



AAR News

Season's Greetings

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November/December 12

REALTORS® DESIGNATE NOVEMBER AS REALTORS® DESIGNATION AWARENESS MONTH

The Anderson Association of REALTORS® and the NATIONAL ASSOCIATION OF REALTORS® (NAR) are pleased to announce the arrival of REALTOR® Designation Awareness Month. NAR established November as an important month in which to encourage its members to *Keep It In The Family* by starting, completing or continuing an official NAR-endorsed designation program through NAR or one of its affiliates.

An industry that moves as fast as real estate demands continuing education throughout one's career. Successful agents must keep current on issues, evolving technology, changing legalities, and many other central components of the business. NAR and its nine Institutes, Societies and Councils offer twenty advanced education designation and certification programs to help members remain up-to-date in such a dynamic environment. Although other designations exist, only these twenty carry an official NAR endorsement.

REALTORS® have access to advanced education designation and certification programs, tailored to virtually every real estate specialty. Beyond building skills, knowledge and productivity, these prestigious programs enhance the professional image of REALTORS® and take our members to the next level.

REALTORS® who pursue professional designations have a distinct competitive edge as a result of their increased expertise and marketability. An NAR 2005 Member Survey shows that REALTORS® without an NAR designation earned a median of \$40,900, while those that indicated a designation earned a median of \$82,900.

The NATIONAL ASSOCIATION OF REALTORS® and Anderson Association of REALTORS® strongly encourage its members to increase their professional image, marketability, productivity, and income through the pursuance of a designation or certification program.

Membership Continues to Grow

Association membership exceeded 1400 REALTORS® in October, 2006. Membership in the Upstate Multiple Listing Service is at an all time high of 1770 members as of October.

The Real Estate Commission is issuing new licenses at a rate of more than 400 a month.

Financially Sound

The Board of Directors have presented a balanced budget in the association for 2007 with no change in the level of dues.

The Upstate MLS Board of Directors has voted the first increase in fees since 2004. With that increase comes new and enhanced technology services.

New Services in 2007

15 new laptop computers will be in place on November 1st for our "Hands-on" Paragon Training and other courses.

Coming December 2006, you will have access to the Courthouse Retrieval System. Paragon will interface with this internet based system to retrieve up-to-date records with features including marketing tools, prospecting tools, subdivision profiles, geo coding, census facts, demographics, labeling capabilities and much more! Property information and maps will include Anderson, Oconee, Laurens, Greenville, Spartanburg, Pickens, York, Union, Cherokee, Chester, and Lancaster.

Members have been asking for this program, so log on to www.crsdata.net/home for an overview of the many capabilities.

Education Update

By the end of 2006, we will have held 9 orientation classes (72 hours of new member classes), 104 hours of mandatory education credits, 53 hours of Paragon training classes, 2 GRI classes, and 1 ABR designation class.

Beginning December 2006 we are excited to announce we will be adding Post Licensing courses to our Education Curriculum.

In 2006 we will have given 46 GRI scholarships through our Mack Chamblee Scholarship Program.

The Anderson Association of REALTORS® provides and promotes quality real estate education.

The Anderson Association of REALTORS® is fortunate to have Dianna Brouthers, GRI, LTG, CAI, DREI as our part time Education Director.

Dianna has a dedication to continuing education and professionalism. She is one of the leading resources in the field of professional real estate practice. She is an award winning course author and has designed state specific real estate courses for licensing authorities.

Her courses are state specific, individually planned, and are superior to most other education offerings. Dianna is very down to earth and offers practical advice, clearly from her experience in her courses.

RPAC/Legislative Update

2006 was a busy year for the Legislature. Our state association did an outstanding job and had many successes with the South Carolina Legislature.

Among the issues supported by REALTORS® during the 2006 session were the following accomplishments:

- Passage of a property tax reform package tied to spending caps and does not shift the tax burden to the real estate transaction.
- Successful enactment of commercial ejectment procedures.
- Successful clarification of inducement language in the Real Estate Practice Act so the issue of paying referral and finder fee is no longer cloudy.
- Passage of legislation establishing a uniform school start date.
- Successful opposition of an \$18 deed recording fee as well as a proposal to impose a statewide sales tax on the sale of homes.
- Successful opposition of the expansion of the use of development impact fees.

Thanks to our RPAC committee who is comprised of REALTORS® involved on many state committees that worked on these issues.

We would like to extend a special thank you to everyone who donated to RPAC this year. Because of you, we were able to raise over \$23,000 for RPAC in 2006.

