

REAL ESTATE **LEADER**

SPECIAL PUBLICATION OF THE MISSISSIPPI REALTORS®
Winter 2015

Be the



Voice!

**Convention
& EXPO recap**

**2015 REALTOR®
Institute offerings**

**2015 Legislative
priorities**

**Special 2014
Highlights Issue**





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

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2015 President Andrea Detrick of Oxford challenges Mississippi REALTORS® to put feet to their commitment to "Be the Voice."

Stay updated on MAR's latest news and events. Visit us on:



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MISSISSIPPI

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PRESIDENT'S PERSPECTIVE

Happy New Year! With the beginning of each New Year, REALTORS® across the state resolve to improve themselves, to set goals and to stop bad habits. I am so excited to begin the year as your 2015 MAR President and look forward with excitement to the opportunity of meeting with you throughout the year.

I believe that Mississippi REALTORS® are all focused on making 2015 their most successful year yet, and with the help of the 2015 MAR Executive Committee, I am committed to service and hard work in order to positively impact our industry and association this year. My theme for 2015 is "Be the Voice!" Robert Frost once said that "Half the world is composed of people who have something to say and can't, and the other half who have nothing to say and keep on saying it." It is my belief that Mississippi REALTORS® are THE experts on all things real estate—not only the marketing of property and all of the details and areas of expertise that accompany that—but are also the doyens of all-things community. REALTORS® know the school systems and the best places to shop and are champions and advocates of home ownership. I will be working with you this year to prioritize the Mississippi REALTOR® "voice" in the community where you live.

On page 18 of this issue of Real Estate Leader, I share my ideas on what being "the voice" means to me and how I believe Mississippi REALTORS® can help accomplish that where they live. Also in this issue we take a look back to the 2014 MAR Convention in Sandestin at the



achievements of our committee chairs and co-chairs, MARPAC contributors and others. These leaders have helped shape our association through their hard work and commitment, producing a strong association for our membership.

This issue of *Real Estate LEADER* is not only intended to spotlight our members for their accomplishments throughout 2014, but also to give a glimpse of an exciting 2015. You'll find a preview of upcoming legislative priorities, educational opportunities, upcoming events and new affinity programs designed just for you. As in years past,

our legislative success has been directly tied to the involvement of REALTORS® through their MARPAC contributions as well as their involvement in both calls to action and a united voice at the state capitol. Mark your calendars now to be a part of REALTOR® Day at the Capitol on Wednesday, February 4, 2015.

I hope that this year you will feel free to contact me with new ideas, dilemmas or questions. As we work toward prioritizing our goal to "Be the Voice," I challenge us all to work together as an association to spread the word as property professionals and community champions.



Sincerely,
Andrea Detrick
President

REALTORS® Say QRM Rule Will Provide Clarity in Housing Finance Market, Benefit Consumers

WASHINGTON (October 21, 2014) - The following is a statement by National Association of REALTORS® President Steve Brown:

"NAR applauds the Federal Deposit Insurance Corporation for finalizing the Qualified Residential Mortgage rule today, which includes a broad definition of QRM and aligns with the Qualified Mortgage standard implemented earlier this year.

"REALTORS® are confident that the new QRM rule will encourage sound and financially prudent mortgage financing by lenders while also ensuring responsible homebuyers have access to safe and affordable credit. The synchronization with the QM rule will provide lenders with much needed clarity and consistency as they apply the new standards to loan applications while also providing a framework to bring more competition to the secondary mortgage market.

"The new QRM rule is a healthy step towards a more robust securities market that will reduce the government's footprint and creates more opportunities for private capital to participate.

"Importantly, the final rule relies on sound and responsible

underwriting rather than on an onerous down payment requirement to qualify as a QRM loan. NAR strongly opposed earlier versions of the rule that included 20 and 30 percent down payment requirements, which would have denied millions of Americans access to the lowest cost and safest mortgages.

To mobilize against the proposed QRM rules that would have excluded credit-worthy Americans from the housing market, NAR forged the broad-based Coalition for Sensible Housing Policy, a partnership of approximately 50 consumer organizations, civil rights groups, lenders and real estate professionals united in their opposition to high down payment requirements.

"The QRM rule is a win-win for consumers, REALTORS® and the housing finance industry. NAR thanks U.S. Sens. Johnny Isakson, R-Ga., Kay Hagan, D-N.C., and Mary Landrieu, D-La., for their work to craft an effective QRM rule that supports middle-class families and the housing recovery. We look forward to working with regulators and industry stakeholders on the implementation of the new risk-retention standards."

QRM Final Rule

Media Contact: Jenny Werwa / 202-383-1193 / Used with permission of the National Association of REALTORS® 2014.

WORD ON THE STREET
REAL ESTATE NEWS BRIEFS



LEGAL EASE

2015 Brings Major Changes in TILA/RESPA Forms and Protocols

Ron Farris, Esq., MAR General Counsel

REALTORS® are ready for 2015 as our national recovery continues. Major changes in the law affecting HUD closings, including several forms and time lines REALTORS® consider routine, will require more education and preparation for these sweeping industry changes.

TILA/RESPA – Sweeping changes ahead for HUD closings

Pursuant to the Dodd-Frank Act, the Consumer Finance Protection Bureau (“CFPB”) has mandated new forms to be placed into use beginning August 1, 2015 for new loans applied for after that date; use of the new forms is prohibited until August 1, 2015. Forms in use now, such as the traditional truth-in-lending form and HUD-1 closing statement, will continue until August 1, but these forms will be abandoned and replaced by new forms for covered transactions after that date.

Under the new regulations, lenders are responsible for providing, completing and delivering the forms, but lenders may (and are expected to) make the closing agent responsible for, at least, delivery of the closing disclosure statement to buyers and sellers. CFPB has provided a seller disclosure statement form that may be used (at lender’s option) to provide seller-only disclosure, or the seller may receive a full copy of the closing disclosure form to be sent to the buyer.

The most notable change will come in the timing of required disclosures, which will have a material effect on covered real estate closings, including all residential closings involving federally-insured mortgages. For covered transactions, delivery of the closing disclosure statement is required three business (3) days (not counting Sunday and any federal holiday) prior to the closing. Mailing or emailing of a closing statement adds an additional three (3) days to the time line, meaning that an intervening Sunday will push to seven (7) days the time period between the mailing or emailing of a closing disclosure statement and the actual closing itself. If terms of the closing disclosure statement relating to the APR, loan product changes or prepayment penalties are amended after the disclosure but before closing, the disclosure requirement is “reset” and the closing disclosure statement must be re-delivered and the waiting period before closing begins again. A consumer can waive the three-day waiting period, but only in the event of a bona fide emergency by means of a written explanation of the actual emergency. These are a few of several major changes in the protocols and time lines most people considered routine in times past. Clearly, closings will be subject to significant delays if certain changes are made or notices are not properly delivered, while emergency waivers will be unavailable except in the most dire of exigencies.

At first glance, these new rules will not, it appears, prevent the practice of attempting to alter or renegotiate a broker’s commission prior to or at closing, since alteration of the broker’s commission does not appear to fall within one of the three categories that triggers resetting of the closing disclosure waiting period.

REALTORS® will want to note that the familiar HUD-1 closing statement is

being replaced by the new closing disclosure statement in covered real estate transactions where loan applications are made after August 1, 2015. The new form is substantially more detailed, and retains none of the traditional numbering of sections and lines in the old HUD-1, thus requiring familiarization with an entirely new format. For instance, the section for real estate commissions appears to be relocated to the “Other Costs” section of the new form, to be inserted by the form preparer in the “Other” subsection thereof. As with most new forms, many questions are being raised that do not have clear answers as of yet.

Also of note is the fact that TILA does not require that the parties sign off on the new closing disclosure statement, meaning that neither the seller, the buyer or the closing agent are required to sign the form prior to, at or following closing. If a consumer (the buyer) is asked to sign the new form, that signature is specifically conditioned on the fact that it acknowledges receipt of the form only, and not accuracy or authority to disburse. This means that any party or closing agent preferring to have an acknowledgment of acceptance of the accuracy of the closing statement (including amounts to be disbursed and to whom) will have to secure same on their own, apart from the closing disclosure statement. This will likely lead to even more new forms at the closing table.

Title agents and closing attorneys are busy discussing and evaluating options for changes in closing protocols, software and forms that will enable them to perform their duties under the revised standards. At the very least, these regulatory changes promise to materially alter the closing protocols for HUD-backed loans in ways that REALTORS®, as well as closing agents and title companies, have not seen in many, many years.

The Mississippi REALTORS® Standard Forms Advisory Committee and MR’s General Counsel are monitoring these changes carefully and will be discussing possible adjustments to MR’s Standard Forms set as the new rules come online.



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.

HEADLINERS

Members in the news

Sabrena Patrick joins MAR Staff



Patrick

Sabrena Patrick recently joined the Mississippi REALTORS® staff as Executive and Sales Assistant. Patrick will be working with the MAR Chief Executive Officer, Chief Financial Officer and Communications and Marketing Director, assisting them in their roles.

Glenda Gilmer assumes new MAR role



Gilmer

Glenda Gilmer recently assumed the role of Director of Specialty Groups and Facility Rental Manager. Gilmer manages all activities of the MS Commercial Association of REALTORS® and the state chapters of CCIM, CRS, IREM and RLI in addition to overseeing the rental of the MAR facility.

Ellen Short addresses FPC Roundtable in New Orleans



Short

MAR's Federal Political Coordinator (FPC) Ellen Short of Tupelo led an open forum discussion of the challenges and opportunities confronted while serving at the first ever FPC Roundtable at the NAR Convention in New Orleans. Short was the recipient of NAR's 2014 Meritorious Service Award for her years of service as FPC to Senator Roger Wicker.



ASSOCIATION NEWS

Northwest Mississippi Association of REALTORS® creates Benevolence Fund

The Northwest Mississippi Association of REALTORS® recently announced the creation of the NWMAR Benevolence Fund. "We are proud to announce the creation of the Benevolence Fund to support our membership and the broader community," said NWMAR President Sandy Richardson. "The Fund allows its Board of Trustees to grant loans and provides up to \$5,000 per year to members who have experienced extreme hardship or circumstances where they need some assistance," Richardson added.

The Fund, one of only 16 nationwide, is unique in its design to help other charitable organizations in the North Mississippi area. "It was very important to our NWMAR Board members that the Fund have the opportunity to provide assistance to the community, as well as our Association members," said Amanda Woods, Executive Director of the Fund.

The seed money for the Fund was provided at the end of last year by Realtor Services Corporation, the MLS arm of the local REALTOR® group. "We had a unique opportunity to turn unusual circumstances, mixed with some creative tax strategies, to provide a substantial amount of seed money to start off the Fund," said Gregory Ryan, Treasurer of the Fund. Continued Ryan, "The monies are housed with the Community Foundation of North Mississippi to give us and future donors the benefit of 501(c)(3) tax deductibility for contributions to the Fund." The Board of Trustees and the Affiliates Committee of NWMAR will host a number of fund-raising events throughout the year to raise and

He further wrote that "if the appellate courts were to defer to DOR on its appeal of all contrary decisions of BTA, BTA would be rendered a useless agency incapable of any independent action."

Mississippi REALTORS® supported this Mississippi Economic Council bill and worked to ensure passage of the bill. This was a significant legislative victory for this pro-consumer and pro-business bill and its success was due, in part, to the pro-business advocacy efforts that Mississippi REALTORS® participate in. Their contributions to MARPAC also ensure that we have a voice at the Capitol.

MAR awarded RPAC President's Cup for 3rd Straight Year

MAR was awarded the prestigious RPAC President's Cup Award at the NAR Convention in New Orleans. The President's Cup is only given to those states that are able to achieve a variety of fundraising and advocacy goals at very high levels. This was the third year in a row that Mississippi received this special recognition.



Pictured L to R: Lisa Hollister, 2014 MAR First VP/Southern District; David Griffith, 2014 MAR Treasurer; Janice Shows, 2014 MAR President; 2014 NAR President Steve Brown; Andrea Detrick, 2014 MAR President-Elect; Ernie Clark, 2014 MARPAC Chairman; Peggy Leigh and Bob Leigh, 2014 Member-at-Large, MAR Executive Committee.

Major Victory for the Taxpayer Fairness Act

During the 2014 Legislative Session, HB 799--The Mississippi Taxpayer Fairness Act--passed, helping to assure a fair tax appeals process for Mississippians if they find themselves in a disagreement with the Department of Revenue (DOR).

In a recent summary judgment, the court used HB 799 to rule in favor of a taxpayer who had won at the Board of Tax Appeals (BTA) but had continued to be challenged by the Mississippi DOR.

In the ruling, the judge states that while HB 799 doesn't become effective until January 1, 2015, it is still available for consideration by the court.



CAPITOL WATCH

UPDATE ON LEGISLATIVE ISSUES IMPORTANT TO YOUR BUSINESS

by Derek Easley

2015 MAR Legislative Priorities

The Mississippi Association of REALTORS® Board of Directors and the Legislative and Regulatory Affairs Committee has approved the following issues as legislative priorities for the 2015 Legislative Session.

MAR serves as the voice of real estate in Mississippi by continuously working side-by-side with state legislators to foster pro-REALTOR®, pro-business and pro-homebuyer legislation. Throughout the session, watch your e-mail for legislative updates and occasional calls to action where REALTORS® will be asked to contact their representatives to personally encourage them to support the REALTORS® position on key issues.

Legislative Priorities for 2015:

• **Eliminating The 5% Tax On The Gross Proceeds Or The Gain Realized By An Out Of State Seller To An Instate Buyer** - Doing away with or amending the code section which requires the buyer of real property owned by a nonresident to withhold a portion of the amount realized by the seller on the sale when the sale is not considered an exchange or trade of property and results in gross proceeds greater than \$100,000.

• **Trespassing Act** – MAR supports legislation stating that a landowner does not owe any responsibility to a trespasser who is injured on their property. This legislation would help codify the case law concerning land possessors' duty of care regarding trespassers. Homeowners, companies, factories, and farmers may all be at risk of liability for activities inherently out of their control.

