

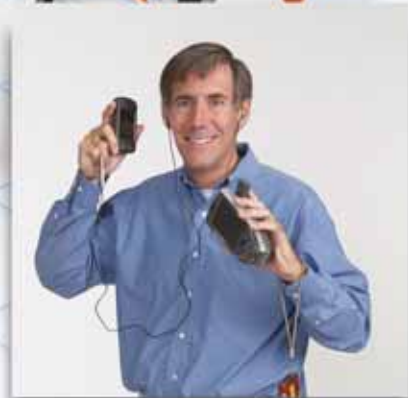
REAL ESTATE *LEADER*

THE OFFICIAL PUBLICATION OF THE MISSISSIPPI ASSOCIATION OF REALTORS®

Fall 2009

How's your tech drive?

*Are you plugged in
or flipped out?*



Avoiding techno trouble

Win \$1000!

HVCC myths debunked

Enhance Your Relationship With Your Client.

The Value of a Referral

At Trustmark, we understand the faith and commitment your referral represents. We deliver what agents demand: outstanding service, aggressive products and competitive pricing. With honesty and integrity, we will make sure your homebuyer is totally satisfied and that you are proud you referred your client to us. Call your local Trustmark originator or 1-800-844-2000.

People you trust.
Advice that works.



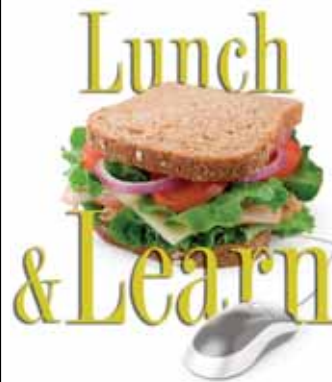
Coffee Talk

Grab a cup of coffee, dial into a statewide network of fellow brokers and learn what new ideas are brewing out there. This open forum will be a facilitated broker discussion conducted via webinar. Brokers will be asked general questions about the market in their area to stimulate a dialogue and information exchange.

30 minutes / 9:30 a.m.

October 19

November 23



The Lunch & Learn Webinar Series is a quick and easy way for REALTORS® to learn about the hottest topics in real estate from industry experts. All webinars begin at noon, so you bring the lunch and we'll bring the learn!

Make plans to Lunch & Learn with us on these dates:

Oct. 21

Stewart Prather, Rice Insurance, delivers an E&O insurance update

Nov. 18

Guest TBD

Visit msrealtors.org for more on how to get connected.

Real Estate LEADER is the official publication of the Mississippi Association of 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.

Editor

Angela Cain
acain@msrealtors.org

Managing Editor

Kathy Adkins
kadkins@msrealtors.org

Graphic Designer

Steve Nowak
steve@stevenowakdesigns.com

Photographer

Gib Ford
Gil Ford Photography

REALTOR® Editorial Board

Ken Austin, Chair, Pass Christian
Kay Jefferies, Vice Chair, Hernando
Sandy Cox, Ocean Springs
Joe Dove, Jackson
Andy Estes, Tupelo
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Mississippi Association of REALTORS®

PO Box 321000
Jackson, MS 39232-1000
Tel: 601-932-5241
Toll-free: 800-747-1103
Fax: 601-932-0382
Web: www.msrealtors.org
E-mail: mar@msrealtors.org



REAL ESTATE LEADER

A PUBLICATION OF THE MISSISSIPPI ASSOCIATION OF REALTORS®

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Fall 2009

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REALTORS® Bill and Marilyn Hetrick, Paul Blacksmith, and Jay Schroeder reveal their techno-techniques for creating more efficiency and generating more sales. Read their tips on making technology a priority for maintaining a cutting-edge presence in the real estate profession.




PROFESSIONAL APPRAISAL FIRM

P.O. Box 2610
Ridgeland, MS 39158

Office: 601.991.3912
Fax: 601.991.0922

John R. Praytor
Cell: 601.317.6616
jpraytor@professionalappraisalfirm.com
State Certified General Real Estate Appraiser
MS CRT GA-369

Randy L. Knouse
Cell: 601.259.3528
rknouse@professionalappraisalfirm.com
State Certified Residential Real Estate Appraiser
MS CRT RA-746

PRESIDENT'S PERSPECTIVE



Welcome to our first-ever completely digital issue of *Real Estate LEADER*. As part of our effort to serve you, our members, in bold, new ways we've launched this electronic version of the magazine that is filled with technology tips, tools and resources to better your business practices. Same great content. Same magazine layout. Just a new high-tech

format aimed at bringing you along (some of you kicking and screaming) into the digital age!

It's been a vital part of my mission as MAR President this year to maximize our use of technology as a member outreach, communication and education tool. And I'm pleased to report that we've done exactly that through our expanded use of webinars, technology road show courses, social networking and the like.

In addition to receiving three printed editions of *Real Estate LEADER* mailed to you annually, we hope to offer you one digital issue e-mailed to your Inbox as well. The format enables us to hyperlink to useful technology websites as well as to our advertisers' home pages. Pushing this information out to you in this dynamic, real-time manner will help us keep you abreast of the latest technologies sweeping the real estate business. Plus, all future printed editions of *LEADER* will be available in this online format as well.

I encourage you to flip through the pages of this timely publication (via a click of your mouse) and embark on a journey into social networking, technology-related risk management and more.

Finally, thank you for placing our Association in my hands during this year of crisis. Most meaningful to me are the friendships I have made this year with you, staff and our affiliate partners. In times of hardship friends mean more than ever. With your enthusiastic support we embraced technology, information and education and became more proficient and efficient! We evolved and now we can anticipate exciting new beginnings in 2010 as I hand over the reigns to President-Elect Tony Jones. I know our organization will benefit from the strength and creativity of his leadership!

I look forward to seeing everyone at the convention!

Lynette Praytor
President

Word on the Street

REAL ESTATE NEWS BRIEFS

SBA's 504 loan program to allow refinancing of existing debt for expansion projects

The Small Business Administration recently published in the Federal Register an interim final rule with request for comments that allows for new, permanent financing under the SBA's 504 Loan Program. The rule allows eligible borrowers to refinance a limited amount of existing debt. The rule is designed to improve business cash flow, and proceeds can be used to purchase business real estate, fixed assets and to expand current development projects. The changes were authorized in the American Recovery and Reinvestment Act of 2009.

The permanent changes will allow small businesses to restructure eligible debt to help improve their cash flow which, in turn, will enhance their viability and support growth and job creation. The 504 loan program can be used to purchase business real estate or fixed assets, such as heavy equipment or machinery, and expand current development projects.

2009 NAR REALTORS® Conference & Expo



REALTORS® will gather Nov. 13-16 in San Diego for hundreds of programs, products, and services based on the latest real estate trends and issues. NAR offers four days of intensive training from real-world speakers in top-rated sessions, delivering money-making strategies to help you succeed. 400 vendors will participate in the cutting-edge tradeshow. Special guests include Former Secretary of State Condoleezza Rice, Sugar Ray Leonard, Daniel Shapiro, and Reba McEntire. To register, go to www.realtor.org/convention.nsf.



Tune in for a free, monthly online collaboration with REALTORS® across the state to learn techniques for boosting business and exchange of ideas and experiences.

All meetings start at 9:00 a.m. Visit msrealtors.org for information on how to connect.

Upcoming meeting dates include Oct. 20, Nov. 17, and Dec. 15.



LEGAL EASE



BY RON FARRIS, ROBINSON, BIGGS, INGRAM, SOLOP & FARRIS, PLLC

Cutting edge technology: Don't get caught in the web!

Changing times and rapidly emerging technologies have caused growing numbers of REALTORS® to try to harness the power of technology sourcing, social networking, lead generation, relationship building, mapping and other high-tech tools to gain the competitive advantage. The fun of “twittering” and “blogging” notwithstanding, security concerns and legal risks have to be carefully considered by REALTORS® who do business in the electronic age.

The National Association of REALTOR®'s Center for REALTOR® Technology (“CRT”) surveyed a random group of 47,000 REALTORS® in June 2009 to assess technology trends among NAR members. Those polled by CRT verified that the internet is now ranked third most important, behind referrals and repeat business, in generating leads for REALTORS®, placing the internet ahead of community involvement, personal advertising, social networking sites, floor time, open houses, blogs, direct mail campaigns and telemarketing. The survey also yielded some particularly telling points dealing with security measures employed by REALTORS® using the internet – or the lack thereof.

Of those polled, less than half (45 percent) worked in offices having written security policies for staff. A full 30 percent were “not sure” whether a policy existed at all, and 23 percent admitted to working in an office lacking any policy whatsoever.