RPAC opens doors. It does not buy votes.

RPAC is a critical part of our association's lobbying force. Our lobbying efforts are key to protecting not only ourselves and our industry, but your clients and customers.

This of RPAC as an investment in the real estate industry, political insurance, and protecting your future.

Association Now has a "Mediator"

The promotion of mediation as an alternative to arbitration is now in place at the Anderson Association of REALTORS®.

The association now has Dianna Brouthers on staff as a certified mediator.

Dianna is one of the nation's leading resources in the field of professional real estate practice.

Grievance and Professional Standards

The association is experiencing more ethics complaints and arbitration requests more than ever. To assist with the growing demand, the Anderson Association of REALTORS® and Greenwood Association of REALTORS® have entered into a reciprocal agreement of professional standards hearings.

The Anderson Association of REALTORS® also provides administrative support to the Tri-County Board of REALTORS® handling their grievance and professional standards.

Dues Update

2007 Local Dues to Remain the Same

The Anderson Association of REALTORS® has managed to streamline through the years and at the same time give quality service to our members at the lowest possible cost.

We have not had a dues increase locally in four years! The local dues for 2007 will stay at \$80.00 per member. The following is a breakdown of your 2007 dues:

AAR (local): \$80.00
 SCAR (state): \$95.00
 NAR (national) \$94.00*

*Please note NAR has implemented a \$10.00 increase in their assessment for the Public Image Ads Campaign.

Dues billing will go out in November to the Brokers in Charge.

MLS Monthly Dues to be \$12 Per Agent Beginning December 1

The Upstate MLS Board of Directors has voted that beginning December 1, 2006; the Upstate MLS dues will be \$12 per month per agent. In 2004, the monthly dues were reduced from \$11 to \$9, and have remained at \$9 since that time.

Our MLS is dedicated to providing state-of-the-art products and services while keeping your cost to a minimum. Some of the benefits include:

- o Staff Technology Director providing on-site Paragon training and assistance to members with Paragon Troubleshooting.
- o 15 new laptop computers for our "hands-on" Paragon training and other courses – Coming November 2006!
- o Courthouse Retrieval System (CRS) is coming in December 2006! Paragon will interface with this internet-based system to retrieve up-to-date records with features including marketing tools, prospecting tools, subdivision profiles, geo coding, census facts, demographics, labeling capabilities and more. Members have been asking for this program, so logon to www.crsdata.net/home for an overview of the many capabilities. CRS vendors will be providing training at the MLS office. More details will be available soon through the MLS Weekly Updates!

Thank you for your support of the Anderson Association of REALTORS® and Upstate MLS in our efforts to provide our members with the very best support and technology in the marketplace!

Like it never even happened.™



Fire & Water - Cleanup & Restoration

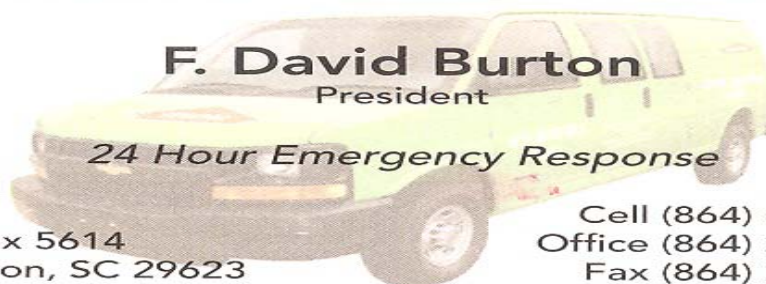
of Anderson

F. David Burton
 President

24 Hour Emergency Response

P.O. Box 5614
 Anderson, SC 29623

Cell (864) 844-3780
 Office (864) 224-0285
 Fax (864) 224-0514





RPAC Honor Roll

RPAC. Those four little letters represent a big part of the success of the REALTOR® Organization. RPAC opens doors, but is not there to buy votes.

The REALTORS® Political Action Committee is our voice for change, our strong representation at the State House and on Capitol Hill. Through RPAC we support candidates who care about our issues. RPAC encourages the election of candidates who understands the incredible contribution that a healthy real estate industry makes to the state and national economy.

We should think of RPAC as an investment in the real estate industry and your future. Our RPAC committee is doing a great job on the local level to raise our goal this year. We salute them for their accomplishments.