- **Premise Liability Legislation** – MAR supports legislation setting guidelines for court cases where a third party causes injury to someone at a business.

- **Creating the Mississippi Main Street Investment Act** - An act to create the Mississippi main street investment act; to create the Mississippi main street investment loan fund; to require the Mississippi development authority to establish a program to make loans to municipalities to assist with maintaining and improving the viability of revitalization zones; to require a municipality desiring a loan under this act to submit an application to the Mississippi development authority; to authorize the issuance of state general obligation bonds in the amount of \$5,000,000.00 and provide that the proceeds of such bonds shall be deposited into the Mississippi main street investment loan fund; and for related purposes.

- **Patent Troll Legislation** - An act to prohibit bad faith assertions of patent infringement; to provide factors that the court may consider in determining whether a bad faith assertion of patent infringement has been made; to provide

for enforcement, remedies and damages. A "patent troll," buys broad patents and uses them to threaten small businesses and individuals, including REALTORS®, into paying a license fee. Recent instances include NAR members receiving letters for their use of property search applications on their websites and their use of certain scanner copier machines.

- **Property Insurance Clarity Act** – Would require insurers to disclose how much they collect in premiums and how much they pay in claims in each ZIP code. The bill aims to show how much coastal homeowners are charged to cover against hurricanes, as well as make it clearer what areas private wind insurers are avoiding.

- **First-Time Home Buyer Savings Account** – MAR supports legislation establishing first-time home buyer savings accounts that can be used for saving funds for the purchase of homes by first-time home buyers. Moneys in the account are required to be used solely for the down payment and closing costs for the purchase of a home by a first-time home buyer. Being unable to come up with a hefty down payment is often a major hurdle for first-time home buyers, particularly young people who are grappling with massive student loan debt. The issue has become a critical concern for members of the real estate community, who have noticed a steady decline in the number of first-time and young home buyers in the market.

- **Property Assessed Clean Energy (PACE) Legislation** – MAR supports legislation establishing a Property Assessed Clean Energy (PACE) program for commercial property. PACE is an innovative way to finance energy efficiency and renewable energy upgrades to buildings. Interested property owners evaluate measures that achieve energy savings and receive 100% financing, repaid as a property tax assessment for up to 20 years. The assessment mechanism has been used nationwide for decades to access low-cost long-term capital to finance improvements to private property that meet a public purpose. By eliminating upfront costs, providing low-cost long-term financing and making it easy for building owners to transfer repayment obligations to a new owner upon sale, PACE overcomes challenges that have hindered adoption of energy efficiency and related projects in our nation's buildings.



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



FOR THE COURSE OF YOUR CAREER



BY JOHN PHILLIPS

The Appraisal Connection

One of the huge benefits of being a real estate licensee is that we are at the center of the transaction and get to help choose the other members of our closing team. In most transactions, the buyer and seller do not understand the process and rely upon their agent to recommend and choose the other professionals that are required to bring about a successful closing. This allows the licensee to build relationships with lenders, home inspectors, wood-destroying insect inspectors, surveyors and closing attorneys. I usually recommend in my classes that real estate agents choose the other licensed professionals that do an efficient, professional job and that also have the characteristics and personality that make them easy to work with. This will contribute to a personal relationship that will make the transactions go more smoothly and result in a more satisfactory process for your clients.

The one necessary member of the closing team that the real estate licensee cannot choose is the appraiser.

Most real estate is bought with borrowed money. Lenders place a mortgage, or in Mississippi a deed of trust, on the subject property as collateral for the loan they have made. In the event of default by the borrower, the lender can foreclose to gain ownership and sell the property to get back the amount of money they lent. To be sure that they are not lending more than the property is worth, the lender has a licensed real estate appraiser give an opinion of value of the worth of the property.

It is essential that appraisers are competent and give good opinions of value because their job results in loans that are pooled to be sold as mortgage-backed securities. These financial instruments are purchased by many entities such as pension funds which need a safe investment that produces a dependable return. These purchases are in the hundreds of billions of dollars, and the entire program is based on the soundness of the investment, which goes back down the line to the value of the property that the individual loan was made on.

We have recently seen what happens to the entire economy of our country when mortgage-backed securities are not based the true value of the property and loans in which the borrowers do not repay as they agreed to do.

Many years ago lenders would not allow the agent to choose the appraiser to be sure they got an unbiased appraisal result, but lenders would sometimes allow an agent to pass over a particular appraiser if the agent thought they had bad results from that appraiser in the past. In essence, in some cases, the agent could not choose an appraiser, but they could choose who not to use. In retrospect, this was probably improper at the time.

As you know, the economic meltdown caused by bad real estate loans resulted in huge problems for our profession as well as the entire country. Trillions of dollars of real estate value was lost as property values declined due to the large number of foreclosures. Preventive measures have been put into place to try to keep this sort of thing from happening again. The Good Faith Estimate and HUD-1 forms have changed along with the requirement that the closing statement comply more closely with the esti-

mate. The requirements for obtaining a loan have tightened to the point that even well-qualified borrowers sometimes have difficulty getting approved.

Some other major changes that affect the financing part of our business are the new regulations that have come about to assure the independence of the appraiser and the appraisal process. In 1989 Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) created a federal framework to oversee the state licensing and certification of real estate appraisers. In 2009 the Home Valuation Code of Conduct (HVCC) was introduced to isolate parties with a financial interest in a mortgage loan from appraiser selection and retention. This was followed up in 2010 by the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank). Dodd-Frank required the Federal Reserve to amend the appraisal independence rules in Regulation Z of the Truth in lending Act which affect all consumer transactions secured by a consumer's principal dwelling. These federal regulations impose severe penalties on lenders and other parties who interfere with the independence of appraisals.

So what does all of this mean to us as real estate agents? We can have absolutely nothing to do with the selection or retention of a real estate appraiser. Because of the new legal penalties, many lenders are now hiring Appraisal Management Companies (AMCs) to select the appraisers to remove any appearance that they might be interfering in appraiser independence. If a lender does not use an AMC, they will still strictly abide by the federal regulations.

So, bottom line, real estate licensees can have no input as to who the appraiser will be. That includes even a simple conversation with the lender about which appraiser might be selected. The buyer's agent can discuss the finished appraisal with the lender. The appraiser is not allowed to discuss the valuation details of the final appraisal report with anyone other than their client; which typically is either the lender or the AMC. The appraiser must not discuss valuation details of the completed report with any party to the transaction (licensees, sellers or buyers), without the permission (preferably written) of their client.

The seller's agent can not have any influence in the selection or retention of the appraiser, even to the extent of having a simple conversation about the selection with the lender. The loan is between the lender and the borrower, and if the borrower so chooses, the borrower's agent. The loan has nothing to do with the seller or the seller's agent, and it is a violation of Agency for the seller's agent to interfere in any way with the lender or loan, which is on the buyer's side of the transaction.

It is essential that licensees understand the new regulations and conform to them to protect their clients and customers and operate their business safely and successfully.

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

2015 schedule

SALESPERSON PRE-LICENSE

Jackson	Jan. 9 - 30	(Weekend)
Jackson	Feb. 16 - 26	(Day)
Jackson	Mar. 6 - 27	(Weekend)
Jackson	April 27 - May 7	(Day)
Jackson	June 8 - July 13	(Night)
Jackson	July 24 - Aug. 14	(Weekend)
Jackson	Sept. 21 - Oct. 1	(Day)
Jackson	Oct. 16 - Nov. 6	(Weekend)

STATE EXAM REVIEW

Jackson	January 25	(Weekend)
Jackson	February 25	(Day)
Jackson	March 22	(Weekend)
Jackson	May 6	(Day)
Jackson	July 8-9	(Night)
Jackson	August 9	(Weekend)
Jackson	September 30	(Day)
Jackson	November 1	(Weekend)

GRI II & GRI III (60 HOUR BROKER PRE-LICENSING)

GRI II (BROKER A)

Jackson	Feb. 10 - 14
Jackson	June 2 - 6
Jackson	Aug. 18 - 22

GRI III (BROKER B)

Jackson	Mar. 16 - 20
Jackson	July 6 - 10
Jackson	Nov. 2 - 6

BROKER POST-LICENSE

Jackson	April 6 - 9
Jackson	July 20 - 23
Jackson	Dec. 14 - 17

GRI I (SALESPERSON POST-LICENSE)

Jackson	Jan. 26 - 39
Jackson	April 20 - 23
Jackson	July 20 - 23
Jackson	October 19-22

Continuing Education Schedule

Agency, License & Contract Law Concepts, Forms & Disclosures *Electives (TBD)	January 14, 2015 January 15, 2015	9A-6P 9A-6P	Jackson Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures *Electives (TBD)	March 11, 2015 March 12, 2015	9A-6P 9A-6P	Jackson Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures *Electives (TBD)	May 20, 2015 May 21, 2015	9A-6P 9A-6P	Jackson Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures *Electives (TBD)	July 8, 2015 July 9, 2015	9A-6P 9A-6P	Jackson Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures *Electives (TBD)	September 16, 2015 September 17, 2015	9A-6P 9A-6P	Jackson Jackson
Agency, License & Contract Law Concepts, Forms & Disclosures *Electives (TBD)	November 18, 2015 November 19, 2015	9A-6P 9A-6P	Jackson Jackson

*Classes are added frequently.
Please visit realtorinstitute.org
for an updated list of available
courses and current schedule.*

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MAR's 2014 *Convention &*



2015 MAR President Andrea Detrick was sworn in by 2014 Region 5 Vice President B.J. Harris



MAR CEO Beth Hansen presented 2014 MAR President Janice Shows with a beautiful watercolor portrait of her grandson by Gulf Coast artist Sherry Phillips Carlson as a memento of her 2014 Presidency.



Ashley Endris and Kris Davis visit at the Leadership Dinner.



2014 Region 5 Vice President B.J. Harris of St. John, Virgin Islands spoke to the members at the General Membership Meeting and Awards Presentation.

Brenda Kay Ramm, Gerard Maher, Kit Stovall, Levi McCraney, Lara Thrash and Cathy Watson at the Leadership Dinner.



Paula Ricks visits with Nell and Vic Wyatt at the Leadership Dinner.



The members danced under the moonlight to the sounds of The New Tropics from St. Petersburg, Florida.

EXPO in Sandestin in photos



Lisa Hollister, Naomi and Bob Ridgway and Jesse and Nancy Lane.



Keynote speaker Jared James filled the room for each of his continuing education sessions.



Mississippi Real Estate Commission Administrator Robert Praytor taught 2 hours of required License Law continuing education.



Seth Touchstone visits with Gary Blair of Southern Ag Credit during the EXPO.



Noggin Wild and Lisa Hollister sing along with The New Tropics at the Installation Gala.



Stephanie Nix, Carol Steward and Dorothy Thompson of Central Mississippi REALTORS® at the Installation Gala



The 2015 MAR Officers and Directors are sworn in at the installation gala.



Mississippi REALTORS® recognized at MAR's 2014 Convention & EXPO for their achievements



Short named 2014 Hall of Fame inductee

Ellen Short of Tupelo was chosen as the 2014 MAR Hall of Fame inductee. The Hall of Fame award is the most prestigious honor bestowed on a Mississippi REALTOR®. Established in 1994, the Hall of Fame honors Mississippi REALTORS® who have made extraordinary and distinguished contributions to the real estate profession in the state of Mississippi over a period of at least 20 years. Short was awarded the MAR's REALTOR® of the Year and later served as President of MAR. She has served on numerous MAR and NAR committees. Short was recently awarded the Meritorious Service Award from NAR for her years of work as a Federal Political Coordinator for Senator Roger Wicker. She is a MARPAC Crystal R.



Wilson honored as 2014 MAR REALTOR® of the Year

Chris Wilson of Laurel was recognized as MAR's 2014 REALTOR® of the Year. Wilson is a graduate of *LeadershipMAR* and served as President of the Mississippi REALTORS® in 2007. He has served on numerous state and national committees and is a Sterling R and President's Circle MARPAC contributor.



Ladd chosen as REALTOR® Institute Instructor of the Year

Kaye Ladd of Tupelo was named the 2014 Mississippi REALTOR® Institute Instructor of the Year. Ladd was chosen by having the highest instructor evaluations from his students for the year. The award was presented by 2014 Professional Development Committee Chair, Stephanie Shaw.



Curry receives President's Award

Lisa Curry of Tupelo was recognized by 2014 MAR President Janice Shows as recipient of the President's Award, in recognition of Curry's contribution to her presidency. Curry was chosen by Shows for her work in securing vendors for the convention and for serving on the MAR Bylaws committee while serving as the President of the Northeast Mississippi Association of REALTORS®.



Three inducted into MARPAC Hall of Fame

Three Mississippi REALTORS® were inducted into the MARPAC Hall of Fame for their contribution of over 10 thousand dollars to MARPAC. The inductees were Bob Leigh of Hernando, Margie McFarland of Gulfport and Nell Wyatt of Ridgeland.



LeadershipMAR class of 2014 graduates

After completing a year-long curriculum of retreats, team-building activities, spokesperson training, personality profiling and a class project, members of the 2014 LeadershipMAR class took the stage to graduate during the MAR Convention in Sandestin. Ashley Endris of Gulfport served as their spokesman at the graduation recognition, presenting a speech on their behalf. Members of the LMAR class are Ashley Endris, Gulfport; Kevin Knight, Tupelo; Gerard Maher, Gulfport; Brenda Kay Ramm, Ocean Springs; Penny Stettinius, Carriere; Carol Stewart, Jackson; Kit Stoval, Summit; Walker Tann, Jackson; Kara Thrash, Hattiesburg; Cathy Watson, Madison and Amanda Woods, Nesbit.



Affiliates of the year recognized for their support

MAR members annually recognize affiliates from across the state who go above and beyond the call of duty in assisting REALTORS® by their service, sponsorship and political involvement in the real estate industry. Bo Smith of Cornerstone Home Lending in Jackson, Steve Hill of Pillar to Post Home Inspections in Summit and Eric Cole of Gum Tree Mortgage in Tupelo. Russ Lee of Regions Bank in Picayune was selected as the 2014 Mississippi Affiliate of the Year.



