

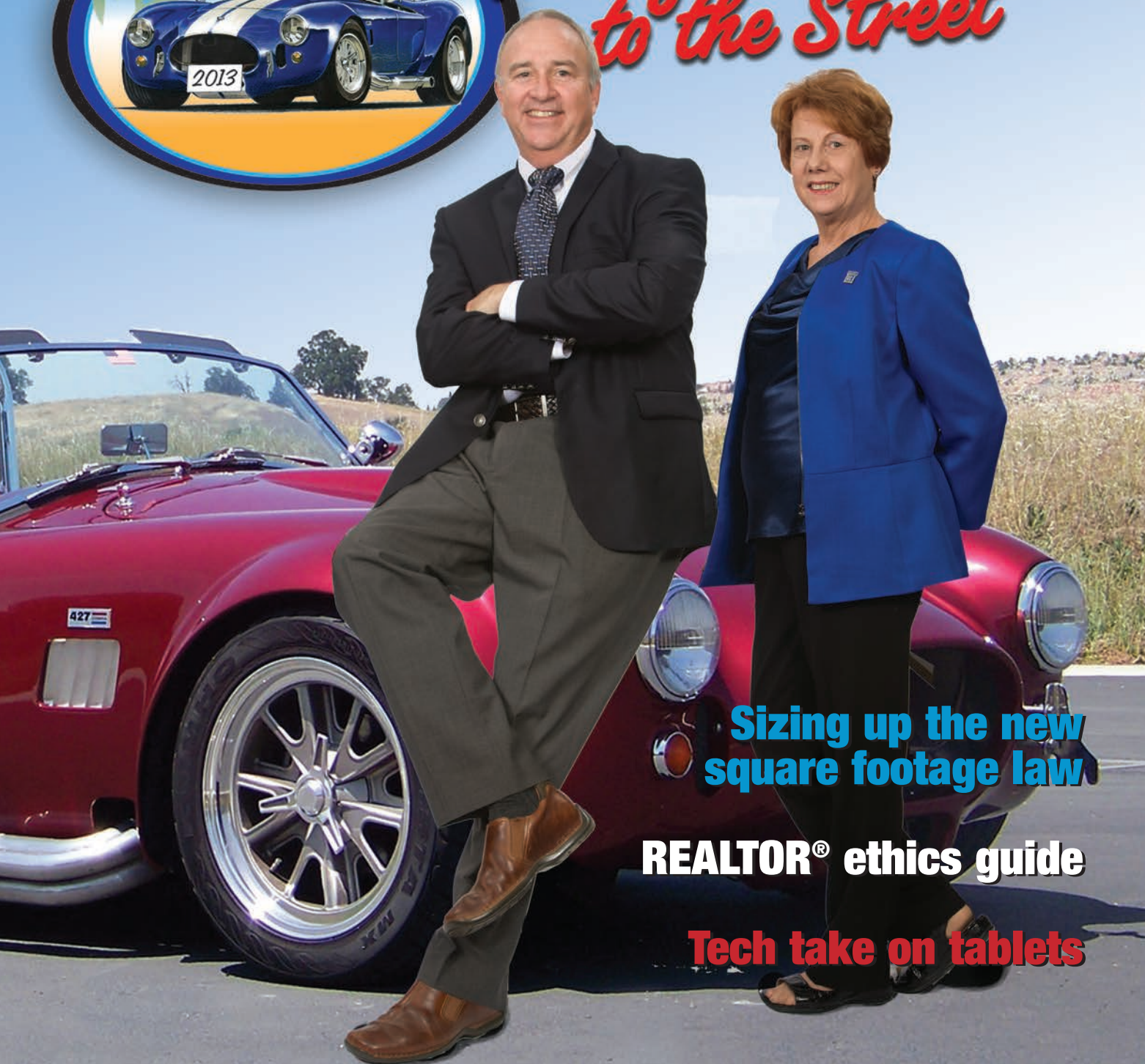
REAL ESTATE **LEADER**

THE OFFICIAL PUBLICATION OF THE MISSISSIPPI REALTORS®

Summer 2013



Taking it to the Street



**Sizing up the new
square footage law**

REALTOR® ethics guide

Tech take on tablets



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PRESIDENT'S PERSPECTIVE

Wow, is it hot! Even so, the days are long, the kids are out of school and it is peak selling season for Mississippi REALTORS®.

Across the state, local boards have indicated a flurry of buyers and sellers that are taking the plunge due to the rise of interest rates. Home ownership seems to be within the reach of many more consumers, and Mississippi REALTORS® are wasting no time in providing the professional service and real estate expertise they need to purchase.

In this issue of *Real Estate LEADER*, we focus on the 2013 MAR Convention & EXPO scheduled to be held October 8 – 10 at the Beau Rivage in Biloxi. This year's convention theme "Taking it to the Street" was designed for the modern REALTOR® with the purpose of gaining knowledge at the meeting that is not only conceptual, but can be practically applied back home. Biloxi-Ocean Springs Association of REALTOR® President Patti Courtney and Gulf Coast Association of REALTORS® President David Bourdette share their words of encouragement and invitation to the beautiful Mississippi Gulf Coast.

Other timely articles include information about how to choose the best tablet in our "For the Tech of It" column and how to incorporate buyer's brokerage into your real estate business in "For the Course of Your Career." With the celebration of the Code of Ethics turning 100 this year, learn about some of the specifics of the Code in "REALTORS® Guide to real estate ethics."