We also wish to thank and honor those who have given their fair share to date:

Golden R

Rusty Garrett - RE/MAX Foothills Realty

Sterling R

Pam Atkinson - Carolina Real Estate/Clemson
 Richard Bennett - RE/MAX Foothills Realty
 Tim Benson - RE/MAX Foothills Realty
 Laury Gardner - Lake & Land Realty
 Peggy Hill - Anderson Association of REALTORS
 Parker Quigley - RE/MAX Foothills Realty
 Bruce Smith - RE/MAX Foothills - Greenville

Capitol Club Member

Grace Clary - Prudential C. Dan Joyner
 Elizabeth Gray-Carr - Prudential C. Dan Joyner
 Jane Jones - Century 21 Bob Capes/Powdersville
 Betty Moore - Coldwell Banker Hugh Durham & Assoc.
 Cameron Saylor - RE/MAX Foothills Realty
 Mike Stroud - Prudential C. Dan Joyner

Broker Fair Share

Greg Amsden - Keowee Pines Real Estate
 Dave Chamblee - Anderson Area Properties
 Matt Harbin - RE/MAX Foothills Realty
 Bob Hill - Bob Hill Realty
 Mike Holden - RE/MAX Foothills Realty
 Elizabeth Johnson - 1st Choice Lake Hartwell
 Teresa Jones - Carolina Real Estate/Clemson
 Francis X Maloney - Real Estate Advocates
 George Maso - Terri's Team Real Estate
 Jo Massey - RE/MAX Foothills Realty
 Lee Morrison - Century 21 Bob Capes/Pickens
 Marion Multer - Century 21 Bob Capes/Pickens
 Theresa Nation - Prudential C. Dan Joyner
 David Phillips - Silver Star Real Estate
 Lisa Richardson - Carolina Real Estate/Clemson
 Jean Riggins - RE/MAX Foothills/Clemson
 Yvonne Schmidt - RE/MAX Foothills Realty

Broker Fair Share

Ann Simpson - Simpson Realty
 Mary Smith - RE/MAX Foothills/Greenville
 Melissa Smith - Lake & Land Realty
 John Wright - McCoy Wright
 Monica Zielinski - Carolina Real Estate/Clemson

\$99 Club Member

Linda Abbott - Carolina Real Estate/Clemson
 Terri Anderson - Terri's Team Real Estate
 Beth Andrews - RE/MAX Foothills Realty
 Pam Boswell - Homz Company
 Nikki Bowen - RE/MAX Foothills Realty
 Jane Brown - Carolina Real Estate/Clemson
 Rhonda Brown - Prudential C. Dan Joyner
 Rita Burdette - Anderson Area Properties
 Suzette Christopher - RE/MAX Foothills Realty
 Debbie Craft - RE/MAX Foothills Realty
 Debbie Dorn - Coldwell Banker Hugh Durham & Assoc.
 Jere duBois - Pat Loftis RE Associates
 George Durham - Coldwell Banker Hugh Durham & Assoc.
 Chrystelle Ensley - RE/MAX Foothills/Clemson
 Lenora Granberg - RE/MAX Foothills/Clemson
 Peggy Henderson - Global Real Estate
 Rozlynn Hood - Prudential C. Dan Joyner
 Lew Jordan - RE/MAX Foothills/Clemson
 Sandy Jordan - Terri's Team Real Estate
 Susan Kohout - Carolina Real Estate/Clemson
 Robert Mecke - Anderson Area Properties
 Allowee Merck - Carolina Real Estate/Clemson
 Kimberly Miller - Carolina Real Estate/Clemson
 Belinda Moore - RE/MAX Foothills Realty
 Boyce Parks - Coldwell Banker Hugh Durham & Assoc.
 Sandia Rosche - Carolina Real Estate/Clemson
 Curtis Rubenstein - RE/MAX Foothills Realty
 Kim Sattris - Carolina Real Estate/Clemson
 Cynthia Spejewski - Lake & Land Realty
 Gloria Summey - RE/MAX Foothills Realty
 Tina Thomas - RE/MAX Foothills Realty
 Heather West - Shelltree Realty

RPAC News (continued)