Under 40 Award winners announced.

Established in 2013, the Under 40 Award recognizes up to four REALTORS® under 40 years of age each year for their excellence, professionalism and extraordinary contributions to Mississippi REALTORS® at the local and state level. The 2014 recipients of the Under 40 Award that were recognized at the MAR Convention Awards Ceremony are Brian Couch of the Northwest Mississippi Association of REALTORS®, Stephanie Cummins of Central Mississippi REALTORS®, Jeffrey Dillon of the Central Mississippi REALTORS® and Danny Lee of the Gulf Coast Association of REALTORS®.

Many thanks to our 2014 MAR Convention Sponsors and Exhibitors whose generous support makes our convention possible.



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MDEQ Resource
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Protection
Chrysler

Fairway Independent Mortgage
MS Valley Title Insurance Co
MDEQ Lead
EXIT Realty
Trustmark
MCAR/LACDB Commercial
Information Exchange
Renasant Bank
The Ocean Club

Veterans Home Purchase Board
Regions
Modern Woodmen of America
Office Depot
Bonded Builders' Warranty
America's Preferred Home Warranty
Hope Credit Union
Enovative Technologies
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Jewelry by Adrienne
Prime Lending
Nationwide Insurance
Tennessee Valley Signs

Local Board REALTORS® of the Year



Biloxi Ocean Springs
Anna Kral



Grenada
Pam McKay



MCAR
Michael Flannes



Pearl River Co.
Richard Teague



Central MS
Randy Knouse



Gulf Coast
Stephanie Shaw



Natchez
Sandra Ellard



Southwest MS
Watkins "Noggin" Wild



Cleveland
David Griffith



Hattiesburg
Paul Dunbar



North Central MS
David Massey



Vicksburg Warren Co.
Kellye Carlisle



Golden Triangle
Patricia Buckner



Laurel
Terri Sue Stroud



Northeast MS
Bea Lockett



At-Large
Chris Wilson



Greenville
Levi McCraney



Meridian
Paula Richards



Northwest MS
Sandy Richardson



MS Land REALTOR®
Paul Gonwa



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Mississippi REALTORS® receive 2015 NAR Committee Appointments

Congratulations to these Mississippi REALTORS® who were appointed to 2015 NAR Committees

Andrea Detrick	Board of Directors	State President
Andrea Detrick	Housing Opportunity Committee	Member: State Representative
Larry Edwards	RPAC Trustees Federal Disbursement Committee	Member: Region 5 Representative
Ashley Endris	RPAC Participation Council	Member: State Representative
Lee Garland	Multiple Listing Issues and Policies Committee	Member: At-Large
David Griffith	Real Property Valuation Committee	Member: Forum Vice Chair [Real Property Valuation Forum]
David Griffith	Real Property Valuation Forum	Vice Chair
Megan Hall	REALTOR® Party Member Involvement Committee	Member: State Representative
Beth Hansen	AEC-RCE Certification Advisory Board	Member: At-Large
Beth Hansen	Board of Directors	State Association Executive
Lisa Hollister	Broker Involvement Council	Member: State Representative
Cynthia Joachim	Meeting and Conference Committee	Member: Immediate Past Chair
Bruce Kammer	Board of Directors	State Allocated Director
Bruce Kammer	Multiple Listing Issues and Policies Committee	Member: At-Large
Nancy Lane	Commercial Committee	Member: Forum Chair [Commercial Economic Issues and Trends]
Nancy Lane	Commercial Economic Issues and Trends Forum	Chair
Nancy Lane	Research Committee	Member: Forum Chair [Commercial Economic Issues Forum]
Bob Leigh	Professional Standards Committee	Member: State Representative
Vernell Lewis	Land Use Property Rights and Environment Committee	Member: At-Large
Deborah McGhee	Diversity Committee	Member: At-Large
Gary Parker	Multiple Listing Issues and Policies Committee	Member: State Representative
Joe Parker	Commercial Committee	Member: Affiliate Representative [CRE]
Lynette Praytor	Board of Directors	State Allocated Director
Lynette Praytor	State and Local Issues Policy Committee	Member: Region 5 Representative
Janice Shows	Membership Policy and Board Jurisdiction Committee	Member: State Representative
Adam Watkins	RPAC Major Investor Council	Member: State Representative
Noggin Wild	Risk Management Committee	Member: State Representative
Chris Wilson	RPAC Trustees Fundraising Committee	Member: Region 5 Representative

2015 MAR Leadership Team



President
Andrea Inman Detrick, Oxford



Treasurer
Keith Henley, Tupelo



Second District Director-at-Large:
Levi McCraney, Greenville



President-Elect
Lisa Hollister, Ocean Springs



Immediate Past President
Janice Shows, Madison



Third District Director-at-Large
Stephanie Nix, Ridgeland



Central Vice President/First Vice President
David Griffith, Cleveland



First District Director-at-Large
Bob Leigh, Hernando



Fourth District Director-at-Large
Stephanie Shaw, Gulfport



Southern Vice President
Karen Glass, Gulfport



Northern District VP
Corie Haynes, Southaven

Federal Political Coordinators (FPC)

District 1 Alan Nunnelee—Tony Jones
District 2 Bennie Thompson—Carla Palmer-Allen
District 3 Gregg Harper—Russell Wilcox
District 4 Steven Palazzo—Andy Stetelman
Senator Roger Wicker—Ellen Short
Senator Thad Cochran—Larry Edwards

MAR Hall of Fame

REALTOR® Hall of Fame Members

1994

*Hugh C. Bailey, Sr., Jackson
 *James A. Brewer, Senatobia
 *W. P. Bridges, Sr., Jackson
 *Edith D. Dantagnan, Gulfport
 *Lavelle M. Dragula, Hattiesburg
 George Gilmore, Jackson
 *Harry J. Joachim, Biloxi
 *John H. McArthur, Hattiesburg
 *Elaine H. Nix, Jackson
 *Nelda B. Parrish, Corinth
 *Simon A. Rosenbaum, Meridian
 James W. Underwood, Jackson

1995

*H.C. Ashcraft, Jackson
 *Moody Grishman, Biloxi
 *J. Ed Turner, Hattiesburg

1996

*Michael Stetelman, Hattiesburg
 W.P. Bridges, Jr., Jackson
 *W.F. Tate, Tupelo

1997

Cecil Cost, Clinton

1998

*Randall Craft, Jackson
 *Don Graham, Hattiesburg
 *Thomas Gregg, Jackson

1999

Mark Cumbest, Pascagoula

2000

John Phillips, Gulfport

2001

Robert Praytor, Jackson
 *Sue McCormack Tate, Tupelo

2002

Judy Glenn, Corinth
 *B.E. "Corky" Grantham, Jackson

2003

*Wallace Neal, Southaven
 Clarence A. Wilkinson, Pascagoula

2004

Brenda Berg, Montgomery, AL
 Sonja Dunaway, Jackson

2005

Sue Gallaspy, Hattiesburg

2006

Carlene Alfonso, Gulfport
 Tommy Morgan, Tupelo
 Bob Ridgway, Jackson

2007

Ernie Clark, Brookhaven
 Larry Edwards, Ridgeland
 Belva Pleasants, Greenwood

2008

John Dean, Leland

2009

Cynthia Joachim, Biloxi

2010

David Stevens, Clinton

2011

Jim Conerly, Jackson

2012

Jerry Brewer, Senatobia

2014

Ellen Short, Tupelo

*indicates recipient is deceased



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www.bancorpsouthmortgage.com BancorpSouth Mortgage has always offered you the convenience of our local mortgage offices. But did you know that you can now enjoy the added convenience of exploring your mortgage options online? Visit us today at www.bancorpsouthmortgage.com, where you'll still deal with an actual person – the mortgage lender of your choice, in fact. You can apply for a mortgage within 15-20 minutes, or save it to finish it later. And your information is safe and confidential! Once received, your lender will contact you immediately. Visit our site and see how we can help you!



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Andrea Detrick encourages Mississippi REALTORS® to Be the Voice in 2015

Mississippi REALTORS® 2015 President Andrea Inman Detrick, has been a licensed Real Estate Broker in the Oxford community for over thirty years. Much of Detrick's experience is in the building and developing industry where she has designed projects and currently works with builders and developers as an advisor and with the marketing of their projects. She won The Best in Mississippi Award for two consecutive years for design in the multifamily 50 units and under and commercial remodeling presented by the Homebuilders Association of Mississippi.

Detrick served as President of the North Central Mississippi Board of REALTORS® and graduated from LeadershipMAR in 2006 and has served on numerous state and national REALTOR® committees. She is also an active member of the Association of Homebuilders and serves on the Board of Directors for the Homebuilders Association of North Central Mississippi. Detrick sat down with *Real Estate Leader Magazine* to talk about her upcoming year serving as the 2015 MAR President.

RL: Share with our members a little about your background—how you got into real estate and what led you to begin taking leadership roles in the association.

AD: My background in real estate is as a designer, builder and developer. I've been in the real estate business in over 30 years. Over the years I evolved from producing the product to marketing and selling the product.

As for how I got involved in association leadership, a director position was vacated in my local board. Someone asked me to fill the remainder of that term so I accepted. I was then nominated for the Vice President position and became President of the North Central Mississippi Board of REALTORS® in 2006. I also went through LeadershipMAR in 2006 and was chosen by my LMAR class as an LMAR Trustee.

I was also invited to serve on two more MAR committees in 2007 - Association Operations Committee and the Legislative and Regulatory Committee. In 2008 I applied for a position on the MAR Executive Committee and was elected to serve as 2009 Northern Vice President. With the exception of one year, I've been on the executive committee since 2009.

RL: Tell me about how you arrived at your Presidential theme "Be the Voice".

AD: I was in Washington D.C. on Capitol Hill along with other Mississippi REALTORS® and we were voicing our issues and concerns for property rights. Our voice was being heard because we put boots on the ground and took action. I wanted to encourage others to BE THE VOICE!

RL: If you would, explain to MAR members what your theme means to them in 2015.

AD: You can tell people what to do all day long, but until you show and teach them how, it's just words. I will be sharing with members a list of ways to be the voice. If each person would do at least one of the suggestions on the list, they would be on the path to involvement. They don't have to complete the list, just get started with one or two things and add another one or two every year. I often say, "You never get a hole if you don't start digging....even if it is only a tablespoon at a time."

RL: If you were to list the 3 most important personal goals you want to accomplish as MAR President, what would they be?



AD: My first goal is to leave no member behind so, helping our members to complete the Core Standards that NAR has implemented is top priority.

Another goal of mine is to teach our members how to be the voice. MAR CEO Beth Hansen, 2014 MAR President Janice Shows and I recently traveled the state, meeting with all of our local boards. During those meetings we learned that many of our members were not participating because they just didn't know the importance of having a voice and that their voice IS being heard through their MARPAC fair share contribution and involvement. I hope to increase member involvement by demonstrating to local boards and our members how they can get involved.

Also, Leadership development is very important to me. I'm so very thankful for the large number of members that volunteered for 2015 MAR committees. I think we have a really good mix of experienced and new members who will be serving. I also want to stress to our members that most meetings are open. If you are not on a committee, you are invited to come hear what's going on in the meeting.

RL: What do you think are some of the major issues facing Mississippi REALTORS® in 2015?

AD: I think it is going to continue to be very important to keep the REALTOR® at the center of the transaction in this ever-changing world of technology and information that is available to the public 24/7. As an industry, we are going to have to make it a priority not to let technology replace the importance of having a trained, experienced professional driving the transaction.

With 2015 being an election year, it is critical that we stay involved (or become involved) and let our voice be heard by electing the right people that will protect property rights and who will protect small business.

RL: In contrast, what do you think are some of the major advantages that Mississippi REALTORS® have in 2015?

AD: I think our members have many advantages, most of which are available to them as being a part of the Mississippi REALTORS®. There are numerous member services and tools that are available and the quality education offered through the Mississippi REALTOR® Institute is the best and most prestigious in the state. In addition, our political advocacy is strong and well-respected both in the state and on Capitol Hill.

RL: What advice would you give members who are considering getting involved in MAR activities?

AD: Just do it! Be involved! Whether you realize it or not, it does affect your business. If you don't know how to be involved, ask someone. If you don't know who to ask, call me.

RL: You've mentioned MARPAC. How important is it for members to participate in MARPAC?

AD: It is extremely critical! The political arena affects our business and our clients, as well as ourself. Just to name a few of the issues we have and will continue to face: flood insurance, mortgage interest deduction, legislation which would help to "Do No Harm" to housing, preserving access to safe and affordable mortgages, mortgage debt forgiveness tax relief, and working on

legislation that could make requiring 20 percent down payments which would put the American Dream out of reach for most home owners. Our Fair Share contribution combined with the contribution of our other members gives us the financial means to impact our industry.

RL: How important is it for our members to vote in local, state and national elections?

AD: The country is not run by the majority, but by the majority that speak up.

How do we speak up? What is one way we can be the voice? By going to the polls and voting.

RL: In closing, what else would you like to share with Mississippi REALTORS®?

AD: I'm pretty sure that many members have no clue what it truly means to be a REALTOR® when we join the association. At that point, we think our membership is all about making money. We start working with clients, we build relationships, we go out to dinner with their family, we pick up their kids from school because we are the only one they know in town and we have become their friends.

My goal for 2015 is to lead members across the state, many who have never been involved in the REALTOR® association, to reach their greatest potential in being the voice of real estate in their community, state and nation. My road map for doing that is through the introduction of a list of simple ways that they can choose to take the first steps toward involvement. They can begin getting involved by just doing one or two of the ideas on the list the first year, adding new ways to be involved each year.

In stressing the importance of MAR members being the voice of real estate, I hope to instill the fundamental and diverse ways they can accomplish that from their relationship with their clients, their involvement in their transactions, their personal and financial contributions to political advocacy and their literal voice in the community as they share what being a REALTOR® means.



2015 MAR President Andrea Detrick's Delivers Motivational Inaugural Speech

Thank you Mississippi REALTORS® and guests for being a part of this evening, but more importantly, thank you for your hard work and dedication—not only for being professional in your day to day operations of working with buyers and sellers, but in being so much more.

