



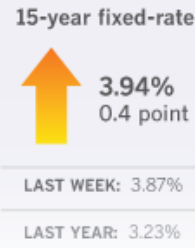
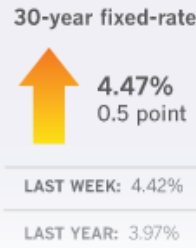
MTAR Member News

April 23, 2018

Mortgage Rates Up to 4-Year High

National Mortgage Rate Averages for the Week Ending Apr. 18

Mortgage rates surged to their largest weekly increases of the year,



Source: Freddie Mac

REALTOR® MAGAZINE

Inside this issue:

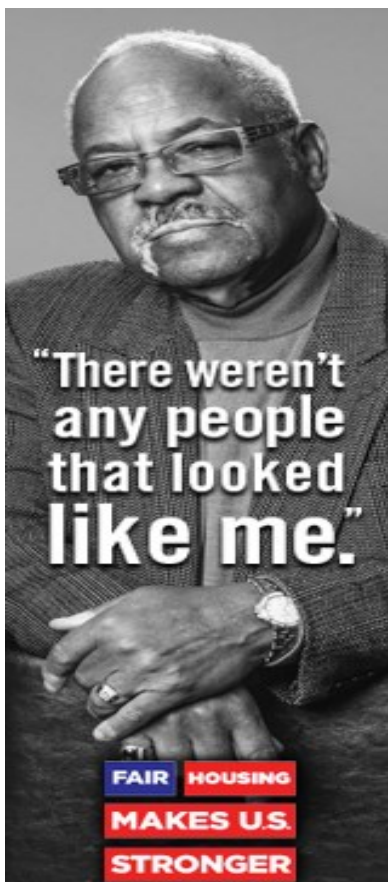
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After mostly stagnant activity levels in recent weeks, mortgage rates are back on the move. The 30-year fixed-rate mortgage rose to its highest level since January 2014 this week, also seeing its largest weekly increase since February of this year, Freddie Mac reports.

Average mortgage rates were higher across the board too, posting weekly increases to not only the 30-year fixed-rate mortgage but also to 15-year and 5-year hybrid adjustable-rate mortgages.

Freddie Mac reports the following national averages in mortgage rates for the week ending April 19:

- **30-year fixed-rate mortgages:** averaged 4.47 percent, with an average 0.5 point, rising from last week's 4.42 percent average. Last year at this time, 30-year rates averaged 3.97 percent.
- **15-year fixed-rate mortgages:** averaged 3.94 percent, with an average 0.4 point, rising from last week's 3.87 percent average. A year ago, 15-year rates averaged 3.23 percent.
- **5-year hybrid adjustable-rate mortgages:** averaged 3.67 percent, with an average 0.3 point, increasing from last week's 3.61 percent average. A year ago, 5-year ARMs averaged 3.10 percent.



RUTHERFORD COUNTY
Early Voting Hours
Early voting will take place April 11th- April 26th

Rutherford County Election Office,
1 S. Public Square, Suite 103, Murfreesboro, TN.
37130

For further assistance please call:
615-898-7743

Middle Tennessee Association of REALTORS® will be a voting precinct. 10AM-6PM, Monday-Friday. Saturday- 8AM-12PM

2018 Early Voting Precincts
A community service from your local REALTORS® & the Middle Tennessee Association of REALTORS®

MTAR Calendar of Events

April 11-26—Early Voting Precincts open for Primary races for State Offices—Stop by MTAR and VOTE!



Tuesday, April 24
6:00 pm—MTAR Member Service program—MTSU vs. AP baseball game, tickets provided by **Premier Home Inspection, Farm Cred-**

it Mid-America, & Premier Land Title & Escrow. You Must reserve tickets with Arabelle@mtar.org

Friday, April 27
9:00-11:00—“Fair Housing for Property Managers & Landlords”, 2 CE, \$15

Tuesday, May 1
Primary Election Day!



