



AAR News



Take your business to a new level.
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**Next Association Luncheon
October 7, 2004
Tucker's**

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Are your services overpriced? Can you justify the real value of the services you provide your buyers and sellers? Can you refute articles that are derogatory?

The recent derogatory article "Realty Bites" by Douglas Gantenbein that was featured on MSN's home page generated a great deal of angry responses. Notwithstanding the fact that the article contained many untruths, distortions and derogatory comments about REALTORS® we need to remember that the article was read by millions of subscribers to MSN and that Douglas Gantenbein was featured on National Public Radio on August 9th making the same points as included in his article. The National Association of REALTORS® (NAR) has responded to both MSN and National Public radio and is referencing recent surveys that show that the majority of homebuyers and homesellers think highly of the value of services provided by their REALTOR®.

Before you join the ranks of those demanding a detraction by Gantenbein, let's all sit back and look at what is happening in the world of real estate:

- Real estate is now global with international firms entering the US market such as Foxtons of the UK with their 2% commissions and salaried Agents.
- New business models are emerging every day and discount brokers will continue to make inroads into the market.
- The Internet has opened new horizons for outside groups to offer ancillary real estate services as part of their strategy to attract new business. For example Home Depot in South Carolina is now offering a FSBO kit for \$12.95 and will place your home on their national Website.
- In California and the West coast average commissions are now well below 5% and nationwide the average has dropped to 5.1%!!!!
- Both sellers and Buyers are asking their prospective REALTORS® to sit down and fully justify their services and the commissions you charge. Do you have a presentation that can break down your services and place a value on each, show the average amount of time spent on each, what the hourly value of your professional services is (consider that an auto mechanic charges \$75 per hour for his services). If you cannot justify the value of the services provided and do not provide WOW service, you can expect to see new models making further inroads into your bottom line.

Think on these things. These are changing times.

Commentary by:

Jim Peters, EVP & CEO, South Carolina Association of REALTORS®

(For a copy of the above mentioned MSN article contact the Association office)

Important News

Ethics Training

NATIONAL ASSOCIATION OF REALTORS® Requirement

We are now in the final months of the NATIONAL ASSOCIATION OF REALTORS® Quadrennial Mandatory REALTOR® Ethics Training. What does this mean for you and other REALTORS® in your firm? Beginning January 1, 2001 every REALTOR® is required to undergo at least 2.5 hours of instruction on the Code of Ethics and our Arbitration procedures every four years. Any REALTOR® who joins a local association will have undergone this requirement with their New REALTOR® Member Orientation. Members who joined the REALTOR® organization prior to January 1, 2001 are subject to the new requirements and, if you have not already done so, must complete a course on the Code of Ethics before December 31st 2004. Your local association has to verify to NAR that you have met this requirement. If you have taken this class through AAR, we have your record. If you have taken Ethics training outside of AAR, you must submit certificate of completion and course outline to AAR.

Why do I need Ethics Training?

Q. What is the purpose of this policy?

A. Simply to ensure that all REALTORS® are kept up-to-date on the Code of Ethics and professional standards procedures so that they can provide a higher level of service to their clients and understand their obligations to their fellow REALTORS®.

Q. What are the consequences of failing to complete the training?

A. If the Broker-in-Charge fails to complete the training, the Broker and all Agents in the firm can be suspended from REALTOR® membership until such time as they complete the training.

If an Agent fails to complete the training only that Agent can be suspended from REALTOR® membership. Please understand that this policy was put in place by your fellow REALTORS® as a means of raising the bar of professionalism.

Ethics & MCE, All In One!

For those who need MCE credit, there will be an Ethics class Thursday, October 14, 2004. Dianna Brouthers will be the instructor. The class will cost \$45 for Association members and held at the AAR office 1-5 p.m. You will receive 4 hrs. MCE Core and NAR Credit. Please call for a registration form or register online at www.upstatemlss.com.

AAR News

Publisher

Peggy Hill, President/CEO
Anderson Association of REALTORS®

Editor

Ivy Nabors, Director of Communications
Anderson Association of REALTORS®

About AAR

The Association encourages and supports affirmative advertising and marketing programs in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.