Active Member Fair Share

Olivia Adams - Carolina Home Real Estate
 Joyce Alewine - Baron Agency
 Joanna Ayala - Homz Company
 Elizabeth Barth - RE/MAX Foothills Realty
 Candace Bishop - Prudential C. Dan Joyner
 Linda Blaney - Forerunner Realty
 Cindy Bridges - Terri's Team Real Estate
 Kristi Brock - Lake & Land Realty
 Robert Bromeling - Homz Company
 Bob Brown - Choice One Realty
 Jake Crosson - RE/MAX Foothills Realty
 Katrina Davis - Carolina Home Real Estate
 Sunny Davis - Anderson Area Properties
 Valerie Davis - Century 21 Bob Capes/Powdersville
 Jackie Donahue - Lake & Land Realty
Wendy Eisnaugle - Choice One Realty
 Layvonne Foster - Foothills Property Management
 Roberta Garvin - Anderson Area Properties
 Will Grant - RE/MAX Foothills Realty
 Billie Grimes - RE/MAX Foothills/Seneca
 Linda Hargrove - AHO Realty
 Sammy Hargrove - AHO Realty
 Thomas Harvey - Baron Agency
Melody Henderson - Terri's Team Real Estate
 Kim Hopkins - Frontier Real Estate
 Dick Huiet - Baron Agency
 Maranda Hunnicutt - RE/MAX Foothills Realty
 Chelle Hunter - Bob Hill Realty
 Ria Hydrick - Prudential C. Dan Joyner
 Brenda Isbell - 1st Choice - Seneca
 Mary Jedrzejak - Century 21 Anderson Properties
 Heather Kizer - Lake & Land Realty
 Chuck Kormelink - Lake & Lane Realty
 Denise Larson - Century 21 Anderson Properties
 Larry Lecroy - Powell Real Estate
 Wendi Lemon - Hartwell Lake Properties
 Floyd Makison - ERA Kennedy Group
 Tracie Matthews - Carolina Real Estate/Clemson
 Jack McCormick - Anderson Area Properties
 Victoria McCormick - RE/MAX Foothills Realty
 Ivan Meadows - Terri's Team Real Estate
 Christopher Merlo - Anderson Area Properties
 Peggy Miller - Carolina Real Estate/Clemson
 Thomas Miller - Anderson Area Properties
 Danny Mize - Anderson Area Properties
 Katherine Monteith - RE/MAX Foothills/Greenville
 Clyde Mullinax - Mullinax Realty
 Michael Muzuk - Anderson Area Properties
 Lisa Nations - Century 21 Anderson Properties
 Terri Perkins - Lake & Land Realty
 Melissa Powell - Anderson Area Properties
 Gia Ray - Prudential C. Dan Joyner
 Hector Rodriguez - Anderson Area Properties
 Betty Routhieaux - RE/MAX Foothills Realty
 Dianna Salsgiver - Lake & Land Realty
 Deborah Shirley - Anderson Area Properties
 Milton Shockley - RE/MAX Realty Professionals
 Sharon Short - 1st Choice - Lake Hartwell
 Charles Smith - Anderson Area Properties
 Cynthia Speight - Anderson Area Properties
Gerald Spejewski - Lake & Land Realty
 Marjorie Strall - 1st Choice - Lake Hartwell
 Martin Struth - Anderson Area Properties
 Joe Thomas - CESI Corporation

Active Member Fair Share

Kimberly Thompson - Anderson Area Properties
 Glenda Towe - RE/MAX Foothills/Clemson
 Sheila Tucker - 1st Choice - Lake Hartwell
 Ann Turpen - Coldwell Banker Hugh Durham & Assoc.
 Truman Watson - Anderson Area Properties
 Kimberly Weber - RE/MAX Foothills Realty
Marsha Wright - Century 21 Bob Capes/Powdersville