Is there a need for concern? With 44 percent of REALTOR® respondents indicating that they use their own personal websites for business reasons, and a full 20 percent acknowledging that they read and participate in blogs involving business, and with a full 62 percent sending business-related texts over cell phones, the answer is obvious.

Privacy, an essential element of trust, is no less important in an inquiry emailed by an anonymous “user” on a website than it is in the completion of a written form in a REALTOR®'s office by a customer. In both cases, personal information is obtained by the REALTOR®. In both cases, the customer is submitting information in search of further information that may be of use to them. Best practices require that a customer be given clear notice of what information is being collected through the website and what use will be made of that information.

With clients, REALTORS® know that the Code of Ethics of the National Association of REALTORS® very specifically addresses their duties when handling confidential information of clients. Standard of Practice 1-9 clarifies the rule of Article I:

The obligation of REALTORS® to preserve confidential information (as defined by state law) provided by their clients in the course of any agency relationship or non-agency relationship recognized by law continues after termination of agency relationships or any non-agency relationships recognized by law. REALTORS® shall not knowingly, during or following the termination of professional relationships with their clients:

- 1. reveal confidential information of clients; or*
- 2. use confidential information of clients to the disadvantage of*

clients; or

3. use confidential information of clients for the REALTOR'S® advantage or the advantage of third parties unless:

- a. clients consent after full disclosure; or*
- b. REALTORS® are required by court order; or*
- c. It is the intention of a client to commit a crime and the information is necessary to prevent the crime; or*
- d. It is necessary to defend a REALTOR® or the REALTOR'S® employees or associates against an accusation of wrongful conduct.*

Anything placed in a regular e-mail message is at risk of interception and compromise unless the user has put in place suitable encryption utilities. Despite this fact, REALTORS® no doubt join millions or more of their peers each day in loading up e-mails with confidential information and then hitting “send.”

In the same way, the huge and growing number of REALTORS® participating in blogs or maintaining interactive social network presence on social networks like LinkedIn, Facebook, Twitter, ActiveRain or others can easily disclose confidential information or make statements that are inaccurate or false, submitting themselves to legal liability to any party damaged by their statements. Not surprisingly, ethical complaints by REALTORS® against fellow REALTORS® relating to misinformation and defamatory or disparaging remarks are on the rise.

REALTORS® will continue to take advantage of technological trends, but in doing so they will insist on a well-planned, thoughtful approach that includes a written use policy. The best policies will address potential risk areas inherent in the use of these technologies:

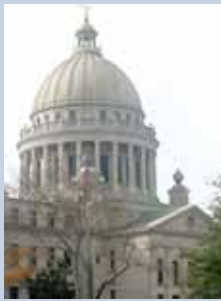
- Authentication of Identity and Sources of Information
- Necessary Disclosures
- Protections for Sensitive, Confidential and Private Information
- Rules for Use of Sensitive, Confidential and Private Information
- Rules for Use of Electronic Communications
- Rules for Use of Websites (Business and Personal)
- Rules for Use of Social Media

Ron Farris is MAR's Legal Hotline attorney and general counsel.

Call MAR's Legal Hotline

MAR's Legal Hotline (800-747-1103, ext. 25) 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. Calls received after 3:00 p.m. will be returned the following business day.





CAPITOL WATCH

UPDATE ON LEGISLATIVE ISSUES IMPORTANT TO YOUR BUSINESS

Mississippi REALTORS® set 2010 legislative priorities

Members of MAR's Legislative & Regulatory Affairs Committee convened last month to prepare for the 2010 session of the Mississippi Legislature. Committee recommendations for 2010 legislative priorities will be presented to the MAR Board of Directors at its December meeting.

One-in-four REALTORS® lack health insurance

While all small businesses have found it difficult to find affordable health insurance, REALTORS® have been even more challenged. Typically REALTORS® are self-employed, independent contractors--the smallest of small businesses.

In most states, the self-employed are relegated to the state's individual insurance market, where applicants can be turned down for medical reasons and there are few limitations placed on the premiums that companies can charge.

As a result, today, twenty-eight percent of the 1.2 million members of the National Association of REALTORS® - more than one in four REALTORS® - have no health insurance coverage. REALTORS® have cited cost as the primary reason they have no health insurance.

At this time, NAR has not taken a formal position on any of the health insurance reform bills making their way through congress. Each of these bills is a "work in progress". They have changed significantly since introduced and will continue to do so as discussions continue through the coming months. NAR has, however, been decidedly vocal and has shared its views and concerns with each of the five Committees with jurisdiction over the debate, as well as with other members of Congress.

NAR has also been one of the groups included in "stakeholder" meetings held throughout the drafting process. NAR's Government Affairs staff in Washington, DC continues to meet on a regular basis with the Members and their staffs and will continue to do so moving forward. Find more information as well as all of NAR's congressional correspondence and testimony at www.realtors.org/healthreform.

Revised Truth-In-Lending disclosure requirements take effect

Lenders are subject to new disclosure requirements for mortgage loans under the Federal Reserve Board Truth in Lending Regulation (Reg Z). The new requirements apply to loan applications filed on or after July 30, 2009 (about two months earlier than originally planned). The new rules are complex and compliance will be a challenge for lenders. REALTORS® will want to learn the basics so they can advise clients of potential delays and the new procedures. Here are key highlights of the changes:

- The new requirements apply to all mortgages secured by a borrower's home, including primary and second homes and refinancings. Investor loans continue to be exempt.
- Lenders must give good faith estimates of mortgage loan costs within 3 business days after the consumer applies for a loan (early disclosure). The lender may not collect any fees before the disclosure is provided, except for a reasonable fee for obtaining a credit report.
- The closing may not take place until expiration of a 7 day waiting period after the consumer receives the early disclosure.
- Consumers may shorten or waive the 3-day and/or 7-day waiting periods for a "bona fide personal financial emergency," but only after receiving an accurate TILA disclosure. In the final rule's preamble, the Fed stated that it "believes waivers should not be used routinely to expedite consummation for reasons of convenience." The Fed decided not to insulate lenders from liability even where a consumer modifies or waives the waiting periods.
- If the annual percentage rate (APR) changes by more than 0.125 percent, the lender must provide a corrected disclosure to the borrower and wait an additional 3 business days before closing the loan. The APR includes not only the interest rate on the loan but certain other costs related to settlement, so it will be important for any fees that affect the APR to be as accurate as possible, as early as possible, to minimize the need for a corrected TILA disclosure.

VETERANS' HOME PURCHASE BOARD

"Helping Mississippi Veterans Purchase Homes
With Mortgage Financing Since 1946"



A direct loan from the VHPB with affordable interest rates using the VA guarantee program provides affordable home ownership opportunities and improves the quality of life for many Mississippi veterans.

Loan Limit: \$195,000

15 year @ 3.75% • 30 year @ 4.00%

Mortgage rates are subject to change

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E-mail: vhpbinfo@vhpb.state.ms.us

Website: www.vhpb.state.ms.us



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Whether it's for work or play - farming, an investment opportunity, recreational getaway or a location for the perfect home site; for over 90 years, the Land Banks of Mississippi have been focused on providing real financing and refinancing solutions for land in Mississippi. Our knowledge of the territory, expertise in land values, competitive interest rates and variety of loan options work to the buyer's advantage when purchasing land.



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Phone Support

E-mail Support

Live Chat Support

Remote Access Support

Introducing the MAR Tech Helpline – technical support with options!

WHAT KIND OF TECHNICAL SUPPORT IS AVAILABLE?

- Assistance in accessing and using the tools and features found on msrealtors.org
- Recommendations for hardware and software purchases
- Installation guidance for hardware and software
- Consultation regarding equipment performance
- Troubleshooting hardware and software malfunctions, network connectivity, online tools, etc.
- Smart device assistance (i.e. Bluetooth, Blackberry, iPhone, etc.)

WHAT KIND OF INFORMATION SHOULD YOU BRING TO A SESSION?

- Name, phone number, and email address
- The hyperlink of the website you are using (if applicable)
- The name of the software/hardware in question (if applicable)
- Detailed information about the product or service with which you need assistance (if applicable)

Contact MAR's new Tech Helpline with your technical questions using the live chat feature at msrealtors.org during office hours or by e-mailing or calling Information Technology Manager Autumn Calhoun atacalhoun@msrealtors.org or 800-747-1103, ext. 27.

The Mississippi Association of REALTORS® is proud to offer FREE technical support to its members in an effort to arm REALTORS® with cutting edge tools and timely solutions to technical questions.





