

AAR News



What has RPAC Done for You Lately?

By Peggy Hill, President, CEO

We have kicked off this year's RPAC campaign with a bang! Rusty Garrett, RE/MAX Foothills Realty, (Chair) Laury Gardner, Lake & Land Realty (Vice Chair), and our committee members have been working hard to find ways to ensure your RPAC dollars go to good use and to make you feel confident about giving.

To give you an idea of what RPAC has done for you lately, the following are 2005 Key Policy Accomplishments:

Banks in Real Estate. NAR secured another one-year prohibition in the FY2006 Transportation/Treasury/HUD Appropriations bill approved by Congress and signed into law November 30, 2005 by President Bush.

What This Means for REALTORS®...Banks won't be permitted to enter the real estate business for another year. The prohibition will remain in effect until September 30, 2006.

Do-Not-Fax. NAR-backed legislation was approved by Congress and signed into law July 9, 2005 by President Bush protecting REALTORS® from unfair and costly changes to their marketing practices.

What This Means for REALTORS®...REALTORS® without written agreements will not incur significant fines and penalties if they send faxes to clients with whom they have had long-standing "established business relationships."

Health Insurance. NAR secured enactment by the U.S. House of Representatives of legislation permitting associations like NAR to make health insurance available to their members, and is making important headway in the Senate to consider similar legislation.

What This Means for REALTORS®...For the first time Senate leaders, who have routinely ignored this legislation, are working with each other and with insurance providers and small business organizations to craft a bill for consideration in 2006.

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Important News

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Disaster Assistance for Small Businesses. NAR successfully advocated changes to the Small Business Administration's Economic Injury Disaster Loan program to provide real estate licensees access to the program.

What This Means for REALTORS®...real estate licensees may now apply for loans from SBA's disaster loan program to recover from disaster related damages.

RESPA. NAR successfully launched its RESPA Awareness Campaign providing compliance guidelines and information related to RESPA requirements, marketing agreements and affiliated business arrangements. Additionally, NAR participated in multiple Department of housing and Urban Development (HUD) round table meetings.

What This Means for REALTORS®...REALTORS® will have a significant voice in HUD's renewed effort to reform the long-standing RESPA regulations.

Show you care about your business...give to RPAC today! We have made it easy. Go to www.rpac.upstatemlssc.com to make your contribution online. We have secured this site to accept Visa and MasterCard payments.

See who cares about their business in this publication. RPAC Honor Roll is on page 5.

AAR News

Publisher

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Editor

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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.

Legal Assistance Hotline

SC REALTORS® Have unlimited access to several risk reduction tools. The Legal Hotline continues to provide quality advise 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 the Legislative Committees, Leadership, and your lobbyists to help REALTORS® prosper.

1-800-233-6381

Education News

Real Estate Licenses Renew June 30th

The Real Estate Commission will be mailing renewal notices to your home address in May. Online renewal will be available at that time. Remember, do not send in your renewals until you have completed your education and have your certificates in case of audit.

May 10, 2006

8:30 am - 12:30 pm

CEC 116031 (4 hrs CORE credit)

Approved for Appraiser Credit

“The New M&Ms”

Taught by Carlton Segars

May 10, 2006

1:30 pm - 5:30 pm

CEE 223005 (4 hr ELECTIVE credit)

Approved for Appraiser Credit

“Residential Square Footage and ANSI Guidelines”

Taught by Carlton Segars

June 6, 2006

Appraisers only!

8:00 am - 4:30 pm

7 Hour National USPAP Update

086-CE-NSU

\$150 includes book

\$115 Student brings own book

Register by May 30th

June 20, 2006

8:30 am - 12:30 pm

CEC 116003

(4 hrs CORE & Appraiser credit)

“Consumer Protection Through Property Disclosure”

Taught by Dianna Brouters, CREI, CAI, ITI, GRI, LTG BS, MS, M.Ed.

June 20, 2006

1:30 pm - 5:30 pm

CEE 116026 (4 hrs Elective Credit)

“Legal & Ethical Issues in Alternative Services”

Taught by Dianna Brouters, CREI, CAI, ITI, GRI, LTG BS, MS, M.Ed.