Other Contributions

Frank Alexander - Coldwell Banker Hugh Durham/Easley
 Lisa Ancona - Carolina Home Real Estate
 Richard Anderson - Coldwell Banker Hugh Durham & Assoc.
 Joel Arnold - 1st Choice Realty/Lake Hartwell
 Wendell Ashley - Coldwell Banker Hugh Durham & Assoc.
 Cecilia Atkins - Century 21 Bob Capes/Powdersville
 Beth Bartlett - Golden Corner Realty & Development
 Renee Baxter - RE/MAX Foothills/Seneca
 Michael Beeco - Exit Upstate Realty
 Mary Bentley - Century 21 Golden Properties/Seneca
 Kerri Berlin - Coldwell Banker Hugh Durham & Assoc.
 Missy Billingsley - Coldwell Banker Hugh Durham/Seneca
 Elizabeth Black - Coldwell Banker Hugh Durham/Easley
 Eldon Blust - Integrity Realty
 Mary Lee Bolen - Bob Hill Realty
 Regina Bolt - Coldwell Banker Hugh Durham/Seneca
 Greg Bondar - RE/MAX Foothills/Seneca
 Sally Boseman - ERA Kennedy Group
 Sonya Bostic - Coldwell Banker Hugh Durham/Easley
 Sandra Brabham - Hartwell Lake Properties
 Joey Brown - Coldwell Banker Hugh Durham & Assoc.
 William Brown - Coldwell Banker Hugh Durham & Assoc.
 Virginia Brush - General Agency Real Estate
 Barbara Budan - Coldwell Banker Hugh Durham/Seneca
 James Carey Jr. - Coldwell Banker Hugh Durham/Easley
 George Carman - Coldwell Banker Hugh Durham/Easley
 Ala Chappellear - Terri's Team Real Estate
 Bill Cheezem - CESI Corporation
 Kathy Christian - RE/MAX Foothills/Seneca
 Kristen Christian - RE/MAX Foothills/Seneca
 Paul Chudzik - Real Estate Incorporated
 Debbie Clark - Coldwell Banker Hugh Durham/Easley
 Randy Collins - Terri's Team Real Estate
 Debra Columbo - Coldwell Banker Hugh Durham & Assoc.
 Kevin Cope - Bob Hill Realty
 Chad Crooks - Century 21 Bob Capes/Pickens
 Jennifer Crowe - Century 21 Bob Capes/Powdersville
 Katrina Davis - Carolina Home Real Estate
 Patty Davis - Coldwell Banker Hugh Durham & Assoc.
 Vince Demata - Coldwell Banker Hugh Durham & Assoc.
 Bruce Dehaven - Coldwell Banker Hugh Durham & Assoc.
 Amanda Downs - Coldwell Banker Hugh Durham
 Rhonda Duncan - Century 21 Golden Properties/Seneca
 Robin Dunlap - 1st Choice Realty/Seneca
 Kassidie Dunn - Terri's Team Real Estate
 William Eaddy - Coldwell Banker Hugh Durham & Assoc.
 Lee Anne Faber - 1st Choice - Lake Hartwell
 Irwin Freeman - Coldwell Banker Hugh Durham/Seneca
 Meranda Friar - Coldwell Banker Hugh Durham/Easley
 Lauren Gillespie - RE/MAX Foothills Real Estate

RPAC News (continued)

Other Contributions

Charlene Graham - Century 21 Golden Properties/Seneca
 Delane Graham - John Hamrick Real Estate
 Mike Gray - Hartwell Lake Properties
 Sue Greene - Coldwell Banker Hugh Durham & Assoc.
 Holly Gunnels - Prudential C. Dan Joyner
 Catherine Hamby - RE/MAX Foothills Realty
 Walter Hammond - Coldwell Banker Hugh Durham & Assoc.
 Mildred Harmon - Coldwell Banker Hugh Durham & Assoc.
 Samuel Hartsell - Coldwell Banker Hugh Durham/Seneca
 Dino Hicks - Coldwell Banker Hugh Durham & Assoc.
 JoAnn Hill - Bob Hill Realty
 Nancy Hoffman - Coldwell Banker Hugh Durham & Assoc.
 Lauren Holmes - Coldwell Banker Hugh Durham/Seneca
 Keith Horton - Coldwell Banker Hugh Durham & Assoc.
 Jo Houston - Century 21 Golden Properties/Seneca
 Dick Hull - The Riley Group Realty
 Shelby Hull - The Riley Group Realty
 James Johnson - Coldwell Banker Hugh Durham & Assoc.
 Michelle Karrer - Coldwell Banker Hugh Durham & Assoc.
 Jarrod Keown - Coldwell Banker Hugh Durham & Assoc.
 Reginald Kinard - Anderson Area Properties
 Don King - Coldwell Banker Hugh Durham & Assoc.
 Ann Kinney - Coldwell Banker Hugh Durham/Seneca
 Dennis Kinney - Coldwell Banker Hugh Durham/Seneca
 Betsy Klotz - Keller Williams Realty
 Butch Knightner - Century 21 Bob Capes/Powdersville
 Alice Lambert - 1st Choice Realty/Lake Hartwell
 Will Lawrence - Bob Hill Realty
 Kenneth Lowery - Southern Realty
 Lance Luttrall - Coldwell Banker Hugh Durham/Easley
 LuAnne Marsee - RE/MAX Foothills Realty
 Bill Martin - The Real Estate Connection
 Jon Martin - Pat Loftis RE and Associates
 Brenda Masters - RE/MAX Foothills Realty
 Ryan Masters - RE/MAX Foothills Realty
 Anita May - ERA Kennedy Group
 SuAnn McClure - Coldwell Banker Hugh Durham & Assoc.
 Lauren McGarry - Carolina Real Estate/Clemson
 Larry Meares - Meares Land & Auction Company
 Anna Metz - Coldwell Banker Hugh Durham & Assoc.
 Amanda Miller - Terri's Team Real Estate
 Anne Morgan - Coldwell Banker Hugh Durham & Assoc.
 Bryant Moss - Anderson Area Properties
 Douglas Mosteller - Coldwell Banker Hugh Durham & Assoc.
 Kathy Murphy - Coldwell Banker Hugh Durham/Easley
 Mike Muzuk - Coldwell Banker Hugh Durham & Assoc.
 Ives Neely - Silver Star Real Estate
 Carolann Newton - Century 21 Bob Capes/Powdersville
 Kat Nimmons - Coldwell Banker Hugh Durham & Assoc.
 Connie Onate - Century 21 Golden Properties/Seneca
 Ashley Parker - Coldwell Banker Hugh Durham & Assoc.
 Caroline Patterson - Coldwell Banker Hugh Durham & Assoc.
 Lyonel Paul - Coldwell Banker Hugh Durham & Assoc.
 Kennis Payne - Silver Star Real Estate
 Curtis Pennington - Coldwell Banker Hugh Durham & Assoc.
 Martha Petr - Anderson Area Properties
 Jacqueline Pierce - Coldwell Banker Hugh Durham & Assoc.

