



MTAR Member News

February 11, 2019

NAR Has New Vision for GSE Reform

With over 400 people on hand for the National Association of Realtors®' Housing Finance Reform Policy Forum, NAR today unveiled a new vision for reforming the GSEs. As featured speakers for the panel titled "NAR's vision: A plan for secondary finance shaped in the aftermath of adversity for longevity," co-authors Dr. Susan Wachter, Professor of Real Estate and Finance at the University of Pennsylvania, and Dr. Richard Cooperstein, head of Risk Management at Andrew Davison and Company, presented NAR's comprehensive GSE proposal to the public for the first time at the Grand Hyatt in Washington.

NAR's research is intended to provide a pragmatic solution to the challenges facing the housing finance system by prioritizing and protecting a liquid mortgage market for Middle America and underserved borrowers alike. Unlike a recapitalization and release plan, NAR's vision offers policymakers a responsible framework that protects taxpayers, minimizes costs to consumers and promotes housing accessibility and affordability.

"This vision is the result of years of research and collaboration between NAR, our members, our friends in the industry and countless policymakers who have been influential in this arena," said NAR President John Smaby. "Our hope is that this research will help provide Congressional leaders and administration officials with a credible, deliberate framework as they work to secure reforms that will benefit taxpayers, consumers and the American economy. Ultimately, ensuring the GSEs continue providing liquidity and stability in the mortgage market remains NAR's priority during these discussions."

The GSEs of 2019 are not the GSEs of 2005. Today, Fannie Mae and Freddie Mac have a stronger regulator in the FHFA and are subject to additional Congressional oversight. They are restricted in the products they can purchase, the size of their retained portfolios and their ability to lobby. In addition, they increased and will continue to expand the volume of mortgage credit risk shared with the private sector. These changes have begun to decrease risks tied to the GSEs, injecting private capital and market disciplines to guarantee pricing and mortgage rates for consumers.

Identifying where competition works and where it does not, the research builds on a structure designed to maximize private investment. "This vision of a reformed secondary market for housing finance first recognizes the need for the GSEs to carry out a public mission, the same need that led to their initial creation," the paper reads. "Second, this proposal builds upon the transformed enterprises under conservatorship, bringing in appropriate levels of private capital and a strong regulator to protect taxpayers. Third, this proposal codifies a structure that is effective, resilient and fair, balancing the tension of private operating companies with the public mission. It builds on what works today and creates a system that will serve the nation for decades to come."

During the panel discussion, co-author Richard Cooperstein noted, "By addressing the imperfections in the market for housing finance, we can increase competition of private capital to invest in mortgages, keep markets more stable in times of stress and stay mission-focused."

An [executive summary and full copy of NAR's vision](#) on housing finance reform can be found on nar.realtor.

Co-author Susan Wachter added, "GSE reform is the critical, unfinished business of the Great Recession; we believe the shareholder-owned regulated utility we propose will protect taxpayers and ensure the fulfillment of the mission to serve the nation for the future."

The National Association of Realtors® is America's largest trade association, representing more than 1.3 million members involved in all aspects of the residential and commercial real estate industries.

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Your career's best insurance

The REALTOR® Party is a powerful alliance of REALTORS® and REALTORS® Associations working to protect and promote homeownership and property interests. The REALTOR Party is designed to leverage our association's best asset—our members. REALTORS® do so much more than list & sell property. They are community builders dedicated to improving their towns, cities, states and America. They do this because it's good for the economic and social well-being of all citizens. They do this because it's good for business.

2019 GOAL—\$25 FOR EVERY MTAR MEMBER !!

MTAR Calendar of Events

Tuesday, Feb. 5
1:00-2:00—Member Service Cte. mtg.

