



MTAR Member News

July 16, 2018

MTAR Supports National Night Out— School Supplies Donations Needed!

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FAIR HOUSING FOR ALL

BEFORE THE FAIR HOUSING ACT

THE HISTORY OF FAIR HOUSING RIGHTS

NAR firmly believes in equal opportunity in housing. No person of this country should have the right to rent or purchase a home of choice denied because of race, color, religion, sex, handicap, familial status, national origin, sexual orientation or gender identity. Furthermore, these rights should not be limited because of existing or distant ethnic, racial or religious prejudices in any definition.

1789
Private Property Rights
5th Amendment to the Constitution protects property rights. Slavery, court cases and legislation derived these rights to African Americans, Latin, Asian Americans and other minorities.

1866
The Civil Rights Act of 1866
Provides that all citizens have the same rights to real property as white citizens. Court cases, emigration laws and racially defined zoning deny these rights.

1917
Racial Zoning Outlawed
The Supreme Court voids zoning based on race. Property owners, real estate interests and local governments employ racial restrictions based on race and religion. Laws and practices continue to deny property rights based on race.

1948
Restrictive Covenants Not Enforceable
The Supreme Court ends federal court enforcement of racially restrictive covenants. A growing fair housing movement passes first fair housing laws in New York City and Colorado in the 1950s.

1968 FAIR HOUSING ACT

NATIONAL ASSOCIATION OF REALTORS®

SentriLock Feature Requires Box Code Caller to be Near Property

SentriLock Mobile Access Codes (MAC)

MTAR has added an Association feature which will manage Mobile Access Codes generated for the non-blue-tooth inventory. This feature mandates that the Agent generating the Mobile Access Code is within a 1/2 mile range of the property.

Ideally, a property is assigned to the lockbox. If a property is not assigned by the lockbox owner, the Showing Agent can assign one. This is a new setting created to ensure that a **SentriSmart™** user is within 1/2 mile range of a non-blue tooth lockbox when trying to generate a mobile access code. In order to use this feature, the agent must have their **location settings enabled** in the SentriSmart Application and be within a 1/2 radius of the property. Bluetooth enabled lockboxes already have this feature, and agent phone locations can be pinged.

If the agent calls SentriLock, and a SentriLock representative is unable to read their location, SentriSmart will give them the code. However, SentriLock will always check to see if their location can be pinged. To insure the security of the seller's property, and that unaccompanied buyers cannot access a property without their buyer's agent with them, this feature is a great tool for all professionals and their clients.

MTAR Calendar of Events

July 13-28—Early Voting Precinct at MTAR for August Elections— City, County, State & Federal Prim.

Thursday, July 19 10:00-12 noon—Meals on Wheels, Smyrna

Wed., August 1 10:00-2:30—RealTracs training
1:00-2:00— RPAC

Cte. Mtg., MTAR

Thursday, Aug. 2 7:00-7:00—Election Day



10:00-2:30—RealTracs training, MTAR, register online @realtracs.net

Tuesday, Aug 7 1:00-2:00—Member Services Cte. Mtg., MTAR office
5:30-8:30 pm—National Night Out event, Public Square, M'boro. Free community event!

Wednesday, Aug. 8 9:00-10:00—MTAR Board of Directors meeting

Thursday, Aug. 9 11:00-1:00—RPAC In-

door Golf Tournament, Glo-Time Golf, Tulsa-lahoma
2:00-3:00—Community Relations Cte. Mtg., MTAR

Monday, August 13 9:00-12:00—NAR Ethics Course, MTAR, 3 CE, \$25

Tuesday, August 14 10:00-1:30—RealTracs training in Shelbyville, register online at RealTracs

Have you received YOUR 2018 Golden Rule(r) yet? 26 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.



RITERUG FLOORING

LaVergne, TN 615-752-7571 www.riterug.com

Training & Educational Choices for MTAR Members!

AUGUST CE CLASSES

August 1 & 2—RealTracs Training, two classes, 2 CE each, MTAR training center. Register online at www.realtracs.net

August 13-17—CRAM WEEK, Ethics, legal updates, CRS Luxury Market, Building Reputation—total of 23 CE hours available in one week!

August 13—NAR Ethics Course, 9:00-12 noon, MTAR, 3 CE hrs., \$25

August 14—RealTracs Training, 2 classes, 3 CE, First Community Bank, Shelbyville, register online at www.realtracs.net

August 15—Judge & Jury, Part 1 & 2, 2 CE hours each, \$15 for one, \$25 both



Save 20%
on your real estate education today!
Just enter promo code
June20
at checkout.

The CE Shop

Enroll today:
[http://
mtar.theceshop.com/](http://mtar.theceshop.com/)
Promotion expires June 30,
2018



RealTracs

in Shelbyville!

10:00-12:00 Listing Management 2 CE
12:30-1:30 RealTracs Mobile 1 CE

Listing Management includes the NEW Rules & Regulations & the NEW billing process;
Mobile includes the NEW mobile site and experience!