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RPAC Honor Roll

RPAC Honor Roll - RPAC, It *is* your best investment in real estate!

We salute the following members who have stepped up to pledge their commitment to their industry by contributing to RPAC.

Lew Jordan	RE/MAX Foothills Realty/Clemson	\$1025
Tim Benson	RE/MAX Foothills Realty	1000
Rusty Garrett	RE/MAX Foothills Realty	1000
Betty Moore	Coldwell Banker Hugh Durham & Assoc.	1000
Bruce Smith	RE/MAX Foothills Realty/Greenville	1000
Laura Gardner	Lake and Land Realty	500
Pam Atkinson	Carolina Real Estate	270
Yovanna Hargett	RE/MAX Foothills Realty	270
Peggy Hill	Anderson Association of REALTORS®	250
Mike Holden	RE/MAX Foothills Realty	250
Dave Chamblee	Anderson Area Properties	150
Brenda Elliott	Elliott's Lake One Realty	150
Denise Larson	Century 21 Anderson Properties	145
Mary Smith	RE/MAX Foothills Realty	145
Terri Anderson	Terri's Team Real Estate	125
Sunny Davis	Anderson Area Properties	125
Lowell Macher	Dominion Mortgage	125
Carey Makison	The Kennedy Group	125
Odell Short	Baron Agency	125
Debbie Craft	RE/MAX Foothills Realty	120
Yvonne Schmidt	RE/MAX Foothills Realty	120
Marla Walker	Ken Walker Inc.	120
Laurey Carpenter	Anderson Area Properties	119
Teresa Jones	Carolina Real Estate	119
Moyer Albergotti	RE/MAX Foothills Realty	100
Lisa Ancona	Carolina Home Real Estate	100
Suzette Christopher	RE/MAX Foothills Realty	100
John Crosson	RE/MAX Foothills Realty	100
Carola Dauchert	RE/MAX Foothills Realty	100
Hugh Durham	Coldwell Banker Hugh Durham & Assoc.	100
Fred Hamilton	Pendleton Real Estate	100
Russ Hebert	Coldwell Banker Hugh Durham & Assoc./Seneca	100
Susie Kohout	Carolina Real Estate	100
Pat Loftis	Coldwell Banker Hugh Durham & Assoc./Seneca	100
Becky Martin	Mel Gerrard Realty	100
Jo Massey	RE/MAX Foothills Realty	100
Belinda Moore	RE/MAX Foothills Realty	100
Randall Moore	RE/MAX Foothills Realty	100
Kathleen Morgan	Lakeshore Realty	100
Ted Morlock	Commonwealth Realty	100
Bob Roche	RE/MAX Foothills Realty	100
Gloria Summey	RE/MAX Foothills Realty	100
Ken Walker	Ken Walker Inc.	100
Gail Williams	RE/MAX Foothills Realty	100
Tom Winkopp	Carolina Real Estate	100
Beth Andrews	RE/MAX Foothills Realty	99
Johnny Bernhardt	Terri's Team Real Estate	99
Pam Boswell	Baron Agency	99
Nikki Bowen	RE/MAX Foothills Realty	99
Jane Brown	Carolina Real Estate	99
Brenda Chandler	RE/MAX Foothills Realty	99
Sandy Crain	The Real Estate Book	99
Chrystelle Ensley	RE/MAX Foothills Realty/Seneca	99
Rozlynn Hood	Prudential C. Dan Joyner	99
Robert Mecke	Anderson Area Properties	99
Sandia Rosche	Carolina Real Estate	99
Cameron Saylor	RE/MAX Foothills Realty	99