Wed-Thur, Feb. 6-7
10:00-2:30—RealTracs training, MTAR office, register online at www.realtracs.com

Wed. February 6
1:00-2:00—RPAC Committee meeting, MTAR office

3:00-4:15—Meet & Greet the 2019 TN REALTORS Leadership Team, MTAR office

Monday, Feb. 11
9:00-12 noon—TREC Core Class, MTAR , 6 CE hours, \$45

Tuesday, Feb. 12
10:00-2:30—RealTracs training, offsite, Coffee Co. Adm. Bldg., Manchester, register online

at realtracs.net

Wednesday, Feb. 13
9:00-10:30—Board of Directors meeting, MTAR

12:00- 4:00—MTAR Day on the Hill, bus ride to Capitol Hill

Thursday, Feb. 14



Monday, Feb. 18
 President's Day Holiday, MTAR offices will be closed.

Wednesday, Feb. 20
2:00-3:00—MTAR Gov't Affairs Cte. Mtg

Thursday, Feb. 21
9:30-10:30— Education Cte mtg.

Wednesday, Feb. 27
10:15-12:00—9th Annual RPAC Bowling, Tullahoma & M'boro

The C2EX Platform—Professional Reputation (Tasks to Accomplish)

-  Use Professional Email Signatures (Professional Reputation) >
-  Use the Seller's Progress Checklist provided by REALTOR® Magazine (Professional Reputation) >
-  Use the Transaction Checklist provided by REALTOR® Magazine (Professional Reputation) >
-  Work with an Assistant (Professional Reputation) >
-  Attend a Community Meeting (Real Estate Law) >
-  Read about RESPA Protections (Real Estate Law) >



Just a sample of the easy task that complete this section. Try it!



Training & Educational Choices for MTAR Members!

FEBRUARY CE CLASSES

February 6-7—RealTracs training at MTAR; RT Basic, Listing Management, Advanced RT and RealTracs Plus, register at <https://www.realtracs.net/Help/ClassSchedule>

February 11—TREC Core Course, MTAR office, 6 CE, 9:00-4:00, \$45

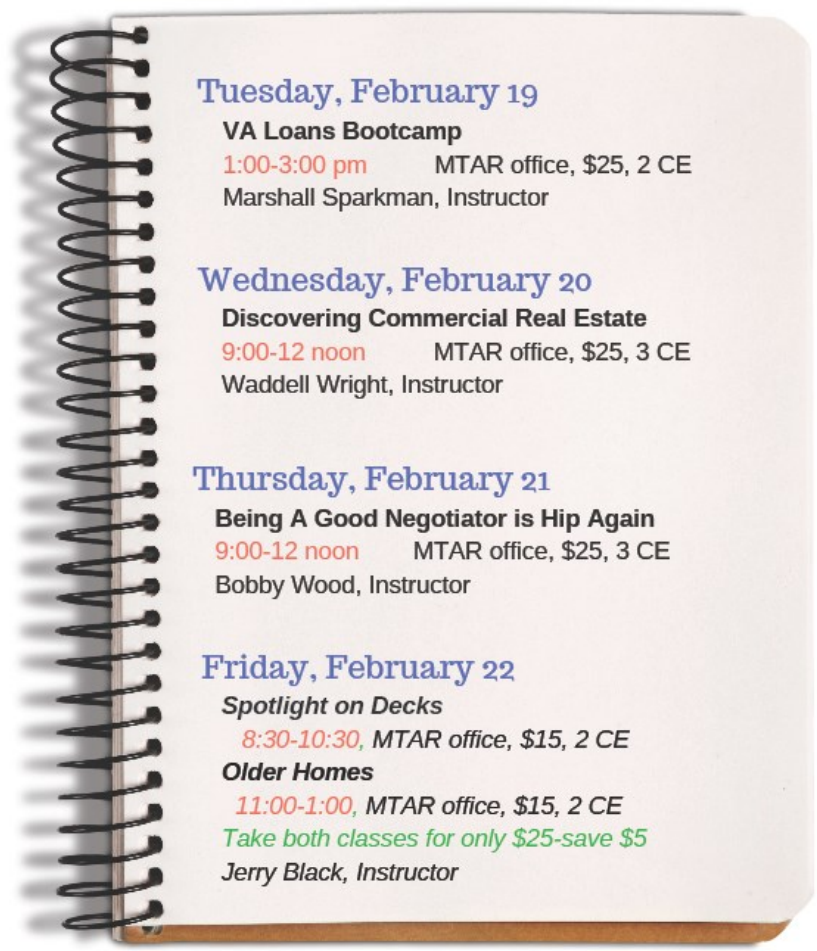
February 12—RealTracs training, Manchester, 10:00-2:30, 4 CE

February 19-22—Cram Week—four days of CE classes for you!