This issue is also packed with photos of the recent NAR Mid-Year Legislative Meeting and Capitol Hill visits in Washington D.C. where approximately forty of our Mississippi REALTORS® attended and met with lawmakers. There are also additional photos of the MARPAC Major Donor reception held in conjunction with the June MAR Committee meetings in Jackson. The attendees at the reception were joined by several state elected officials including Governor Phil Bryant.

I hope that you will make attendance at the 2013 MAR Convention & EXPO to be held October 8-10 at the Beau Rivage. This year's convention "Taking it to the Street" assures to be one of our best events yet and will feature Terry Watson as our keynote speaker. Register now and save substantially off the onsite registration price.

I look forward to spending time with you this year as we serve our state association together.

Sincerely,


Ken Austin
President

NAR Testifies on Consumer Mortgage Choice Act

On Tuesday, June 18, 2013, NAR President Gary Thomas testified before the House Financial Services Subcommittee on Financial Institutions and Consumer Credit in support of H.R. 1077, The Consumer Mortgage Choice Act.

Thomas expressed the need for this important legislation to level the playing field among the various lending business models and how they are treated under the 3 percent cap on fees and points in the Qualified Mortgage (QM). The Consumer Financial Protection Bureau (CFPB) appears to have made all the adjustments to the rule it can reasonably make under its authority. Therefore, this legislation is likely necessary in order to fix additional elements of the law that discriminate against lenders and reduce consumer access and choice.

NAR will continue to work to enact H.R. 1077 and its Senate companion S. 949 in order to ensure consumers have the broadest access to credit and services they need.

Register now for the 2013 NAR Convention & EXPO

Registration is now open for NAR's 2013 REALTORS® Conference & Expo on November 8-11 in San Francisco. The event will feature 100 education sessions, 22,000 REALTORS® and guests and 400 exhibitors all under one roof. The conference will be held at the Moscone Center in San Francisco, California and Former Secretary of State Hillary Rodham Clinton will be the keynote speaker for the General Session.



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LEGAL EASE

2013 Brings New Square Footage Law Online

Ron Farris, Esq., MAR General Counsel

Mississippi REALTORS® worked with state leaders and other interested parties to achieve passage of a new law in the 2013 session of the Mississippi Legislature that changes the rules relating to size and area disclosures.

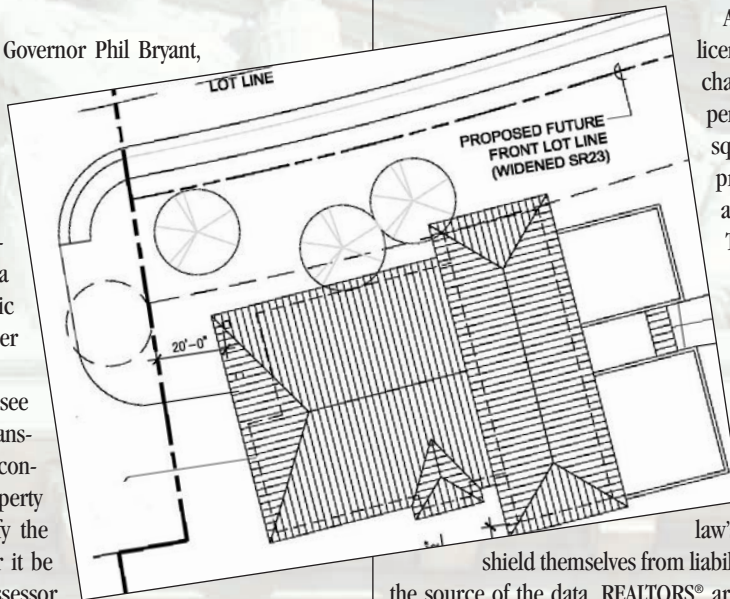
Senate Bill 2171, approved by Governor Phil Bryant, became effective on July 1, 2013. The new law states that certain statements of size or area provided by real estate licensees in connection with any real estate transaction shall not be considered any warranty or guarantee of the size or area information. However, very specific precautions must be taken in order for a licensee to avoid liability.

Under the new law, if a licensee provides any party to a real estate transaction with third-party information concerning size or area of the property involved, the licensee shall identify the source of the information, whether it be an appraiser, a surveyor, the tax assessor or a builder's plan used to construct or market the property. If the source of the number is one of these "third-party" sources and the licensee discloses that source with the disclosure, the licensee has no further duties to the seller or purchaser regarding "disclosed or undisclosed property size or area information" and "shall not be subject to liability to any party for any damages sustained with regard to any conflicting measurements or opinions of size or area, including exemplary or punitive damages."

This law was sought in response to the growing number of REALTORS® finding themselves parties in lawsuits over sales gone sour amidst claims that square footage or acreage numbers disclosed pre-closing later turned out to be inaccurate. According to statements by representatives of the Mississippi Real Estate Commission, over 90 cases were documented by E&O carriers monitored by MREC over the last 10 years, with an average claim payout of \$14,000. Brokers have found themselves sued routinely with sellers, where brokers simply used data provided by sellers or from appraisals in listing the property.

It is important to note that this new law does not protect licensees who do not disclose the source of the measurements they use, and the source cited must be one of the specific sources listed in the new law for the protections against liability to apply. Measurements by the licensee are not pro-

tected and brokers should NEVER compute property measurements themselves unless they strictly follow American National Standard Institute ("ANSI") standards and methodology.



As the law specifically states, real estate licensees have no duty to the seller or purchaser of real property to conduct an independent investigation of the size or area, in square footage or otherwise, of a subject property, or to independently verify the accuracy of any third-party information. This remains true though the Property Condition Disclosure Form prescribed by MREC continues to have the field for "APPROXIMATE SQUARE FOOTAGE of the Heated and Cooled Living Area" in the "Miscellaneous" section of the form. REALTORS® using that form should always know where the figures they use came from and follow the

law's provisions very carefully if they wish to shield themselves from liability. Until the form provides a place to cite the source of the data, REALTORS® are encouraged to write the source on the form near the number to satisfy the disclosure element of the new law.