June 28, 2006

8:30 am - 12:30 pm

CEC 116027 (4 hrs CORE Credit)

“Don't Be A Case Study”

Taught by Dianna Brouters, CREI, CAI, ITI, GRI, LTG BS, MS, M.Ed.

June 28, 2006

1:30 pm - 5:30 pm

CEC 116029 (4 hrs CORE Credit)

“South Carolina Real Estate Contracts”

Taught by Dianna Brouters, CREI, CAI, ITI, GRI, LTG BS, MS, M.Ed.

Registration is available at
www.upstatemlssc.com

Earlybird cost for classes is \$45 each (Except for USPAP) for Association members paid for 1 week prior to class date. After earlybird deadline, \$65.

Visa and MasterCard accepted. Card numbers and expiration must be called in to AAR office.

Local News



RPAC Honor Roll

Greg Amsden, Keowee Pines Real Estate
 Pam Atkinson, Carolina Real Estate, Clemson
 Tim Benson, RE/MAX Foothills Realty
 Linda Blaney, Forerunner Realty
 Bob Brown, Choice One Realty
 Jane Brown, Carolina Real Estate, Clemson
 Valerie Davis, Century 21 Bob Capes Realtors
 Jere duBois, Coldwell Banker Durham & Assoc., Seneca
 Wendy Eisnaugle, Choice One Realty
 Layvonne Foster, Foothills Property Management
 Laury Gardner, Lake & Land Realty
 Rusty Garrett, RE/MAX Foothills Realty
 Lenora Granberg, Carolina Real Estate, Clemson
 Billie Grimes, RE/MAX Foothills Real Estate, Seneca
 Bob Hill, Bob Hill Realty
 Peggy Hill, Anderson Association of REALTORS®
 Chelle Hunter, Bob Hill Realty
 Ria Hydrick, Prudential C. Dan Joyner Co.
 Brenda Isbell, 1st Choice Realty - West Keowee
 Jane Jones, Century 21 Bob Capes Realtors
 Heather Kizer, Lake & Land Realty
 Denise Larson, Century 21 Anderson Properties
 Larry Lecroy, Powell Real Estate
 Wendi Lemon, Hartwell Lake Properties
 Francis Maloney, RE/MAX Foothills Real Estate, Clemson
 Tracie Matthews, Carolina Real Estate, Clemson
 Allowee Merck, Carolina Real Estate, Clemson
 Christopher Merlo, Anderson Area Properties
 Danny Mize, Anderson Area Properties
 Lee Morrison, Century 21 Bob Capes Realtors
 Clyde Mullinax, Mullinax Realty
 Marion Multer, Century 21 Bob Capes Realtors
 Theresa Nation, Prudential C. Dan Joyner Co.
 Lisa Nations, Baron Agency
 Ives Neely, Silver Star Real Estate
 Kennis Payne, Silver Star Real Estate
 David Phillips, Silver Star Real Estate
 Melissa Powell, Anderson Area Properties
 Hector Rodriguez, Anderson Area Properties
 Sandia Rosche, Carolina Real Estate, Clemson
 Curtis Rubinstein, RE/MAX Foothills Realty
 Sharon Short, 1st Choice Realty - Lake Hartwell
 Ann Simpson, Simpson Realty
 Kim Satris, Carolina Real Estate, Clemson
 Sheila Tucker, 1st Choice Realty - Lake Hartwell
 Ann Turpen, Coldwell Banker Durham & Assoc.
 Heather West, K&E Real Estate
 Monica Zielinski, Carolina Real Estate, Clemson



Midyear Legislative Meetings May 15 - 20, 2006
 Midyear Trade Expo
 May 17, 10am-6pm
 May 18, 9am-5pm
 May 19, 9am-2pm

Marriott Wardman Park Hotel, 2660 Woodley Road, NW Washington, DC

Boost Sales and Profit at the 2006 Midyear Trade Expo!

More Than 200 Exhibitors Offering the Best in Real Estate Products & Services!