FOR THE TECH OF IT

BY AUTUMN CALHOUN



Latest tech tools at little or no cost

We all have our favorite gadgets or services that make our lives easier. Maybe your life changed when you bought your first Crackberry or perhaps you find yourself Googling any topic that piques your interest. We all love to find those simple tech tools that are just the solution that you've been looking for or that maybe solve a problem that you didn't even know you had. However, it can be difficult to keep tabs on all the new products and services that are popping up on the internet seemingly overnight. I've compiled a list of some services and products that I've found that just may change your life.

Communication

Want to start doing mass email marketing? Want to add some pizzazz to boring emails? Need an alternative to Constant Contact?

iContact Where: <http://www.icontact.com>

How much: \$10 per month

What: iContact is an email marketing tool with 250 templates, unlimited email lists, survey creation, public newsletter archive and an autoresponder.

Mail Chimp Where: <http://www.mailchimp.com>

How much: Free and up

What: Mail Chimp is a mass email marketing tool. With the free tool, you can send 3,000 emails a month to 500 contacts, which is great for small businesses and groups. It also offers some free HTML templates.

GoldMail Where: <http://www.goldmail.com>

How much: \$99 a year

What: GoldMail is Audio Slideshow messages. Add audio or voiceover to a PowerPoint, a series of images or screenshots and send the presentation as an email through your regular email account and server. Increase the power of your message and avoid email confusion.

Want to try blogging? Microblogging?

WordPress Where: <http://www.wordpress.com>

How much: Free

What: WordPress is a blog authoring tool that allows you to create a blog with the look and appearance of a web site. Create stunning educational websites promoting yourself as the industry expert for your area.

Posterous Where: <http://www.posterous.com>

How much: Free

What: You can post things to the web by emailing them to a specified Posterous email address. They will automatically create a page for you and post your content. You can customize this page, post many types of content, and sign up to have Posterous autopost your content to other sites.

Tumblr Where: <http://www.tumblr.com>

How much: Free

What: Easy blogging and microblogging. Tumblr lets you effortlessly share anything. Post text, photos, quotes, links, music, and videos, from your browser, phone, desktop, email, or wherever you happen to be. You can customize everything, from colors, to your theme's HTML.

Organization

Need some help managing your work load?

HiTask Where: <http://www.hitask.com>

How much: Free

What: Allows you to create an online list of your prospects, showings, appointments and more, including a follow-up tickler system for the buyers you're currently working with. Set up reminders to follow up with buyers on a regular basis to help secure future business. Sync up HiTask list with your mobile phone to make certain you're always on top of your daily activities.

Xobni Where: <http://www.xobni.com>

How much: Free or \$29.95 for the plus version to search more than one email account

What: Xobni is a plug-in for Outlook to search email and manage relationships. Xobni provides fast email searches, threaded conversations with included attachments, contact info pulled from email bodies and signatures, and social media information about contacts.

AwayFind Where: <http://www.awayfind.com>

How much: Free

What: Get only the most important emails texted to you or delivered to a secure online inbox or delegate emails to other people when you're away. You can also use it as a way for people with urgent requests to get to you from email, voice-mail, or online without giving out your personal cell number or giving people access to call you 24/7.

Need to tune into social media topics around you or broadcast the best of your organization in one place?

FeedMingle Where: <http://www.feedmingle.com>

How much: Free

What: FeedMingle mixes all the RSS/Atom feeds provided and creates one RSS feed, Atom feed, JSON feed, and a html widget to simply paste into your website or blog. Think for all the possible usage. Apart from a feed mixer/merger it can be used as a RSS/Atom to JSON converter, RSS/Atom to widget generator, RSS to Atom or Atom to RSS Converter. Or mix two or more twitter posts, blog posts or any feeds and publish the mixed posts to one account. Aggregate, slice, dice and broadcast the very best blogging in your organization in one place.

GeoChirp Where: <http://www.geochirp.com>

How much: Free

What: Twitter app to find out what people are tweeting about in a geographic area. Tune in to conversations.

TweetMondo Where: <http://www.tweetmondo.com>

How much: Free

What: Twitter app to find people who are tweeting in a geographic area near you. They also have a new Augmented Reality feature that is only available for Android phones.

Autumn Calhoun is MAR's Information Technology Manager. Contact her at acalhoun@msrealtors.org

Extend the Homebuyer Tax Credit Now



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

But time is running out. Homebuyers have only a few weeks left to put in a contract on a house and benefit from the tax credit—it expires on December 1. Congress should extend the tax credit until December 31, 2010 to allow more homebuyers to take advantage of this incentive and help America's economy continue to recover.

The first-time homebuyer tax credit is working:

- Home sales to first-time homebuyers increased by 25% in 2009 and now account for 50% of all sales.
- The tax credit is reducing the inventory of foreclosures that are sitting on the market, helping our neighborhoods and communities recover.

**Extend the Homebuyer Tax Credit to Assure
America's Economic Recovery**

Let your voice be heard on this important issue by clicking <http://takeaction.realtoractioncenter.com/campaign/hbtc>

AT REGIONS MORTGAGE, WE ARE COMMITTED TO SERVING YOUR MORTGAGE NEEDS.

Despite all the uncertainty in the mortgage industry today, Regions has a reputation for stability, financial strength and long-term vision for residential lending.

Home buyers are looking for mortgages that best fit their financial needs. At the same time, mortgage referral sources are seeking reliable lenders with a solid reputation for underwriting and lending integrity. Regions Mortgage understands these needs. That's why, at Regions, you can expect more.



www.regionsmortgage.com



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REGIONS
MORTGAGE



If a picture is worth a thousand words, then a video could be worth a thousand bucks!

In an effort to help REALTORS® get the word out that now IS a great time to buy, MAR is hosting a Buy NOW Mississippi Video Contest. Entering is simple – make a short video that creatively addresses either (a) why buyers and sellers should use a REALTOR® or (b) why now is a good time to buy in Mississippi. The video cannot be longer than three minutes and must contain the words “Buy NOW Mississippi” in text or audio. Participants must be Mississippi REALTORS®. The grand prize is \$1,000! Second prize is \$500 and third prize is a Flip Mino™ video camera (a \$180 value). Visit www.msrealtors.org and click on the “Buy NOW Mississippi” link.



Enter now! Deadline Nov. 1

REALTORS® flip out over technology roadshow



Over 115 REALTORS® attended MAR's technology road show. REALTOR® Geek 2.0 in Nesbit, Jackson, and Gulfport. Taught by MAR's Information Technology Manager Autum Calhoun, REALTORS® learned the ins and outs of social media to help their business. “I gained an understanding of how LinkedIn, Facebook and Twitter are tools to help me gain customers and nurture relationships.” one attendee said. Another REALTOR® said “What I learned in this course will make my life easier, more organized, and will save me time.”

From left to right: MAR gave away the new FLIP Mino Video camera to one lucky winner in each of the three REALTOR® Geek 2.0 Road Show classes. Pictured with MAR IT Manager Autum Calhoun is Cindi Boyer, Bob Leigh and Associates, Southaven; Bill Watkins, Real Estate One, Ridgeland; and Nettie Kennedy, Coldwell Banker Country Properties, Picayune.

**got
sea
legs?**

Sea legs *pl.n.* – the ability to adjust to a new situation or difficult conditions

The real estate waters are rough. The business is unsteady. Let the MAR Convention & EXPO light the way and keep the wind in your sales.

Get ALL of your required and elective CE, EXPO admission, two lunches, two receptions and a dinner/dance all for just \$179!



**LIGHTING
THE WAY**

**Keep the Wind
In Your Sales!**

2009 Convention & EXPO
December 1-3
Beau Rivage • Biloxi, MS

- ⚓ **Shore up sales & marketing skills**
- ⚓ **Be the beacon of hope for customers and clients**
- ⚓ **Shine a light on new business strategies**
- ⚓ **Steer clear of economic challenges**
- ⚓ **Become the captain of your success**

• Nationally recognized speakers. • Statewide networking opportunities. • Local hospitality.



**MISSISSIPPI
ASSOCIATION
OF REALTORS®**

CE Opportunities

Tuesday, Dec. 1

2:00 p.m. - 3:40 p.m.



"Riding the Wave of Foreclosures: How to Keep Your Head Above Water," Chandra Hall

Understand foreclosure and how to work with buyers and sellers throughout the process. (2 hrs elective CE*)

4:00 p.m. - 5:40 p.m.

"Salvaging the Wreckage: Sink, Swim, or Sell an REO," Chandra Hall

Learn how to work with lenders to get Real Estate Owned properties off their books and into the hands of buyers and homeowners. (2 hrs elective CE*)



Wednesday, Dec. 2

9:00 a.m. - 10:40 p.m.