Bring your laptop or tablet!

TUESDAY, AUGUST 14
FIRST COMMUNITY BANK-SHELBYVILLE
207 ELM ST., SHELBYVILLE

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

CRAM WEEK - August 13-17



Monday, August 13
NAR Ethics Course 9:00-12:00 MTAR office, \$25, 3 CE 

Tuesday, August 14
RealTracs Training 10:00-12:00 2 CE
RealTracs Training 12:30-2:30 2 CE
Both classes at First Community Bank-Shelbyville 

Wednesday, August 15 -
Judge & Jury-Part 1, 10:00-12:00 noon MTAR \$15, 2 CE
Judge & Jury, Part 2, 1:00-3:00 pm MTAR, \$15, 2 CE 
Take both classes for only \$25-save \$5

Thursday, August 16 - 
CRS - Succeeding in the Luxury Home Market, 8:00-5:00 PM MTAR office, \$125, 8 CE

Friday, August 17 - 
Leads to Succeed 9:00-10:00, MTAR office, \$15, 2 CE
Lending & Finance to RE Professionals 10:30-12:30, MTAR office, \$15, 2 CE
Take both classes for only \$25-save \$5

REGISTER TODAY!
<http://mtar.org/education-registration>

Early Bird Discount Ends next Friday, July 24th!

Early Bird Registration Discount through
July 24—\$225 for members;
Hotel accommodations at the
Holiday Inn Downtown-Knoxville



REACH THE SUMMIT
'18 FALL CONVENTION
SEPTEMBER 12-14* - KNOXVILLE
* EVENT ENDS LATE FRIDAY NIGHT





CALL FOR ACTION TODAY ON FLOOD INSURANCE!

Texas

Iowa

Wash., DC

Montana

Minnesota

Iowa

MTAR—we need 100 more REALTORS® to answer the call!

<http://ow.ly/R7Ss30kCSnT>



What's Up with Flood Insurance?

Congress has been passing shorter extensions because, while there is broad agreement that the 50-year-old NFIP needs a major overhaul, there is not yet agreement in the Senate over how to do that.

For example, independent actuaries have shown that the private market could offer better coverage at lower cost than the NFIP for many property owners. However, some Senators are concerned that, if allowed to choose between private plans and overpriced NFIP policies, some policyholders could leave, taking revenue that NFIP could use to pay the claims of the policyholders who remain. While Florida Citizens has tested and proven this argument to be unfounded, in the Senate, it takes at least 60 votes to move legislation and so it is taking some time for both sides to find a way forward.

What NAR members can do in the meantime is keep reminding Congress:

- Don't let the NFIP lapse. Each lapse costs 40,000 property sales per month.
- Without reauthorization, NFIP cannot issue or renew policies in 22,000 communities where flood insurance is required for a mortgage.
- The House Flood Reform Bill (H.R. 2874) would fully reauthorize the program for five years.
- The Senate should take up and amend the House bill to strengthen the flood mapping and mitigation provisions but retain the private-market and NFIP-rate reforms.

Shortly, NAR will be rolling out a comprehensive action plan to follow up with targeted advocacy, grassroots, communications, and media heading into the 4th of July recess.

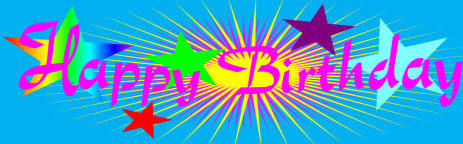


Thank you to ALL the Bedford & Rutherford County candidates that came out to our Candidate Meet & Greet Breakfasts last week! Thank you MTAR REALTORS® and Affiliate Partners who came out to hear from your candidates. And, a BIG THANK YOU to the Rutherford County Home Builders Association for co-sponsoring the Rutherford County time with MTAR. Early voting is happening NOW through July 28th at MTAR. Come early vote!



**Middle Tennessee
Association of**

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



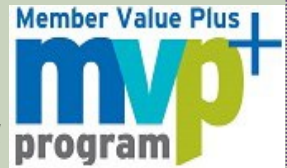
- 15-Jul Debbie Young
- 15-Jul Vickie Tomlinson
- 15-Jul Blake Switalski
- 15-Jul Erika Becker
- 15-Jul Cort Huffman
- 15-Jul Quinton Huskey
- 16-Jul Tamera Neely
- 16-Jul Carye Forsee
- 16-Jul Grayson Phillips
- 16-Jul Melissa Rohelier Litwinski
- 16-Jul Denise Silva
- 16-Jul Jason LaForte
- 16-Jul Joe Swanson, Jr.
- 16-Jul Shelia D. Lunsford
- 17-Jul Mona Pridemore
- 18-Jul Aaron Murray
- 18-Jul Cynthia Moore
- 19-Jul Tony Adams
- 19-Jul Sarah Moore
- 19-Jul Ron Payne
- 19-Jul Neil Young
- 19-Jul Darron L. Shatley
- 19-Jul Casey Hollis
- 19-Jul Anne Marie Honeycutt
- 20-Jul Betty Brink
- 20-Jul Dawn A. Wesley
- 20-Jul Robert Raby
- 20-Jul Debra Beasley
- 20-Jul Holly Cunefare
- 20-Jul Mary Anne Conner
- 20-Jul Tonya Knell
- 21-Jul Linda Huffman
- 21-Jul Todd Davidson
- 21-Jul Anna Ashton
- 21-Jul Tiffany Daniels
- 21-Jul Greg Myers
- 21-Jul Ed Deslatte