Fall in love with your CE!
 Save 20% all month
 Purchase your online real estate education with The CE Shop
 promo code: FEBRUARY20

Enroll today:
<http://mtar.theceshop.com/>
 Promotion expires February 28, 2019

CRAM WEEK - February 19-22



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

COMING IN 2019!



May 22-23



November 21



November 22

PLUS TWO LIVE STREAMING CLASSES FROM TN REALTORS

JUNE 7 & JULY 24

MTAR EDUCATION CANCELLATION POLICY

MTAR follows the Murfreesboro City Schools weather policy. If the City Schools are closed for inclement weather conditions, classes are cancelled and a make-up date will be announced at a later date, schedule and instructor time permitting. Check the MTAR website and Facebook page for updates and notices.



We are planning a Day on the Hill for
February 13, 2019.

Please keep the day open if you are interested in visiting with all the Bedford, Cannon, Coffee, Franklin, Grundy, Marion, Moore and Rutherford County representatives.

Watch for details to come.
 Transportation will be provided.

RPAC Bowling is coming soon. Get your teams together and register by **February 14** for the **February 27** prelims at Tullahoma Lanes in Tullahoma or at Lanes, Trains, & Automobiles in Murfreesboro, Then practice, practice, practice so that your team will make the finals



The 9th Annual RPAC Bowling Tournament

10:15 am, Feb. 27th & Mar. 6th, 2019

(Regionals 2/27 in Murfreesboro & Tullahoma, Finals 3/6 in Murfreesboro)

Join MTAR for the return of our popular new RPAC Fundraising event, the 9th Annual RPAC Bowling Tournament! We're bringing the fun to you by having the first round in two separate locations across our membership area: Murfreesboro & Tullahoma, with finals being a week later just down the street from MTAR! It's a great way to have some fun & raise money for RPAC (your career partner on Capitol Hill) at the same time! Be the team that takes home 2019's RPAC bowling trophy by signing up today!

Team Members

- All players must be a current REALTOR® member or a full-time employee of a current MTAR Affiliate business.
- All teams must be co-ed.
- Registration is \$25 player

Please specify your first-round location:

Murfreesboro (at "Lanes, Trains, & Automobiles", 450 Butler Dr)

Tullahoma (at Tullahoma Lanes, 900 S Anderson St)

Who will claim the RPAC Bowling Pin in 2019?!

Due to federal rules governing events such as this, **each player's registration fee must be paid separately; one person CAN'T pay for all players.** Registration forms may be returned without payment if the players intend to pay on the day of the event. Otherwise, please send cash or four separate personal (not business) checks payable to RPAC along with this form.

Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. The amount suggested is merely a guideline and you may contribute more or less than the suggested amount. You may refuse to contribute without reprisal and the National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed. 70% of each contribution is used by your state PAC to support state and local political candidates. Until your state PAC reaches its RPAC goal 30% is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a; after the state PAC reaches its RPAC goal it may elect to retain your entire contribution for use in supporting state and local candidates.



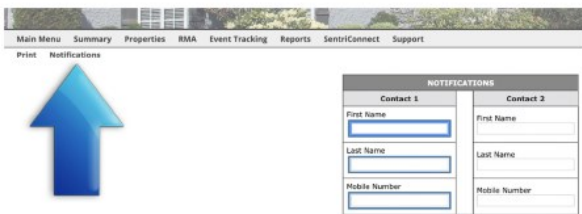
Introducing Homeowner Notifications!

Listing agents can now proactively share information with their clients that will make the process of showing their home more efficient and convenient. Homeowners will benefit from knowing when a showing has begun and will be able to return home quicker when notified that the showing has ended.

To set up Homeowner Notifications, follow the below steps.
After logging into the [Sentrilock Website](#) select **Properties** from the top menu bar.



Select the Property you would like to add Homeowner Notifications to.
Once the Property has been chosen, select **Notifications**.



