

REAL ESTATE **LEADER**

THE OFFICIAL PUBLICATION OF THE MISSISSIPPI ASSOCIATION OF REALTORS®

Fall 2012



 RPR™ REALTORS PROPERTY RESOURCE | Property Report

NAR's groundbreaking member benefit

**Most challenging Code
of Ethics articles**

How to improve your SEO

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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.

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On the cover:

Brandon REALTOR® Selena Lovejoy leans on NAR's groundbreaking member benefit REALTORS® Property Resource (RPR,) in her real estate practice.



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PRESIDENT'S PERSPECTIVE



As fall finally makes a showing, Mississippi REALTORS® seem to have a little bounce in their step and a smile on their face. Cooler weather means a better disposition and a positive attitude from everyone. I hope you enjoy reading our special online edition of *Real Estate LEADER* that focuses on the launch of NAR's newest member benefit—the groundbreaking REALTORS® Property Resource (RPR). Throughout the country, RPR is being utilized by our members as a mighty force in the competitive world of real estate. REALTORS® are taking their listing presentations, buyer representation, relocation services and financing potential to new heights with the help of RPR's extensive data and analysis. Take a minute to read about this exciting, free, cutting-edge technology made available simply by signing up.

Also in this issue, our MAR technology wizard Chris Adcock gives us some invaluable insight into how to maximize your internet presence through search engine optimization in his column “For the Tech of It.” In addition, a must-read is MAR VP of Professional Development John Phillips’ column, “For the Course of Your Career,” that details new courses offered in 2013 to help you “get back to the basics.”

Our “Capitol Watch” section highlights the accomplishments and recognition MAR has received from NAR as a result of MARPAC contributions by MAR members. MAR's Governmental Affairs Director Derek Easley also shares a few secrets for recruiting MARPAC Major Donors.

As my year as your MAR President comes to an end, I cannot thank you enough for your support and personification of my theme “Shaping the Future, Living the Dream.” In 2012 I believe that as an association we made tremendous strides toward making homeownership more obtainable and the real estate profession more successful.

Sincerely,



Noggin Wild
President

WORD ON THE STREET REAL ESTATE NEWS BRIEFS

HouseLogic Announces \$1,000 Sweepstakes and Backyard Makeover Webisodes

HouseLogic.com, the award-winning, comprehensive website for homeowners from the National Association of REALTORS®, recently unveiled an original video series chronicling a \$20,000 backyard makeover for Allison and Aaron Smith in Santa Maria, Calif. The Smiths were named the winners of the website's “Boost Your Roost” contest earlier this summer, to which thousands of homeowners submitted their home improvement ideas.

“We use our outside space as much (sometimes more) than our interior space. We love to plant veggies, herbs, and fruits. We often grill our dinner,” said Allison Smith. “Our backyard is the place where we love to play with our son and dog and to entertain friends and family.”

The renovation project was filmed from start to finish and visitors to the HouseLogic site will be able to view the Smith's journey in a five-part video series which began airing on October 17. Each Wednesday for five weeks, a video documenting the project will be posted to www.houselogic.com/BoostYourRoost2012. In addition

to watching the backyard makeover series and learning great tips about landscaping and home improvement, viewers will have the chance to enter to win \$1,000 for their own home improvement projects by answering a quiz question at the end of each video. The sweepstakes will officially close on November 20, 2012.

Know Your Ethics Sweepstakes online

REALTORS® who complete the Code of Ethics Training Requirement between October 1 and November 30, 2012 will have a chance to win an Apple iPad 3.

To enter the “Know Your Ethics Sweepstakes”, simply complete either of the two NAR Code of Ethics online training programs by November 30, and you'll automatically be entered to win. The winner will be notified by phone, mail, or e-mail.

Click here www.realtor.org/code-of-ethics/know-your-ethics-sweepstakes for additional information, contest rules or to take the training.



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MAR congratulates the following members who were recently elected to serve the association in 2013:

President

Ken Austin, Pass Christian

President-Elect

Janice Shows, Ridgeland

First Vice President/Northern District VP

Andrea Inman Cummins, Oxford

Southern District Vice-President

Lisa Hollister, Ocean Springs

Central District Vice-President

Lee Garland, Brandon

Treasurer

David Griffith, Cleveland

Immediate Past President

Watkins "Noggin" Wild, McComb

District 1 Director-at-Large

Kris Davis, Columbus—Term Expires: 2015

District 2 Director-at-Large

Dottie Collins, Greenville—Term Expires: 2015

District 3 Director-at-Large

Jeanelle Marshall, Flowood—Term Expires: 2015

District 4 Director-at-Large

Karen Glass, Gulfport—Term Expires: 2015



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LEGAL EASE

Little-known Mississippi law requires buyers to withhold taxes for sellers in certain sales

Ron Farris, Esq., MAR General Counsel

A September 2012 memo from the Mississippi Department of Revenue has REALTORS® talking about an obscure Mississippi law. Miss. Code Ann., Section 27-7-301 has been on the law books for at least a quarter century, but few people knew about it until recently. The statute requires buyers to withhold income taxes from the purchase price paid to sellers of real property owned by non-residents of Mississippi when the gross proceed at closing exceed \$100,000.00.

In a qualifying transaction, the buyer must withhold five percent (5%) of the gross purchase price and pay it over to the State Tax Commission (STC). An exception applies when the net proceeds payable to seller at closing are less than the five percent (5%) withholding amount would be, in which case the lesser amount must be withheld and deposited with the STC by the buyer.