1:00-2:30—Member Services Cte. Mtg.

Wed-Fri, May 2-4
8:15-4:00—New Member Orientation

Wed-Thurs, May 2-3
10:00-2:30—RealTracs training classes; register online at RealTracs.

Wednesday, May 2
1:00-2:30—rpcac Cte. Meeting, MTAR office

Monday, May 7
5:00-7:00 pm—RPAC “6 to \$99” @ Dog Haus Biergarten

Tuesday, May 8
10:00-12 noon & 12:30-2:30—RealTracs classes, 2 CE hours each, D.W. Wilson Comm. Center, Tullahoma, register online at realtracs.net

Wednesday, May 9
9:00-10:30—MTAR Board of Directors mtg

Email Scams! DO NOT CLICK ON THEM!

Members should be aware of a suspicious email being deployed with the subject line: "ANNUAL REPORT TO ALL MEMBERS OF NATIONAL ASSOCIATION OF REALTOR (NAR)" from the email address presiidentceo@usa.com (link sends e-mail). Please note that official NAR emails will come from a realtor.org or realtors.org email address and include proper branding, messaging, contact information and opt-out provisions. NAR has already reached out to the domain provider to report this issue. Do not click on any links within this email.

The National Association of REALTORS® urges its members and state and local REALTOR® associations to be on high alert for email and online fraud.

ALSO: MOVOTO LEAD CONTACT—SUNDAY’S SCAM!

The easiest way to check for a scam email is to check the sender’s email address behind the obvious place, usually in parentheses or brackets, and see that the “@” information matches the assumed sender email listed. Many times, the domain listed is NOT related to the email sender’s address, or is misspelled to re-route to the scammer’s address. If you didn’t subscribe to a service, don’t click until you read the entire message carefully, and NEVER send contact or financial info until you are absolutely sure of the sender.



Training & Educational Choices for MTAR Members!

APRIL & MAY CE CLASSES

April 27—”Fair Housing for Property Managers & Landlords”, MTAR, 9:00-11:00, 2 CE, \$15

May 2 & 3—RealTracs classes at MTAR , 10:00-12:00-RT Advanced; 12:30-2:30-Tax II; register at www.realtracs.net

May 8—RealTracs classes in Tullahoma, 10:00-12:00-Listing Management; 12:30-2:30-RT Advanced; register at www.realtracs.net

May 21-25—**CRAM WEEK!** 24 CE hours in one week at MTAR! TREC Core Class, Contracts & Ethics, Wood Destroying Insects, Auction, & More!

Take on the month of April with 20% off CE

Purchase your online real estate education with The CE Shop

promo code: APRIL20



Enroll today:

<http://mtar.theceshop.com/>

Promotion expires April 30, 2018

DOING IT RIGHT MEANS KNOWING THE RULES

Fair Housing for Property Managers & Landlords

THE FAIR HOUSING ACT IS 50 YEARS OLD IN 2018!
KNOW THE PROTECTED CLASSES, HOW TO PROPERLY MARKET TO THEM, SCREEN TENANTS, AND STAY OUT OF COURT!

THURSDAY, APRIL 27

9 AM TO 11 AM
MTAR - 2 CE HOURS - \$15
SCOTT ABERNATHY, INSTRUCTOR

REGISTER ONLINE - [HTTP://MTAR.ORG/EDUCATION-REGISTRATION](http://MTAR.ORG/EDUCATION-REGISTRATION)

RealTracs

in Tullahoma!

10:00-12:00 Listing Management 2 CE
12:30-2:30 RTAdvanced 2 CE

Bring your laptop or tablet!

TUESDAY, MAY 8
D.W. WILSON COMMUNITY CENTER
501 N. COLLINS ST., TULLAHOMA

REGISTER ONLINE - [HTTPS://WWW.REALTRACS.NET/HELP/CLASSSCHEDULE](https://www.realtracs.net/help/classschedule)

Forget Something?