Enter your **Homeowner's contact information** in the fields provided. Please note, you can enter up to two Homeowners to receive these notifications.

NOTIFICATIONS	
Contact 1	Contact 2
First Name <input type="text" value="Freddie"/>	First Name <input type="text" value="Greg"/>
Last Name <input type="text" value="Robinson"/>	Last Name <input type="text" value="Sheldon"/>
Mobile Number <input type="text" value="513-555-7701"/>	Mobile Number <input type="text" value="513-555-0618"/>

Signifies required fields

Select **Save** after entering the Homeowner's contact information and you will receive a confirmation note.



The Homeowners you have entered will begin receiving Beginning and End of Showing Notifications via SMS messages for their properties.

May I Offer a Little Friendly Advice?

There is an old saying: "Free advice is only worth what you paid for it". Well, hold on! There is another adage: "The best things in life are... FREE". Perhaps more than the actual advice, we should better scrutinize the source. WHO is the one imparting the sage wisdom? Are they actually a sage? In other words, is it someone who actually has experience in that field?

One major reason is rooky agents leave the industry, feel they are not adequately trained in the BUSINESS of real estate. Over a decade ago, I was a real estate trainer for one of the largest RE/Max franchises in the country. It was a job I enjoyed and held that position for about five years. The program I put in place for new agents was hugely successful as evidenced by the stint of their careers. The managing broker loved me.

Given the acclaim from within as well as externally, you would think all the rookies would always hang on to my every word, right? Nope! A new agent would knock on my office door and ask "Do you have a minute"? I always made the time. Once they asked a question or told me of a challenge they were having, I would tell them the best course of action or even offer a couple of suggestions. USUALLY, it was based on an experience I actually had throughout the course of my own career. I was puzzled the times they would not heed my words and go it their own way, sometimes re-inventing the wheel.

On one particular incident, one of my agents asked if she could simply use the old house photos from a listing that had expired. Though I had never heard of such, I told her it was best she take her own listing photos and "start fresh". Simple enough, right? It may have been laziness on her part, but it certainly was not by accident she posted the old agents pictures. Three days later the broker of the expired listing's company called my broker and words were exchanged. I believe the topic was intellectual property rights. Once my young agent caught wind of the conversation, she called the old agent and further exacerbated the situation. Feelings were hurt and there was now bad blood between the two firms. Not good. All she had to do was take my advice... and her own photos.



What I realized was there are people who seek validation rather than unbiased advice. They have an idea and go to the expert. IF the expert agrees... Yippee! But if the veteran dissents, they simply do what it is they really wanted to do all along. I use to be extremely annoyed by this, as I considered my time was wasted. Now I see it is part of being **human**. To varying degrees we all do this. We get it in our head what we want to do, but ask opinions of others to cover ourselves. This is why it is vitally important to suspend making final decisions on important issues until enough workable information is in. Granted, it's hard to separate our emotions from a logical decision. Consider all the down on their luck gamblers in Las Vegas; a prime example of not separating ideas from emotion.

My advice to you: The next time you seek someone's opinion and their idea is contrary to what you initially thought, do further fact finding. They may be able to spare you some heartaches and stress. Has this person actually done what it is you want to do? If not, then WHY are you asking them? Find someone qualified with real-world experience. If something isn't as easy as you originally thought it was, you're probably on the right track.

RealTracs in Manchester!

10:00-12:00	RealTracs Basic	2 CE
12:30-2:30	Listing Management	2 CE

RT Basic is designed to introduce the many services and tools included for you at the core of our MLS-- Rules & Regulations, Property Searches, CMAs, and personal settings.
Listing Management includes IDX strategies, input forms, photos, geo-coding and editing listings.

Sponsored by



Bring your laptop or tablet!

TUESDAY, FEBRUARY 12

COFFEE COUNTY ADMIN. BLDG.

1327 MCARTHUR STREET-MANCHESTER

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



Join us on Valentines Day to learn more about "The Future of Rutherford County-2019 Mayors Panel. " Thursday February 14 from 11-1 at the Remington Room in Smyrna. \$15 for WCR Members . \$20 non-members. Lunch included.