Like most laws, the statute has multiple provisions that may vary the rule in any particular situation, meaning that the statute should be reviewed on a case-by-case basis to be sure a buyer has met his obligations when the property is owned by someone who resides outside of Mississippi. For instance, the law specifically exempts sales from the withholding requirement if the property is owned by a foreign corporation that happens to be registered to do business in Mississippi.

A buyer required to withhold proceeds is personally liable to the STC for a failure to deposit the required amount. However, a buyer's failure to obey the statute does not affect the validity of the title passed in the sale, per the statute.

The statute allows an out-of-state seller who determines that the withholding payment due under statute will result in excess withholding on any gain

required to be recognized from the sale to present an affidavit to the buyer reflecting a lesser withholding amount, and the buyer is then authorized to withhold the lesser amount under the statute.

In covered transactions, the buyer is required to make necessary information filings with the State Tax Commission in accordance with the Internal Revenue Code of 1986.

The STC memo, issued September 4, 2012, merely makes reference to the existing law and was intended to make buyers who are required to make the withholding payment to the STC aware that the information filing associated with the payment could be made online after October 1, 2012 using the Department of Revenues Taxpayer Access Point, or TAP. Previously, the filing required physical filing of Form 89-387.

The Department of Revenue's September 4, 2012 memo points taxpayers or others with questions about the filing requirements to view the Frequently Asked Questions ("FAQ") through the Department's website at www.dor.ms.gov.



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 p.m. and will be returned the following business day.

MAR local boards participate in community service

The Northwest Mississippi Association of REALTORS® collected toiletry items for the House of Grace, a local shelter for abused women and children. In addition, NWMAR members volunteered at the Tunica Humane Society, a no-kill animal shelter.

The Gulf Coast Association of REALTORS® participated in REALTOR® Community Service Day by collecting non-perishable food items for local food pantries. They also raised \$4,000 for Rebecca's House, a local facility that provides short-term housing allowing families to stay together during times of crisis, and they are working with elementary schools to get names of families who need help with clothing and toys for Christmas.

The Pearl River County Board of REALTORS® has been providing funds for high school seniors unable to pay for their cap and gown since 2010. This year they provided caps and gowns for 12 graduating students. In addition, the PRCBR provided bed sheets, baby wipes and \$400 to the 857th National Guard located in Picayune and is planning a drive to provide supplies for the Battered Women's shelter in the County.

Hattiesburg Area REALTORS® brought needed items and cash donations to the HAAR Luncheon in March to help Southern Pines Animal Shelter. In addition, they participated in the Greater Hattiesburg Habitat for Humanity "Women Build" in May, had a "Poker Run" fundraiser and raised over \$15,000 which was given to Domestic Abuse Family Shelter, and contributed money to Hattiesburg's "Heart Walk." HAAR will be collecting toys for "Jesus' Birthday Party" sponsored by Christian Services in December and will also be participating in Salvation Army's Angel Tree.

The Golden Triangle Association of REALTORS® has been collecting items for area food pantries, gave a \$1,000 donation to Recovery House, a residential treatment facility for women suffering from substance abuse, and are also holding a toy drive at their December luncheon.

The Laurel Board of REALTORS® is holding a hat and glove drive for area school children because many children were arriving during cold weather without hats or gloves.

Meridian Board of REALTORS® partnered with Mustard Tree ministry in an effort to feed 200 families at Thanksgiving and Christmas. MBR collected canned goods and \$1000.00 in

cash donations and their contribution prompted a chain reaction according to Rick Burton, founder of Mustard Tree. Little Caesars, Popeyes, Harley-Davidson and Boy Scouts of America followed MBR in helping Mustard Tree reach their \$5000 goal.

2012 LMAR Class Project

The 2012 Class of *Leadership* MAR recently graduated at the MAR Convention & EXPO in Tunica. This year's class consisted of 11 people from various areas of the state and participated in four retreats throughout the state. The LMAR class worked on team building, communication and speaking skills, leadership types and theories, personality profiles and a great class project. This year's class went through training on NAR's Employer Assisted Housing program at their first retreat and as their project, worked with various community groups to introduce the program to employers. As a result of the project, LMAR spoke to a crowd of about 100 Human Resource professionals in Jackson, a crowd of about 100 Human Resource professionals in Gulfport, and then a group of 30 or 35 business leaders in McComb. Two more events are scheduled for this year, plus follow-up mail-outs to attendees of these introductory sessions.

HEADLINERS

Members in the news

Mississippi REALTORS® recognized for service to communities

Yolanda Parris of Byram is currently serving on Byram's Planning and Zoning committee.

Duke Loden of Tupelo serves as President of Tupelo's Main Street Association and the Ridgeway Homeowners Association.

Ashley Endris of Gulfport was recently recognized by the March of Dimes as Outstanding Community Volunteer.

Carole Davis of Ridgeland was recently appointed to the Madison County Library System Board of Trustees.

Tanya Gray of Laurel was a delegate for the Democratic National Convention and **Jim Johnson** of Laurel attended the Republican National Convention. REALTOR® and Mississippi State Representative **Mark Formby**, District 108, Pearl River, attended the Republican National Convention as an alternate delegate.

Leslie LeDoux of Madison is currently serving as President of the Parent Association at St. Joseph High School and as a member of the PTO Board at Rosa Scott High School.

Brent McMillan of Natchez was recently recognized by the REALTOR® Land Institute as Mississippi's Land REALTOR® of the Year. He is believed to be the youngest land REALTOR® so honored.