RPAC Honor Roll Continued

Dianna Salsgiver	Lake and Land Realty	\$75	Victoria McCormick	RE/MAX Foothills Realty	\$ 25
Linda Abbott	Carolina Real Estate	50	Camilla Megge	The Kennedy Group	25
Rick Adkins	The Peoples Bank	50	Kimberly Miller	Carolina Real Estate	25
Sandy Jordan	Prudential C. Dan Joyner	50	Marian Multer	Century 21 Flynn YB/Pow	25
Dianne Kay	RE/MAX Foothills Realty	50	Clayton Newman	Cunningham & Co	25
Allowee Merck	Carolina Real Estate	50	Evelyn O'Leary	RE/MAX Foothills Realty	25
Peggy Miller	Carolina Real Estate	50	Greg O'Leary	RE/MAX Foothills Realty	25
Emily Richens	RE/MAX Foothills Realty	50	Kimberly Owen	Lakeside Realty	25
Jim Van Senus	Keowee Key Realty	50	Laura Owen	Lake and Land Realty	25
Kim Gasque	Lakeside Realty	45	Annette Penley	The Peoples Bank	25
Matt Harbin	RE/MAX Foothills Realty	45	Ed Price	Ken Walker Inc.	25
Julie Reynolds	Anderson Area Properties	45	Betty Routhieaux	RE/MAX Foothills Realty	25
Martin Struth	Anderson Area Properties	45	Joseph Rover	Ken Walker Inc.	25
Kimberly Goss	RE/MAX Foothills Realty	40	Stephen Sams	Bill Brissey Real Estate	25
Sonya Reed	RE/MAX Foothills Realty	40	Kim Satris	Carolina Real Estate	25
Rita Burdette	Anderson Area Properties	35	Sharon Short	Anderson Area Properties	25
Shelley Fuller	Baron Agency	35	Jane Simpson	Bolding Realty	25
Danny Mize	Anderson Area Properties	35	Linda Smith	Coldwell Banker Hugh Durham	25
Gus Vaughn	Coldwell Banker Hugh Durham	30	Regan Smith	Baron Agency	25
Stuart Adamo	Adamo & Associates	25	Eugene Stuckey	RE/MAX Foothills Realty	25
Olivia Adams	Carolina Home Real Estate	25	Ann Taylor	Anderson Property Mgmt	25
Joyce Alewine	Baron Agency	25	Nicole Taylor	Baron Agency	25
Judy Bader	RE/MAX Foothills Realty	25	Scott White	Ken Walker Inc.	25
JoAnne Beresh	Prudential/Pelham	25	Steven White	Ken Walker Inc.	25
Joan Borick	Carolina Real Estate	25	David Williams	RE/MAX Foothills Realty	25
Sally Boseman	Baron Agency	25	Elizabeth Zaglin	Prudential/Powersville	25
Sandy Brabham	Hartwell Lake Properties	25	Katherine Keasler	RE/MAX Foothills Realty	20
Bill Brissey	Bill Brissey Real Estate	25	Thomas Miller	Anderson Area Properties	20
Kristi Brock	Homes & Land	25	Melissa Powell	Anderson Area Properties	20
Bob Brown	Choice One Real Estate	25	Sandia Roche	Carolina Real Estate	20
Cara Brown	Choice One Real Estate	25	Cindy Speight	Anderson Area Properties	20
Wendy Brown	Lakeside Realty	25	Thomas Strall	Anderson Area Properties	20
John Caldwell	Caldwell Associates	25	Hannia Alvarez	Baron Agency	10
Grace Cardona	Century 21 Anderson Properties	25	Lisa Autenreith	Century 21 Anderson Properties	10
Ala Chappellear	Terri's Team Real Estate	25	Barbara Budan	Anderson Area Properties	10
William Clary	RE/MAX Foothills Realty	25	Kimberly Burton	Baron Agency	10
Janet Cullen	Lakeshore Realty	25	Linda Burton	Baron Agency	10
Dawn DeBoskey	Pre-Paid Legal	25	Paul Chudzik	Baron Agency	10
Charlene Dryden	RE/MAX Foothills Realty	25	Ray Gains	Baron Agency	10
Mickie Dunn	Ken Walker Inc.	25	Wendell Hawkins	Hawkins & Richardson	10
Wendy Eisnaugle	Choice One Real Estate	25	Jackie Hunter	Mel Gerrard Realty	10
Walter Freeman	Century 21 Anderson Properties	25	Will Lane	Baron Agency	10
Roberta Garvin	Coldwell Banker Hugh Durham	25	Bob Lewkowicz	Lake and Land Realty	10
Darlene Gould	Baron Agency	25	Jessie Marion	Baron Agency	10
Maggie Hanvey	Terri's Team Real Estate	25	Vicki McCutcheon	Baron Agency	10
Joyce Hardy	Century 21 Anderson Properties	25	Robert Mecke	Anderson Area Properties	10
Linda Hargrove	Aho Realty	25	Donna Nichols	Community First Mortgage	10
Samuel Hargrove	The Kennedy Group	25	John Patterson	Baron Agency	10
Ron Haskell	Ron Haskell Agency	25	Michael Pavey	McCoy Wright	10
Jill Helgeson	The Kennedy Group	25	Catherine Pinion	Baron Agency	10
Dick Huiet	Baron Agency	25	Marjorie Strall	Anderson Area Properties	10
Emily Hunter	Carolina Real Estate	25	Becky Vandiver	Carolina First Mortgage	10
Von Kelly	Carithers Real Estate	25	Becky Williams	Bank of Anderson	10
Butch Knightner	Baron Agency	25	Sandra McGrath	RE/MAX Foothills Realty/Greenville	5
Chuck Kormelink	Lake and Land Realty	25	Dave Whittle	AgSouth Farm Credit	5
George Koury	Choice One Real Estate	25			
Alice Lambert	Anderson Area Properties	25			
John Lederer	Century 21 Anderson Properties	25			
Beech Lockwood	Anderson Area Properties	25			
Neal Long	Neal Long Agency	25			
Shaun MacNary	Baron Agency	25			
Luanne Marsee	RE/MAX Foothills Realty	25			
Jon Martin	Coldwell Banker Hugh Durham/Sen	25			
Brenda Masters	RE/MAX Foothills Realty	25			

