

# MTAR Member News

December 17, 2018



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## NEW NAR Program!

### Commitment to Excellence (C2EX)

The National Association of REALTORS® created the Commitment to Excellence program to encourage the professional development of REALTORS® by utilizing a multifaceted approach aimed at offering opportunities for continuing education and professional growth. A member's Commitment to Excellence is a continual practice, and a lifelong commitment to superior professionalism and providing first-rate customer service.



### The C2EX Platform

To encourage an ongoing commitment to professional behavior and development, NAR created this C2EX platform, a mobile-compatible website for REALTORS® to expand their understanding and application of the Commitment to Excellence Competencies. The C2EX platform aims to sharpen, expand, and engage industry skills while helping REALTORS® to track their growth and progress. The platform takes each REALTOR® through a learning and behavior-change process which culminates in a C2EX Endorsement to be renewed every two years. But C2EX is more than just an online learning platform, it is a performance support tool that can be used every day to enrich the REALTORS® capabilities and effectiveness, far beyond the endorsement process. C2EX is intended to:

- Improve the quality and consistency of the service of REALTORS®
- Improve the reputation of REALTORS® in the public eye
- Encourage engagement “beyond the sale” by showcasing the value of assisting other REALTORS® and becoming involved in advocacy
- Create a platform that continuously engages the REALTOR® in the process of self-improvement without disruption to the REALTOR®'S life

### C2EX Competencies

The Commitment to Excellence Program is defined by eleven competencies which indicate a REALTOR®'s commitment to ethics, advocacy, technology, data privacy, outstanding customer service, and much more. Each competency is tied to tasks and learning modules which are preceded by a Skills Assessment. These assessments offer each REALTOR® the opportunity to receive a comprehensive identification of skills that measure a REALTOR®'s proficiency in the related C2EX competency.

These REALTOR® C2EX Competencies include:

- **REAL ESTATE LAW**- Being current and knowledgeable about the laws, regulations and legislation affecting the real estate disciplines the REALTOR® engages in, and about real estate in their community generally.
- **CODE OF ETHICS**- Understanding that the Code of Ethics is a living document, and keeping themselves informed about its duties and obligations on an ongoing basis.
- **ARTICLE 10** -Providing equal professional services to all consistent with Article 10 of the Code of Ethics.
- **ADVOCACY**- Advocating for property ownership rights in their community, state, and nation.
- **TRUST & INTEGRITY**- Acknowledging and valuing that honesty and integrity are fundamental and essential to REALTORS® being known as consumers' trusted advisors.
- **TECHNOLOGY**- Becoming and remaining proficient in the use of technology tools to provide the highest levels of service to clients, customers and the public, and facilitating cooperation by sharing accurate, current information with consumers and with other real estate professionals.
- **SAFEGUARD PRIVACY**= Keeping up-to-date on laws and regulations governing data privacy and data security, and taking necessary and appropriate steps to safeguard the privacy and integrity of information entrusted to them.
- **AREAS OF PRACTICE**Committing themselves to enhancing their knowledge and skills in the real estate areas of practice they engage in on an ongoing basis.
- **CLIENT SERVICE**Providing superior customer service.
- **PROFESSIONAL REPUTATION**Appreciating that courtesy, timely communication and cooperation are fundamental to facilitating successful real estate transactions, and being committed to building and maintaining an impeccable professional reputation.
- **BROKER**As a broker-owner or principal of a real estate company, being committed to creating and maintaining an environment that promotes excellent customer service consistent with these standards.

### The C2EX Endorsement

This recognition is given to a REALTOR® for achieving excellence in all the C2EX Competencies. The C2EX Endorsement identifies a REALTOR® as a well-rounded professional with exceptional customer service. Two years after C2EX Endorsement, Assessments become active again and the REALTOR® can complete these Assessments to renew their C2EX Endorsement. Each REALTOR®'s C2EX journey will be unique, and will identify the best possible path for that particular individual toward excellence in the REALTOR® C2EX Competencies.