CAPITOL WATCH

UPDATE ON LEGISLATIVE ISSUES IMPORTANT TO YOUR BUSINESS

MAR + MARPAC + Grassroots = Successful REALTORS®

A Political Action Committee (PAC) is a committee formed by business, labor, or other special-interest groups to raise money and make contributions to the campaigns of political candidates whom they support. In the case of the Mississippi Association of REALTORS®, that PAC is the Mississippi Association of REALTORS® Political Action Committee (MARPAC).

MARPAC is the only political group in Mississippi organized for REALTORS®, run by REALTORS® and exists solely to further issues important to REALTORS®. It is non-partisan and believes in the REALTOR® Party. MARPAC focuses strictly on the candidates' qualifications and willingness to support issues impacting the real estate industry, not on their political party affiliation.

Your MARPAC dollars are used to elect leaders who think like you do and have your best interest in mind. Additionally, MARPAC sponsors political events, hosts legislative receptions and works with other business organizations to take public positions on issues affecting the real estate community.

For every dollar contributed to MARPAC, 60 percent of the funds are used in statewide elections (including MS House and Senate), 30 percent are used at the national level (US Senate and Congress) and 10 percent of the funds are made available to local member boards for the purpose of supporting candidates who support housing, real estate and property rights issues (City Council, County Commissioners, etc.)

MARPAC has had unbelievable success in the previous elections. In 2011, we were the #1 Mississippi trade association PAC in political contributions with over \$328,000 being spent. Of the 84 races MARPAC endorsed, we won 70, including every single statewide race. That is a winning percentage of 83 percent.

MAR asks that all its members consider contributing their "Fair Share" to MARPAC. For a salesperson, 25 dollars is your "Fair Share" and for a Broker your "Fair Share" is 99 dollars. Over 100 REALTORS® in the State have chosen to become a "Major Donor" to MARPAC. These individuals have invested in MARPAC by becoming a Sterling R (1,000 dollar investment), a Crystal R (2,500 dollar investment), or a Golden R (5,000 dollar investment). It is only because of MARPAC investments that we can send a clear, united message about REALTOR® priorities in Mississippi.

There is a direct connection between MARPAC and MAR's legislative victories and your ability to be successful in the real estate profession.

MAR was successful this year in enacting legislation that will benefit REALTORS® and homebuyers and also successful in opposing legislation that would have been a hindrance to the real estate profession and the real estate market.

Here are just a few of the MAR Legislative Victories from 2012:

- Legislation Increasing Registration/Annual Filing Fees for Appraisal Management Companies (AMCs).
- National Flood Insurance Program Fix - Legislation fixing a problem that could have gotten the state kicked out of the National Flood Insurance Program and put 88,000 homeowners and mortgages at risk.
- New Uniform Mitigation Standards for Homeowners – This legislation will

for the first time, starting in 2013, tie home fortification against storms to discounts on insurance premiums.

• Solved the Owner Financing Issues of the SAFE Act - MAR worked successfully to amend the legislation to allow any person, estate or trust that owner finances in one (1) calendar year no more than ten (10) residential mortgage loans or no more than twenty percent (20%) of his total residential units sold, whichever is greater.

• The Mississippi Small Business Regulatory Flexibility Act - This bill establishes a volunteer committee of various business people throughout the state. This committee is charged with reviewing regulations put out by various state agencies that affect small businesses.

• Tax Forfeited Lands - Allows the Secretary of State to consider clean up costs, removal of debris and demolition of dilapidated structures in setting the purchase price for tax forfeited properties. This ability to adjust the purchase price will incentivize private investment in tax forfeited properties and place them back on county tax rolls.

• Defeated legislation seeking to prohibit Mississippians from agreeing to utilize binding arbitration as a means to settle disputes.

• Defeated legislation that would have increased recording fees paid to the Chancery Clerk.

• Defeated Legislation that would have raised all types of fees at the Department of Environmental Quality.

• Defeated legislation that would have raised the fees for providing public records.

• Defeated legislation requiring contracts to be written in large print. This legislation would have been unnecessarily burdensome and could possibly create liability issues. This is one less thing that could kill your deal at a closing.

Although MARPAC invests heavily in the elections of pro-business / pro-REALTOR® candidates, none of what we have accomplished would be possible if it weren't for the role that each REALTOR® plays at home in their communities. REALTORS® work tirelessly to strengthen the communities in which they live and work, as well as to improve the lives of their neighbors. It is this type of grassroots involvement of REALTORS® at the local level that truly helps MAR advocate our public policy agenda.

If you are not doing so already, I encourage you to make an investment in MARPAC. I also encourage you to be involved at all levels of government so that your elected officials know that the real estate profession is actively engaged in policies that will benefit the real estate profession and promote the American Dream of Homeownership.



Derek Easley is MAR's Governmental Affairs Director. Email him at deasley@msrealtors.org.

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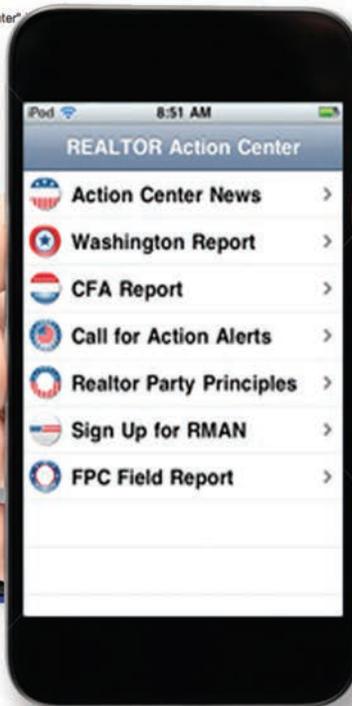
- Get the latest political news and headlines on issues affecting REALTORS®.
- Take action on a Call for Action right from your phone.
- Access dynamic Call for Action reports and see the response rates for both your state and local association.