RPAC Update

2004 Goal \$16,000.00

% of Members to Contribute 60%

YTD Remittance \$14,501.00

178 Members Contributing 37%

Outstanding pledges \$521 .00

Balance \$ 978.00

Local News

**Special Thanks to the following for their beautiful patriotic presentation
at the Association Legislative Luncheon, August 12th:**

Dee Dee Hanks, Piedmont Natural Gas Company

Randy Looper, Carolina Regional

RoseAngela Rugiero, Miss Clemson

David White, Carolina Sound Shop

Thank you to the following Sponsors for the RPAC prize donations for the Luncheon:

- **Advantage Home Inspection/Upstate - 2 DVD Players**
- **Anderson Independent-Mail - Gift Certificate for a free Tower ad for the month of September at Homes.IndependentMail.com**
- **Candy Brock, TC Lending - 2 Gift certificates towards the processing fee of a new loan up to \$250 each.**
- **Peggy Hill, Anderson Association of REALTORS® - Gift Certificate from Belk Department Store - \$200 value**
- **Homes & Land Magazine - Free Cover Page**
- **Randy Looper, Carolina-Regional - Free five page web site**
- **Ed Price, Ken Walker, Inc. - Free Appraisal**
- **The Real Estate Book/Anderson - Free Cover Page - \$200 value**
- **The Real Estate Book/Tri County - Free Cover Page - \$200 value**
- **Real Estate Showcase - Free Inside Page**
- **Ronnie Treadwell, Attorney - Free Will preparation to a first time homebuyer**
- **Steve White, Ken Walker, Inc. - Free Appraisal**
- **Scott White, Ken Walker, Inc. - Free Appraisal**
- **World Inspection Network Foothills - Complimentary Home Inspection**



Local News

Key Points of New License Law Effective January 1, 2005

The last time the license law changed in SC was in 1997. The changes for 2005 are major and will go into effect in January.

Each BIC/PMIC must update office policy to be in compliance with the new law.

The new law has these key features in addition to other clarifications:

Revision of the agency disclosure form to eliminate the need for consumer signature.

Incorporation of a second type of dual agency called “designated agency”.