Brenda Poling-Chandler - RE/MAX Foothills Real Estate
 Angie Porter - Century 21 Bob Capes/Pickens
 John Powell - Coldwell Banker Hugh Durham & Assoc.
 John Powell - Powell Real Estate
 Gloria Robinson - Terri's Team Real Estate
 Kenneth Rogers - Coldwell Banker Hugh Durham/Seneca
 Tim Roller - McCoy Wright
 Jaime Russo - Global Real Estate
 Jason Ryan - RE/MAX Foothills Real Estate
 Joy Sasnett - ERA Kennedy Group
 Michel Settle - Prudential C. Dan Joyner
 Susan Shannon - Lakefront Real Estate
 Patricia Shull - Coldwell Banker Hugh Durham/Seneca
 Debbie Sindler - Lakefront Real Estate
 Michelle Smith - HOMZ Company
 Melinda Speares - Anderson Area Properties
 Amy Starr - Golden Corner Realty & Development
 Brad Stenzinger - Coldwell Banker Hugh Durham/Seneca
 Kenneth Stoddard - Coldwell Banker Hugh Durham & Assoc.
 Reginald Tatum - Coldwell Banker Hugh Durham/Seneca
 Alise Turner - Coldwell Banker Hugh Durham/Seneca
 Susan Van Pelt - RE/MAX Foothills Real Estate
 William Vaughn - Coldwell Banker Hugh Durham & Assoc.
 Tom Vegod - Coldwell Banker Hugh Durham & Assoc.
 Rhonda Vitale - ERA Kennedy Group
 Barry Voeltz - Coldwell Banker Hugh Durham/Seneca
 Jon Vosburgh - RE/MAX Foothills/Clemson
 Joseph Vuknic - Coldwell Banker Hugh Durham/Seneca
 Gray Watson - Anderson Area Properties
 Kurt Weiner - Coldwell Banker Hugh Durham & Assoc.
 Seth Wells - Century 21 Bob Capes/Powdersville
 Marcia West - Bob Hill Realty
 Angie White - All Star Company
 Bob Whitworth - Coldwell Banker Hugh Durham & Assoc.
 Harry Wilkinson - Wilkinson Realty
 Joe Wilson - Coldwell Banker Hugh Durham & Assoc.
 John Wilson - Coldwell Banker Hugh Durham/Seneca
 Ginger Yeargin - ERA Kennedy Group



Upcoming Education Classes

Ethics for Success

CEC 116028

4 Hours MCE Core Credit

Where: Upstate MLS/Anderson Association of REALTORS® Office

Instructor: Dianna Brouthers

Date: Thursday, November 16th

8:30 am – 12:30 pm – Registration begins at 8:00 am

3D Disclosure

CEC 116030

4 Hours MCE Core Credit

Where: Upstate MLS/Anderson Association of REALTORS® Office

Instructor: Dianna Brouthers

Date: Thursday, November 16th

1:30 pm – 5:30 pm – Registration begins at 1:00 pm

Free Paragon Training Classes

You can always find upcoming Paragon classes listed on the “Home Page” of Paragon and under “Non MCE” on our website www.upstatemlssc.com/Education.

Paragon Classes are now Hands-On! The first 15 people in attendance each class will be able to use one of the laptops provided!