"Short Sales: Keeping the Homeownership Dream Afloat," Chandra Hall

Find out how to work with homeowners and lenders to find alternatives to foreclosure. (2 hrs elective CE*)

11:00 a.m. - 12:40 p.m.

"Short Sales: How to Calm the Storm of Foreclosures," Chandra Hall

Learn the skills needed to work with sellers, buyers, and lenders for a win-win-win instead of foreclosure. (2 hrs elective CE*)

4:00 p.m. - 5:40 p.m.



"Toe the License Law Line or Walk the Plank," Cynthia Joachim

A refresher on what all real estate licensees need to know to avoid having their license suspended or revoked. (2 hrs license law required CE*)

Thursday, Dec. 3

8:30 a.m. - 10:10 a.m.



"Shipshape Agency for Sellers," Mary Ann Bush

A review of the duties required by agency when working for sellers. (2 hrs agency required CE*)

10:30 a.m. - 12:10 p.m.

"Shipshape Agency for Buyers," Mary Ann Bush:

A review of the duties required by agency when working for buyers. (2 hrs agency required CE*)

1:10 p.m. - 2:50 p.m.

"Catching the Trade Winds: Understanding Contract Law," Mary Ann Bush

A reminder of the legal responsibilities an agent has when executing Listing Agreements, Purchase Agreements, and other contracts. (2 hrs contract law required CE*)



REGISTRATION RATES

Rookie REALTOR®: \$129 by Nov. 24; \$159 Onsite
(open to REALTORS® licensed on or after Dec. 1, 2008).

REALTOR®: \$179 by Nov 24; \$199 Onsite

Non-REALTOR® Licensee: \$229 by Nov 24; \$249 Onsite

Non-Licensee Spouse/Guest: \$99 by Nov 24; \$119 Onsite

Affiliate Member: \$199 by Nov. 24; \$229 Onsite

Local Board Association Executive: FREE

Local Board Association Staff: \$49

Register online at www.msrealtors.org or
by phone at 601-932-5241.

TENTATIVE 2009 MAR CONVENTION SCHEDULE

TUESDAY, DECEMBER 1ST

8:00 AM-1:00 PM	REALTOR® Golf Tournament
8:00 AM-5:00 PM	Cyber Café Open
8:30 AM-11:30 AM	AE Forum
9:00 AM-5:00 PM	Registration Open
11:30 PM-5:30 PM	Local Board Management Conference
2:00 PM-3:40 PM	Riding the Wave of Foreclosures
2:00 PM-3:40 PM	Continuing Education - Commercial
4:00 PM-5:40 PM	Salvaging the Wreckage: Sink, Swim or Sell an REO
5:30 PM-7:00 PM	Happy Hour in the EXPO/EXPO Grand Opening
7:00 PM-9:00 PM	Leadership Reception
7:30 PM-9:00 PM	Commercial Real Estate Dinner

WEDNESDAY, DECEMBER 2ND

8:00 AM-5:30 PM	Registration Open
8:00 AM-5:30 PM	Cyber Café Open
8:00 AM-9:00 AM	Coffee Service
9:00 AM-11:30 AM	MAR Board of Directors Meeting
9:00 AM-10:40 AM	Short Sales: Keeping the Homeownership Dream Afloat
10:30 AM-4:30 PM	EXPO Hours
11:00 AM-12:40 PM	Short Sales: How to Calm the Storm of Foreclosures
12:30 PM-2:00 PM	EXPO Lunch
2:00 PM-3:40 PM	General Membership Meeting / Annual Awards Presentation
4:00 PM-5:40 PM	Toe the License Law Line or Walk the Plank
7:00 PM-8:30 PM	Dinner Reception in the EXPO/EXPO Hours
8:30 PM-10:00 PM	Installation of Officers / Dessert Reception / Dancing

THURSDAY, DECEMBER 3RD

7:30 AM-8:30 AM	CRS Breakfast
7:30 AM-8:30 AM	RLI Breakfast
8:00 AM-2:00 PM	Registration Open
8:00 AM-2:00 PM	Cyber Café Open
8:30 AM-10:10 AM	Shipshape Agency for Sellers
10:30 AM-12:10 PM	Shipshape Agency for Buyers
12:10 PM-1:10 PM	"Lightning" Lunch
1:10 PM-2:50 PM	Catching the Tradewinds: Understanding Contract Law

Sponsorship & Exhibit Opportunities

Record attendance is expected as MAR returns to the Mississippi Gulf Coast for our 2009 convention. The MAR Convention & EXPO is the best place to build business with REALTORS® statewide.

This year, MAR's EXPO will be located in the beautiful Magnolia Ballroom at the Beau Rivage. Choose your exhibit space early to have the best seat in the house to have maximum exposure.

2009 Partnership and Sponsorship packages, Convention Guide advertising and Cyber Café and Keynote Speaker sponsorships are available as well.

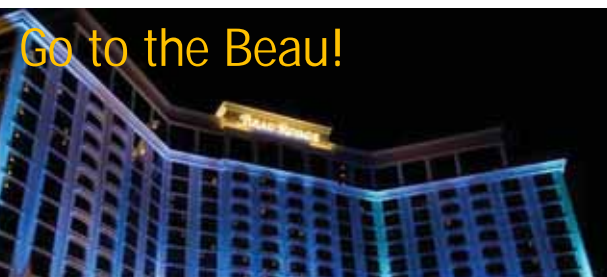
Learn more:

Contact Kathy Adkins at kadkins@msrealtors.org or 601-932-5241.

Back by popular demand!

Meet the Press will perform at the dinner/dance on Wednesday, Dec. 2.

Grab your dancing shoes and join your REALTOR® colleagues!



Book your hotel room by Nov. 9 to get an exclusive Mississippi REALTOR® rate! **Time to act is NOW!**

(continued on page 14)



2009 Convention & EXPO December 1-3 • Beau Rivage • Biloxi, MS Registration form

Convention Venue/Hotel Reservations

The 2009 MAR Convention & EXPO will be held at the Beau Rivage Hotel & Casino in Biloxi, MS. A block of rooms has been reserved for Mississippi REALTORS®.

Room rate is guaranteed at \$119.00 per night, single or double occupancy. A \$20.00 surcharge (subject to change) will apply per night, to each additional third and fourth person occupying the same room.

To make reservations, call the Beau Rivage Reservation Department directly at 888-383-7037.

In order to receive the group rate, callers must identify their affiliation with the Mississippi Association of REALTORS®. Rates cannot be changed at check-in or check-out for guests who failed to identify their affiliation at the time the reservation is made.

Convention registration cancellation policy: All cancellations must be submitted in writing. Refunds minus a \$50 processing fee will be granted until November 24. Absolutely no refunds will be processed after November 24. No exceptions. 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.

The reserved block of rooms will be held until the cut-off date of November 9, 2009. Reservation requests made after the cut-off date will be honored on a space-and-rate availability basis. Beau Rivage does require that the first night's room and tax deposit accompany the reservation requests (a major credit card number may be used to guarantee a room in lieu of a deposit).

Beau Rivage allows individual attendees the right to cancel their guest room/suite reservation without penalty up to 48 hours prior to each attendee's scheduled arrival date. Beau Rivage shall charge the individual attendee's credit card one night's room rate for cancellation within 48 hours of the scheduled arrival date or for failure of the individual to check in on the scheduled arrival date.

Name: _____

Company: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

E-mail: _____

NRDS#: _____

Real Estate License #: _____

Appraisal License #: _____

Spouse/Guest Name: (if registering) _____

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.

Registration Rates

Check all that apply

<input type="checkbox"/> Rookie REALTOR® (earned license on or after Dec. 5, 2008)	\$129 by Nov. 24	\$159 onsite
<input type="checkbox"/> REALTOR®:	\$179 by Nov. 24	\$199 onsite
<input type="checkbox"/> Affiliate member:	\$199.00	\$229 onsite
<input type="checkbox"/> Non-REALTOR® Licensee:	\$229 by Nov. 24	\$249 onsite
<input type="checkbox"/> Non-Licensee Spouse/Guest:	\$99 by Nov. 24	\$119 onsite
<input type="checkbox"/> Local Board Association Executive:	FREE	
<input type="checkbox"/> Local Board Association Staff:	\$49	

Payment

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

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

Charge my: ☐ VISA ☐ MasterCard ☐ AmEx ☐ Discover

Card Number: _____ Exp. Date: _____

Signature (required): _____

☐ I have enclosed a check payable to Mississippi Association of REALTORS®

Send your completed registration form with payment to:

MAR CVN2009, P.O. Box 321000, Jackson, MS 39232-1000 OR Fax it to: 601-932-0382

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



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You Tube

www.youtube.com

and search MSAssocof REALTORS®

MAR encourages you to join us on all the latest social networking opportunities with REALTORS® from across the state. Visit us on:



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How's your tech

Are you plugged in or flipped out?