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



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

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

Lane candidate for 2016 RVP



Lane

Nancy Lane of Jackson was recently endorsed by Mississippi REALTORS NAR Strategy Team and MAR Executive Committee as Mississippi's candidate for 2016 Region 5 Vice President.

Cummins chosen for 2013 "30 Under 30"



Cummins

REALTOR Stephanie Palmer Cummins of Brandon was recently selected for NAR's 2013 class of "30 Under 30." "30 Under 30" honorees are a mix of broker-owners/managers and salespeople, representing all sectors of the market. Chosen by NAR's REALTOR® Magazine, candidates are selected based on skill, success, creativity, and leadership in their real estate careers.

Hall wins election and is recognized by NAR



Hall

REALTOR® Megan Hall was recently elected as Ward 4 Alderwoman for Pelahatchie. Hall was also recently recognized by NAR among a group of only eight from the Young Professionals Network (YPN) who were identified to help create an YPN-RPAC program. The program will be announced at the 2013 NAR Annual Convention in November.

Watkins earns prestigious MBA from Tulane

Hattiesburg REALTOR® Adam Watkins recently earned his Masters in Business Administration with an emphasis in Finance from Tulane University's Freeman School of Business. He graduated in the top two of the Executive MBA class

and was honored by his peers and professors with a prestigious award recognizing his leadership, scholarship, and strong sense of civic obligation. This degree completes a rigorous eighteen-month course of study which culminated with a trip to study business culture in Delhi, India.



Watkins, wife Amelia and daughters Abigail and Hannah



ASSOCIATION NEWS

VIPs visit Mississippi REALTORS® Board of Directors meeting

MAR's Board of Directors welcomed two distinguished guests to their June meeting in Jackson. Frank Kowalski, NAR's 2013 Executive Committee member and Region 5 Vice President shared with members an update from NAR as well as upcoming legislative priorities.



Kowalski



Hosemann

Also in attendance was Mississippi Secretary of State Delbert Hosemann who announced a program offering the opportunity for Mississippi REALTORS® to apply to list Mississippi tax-forfeited properties for a 12 percent commission.

Mississippi REALTORS® launch brand new web page

Mississippi REALTORS® recently launched a totally new web page design in conjunction with their recent rebranding campaign. The new page features a sleek, new, modern design with colorful graphics and photos and updated task bars, informational page and rotating banner. The new design incorporates the color scheme of the new Mississippi REALTORS® logo, less narrative and more click-through alternatives. Go to www.msrealtors.org to see the new page.





CAPITOL WATCH

UPDATE ON LEGISLATIVE ISSUES IMPORTANT TO YOUR BUSINESS

by Derek Easley

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®, and 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 interests 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 \$1 contributed to MARPAC, 60% of the funds are used in Statewide Elections (including MS House and Senate), 30% are used at the National Level (US Senate and Congress) and 10% 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 trade association PAC in political contributions with over \$328,000 being spent. Of the 84 Races MARPAC made endorsements in, we won 70...including every single statewide race. That is a winning percentage of 83%.

MAR asks that all its members consider contributing their "Fair Share" to MARPAC. For a Salesperson, \$25 is your "Fair Share" and for a Broker your "Fair Share" is \$99. 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 investment), a Crystal R (\$2,500 investment), or a Golden R (\$5,000 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 a direct connection between 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.

One major victory was Senate Bill 2171, Legislation limiting Licensee Liability for Square Footage Representations. This legislation should benefit all REALTORS® by exempting a real estate licensee from a duty to independently investigate or verify the size of any real estate or improvements thereon.

Another victory was the passage of Senate Bill 2698. This legislation transferred the duties of the Mississippi Home Inspector Board to the Mississippi Real Estate Commission. This legislation was necessary to ensure that Home

Inspectors in Mississippi continue to be properly licensed and regulated in the State. We all know the vital role that Home Inspectors play in the real estate transaction process and it was necessary to take this step to protect the general public and the REALTOR® during the home buying process.

Another legislative accomplishment affects not only REALTORS®, but all Mississippians. Legislation allowing for Charter Schools has been signed into law. As a REALTOR®, your goal is to put families in their perfect home. Of all the local neighborhood amenities that can influence a buyer's decision to purchase a home, proximity to good quality schools is one of the most influential. House Bill 369 will give more families an opportunity to get a quality education in their community.

Other MAR Legislative Victories:

- **Revised Various Provisions of The MS Individual On-Site Wastewater Disposal System Law :** The purpose of the MS Individual On-Site Wastewater Disposal System Law is to allow the installation, use and maintenance of individual on-site wastewater disposal systems in a manner that will not jeopardize public health and welfare or the environment. The main point of contention in the bill was the two acre exemption currently in the law. The Department of Health wanted to remove the exemption so that all wastewater systems would have to be inspected regardless of the size of the property but efforts to keep the exemption in the bill were successful.

- **Headquarters Relocation Tax Credit:** Revises the number of jobs (20) necessary to qualify for a headquarters sales tax exemption and income tax credit.

- **Adopting Recent Amendments to Uniform Commercial Code:** Amended Article 9 of the Uniform Commercial Code; provides legislation standardizing and simplifying procedures for secured transactions in personal property; provides greater guidance regarding the name of an individual required on a UCC financing statement; and conforms Mississippi's law to existing uniform law already enacted in a majority of other states.