We get involved in food drives and collecting toys for the less-fortunate at Christmas. We go to the rescue of our fellow REALTORS® that have lost their home or family member. We give our Fair Share before we really understand what our Fair Share is because we were asked to do so.

Then we learn that REALTORS® are the only advocate for property rights. We are the voice and we want to do more, so we become a major donor.

“This country is not run by the majority, but by the majority that speak up.” I’m asking and encouraging each one of us to step up and put legs to those words. We are the voice. Now, let us **BE THE VOICE**.

REALTORS® get things done. Many of you are involved and to you I say “thank you.” For those who are not, you ask “how can I be the voice?”



1. Give your Fair Share. Become a Major Investor. Answer the Calls to Action. Once you set up the Call to Action, it only takes five seconds to answer a call.
2. Go to your local meetings. Go to your state meetings and convention. Most meetings are open so even if you don't serve on a committee, sit in on your meeting to find out what affects your business.
Go to REALTOR® Day at the Capitol. Go to National meetings and convention.
3. Take a Vote Registration form to closing each time you have a closing. Have your clients fill it out and put it in a stamped envelope you have prepared. Then drop it in the mail for them.
4. Vote every time the polls are open and there is an election. Encourage others in your office to vote.
5. Go to your city and county meetings.
6. Apply for *LeadershipMAR*.
7. Sign up for an MAR committee.
8. Get another REALTOR® involved.
9. Volunteer.

This is not just my association. This is your association too.

There have been blank canvases, paint and brushes available throughout the convention. You were invited to participate and be creative. Hopefully, you did. But if you didn't and no one else had picked up the provided tools and used the platform that was available, this is what it would have looked like. (Holds up blank canvas.)

Fortunately, we have a convention full of leaders that took a brush to the canvas. Even if you had never picked up a brush before, you volunteered to do something and every stroke counted. You (one person) became an artist. Without the stroke of the brush guided by your hand and your heart, you doing your part, the painting would be incomplete. You volunteered your talent and this is what **WE** created. (Gestures to displayed canvases.)

Friends, you've got what it takes. So take what you've got and **BE THE VOICE**.



FOR THE TECH OF IT

BY CHRIS ADCOCK



Windows 10 coming in 2015

Long before Windows 8 came out, IT professionals like myself were warning of the new direction and likely displeasure among users. The operating system was clearly made as an attempt to take Windows, which had always had the largest market share, and bring it to mobile devices such as tablets and smart phones. The tiled Windows 8 Metro screen certainly made sense for a tablet or smart phone, but it was not a welcome experience for many laptop and desktop users. Microsoft has released updates to make Windows 8 more accommodating to users who preferred previous editions, but even to this day adoption is very low, especially among business professionals.

Microsoft has recently announced their next operating system, Windows 10. IT professionals have been given an early preview to see what's in store. Oh, and if you were wondering how you missed Windows 9, there wasn't one. There are a lot of theories as to why they named it Windows 10. I personally think it's to compare Apple's OS X (OS 10).

The Start Menu returns

Microsoft has brought back the start menu which included Live tiles. Basically, they have merged what traditional mouse and keyboard users preferred with what the touch screen users need. The Start Menu is much more customizable than in previous versions, allowing you to remove the Live tiles, change the background color, etc.

Voice features

Cortana (Microsoft's competitor to Apple's Siri) is going to be included on Windows 10, which could add convenience to searching for information or better allow for multi-tasking. You can ask Cortana to remind you to do something, search your computer, or find something on the internet.

Application/Window Snapping

If you have worked with multiple applications before on one project, you have undoubtedly felt the frustrations of different windows not being where you want them to be, or getting in the way of others. Microsoft has attempted to make Windows 10 smarter and easier to setup applications to maximize productivity. Snapping was around in Windows 7 and Windows 8, but in Windows 10 the feature has been improved and your snapped applications are combined in a Task, that you can easily see and switch to and from if you are working on multiple projects.

Virtual Desktops

One of the features I'm most excited about are the Virtual Desktops. Let's say you are working on your company finances and you have open QuickBooks, a few Excel spreadsheets, and maybe a folder full of scanned receipts. You have all your windows setup on your screen like you need them. If a client comes in your office you can switch to your main desktop where you have all of his or her listing information and any other windows you needed open. When you switch back all your applications are still open and set just the way you left them. This feature will be great for power users such as programmers, but can also be useful for anyone.

My thoughts

After Windows Vista and Windows 8, my optimism for new Windows releases had really dropped. I have been considering making the transition to Mac. A lot of the features in Windows 10 already exist in some form for Apple's Mac computers, and there are improvements coming that make other Apple machines work seamlessly together. I

love the idea of being able to transfer a document I'm working on to my iPad wirelessly, or answer a call on my desktop if my phone is in the other room charging. Windows 10 feels familiar, but with improved features to make it a more modern operating system letting users find ways to work more efficiently. After previewing the early versions, I am optimistic once again, and will be watching for future updates.

Microsoft and Apple are trying to make their operating systems work well for desktops, laptops, tablets, and phones. I will be interested to see how future Microsoft Surface tablets stack up against future Apple iPads. Right now I love my iPhone and iPad, but I also like my Windows 7 desktop.

Windows 10 Consumer Reveal

Microsoft has scheduled a consumer reveal of Windows 10 for January 21. We should see a more polished version that highlights the changes. Microsoft has not announced pricing or release dates. Many Windows 8 users are wondering if they can upgrade, and how much is it going to cost - or will it be free? Microsoft has so far hinted the release will be late in 2015, but I'm sure we will get more details at the consumer reveal.

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



President's Circle



Ernie Clark Brookhaven Andrea Detrick Oxford John Dean Jr. Leland Larry Edwards Ridgeland Lisa Hollister Biloxi Betty Jo Ison Hattiesburg Nancy Lane Jackson C.R. (Bob) Ridgway Jackson Stephanie Shaw Gulfport Janice Shows Madison Chris Wilson Laurel

Golden \$5000



Ernie Clark Brookhaven John Dean Jr. Leland Larry Edwards Ridgeland Judy Glenn Corinth Janice Shows Madison David Stevens Clinton



Crystal \$2500



Andrea Detrick Oxford Lisa Hollister Biloxi Betty Jo Ison Hattiesburg Margie McFarland Gulfport Tommy Morgan Tupelo Ellen Short Tupelo

Sterling \$1000



Jean Amos Starkville Ken Austin Pass Christian Shellye Beach Madison Lisa Bourgoyne Brandon James Carson Jackson Gloria Chyatt Madison



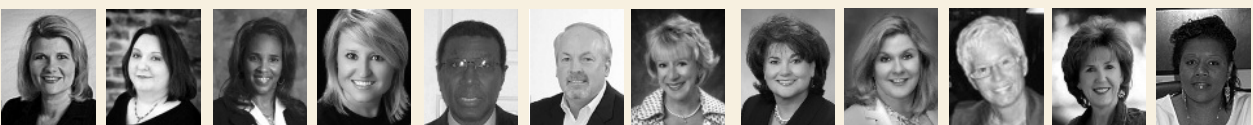
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Bruce Kammer Picayune Tracy Kirkley Southaven Vicki Klein Madison Randy Knouse Ridgeland Nancy Lane Jackson Peggy Leigh Hernando Robert Leigh Hernando Deborah McGhee Gulfport Rita McIntosh Jackson Melanie Mitchell Starkville Tena Meyers Jackson Sheila Nicholas Jackson



Stephanie Nix Ridgeland Allison Palmer Jackson Carla Palmer-Allen Ridgeland Stephanie Palmer-Commins Jackson Phield Parish Greenville Gary Parker Jackson Pam Powers Greenwood Lynette Praytor Ridgeland Ann Prewitt Jackson Pam Pybas Jackson Jennine Ramage Hernando Barbara Richardson Raymond



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Sue Stedman Natchez Andy Stetelman Hattiesburg Carol Stewart Canton Rosemary Stovall Madison Walker Tann Jackson Katie Thomas Jackson Dorothy Thompson Jackson Jo Usry Jackson Vickie Ward Jackson Adam Watkins Hattiesburg Noggin Wild McComb Chris Wilson Laurel



Nell Wyatt Ridgeland



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Local Board MARPAC participation levels

2014 MARPAC surpassed its \$215,000 goal with \$227,206.

Biloxi-Ocean Springs	59.7%	Fair Share Participation Goal
Clarksdale	71.4%	
Cleveland	58.3%	
Four County	38.0%	
Golden Triangle	59.9%	
Greenville Area	81.4%	
Greenwood	55.0%	
Grenada	100.0%	
Gulf Coast	56.9%	
Hattiesburg Area	56.1%	
Central Mississippi	42.7%	
Laurel	85.7%	
Meridian	57.4%	
Mississippi	200.0%	
Mississippi Commercial	68.7%	
Natchez	37.8%	
North Central Mississippi	52.9%	
Northeast Mississippi	60.5%	
Northwest Mississippi	63.8%	
Pearl River	58.3%	
Southwest	69.8%	
Vicksburg-Warren County	24.3%	
Total Participation	53.9%	



MARPAC
MARPA.C. Our power. Our protection.

2015 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) _____

Firm Name _____

NRDS# _____

Address _____

City _____ Zip _____

Work Phone _____

E-Mail _____

FOR CREDIT CARD CONTRIBUTION

☐ VISA ☐ MC Amount \$ _____

Card# _____

Exp. Date _____

Signature (required) _____

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Save the Date / Wednesday, February 4, 2015 REALTOR® Day at the Capitol

Join with other REALTORS® at the Mississippi State Capitol to meet face to face with your state lawmakers, hear a legislative update and help honor MAR's 2013 Legislators of the Year.

The Capitol events will be followed with our annual Legislative luncheon at the MAR Building on Lakeland.

State Capitol, Downtown Jackson

8:00 am – 8:45 am	Check-In / Doughnuts & Coffee	1st Floor, Room 103
9:00 am – 9:30 am	Legislative Briefing	Old Supreme Court Chambers, Rm 216
9:30 am – 10:30 am	Guest speakers & Legislators of the Year Awards presentation	Old Supreme Court Chambers, Rm 216
10:30 am – 11:30 am	Meet with your Legislators	

MAR Building, Lakeland Drive in Jackson

11:30 am – 12:30 pm	Political Advocacy Luncheon with Sid Salter
12:30 pm – 1:15 pm	MAR General Membership Meeting
1:15 pm – 3:00 pm	MAR Board of Directors Meeting

To join us for REALTOR® Day at the Capitol, please register by Monday, February 2nd at <http://msrealtors.org/Events/REALTORDay.php>. There is no charge for this event.



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As of September 18, 2014

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Cynthiadora Creel, Gulfport
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Andrea Detrick, Oxford
Corie Haynes, Hernando
Michele Johnston, Hernando
Martin Jones, Gulfport
Tony Jones, Olive Branch
Bruce Kammer, Picayune
Nancy Lane, Jackson
Selenia Lovejoy, Brandon
Jonathan Marshall, Gulfport
Emily McDougall, Pass Christian
Melanie Mitchell, Starkville
Deborah Nettles, Starkville
James Overstreet, Gulfport
Tina Perkins, Gulfport
Amanda Polles, Madison
Pam Powers, Greenwood
Jocelyn Raimie, Hattiesburg
Sandy Richardson, Southaven
Marques Thomas, Brandon
Robert Wantland, Pass Christian
Don West, Columbus

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John Adamson, Laurel
Alyce Alexander, Greenville
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Mike Alford, Tupelo
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Virginia Amacker, Pearlinton
Chad Anderson, Theodore
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Wallace Ashley, Cleveland
Eleanor Ashley, Aberdeen
Susanne Ashman, Waveland
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Jim Atchison, Biloxi
Larry Atkins, Eupora
Michael Austin, Hernando
Joe Azar, Greenville
Sherwood Bailey, Gulfport
Ernest Baker, Gautier
Charles Ball, Columbia
Jordan Bankhead, Oxford
Britt Barnes, Carthage
Claudia Barnett, Jackson
SUSAN BARNETT, Ellisville
Stacy Barr, Meridian
Barbara Barrett, Madison
Jesse Barrilleaux, Madison
Clayton Beard, Madison
Cathy Beeding, Ocean Springs
Sandra Beibers, Germantown
Lee Bennett, Bay Saint Louis
Deborah Benoit, Carriere
Randy Berg, Brandon
Sheila Bingham, Jackson
William Blair, Columbus
Clint Bolton, Hernando
Edward Boone, Laurel
Henry Booth,
David Bourdette, Mobile
David Bowling, Jackson
Eric Bradley, Picayune
Ellis Branch, Ocean Springs
Cassandra Brannon, Louisville
Ray Branscome, Grenada
Peggy Branson, Laurel
Wesley Breland, Hattiesburg
Alan Bridevaux, Mccomb
W. Bridges, Jackson
Eddie Briggs, Madison
Katie Britton, Waynesboro

Ruth Brooks, Southaven
Timothy Brown, Jackson
James Brown, Southaven
Amelia Brown (Lovorn), Olive Branch
Sandra Bubrig, Oxford
Tressie Buckhaultler, Jackson
Stacy Bufkin, Bentonla
Manny Burch, Olive Branch
Rosiland Burge, Hattiesburg
Michael Butler, D'Iberville
Harley Caldwell, Vicksburg
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Robin Campbell, Amory
Norman Cannady, Ridgeland
Patsy Carey, Hernando
Haley Carlson, Hernando
Timothy Carlson, Gulfport
Eugene Carothers, Hattiesburg
Phillip Carpenter, Jackson
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Rosemary Chambliss, Southaven
Tammy Chancellor, Quitman
Todd Chapman, Ridgeland
Bennett Chotard, Ridgeland
Bobby Clark, Greenwood
Roger Clark, Pickwick Dam
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Barry Clemmer, Jackson
Ressie Cliett, West Point
Paula Clifford, Ocean Springs
Betty Cline, Crystal Springs
Dennis Coleman, Columbus
Candy Coleman, Liberty
Malinda Colerick, Gulfport
Gerald Collins, Hattiesburg
Danny Collins, Madison
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Cynthia Conner, Quitman
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Cheryl Cranford, Hattiesburg
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Shirley Curry, Tupelo
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Tony DiFatta, Madison
John Dinkins, Madison
Janice Dipaola, Madison
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William Doughty, Jr., Starkville
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Sonja Dunaway, Jackson
Dennis Dye, Batesville
Carol Easley, Mccomb
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Brian Estes, Ridgeland
Marie Evans, Flowood
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Lynn Fillingham, Madison
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Hal Fiser, Clarksdale
John Fiser, Clarksdale
James Fleming, Carriere