By Kathy Adkins

How's your twittering, texting, and googling coming along? Have you been tagged, poked, tweeted, linkedin, or bluetoothed this week? If you find these words foreign, take heed. Your clients know exactly what they mean. Where once REALTORS® scoffed at the thought of the mere mention of a computer-based MLS system, those same REALTORS® are finding today that technology is a requirement in the ever-changing, highly-competitive world of real estate. Maybe it's time for agents everywhere to face the cyber facts—technology is NOT an option.

REALTORS® Bill and Marilyn Hetrick, REMAX Alliance, Clinton are a team both in business and their use of technology. Bill loves technology of any type. He has 3 semi-functional laptops under his desk, 20 old cell phones in his garage and has considered naming his cats Hewlett and Packard. His phone is "smart", his desktop computer is mainly a back-up to his laptop, his printer is "all-in-one" and he is on a first-name basis with the sales staff at Best Buy, Office Depot and eBay. "I love digital cameras. I dropped one recently and broke the screen. I was thrilled: I got to buy a new one!" Hetrick says. "I want a Netbook, a portable scanner and mini projector, and I would love to have an iPhone, but am scared of making my BlackBerry jealous!"

Marilyn Hetrick is the voice of reason in her husband's cyber world. She is the number-cruncher, the detail person, and the practical stability in her husband's techno frenzy.

"I love what technology does to keep people connected and make us all better informed," Marilyn Hetrick says, "but I hate paying for technology. And, I hate having to change habits and procedures to accommodate technology." Marilyn laughs about how Bill continually drags her kicking and screaming into the next generation of technology. "But I'm usually happy when I get there. Don't tell him, but I absolutely adore texting even though it took him two years to convince me to try it!" she jokes.

"If it were up to me, we'd have it all," Bill Hetrick says. "If it were up to Marilyn, we'd be using manual typewriters. Not because she doesn't like computers, but because she is...well...tight." So how can



Marilyn Hetrick



Bill Hetrick

drive?

two such opposite team members embrace technology and run a highly successful real estate office. “We research it. We talk about it. We ask other agents what they use and what is successful. We talk it over with our broker Lee Garland who is usually one step ahead of us with technology,” declares Hetrick. “We try to make sure it will be useful and not just a toy that winds up in the garage or closet. Over the years, we’ve gotten a lot better at figuring out what we need and if it is cost effective.”

Since the technology options available to real estate practitioners are endless, the Hetricks keep a must-have list of items that they believe every REALTOR® should consider. This list includes a phone with internet and email capability, a digital camera with video capability, a GPS system, an all-in-one fax/scanner/printer, and software programs such as Quickbooks and Zipforms “Everyone should learn to scan documents so that you can email them rather than fax them. The quality is far better, and the convenience in sharing and storing documents is hard to beat,” Bill Hetrick testifies. “If you do nothing else with the info here, learn to scan which can be done with your home office all-in-one printer.”

The Hetricks regard Facebook as an excellent source of “top of the mind” marketing. “My Facebook friends know that I am in real estate and are constantly reminded of me,” he says. “That pays off when they decide they need an agent. “The Hetricks keep their Facebook page casual and engaging, using it more as a tool for image marketing rather than directly marketing properties.

Lean, mean, streamlined tech machine

Paul Blacksmith, REALTOR®, Coldwell Banker Alfonso, Ocean Springs regards technology as fundamental to his real estate business. “Technology not only makes my life easier—it gives me freedom, mobility, and ultimately allows me to maintain exceptional response times,” shares Blacksmith. “While sitting in line to pick my child up from school, I can send and receive emails, faxes, voicemails, text messages and browse the internet all from my phone (Palm Trio).” Blacksmith’s ability to respond quickly to clients’ needs demonstrates a higher quality of work which is essential in the competitive and populous world of real estate agents.

Blacksmith has also incorporated other forms of technology into his day to day real estate operations. “Free tools like Microsoft’s Photo Story allow you to create a moving story similar to a virtual tour using still photos of the property,”



Paul Blacksmith

he declares. “You can then upload the videos to free video hosts like YouTube or GoogleVideo which allow you to promote the listing to the whole world.”

Blacksmith depends on an electronic fax subscription like efax.com (Note: MAR members get a discount with this Affinity Partner.) which not only helps him but helps his clients as well. “Not everyone has a fax machine. With an electronic fax, the document is converted to a .pdf (Adobe Acrobat file) which is ‘faxed’ to your client as an email. They can simply open and print the document,” says Blacksmith. The emailed fax also prevents the dreaded distortion and reduction of the text that multiple faxings can present.

A growing number of REALTORS® are utilizing social media as another vital source of real estate business. What started for Blacksmith with a local web-based musicians’ forum and message board back in 2002, grew into a membership on MySpace. “In 2005, I joined Facebook, which is still a very professional and extremely well put together social media site. By connecting with the folks you’ve known your whole life and those you’ve just met, you gain connections,” says Blacksmith. “I have closed two houses, have gotten three listings, and have referred three clients to other brokers as a result of my Facebook network.”

(continued on page 18)

(continued from page 17)

Blacksmith points out that the first point of contact from all the above transactions was on Facebook rather than email or phone call. "It was about a year ago when I realized the full potential of using Facebook to foster my real estate business. I used to log in about 2-3 times a week," Blacksmith admits. "One day, after a few days between logins, I opened up my page and discovered a two-day old message from one of my 'friends' asking if I could come take a look at their home. I was very uncomfortable with the fact that they waited two days to hear from me." It was at this point that Blacksmith discovered the potential for Facebook. "Since relationships are the heart of any long term real estate career, I am in touch with everyone on the site," he shares, "regardless if the subject is real estate, music, art, or whatever the topic."

On cyber track and won't go back

REALTOR® Jay Schroeder, Broker & Owner of RE/MAX Choice Properties and Schroeder Real Estate in Gulfport, has been in real estate for almost 29 years. Schroeder remembers looking through MLS books with small black and white pictures of homes. "I would have to copy the page and photo copy a map, marking with an x where

I thought the property might be," he laughs. "I used index cards and business cards to keep track of my sphere-of-influence and an old combo lock box to show homes." Schroeder brags of driving, talking, and reading a map all while steering with his leg in the old days. "Now my smart phone allows me to open lock boxes and gain access into my contact management system. Having this one device instead of three helps me to stay organized and prevents me from being caught without one of the devices when needed," he states matter-

of-factly. "We have come a long way with technology and I will never go back!"

Many agents find that technology as simple as software can change their lives when it comes to time-efficiency. Utilizing an office network via a server to store information and documents has also become an essential addition to maximize risk management and storage. "Microsoft software is used to keep records for our office meetings, sales meetings, goal-setting and tracking," says Schroeder. "Our goal for the next year is to become a paperless office by housing all documents on servers. This will virtually eliminate misplacement of files and papers, and will allow everyone easy access to those documents without having to leave their desks," he declares.

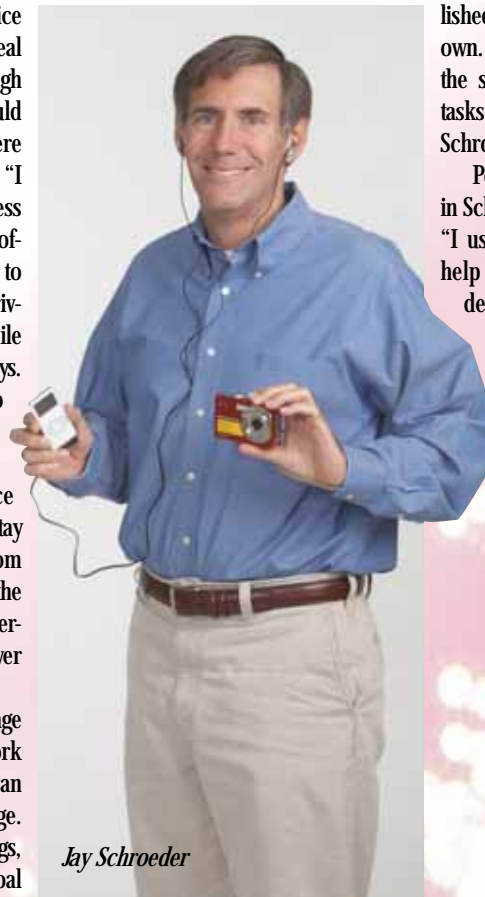
Management systems to track everything from client and sphere-of-influence to clients' birthdays can be organized and programmed to work independently. Schroeder's use of these computer programs has earned him untold hours in productive time to focus on the important tasks real estate professionals face every day. "Top Producer, an on-line contact management system, allows me to keep detailed records on my clients and sphere-of-influence as

well as potential buyers and sellers," Schroeder shares. "Management software also automatically reminds me of listing plans, closing plans, appointments, calls to make, and birthdays. It also allows me to automatically e-mail my monthly newsletter," he adds. "Once these programs are set up, I never have to think about them again. Clients can access the program 24/7 to view reports concerning showings, marketing and feedbacks pertaining to their property."