Release of liability for the brokerage when dealing with stigmatized property, including deaths, presence of convicted sex offenders, off-site factors which have no direct affect on the property, along with other named stigmatizations.

Lists the services an unlicensed personal assistant cannot provide to a consumer.

Incorporation of language allowing a licensee to hold trust funds in the form of a personal or company check until the sales or lease agreement has been ratified by both parties.

In addition, the bill requires mandatory language in consumer agreements to include:

Disclosure of licensed status in “conspicuous language” in underlined capital letters on the first page of the offer to purchase when the licensee is a principal buyer or seller in the transaction.

Acknowledgement of receipt of the agency disclosure brochure in the offer to purchase if the buyer is a customer. This is necessary since the buyer customer is no longer required to sign the brochure.

New form for single licensee dual agency and for broker dual agency (designated agency) and inclusion of mandatory language in listing and buyer agency agreements.

This will mean that all “standard” forms will need to be updated between October (when the task force finalizes its work) and January 1 when the new law goes into effect.

Other changes include:

Allowing the BIC/PMIC to deposit disputed earnest money into a court during an interpleader lawsuit. (The law passed to allow the courts to do this prior, but there was no language in license law to allow BIC to do this).

Allowing a BIC/PMIC to pay a commission split into a corporation as long as the corporation’s owners (all of them) are licensed under the corporation’s broker.

(Key point here is that if the corporation is to receive the commission, all owners of the corporation must be licensed. Otherwise, the BIC must be licensed and others in the corporation must be employees and not receive commissions directly if unlicensed)

Listing of services to be provided to a customer without an agency agreement.

Allowing a BIC to get consent from the owner regarding IDX and VOW’s.

Clarification that if rental property is owned personally by a licensee, the security deposit for that property must be placed in the licensee’s trust account as opposed to the BIC/PMIC trust account (unless under management agreement with the company).

Notification that property management agreements may not include “automatic listing” clauses for the property if marketed for sale. A separate listing agreement would be required.

Clarification of what constitutes confidential information from a client.

Clarification that payment or a fee does not establish an agency relationship.

Clarification that only the duties of confidentiality and accounting survive the agency relationship.

Training programs for BIC/PMIC only will be held at the Anderson Association of REALTOR’S® office on the morning of October 14th at 10:00 A.M. In addition, SCAR is developing a new office policy template that will incorporate these changes.

If HUD testers come to your office will you and your agents be ready?

A recently released HUD study, **Discrimination in Metropolitan Housing Markets: Phase I**, shows that housing discrimination nationwide against African Americans and Hispanics looking to buy a home is down more than 25 percent since 1989. For those seeking to rent a unit, housing discrimination against African Americans is down 18 percent, but is unchanged for Hispanics.

“These results illustrate that we are making efforts but there is still work to be done,” said Housing and Urban Development Secretary Mel Martinez. “Every American should have equal access to housing opportunities.”

HUD will use the research to document the nation’s progress, including South Carolina, in reducing housing discrimination, but also to better target education and enforcement resources. Since 1989, HUD has been competitively awarding grants to public and private fair housing groups as well as to state and local agencies under the Fair Housing Initiatives Program (FHIP). Groups use the money to educate the public and housing industry about discrimination laws, to promote fair housing, and to investigate allegations of housing discrimination. Initially funded at \$5 million, HUD this year is awarding \$20 million in FHIP grants.

HUD may send testers into your market-will you be ready?

Recently, a question was sent to the legal hotline as to whether HUD testers are allowed to make false statements, misrepresentations, or statements designed to make REALTORS® violate fair housing laws.

SCAR Legal Staff contacted the National Association of REALTORS® to find an answer. NAR Legal Staffer, Amy Nieves (312-329-8271), after consulting with Laurie Janik (NAR’s General Counsel), said that testers can make false statements, misrepresentations, and baited statements in order to lure or find REALTORS® violating fair housing laws.

Testers do not have to tell you they are testers.