Use these instructions to download the FREE Action Center mobile app.

For an iPhone/iPod: Search for the app under "NAR Action Center" from the App Store on your device. Or click here for iTunes access.

For an Android: Search for "NAR Action Center" in the Android Market and download it on your phone.

The screenshot shows the REALTOR Action Center website. At the top, there's the NAR logo and the title 'Realtor Action Center'. Below that are navigation tabs: 'Realtor Party', 'RPAC', 'For Realtors', and 'For Associations'. A breadcrumb trail reads 'Home > The REALTOR Party > Get Involved > Get the REALTOR Action Center Mobile App!'. On the left is a sidebar menu with categories like 'About the REALTOR Party', 'REALTOR Party', and 'Vote'. The main content area features a large heading 'Get the REALTOR Action Center Mobile App!' and a sub-heading 'Use the instructions and links below to download the FREE Action Center mobile app.' Below this, there are 'Features:' listed as bullet points, matching the text in the advertisement. To the right, there's a 'Why We Vote' section with a graphic and text encouraging voters. At the bottom of the screenshot, there's a 'Print | Email' link and a 'Calls for Action + Issue Awareness' button.





FOR THE COURSE OF YOUR CAREER



BY JOHN PHILLIPS

The New “Basics”

Real estate licensees who enter the profession in a down economy have a career advantage over those who have only seen easy business. In order to survive, new agents in a slow market must learn what works for them and what does not, and with this knowledge, they position themselves to prosper when things get back to normal.

In a brisk real estate market, there is a sufficient amount of business for most licensees to collect closing checks without ever really learning how to prospect, market and sell. When the real estate market becomes more difficult, there are cries of anguish from the unprepared agents, and the brokers usually say, “It’s time to get back to the basics”.

Getting back to the basics is always a sound business plan, but many times there is not a good understanding of what the basics are. I can tell you that the basics of today are not what I practiced successfully back in the early 1970’s. Many of my real estate friends from that generation learned how to make a good living listing and selling, but once successful, did not change with the times and cannot understand why they don’t go to as many closings as they’d like these days. The simple answer is that the basics of the past are not the basics of today. Even the great veteran agents must constantly improve their skills and learn how to use today’s tools.

My first introduction to the Multiple Listing Service was sheets of paper sent by mail that we placed in a three-ring binder. Computers and the internet were the stuff of science fiction novels.

When MLS became internet-based, it was very difficult to get some veteran agents to give up their MLS books. Today, not only do we have access to most of the listings in our market area, we can view properties for sale all over the country through sites like realtor.com. Comparative market analyses (CMAs) were one time very time-consuming and usually inaccurate. Now with new technology, any agent with minimal training can produce great looking, professional CMAs with little effort.

For many years, we spent lots of time at the courthouse getting property information for our clients and customers. A big part of salesperson training was to learn how to navigate through public records to obtain the information we needed to properly do our job. Now many of our vital public records are available on the internet and are included in many Multiple Listing Services. With all of this information available at our fingertips, we can provide a much higher level of service.

It is established fact that nearly 90 percent of buyers and sellers research properties on the internet before they are ready to engage a real

estate licensee. Agents with internet and social media skills have a definite advantage in contacting prospects at an earlier stage of their buying or selling process. It is essential that agents understand that people who come to internet sites cannot be treated the same way as they are accustomed to treating face-to-face prospects. The reason many people go to the internet

first is that they are not ready to deal with a licensee. They just want to preview the market and gather information. If an agent is pushy, heavy-handed or even asks for names or contact information, the prospect is gone with the click of a button, and they will NEVER come back to that site again. The key is to be non-threatening, give them the information they want and never ask anything of them. When they become comfortable with you, they will give you the information you need without your asking for it.

Have you ever been with a buyer or seller when they were ready to do business and found that you did not have the proper documents? We all have suffered that and looked unprofessional and unprepared. Now, with zipForms, we can carry all of our necessary forms with us all the

time by simply going to our laptop, tablet or internet to handle just about any kind of real estate transaction.

Knowing that the basics agents need to succeed are constantly changing, the Mississippi REALTOR® Institute is now offering training in today’s basics. These classes are great for new licensees, but they are also a huge benefit to veteran agents who need to learn new ways our clients and customers are conducting real estate business. This kind of knowledge can give an agent a competitive edge in their marketplace.

“*The Professional’s Guide to Real Estate Listings*” covers how to prospect for sellers, how to price and market the property to sell, and how to handle the listing from contract to closing.

“*The Professional’s Guide to Real Estate Sales*” trains agents in how to prospect for buyers, how to do buyer brokerage, how to handle objections and how to take the sale from contract to closing.

Each of these courses is broken into four two-hour segments and can be offered in two, four, six and eight-hour blocks at any local board or broker’s office as part of their sales meeting. Contact your local board AE or the Mississippi REALTOR® Institute to book one of these courses.

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 jbillips@realtorinstitute.org.



How do you choose a real estate school?

- *Official school of the Mississippi Association of REALTORS®*
- *Practitioner-based instructor cadre*
- *Oldest and most prestigious reputation*
- *Highest state-testing pass rate*

When it comes to your professional education, you only want the best. You want to know that the school you choose is set apart from all the rest in longevity, curriculum, faculty, state testing success and REALTOR® endorsement. You want an educational source that gives you the choice of classroom or online learning at a competitive price. When it comes to your professional education, choose the oldest and most prestigious source of real estate education in Mississippi. Choose the Mississippi REALTOR® Institute.



www.realtorinstitute.org

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NAR's ground-breaking member benefit

Have you heard of the REALTORS® Property Resource® (RPR)? It is a national property database from NAR designed to provide REALTORS® with advanced technology tools and features needed to provide your clients and customers with dynamic reports and analytics. These features can assist you in helping your clients and customers make informed decisions when buying or selling property. With access to hundreds of datasets on over 147 million properties nationwide, RPR allows you to remain at the center of the transaction, and to keep ahead of your technology empowered consumers.