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Joseph Floyd, Diamondhead
Patrick Floyd, Brandon
Jerry Ford, Ellisville
Martha Ford, Picayune
Susan Foretich, Gulfport
Michelle Fradella, Slidell
Ree Frazier, Ocean Springs
Kimberly Fritz, Ocean Springs
Marilyn Garbacz, Flora
Sue Gardner, Tupelo
Mike Gates, Hattiesburg
Robert Gavin, Natchez
Patrick Gibson, Mccomb
Greg Gillespie, Tupelo
Margaret Gilmer, Vicksburg
Carla Glasgow, Amory
Todd Glidewell, Germantown
Ricky Goforth, Meridian
Philip Good, Macon
Jennifer Goode, Canton
Jeffrey Gooden, Clarksdale
Tish Goodman, Greenwood
Linda Gower, Batesville
James Graeber, Clarksdale
Linda Graham, Madison
Tom Graham, Gulfport
Leslie Granberry, Gulfport
Tanya Gray, Laurel
Darren Gray, Gulfport
Charles Green, Pascagoula
Kass Green, Starkville
Gregory Gresham, Holly Springs
David Griffith, Cleveland
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Cindy Gwin, Natchez
Kim Hairrell, Memphis
Don Halle, Gulfport
Linda Halle, Gulfport
Brian Hancock, Southaven
Bonnie Hankins, Grenada
Rebecca Hanks, Memphis
Doris Hardy, Columbus
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Debby Harmon, Plantersville
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Karen Hartness, Biloxi
Janace Harvey-Goree, Jackson
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William Hessell, Gulfport
Raymond Heun, Southaven
William Hewes, Gulfport
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Charlene Hill, Ripley
Steve Hill, Madison
Eugenia Hines, Madison
Lyle Hobbs, Brookhaven
Virginia Hodges, Meridian
Tanya Holland, Columbia
Thomas Holliday, Gulfport
Wes Holsapple, Madison
D Holstein, Biloxi
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Elvin Ray Hoover, Bartlett
David Howie, Jackson
James Hunter, Tupelo
Nancy Hutchens, Holly Springs
David Ingram, Madison
Kenny Jackson, Meridian
Darleen Jacobs, New Orleans
Gwen James, Hattiesburg
Mavis James, Jackson
Martin Jelliffe, Ridgeland

Sandra Jeschke, Gulfport
Craig Joachim, Ocean Springs
Cynthia Joachim, Biloxi
Christine Johanson, Collierville
Mae Johnson, Madison
Elizabeth Johnson, Brookhaven
Ana Johnson, Gulfport
Joe Johnson, Laurel
Andy Johnson, Jr., Maben
Stephen Jones, Columbus
John Kane, Bay Saint Louis
Cassie Kauerz, Meridian
Laura Kelley, Waynesboro
Ella Kelly, Clinton
Carolyn Kessinger, Oxford
Walter Ketchings, Gulfport
Dallas Ketchum, Jackson
Melissa Key, Sumrall
Robie Knight, Madison
William King, Petal
Clifford Klousia, Jackson
Brenda Kretschmar, Greenville
Kaye Ladd, Tupelo
Dawn Ladner, Gulfport
Everette Ladner, Gulfport
Chris Ladner, Gulfport
Brad Lane, Brandon
Jimmy Langley, Tupelo
Pamela Langley, Pascagoula
Lisa Langston, Pearl
Ann Lauman, Jackson
Stephanie Lawson, Olive Branch
Max Lawson, Osyka
Leslie LeDoux, Ridgeland
Russell Lee, Picayune
Vanessa Leech, Vicksburg
Amie Leszczynski, Gulfport
Vernell Lewis, Ridgeland
Misti Lewis, Greenville
John Lewis, Jackson
Ricky Lewis, Horn Lake
Cary Van Lewis, Lauderdale
Spencer Lindahl, Chandler
Barbara Linn, Clinton
David Lipscomb, Vancleave
Debbie Little, Meridian
Sheila Little, Jackson
Stevan Little, Corinth
Frank Loftis, Columbus
Phillip Long, Columbus
Leland Lott, Sumrall
Monte Luffey, Gulfport
Carla Lunn, Pontotoc
Lawrence Magdovitz, Clarksdale
Gerard Maher, Diamondhead
Michael Marcellus, D'Iberville
Dick Marchbanks, Oxford
Jackie Marks, Gulfport
Conrad Martin, Jackson
David Massey, Oxford
Cherie Matthews, Oxford
Dean Mavar, Ocean Springs
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Patricia McClure-Smith, Oxford
George McCook, Diamondhead
Darnell McCormick, Biloxi
Ruth McCraney, Greenville
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Jason McDerment, Lucedale
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Rick McGill, Columbus
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Walter Michel, Jackson
John Middleton, Meridian
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Alfred Moran, Ocean Springs
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Ajax Morris, Cleveland
Robert Morrow, Brandon
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Kristina Mottl, Hattiesburg
Ann Motz, Southaven
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Kenny Myers, Gulfport
Charles Myers, Flowood
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Donald Nace, Hattiesburg
Dina Naron, Gulfport
James Nash, Jackson
Kathy Nelson, Vancleave
Vicki Netterville, Centerville
Nicole Nezat, Biloxi
Sharon Nichols, Hattiesburg
James Nixon, Starkville
Arthur Noble, Madison
Gena Nolan, Saltillo
Sollie Norwood, Jackson
Billy Nowell, Cleveland
Brenda Null, Sumrall
J. Neal Olive, D'Iberville
Gaila Oliver, Leland
Martin O'Neal, Mchenry
Staci O'Neal, Madison
Brenda O'Neal-Lambert, Hattiesburg
Mark Orgler, Gulfport
Chandler Oswalt, Clinton
Scott Overby, Jackson
Bennie Paige, Madison
Travis Paige, Biloxi
Kathy Palmer, Mathiston
Laura Paulk, Gulfport
Charles Paulk, Mccomb
Robert Pearson, Houston
Glenn Pennington, Prentiss
Lacy Perry, Madison
Van Peters, Shannon
Samuel Peters, Jackson
Jeffrey Phillips, Biloxi
Dennis Pierce, Hattiesburg
R. Pierce, Madison
Darian Pierce, Hattiesburg
Jeremy Pierpont, Biloxi
Robert Pigford, Meridian
Brandon Pike, Gulfport
Judy Pippin, Picayune
Jil Pittman, Picayune
Belva Pleasants, Greenwood
Barbara Pope, Columbus
John Praytor, Ridgeland
Frankie Prescott, New Albany
Cynthia Pritchard, Gautier
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Frank Pucylowski, Ridgeland
William Purvis, Gulfport
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Levell Reed, Meridian
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Samantha Roper, Brandon	Wesley Webb, Tupelo	Tracey Andrews, Madison	Julie Bishop, Madison	Suzanne Brooks, Water Valley
Donna Ross, West Point	Peter Weidlein, Bruce	Jesse Andrews, Tylertown	Dewey Blackledge, Laurel	Anita Brown, Senatobia
Roddy Rumbley, Madison	Sheryl Wells, Arlington	Edwin Andrews, Madison	Susan Blackledge, Laurel	Brandon Brown, Jackson
Douglas Rushing, Tylertown	Kenneth West, Hattiesburg	John Armstrong, Cleveland	James Blackmon, Oxford	Susan Brown, Madison
Kim Rushing, Jackson	Barry Weyland, Gulfport	Bernard Armstrong, Southaven	Brenda Blackwell, Hattiesburg	Jessica Brown, Memphis
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Gregory Ryan, Olive Branch	Lisa White, Jackson	Ellen Arnold, Ocean Springs	Gary Blair, Brookhaven	Ronald Brown, Hattiesburg
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Patti Sanders, Natchez	Betty White, Laurel	John Arnold, Vicksburg	Jessica Bland, Maben	Fosta Brown, Memphis
Sunny Satchfield-Miceli, Biloxi	William White, Mccomb	Gene Arnold, Ocean Springs	LaSonya Blankenship, Germantown	Mimi Brown, Pass Christian
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Christa Saulters, Hattiesburg	Brian Whittton, Clinton	Sandra Ashford, Ridgeland	Hope Blazo, Ocean Springs	Oscar Brown, Senatobia
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Gerald Savner, Long Beach	Bailey Williams, Corinth	Stephanie Atkins-Arnett, Starkville	Deborah Blocker, Meridian	Jeremy Brown, Hattiesburg
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Ereka Scott, Madison	Angela Williams, Vicksburg	Rickey Authement, Ocean Springs	Jane Bobitt, Cleveland	Lisa Bryan, Southaven
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Danette Shaw, Gulfport	Donald Wise, Greenville	Lester Bacon, Brandon	Pamela Boland, Coldwater	Sharon Bryant, Picayune
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Ray Smith, Summit	Cheryl Yetter, Madison	Gloria Baker, Benton	Shelly Bookwalter, Olive Branch	Steve Bullard, Biloxi
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Debbie Stovall, Summit	Eugenia Adamson, Laurel	Susan Barrett, Canton	Jafet Boykin, Ocean Springs	Julie Burks, Hattiesburg
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Barry Thomas, Grenada	Craig Alexander, Flowood	Jeanne Baxter, Bay Saint Louis	Susan Brashier, Laurel	Prentiss Butler, Corinth
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Sam Tiwana, Germantown	Robby Allen, Olive Branch	Sheree Beaugez, Ocean Springs	Kearney Breland, Waveland	William Byrd, Oxford
Linda Toche, Ocean Springs	Flo Allen, Slidell	Chance Beck, Tupelo	Harriet Brewer, Ridgeland	Stacey Byrd, Hattiesburg
Susan Tolar, Ocean Springs	Bobbie Alley, Biloxi	Lu Becker, Brookhaven	Elaine Brewer, Brookhaven	Nancy Byrd, Ripley
Ben Tomlinson, Ripley	Genny Allison, Brandon	Barry Becker, Canton	Janan Brewington, Biloxi	Jennifer Byrd, Purvis
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Joe Toms, Meridian	Timothy Allred, Meridian	Kay Beemon, Ocean Springs	Arthur Brickey, Olive Branch	Barbara Cady, Tupelo
Lesly Toohey, Ridgeland	Elena Alm, Ocean Springs	Floyce Bevers, Jackson	David Bridges, Jackson	Nicole Caillouet, Hattiesburg
Joy Tucei, Gulfport	Tammy Almashni, Biloxi	Elizabeth Behm, Ripley	Carolyn Bridges, Oxford	Myrtle Cain-Berry, Hattiesburg
Beth Tyson, Biloxi	Angela Alston-Ross, Ocean Springs	Tammy Belford, Gautier	Tracy Bridges, Jackson	Angel D Callahan, Meridian
Thomas Underwood, Jackson	Dale Alsup, Senatobia	Debra Bell, Jackson	Gregory Bridges, Tupelo	Christine Cameron, Flowood
Andrea Upchurch, Vicksburg	Nancy Amacker, Hattiesburg	Tracy Bell, Meridian	Tanya Brieger, Ridgeland	Scott Campbell, Mccomb
Tammy Valente, Carriere	Jean Amos, Starkville	Ramsey Bell, Jackson	Rebecca Briggs, Madison	Joy Campbell, Gulfport
Gerald Vernon, Ridgeland	Jose Anderson, Brandon	Lauren Benner, Ridgeland	Tammy Briggs, Ocean Springs	William Campbell, Ridgeland
Judy Wahba, Ridgeland	Michael Anderson, Hattiesburg	Rhonda Bennett, Gulfport	James Briscoe, Jackson	Kenneth Campbell, Walls
Gwendolyn Walker, Oxford	Larry Anderson, Red Banks	Patricia Bennett, Hattiesburg	Eric Briscoe, Olive Branch	Betty Campbell, Saltillo
Daniel Walker, Olive Branch	Mike Anderson, Southaven	Bradley Bennett, Southaven	Ginger Britt, Hernando	Tara Campbell, Mccomb
Joyce Walker, Macon	Ralph Anderson, Gulfport	Cindy Berry, Flowood	Bettie Britt, Hernando	Ashee Campbell, Ocean Springs
Glenda Wantland-Busby, Pass Christian		Kim Best, Madison	Craig Britt, Olive Branch	KATHY CANIZARO, Nesbit