MTAR MEMBER BULLETIN BOARD

YOUR OFFER DATES: July 16-31, 2018

YOUR ACTION: Get ready for the .realestate member pre-sale

**YOUR REWARD: Define Your Niche and Ditch Your Door Knocking Strategy Webinar-Download
Digital Download Value: \$29.95**



NAR will soon launch .realestate, the newest unrestricted top-level domain (TLD) for the real estate industry. Starting Sept. 18, REALTORS® with an active .realtor™ domain gain exclusive access to purchase a .realestate web address before the TLD becomes available to the rest of the world on Nov. 27. From bestinvestas.realestate to luxuryseattle.realestate, the possibilities are endless with the new .realestate top-level domain.

Make sure you're ready for the .realestate member pre-sale by claiming your FREE* .realtor™ domain today, or by logging in to your existing .realtor™ account to make sure your existing domain is active and your renewal information is up-to-date. After you've completed those steps, mark your calendar for September 18 at 11:00 a.m. EST and be first to get the .realestate domains that will help you promote your business, listings, neighborhoods and area of specialty before domain sales become available to the rest of the world on November 27.

Once again, MTAR will continue to offer the monthly payment plan option for those members who want to budget over the next several months, and have 2019 dues completed without taking a hit at Christmas time!

And... this being an E&O Insurance year as well, the payment plan may be the perfect way for you to keep doing your business without finding yourself in a financial crunch. And...in case you haven't heard, NAR has decided to increase their portion of the annual dues by \$30.00—meaning that the 2019 dues will total \$555.00 (\$580.00 with RPAC).

Here's how it works:

In brief, the plan allows existing members to begin paying for 2019 dues now. You can also include SentiLock Service Renewal (\$131.70 due by August 15th) and your 2019 RPAC Investment as well. In money talk, that means \$555.00 in dues, \$25.00 for RPAC (if desired), \$131.70 for SentiLock (your option) and the \$20.00 processing fee. That totals \$731.70.

If you start in June, your payments for all of the above can be as low as \$95/month - and your pocketbook or wallet need not feel the hurt at Christmas-time!

Contact your Administrative Assistant Wayman at wayman@mtar.org to get started today!

2019 Payment Plans

Monthly Payment Guide

Possible Combinations	Dues	RPAC	SL FEE	FEE	Total
Dues Only	555.00			20.00	575.00
Dues & RPAC Only	555.00	25.00		20.00	600.00
Dues & SentiLock Only	555.00		131.70	20.00	706.70
Dues, RPAC & SentiLock	555.00	25.00	131.70	20.00	731.70

Dues Only If Started in	Monthly Payment	# Monthly Payments	Final Payment	Total Payments	Total
June	75.00	7.00	50.00	8.00	575.00
July	83.00	6.00	77.00	7.00	575.00
August	100.00	5.00	75.00	6.00	575.00
September	115.00	4.00	115.00	5.00	575.00
October	145.00	3.00	140.00	4.00	575.00

Dues & RPAC Only If Started in	Monthly Payment	# Monthly Payments	Final Payment	Total Payments	Total
June	75.00	7.00	75.00	8.00	600.00
July	90.00	6.00	60.00	7.00	600.00
August	100.00	5.00	100.00	6.00	600.00
September	120.00	4.00	120.00	5.00	600.00
October	150.00	3.00	150.00	4.00	600.00

Dues & SentiLock Only If Started in	Monthly Payment	# Monthly Payments	Final Payment	Total Payments	Total
June	90.00	7.00	76.70	8.00	706.70
July	100.00	6.00	106.70	7.00	706.70
August	120.00	5.00	106.70	6.00	706.70
September	145.00	4.00	126.70	5.00	706.70
October	180.00	3.00	166.70	4.00	706.70

Dues, SentiLock & RPAC If Started in	Monthly Payment	# Monthly Payments	Final Payment	Total Payments	Total
June	95.00	7.00	66.70	8.00	731.70
July	115.00	6.00	41.70	7.00	731.70
August	125.00	5.00	106.70	6.00	731.70
September	150.00	4.00	131.70	5.00	731.70
October	185.00	3.00	176.70	4.00	731.70