Websites of all types have become the cornerstone of agents' marketing dollars. Franchise and company websites, virtual tour websites, realtor.com and MLS systems allow exposure throughout the world at reasonable prices. Schroeder uses these tools to their maximum potential, not only to market his properties, but to serve as a hub of additional cyber information. "My company website has the potential to produce e-mail flyers and commercials of my listings, video demonstrations and continuing education," he says. "I can set up

systems to run my business, and once established these programs can run on their own. The systems run the business. I run the systems. This allows me to do other tasks like prospecting additional business," Schroeder states.

Possibly the most important techno tool in Schroeder's tool chest, is his GPS system. "I use a navigational device in my car to help me show homes to buyers," he declares. "I can set a route to show 10 homes with maps and voice directions. I don't have to try to drive, read a map and steer with my leg anymore."



Jay Schroeder

Mississippi REALTORS® plug into technology



"The current technology gives us the opportunity to take full advantage of the old adage "One picture is worth a thousand words." With the internet giving us access to hundreds of thousands of potential clients, videos and photos on web pages and realtor.com, I can tell about my listings in a way never before available to individual agents. Social networking outlets like Twitter, Facebook and e-newsletters helps me promote referral business between other agents. Because of technology, my clients are much better served than ever before."

Joe McVey, Keller Williams Realty, Biloxi



"Eight years ago when I got my real estate license, I was starting out in a market where I knew few people and had very limited contacts. Through my website and internet networking I have secured clients from all over the U.S. which has yielded many listings and closings. The decision to create and maintain my personal website was the best and most profitable real estate decision I've made thus far."

"My networking online consists of HenleyProperties.com/Professional profile pages on LinkedIn, Twitter, Facebook & Myspace. I also have personal profiles that I regularly promote my Real Estate business on: Facebook & Twitter. My website automatically links my listings to: Yahoo Classifieds, Google, Trulia, Oodle, Local.com, AOL Real Estate, cyberhomes, Zillow and Spotlight.com."

Keith Henley, Coldwell Banker-Tommy Morgan, Tupelo



"The most useful item that I own is my Smartphone. I can stay in contact with clients and other agents using email or text messaging. I can also connect to MLS via my Smartphone when I am out showing property. My Smartphone makes me more productive and allows me to work more efficiently."

Traci Maloney, Traci Maloney Real Estate, Inc., Jackson



"Facebook has become a vital part of my everyday business. I log on several times a day to communicate information on my real estate activity, transactions and industry news with other agents, clients, appraisers, mortgage loan officers, community leaders and the public. In the past few months, I can directly attribute 4 successful transactions to my Facebook activity. Reconnecting with people that I haven't seen since in several years has prompted discussion on the current market and economy, my business, and buying or selling a home. Along with promoting my listings, I have developed a large network of REALTORS® from around the country who are my "Facebook Friends", increasing my referral potential tremendously."

Corie Haynes, Crye-Leike REALTORS®, Hernando



"I use Facebook and Twitter to network with other real estate professionals across the country. In 140 characters or less I can solicit referrals, announce events, or just share information in general. Web 2.0 brings the world into the palm of your hand via iPhone, Blackberry, or PDA."

Doug Jumper, Jumper Realty and Associates, LLC, Corinth



"My internet presence is enhanced with an agent profile, personal website and personal branding on visual tours & videos distributed to over 20 different real estate websites. With so many homes on the market, it is essential that buyers see my listings first. Social Media is proving invaluable for networking and maintaining contact with other agents, past and present clients."

Caroline Getter, Coldwell Banker Alfonso, Gulfport



Understanding the Home Valuation code of Conduct (HVCC)

HVCC Myths

HVCC Facts

HVCC Prohibits REALTORS® and lenders from talking to appraisers.



REALTORS® and lenders can talk to appraisers, including requests to consider additional data or to correct errors.

A lender is required to use an appraisal management company (AMC) to get an appraisal.



Lenders may directly retain the services of an independent appraiser.

Lenders are required to choose appraisers from a rotating roster approved by Fannie Mae or Freddie Mac.



Lenders may choose to use a rotating roster of appraisers but are NOT required to do so by Fannie Mae or Freddie Mac.

The code applies to all mortgages that require an appraisal.



The code applies only to 1-4 single family loans sold by Fannie Mae or Freddie Mac and does not apply to FHA, VA or the Federal Home Loan Banks.

HVCC requires an appraisal where a lender was previously under no requirement to obtain one.



Nothing in the HVCC requires a lender to obtain a property valuation or to use a particular methodology.

A mortgage broker may select the appraiser.



If the lender grants permission, a mortgage broker may directly contact a lender-approved AMC that retains the appraiser.

A mortgage broker may not transfer an appraisal from one lender to another.



A mortgage broker may transfer an appraisal if the lender who ordered the original appraisal grants permission.

Borrowers must use a credit card upfront to pay for an appraisal.



A borrower is not required to pay for an appraisal with any one particular form of payment.

A borrower may pay the appraiser directly.



Payment for an appraisal must be made to the lender or third-party hired by the lender to retain the appraisal services.



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Four great topics coming to a city near you!

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 - New Short Sale Course
- REALTOR® Safety & Self Defense
 - The Art of Negotiation

2010 ROAD SHOWS

Coming Soon: Look for dates and locations at www.msrealtors.org

MAR wants YOU to serve on an MAR committee

Nominate yourself or someone you know by November 6, 2009, to be considered for an MAR committee appointment. Committees are a great way to give back to your profession and make great statewide business connections. The time commitment is minimal and the rewards are many. Go to www.msrealtors.org, click the link for application the form, and send it in today!

Real Estate Banking Summit draws over 225



More than 225 REALTORS®, lenders, home builders, and appraisers convened at MAR Oct. 15 for a timely, informative series of panel discussions on regulations, challenges and opportunities facing their respective businesses.

Purpose: The event aimed to strengthen communication, cooperation and information sharing amongst Mississippi's banking, mortgage, real estate, appraisal and home builder professions and to broaden understanding of regulatory changes impacting their respective businesses.

MAR honored by NAR



Calhoun

Information Technology Manager Autumn Calhoun was recently selected as a finalist in the National Association of REALTORS® Center for REALTOR® Technology's Spotlight Award. Over 200 nominations were submitted from across the nation by REALTOR® members and staff as part of NAR's search for those most exhibiting technical aptitude as well as creativity and innovation. Winners will be announced in October and will be recognized at NAR's Convention in San Diego in November.



Virtual visit by NAR President huge success



McMillan

More than 50 offices across Mississippi joined 2009 NAR President Charles McMillan recently for MAR's "Lunch & Learn" webinar. MAR's webinar was the first for President McMillan, as he shared updates crucial to the real estate professional. He shared NAR's progress in Washington D.C. concerning the \$8000 Homebuyer Tax Credit (www.realtoractioncenter.com), the Home Valuation Code of Conduct or HVCC (www.realtor.org/HVCC), healthcare reform (www.realtor.org/healthreform) and Cap and Trade or Clean Energy Bill (www.realtor.org/governmentaffairs)

HUNTERS

Three Mississippi REALTORS® chosen as business leaders



Bryan



Willis



Parry

Three Mississippi REALTORS® were recently recognized by the Mississippi Business Journal for being selected among the 50 Business Women of the Year which honors the achievements and contributions of women in business from across the state. Receiving the award were Sheri Bryan, Crye-Leike REALTORS®, Ridgeland; Christy Willis, Coldwell Banker Graham & Associates, Madison; and Lauren Parry, The Overby Company, Jackson.

Mississippi REALTOR® featured on Home & Garden Television



Johnson

REALTOR® Amber Johnson, ERA Real Estate Professionals, Ridgeland was recently featured on HGTV's "Seeking a Home of Her Own" series about her experience helping a Jackson client find a home. View Johnson's episode at www.hgtv.com/house-hunters/seeking-a-home-of-her-own (episode HNT-3704).

Ridgeland REALTOR® featured in NAR magazine.