Vincent Cannon, Oxford	Mary CLOPTON, Brookhaven	Tuan Dang, Gulfport	Kimberly Dudley, Hattiesburg	Judi Ferguson, Senatobia
Sierra Cannon, Oxford	Gloria Clyatt, Madison	Sonny Daniels, Hernando	Donnie Duerson, Brandon	Barbara Ferguson, Senatobia
Randy Cannon, Olive Branch	Amanda Coates, Gulfport	Rebecca Daniels, Gulfport	Stacy Duff, Hattiesburg	Denman Ferguson, Canton
Jacob Cantrell, Tylertown	Betty Cobb, Moss Point	Roxanne Darby, Biloxi	J Dunbar, Hattiesburg	Brandy Ferrell, Long Beach
Lucy Capocaccia, Cleveland	Laurie Cobb, Meridian	Raymond Dauenhauer, Biloxi	Nikki Duncan, Ridgeland	Bridget Ferrucci, Ocean Springs
Leigh Ann Carkeet, Olive Branch	Vickey Cobb, Lauderdale	Jeffery Daughdrill, McComb	Ashley Dunlap, Flora	Melissa Field, Centerville
Jacqueline Carlisle, Vicksburg	Robert Coburn, Greenville	Gaines Daughdrill, Centerville	Travis Dunn, Greenwood	Collette Field, Gulfport
Alan Carlson, Sumrall	Rachel Cochran, Biloxi	David Daughdrill, Lumberton	Lynn DuPont, Picayune	Dawn Field, Macon
Peggy Carman, Madison	Frances Coffin, Laurel	David Daugherty, Biloxi	Sue Durbin, Biloxi	Susanah Fielder, Flowood
Laura Carman, Madison	Ginger Coggins, Germantown	Susan Dauro, Long Beach	Lakesha Durden, Pascagoula	Olivia Fight, Brandon
Chamberlain Carothers, Hattiesburg	Charles Coggins, Saltillo	Bill Daves, Greenwood	Carolyn Duren, Madison	Michelle Filipich, Biloxi
Diane Carpenter, Gulfport	Jonathan Colbert, Jackson	Jennifer Davi, Gulfport	Sharon Durham, Jackson	Frank Fillingham, Madison
Sonja Carroll, Carthage	Leigh Colbet, Gulfport	Anthony David, Biloxi	David Durham, Batesville	John Finch, Tupelo
William Carruth, Brandon	Denise Cole, Southaven	Roy Davidson, Jackson	Nancy Durkin, Natchez	Willis Finley, Jackson
Christina Carson, Biloxi	Louise Cole, Tupelo	BETH DAVIDSON, Hernando	Susan Dye, Olive Branch	Paul Fischer, Water Valley
Teleah Carter, Columbus	Racheal Cole, Madison	Robin Davis, Gulfport	Marshall Dye, Olive Branch	Robert Fisher, Brookhaven
Janie Carter, Jackson	John Coleman, Southaven	Althea Davis, Flowood	Debra Dye, Olive Branch	Michael Flannes, Jackson
Debbie Carter, Brandon	Kecia Coleman, Olive Branch	Mae Beth Davis, Southaven	Tiffany Dymond, Gulfport	Mary Fleming, Carriere
Cissy Carter, Jackson	Chassity Coleman, Jackson	Robert Davis, Booneville	Wanda Eady, Flowood	Kirby Fleming, McComb
Nedra Carter, Laurel	Debra Coleman, Hattiesburg	Cindi Davis, Memphis	Caroline Eagan, Gulfport	Sally Fletcher, Jackson
James Carter, Ruth	Jane Coleman, Picayune	Beth Davis, Iuka	Tammy Eakes, Gulfport	Vaughan Fletcher, Batesville
Jacob Carter, Gulfport	Renae Collier, Gulfport	Debbie Davis, Cleveland	John Easley, McComb	Marilyn Flowers, Grenada
Joel Carter, Biloxi	Trisha Collier, Meridian	Terry Davis, Jackson	Janice Easom, Natchez	Nancy Flowers, Jackson
Richard Carter, Laurel	Wilbert Collier, Biloxi	Kristyn Davis, Columbus	Richard East, Bay Saint Louis	Richard Floyd, Memphis
Misty Carter, Gulfport	Dottie Collins, Greenville	Michael Davis, Columbus	Brenda Easter, Southaven	Laine Flynn, Ridgeland
Randy Cartwright, Ocean Springs	Mindy Collins, Madison	Sherry Davis, Brookhaven	Evon Easterling, Ocean Springs	Debra Fokakis, Hattiesburg
Ellen Carty, Hattiesburg	Margaret Colson, Natchez	Jill Davis, Madison	Amanda Eddings, Amory	Tripp Folk, Olive Branch
Tammie Carville, Water Valley	Bobby Compretta, Bay Saint Louis	Julie Davis, Brandon	Joseph Edenfield, Gulfport	Martha Fondren, Hernando
Nicholas Carzoli, Ocean Springs	Levetta Conley, Grenada	Kimberly Davis, Lucedale	Larry Edwards, Ridgeland	Evelyn Ford, Gulfport
Timothy Casano, Gulfport	Paola Conner, Madison	Lisa Davis, Ridgeland	Sandra Edwards, Ocean Springs	Sam Ford, Gulfport
Patricia Cash, Diamondhead	Bill Cook, Jackson	Susan Davis, Oxford	Amanda Edwards, Starkville	Chris Ford, Kosciusko
Juan Castano, Gulfport	Gale Cooley, Laurel	Summer Davis-Inman, Ocean Springs	Alonzo Edwards, Ridgeland	Gary Fordham, Hattiesburg
Pamela Caston, Southaven	Lloyd Cooley, Lucedale	Michael Dawkins, Oxford	Andrew Eiland, Ocean Springs	Ashton Fore, Biloxi
Michael Cates, Natchez	Johnnie Coombs, Blue Mountain	George Day, Madison	Belinda Elder, Flowood	Mark Formby, Picayune
Deanea Causey, Smithdale	Charles Coombs, Blue Mountain	Jean Deal, Picayune	Kathy Elias, Gulfport	Cecilia Forster, Crenshaw
Jan Cauthen, Oxford	Jackie Coombs, Corinth	John Dean, Leland	George Elias, Diamondhead	Merri Fortenberry, Columbia
Terry Caves, Laurel	Myssi Cooper, Ridgeland	Douglas Dean, Tupelo	Ihsan Elkhayat, Southaven	Gloria Fortinberry, Tylertown
Ray Chacon, Cleveland	Luci Cooper, Flowood	Marion Dean, Leland	Sandra Ellard, Natchez	Jason Fortinberry, Osyka
Victoria Chambers, Gulfport	Felicia Cooperwood, Greenville	Russell Dearman, Madison	Jessica Ellerman, Biloxi	Helen Fortner, Diamondhead
Donald Chambliss, Southaven	Sean Corcoran, Ridgeland	Bill Dearman, Madison	James Ellington, Kosciusko	Kim Fortner, Brandon
Wendy Chancellor, Hattiesburg	Steve Corey, Meridian	Jenifer Decker, Tupelo	Deborah Ellington Thrasher, Madison	Win Foshee, Ridgeland
Danny Chandler, Ridgeland	Robert Corey, Meridian	Dona Decker, Diamondhead	Shannon Ellis, Jackson	Synthia Foster, Flowood
Jamie Chandler, Laurel	Elizabeth Corkren, Gulfport	Melinda Dees, Madison	Melissa Ellis, Brandon	Kelly Frady, Columbus
Chris Chandler, Flowood	Charles Cornelius, Waveland	Nancy DeFazio, Gulfport	Shawn Ellis, Gulfport	Lindsey Francois, Jackson
Layne Channell, Wesson	Judy Corts, Hattiesburg	Kelly Delaney, Southaven	Kristi Ellis, Biloxi	James Franklin, Gulfport
Keith Chapman, Madison	Misty Corts, Hattiesburg	Scott DeLano, Gulfport	Sue Elmore, Oxford	Lena Franklin, Madison
Loretta Chapman, Flowood	Chanda Cossitt, Tupelo	Frances Dempsey, Tupelo	Jennifer Elmore, Biloxi	Tiffany Franks, Tupelo
Susan Chapman, Pontotoc	Donna Costello, Meridian	Jerry Denham, Hattiesburg	Mary Elrod, Germantown	Kevin Franks, Tupelo
Cynthia Chapplear, Madison	Norma Cothier, Tupelo	Gene Dent, Jackson	Bowdre Emerson, Hernando	Ralph Franks, Columbia
Brenda Chapuis, Gulfport	Brian Couch, Hernando	Dee Denton, Flowood	Ashley Endris, Gulfport	Jan Frascogna, Jackson
Lynn Chapuis, Gulfport	Eric Coulter, Hattiesburg	Leo DeOrnellas, Columbia	Ed Engelke, Southaven	Sharmaine Frazier, Columbia
Brent Chapuis, Gulfport	Troy Courtney, Florence	Rodney DePriest, Jackson	Chad Engelke, Southaven	Patsy Frederick, Amory
Millicent Charbonnet, Long Beach	Patricia Courtney, Ocean Springs	Margaret Derryberry, Brandon	JANET ENGELKE, Southaven	Judy Freeman, Gulfport
Shannnon Chatham, Pachuta	Buck Covington, Madison	Elizabeth Desler, Oxford	Archie England, Terry	Vicki Freeze, Madison
Colleen Cheatham, Southaven	Stephanie Cowart, Gulfport	Robyn Dethlefsen, Canton	Jim Engle, Madison	Mary Frelix, Hattiesburg
Derinda Chester, Waveland	Christie Cowart, Mobile	Kelly Dial, Bay Saint Louis	Becky English, Hattiesburg	Bill French, Byram
Tonya Chevis, Long Beach	Pam Cox, Madison	TAMARA DICKERSON, Hernando	Phyllis Enis, Columbus	Mandie French-Drye, Gulfport
Syliner Chew, Pontotoc	Dennis Cox, Tupelo	Edwin Diez, Madison	Karen Erickson, Biloxi	Daniel Frisella, Long Beach
Karen Chewning, Ocean Springs	Leslie Cranford, Hattiesburg	Jeffrey Dillon, Ridgeland	Doug Ervin, Magnolia	Ann Fry, Jackson
Amy Chicorelli, Cleveland	Cullen Cranford, Hattiesburg	Kendra Dismukes, Columbus	Brenda Estes, Saltillo	Jamie Frye, Meridian
Betty Chimento, Diamondhead	Teresa Crawford, Southaven	Ashley Ditcharo, Biloxi	Andy Estes, Saltillo	Kevin Fulcher, Ocean Springs
Sharon Chiniche, Gulfport	Katherine Crawford, Vicksburg	Kathy Do, D'Iberville	Christa Estes, Saltillo	Dianne Fuller, Brandon
Chester Lee Chism, Jackson	Maggie Crawford, Cleveland	Leslie Dobbins, Ocean Springs	Brenda Eubanks, Southaven	Carrie Fuller, Oxford
Kathy Chism, Saltillo	Sharon Crawford, D'Iberville	Mary Dobsch, Horn Lake	Janice Eubanks, Lucedale	William Fulton, Brandon
Tristan Chisolm, Picayune	Reatha Crear, Vicksburg	Teena Dodd, Columbus	Leigh Ann Evans, Starkville	Susan Fulton, Ridgeland
Miriam Chong, Gulfport	Mindy Creech, Germantown	Janine Donelon, Gulfport	Cynthia Everett, Gautier	Cassia Gabbert, Gulfport
David Christopher, Brandon	Mary Creel, Gulfport	Nancy Dorroh, Ocean Springs	Douglas Everett, Hattiesburg	Susan Gaffney, Pass Christian
Kay Chudy, Madison	Joyce Creel, Hattiesburg	Ali Doss, Brandon	Sheri Everett, Hattiesburg	Tracy Gallagher, Nesbit
James Chustz, Jackson	Susan Crell, Holly Springs	B. J. Doty, Madison	Harriott Expose, Clinton	Sue Gallaspy, Hattiesburg
Giuseppe Cigliola, Ocean Springs	Kristi Creswell, Madison	Nick Doty, Madison	William Faggert, Oxford	Frances Galle', Biloxi
Ernie Clark, Brookhaven	Ken Crill, Oxford	Reta Dougherty, Tupelo	Dolores Fairley, Hattiesburg	Elizabeth Galloway, Gulfport
Brian Clark, Biloxi	Myra Crill, Oxford	Joe Dove, Jackson	Christopher Farm, Olive Branch	Jeffrey Ganger, Tupelo
Phillip Clark, Oxford	Krista Croncy, Picayune	Kevin Dowell, Olive Branch	Leslie Farmer, Hattiesburg	Chris Garavelli, Flowood
Billy Clark, Oxford	Patricia Crosby, Ocean Springs	Melanie Downer, Natchez	Sarah Farr, New Albany	Jerry Gardner, Clarksdale
Bambi Clark, Gulfport	Sean Cross, Biloxi	Carol Downing, Hattiesburg	Dottie Farris, Hattiesburg	Mark Gardner, Southaven
Mechelle Clark-Landrum, Ridgeland	Stephanie Crosslin, Southaven	Winston Drake, Flowood	Mary Kelly Farrish, Ridgeland	Edward Garey, Germantown
Jamie Clayton, New Albany	Kim Crouse, Vicksburg	Martha Drake, Jackson	Stella (Joan) Farrow, Byhalia	Lee Garland, Brandon
Mark Cleary, Oxford	Donna Crump, Moss Point	DeQuan Drane, Gulfport	Bea Farruggio, Biloxi	Monica Garner, McComb
Lauren Cleary, Oxford	Mayra Cruz, Long Beach	Regina Druetto, Batesville	Crystal Fayard, Ocean Springs	Stephen Garner, Gulfport
Eddie Cleland, Hattiesburg	Monica Cryer, Meridian	Lauren Drummond, D'Iberville	Jaynie Fedell, Vicksburg	Brant Garner, Tupelo
Marcella CLEMENTS, Memphis	Brian Cuevas, Gulfport	Betty DuBart, Greenwood	Caroline Felker, Oxford	Peggy Garrison, Southaven
Allison Cleveland, Saltillo	Bethany Culley, Flowood	Ken Dubard, Greenwood	Bronwen Fell, Long Beach	Carole Gaston, Starkville
Diane Clift, Madison	Amanda Cumberland, Gulfport	Jeanne Dubard, Greenwood	Cathy Feltenstein, Meridian	Dale Gatchell, Vancleave
Emma Clingan, Tupelo	Mark Cumbeest, Moss Point	Herbert Dubuisson, Bay Saint Louis	Brad Feltenstein, Oxford	Paul Gatchell, Ocean Springs
John Clingan, Amory	Mary Currie, Collierville	Jim Duckworth, Magnolia	Joan Ferguson, Hernando	Robert Gates, Oxford