**KEEP CALM AND PAY YOUR DUES ONLINE**

<http://www.mtar.org/renewing-dues>

# MTAR Calendar

**NOW through JAN 15**  
 2019 MTAR Dues Invoicing Begins Today! Dues are now due and payable through Jan. 15, 2019. Check your email for the invoice notice and instructions for online payments!



**Monday, Dec. 17**  
**8:00-9:30am**—2018 Christmas Committee Chairs Thank You Breakfast, Mimi's Café  
**11:30-1:00**—Board of Directors' lunch mtg., The Boulevard.

**December 24 & 25**  
**MTAR offices closed for the Christmas holidays!**

**Tuesday, January 1**  
**MTAR of-**



**ices will be closed for New Year's Day!**



**Tuesday, January 8**  
**1:00-2:00 pm**—Member Services Cte meeting, MTAR

**Wed-Thur, Jan 9-10**  
**10:00-2:20**—RealTracs training clas-

ses, MTAR

**Wednesday, Jan. 9**  
**9:00-10:30**—MTAR Board of Directors meeting, MTAR office  
**1:00-2:30**—RPAC Committee meeting

**Wed-Fri, Jan 9-11**  
**8:00-4:00**—New Member Orientation class, MTAR

Have you received YOUR 2018 Golden Rule(r) yet? **45** 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.



# LEGACY HOME LOANS

NMLS NO. 1131833

[WWW.MYLEGACYLENDER.COM](http://WWW.MYLEGACYLENDER.COM)

# Training & Educational Choices for MTAR Members!

## JANUARY CE CLASSES

January 9-11—New Member Orientation classes, 8:15-4:00 each day, 11 CE hours included for new members

January 9-10—RealTracs training at MTAR, 10:00-2:30, register online at <https://www.realtracs.net/Help/ClassSchedule>

January 14—TREC Core class, MTAR office, 6 CE hours, \$45

January 17-18—Appraisal Institute Classes, contact Freda Dean, Coord.

January 24-25, 28-30—Broker Management Class at MTAR, \$250



**Enroll today:**  
<http://mtar.theceshop.com/>  
Promotion expires December 31, 2018

### TREC OFFICE BROKERAGE MANAGEMENT COURSE

*Be your own Broker ~ Run your own firm or team!*



TREC requires this 30 hour Brokerage Management course as a portion of the required 120 hours of real estate classroom education prior to completing the application for the Broker exam. Students will evaluate & review components of a business plan. This course will cover law, deeds, agency, man-agement, planning, training, finance & growth analysis. Remember, There is NO CE credit for this class. To be eligible to take this course, candidates must have held an active license that meets at least one of the following criteria:

- Twenty-four (24) months actively licensed, if licensed as an affiliate broker on or before May 12, 1988
- Thirty-six (36) months actively licensed, if licensed as an affiliate broker after May 12, 1988
- Twenty-four (24) months actively licensed, if the candidate has a baccalaureate degree with a major in real estate

All the materials you need are provided, so register today!!!

**Dates:** Jan. 24, 25, 28-30, 2019

**Time:** 8:30 am to 4:30 pm each day

**Place:** MTAR office in Murfreesboro

**Cost:** \$275 members, \$100 to audit class (must bring own book)

**Instructor:** Robert Morris, ITI, ABR, CRS, CRB

#### Weather Notice:

MTAR follows the Murfreesboro City Schools weather policy. If the City Schools are closed for inclement weather, classes are cancelled and the office will likely be closed.

Check our website and Facebook page for details and confirmation of changes.