Tickets available below.

<https://www.eventbrite.com/e/the-future-of-rutherford-county-tickets-54724151410?fbclid=IwAR2cNKuwjJg3tqEdUXufJh5sEVPrNfJ1E9flvgHhbT6yyvx2PGO2Mr-54zg>



Is there someone you should thank for a job well done? Tell your fellow REALTORS and fabulous Affiliate partners that you appreciate them!

<http://www.mtar.org/goldenrule-r>

Middle Tennessee
Association of
REALTORS®

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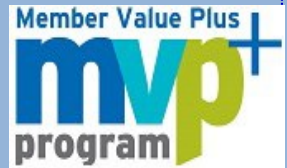
- 10-Feb Ronny Burks
- 10-Feb Stephanie Mitchell
- 10-Feb Bea Andrew
- 10-Feb Ronnie Henderson
- 10-Feb Robin Bishop-Buntin
- 10-Feb Christian Laines
- 11-Feb LeShaye Sawyer
- 11-Feb Johanna Beasley
- 11-Feb Bryan Nerren
- 11-Feb Sam Swift
- 11-Feb Drew Crosby
- 11-Feb Shawan Weathers
- 12-Feb Carissa Davis
- 12-Feb Kathy Nobles
- 12-Feb Eldridge David Posey
- 13-Feb Rose Hinman
- 13-Feb Adam Johnson
- 14-Feb Michael O'Donnell
- 14-Feb Justin Harney
- 14-Feb Marion Creson
- 14-Feb John R. Primm
- 14-Feb Ragan Prince
- 14-Feb Cassidy Johnston
- 15-Feb Bridgett Zeller
- 15-Feb Carolyn Williams
- 15-Feb Meaghan O'Kelley Luttrell
- 15-Feb Kande Nelson
- 15-Feb Rachel Acuff
- 16-Feb Lana Warren
- 16-Feb Danielle Moore
- 16-Feb Jordan K Cooper

MTAR MEMBER BULLETIN BOARD

YOUR OFFER DATES: February 1-15, 2019

YOUR ACTION: Register for any 2019 NAR Tech
Edge event

YOUR REWARD: The 4 Secrets to Real Estate Success Webinar Download valued at 29.95



Join us for one of our series of one-day tech conferences around the U.S. designed for agents who are eager to learn how new technologies impact their real estate business. Sessions are presented by NAR speakers and local experts, and teach agents mobile marketing, reputation management, content creation, and more!

Registration is now open and starts at just \$49. Plus, any registration between February 1-15, 2019 earns you a free webinar entitled **The 4 Secrets to Real Estate Success Webinar** from the REALTOR® Store! Choose any one of 8 events across the country. Simply register to attend, and within 48 hours of registration you'll receive the link to order/download your reward using a unique coupon code.

Apply Online Today!

2020census.gov/jobs

1-855-JOB-2020

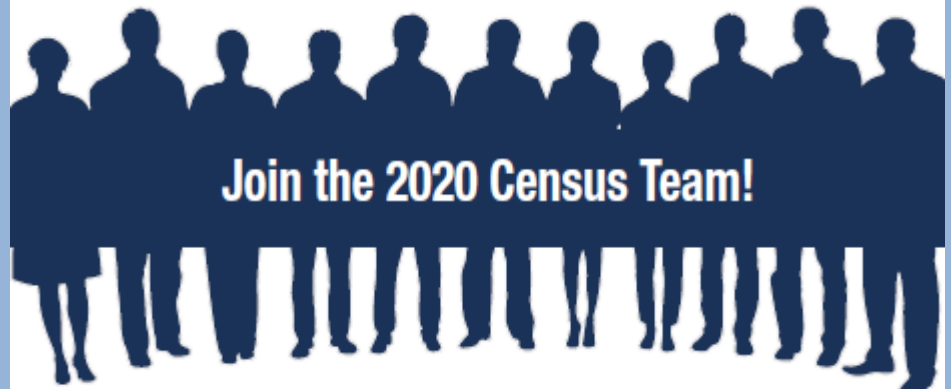
(1-855-562-2020)

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www.gsa.gov/fedrelay

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