Trista Gaughan, Manteno	Valerie Grubbs, Hattiesburg	Lisa Hendrix, Byhalia	Cathy Hunter Banks, Collierville	Burt Juneau, D'Iberville
Chuck Gautier, Madison	Victoria Gryder, Biloxi	Amanda Hendry, Gulfport	Tommye Hurt, Flowood	Andrew Kalinowski, Columbus
Candy Gavin, Natchez	Janice Guckert, Ridgeland	Kayla Henry, Diamondhead	Marie Hutcheson, Meridian	Joseph Karr, Oxford
Wendy Gay, Hattiesburg	Patti Guerry, Columbus	Susan Henslee, Brandon	Charles Hutcheson, Meridian	Estus Kea, Bay Saint Louis
Andrew Geotes, Gulfport	Jacob Guice, Gulfport	Tonya Hensley, Tupelo	Mary Lou Hutchinson, Collinsville	Donna Keeling, Jackson
Olivia Gerald, Starkville	Betty Fay Guice, Gulfport	Clayton Hensley, Ridgeland	Tamara Hutton, Brandon	Glenda Keenan, Oxford
Alfredo Giacometti, Tupelo	Marcella Guidroz, Mcneill	Carola Herrmann, Gulfport	Nancy Iles, Natchez	Tommye Keith, Flowood
Gianna Giambelluca, Biloxi	Malinda Gullick, Olive Branch	Cindy Herron, Ridgeland	Cheryl Infante, Ocean Springs	Mandy Keith, Tupelo
Chip Gibbes, Summit	Becky Gunter, Columbus	William Hester, Laurel	Joey Ingram, Flowood	Amber Kelley, Pass Christian
Christian Gibbons, Hattiesburg	James Gurley, Amory	JONATHAN HESTER, Greenville	Randy Inman, Brandon	Margaret Kempner, Ocean Springs
Roy Gibson, Oxford	Crystal Gustafson, Grenada	Bill Hetrick, Clinton	Allyn Inzinna, Ridgeland	Dorris Kendrick, Pascagoula
June Gilbert, Mccomb	Michael Guyton, Tupelo	Sean Hettinger, Tupelo	Lee Irwin, Clinton	Angela Kennedy, Ocean Springs
Jennifer Gill, Gulfport	Orlando Guzman, Biloxi	VAN HIBBLER, Olive Branch	Betty Jo Ison, Hattiesburg	Patricia Kesler, Diamondhead
Mandy Gillespie, Southaven	Kenan Gwin, Natchez	Jenifer Hickman, Ocean Springs	Mary Jackson, Cleveland	Donald Kessinger, Oxford
Theresa Gillis, Ridgeland	Jacqueline Haarala, Meridian	Lisa Hickman, Meridian	James Jackson, Greenwood	Robert Kessinger, Oxford
Ronald Gilmore Jr, Ridgeland	Kelly Hadden-Frye, Long Beach	John Hightower, Gulfport	Laura Jackson, Clinton	Karen Kessling, Carriere
Gale Gilpin, Gulfport	Kimberly Hager, Gulfport	Norma Hill, Petal	Irene Jackson, Madison	Judy Ketchum, Olive Branch
Sallie Gilson, Vanceave	DAVID HAILEY, Southaven	William Hill, Hernando	Eric Jackson, Meridian	Tracy Key, Laurel
Danny Gilstrap, Clinton	Sam Haire, Southaven	Melissa Hill, Ocean Springs	Donna Jackson, Saltillo	Saira Khan, Walls
Meta Ginn, Oxford	Michael Halat, Biloxi	Dustin Hill, Meridian	Virginia Jackson, Meridian	Joan Killingsworth, Flowood
Skipper Giordano, Jackson	John Hall, Diamondhead	Vicki Hill, Tupelo	Connie Jackson, Gulfport	Rickey Kimble, Tupelo
Herbert Gipson, Oxford	Vicci Hall, Ridgeland	Toni Hill, Water Valley	Teresa Jackson, Ridgeland	Dawn Kimble, Gulfport
Melissa Gist, Southaven	Donald Hall, Laurel	Jacqueline Hill, Water Valley	Alicia Jackson, Ocean Springs	Jamie Kimenski, Gulfport
Mark Givens, Ridgeland	Megan Hall, Ridgeland	Tonya Hill, Laurel	Elizabeth Jackson, Amory	Janet Kinard, Grenada
Karen Glass, Gulfport	Stephanie Hall, Flowood	Mike Hindman, Picayune	Audrey Jacobi, Hernando	Lynn King, Madison
Roger Glass, Gulfport	Rodney Hall, Madison	Thomas Hines, Brookhaven	Michael Jacobs, Jackson	Steve King, Oxford
Lisa Glavan, Ocean Springs	Karen Hall, Columbus	Chad Hirn, Ridgeland	Judith Jacobs, Pearl	Gail King, Mccomb
Judy Glenn, Corinth	Calah Hall, Ridgeland	Cal Hodges, Brookhaven	Dawne Jakubik, Ocean Springs	Lawrence King, Ridgeland
Darrell Glenn, Columbus	Pat Hamilton, Meridian	James Cliff Hodgetts, Southaven	Charisa James, Byram	Debbie King, Petal
Linda Glenn, Toomsaba	Jean Hamlett, Gulfport	Mike Hoffman, Jackson	Cynthia Jaudon, Diamondhead	Rachel King, Gulfport
James Goddard, Tupelo	William Hammack, Gulfport	Thad Hoke, Diamondhead	Pat Jefcoat, Hattiesburg	Jane Kingsafer, Hattiesburg
Karen Godfrey, Clinton	Jerry Hanberry, Sumrall	Julie Holcomb, Tupelo	Kay Jefferies, Southaven	Wylene Kirk, Madison
Ryan Goldin, Gulfport	William Hankins, Jackson	Matt Holder, Hernando	Canera Jelks, Jackson	Tracy Kirkley, Olive Branch
Sue Golmon, Tupelo	Kimberly Hanna, Southaven	Carolyn Holderfield, Horn Lake	John Jenkins, Jackson	Judy Kitchens, Lake Cormorant
Brian Gomillion, Walnut Grove	Richard Hansen, Gulfport	Jackie Holfield, Bay Saint Louis	Nan Jenkins, Southaven	Jerome Kittrell, Meridian
Ray Gonzales, Gulfport	Beth Hansen, Jackson	Rita Holley, Meridian	Martin Jenkins, Meridian	Vicki Klein, Madison
Michael Gonzalez, Southaven	Elizabeth Hanson, Pass Christian	Josephine Holliday, Jackson	George Jenkins, Tupelo	Kevin Knight, Tupelo
Marisol Gonzalez, Ocean Springs	Carol Hardison, Madison	Gloria Holliday, Tupelo	Andrea Jenkins, Biloxi	Chris Knight, Meridian
Janelle Good, Macon	Donna Harig, Olive Branch	Jennie Holliday, Southaven	Rita Jensen, Brandon	Randy Knouse, Ridgeland
Gary Goode, II, Lyon	Rebecca Harlan, Gulfport	Laura Holliday, Poplarville	Lisa Jensen, Biloxi	Keith Knowles, Tupelo
Rebecca Goodell, Columbus	Holly Mae Harlan, Gulfport	Geraline Holliman, Columbus	Libby Jeu, Olive Branch	Michael Koptyra, Gulfport
Stacey Goodison, Biloxi	Debra Harper, Laurel	Lisa Hollister, Ocean Springs	Elizabeth Joachim, Ocean Springs	Kris Koziol, Flowood
Mariela Goodman, Ocean Springs	Bill Harper, Flowood	Dianne Holloway, Biloxi	Carole Johnson, Southaven	Slade Kraker, Starkville
Kimberly Goodson, Madison	Marenda Harper, Moss Point	Jeanette Hollowell, Olive Branch	Chris Johnson, Ocean Springs	Anna Kral, Gulfport
Judy Goodwin, Grenada	Alain Harpin, Gulfport	Ann Hollowell, Greenville	Patricia Johnson, Columbus	Timothy Kramer, Ocean Springs
Tia Goodwin, Tupelo	Amanda Harpole-Snowden, Meridian	SANDIE HOLLOWELL, Olive Branch	Hugh Johnson, Jackson	Kathleen Kranz, Gulfport
Janna Gordon, Olive Branch	Judy Harrell, Vicksburg	Philip Holman, Jackson	Jean Johnson, Laurel	Nessa Kreps, Ridgeland
Mark Goss, Ocean Springs	Kirby Harrell, Hattiesburg	Margaret Holmes, Ocean Springs	Rita Johnson, Olive Branch	Malcolm Kretschmar, Greenville
Melissa Goss, Picayune	Jennifer Harrelson, Tupelo	Bonnie Holmes, Brookhaven	David Johnson, Holly Springs	Brandi Krummel, Hattiesburg
David Gosselin, Madison	Robin Harrigill, Madison	James Holmes, Hattiesburg	June Johnson, Ridgeland	Danae Kubicki, Hattiesburg
Danny Gowen, Hernando	Melanie Harris, Greenwood	Brent Holston, Carriere	James Johnson, Laurel	Wendy Kulzer, Hattiesburg
Sharon Grace, Oxford	John Harris, Bay Saint Louis	Cindy Holt, Ridgeland	Wanda Johnson, Hernando	Patricia Kurtz, Tupelo
Tiffany Gragg, Hattiesburg	Mary Harris, Pearl	Gerald Honea, Magnolia	Harold Johnson, Ridgeland	Annice Kyle, Southaven
Kristy Graham, Meridian	Susan Harris, Ocean Springs	Andy Hood, Madison	Jonnie Johnson, Brookhaven	Carmen Kyle, Southaven
Diane Graham, Ridgeland	Charles Harrison, Biloxi	Wilson Hood, Jackson	Charles Johnson, Olive Branch	Sharl Lackey-Culver, Jackson
Mark Graham, Hattiesburg	Tommy Harrison, Oxford	Amy Hooks, Biloxi	Ronnie Johnston, Vicksburg	Tronnie Lacy, Clinton
Hazel Graham, Brandon	Andrea Harter, Gautier	Dina Hope, Hattiesburg	George Joiner, Oxford	John Ladner, Poplarville
O'Keefe Graham, Oxford	Cameron Hartley, Jackson	Charles Hopkins, Saltillo	Lea Jones, Southaven	Jane Ladner, Ridgeland
Johnny Grant, Ridgeland	Alton Harvey, Tylertown	Jessie Hornback, Madison	Samuel Jones, Hernando	Patricia Ladner, Gulfport
Cordelia Grant, Lucedale	Angela Harvey, Mc Comb	Kristi Horne, Madison	Mary Jo Jones, Gulfport	Lisa Ladner, Picayune
Erica Grantham, Gulfport	Candace Hasan, Long Beach	Carol Horne, Tupelo	Sarah Jones, Ridgeland	Jamie Ladner, Picayune
Lisa Graves, New Orleans	Diane Haskett, Hernando	Melissa Horne, Gulfport	Willie Jones, Columbus	Lois Laird, Columbus
Patricia Gray, Hattiesburg	Joyce Haskins, Oxford	Melissa Horst, Madison	Debbie Jones, Pearl	Anita Lambert, Bay Saint Louis
Irene Gray, Madison	Derek Havard, Flowood	Ellen Horton, Clinton	Kevin Jones, Hernando	Justin Lance, Southaven
Danny Grayson, Natchez	Lee Havens, Cleveland	Jennifer Hosey, Laurel	Betty Jones, Gulfport	Betsy Landers, Madison
John Greco, Greenville	Barbara Haviland, Ocean Springs	Dick Houghton, Ocean Springs	Kenneth Jones, Gulfport	Marcia Landers, Flowood
P GLENN GREEN, Natchez	Marcus Hawkins, Greenville	Debbie Houston, Grenada	Jeremiah Jones, Jackson	Kathy Landry, Picayune
Richard Green, Hattiesburg	Rusty Hawkins, Ridgeland	Christina Houston, Oxford	Jimmy Jones, Southaven	Wendy Landry, Biloxi
Tammy Green, Gulfport	Stefanie Hay, Biloxi	Kelly Howard, Flowood	Angela Jones, Hattiesburg	Jesse Lane, Jackson
Melissa Greer, Tupelo	Pam Hayden, Madison	Frank Howell, Columbus	Sinnana Jones, Hattiesburg	Margaret Laney, Oxford
Patricia Greer, Germantown	Catherine Hayden, Picayune	Norman Howell, Carriere	Marianne Jones, Vicksburg	Mary Lang, Greenville
Michael Greer, Tupelo	Susan Hayes, Southaven	Mary Jo Howes, Gulfport	Herbert Jones, Vicksburg	Nina Langham, Gulfport
Ashley Gregoire, Gulfport	John Hayes, Corinth	Ashley Howie, Flowood	Diamond Jones, Ridgeland	Carl LaRosa, Pass Christian
Sue Gregory, Grenada	Gary Haygood, Ridgeland	Suzanne Huber, Gulfport	Lauren Jones, Jackson	Jennifer Larson, Long Beach
Danny Grehan, Horn Lake	Idella Haynes, Hernando	Christine Hudson, Vanceave	Dana Jones, Ocean Springs	Angela Laster, Columbus
Mary Ellen Gremillion, Ferriday	April Haynes, Tupelo	Deidre Hudson, Memphis	Donald Jones, Gulfport	Jake Laura, Clinton
Chip Grenn, Hattiesburg	David Haynie, Oxford	Royce Hudspeth, Columbus	Michael Jones, Hattiesburg	Christin Lawhead, Oxford
Kim Griffin, Brandon	Jack Healy, Gulfport	Sharon Hudspeth, Columbus	Michael Jones, Memphis	Denise Lawler, Ocean Springs
Angie Griffin, Ellisville	Tori Heard, Madison	Geri Hughes, Pass Christian	Jennifer Jones, Ocean Springs	William Lawler, Diamondhead
Susan Griffin, Tupelo	Aussie Hearron, Jackson	John Hughes, Laurel	Donna Jones, Laurel	Elizabeth Lawrence, Brookhaven
Robbie Griffin, Hattiesburg	Pat Hederi, Madison	George Hughes, Booneville	Heather Jordan, Ocean Springs	Suzanne Layel, Diamondhead
Jonathan Griffin, Biloxi	Mack Heidelberg, Jackson	Sue Humphreys, Brandon	Cheryl Jordan, Laurel	Hoang Le, Gulfport
Anita Griffith, Cleveland	Lori Held, Ridgeland	Bailey Hunt, Senatobia	Jay Jordan, Gulfport	Philip LeBlanc, Long Beach
Frances Grimes, Gautier	Linda Henderson, Flowood	Eva Hunter, Ridgeland	Richard Jordan, Tupelo	Margarita Leblanc, Olive Branch
Dan Grimmett, Flowood	Rosemary Henderson, Brandon	Benjamin Hunter, Tupelo	Sondra Jordan, Madison	Brooke LeBlanc, Mc Comb