- **Strengthening Mississippi Academic Research Through Business Act ("SMART Business Act"):** This legislation will encourage private businesses to invest in Mississippi universities. The bill offers a rebate equal to 25% of the contracted research costs to any business entering into a written agreement with a Mississippi university for research and development.

- **MS Department of Revenue Statute of Limitations on Audits:** The Mississippi Legislature passed House Bill 892, which has a retroactive effective date of January 1, 2013. The bill replaces Mississippi's open ended audit practice with a procedure that is more in line with nearly every other state's practice. This change applies to Mississippi income, franchise and sales/use tax audits. The new law provides for a three-year statute of limitations and an additional one year period for the Mississippi Department of Revenue (MSDOR) to make an assessment on audit. In addition, the MSDOR and a taxpayer may extend the time period for the audit by mutual agreement prior to the expiration of the additional one year period.

- **Amending the SAFE ACT:** This legislation provides that a violation of

the owner financing exemption from the MS SAFE Mortgage Act will not affect the title of the purchaser/borrower under the terms of the mortgage loan.

Although MARAPC 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 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.

Governor Bryant signs real estate bills



Mississippi REALTORS® recently gathered in the office of Governor Phil Bryant for the signing of two very important Senate Bills impacting the real estate industry. SB 2171 addresses the removal of liability and mandatory disclosure from the real estate licensee

regarding square footage information provided by the seller or other independent opinion. SB 2698 dissolves the Mississippi Home Inspectors Regulatory Board and transfers its duties to the Mississippi Real Estate Commission. Present at the Bill Signing were 2013 MAR President Ken



Austin, MAR President-Elect Janice Shows, MAR First Vice President/Northern District Andrea Cummins, MAR Southern District Vice President Lisa Hollister and MAR CEO Beth Hansen. Also in attendance were Senator Josh Harkins, District 20-Madison/Rankin Counties; Senator Will Longwitz, District 25-Hinds/Madison Counties and Representative Brent Powell, District 59-Rankin County who were instrumental in the passage of the bills.



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



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MARPAC Major Donors honored at reception

Mississippi REALTORS® who have given or pledged \$1000 or more to MARPAC in 2013 were invited to a reception in their honor. Present at the reception were Mississippi Governor Phil Bryant, Mississippi Secretary of State Delbert Hosemann and REALTOR® and Mississippi Senator Sollie B. Norwood, District 28.



Secretary of State Delbert Hosemann



Mississippi REALTOR® CEO Beth Hansen and Sherry Pullens of Hattiesburg



Lisa Hollister of Biloxi and Nancy Lane of Jackson



Governor Bryant visits with Mississippi REALTORS®



Gulfport REALTOR® Ashley Endris and Steve Fitzgerald



Stephanie McConnell of Diamondhead, Stephanie Shaw of Gulfport and Jeanelle Marshall of Madison



REALTOR® and Senator Sollie Norwood, District 28 and Governor Phil Bryant



Mississippi Governor Phil Bryant



Jackson REALTOR® and newly-elected Senator Sollie Norwood, District 28



Mississippi REALTORS® take to Capitol Hill during NAR's Mid-year conference

Almost 40 Mississippi REALTORS® recently gathered in Washington D.C. to attend NAR's Mid-year Legislative Conference and Business meetings. While there, they met with Mississippi lawmakers at their annual "Hill Visits".



L to R: Corie Haynes, Peggy Leigh, Bob Leigh, Ellen Short, Congressman Alan Nunnelee, Tony Jones, Sandy Richardson, Andrea Cummins, Judy Glenn and MAR CEO Beth Hansen



Ellen Short of Tupelo and Senator Roger Wicker



MAR CEO Beth Hansen, Congressman Gregg Harper and 2013 MAR President Ken Austin



Senator Thad Cochran, Tony Jones and Senator Roger Wicker



Senator Thad Cochran addresses the Mississippi REALTOR® group



Congressman Gregg Harper gave Mississippi REALTORS® a personal tour of the Capitol



Congressman Gregg Harper and NAR Federal Political Coordinator (FPC) Russell Wilcox

REALTOR® Guide to Ethics in Real Estate



Real estate is a business based on trust, and built on handshakes. Working ethically is essential to building a solid relationship with your clients and to growing your business in a way you can be proud of. Buyers and sellers alike need to be able to depend on you to act with their best interest in mind, as they make major, life-altering decisions surrounding the purchase and sale of their homes and businesses. The National Association of REALTORS® is committed to promoting real estate ethics in everything we do.

Whether you're a new and aspiring REALTOR® or whether you're brushing up on changes in the industry, we have multiple resources to help you join us in a commitment to real estate ethics.

Whether you're a new and aspiring REALTOR® or whether you're brushing up on changes in the industry, we have multiple resources to help you join us in a commitment to real estate ethics.

Be Honest with All Parties in the Transaction

This includes your client, other REALTORS® or real estate agents and their clients, and even yourself. It's important to disclose issues like spotty credit records, for example, and as a REALTOR® part of your job is to collect and assemble all necessary paperwork and information to work through any potential roadblocks in the sale of purchase of a property.

Put Your Clients First

REALTORS® should make every effort to understand the housing needs of their client, including thoroughly researching available inventory, and sharing all relevant information with the buyer so they can make an informed decision. This service should be provided regardless of potential profit – the client's interest should come first, at all times.

Be Forthcoming with All Parties

Disclose all pertinent facts regarding the property and the transaction to both the buyer and seller. If something seems questionable about a property, you're obligated to investigate and to make recommendations that buyers consult their own experts and inspectors. If a seller, on the other hand, asks that you act in a less-than-honest or forthcoming manner, such as concealing a leaky roof or another defect, you should remain above board, try to bring them to your side or end the business relationship.