RPR is

- Exclusive technology only for REALTORS®
- One site, hundreds of datasets on 147 million properties
- Allows no public or consumer access

On November 1, 2012, RPR became available to all REALTORS® across the country. That means that over 147 million properties nationwide are now at your fingertips! Imagine being able to access the following in one location:

- Tax assessment / public records on 147 million parcels of property in the U.S.
- Mortgage and lien information
- Nationwide school data, test scores and parent reviews
- Dynamic mapping: school zones, neighborhoods, zip codes, cities, FEMA etc.
- Geo-spatial data including aerial photography, street level and bird's-eye view
- Census, demographic and lifestyle data
- Neighborhood information

These features are available to you at no additional cost as part of your REALTOR® membership. It is not essential that your MLS be a partner with RPR in order for you to individually take advantage of these extensive RPR data sources. However, if your MLS has partnered with RPR to include your MLS data in the system, you also have access to:

- Your Listings, photos and virtual tours
- Largest national database by county of foreclosure, pre-foreclosure, REO and default
- MLS active, sold, pending, expired, withdrawn and canceled statuses
- Historic listing comparison tool
- REALTOR® Valuation Model® (RVM®)
- Refine property facts, comparables and RVM® for custom valuation report
- Charts and Graphs will include trends calculated from MLS data

NAR encourages you to take advantage of RPR and all it has to offer and any REALTOR® member can sign up regardless of your local board's MLS affiliation with RPR.

As with the launch of any extensive data-based program, the availability of data in Mississippi is still being added and vendors are still being located to provide the needed datasets. MAR has been in contact with RPR administrative staff about how Mississippi REALTORS® can help in expediting the process of accumulating that data. The RPR staff encouraged Mississippi REALTORS® to sign up for RPR, begin using it and make contact through the program to aid RPR administrators in locating Mississippi vendors and data-providers that are important to your local market.

See how other REALTORS® across the country are successfully using RPR with their clients and customers, get more information about the program and sign up at www.myrpr.com.



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RESOURCE



database



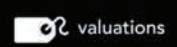
mobile



reports



tools



valuations

The ABC's of RPR

As a wholly owned subsidiary corporation of the National Association of REALTORS®, RPR is designed to offer a member benefit to all 1,000,000+ REALTORS®, delivering an advanced data platform designed to reinforce the core competence of its members. As RPR enters its second year of providing this valuable service to members, and given the national discussion taking place on the value and use of property data, it seems appropriate for RPR to participate in that discussion by outlining in simple terms, what RPR is, and is not.

What RPR is:

- **NAR's technology arm of the Second Century Initiatives** – Approved by the NAR Board of Directors in 2008, RPR was launched in September 2010 and is currently partnered with over 413 MLSs, representing over 65% REALTORS®.
- **A trusted and secure steward for your licensed listing data** – RPR recently hired a respected third party to conduct an internal security audit using a template designed by the Department of Defense. No unauthorized or public access means that the REALTOR® is in control of the delivery of RPR reports to the consumer at all levels.
- **Developing products and features for all NAR industry segments**
 - **Agent Tools** - Property, listing, foreclosure, and ownership data, search, reports, investment tools, trends and market statistics, schools, and neighborhood information, all in one place.
 - **Broker Tools** – Company branding, support for Affiliated Services Support, RPR Data Tool for custom-defined market statistics providing agent, office and company level metrics.
 - **Commercial Application** – Business opportunity analysis, site selection tools, market potential search, consumer trends, and demographic data, with dynamic reporting – Launching October 2012.
 - **Appraiser Tools** – Advanced comps selection and adjustment, forms-based analysis, assignment management, and specialized tools for creating and producing neighborhood statistics and commentary.

- **MLS Tools** – Deep linking, single sign-on, co-branding, free Public Records API, and integrated rules and policies for reciprocal subscriber agreements.
- **Association Dashboard** – Market, county, region or state level access to sales trends, graphs and statistics to create leadership communications and media tools.
- **Owned by REALTORS®, created by REALTORS®, for REALTORS®** - Through its Boards, Councils, Task Forces and Work Groups, RPR works with hundreds of REALTOR® volunteers on current and future features and functionality, policies, and business rules, in order to provide the highest value to NAR's members.

What RPR isn't:

- **A listing syndicator** - RPR is not a platform for MLSs or their participant brokers to choose where and how to send their data on the Internet.
- **A public facing Web site** – RPR provides no consumer access, no public Web site, no reverse prospecting, and no push notifications sent to consumers. The only access is for REALTORS®. The only way a consumer can receive information from RPR is from a REALTOR® who prints or e-mails a report to a client or customer.
- **An MLS** – RPR contracts with MLSs to allow the use of their active and historical data to integrate for the benefit of their REALTOR® subscribers and other REALTORS® who are authorized users. RPR's contract with MLSs is non-exclusive, and contains a non-compete clause, which prohibits RPR from offering MLS services.
- **A competitor to MLSs, Associations, or Broker-provided services or technologies** – RPR products and features are built in cooperation with the members they designed to serve. RPR offers technology features that complement and extend existing systems, including deep-linking, single sign-on and cobranding.