Holden LeBlanc, Hattiesburg	Tammy Marshall, Picayune	April McKenna, Gulfport	John Moore, Olive Branch	Sherry Owen, Gulfport
Stephanie LeClair, Grenada	Loretta Martello, Ridgeland	Merrill McKewen, Jackson	Sabrina Moore, Madison	June Owens, Hattiesburg
Jason Lee, Tylertown	Suzanne Martin, Gautier	Emeldia McKey, Gulfport	Patrick Moore, Gulfport	Bobby Pace, Ridgeland
Martha Lee, Hattiesburg	Barbara Martin, Moss Point	Robin McKnight, Cleveland	Philip Moran, Kiln	Debra Pace, Hattiesburg
D. Danny Lee, Waveland	Leshia Martin, Oxford	Codi McLellan, Kosciusko	Tommy Morgan, Tupelo	Stacy Pace, Hattiesburg
Jimmie Lee, Meridian	Kimberly Martin, Ocean Springs	Arthur McLellan, Oxford	Anita Morgan, Greenwood	Kassie Paddock, Flowood
Stephanie Lee, Ocean Springs	Benjamin Martin, Plantersville	Thomas McLenore, Perkinston	Thomas Morgan, Mccomb	Christine Palmer, Ridgeland
Jackie Lee, Ellisville	Vickie Martin, Brookhaven	Maggie McMichael, Petal	Patricia Morris, Florence	Doy Palmer, Mccomb
Ronald Lee, Biloxi	Susie Martin, Laurel	Nicole McMichael, Madison	James Morris, New Albany	Allison Palmer, Brandon
Jeremiah Lee, Biloxi	Joanna Martin, Ellisville	Brent McMillan, Liberty	Julie Morris, Long Beach	Laura Palmer, New Albany
Leigh Anne Leech, Brandon	TINA MARTIN, Hernando	Jay McMiller, Olive Branch	Teddy Morrow, Batesville	Brenda Palmer, Gulfport
Jean Leech, Tupelo	Allie Martin, Jr., Tupelo	John McMinn, Oxford	Heather Morton, Gulfport	Stephanie Palmer Cummins, Ridgeland
Dan Leggett, Brookhaven	Nita Maselle, Flowood	Jennifer McMinn, Oxford	Kelly Moses, Gulfport	Ronald Palmer-Allen, Ridgeland
Gaye Leggett, Mchenry	Pat Mashburn, Diamondhead	Judith McMurphy, Biloxi	Amy Mosher, Ocean Springs	Carla Palmer-Allen, Ridgeland
James Leggett, Oxford	Elleen Mashburn, Diamondhead	Angela McMurphy, Biloxi	Judy Mosley, Bruce	Ronald Panissidi, Nesbit
Kathy Leggett, Oxford	Cynthia Mason, Biloxi	Loralee McMurphy, Biloxi	Linda Mote, Brandon	Paul Pannell, Tupelo
Robert Leigh, Southaven	Helen Massey, Southaven	Shannon McNair, Gulfport	Gale Mueller, Southaven	Phield Parish, Greenville
Peggy Leigh, Batesville	Carol Massey, Olive Branch	Susan McNamara, Jackson	Janet Mullen, Byram	Melissa Parish, Southaven
Leisa Leisy, Gulfport	Dorothy Massey, Oxford	PATRICK MCNAUGHTON, Southaven	Jan Munn, Ocean Springs	Phyllis Parker, Jackson
Valerie G. Leoni, Biloxi	Pamela Mathis, New Albany	Jena McNeece, Clinton	William Murdock, Hernando	Gary Parker, Flowood
Doris Lepard, Clinton	Wil Matthews, Clinton	Mark McNeece, Clinton	Jackye Murray, Mccomb	Peggy Parker, Biloxi
Fonda Lester, Madison	Janice Matthews, Columbus	John McNeese, Columbia	Edna Murray, Crosby	Kelly Parker, Mccomb
Jane Lever, Madison	Gaye Matthews, Picayune	Joann McPherson, Collinsville	Jennifer Murray, Ridgeland	Alston Parker, Amory
Jacqueline Levy, Ocean Springs	Aubrey Matthews, Flowood	Lena McRae, Dekalb	Samantha Murry, Moss Point	Daniel Parker, Tylertown
Tracy Lewis, Olive Branch	Margie Matthews-Mays, Southaven	Bill McWilliams, Olive Branch	Annabel Musgrove, Picayune	Linda Parks, Ocean Springs
Dana Lewis, Tupelo	Betty Maxwell, Diamondhead	Debbie McWilliams, Mccomb	Anne Myers, Jackson	Ricardo Parrilla, Gautier
Sheila Lewis, Laurel	Margaret Mayfield, Charlottesville	Terry Medley, Gulfport	Tena Myers, Flowood	Yolanda Parris, Byram
Mun Lian, Hattiesburg	Tara Mays, Biloxi	Walter Meek, Eupora	Pat Myers, Laurel	Diana Parrish, Brandon
Melissa Lindner, Starkville	Area Mays, Hernando	Jacqueline Meek, Eupora	Shelia Myles, Flowood	Whitney Parsons, Wiggins
Gloria Lindsey, Southaven	Caitlin McAdams, Hattiesburg	Pam Meek, Flowood	Billie Myrick, Ocean Springs	Steven Pascua, Gulfport
Leonard Lindsey, Olive Branch	Iva McAdams, Gulfport	Clay Meeks, Blue Mountain	Jamie Myrick, Ridgeland	James Patano, Biloxi
Scott Lindsey, Smithdale	Ashley McAdory, Flowood	Judy Melancon, Picayune	Savita Nair, Jackson	Ann Marie Pate, Cleveland
Gail Litchliter, Jackson	Joshua McNally, Booneville	Donna Melton, Saucier	Farokh Nanavaty, Brandon	Bill Patrick, Brandon
Scotty Little, Corinth	Barry McArthur, Sumrall	Abraham Menhel, Greenville	David Napier, Southaven	Kay Patterson, Columbia
Julie Little, Corinth	Barry McArthur, Hattiesburg	Martha Mercado, Carriere	Lindsey Nations, Ocean Springs	Douglas Patterson, Amory
Vickie Lizana, Gulfport	Michelle McAuley, Tupelo	Patrick Merrill, Ocean Springs	Guy Necaise, Gulfport	Amy Patterson, Southaven
Dean Loftis, Columbus	Robin McCaffrey, Hattiesburg	Miriam Merritt, Long Beach	Edwin Neely, Tupelo	Tina Pavlov, Gulfport
Libbi Logan, Cleveland	Robin McCaleb, Mobile	Jacki Metcalf, Southaven	Martha Neely, Flowood	Barbara Payne, Gulfport
BRANDON LOGAN, Southaven	Michael McCaleb, Biloxi	Mark Metcalf, Flowood	Audrey Neely, Jackson	Neil Payne, Jackson
Donna Lombardo, Southaven	Mary McCall, Southaven	Leonard Metzler, Pass Christian	Teresa Nelson, Gautier	Alicestine Payne, Memphis
Jane Long, Gulfport	James McCarthy, Memphis	Henry Michel, Jackson	William Nelson, Ridgeland	Loretta Payton, Flowood
Karen Long, Tupelo	Shaun McCarthy, Metairie	Julie Middleton, Flowood	Kay Newman, Tylertown	Christopher Peaks, Olive Branch
Elliot Long, Tupelo	Melton McCarty, Columbus	Trenton Milam, Jackson	Roger Newman, Tylertown	Brenda Pearce, Tupelo
John Long, Flowood	Rick McCay, New Albany	Bruno Milanese, Ocean Springs	Summer Newman, Biloxi	Joyce Pearson, Booneville
Michael Long, Madison	Patrick McClay, Walls	Marian Miller, Clarksdale	Chris Newsom, Hernando	Wendy Peavy, Biloxi
Diane Lott, Sumrall	Laurie McClintock, Flowood	Mary Miller, Picayune	Sam Newsom, Leland	Sonya Peck-Imomoh, McMurray
James Lott, Ocean Springs	Charl McCloud, Tupelo	Shannon Miller, Corinth	Susan Newton, Ridgeland	Margaret Peel, Tupelo
Roy Loudenslager, Mccomb	Carli Ann McClure, Brandon	Nick Miller, Madison	Hue Nguyen, Gautier	Kenneth Peebles, Bude
Dionne Loudenslager, Mc Comb	Cynthia McCool, Madison	Amanda Miller, Tupelo	Christy Nguyen, Biloxi	Debbie Pennington, Coldwater
Rebecca Love, Olive Branch	Matthew McCool, Kosciusko	Linda Miller, Ocean Springs	Sheila Nicholas, Ridgeland	Pete Perkins, Columbus
KAREN LOVE, Hernando	Sterling McCool, Madison	Jordyn Miller, Gulfport	Katherine Nichols, Corinth	Anika Perkins, Columbus
Taylor Lovitt, Oxford	Cheryl McCormick, Olive Branch	Jason Minardi, Slidell	Derek Nichols, Mantachie	Teena Perry, Hattiesburg
Lee Lovorn, Olive Branch	Durwood McCormick, Olive Branch	Francis Minnehan, Gulfport	Donna Nigro, Ridgeland	Haley Perry, Saucier
Rhes Low, Laurel	Janet McCoy, Jackson	Celecia Misita, Gulfport	Stephanie Nix, Byram	Karen Peters, Gulfport
Shawn Lowery, Mccomb	Tara McCoy, Madison	Keith Mitchell, Long Beach	Margaret Noblitt, Ocean Springs	Michael Peters, Jackson
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The 2015 Chrysler 200: The Total Package for REALTORS®

Thanks to his role as Chrysler 200 Brand Manager at Fiat Chrysler Automobiles (formerly Chrysler Group LLC), J.T. Delcamp is more familiar with the new 2015 Chrysler 200 than just about anyone. Here, J.T. discusses safety, security, technology and other features that make this exciting new vehicle from Chrysler an excellent choice for REALTORS®.

By J.T. Delcamp

Safety. Security. Style. Comfort. Performance. Technology. Efficiency. Affordability.

Ask any professional what he or she is looking for in a vehicle and there's a good chance several or even all of the attributes above will make the list of must-haves. Truth is, it's no great feat to understand that people who spend hours on the road each day need a vehicle that meets all these requirements. What has proved more difficult-until now-is finding a vehicle that successfully combines each of these elements in a single package. Enter the all-new 2015 Chrysler 200. Here's a look at why we at Chrysler brand believe it's the perfect car for REALTORS®.

Safety First

At Chrysler, we put the safety of our drivers above all else. It's the reason 65% of the Chrysler 200's body structure is composed of hot-stamped, high-strength steel, a percentage that creates a supremely solid foundation, which we then overlay with additional safety- and security-related features. In fact, there are no less than 60 safety and security features available with the all-new Chrysler 200, more than any other midsize sedan in its class.

Counted among the 60 available features are numerous class-exclusive innovations, including adaptive cruise control with stop-and-go functionality and forward collision warning with active braking, both of which can bring a vehicle to a complete stop if sensors notice (before you do) that the traffic ahead has come to a standstill unexpectedly. Also available is a parallel and class-exclusive perpendicular park assist system, which, just as it sounds, assists the driver in parallel and perpendicular parking by controlling the steering angle while giving the driver directions with regard to gear position, speed and braking.

(A personal favorite of mine is the class-exclusive electric park brake with safehold feature. This technology engages the parking brake automatically should the driver exit the vehicle without first shifting into park, saving garage doors everywhere from an entirely avoidable demise.)

Because of these and other safety and security features-lane departure warning with lane keep, a rear back-up camera with dynamic gridlines, to name a few more-in addition to good crash-test results, the 2015 Chrysler 200 has received independent third-party endorsements from multiple national safety testing groups. The Insurance Institute for Highway Safety, for example, recently named the new 200 a Top Safety Pick+ for 2014. This exclusive designation is reserved for vehicles that meet top safety pick criteria and also earn a basic, advanced or superior rating for front crash prevention. Other recent safety accolades include an impressive five-star rating from National Highway Traffic Administration.

Technologically Advanced and Well Connected

An array of innovative safety and security features is not the only showcase of exciting new technology in the 2015 Chrysler 200. Also worth noting is the powerful yet easy-to-use Uconnect® system. More like a personal assis-

stant than a traditional radio, the available 8.4AN version of the system seamlessly integrates modern technology with the everyday tasks of REALTORS®



on the move. Need directions to a listing in an unfamiliar part of town? Uconnect navigation with 3D building graphics will help get you there in time. Don't want to pull over to key in the address by hand? You don't have to. With integrated voice recognition all you have to do is speak the address loud and clear enough for the system to hear.

A high-definition touchscreen, available WiFi, traffic alerts and weather maps make the Uconnect system even more appealing. What's most appealing, though, is how easy the system is to use. At Chrysler, we understand the greatest technology in the world is altogether pointless if the average person finds it tedious and too complicated. Our goal therefore is to provide a system that is as intuitive as possible and requires the least amount of work. Syncing a smart phone, hands-free talking and texting, even navigating to the closest Starbucks-we believe all of this should be possible with the touch of a single button. And with Uconnect, it is.

Forward Thinking, Classic Design

There is no question our efforts to improve existing vehicle technology played a major factor in the development of the all-new 2015 Chrysler 200. However, as intent as we were on technological progress, we also made sure not to overlook the basics of smart automobile design. While ever-evolving technology is and always will be a part of our new vehicles, we are aware too that without a comfortable ride, sufficient cargo space, a fuel-efficient powertrain, or a sleek, modern exterior, any new midsize sedan we produce might be a good car, but not necessarily a great one.

Because we chose not to disregard any single element while designing this vehicle and instead focused on improving everything-from the transmission to the cup-holders, from safety features to seat stitching-we can say with confidence that the all-new 2015 Chrysler 200 is not just a total package, but also the smart choice for REALTORS®.



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