Upcoming class schedule:

November

9th - CMAs in Paragon - 1:00-3:00pm

28th - Paragon Essentials - 1:00-4:00pm

Anderson Association of REALTORS®
presents

Post Licensing Courses

PL-1 186: Agency and Property Disclosure

PL-2 186: Real Estate Contracts

PL-3 186: Ethics and Real Estate

PL-4 186: Measurements and Valuation

PL-5 186: Elements of Construction

**December 4 and 5 and
December 11 and 12, 2006**

Time: December 4, 5, and 11 - 8:30 am to 5:30 pm

December 12 - 8:30am to 3:30pm

Cost: \$295 (includes tuition for all 5 classes and textbook)

Register online at www.upstatemlssc.com/education

or call the Anderson Association of REALTORS®
at 224-7941 for registration information.



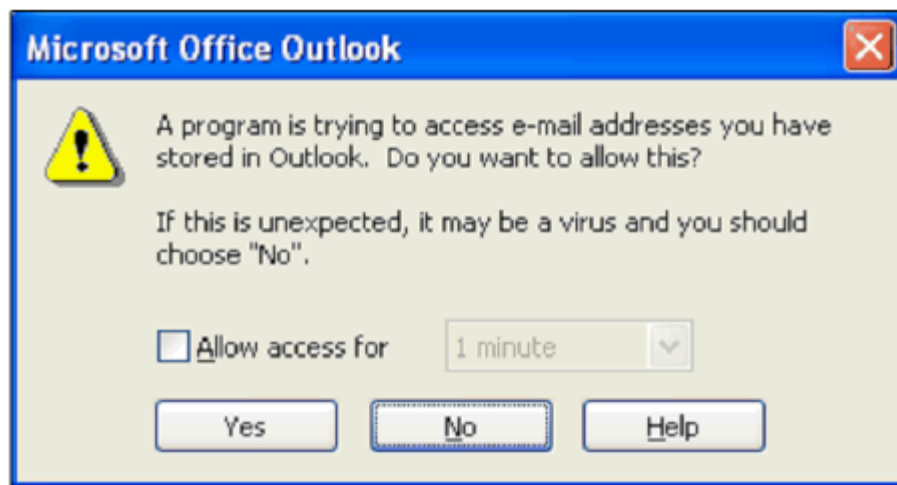
Tech News

Technology Tips from Josh – Director of Technology

Adding your contacts from Outlook into Paragon

If you currently have your clients in Outlook and want to take advantage of the Contact Management function in Paragon, there is a time-saving way of importing these contacts. The following steps will guide you through this process.

1. Have Outlook Open and, in Paragon, go to Contacts and then Modify Prospect/Contact.
2. Click Outlook Import in the top right hand corner of the screen.
3. After clicking Outlook Import, Internet Explorer may warn you that “An Active X control on this page might be unsafe to interact with other parts of page. Do you want to allow this interaction?” Click Yes if you get this message.
4. You should now see your contacts appear on the screen. If you have your contacts in separated into folders, make sure the “Outlook Contacts Folder” drop down box is on the correct for the contact you want to be added to Paragon. Click on the contact you are wanting to add (hold down the Ctrl key to click on multiple contacts) and click OK.
5. After selecting OK, some version of outlook will come up with the following message. If you get this warning check to allow access for a total of 5 minutes and click OK.



Your contacts will now appear in Paragon in your Paragon address book as well as in your contact list so that you can use the Contact Management function of Paragon.

<p style="font-size: 1.2em; font-weight: bold;">Ambient Home Staging & Design</p> <p style="font-size: 1.1em;">864-222-1641</p> <p style="font-size: 1.1em; color: red;"><i>STAGED HOMES SELL FASTER & FOR MORE.... PERIOD!</i></p> <p style="font-size: 1.1em; color: purple;"><i>A no cost service for the REALTOR.</i></p> <p style="font-size: 1.1em; color: purple;">Staging prepares the property for sale so that potential buyers can immediately feel “at home” and emotionally connected to the house.</p> <p style="font-size: 1.1em; color: red;"><i>Offer your clients a service option that works, and distinguish yourself from the competition!</i></p>

Hot Issues from LEGAL HOTLINE: In the Penalty Box

As a REALTOR®, your clients look to you for advocacy on all housing issues. That's why you should pay attention anytime you notice that your sellers are charged a payment penalty by their lenders. For loans less than \$150,000, it is illegal for lenders to charge these fees. A 2003 amendment rewrote Section 37-10-103 of the South Carolina Code, which is available online at www.scstatehouse.net/CODE/t37c010.htm.