In 2012, RPR will be launched to all REALTORS®, regardless of whether or not their local, regional, or statewide MLS has opted to partner with RPR.

For more information on RPR, go to blog.narrpr.com.





REALTORS
PROPERTY
RESOURCE



If you've heard the buzz about Realtors Property Resource, you may be wondering:

What's RPR and how can it help me?

So here's your quick guide.

Realtors Property Resource (RPR), NAR's exclusive online real estate database provides REALTORS® with data on every parcel of property in the United States, giving brokers and agents valuable tools and features to make them better informed and to increase their efficiency in the marketplace.

The RPR robust national database, along with enhanced search and reporting capabilities, empowers REALTORS® anywhere in the country to provide detailed information to their clients and customers. The enhanced search features allows nationwide property searches, as well as market-to-market comparisons.

- **Exclusively for REALTORS®**

RPR is an NAR member benefit that will be available to all REALTORS®. RPR is 100% owned by you, directed by you, and operated for the benefit of NAR and its members. Only REALTORS® can access the information available in RPR—there is no consumer access.

- **Breadth of robust data**

RPR provides a detailed view of every parcel of property in the United States, including; public record and tax assessment information, details of prior transactions and sales history, zoning, permits, mortgage and lien data, FEMA flood maps, neighborhood and school district boundaries, as well as the largest database of foreclosure information by county in the industry . RPR merges MLS/CIE-provided information with this robust catalog of publicly available data, while also incorporating psychographic and lifestyle information, all in one place. Imagine a single-source national compilation of public information that provides all the facts on over 147 million U.S. residential and commercial properties, for the exclusive use of NAR's members. **That's RPR!**

• Accurate and advanced valuation tools

RPR helps REALTORS® interpret information in its database, and produce valuable analytical reports for clients and customers. Report content is managed using tools to refine the value of a property. For example, by updating the facts or subjective analysis of a property, you can also show return on investment from a planned or existing home improvement project. REALTORS® can also create a personal library of market information. Analyzing listing, sales, and default unit and volume trends, along with pricing, mortgage, and valuation history, REALTORS® get a unique and comprehensive interpretation of the dynamics driving the market.

• An advantage to productivity and efficiency

Because it's all in one place, RPR has the ability to enhance agent productivity. Search features yield nationwide property results, as well as local market-to-market comparisons. Market trends, unique maps, and robust reports are all readily available, but that's only scratching the surface. With its advanced reporting tools, RPR can enhance sales and listing presentations. An easily interpreted historical chart for each property layers years of transactions and financing activity, assessed value, loan balances and default recordings, along with other relevant trends and facts. Smart analytical tools like these, along with nationwide demographic comparisons, can help agents provide value to their clients.

• Have it your way

REALTORS® can use RPR to create customized reports to share with clients and customers. Start by setting unique parameters to customize the report the way you want it, and even personalize its appearance with your personal brand. The Market Activity and Forecast Report provide all the details for your clients and customers, with special features to focus on distressed property conditions and expectations for the future.

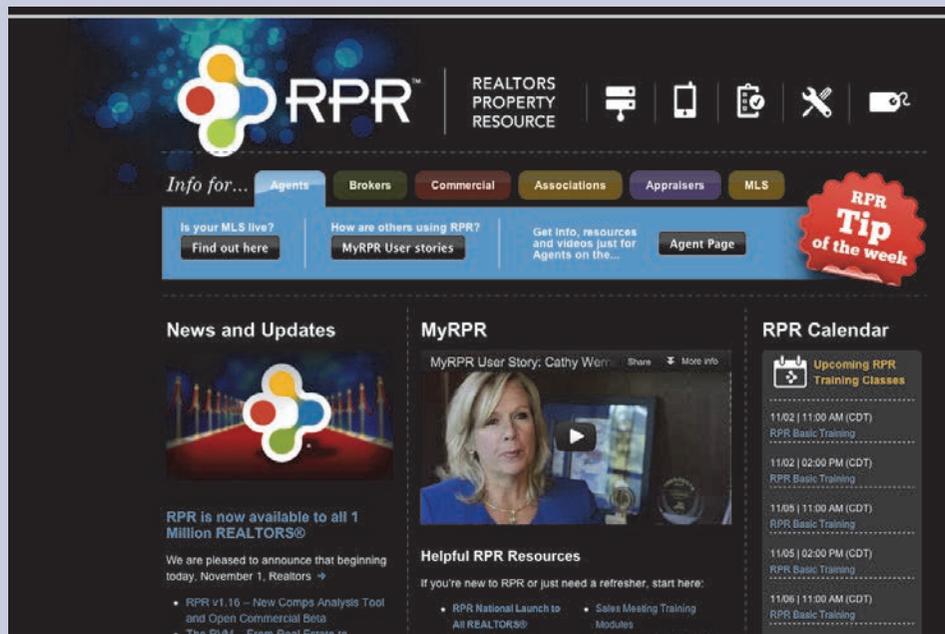
Today's real estate markets change quickly. With RPR, REALTORS® can respond with confidence to consumers who demand increased access to detailed information. RPR will increase the breadth, depth, immediacy and power of real estate and it's a free member benefit, exclusive to the REALTOR® members of NAR.



• Ready to learn more?

Get more information and join the conversation at the RPR Blog:
<http://blog.narrpr.com>





How Mississippi REALTORS® are using RPR



Selena Lovejoy, Brandon

“Even if you only use the sellers’ report aspect of RPR, it saves you hours of research and compilation time needed to put together a report similar to the one they offer. It compiles the data in a way that is easy to understand and in a much more thorough and professional way. Your clients will think you are amazing! I think the information that RPR provides will allow an agent to build their confidence and their knowledge of the market they represent!”