The NAR Code of Ethics training deadline is






June 14 & 15
8:30-4:30, MTAR



Thursday, Aug 16
8:00-5:00, MTAR



September 12 & 13
8:30-4:00, MTAR



RUTHERFORD COUNTY REGISTER OF DEEDS CANDIDATES SPEAK WITH MTAR GOVERNMENT AFFAIRS COMMITTEE



Incumbent Heather Dawbarn (above left) and challenger Mimi Genet (right) were MTAR Government Affairs special guests during their monthly meeting on Wednesday, April 18th. Thank you to both ladies for taking time out of their schedules to meet with the committee. Early voting is April 11-26, 2018; and election day is Tuesday, May 1, 2018. You can early vote at MTAR Monday through Friday 10AM-6PM and Saturday 10AM to 12PM.

QUESTIONS? CONTACT GOVERNMENT AFFAIRS DIRECTOR, CLINT NADEAU- 615.893.2242

CRAM WEEK - May 21-25

Monday, May 21 -



TREC Core Course 9:00-4:00

MTAR office, \$45, 6 CE

Tuesday, May 22 -



Wood Destroying Organisms 1:00-2:00 PM

MTAR office, \$10, 1 CE

Wood Destroying Insect Inspections 2:30-3:30

MTAR office, \$10, 1 CE Sponsor:

Take both classes for only \$15-save \$5

Wednesday, May 23 -



Being a Good Negotiator, 9:00-12:00 noon

Coffee Co. Adm. Bldg., Manchester, \$25, 3 CE

Terror Stories for TREC, 1:00-4:00 pm

Coffee Co. Adm. Bldg., Manchester, \$25, 3 CE

Take both classes for only \$45-save \$5

Thursday, May 24 -



How to Fire Your Client, 9:00-1:00 PM

MTAR office, \$30, 4 CE

Going, Going, GONE-Selling with Auctions,

2:00-4:00 MTAR office, \$15, 2 CE

Friday, May 25 -



Putting the Pieces Together - Ethics & Contracts

9:00-1:00, MTAR office, \$30, 4 CE

REGISTER TODAY!

<http://mtar.org/education-registration>

41ST ANNUAL

BILL CAREY REALTOR® GOLF SCRAMBLE

PLAYER REGISTRATION

Team: _____

Name: _____

Name: _____

Name: _____

Name: _____

TEAM - \$400 OR \$100 PER PLAYER

Total: \$ _____ Check # _____

Visa/MC# _____

Exp. Date _____ V-Code _____

Address: Street # _____ Zip Code _____

Email: _____

Signature: _____

Payment for the Bill Carey REALTOR® Golf Scramble must accompany registration, or payment for entire team received at the check-in table prior to playing.



Email your registration to wayman@mtar.org or fax to (615)893-2250.

For more information,
Call (615)893-2242.



Bill Carey says: BRING YOUR CHECKBOOK OR CREDIT CARD!

MTAR SILENT AUCTION!

Bid on this Fender Squier Telecaster in Metallic Gray, autographed by CMA & Grammy winner Brad Paisley!

Also, an autographed 8x10 cover photo, plus great gifts for everyone, including:

- Peyton Manning memorabilia
- Tennessee Vols memorabilia
- Arnold Palmer memorabilia
- The Maters memorabilia
- ...and more!

BENEFITING



American Diabetes Association*

The American Diabetes Association's mission is to prevent and cure diabetes and to improve the lives of all people affected by diabetes. Diabetes affects the lives of nearly 26 million children and adults and another 79 million with pre-diabetes in the United States.



MTAR Scholarship Fund

The Bill Carey Golf Scramble provides financial assistance to deserving students in the MTAR eight-county area. These scholarships are for incoming freshman students and may be used for any expenses that they may incur. The student must attend an accredited 2-year or 4-year university or college, physically located within the eight MTAR counties.