#### ATTENDEE COURSE REGISTRATION INFORMATION

Name: \_\_\_\_\_

Firm Name: \_\_\_\_\_

License #: \_\_\_\_\_ Contact #: \_\_\_\_\_

Email Address: \_\_\_\_\_

Association: \_\_\_\_\_

**PAYMENT OPTIONS:** Cash  Check  MC/VISA/Disc

Credit Card #: \_\_\_\_\_

V-Code: \_\_\_\_\_ Billing Zip Code: \_\_\_\_\_ Exp Date: \_\_\_\_\_

Number on billing street address: \_\_\_\_\_

(Example: If billing address is 311 Butler Drive, you write 311 in blank)

Signature: \_\_\_\_\_



Please Make Payment Payable To:  
MTAR  
311 Butler Drive  
Murfreesboro, TN 37127  
(615) 893-2242 / Fax #: (615) 893-2250

Course Provider: Robert Morris Seminars, Inc  
Sponsor #: RF1235 Course #: 2320

### What's Ahead for 2019?



**Plan for your expanded professional development in 2019!**

## Flood Insurance Extended to December 21st

On December 6, 2018, the House and Senate passed a two-week extension of the National Flood Insurance Program. The President is expected to sign the measure.

The program is being extended as part of a temporary appropriations bill called a continuing resolution to avoid a partial shutdown of the federal government. The legislation will move the funding deadline for fiscal 2019 spending bills that are still outstanding to Dec. 21.

By extending flood insurance as part of the continuing resolution, the next extension could be part of a long-term funding agreement, potentially running through September of next year.

NAR supports long-term reauthorization and reforms to strengthen the program.

## NAR Hosts Meeting With FBI on Cybercrime

NAR joined other industry organizations Tuesday to discuss with officials of the Federal Bureau of Investigation the impact cybercrime is having on real estate transactions. In addition to NAR, which hosted the meeting, organizations that participated included the American Bankers Association, American Escrow Association, American Land Title Association, Asian Real Estate Association of America, Mortgage Bankers Association, and Real Estate Services Providers Council. The group will continue to work with the FBI on strategies for combating wire fraud through the use of technology, communications with the public, legislative and regulatory changes, and information-sharing about threats and best practices. The group plans to meet next in mid-January. [Strategies for dealing with wire fraud.](#)

## FHA LOAN LIMITS INCREASE IN 2019!

The Federal Housing Administration published its 2019 loan limits today. Most areas in the country will see an increase. No jurisdiction will see a decrease from 2018 levels. The loan limit for lower-cost areas will be \$314,827, or 65 percent of the national conforming loan limit of \$484,350. In high-cost areas, the limit will be \$726,525.

Any request for a change to high-cost-area loan limits must comply with guidance in HUD Handbook 4000.1, Section II.A.2.a.ii (A). Requests must be received by FHA's Santa Ana Homeownership Center no later than January 14. Any changes in area loan limits because of an appeal will be in effect retroactively for case numbers assigned on or after January 1.



Middle Tennessee Association of REALTORS®

# 2019 MTAR Committee Volunteer Opportunities

## It's Time to Get Involved!

We know you're busy! Busy people get things done, and we need your help to get it done for everyone! 2019 begins our 58th year at MTAR, and our legacy of member service, professionalism and success needs your help to continue. Find your niche, make connections, and be a part of Tennessee's most fun REALTOR® association! Sign up today!

- COMMUNITY RELATIONS:** 2019 Chair Yolanda Ruffin Plan & assist with projects & raise funds to promote the REALTOR® image in the community – golf tournaments, scholarships, service opportunities; review community service recommendations in member markets  
**Will meet on the fourth Thursday at 2 pm**
- EDUCATION:** 2019 Chair Jonathan Harmon Conduct Orientation classes for new members; plan educational (CE and issue-oriented) programs for members; recruit instructors; coordinates annual education awards program and Hall of Fame recognitions, hot topics updates  
**Will meet on the third Tuesday at 2 pm, alternate months**
- GOVERNMENT AFFAIRS:** 2019 Chair Marty Davenport Monitors legislative changes that impact our members and industry; recommends new legislation to promote & protect private property rights and enhances the real estate climate in our communities; engages members in local & state issues; coordinates annual Hill Day legislative meeting  
**Will meet on the third Wednesday at 2 pm**
- GRIEVANCE:** 2019 Chair Mike Dotson Reviews complaints for due process & hearing cause. **\*\*Requires annual training and minimum of 3 years as a REALTOR®; 3-year term. (Meets as needed) (You cannot serve on both the Grievance Cte. and the Professional Standards Cte.)**
- MEMBER SERVICES:** 2019 Chair Karen Pfluge Coordinate member programs in our market areas & present member recognition programs; plan & present member luncheons, socials, affiliate appreciation programs, media campaign for consumer education on REALTOR® Value  
**Will meet on the first Tuesday at 1 pm**
- PROFESSIONAL STANDARDS:** 2019 Chair David Balfour Serve as panelist for arbitration cases and ethics hearings. **\*\*Requires annual training; 3-year term and minimum of 3 years as a REALTOR®. (Meets as needed) (You cannot serve on both the Grievance Cte. and the Professional Standards Cte.)**
- RPAC:** 2019 Chair Gabby Courier Coordinate annual member investment campaign & increase participation in RPAC, recommend candidate funding and grassroots issue investments, coordinate annual fundraising events and recognition program, focuses political awareness & support to candidates who support real estate issues.  
**Will meet on the first Wednesday at 1 pm**