Jimmy McKay, President of Jackson Association of REALTORS® MLS Board of Directors

“Our MLS Board voted to make our MLS data available to RPR because we believed the tools and information would benefit our members. The information was already out there via other avenues and our members found that the information was very unreliable. The more we looked at RPR, we saw the opportunity to not only enhance our members’ benefits, but to control the information and make it more reliable in order to help consumers in selling their homes. “



Deborah McGehee, Biloxi

“RPR provides the added feature of a single click to obtain public records, zoning, permits, and mortgage/ lien data. This is a valuation tool that will allow me to maximize my time productivity by eliminating the time spent manually contacting various departments for data.”

The 6 Most Challenging Code of Ethics Articles

REALTOR® Magazine ethics columnist Bruce Aydt, general counsel at Prudential Alliance, REALTORS®, in St. Louis, shares his thoughts on doing the right thing when faced with the six most challenging articles in the NAR Code of Ethics.

Article 1: Fiduciary duty

To “protect and promote” the client’s interest is to focus on what’s best for the client you represent while being honest with all parties. Flipping attempts in short sales is one area in which listing agents must be watchful of sellers’ best interests.

Article 2: Disclosure of pertinent or material facts

Property condition disclosures are vital. Make sure property defects and adverse factors are disclosed to the buyer or tenant.

Article 3: Cooperation with other brokers

“Cooperation” is not about being polite and is not a synonym for “compensation.” Standard of Practice 3-10 defines cooperation as sharing information about listings and making listings available for showings.

Article 9: Written agreements

The basic idea of Article 9 is to get everything in writing. Sometimes buyers and sellers have different notions of what should be included or

excluded from the sale or lease. Always make sure these inclusions and exclusions are written into the transaction documents so that the parties are not relying on flyers, brochures, disclosure statements, or MLS listing information.

Article 12: True picture

Always present a true picture in your advertising, marketing, and other representations. This mandate applies not just to traditional marketing but also to Facebook, Google+, Twitter, texts, and other social media. Check out Standard of Practice 12-5 for guidance on the right way to present your identity as a real estate professional in social media venues.

Article 16: Noninterference

Noninterference covers those difficult “solicitation” and “dealings” issues related to another REALTOR®’s exclusively represented client. While there are exceptions, the Code’s key principle is not to deal directly with or solicit someone involved in an exclusive agreement with another REALTOR®.

Columnist Bruce Aydt, ABR®, CRB, is senior vice president and general counsel of Prudential Alliance, REALTORS®, in St. Louis and a former chair of the Professional Standards Committee for the NATIONAL ASSOCIATION OF REALTORS®. For REALTOR® Magazine, March 2012. Used with permission of the National Association of REALTORS®, 2012.



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FOR THE TECH OF IT

BY CHRIS ADCOCK



10 Steps to Improve Your Real Estate SEO

SEO, or Search Engine Optimization, should be an important part of your marketing efforts for your real estate website. A recent survey from the National Association of REALTORS® shows that over 90 percent of consumers search online for a new home before contacting a real estate agent. How are you ensuring these consumers can find your website?

There are many misconceptions about SEO, so I will touch on a few points before getting started. First, there is no way to guarantee you a top spot. Google, which is still the biggest search engine by far, works hard to keep its algorithms from being tricked or manipulated. They release updates from time to time that shake things up and change how they rank websites. But one thing that still reigns true is some small changes to your site to improve your SEO can drastically increase your rankings and traffic. These are not designed to trick a search engine, but rather make it easier for it to get to the heart of what your website is all about. Many of these small changes are simple things you can do yourself, so it may not be necessary for you to go out and pay someone to do it. In addition, you can do as much or as little as you want, based on your comfort level and the type of results you see from your efforts.

1. Pick a keyword phrase. You need to decide on a keyword phrase on which to focus your effort. It should be composed of words people use in their search via a search engine to find your website. Make sure to search for this phrase on multiple search engines to identify your competition.

2. Use a niche and go local. If your keyword phrase is "homes for sale", then you are going to have a lot of competition. Something more specific like "new homes in Brandon" will give you much better odds of success.

3. Track your incoming traffic so you can see what keywords are benefiting you. If you don't have detailed statistics on your website, use Google's free tool Analytics. You may discover you are benefiting from keywords you didn't think about before.

4. Get links to your website. Search engines need to find your website, and having backlinks (other websites that link to your website) can show credibility that others trust your site for information. Don't over use this though, as having too many links or having links from websites flagged for spam can punish your rankings.

5. Use your keywords. Make sure your keyword phrase appears in your website's title and in some prominent places on your website. Don't overdo it, as you can be punished for excessive use of the same keywords. Start small and make adjustments over time.

6. Describe your pictures. Computers are getting smarter by the day, but they still can't understand exactly what a picture is showing. Make sure you use a caption near any pictures you have describing what is shown. For example, "Above is a picture of a new home in the Crosswoods subdivision in Brandon, Mississippi".

7. Use videos. It has been proven that Google rewards websites who use at least one video. Record a welcome video for your website where you introduce yourself and highlight some tools buyers or sellers might be looking for. Upload the video to YouTube and embed it on your website's home page.

8. Update your website. Websites that change or add content over time tend to do better in search engine rankings. Set a time once a month where you look over your website and try to make a few updates or additions to your content. If you have a blog on your website, this step will be far easier. Blog posts should occasionally use your keyword phrase and link back to your website's home page.

9. Use social media. Make sure to link to your site from your Facebook business page. If you make any major updates on your site, such as a redesign, make sure to mention it on all your social media platforms. But again, don't overdo it, as spam will hurt more than help.

