like other people’s posts. Follow other people, even competitors. Users like people who are engaged and contributing on the service, Patel says.

6. Use hashtags wisely. Instagram allows up to 30 hashtags per post, but too many can be distracting. Choose hashtags that have meaning and relevancy in your market. Consider terms your buyers and sellers would use in a search. Create a hashtag for your business or brand. Also, check out Instagram’s section devoted to hashtag help.

By Maggie Seiger for REALTOR® Magazine, February 2016. Used with permission of the National Association of REALTORS® 2016.

“The Internet is becoming the town square for the global village of tomorrow.” ~ Bill Gates

Socially Savvy Mississippi REALTORS®

Matt McGraw, Oxford



I use short video and circlepix especially with the marketing of my condominium projects. Since many of the buyers are from out of town, they have told me that the videos definitely helped them see the area as well as the condominium’s floorplan.

Paula Braban, Hattiesburg



I shoot short, fun Facebook videos using a selfie stick to introduce new listings. Making the videos brief and relatable has been very successful for me, and I sometimes do “Like, share, and win” contests for gift cards to increase viewings and draw more people to “Like” my business page. The real purpose is not always about a particular property, but about face and name recognition and branding. Plus, clients LOVE that I’m using this creative avenue of marketing their homes.

Lee Boyette, Laurel



Our company uses Facebook and Instagram and we have had a lot of comments, publicity and exposure. People will say that they saw the photos or videos and they want to take a look at the property. I have been surprised at how many people are communicating with me now by Facebook Messenger instead of by phone or text.

Paula Ricks, Jackson



Our company is now putting every listing on YouTube, Facebook and Pinterest. I get a lot of feedback, comments and name/face recognition of the company as well as image marketing so I definitely think it is worth the effort. I’ve used a virtual assistant for over 10 years who does my posting for me.

Using Social Media to Sell More Homes Faster

The president of California-based Teles Properties interviews agents to glean best practices for marketing on Facebook, Instagram, Snapchat, and Twitter.

Social media can help real estate agents maximize their listings' exposure, speed up sales, and show clients that they are tech-savvy, innovative, forward-thinking salespeople who will stop at nothing to find the perfect buyer. But the key to harnessing the power of social media is to have a smart strategy with a multi-pronged approach that incorporates the top outlets. Each platform functions differently, and it is wise to diversify the channels you use as well as the content you share. This list of best practices — culled from the advice of some of the top agents at my company, Teles Properties — will best capture your audience and sell homes. Brokers, feel free to pass these tips on to your team.

Facebook

"Facebook is the new print advertising," says Teles Laguna Niguel agent Brad Feldman. "No other platform provides as many valuable analytics as Facebook does."

The value of Facebook stems from its ability to collect data, help you find your audience, and then target your ads and posts to that particular group of users. Traditional print media makes you a slave to the publishing cycle, but Facebook lets you quickly know who's clicking, sharing, and engaging with your content so that you can retarget ads to certain ZIP codes, geographical areas, and even to specific email addresses. You can also test ad photos to discover the ones that receive the most clicks. All of these analytics and data points can then be shared with clients, who love to know how many people you're reaching.

Facebook is also a great platform for self-branding, marketing all aspects of the real estate business, gaining clientele, and encouraging an increased referral rate. Facebook directly connects agents with potential clients, so it's important to always post good, clear photos with detailed captions of the properties you're trying to sell. It's also a good idea to build rapport with the community. Sharing tidbits of knowledge and helpful market information develops deeper

and more reliable connections with community members, potential buyers, and clients. And unlike Twitter, which has a 140-word character count, Facebook has no limits. So if you have a longer message that you want to share, Facebook is your platform.

Instagram

"Instagram is a great organic way to reach people," says Teles Pasadena agent Tyler Harman. "Your message gets in front of everyone who looks at a particular hashtag."

While Facebook is a quick and effective way to get your message across to everyone on your virtual Rolodex, Instagram can capture the attention of complete strangers who search for specific hashtags. Once you start using Instagram, you'll be surprised at the number of direct messages you will receive from people who've seen your post and are interested in your listing.

Instagram is an amazing vehicle for short video property tours (no longer than 15 seconds). It is also a great platform for posting behind-the-scenes photos of pre-listing house preparation or happy clients finding "the one." In addition, you can even display your familiarity with a certain neighborhood or city by utilizing Instagram's photo map, which uses the geotag feature to put a thumbnail of your photo onto a Google map so everyone can see where it was taken.

Snapchat

"Snapchat is about to take over as the social media front-runner," says Teles Beverly Hills agent Suzanne Wilson. "It's a platform that people use with intent."

Because everything you post on Snapchat eventually disappears, you can be sure that users are paying extra attention to the content

t h e y

view. Videos don't need to be edited or polished, and you don't need a high-tech camera or amazing videography skills. Snapchat is more about building relationships than anything else. While you can create Snapchat stories about setting up for an open house or a quick home tour, the best way to use the platform is to establish your brand and personality; it's about being authentic and creative.

Twitter

"Twitter is all about engagement," says Teles Manhattan Beach agent Ellis Posner. "Master the art of hashtags and try to make sure your tweets are always a service to your clients and potential clients."