To limit your liability, Pearl Insurance recommends that REALTORS®:

1. educate buyers and sellers about fair housing laws,
2. never work with discriminatory sellers or buyers,
3. provide equal services to all,
4. display evidence of a commitment to comply with fair housing laws,
5. educate themselves on fair housing laws, and
6. allow the client to decide what areas to view.

(Deborah Bindeman, Pearl Regional Sales Manager at 1-800-289 -8170).

REMEMBER: Always treat your clients and customers equally and abide by the REALTOR® Code of Ethics.

If you have any fair housing questions, please contact SCAR’s Legal Staff at 1-800-233-6381 or email LegalHotline@SCREALTORS.COM.



REF 2004 Car Raffle

Proceeds to benefit the REALTORS® Education Foundation
Raffle sponsored by: REF and Palmetto Nissan of Florence



\$25 per ticket, or 5 for \$100. Win either a Nissan Maxima or Quest Minivan. Drawing to be held during the S.C.A.R. Annual Conference Closing Session.

Tickets can be purchased at the Association office.

SCAR News

What Kind of Title Must Be Delivered When?

The South Carolina Association of REALTORS® States that:

"Conveyance shall be made subject to all easements as well as covenants of record (provided they do not make the title unmarketable) and to all government statutes, ordinances, rules, and regulations. Seller agrees to convey by marketable title and deliver a general warranty deed, if applicable, free of encumbrances, except as herein stated. Seller agrees to pay all statutory deed recording fees. This deed shall be delivered at the stipulated place of closing, and transaction closed on or before _____, not later than 9:00 p.m. time is of the essence...."

Marketable means that there is no "reasonable probability of litigation" concerning the property. It does not mean that title insurance can or will insure over a problem. It means that a reasonable person with accurate information would not believe that litigation was likely to involve this property.

Ask the closing attorney if it is a "general warranty deed" and ask the attorney to explain to the buyers what a general warranty deed is and what it means. Ask the attorney to compare a general warranty deed to other forms of deeds.

Bear in mind that other deeds are not as valuable as a general warranty deed and that a buyer loses rights when property is transferred by any form of deed other than a general warranty deed.

For questions, call the SCAR Legal Hotline 1-800-233-6381 or email LegalHotline@SCREALTORS.COM.

WHAT IS A PURCHASE? EQUITABLE TITLE, WHEN VESTS?

South Carolina case law defines a "purchase" of land as the "transmission of property from one person to another by their voluntary act and agreement, founded on a valuable consideration."

Buyers gain an "Equitable Ownership Interest" in a property the moment that a Seller signs a properly offered and drafted contract.

Thus, at acceptance; the Buyer owns a few sticks in the bundle of sticks that commonly serves as an analogy for ownership in fee simple.

Warning: REALTORS® may not pay referral fees to non-REALTORS®.

In Volume X, No. 1 of the SC Real Estate Commission News (page 2); there is an article that may be misconstrued to read that REALTORS® can pay referral fees to non-REALTORS® involved in the real estate transaction.

The article quotes state law and makes it appear that REALTORS® can pay and receive such referral fees with proper disclosure.

However, the article fails to quote federal law which prohibits such referral fees.

Many years ago, such referral fees started escalating the cost of the real estate transaction with no value added.

Therefore, the federal law known as RESPA (Real Estate Settlement Procedures Act) was passed by the U.S. Congress.

The new SC real estate license law will clearly prohibit such referral fees. This law will take effect on January 1, 2005.

Here are two rules that will keep you safe:

1. REALTORS® are not allowed to take or give referral fees to lawyers, lenders, inspectors, pet companies, contractors, appraisers, surveyors, etc.
2. REALTORS® are allowed to take or give referral fees to each other via their Brokers-in-Charge.

RESPA'S STATUTES EXPLAINED: CONSUMER PROTECTIONS AND PROHIBITED PRACTICES

Section 8: Kickbacks, Fee-Splitting, Unearned Fees

Section 8 of RESPA prohibits anyone from giving or accepting a fee, kickback or any thing of value in exchange for referrals of settlement service business involving a federally related mortgage loan. In addition, RESPA prohibits fee splitting and receiving unearned fees for services not actually performed.