**PLEASE RETURN TO MTAR TODAY!**

**candy@mtar.org or online at [www.mtar.org](http://www.mtar.org)**

Name \_\_\_\_\_

Company \_\_\_\_\_

Email \_\_\_\_\_

Cell number \_\_\_\_\_

*I volunteer to serve in 2019 on the committees/programs indicated, and participate actively by attending meetings, projects, and classes as my leadership role requires. I also give permission for MTAR to contact me via email, text messaging, or smoke signal as needed.*

Signature \_\_\_\_\_

Please consider me for service on the following MTAR leadership opportunities: (select all that you can do!)

- Community Relations Committee
- Education Committee
- Government Affairs Committee
- Grievance Committee (3-year term)
- Member Services Committee
- Professional Standards Committee (3-year term)
- RPAC Committee



OTHER MTAR VOLUNTEER ACTIVITIES:

- Social/Decorating Team—for member events & socials
- Leadership MTAR—future MTAR leaders training
- Anything else you would like to do with/for MTAR?

## **MTAR 2018 ROOKIE OF THE YEAR NOMINATION FORM**

*This award is designed to recognize those new members in our Association that have far exceeded the basic commitments required to a REALTOR®, as well as being an active participant in our county.*

*Eligible MTAR members include agents licensed after January 1, 2016. The "Rookie of the Year" award focuses on commitment, professionalism, and community service from our newest members, and rewards ideals and performance that enhances the REALTOR® image.*

**DEADLINE FOR NOMINATIONS: January 18, 2018**  
**Email completed form to Candy@mtar.org**

**NOMINEE'S NAME:** \_\_\_\_\_

**COMPANY:** \_\_\_\_\_

**1. Involvement in Middle Tennessee Association of REALTORS® (30%):**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**2. Example(s) of Excellence in our Profession by this new REALTOR® (35%):**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**3. Example(s) of Community Involvement that reflects positively on the REALTOR® and/or our organization (35%):**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Nominated by:** \_\_\_\_\_

**Date:** \_\_\_\_\_

*(Multiple nominations are not required for the same person; quantity of nominations is not an essential consideration.)*  
**When nomination is submitted to MTAR, please be sure you receive a confirmation receipt from Candy to ensure nominee's form is included in the review process.**

# 2018 REALTOR® OF THE YEAR NOMINATION FORM

*This award is designed to recognize those members in our Association that have excelled as a professional, led by example, and exemplify the commitments required of a REALTOR® for this year. MTAR members will be recognized for contributions to their profession, their company, their community, and the association this year. Achievements in education, community service, and participation in association activities are key components of the individual's recognition.*

**DEADLINE FOR NOMINATIONS: January 18, 2019**  
**Email completed form to Candy@mtar.org**

**NOMINEE'S NAME:** \_\_\_\_\_

**COMPANY:** \_\_\_\_\_

**1. Involvement in Middle Tennessee Association of REALTORS, TAR, and NAR this year (30%):**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**2. Example(s) of Excellence in our Profession (Achievements and/or Accomplishments) by this REALTOR® (35%):**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**3. Example(s) of Civic or Community Involvement that reflects positively on the REALTOR® and/or our organization (35%):**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**4. Comments:** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