10. Be patient, but persistent. Changes you make today on your website may take days or weeks to affect your ranking on search engines, depending on your crawl schedule (how often the engines check your site for changes). Don't lose hope if you don't see results right away. Stick to your SEO plan and you will be successful.

After several months, you should notice a drastic impact on your traffic if you followed all of the above steps. From time to time, check your statistics and update your site. You may decide later you want to change your keyword phrase. There is nothing wrong with that if you decide to change it later, but you may see a temporary drop in visitors. You could always create a page on your website focused on a specific area or niche and use the new keyword phrase there. If you have the time, you could create a website dedicated to that keyword phrase for very little cost to compliment your other online efforts. (Why do I feel like I just gave away a big secret?)

To many people, SEO seems too complicated or time consuming. That is precisely why it is still a great opportunity today. With just a little investment of your time, you can make some important changes and really improve your search engine traffic.

Chris Adcock is MAR's Information Technology Manager. Contact him at cadcock@msrealtors.org



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Gulf Coast Association of REALTORS®

Southwest Board of REALTORS®

Local Board MARPAC participation levels

As of Oct. 23, 2012 MARPAC had reached 101.3% of its 2012 goal with \$202,553.00 and 40.21% of its 50 percent fair share participation goal.

	Fair Share Participation
Biloxi-Ocean Springs	33.63%
Clarksdale	53.33%
Cleveland	28.57%
Four County	18.18%
Golden Triangle	51.56%
Greenville	60.87%
Greenwood	50.00%
Grenada	85.71%
Gulf Coast	27.49%
Hattiesburg	47.33%
Jackson	33.68%
Laurel	54.88%
Meridian	60.48%
MCAR	51.55%
Natchez	33.33%
North Central	36.23%
Northeast	51.29%
Northwest	58.99%
Pearl River	46.94%
Southwest	47.37%
Vicksburg	29.63%
Total Participation	40.21%

100%



2013 Fair Share Investment Form

Amount:

Other _____ \$1,000 (Sterling R)
 \$25 (Fair Share, Salespersons) _____ \$2,500 (Crystal R)
 \$99 (Fair Share, Brokers) _____ \$5,000 (Golden R)
 \$250 (Magnolia Club)

Mail this form with payment to your local board/association or contribute online at msrealtors.org.

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Contact Tony Meyers with questions concerning the Office Depot program.
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Mississippi REALTOR® Institute 2013 schedule



SALESPERSON PRE-LICENSE

Jackson	Jan. 11 - Feb. 1	(Weekend)
Jackson	Feb. 18 - 28	
Jackson	Mar. 18 - Apr. 15	(Night)
Jackson	Apr. 12 - May 3	(Weekend)
Jackson	June 17 - 27	
Jackson	July 26 - Aug. 16	(Weekend)
Jackson	Sept. 9 - Oct. 4	(Night)
Jackson	Oct. 18 - Nov. 1	(Weekend)

GRI II (BROKER A)

Jackson	Feb. 11-15
Jackson	June 3-7
Jackson	Aug. 19-23

BROKER POST-LICENSE

Jackson	Apr. 8 - 11
Jackson	July 29 - Aug. 1
Jackson	Dec. 16 - 19

GRI I (SALESPERSON POST-LICENSE)

Jackson	Jan. 28 - 31
Jackson	Apr. 22 - 25
Jackson	July 22 - 25
Jackson	Oct. 21 - 24

GRI III (BROKER B)

Jackson	Mar. 18 - 22
Jackson	July 8 - 12
Jackson	Nov. 18 - 22

STATE EXAM REVIEW

Jackson	Jan. 27
Jackson	Feb. 27 (Weekend)
Jackson	Apr. 10-11 (Night)
Jackson	Apr. 28 (Weekend)
Jackson	June 26 (Weekend)
Jackson	Aug. 11 (Weekend)
Jackson	Oct. 2-3 (Night)
Jackson	Nov. 3 (Weekend)

Continuing Education Schedule

Agency, License & Contract Law Concepts, Forms & Disclosures	January 16, 2013	9A-6P	Jackson
BPO Standards & Guidelines (MS Requirements)	January 17, 2013	9A-1P	Jackson
Avoiding Antitrust: Real Estate Risk Management	January 17, 2013	2P-6P	Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures	March 13, 2013	9A-6P	Jackson
Website & Internet Basics for Real Estate Professionals	March 14, 2013	9A-1P	Jackson
Facebook for REALTORS®	March 14, 2013	2P-6P	Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures	May 22, 2013	9A-6P	Jackson
Property Management for the Residential Agent	May 23, 2013	9A-1P	Jackson
Property Disclosures; The Real Estate Professional Guide	May 23, 2013	2P-6P	Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures	July 10, 2013	9A-6P	Jackson
Technology Tour for the Real Estate Professional	July 11, 2013	9A-1P	Jackson
Social Media; Do's & Don'ts	July 11, 2013	2P-6P	Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures	September 18, 2013	9A-6P	Jackson
Professional Guide to Real Estate Listings	September 19, 2013	9A-6P	Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures	November 20, 2013	9A-6P	Jackson
Sell Yourself and Your Listings with Video (Tech)	November 21, 2013	9A-11P	Jackson
Avoid Risk When Handling Client Data (Tech)	November 21, 2013	11A-1P	Jackson
21 Things I Wish My Broker Had Told Me	November 21, 2013	2P-6P	Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures	December 11, 2013	9A-6P	Jackson
Professional Guide to Real Estate Sales	December 12, 2013	9A-6P	Jackson