Violations of Section 8's anti-kickback, referral fees and unearned fees provisions of RESPA are subject to criminal and civil penalties. In a criminal case a person who violates Section 8 may be fined up to \$10,000 and imprisoned up to one year. In a private law suit a person who violates Section 8 may be liable to the person charged for the settlement service an amount equal to three times the amount of the charge paid for the service.

For questions, call S.C.A.R. Legal Hotline 1-800-233-6381

NAR News



2004 REALTORS® Conference & Expo
Orange County Convention Center West Building, Orlando, Florida

* Fresh ideas, innovative timesaving products, and technology skills **to take your business to a whole new level!**

* **Expert** roundtables, Q&A sessions, and hands-on training tech training — **150 Program sessions for you to choose from.**

* **New Entrepreneurial Excellence Series for the experienced professional:** 4 renowned authors and 4 Disney Institute programs — **included in your Full Conference registration.**

* **Productive** networking and referrals to build your sales and make new friends.

* **Abundant opportunities** to re-energize and increase your professional pride.



Hear James Carville and Mary Matalin give their perspectives on the issues of the day at the General Session

* Exclusive **REALTORS® Night Out at Universal's Islands of Adventure** — included in Full Conference Registration! This fun-filled evening is sponsored by Bank of America.

* Plan now to **take your whole family along** to learn more about the good work REALTORS® do and to enjoy Orlando's theme parks, family dining, golf, water parks, sunshine and much more!



Fun-filled REALTORS®-only night at Universal's Islands of Adventure - included in Full Conference Registration!

Register Now! www.REALTOR.ORG/CONFERENCE 1-800-650-6893

It's okay to consider color...



...as long as it's green.

Judging you by what you look like instead of your qualifications is discrimination. What matters is your ability to pay for housing. It's illegal to consider race, color, religion, sex, national origin, disability or family status in the sale or rental of housing.

If you suspect unfair housing practices, contact HUD or your local Fair Housing Center. Everyone deserves a fair chance.



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Carolina Mortgage

September/October Calendar of Events

September 2004

- 2 **Beginner Paragon/Voyager Training
9-11 AM**
- 6 **AAR/MLS office closed - Labor Day**
- 16 **New Member Orientation, 9 AM - 5 PM**
- 22 **Paragon Training - Brochures & CMA's**

October 2004

- 7 **Association Luncheon Noon, Tucker's**
- 14 **Broker Meeting, 10 AM**
- 14 **MCE - Ethics and Real Estate 1-5 PM**
- 27 **Paragon Training - Brochures & CMA's**

Broker Meeting

When: October 14, 2004, 10:00 AM

Where: Association Office

Who should attend: Brokers-in-Charge,
Sales Managers

Speaker: Dianna Brouthers

Topic: License Law Update 2005

RSVP's a must! Call 224-7941 or 882-8611 to ensure your seat.

For more information about these changes, see page 6 "Key Points of New License Law Effective January 1, 2005".

Voyager/Paragon Training: For Beginners

September 2nd - 9 AM to 11 AM

Learn basic skills for using both Paragon and Voyager. Learn proper login/logout, searches, customizing individual viewing and user preferences, Input/Maintenance of listings, and e-mailing. Sign up with Josh @ joshgrant@nuvox.net or call 224-7941 or 882-8611.

Paragon Training: Creating Brochures and CMA's

September 22nd - 9 AM to 11AM and

October 27th - 9 AM to 11 AM

This class is for the more advanced Paragon users. Learn how to create brochures and ways to customize them. Learn how to create CMA's and using subject properties to enhance your CMA.

**All committee meetings and training classes held at the Association/MLS Office unless otherwise denoted.*

How to Reach AAR/MLS:

Telephone Numbers: 864/224-7941 ■ 864/882-8611

Fax Numbers: 864/224-7942 ■ 864/882-5516

E-mail: peggyhill@carol.net

Website: www.upstatemlssc.com

Anderson Association of REALTORS®

Upstate Multiple Listing Service of South Carolina

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Anderson, SC 29625