**Nominated by:** \_\_\_\_\_

**Date:** \_\_\_\_\_

*(Multiple nominations are not required for the same person; quantity of nominations is not an essential consideration.)*  
**When nomination is submitted to MTAR, please be sure you receive a confirmation receipt from Candy to ensure nominee's form is included in the review process.**

**Middle Tennessee  
Association of  
REALTORS®**

311 Butler Drive  
Murfreesboro, TN 37127  
Phone: 615-893-2242  
Toll Free: 877-893-2242  
Fax: 615-893-2250  
Toll Free Fax: 877-893-2250



- 16-Dec Sunnette Peay
- 16-Dec Brandon Wise
- 16-Dec Blake Melton
- 16-Dec Leanne Lankford
- 16-Dec Timothy Kelley
- 17-Dec Valarie Mari Burns-Glenn
- 17-Dec Beth Hoefler
- 18-Dec Steve Jernigan
- 18-Dec Valerie Elizabeth Nicgorski
- 18-Dec Amanda Mitchell
- 18-Dec Sharon Burns
- 19-Dec Shirley Hayes
- 19-Dec Sam Coleman
- 19-Dec Candy Kimbro
- 19-Dec Sandra Blunkall
- 19-Dec Nolan Hardaway
- 20-Dec Jimmy Morris
- 20-Dec Deborah Dickmeyer
- 20-Dec Tommy Clouse
- 20-Dec Karen Bills
- 20-Dec Krystle Tuggle
- 20-Dec Michelle Shepard
- 20-Dec Holli Pearson
- 21-Dec Yolanda Ruffin
- 21-Dec Rhonda McCoy
- 21-Dec Sunday Oherein
- 22-Dec Tiffany Board
- 22-Dec Casey Sissom-Jacobs
- 22-Dec Dori Walton

**MTAR MEMBER BULLETIN BOARD**

**YOUR OFFER DATES:** December 16-31, 2018  
**YOUR ACTION:** "Like" HouseLogic on Facebook, and Get Access to Great Social Content to Share with Your Clients  
**YOUR REWARD:** 2018 Profile of Home Buyers and Sellers, digital download  
**Value:** \$19.95 webinar;



Looking for an easy way to keep in touch with your clients on Facebook? Provide home buying, selling and ownership content to your fans by sharing posts directly from HouseLogic.com. New content is posted every day - articles about buying, selling, and maintaining your home, plus short videos that showcase our best tips and tricks, and more. Join thousands of REALTORS® who already follow the page, and easily share content to your own Facebook followers.

**Errors & Omissions Insurance Renewal Due**

**By December 31, 2018!**

**Contact your Broker to confirm your renewal, and avoid TREC penalties and fines!**

**Lapsed Coverage is minimum \$200 fine!**

**NOVEMBER SALES UPDATE**

November, 2018	CLOSE D RES. SALES	Last Month Closed	AVE. SQ. FT.	Last Month Sq. Ft.	AVE. SALES PRICE	Last Month Sales Price	DAYS ON MARKET	CLOSE D Y-T-D	S/L PRICE % YTD
Bedford County	49	48	1889	1806	\$218,003	\$194,867	58	493	97.32 %
Cannon County	18	14	1637	1864	\$176,643	\$196,136	28	105	97.17 %
Coffee County	77	71	1873	1825	\$183,782	\$174,013	52	654	97.43 %
Franklin County	27	53	2158	2121	\$228,030	\$227,362	88	527	96.00 %
Grundy County	7	7	1740	1384	\$147,071	\$151,700	137	55	93.79 %
Marion County	2	1	1298	2762	\$168,688	\$309,014	292	25	95.13 %
Moore County	4	5	1895	2702	\$178,699	\$261,200	24	40	98.00 %
Rutherford County	473	513	2114	2104	\$280,363	\$280,739	25	5809	100.28 %