Hood

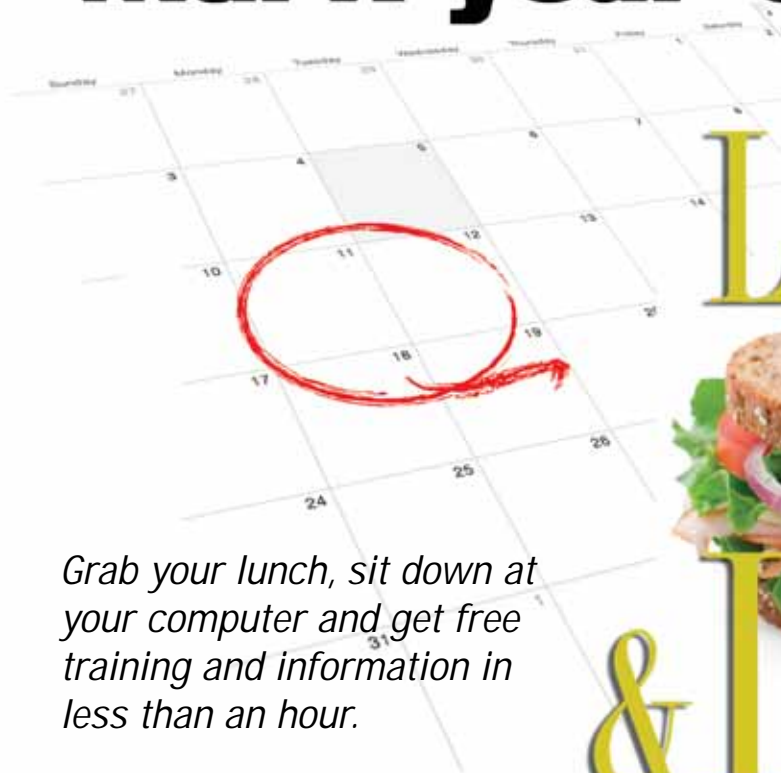
Ridgeland REALTORS® Andy Hood, Weichert REALTORS® Covington Group was featured in "How I Did It" section of the September issue of NAR's REALTOR® Magazine. Hood

MEMBERS IN THE NEWS

related the story of a condo in Ridgeland that had been sitting on the market unsold for several months due to the unkempt appearance of the outside courtyard of a neighboring condo. After learning of the owner's difficult personal situation and job loss, Hood hauled away a truckload of junk and a shredded sofa, pressure-washed the exterior, washed the owner's salvageable patio furniture and weeded and pruned her flower beds and shrubs. The condo that Hood had listed sold shortly after the clean up of his neighbor's property. Read Hood's story at www.realtor.org/rmosales_and_marketing/howisoldit

2010 LUNCH & LEARN WEBINAR SERIES

Mark your calendar!



Grab your lunch, sit down at your computer and get free training and information in less than an hour.

Scheduled speakers include:

Dr. Lawrence Yun

Chief Economist and Senior Vice President of Research at the National Association of REALTORS®

Vicki Cox Golder

2010 President of the National Association of REALTORS®

Autumn Calhoun

*Internet Technology Manager
Mississippi Association of REALTORS®*

Oliver Frasca

*Attorney
REALTOR® and nationally recognized real estate educator*

Ron Farris

Mississippi Association of REALTORS® General Counsel

Derek Easley

*Governmental Affairs Director
Mississippi Association of REALTORS®*

Scheduled for the following dates from 12:00 to 1:00 throughout the year:

- February 17
- August 18
- April 21
- October 20
- June 16
- December 15

To participate in these webinars, go to www.msrealtors.ilinc.com. Select "Join a Public Session" then "Lunch & Learn." Listen through your computer's speakers or dial the conference call number listed on your screen for the audio portion. You'll be able to log in beginning 15 minutes before the webinar. For help, contact Autumn Calhoun at acalhoun@msrealtors.org or 601-932-5241

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Leland



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John Dean Jr.
Leland



Larry Edwards
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Judy Glenn
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John Praytor
Jackson



Charlotte Sadler
Gulfport



Janice Shows
Madison



David Stevens
Clinton

Crystal \$2500

Sterling \$1000



Ernie Clark
Brookhaven



Andrea Cummins
Oxford



Gwen James
Hattiesburg



Tommy Morgan
Tupelo



Ellen Short
Tupelo



Jean Amos
Starkville



Ken Austin
Pass Christian



Lee Boyette
Laurel



Angela Cain
Brandon



Dottie Collins
Greenville



Ric Cortis
Hattiesburg



Norma Cother
Tupelo



Buck Covington
Madison



Mark Cumbest
Moss Point



Dee Denton
Jackson



Derek Easley
Clinton



Cathy Feltenstein
Meridian



Joan Ferguson
Hernando



Glenn Green
Natchez



David Griffith
Cleveland



Bethany Harless
Jackson



Chester Harvey
Ocean Springs



Tommye Hurt
Jackson



Kay Jefferies
Hernando



John Jenkins
Jackson



Tony Jones
Olive Branch



Cynthia Joachim
Biloxi



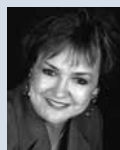
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Jackson



Margie McFarland
Gulfport



Rita McIntosh
Flowood



Larry McMahan



Melanie Mitchell
Starkville



Sheila Nicholas
Jackson



Stephanie Nix
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Keiko Palmero
Gulfport



Phield Parish
Greenville



Lynette Magee-Praytor
Ridgeland



Ann Prewitt
Jackson



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James Smith
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Rob Smith
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Joe Stedman
Natchez



Sue Stedman
Natchez



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Hattiesburg



Russell Wilcox
Ridgeland



Noggan Wild
McComb



Chris Wilson
Laurel



Nell Wyatt
Ridgeland

Local Board MARPAC participation levels

As of October 13, 2009 MARPAC has reached 97.6 percent of its 2009 goal with \$195,258 of \$200,000 and 51.9 percent of its 50 percent fair share participation goal.

Biloxi-Ocean Springs	51.1
Clarksdale	57.1
Cleveland	43.6
Four County	37.9
Golden Triangle	53.9
Greenville	50.9
Greenwood	57.9
Grenada	82.8
Gulf Coast	55.0
Hattiesburg	47.1
Jackson	43.9
Laurel	81.3
Meridian	57.8
MCAR	66.3
Natchez	40.2
North Central	33.6
Northeast	50.5
Northwest	58.4
Pearl River	73.6
Southwest	72.3
Vicksburg	55.8
Total Participation	51.9

100%



Thank You...

*U.S. Congressmen **Travis Childers**
and **Bennie Thompson** –*

*Mississippi's Members of the House who Cosponsored
'The Community Choice in Real Estate Act'*

Congress has permanently ensured that local consumers will continue to have a choice in real estate by keeping banks from getting into real estate brokerage. This reinforces America's tradition of keeping banking and commerce separate and keeps real estate markets competitive. Homebuyers and sellers can rest assure that they'll continue to receive local, personalized service from their neighborhood real estate professionals.

REALTORS® thank you for protecting consumers and keeping the market competitive!

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FOR THE COURSE OF YOUR CAREER



BY JOHN PHILLIPS

The rise of the machines

The critical role computers and the internet play in today's real estate business.

The real estate profession, as in most professions, has come to depend on technology in a way that would make it virtually impossible to do business without it. The National Association of REALTORS®, in their 2008 Profile of Home Buyers & Sellers, clearly illustrates how important it is to use this technology if you want to prosper in real estate today.

Compare these numbers: In 1997, 8 percent of buyers said they found the home they purchased by looking in the newspaper, and only two percent said they found it on the internet. In the 2008 survey, only two percent of buyers said they found their home in the newspaper and an astounding 37 percent said they found it on the internet. In essence, you can pay a great deal of money for two percent of the business you get and almost nothing for the 37 percent.

When you look at the first step home buyers take during the buying process, you will find that 45 percent looked online, 17 percent contacted a real estate agent, nine percent drove around, seven percent talked to friends, seven percent contacted a lender, four percent visited open houses, three percent visited builder models, and only three percent looked in newspapers, magazines, or home buying guides.

The 2008 survey reported that during their home search buyers used the internet 87 percent of the time, real estate agents 85 percent of the time, yard signs 62 percent of the time and open houses 48 percent of the time. Printed newspaper ads, home books or magazines, homebuilders, television advertising, billboards and relocation companies were utilized at a much smaller percentage.

Social networking has become an inexpensive and widely used venue REALTORS® use to market their properties and stay in contact with their clients and customers. The two networks REALTORS® use most are Facebook 78 percent and LinkedIn 58 percent. Other, lesser used networks are Twitter, Active Rain, RealTown and Flickr. When using social media, REALTORS® are looking to engage consumers, other REALTORS®, REALTORS® organizations, real estate vendors, and friends and family. In generating leads, the internet ranks just behind referrals and repeat business.