Thousands of real estate professionals will gather at the Marriott Wardman Park Hotel for the industry's premier spring attraction, the Midyear Trade Expo. Where else can you see the newest real estate products and services all under one roof? There is no easier or more affordable way to compare innovative, time-saving products. From PDAs, to lead generation systems and Internet prospecting solutions to MLS providers, 360 degree virtual tours technology and financial services, the 2006 Midyear Trade Expo has it all. And remember, admission is FREE to all REALTORS®! The Midyear Trade Expo is your best opportunity to meet with experts in the industry and get ideas now! Experience first-hand, product and service innovations you'll use immediately in your businesses.

SHOW HOURS

Weds., May 17: 10am-6pm
 Thurs., May 18: 9am-5pm
 Fri., May 19: 9am-2pm

Admission is FREE to all REALTORS®!

CASH IN & WIN!

Play *Cash In & Win!* sponsored by LandAmerica and you could come away with a cool \$500 to spend as you wish. Four daily drawings!

For schedule of events and hotel information go to <http://www.realtor.org/educsess.nsf/pageslu/midyearprograms>

Local News

Affiliate Corner

The Affiliate website now has the email and website links opened up. This is a free service for the Affiliate and convenience to the REALTOR® and Consumer.

If you have a new website or email address you want linked, contact the AAR office or email inabors@carol.net with your information.

Remember to let us know if your web or email address should change.

Upcoming Events:

Affiliate Expo Update - The Expo will correspond with our membership luncheon on Thursday, June 8th at the Civic Center of Anderson. The Expo will be open from 9:30 AM until 11:30 AM. The deadline to register for a booth is May 10th. Please contact the Association for registration information. Booths are \$150.00 and include one 8ft table, two chairs, electrical outlet, registration fees and lunch for 2 participants.

REALTORS® who visit all booths will receive one free MCE class being held July 13th AND be eligible to win a \$1,000 cash prize. Must be present Must visit all booths. Drawing will take place at the luncheon.

Upstate MLS offers 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.

We make saving your seat easy! Sign up on either website noted above, email Josh at joshgrant@nuvox.net, or call the Upstate MLS office.


Upcoming class schedule:

Wednesday, May 3, 9 AM- 12 PM
"Essentials"

Tuesday, May 16, 9-11 AM
"Creating CMAs"


Wednesday, May 24, 1-3 PM
"Contact Management"

New classes are in progress.



SouthEast
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Rick Cantrell



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serving South Carolina.

Call today to schedule an appointment! (864) 376-3963

Local News



Annual Golf Tournament and Barbecue for Charity Friday, May 12, 2006

Brookstone Meadows Golf Club

Everyone is welcome to play!

Registration deadline Monday, May 8th

Entry fee of \$50 per player includes:
Green Fees, Golf Cart, Lunch, "Goodie bag", and lots
of opportunities to win prizes.
Lunch *11:30 a.m. to 1:00 p.m.
Shot Gun Start at 12:30 p.m.
Hospitality and Prizes, 5-7 p.m.

*Lunch is free to Golfers, Sponsors, AAR, and Affiliate members. Lunch is sponsored by Hawkins, Richardson & Associates. Sign up by May 8th.

Call 224-7941 or 882-5516 for Golf Registration and lunch sign-up.

Proceeds from this tournament go to The Mack Chamblee GRI Scholarship Fund and Project Angel Wings.

Anderson Association of REALTORS®

Membership Luncheon

Thursday, June 8th

Civic Center of Anderson

11:30 AM to 1:00 PM

following the Affiliate Expo (see page 5)

\$8.00 per person at the door

Meet local and state political candidates



Everyone who visits allbooths at the Affiliate Expo will receive one free MCE class to be held on July 13th AND will be eligible to win a \$1,000 cash prize. Must be present to win!

RSVP by Monday, June 5th.