Be Truthful in Advertising and Communications with the Public

When communicating with the public – distributing newsletters, creating websites, or placing advertisements – represent only your own work, and don't mistakenly take credit for the work of another real estate professional. It's important that prospective clients can differentiate between your actual work when making a decision about their REALTOR®.

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themembersedge.blogs.realtor.org/2012/09/27/realtor-guide-ethics-real-estate/#more-1170



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FOR THE TECH OF IT

BY CHRIS ADCOCK



What's the best tablet?

I am often asked my thoughts on what is the best tablet, or if tablets are a good tool for REALTORS®. In a way, tablets are the perfect tool for REALTORS® who are often in and out of the office and needing access to various tools and information anywhere they go. A tablet can bring more mobility and convenience to their business. Some agents are even going fully mobile, leaving the office desktop behind altogether.

It is getting easier every day to go mobile as we rely less on installed software and utilize more web-based and cloud services. Tools like Dropbox, Evernote, realtor.com, and ZipForm are available on our computers, phones, and tablets. Instead of keeping us stuck on a particular device, we can access these tools anywhere.

Let's take a look at the most popular tablets on the market today:

iPad

The iPad is by far the most popular tablet. If you've used an iPhone, you will feel right at home as it shares the same operating system. It also shares the same App Store, so you have access to the same applications (plus many others that are made specifically for the iPad's larger screen). You can buy the new iPad for \$499 or an iPad 2 for \$399. Both have a 9.7 inch display.

iPad Mini

The iPad Mini is a smaller, lighter version of the iPad. One complaint about full-size tablets is they are heavy and tire the wrist after prolonged use. The Mini has a 7.9 inch display and costs \$329 and can be easier to travel with.

Google Nexus 10

The Nexus is Google's answer to the tablet market. Running the Android Operating System, with access to the Google Play store, Android phone users will find the Nexus very familiar. It has a 10 inch display and is \$399.

Google Nexus 7

No, I didn't skip an 8 and 9 model. The Nexus 7 is Google's 7 inch tablet. This unit is thinner and lighter than the 10 inch, and is impressive with its low cost of \$199.

Microsoft Surface Pro

The much-advertised Microsoft Surface runs Windows 8, and it seems like the perfect tablet for those of us still holding on to their desktop or laptop computer. You can install your normal Windows software, which is a big plus if you use a piece of software that doesn't have a mobile app equivalent. The downside is the cost of software is hardly comparable to the \$1-\$5 "app" prices we are used to on other tablets. Microsoft does have its own app store, but so far the selection is limited. Other downsides are the cost, starting at \$899, and lower battery life. The display is 10.6 inches.

Microsoft Surface RT

The Surface RT is the same size as the Pro, but with some pretty large differences. It doesn't run a full Windows 8 Operating System, and you cannot install regular software. You are limited to the apps in Windows Application Store. You can get the Microsoft Office Suite on the Windows Store, however. The Surface RT costs \$499.

What do I recommend?

I like some things about all the tablets above. The iPads are powerful and have a great selection of good quality apps. Because of its popularity, you can be assured most developers will support your iPad. I like the inexpensive Nexus 7 as a great first tablet that won't cost much and will give you a good feel for going mobile and I like the idea of having Microsoft Office on a Surface everywhere I go. If you are buying a tablet as a longer-term investment for your business, I would buy an iPad, especially if you are already using an iPhone or iMac. If you are more comfortable with Google's Android phones, or not quite ready to spend a lot of money on something you may not use, go for the Nexus 7.

You may want to think about the tools you would use on a tablet and see if they are available on the device you are looking at. Check with your MLS to see if they support a particular tablet. You could also check out the various tablets in a local store to see how you like the size and weight of each.

I do not recommend off-brand Android tablets because you can be left behind with future updates. Android phone-users may already know how popular devices get updated faster, and less popular devices may not see updates at all. You may find future apps not available for your specific device. Apple has kept all of its phones and tablets up-to-date, and I am hoping Google will do that with the Nexus line.

What accessories should I consider?

Microsoft has done a great job marketing the Surface with a keyboard, but all the popular tablets have keyboard cases you can buy. You can also buy a variety of cases with stands that make your tablet great for showing photos to clients or going over a contract.

I am not ready to ditch my computer just yet. I would certainly miss my mouse and large keyboard, but it is getting much easier to use a tablet while I'm on the go. Tablets make sharing photos and going over documents in person much easier than standing over someone's shoulder sharing a laptop screen. And I love that I can start a project on my computer and continue it while I'm out of the office without having to lug around my laptop everywhere I go.

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



Taking it to the Street

by Kathy Whitfield

I've never quite put my finger on what it is about the beach that is so relaxing—the beauty of the seemingly-unending blue water gently lapping at the sand or the overall casual atmosphere that accompanies that—but whatever “it” is, it draws us.

That's why Mississippi REALTORS®, vendors and guests are excited that the 2013 MAR Convention & EXPO is scheduled to be held October 8th through the 10th at the Beau Rivage Casino and Resort in Biloxi. Besides the mere beauty of the beach, there is an endless array of fine food, gaming, entertainment and museums. This year, as an added bonus, the annual “Cruisin’ the Coast” car show will be in town and will allow even more eye candy for car enthusiasts.