Looking at the survey numbers reported by REALTORS® all over the country, it is pretty easy to see the growing use of computers, the internet and other forms of modern technology and the critical role technology plays in the success or failure of our real estate businesses. The Mississippi Association of REALTORS® has identified the efficiencies and cost savings of using the internet and has pages on Facebook, Youtube and Twitter. You can find links to these and other sites on our home page at msrealtors.org.

MAR has also recognized that the most cost-effective way to communicate with members is through the internet, and we offer several webinars each month to facilitate both communication and education. The "Lunch & Learn" webinar brings high quality speakers to your desk or conference room at virtually no additional cost to you. Our "Virtual Sales Meeting" webinar addresses current concerns that REALTORS® face throughout the year in the form of an office sales meeting, and the monthly "Coffee Talk" webinar provides a forum for brokers across the state to talk and share ideas with each other in a relaxed, no agenda format.

The online Zipforms and the library of standard forms available for our members at msrealtors.org provide access to the forms used most in the real estate profession. Again mobility is key, and these forms are available anywhere you can access the internet by computer.

The Mississippi REALTOR® Institute is also offering basic courses needed by all real estate practitioners: Basic Computing, Microsoft WORD, Microsoft EXCEL, Microsoft PowerPoint, Microsoft OUTLOOK, Buying and Using Digital Cameras, and Websites and Internet Basics.

The Mississippi Association of REALTORS® looks forward to being the source of the best real estate and technology training for our members both now and in the future. We will bring any of our courses to any local board or association of REALTORS® in Mississippi upon request or to any real estate company whose broker and salespeople are members of our association.



John Phillips, a Hall of Fame inductee and Past President of MAR, is the Vice President of Professional Development for the Mississippi REALTOR® Institute. E-mail him at jphillips@realtorinstitute.org



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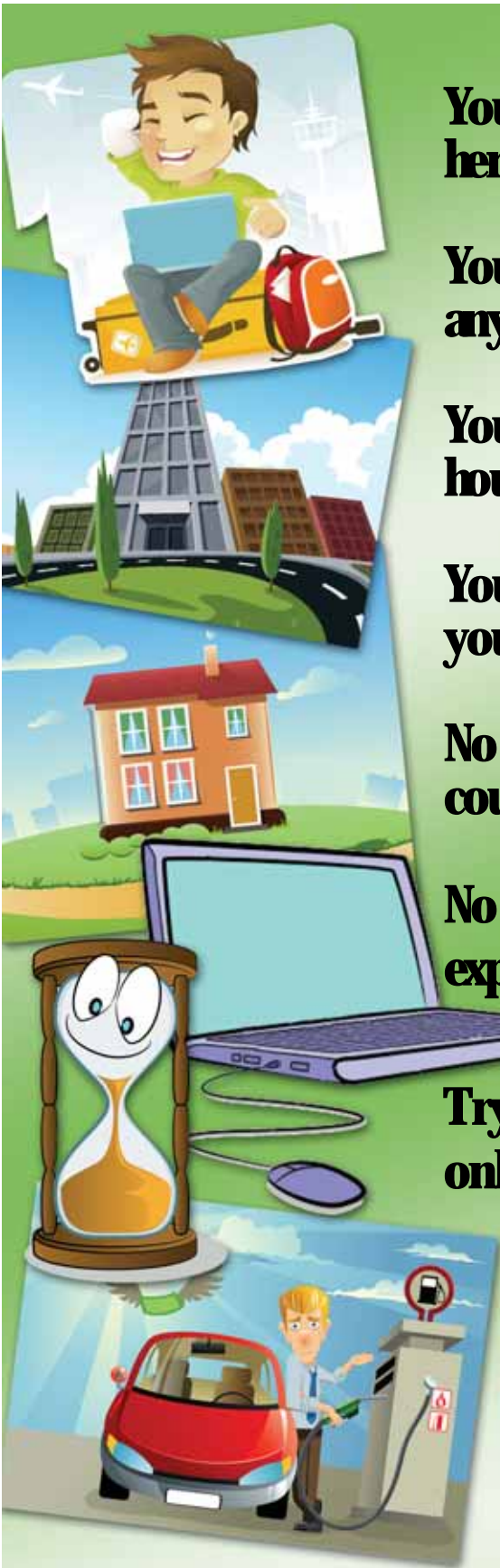
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Real Estate CE

- Required License Law & Contract Law
- Required Agency Law
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- Risk Management

Appraisal CE

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- Property Management & Managing Risk
- Real Estate & Taxes
- Real Estate Finance Today
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Why are you still planning Sales Meetings?

Let us do the work for you. Gather your office to attend MAR's 2010 Virtual Sales Meetings on the fourth Tuesday of every month at 9:00 a.m.

Led by MAR's Vice President of Professional Development, John Phillips, each meeting promises to bring a fresh and exciting topic relative to the latest trends and legislative issues in real estate.

Topics will include: Working with buyers and sellers, listing expirations and FSBOs, dealing with difficult clients, common law-suits against real estate licensees, building referral business, effective email marketing and prospecting, prospecting, time and business management, and many other topics.

MARK YOUR CALENDAR NOW FOR THE FOLLOWING DATES.

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FEBRUARY 23

MARCH 23

APRIL 27

MAY 25

JUNE 22

JULY 27

AUGUST 24

SEPTEMBER 28

OCTOBER 26

NOVEMBER 23

To participate in these webinars, go to www.msrealtors.ilinc.com. Select "Join a Public Session" then "Virtual Sales Meeting." Listen through your computer's speakers or dial the conference call number listed on your screen for the audio portion. You'll be able to log in beginning 15 minutes before the webinar. For help, contact Autumn Calhoun at acalhoun@msrealtors.org or 601-932-5241

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2010 REALTOR® Institute Classroom Course Schedule

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Note: Courses are added regularly throughout the year. Visit our website for more information or call us today at 800-797-1103.

Salesperson Pre-License

Jackson Jan. 4 - 14
Gulfport Feb. 22 - Mar. 4
Jackson Mar. 1 - 29 (N)
Gulfport Apr. 12 - May 10 (N)
Jackson Apr. 26 - May 6
Jackson July 12 - Aug. 9 (N)
Gulfport Aug. 16 - 26
Jackson Sept. 13 - 23
Gulfport Oct. 4 - Nov. 1 (N)
Jackson Oct. 4 - Nov. 1 (N)

GRI I - Rookie Boot Camp (Salesperson Post-License)

Jackson Feb. 8 - 11
Gulfport Apr. 5 - 8
Hattiesburg May 24 - 27
Jackson June 21 - 24
Jackson Aug. 9 - 12
Gulfport Sept. 27 - 30
Jackson Nov. 8 - 11

GRI II (Broker A)

Jackson Apr. 12 - 16
Gulfport May 17 - 21
Jackson July 12 - 16
Gulfport Sept. 20 - 24
Jackson Oct. 18 - 22

GRI III (Broker B)

Jackson May 17 - 21
Gulfport June 14 - 18
Jackson Aug. 16 - 20
Gulfport Oct. 11 - 15
Jackson Nov. 8 - 12

Broker Boot Camp (Broker Post-License)

Jackson Feb. 22 - 25
Jackson June 14 - 17
Jackson Oct. 4 - 7



Local Board	# Sold 2008	# Sold 2009	# Sold % Change	Median Price 2008	Median Price 2009	Median Price % Change
Clarksdale*						
Cleveland*						
Four County	64	70	9.38%	\$78,800	\$58,600	-25.63%
Golden Triangle	268	273	1.87%	\$133,950	\$27,700	-5.19%
Greenville*						
Greenwood*						
Grenada*						
Gulf Coast (includes Biloxi-Ocean Springs)	677	624	-7.83%	\$155,682	\$151,140	-2.92%
Hattiesburg	352	334	-5.11%	\$137,000	\$144,500	5.47%
Jackson	1522	1305	-14.26%	\$139,000	\$143,000	2.88%
Laurel	84	89	5.95%	\$82,250	\$90,000	9.42%
Meridian	151	150	0.66%	\$83,833	\$96,750	-15.41%
Natchez	65	71	9.23%	\$97,500	\$119,000	22.05%
North Central*						
Northeast	390	330	-15.38%	\$111,000	\$105,000	-5.41%
Northwest	823	744	-9.60%	\$147,800	\$135,883	-8.06%
Pearl River*						
Southwest	110	100	-9.09%	\$91,833	\$102,800	11.94%
Vicksburg-Warren County*						
* No data provided						



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