Legal Assistance Hotline

SC REALTORS® Have unlimited access to several risk reduction tools. The Legal Hotline continues to provide quality advice and information to REALTORS® in real time. Training on topics like License Law & Agency Law Changes, Anti-Trust Liability, Fair Housing, Federal RESPA Laws, Manufactured Housing Issues, Disclosure Law Changes, Earnest Money Disputes, Ethics, Commission Disputes, Mediation, Federal Do-Not-Call and Fax Laws, Federal E-Mail Laws and Procuring Cause are available.

The legal webpage contains up-to-date legal news, frequently asked questions and E&O case studies. The Professional Standards webpage contains useful information and forms for both ethical issues and commission dispute resolution methods. The standard forms webpage contains up-to-date forms. Commercial form updates and on-line interactive forms are future projects for the Standard Forms Committee.

The Legal Hotline is a valuable communication tool. Several hotline calls have prompted quick action by Legislative Committees, Leadership, and your lobbyists to help REALTORS® prosper.

1-800-233-6381

Mortgage Link, Inc.

Dale Johnson, President
1533 Whitehall Rd
Anderson, SC 29625
864-332-1712



Beware of RESPA Violations

In response to several inquiries regarding offers to real estate licensees from settlement service providers, it seemed to be a good idea to give you a RESPA update.

RESPA (Real Estate Settlement Procedures Act) is a federal law that prohibits settlement service providers from giving anything of value to real estate agents in exchange for or in anticipation of receiving referrals of business.

RESPA applies to any settlement-service provider in a federally related transaction, including, but not limited to, mortgage companies, attorney or closing services, surveyors, appraisers, pest inspectors, home inspectors, and many others. Anything on the HUD-1 form could be a settlement service, and the company providing it a settlement service provider, with the exception of buyers and sellers.

RESPA also requires disclosure of affiliated business arrangements between real estate companies and settlement-service providers. It does allow real estate agency to agency referral fees as an exemption.

RESPA allows you to jointly advertise with a settlement service provider if you pay a share of the costs of the advertisement in proportion with your prominence in the advertisement. For example, several agents and a mortgage broker might want to split a page in a marketing book. Each would be allowed to pay a percentage based on the actual amount of space taken for the advertising used.

RESPA does not allow the acceptance of discounted or free business equipment or services, such as a settlement service provider giving an agency free fax machines to send in loan applications.

RESPA does not allow acceptance of gifts from settlement-service providers, such as paying for your golf and cart or tickets to athletic events.

RESPA does not allow a settlement-service provider to pay for your regular costs of doing business, such as taking continuing education classes or for providing food for your open houses. The settlement service provider can, however, have equal presence with you at the open house, have his or her refreshments and materials on a table, and be there to market to those who come to the property.

RESPA does not allow you to participate in contests based on the number of clients referred to the company nor does it allow you to receive a fee for "sending" someone to the settlement service provider.

The law does allow the association to have affiliates sponsor events, since the association is not in a position to refer business.

There have been many offers made to licensees in Anderson that would appear to be RESPA violations. If a settlement service provider offers to pay a portion of your cost of doing business, such as offering you a free continuing education course or a rebate for sending business to the company, be sure to weigh the value of the offer against a potential violation of federal law. Fines under RESPA run to \$10,000 plus up to a year in jail.

For more information regarding RESPA, link to www.realtor.org/respa or send your questions to the SCAR legal hotline.

RESPA has been enforced more in the past 18 months than in the history of RESPA combined. Don't be a case study. Be careful that you are not unknowingly violating federal law.

Calendar of Events



- 2 Duke Power World of Energy Meeting
- 14 Free Paragon Training 1:00-3:00pm
- 16 Two 4 Hour MCE Classes
- 23-24 AAR/Upstate MLS Closed
- 28 Free Paragon Training 1:00-4:00pm

- 7 AAR Christmas Luncheon at Anderson Civic Center
- 4,5, 11,12 Post Licensing Courses
- 14 New Member Orientation
- 22-26 AAR/Upstate MLS Closed



Merry
Christmas



Upstate Home Services

www.UpstateHomeServices.com

The official Affiliate Website for the Anderson Association of REALTORS®

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

How to Reach AAR/Upstate MLS:

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

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

E-mail: info@upstatemlss.com

Website: www.upstatemlss.com

Anderson Association of REALTORS®, Inc.
Upstate Multiple Listing Service of South Carolina, Inc.
600 McGee Road
Anderson, SC 29625

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.