When asked about why she is so excited to be among the hosts of the upcoming convention, Ocean Springs REALTOR® Patti Courtney, 2013 President of the Biloxi-Ocean Springs Association of REALTORS® shared lots of reasons why the coast is such a draw. “Besides just being a gaming area, the coast has wonderful historic and artistic offerings such as the Biloxi Town Square and harbor, the George Orh and Walter Anderson museums and the Jefferson Davis home,” she said. “There is an array of dining from less expensive to fine dining and Ocean Springs After-Hours offers live music and karaoke.”

As always, the offering of elective and required continuing education will serve as the benchmark of the event, but popular keynote speaker Terry Watson will add his humor and high-energy style of instruction to the majority of the elective offerings. Second-generation REALTOR® and popular YPN presenter Maura Neill will present elective education as well and a special Mississippi License Law forum will be held by the Mississippi Real Estate Commissioners fulfilling the License Law required hours.

David Bourdette of Pass Christian is serving as the 2013 President of the Gulf Coast Association of REALTORS® and shared his fondness for the networking opportunities that the convention offers him personally. “Of course the social events are always a blast, but I must note that some of my most enjoyable times have been the quiet discussions that I have had with members while enjoying a cup of coffee,” he said. “I think that a lot of us tend to be more honest about our ups and downs when talking with someone that's not in our own backyard. Because of that I have found many answers and also helped others make sense out of some of their similar circumstances.”

While many Mississippi REALTORS® budget for a new phone, the latest in technology to make themselves more efficient or advertising to promote their listings or themselves, some have yet to make the investment in the professional development and support their association. They fail to see the importance of investing the time and money into the annual event as important to their real estate career. “Attending the State Convention is the best way to meet fellow REALTORS® from your state and to catch the pulse of our industry on a state level,” added Bourdette. “Attending classes and social functions are just a small bonus. Showing our numbers and supporting others is so important to our communities and to fellow members. The more we stay active in REALTOR® functions the more we realize the impact of membership as a whole.”

Here's what Mississippi REALTORS® are saying:

Bob Leigh, Hernando

I attend every MAR convention and encourage all my agents to as well because of the great CE courses that are offered! The MAR convention is a wonderful opportunity to network with other brokers and agents and offers great opportunities to increase your referral income as well as develop lifelong friendships!



Michael Davis, Columbus

This past year was the first convention I attended. I will not miss another! I was able to take back to the office ideas and connections that made an immediate impact on our business.



Betty Jo Ison, Hattiesburg

I really enjoy attending the MAR conventions. They are a great time to see and meet up with others to discuss and get a feel of what's going on in the whole state. The education and instructors are always so good and what a wonderful way to show your support for MAR and get your CE too!



Matthew Thompson, Jackson

Last year was my first MAR convention. I thought it was a great state networking opportunity—especially for a Rookie REALTOR®. Even though the music was a little old for my taste, I thought the gala was a lot of fun—a great social event.



Karen Glass, Gulfport

The upcoming MAR Convention in Biloxi is going to be great this year as it is being held the same week as “Cruisin’ the Coast.” You’ll see wonderful classic cars everywhere you go. This will only add to the great events being offered at convention including CE classes, networking opportunities and informative exhibits. I try to attend every year and have made good friends around the state that I look forward to seeing each year.



October 8-10 • Beau Rivage, Biloxi, MS



BACK BY POPULAR DEMAND:

Terry Watson

Terry Watson doesn't just say he's different. His audience evaluations prove he IS different. Why? Because his audiences always walk away smiling.



Terry Watson has had the wonderful opportunity to address thousands of executives and REALTOR® members over the years through frequent speaking engagements and teaching sessions held at the National Association of REALTORS® Annual Convention and the NAR Midyear meetings. He has also worked with audiences abroad in Mexico and South America. Watson's unique and vibrant presentations are powerful, positive and results based. He teaches audiences how to improve relationships with both clients and consumers, close transactions more efficiently and work smarter, not harder. He provides ridiculously effective, easily implementable strategies and the tools REALTORS® need to get out of their own way while making them laugh in the process.

Convention topics will be "The Ten Stupid things really smart REALTORS® do to mess up their lives," "Buyer, you're mine;; How to get a buyer to sign an Exclusive Buyer Representation agreement;" and "Marketing 101."

www.terrywatson.com • Facebook.com/TheTerryWatson • youtube.com/GetTerry • twitter.com/GetTerry

2013 CONVENTION & EXPO SCHEDULE OF EVENTS

Convention presenters and instructors



Brian Estes
Commercial Continuing Education Instructor®



Lisa Hollister
Continuing Education Instructor



Mississippi Real Estate Commissioners
License Law Forum



Maura Neill
Continuing Education Instructor

Tuesday 10/8

8:00 AM - 5:00 PM	Registration Open
8:00 AM - 5:00 PM	Cyber Café Open
8:00 AM - 11:00 AM	EXPO Exhibitor Move in
9:00 AM - 12:00 PM	Local Board Management Conference & LeadershipMAR Retreat #4
11:30 AM - 6:00 PM	EXPO Open
11:30 AM - 2:00 PM	Lunch-on-the-Go in the EXPO
12:00 PM - 1:30 PM	AE Forum
2:00 PM - 4:00 PM	Board of Directors Meeting
2:00 PM - 3:40 PM	Continuing Education (2 hours License Law) MREC Commissioners
4:00 PM - 5:40 PM	Continuing Education (2 hours Elective) Maura Neill
4:00 PM - 5:40 PM	Commercial Continuing Education (2 hours Commercial Elective) Brian Estes
5:45 PM - 6:45 PM	YPN Happy Hour
7:00 PM - 9:00 PM	Leadership Dinner (Ticketed event by invitation only)
7:00 PM - 9:00 PM	Commercial Real Estate Dinner
9:00 PM - 10:00 PM	LMAR Alumni After-Hours