Meals on Wheels—Big Success



THE HISTORIC SAM DAVIS HOME AND PLANTATION PRESENTS

Wine on the Veranda

APRIL 27TH 6 PM
VIP HOUR AT 5

LOCAL WINE & FOOD TASTING
SILENT AUCTION
LIVE MUSIC & MORE!
SAMDAVISHOME.ORG
615-459-2341

SPONSORED BY:



BREAK OUT THE MINT JULEPS & BIG hats



DERBY BASH

TUESDAY
MAY 1st
3:30 - 5:30 pm

Stones River Country Club

Wine, Beer & Mint Juleps
Derby Hat Contest
Photo Booth
Door Prizes



Bring your biggest, best hat for our Derby Hat Contest

RSVP on Eventbrite
<https://goo.gl/HD87Q4>



**Middle Tennessee
Association of**

311 Butler Drive
Murfreesboro, TN 37127
Phone: 615-893-2242
Toll Free: 877-893-2242



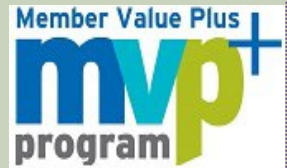
- 22-Apr Mark Russell
- 22-Apr Ron Wheeler
- 22-Apr Chuck Payne
- 22-Apr Brian Fritcher
- 23-Apr Josh Simmons
- 23-Apr John Smith, Jr.
- 23-Apr Pam Peck
- 23-Apr Jordan Brandon Adcock
- 24-Apr Cindy Moore
- 24-Apr Dr. Jenny McMath
- 24-Apr Zach Cawthon
- 25-Apr Amanda Likens
- 25-Apr Yancy Cowan Mitchell
- 25-Apr Daniel Buzard
- 26-Apr Toni Gaiter
- 26-Apr Wanda Tidwell
- 27-Apr Justin Bryan
- 27-Apr Becca Wyatt
- 27-Apr Andrea Moore
- 27-Apr Candi Dorman
- 27-Apr Janet Nettles
- 27-Apr Trinae Lashley
- 28-Apr Debbie Cate
- 28-Apr Ginny Risner
- 28-Apr Sean Miku
- 28-Apr Ave Hart

MTAR MEMBER BULLETIN BOARD

YOUR OFFER DATES: April 16-30, 2018

YOUR ACTION: Take the Spanish At Home With Diversity Course Online

YOUR REWARD: Application Fee Waived for the Spanish At Home With Diversity Certification Value—\$75



Now is the time to purchase the Spanish Version of the Online At Home With Diversity® course! Let your clients know that you are capable of working effectively with – and within – a rapidly changing multicultural market by taking this great course. Knowing how to transact business in culturally competent ways can make the difference.

After successfully passing the Spanish At Home With Diversity online course, active NAR members in good standing may apply for the At Home With Diversity Certification without paying the \$49 application fee. The course can be applied toward CE Credit in most states, as well as the ABR, CIPS, CRS, RSPS and PMN designations. The certification is added to your realtor.org directory listings and earns you an official NAR certification kit and access to exclusive AHWD marketing resources and networking opportunities.

SERVING UP KNOWLEDGE



**Stones River
Country Club**

**Thursday May 3
11:30**

**1830 NW Broad St.
Murfreesboro, TN 37129**

Brought to you By The Loan Officers of



**Bruce Simms 615-207-3745 ~ Debbie Howard 615-202-7789 ~ Marty Davenport 925-983-3000
Rusty Howard 615-566-3237 ~ Shannon Wheeler 615-417-6640**



Have you received YOUR 2018 Golden Rule(r) yet? 20 of your friends have! Send one; get one ~ share the GOOD news about professionalism & great service! Go to the MTAR website, click on the box on the front page, and send it in. We will get them out to the brokers or Affiliate leader for presentation.