Although it can sometimes be a challenge to keep your message to 140 characters or less, Twitter can be a great tool for real estate agents — as long as you focus on cultivating engagement. It's a good idea to set up Google alerts and RSS feeds and to subscribe to key websites to receive good content that you can share regularly on Twitter. When you post an article that you've found — or written yourself — it is a service to your online community. Of course, tweeting newsworthy updates about yourself or your company is useful, too. On this platform, it's imperative to use hashtags, which categorize Twitter posts by keywords that potential clients can look for. Use them well and often, because that's how people will find your tweets.

"The great thing about social media is that you can adapt your strategy based on consumer behavior," says Teles Carlsbad agent Steve Olson. "Utilizing different social media platforms is not only incredibly rewarding for your business but also surprisingly flexible. By creating a smart strategy, sharing relevant, interesting, and creative posts, and staying authentic, you can use the power of the internet to your advantage and, ultimately, sell more homes faster. Social media is and will continue to be a necessity for any modern real estate agent."

By Sharran Srivatsaa for REALTOR® Magazine, August 2016. Used with permission. realtor-mag.realtor.org/for-brokers/network/article/2016/08/using-social-media-sell-more-homes-faster





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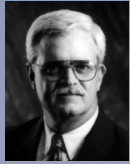
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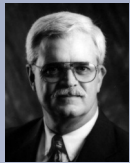


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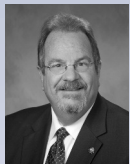


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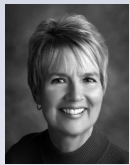
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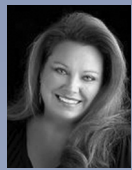
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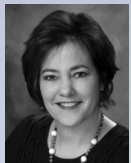
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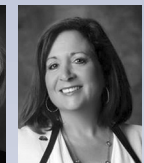
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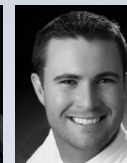
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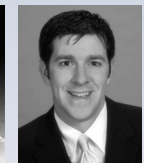
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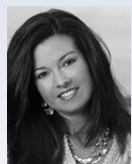
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Biloxi-Ocean Springs	67.10%
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Cleveland	58.10%
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Greenville Area	97.20%
Greenwood	67.50%
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Gulf Coast	54.50%
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Meridian	73.10%
Mississippi Commercial	72.40%
Natchez	50.00%
North Central Mississippi	55.20%
Northeast Mississippi	78.60%
Northwest Mississippi	71.10%
Pearl River	63.30%
Southwest	72.10%
Vicksburg-Warren County	66.00%
Total Participation	63.10%

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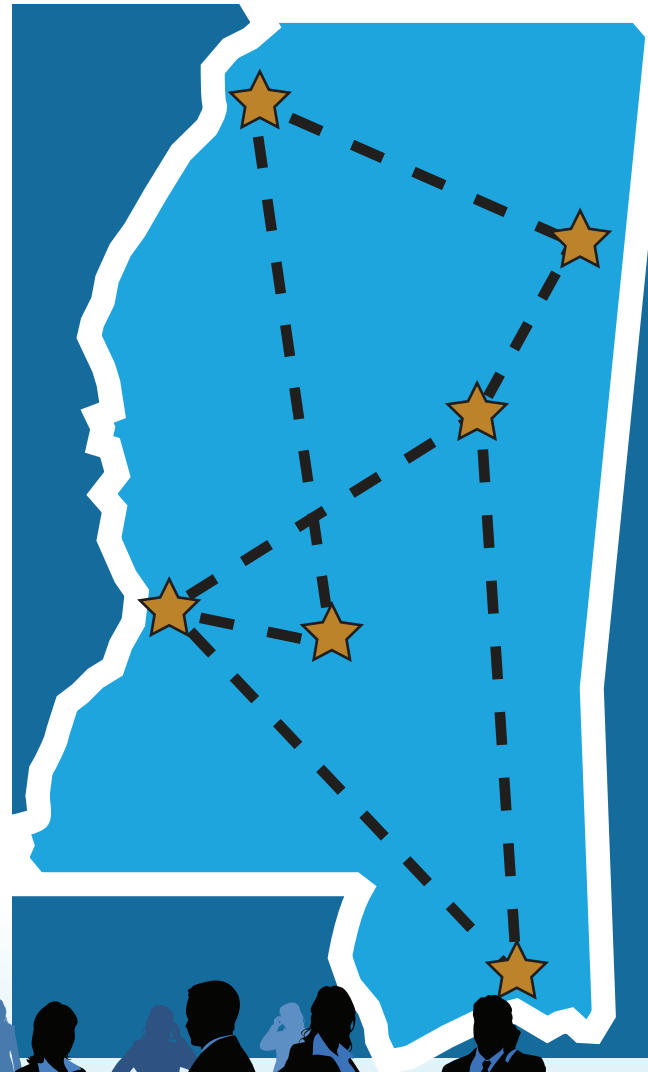
Join the Mississippi REALTORS® Referral Network

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.



Mississippi
REALTORS®
Property Professionals — Community Champions