Wednesday 10/9

8:00 AM - 5:30 PM	Registration Open
8:00 AM - 5:00 PM	Cyber Café Open
8:00 AM - 11:00 AM	EXPO Open
8:00 AM - 10:00 AM	Continental Breakfast in the EXPO
9:00 AM - 10:40 AM	Continuing Education (2 hours Elective) Terry Watson
11:00 AM - 12:40 PM	Continuing Education (2 hours Elective) Terry Watson
12:30 PM - 2:30 PM	EXPO Open
12:30 PM - 2:00 PM	Lunch-on-the-Go in the EXPO
2:00 PM - 3:40 PM	Continuing Education (2 hours Elective) Terry Watson
4:00 PM - 5:30 PM	General Membership Meeting / Annual Awards Program
6:00 PM - 7:00PM	MAR Past President's Reception
7:00 PM - 10:00 PM	Installation Gala

Thursday 10/10

8:00 AM - 2:00 PM	Registration Open
8:00 AM - 2:00 PM	Cyber Café Open
9:00 AM - 10:40 AM	Continuing Education (2 hours Agency Law) Lisa Hollister
11:00 AM - 12:40 AM	Continuing Education (2 hours Agency Law) Lisa Hollister
12:30 AM - 1:30 PM	Lightning Lunch
1:30 PM - 2:50 PM	Continuing Education (2 hours Contract Law) Lisa Hollister

October 8-10 • Beau Rivage, Biloxi, MS

*Early Bird Rate of
\$169 Until July 31*



2013 CONVENTION & EXPO REGISTRATION FORM

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

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

Convention location:

Beau Rivage Resort & Casino
875 Beach Boulevard
Biloxi, Mississippi 39530

Registration Cancellation Policy

All cancellations must be submitted in writing or by email. Refunds minus a \$50 processing fee will be granted until September 30, 2013. Absolutely no refunds will be processed after September 30, 2013. 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.



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Check all that apply

☐ Rookie REALTOR®: \$139 by Sept. 30 / \$159 after Oct. 1 - onsite (open to REALTORS® licensed on or after Dec. 1, 2012).
☐ REALTOR®: \$169 by July 31 / \$189 Aug. 1 - Sept. 30 / \$199 Oct. 1 - onsite
☐ Non-REALTOR® Licensee: \$229 by Sept. 30 / \$249 after Sept. 30 - onsite
☐ Non-Licensee Spouse/Guest: \$99 by Sept. 30 / \$119 after Sept. 30 - onsite Non-education events only.
☐ Affiliate Member: \$199 by Sept. 30 / \$229 after Sept. 30 - onsite

Method of Payment

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

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

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FOR THE COURSE OF YOUR CAREER



BY JOHN PHILLIPS

The case for buyer brokerage

When traveling throughout the state teaching real estate education classes, I often ask students, “How many of you practice buyer brokerage?” I never see more than one or two hands raised, and those are usually licensees who do commercial or land transactions. When I ask why the rest of the students don’t, most agents say that the buyers won’t sign the agreement, that there is no benefit for the buyer or that the buyers don’t want to have to pay a commission fee. None of these statements are true.

There are many reasons that a buyer would benefit from being in an exclusive buyer agency agreement, and they almost never have to pay a fee. Let’s look at some background facts: Buyer brokerage is common in many states and some states, like Georgia, require that a written buyer agency agreement be in place if the buyer is a client. The National Association of REALTORS® encourages exclusive relationships with buyers and sellers so all parties will have a clear understanding of the client/agent relationship. Article 16 of the Code of Ethics states that *REALTORS® shall not engage in any practice or take any action inconsistent with exclusive relationship agreements other REALTORS® have with their clients.* This is what keeps other licensees from interfering with the seller/agent relationship in an Exclusive Right to Sell listing agreement and it works the same way in a buyer/agent relationship.

Wherever I travel, I hear REALTORS® complaining about buyers not being loyal. After a licensee has spent lots of time and effort showing properties to a prospective buyer, the buyer purchases a property from someone else. A Buyer Representation Agreement can keep that from happening.

Agents who are establishing a client/agent relationship with a seller typically execute the Working With a Real Estate Broker form, then set it aside while they fill out the Exclusive Right to Sell listing agreement. Almost any agent would tell you that the Working With a Real Estate Broker form by itself will not make the seller their client, and it is necessary to fill out a listing agreement to establish that the seller is a client. In Mississippi, most agents who have an opportunity to help a buyer purchase a property will execute a Working With a Real Estate Broker form and stop right there as if that will make the buyer their client. If an agent working with a seller understands that they must execute a legally binding agreement in order to represent the seller as their agent, the same should be true for the agent working with a buyer. A Buyer Representation Agreement is essential to establish the relationship, name the agent’s duties and address how and when they will be paid for doing their job.

Many Mississippi licensees think that the Buyer Representation Agreement is only beneficial to the agent, and they don’t feel comfortable

presenting it to the buyer. Just as a seller will get a higher level of service from their agent in a client/agent relationship rather than an open-listing relationship, the buyer will also get a higher level of service if they are a client that the agent can depend on to do business with them. A client/agent relationship with a buyer will allow the agent to perform an enhanced level of service for the benefit of their buyer client including using the agent’s skill and knowledge of the local marketplace to help the buyer construct an offer to purchase.

When a buyer finds that they can get an enhanced level of service that can result in a better transaction and usually get this service at no cost since their agent will be paid from the commission negotiated between the listing agent and the seller as offered as a co-op in MLS, it is hard for them to find anything wrong with this arrangement.

If the REALTOR® tells the buyer that all of the properties in MLS and all of properties they see with signs in the yard have sellers who are represented by professional real estate agents who are there to be sure their seller clients get the best possible transaction, it is easy for them to understand that they, as buyer, should also have a skilled professional looking after their interest in the transaction. The Buyer Representation Agreement has the additional benefit of ensuring the agent that their buyer client does not wander off with another licensee or buy from a For-Sale-by-Owner.

By state law, all Buyer Representation Agreement forms must include a clause that will allow the buyer to cancel the agreement with fifteen days written notice to the agent. Many licensees find this clause troubling as it will give the buyer the ability to walk away after the agent has spent time, money and effort on their behalf. I actually like that clause because many buyers might be reluctant to enter into a year-long agreement, but just about any buyer will be OK with a fifteen-day agreement. Most agents will do their job well and the buyer will have no need to exercise the fifteen-day termination agreement.

I have personally used the Buyer Representation Agreements for decades, and I have found that if you can explain the benefits the buyer will receive and the fact that they will get this at no cost since your fee is already covered, there is little or no resistance to buyers signing the agreement. Having this agreement in place with your buyers will certainly create buyer loyalty, cut down on disputes with other REALTORS®, lower your stress level and take you to more closings. What can anyone find wrong with that?

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.



Mississippi REALTOR® Institute 2013 schedule



SALESPERSON PRE-LICENSE

Jackson July 26 - Aug. 16 (Weekend)
Nesbit Aug. 9 - Aug. 30 (Weekend)
Jackson Sept. 23 - Oct. 3
Jackson Oct. 18 - Nov. 1 (Weekend)

GRI II (BROKER A)

Jackson Aug. 19-23

BROKER POST-LICENSE

Jackson July 29 - Aug. 1
Jackson Dec. 16 - 19

GRI I (SALESPERSON POST-LICENSE)

Jackson July 22 - 25
Jackson Oct. 21 - 24

GRI III (BROKER B)

Jackson Nov. 18 - 22

STATE EXAM REVIEW

Jackson Aug. 11 (Weekend)
Nesbit Aug. 25 (Weekend)
Jackson Oct. 2
Jackson Nov. 3 (Weekend)

2013 Continuing Education Schedule (as of July 9)

Standard Forms	August 7, 2013	9A-1P	Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures	September 12, 2013	9A-6P	Gulfport
Facebook for REALTORS®	September 13, 2013	9A-1P	Gulfport
Social Media: Do's & Don'ts	September 13, 2013	2P-6P	Gulfport
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 13, 2013	9A-6P	Gulfport
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-11A	Jackson
Avoiding Risk When Handling Client Data (TECH)	November 21, 2013	11A - 1P	Jackson
21 Things I Wish My Broker Had Told Me	November 21, 2012	2P - 6P	Jackson
The Professionals Guide to Real Estate Sales	December 5, 2013	9P-6P	Meridian
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

www.realtorinstitute.org

Check the website for up-to-date information as classes are added frequently.



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Dottie Collins
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Local Board MARPAC participation levels

As of June 24, 2013 MARPAC reached 85.2% of its 2013 goal with \$170,321.50 and 44.6% of its 51% fair share participation goal.

Biloxi-Ocean Springs	40.3%	Fair Share Participation Goal
Clarksdale	66.7%	
Cleveland	35.7%	
Four County	21.2%	
Golden Triangle	53.8%	
Greenville	33.3%	
Greenwood	60.5%	
Grenada	105.9%	
Gulf Coast	45.8%	
Hattiesburg	48.6%	
Jackson	34.3%	
Laurel	54.4%	
Meridian	68.2%	
MCAR	71.8%	
Natchez	35.3%	
North Central	23.6%	
Northeast	50.0%	
Northwest	65.3%	
Pearl River	50.0%	
Southwest	68.2%	
Vicksburg	%	
Total Participation	44.6%	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.

Name (print clearly) _____

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☐ VISA ☐ MC Amount \$ _____

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Signature (required) _____

Contributions are not deductible for Federal income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. The amount indicated is merely a guideline and you may contribute more or less than the suggested amount. The Association will not favor or disadvantage anyone by reason of the amount of their contribution, and you may refuse to contribute without reprisal by the Association. Seventy percent of each contribution is used by the State PAC to support state and local political candidates. The other thirty percent is sent to the National RPAC to support Federal candidates and is charged against your limits under 2 U.S.C. 441a.

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SPOTLIGHTS

LeadershipMAR



Ashley Endris, MS Gulf Coast Rockin' REALTOR®, Gulfport



Endris

Being actively involved in YPN, not only on a local and state level, but also at the national level has greatly increased my knowledge of the many new and upcoming tools available to us as REALTOR®. It has improved my networking skills nationwide resulting in numerous referrals.

Additionally, if I need something cutting-edge, I can contact a REALTOR® who I have met along the way from California, Nashville, or Philadelphia to find out what they are using in their market to determine if it might work in my area. Finally, the best part of being a part of the YPN is making new lifelong friends across Mississippi and even nationally.

Want to know my favorite apps & marketing techniques that have been successful for me? Get involved with YPN and I will be glad to share.

Jeffrey Dillon, Ridgeland



Dillon

In our industry, there are many opportunities to make a difference as a REALTOR® based on your passion and expertise. The key is to identify where you can serve the membership the most. Going through LeadershipMAR in 2012 not only engaged me, but it helped identify my passions. LeadershipMAR is looking for emerging REALTOR® leaders from all over the state to equip, train, and empower, helping them to not only be leaders in their community, but to also be a strong positive influence on our state association as well.

For more information on LeadershipMAR or to apply go to msrealtors.org/About/LeadershipMAR.php



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