Fax your reservation to 224-7942 or 882-5516

Name: _____

Company: _____

Tech News



Technology Tips from Josh – Director of Technology

Popup Blockers and Paragon

When using Paragon, you may encounter problems emailing, printing, adding pictures to listings, or adding/modifying contacts and CMAs. Pop-up blockers may be the cause any or all of these problems. While pop-up blockers are nice to prevent unwanted ads from appearing on websites, Paragon will not send you any of these unwanted advertisements. There are various types of pop-up blockers available. The following instructions will detail how to allow Paragon pop-up windows through the most common blockers.



Google™ Toolbar

If the Google Toolbar is blocking Paragon, there are three ways to disable it:

- To let a pop-up through on a one-time basis, press and hold the **Ctrl** key as you click on a link to navigate to a new page.
- The pop-up blocker can also remember certain sites and allow them to launch pop-up windows. To add Paragon to your list of permitted sites, click on the pop-up blocker button  while viewing the Paragon home page (<http://upstate.fnismls.com>). The pop-up blocker button will appear as .
- To completely disable the pop-up blocker, click the **Options** button in the Google toolbar and clear the checkbox next to **Popup Blocker** in the Accessories section.

Yahoo® Toolbar

If the Yahoo Toolbar is blocking Paragon, there are three ways to override it:

- Turn off Pop-Up Blocker by clicking the Pop-Up Blocker menu  and de-select Enable Pop-Up Blocker. The toolbar button changes to indicate that the blocker is disabled .
- Press and hold the Ctrl key while clicking a link to override the pop-Up blocker and allow any pop-up windows resulting from the click.
- Add the source of the pop-up window to your **Allowed List** by clicking the pop-up Blocker menu and selecting **Always Allow Pop-Ups From....** Then select “Upstate.fnismls.com” from the **Sources of Recently Blocked Pop-Ups** list and click **Allow**.

AOL® Toolbar

- Click **Settings** on the AOL toolbar.
- Click **Pop-Ups** in the **Essentials** tab.
- In the Web Pop-Ups tab of the Pop-Up Control Settings window, select Allow Web pop-ups from these sites from the available options.
- Enter <http://upstate.fnismls.com> and click Add. Click Save.

Internet Explorer Pop-Up Blocker

Pop-up Blocker is automatically turned on in Internet Explorer and set to the medium setting, which means that it will block most automatic pop-ups. To allow Pop-ups from Paragon:

- Launch an Internet Explorer browser window.
- In the **Tools** toolbar menu, point to **Pop-up Blocker**, and then click **Pop-up Blocker Settings**.
- Type <http://upstate.fnismls.com> in the **Address of Web site to allow** box, and then click **Add**. Click the **Close** button to exit.

South Carolina Association of REALTORS® Names New CEO

COLUMBIA, S.C. (April 11, 2006) — The South Carolina Association of REALTORS® (S.C.A.R.) has named Senior Vice President and General Counsel Nick Kremydas, Esq., RCE, e-PRO to succeed retiring CEO Jim Peters on July 1, 2006.

“Following an extensive national search, Nick clearly emerged as the right candidate to lead our state association in a time of relentless change,” said Peters. “He has earned the respect of the S.C.A.R. staff, his peers in the lobbying world, our state legislators, the REALTOR® leadership and local association executives from around the state.” The CEO candidate search was conducted by Leonard Pfeiffer & Company of Washington, D.C.

A respected lobbyist, Kremydas joined the S.C.A.R. staff as Legal Counsel in 1994. The CEO position is a natural fit following his promotions to Vice President and Senior Vice President and General Counsel.

“I am honored to be at the forefront of the South Carolina Association of REALTORS®,” said Kremydas. “As we continue to embrace unprecedented growth and enhance our quality of life commitments, I look forward to building upon the tradition of excellence established by the past and current leadership of this great association.”

Prior to joining the South Carolina Association of REALTORS®, Kremydas served on the staff of the late Gov. Carroll Campbell. He is a graduate of Francis Marion University and the University of South Carolina Law School. He and his wife, Pauline, have a two-year-old daughter, Penelope.

The South Carolina Association of REALTORS® is the largest professional trade association in the state, serving as the voice of real estate for more than 17,500 members. REALTOR® is a registered trademark that identifies a professional in real estate who subscribes to a strict code of ethics as a member of the South Carolina Association of REALTORS® and the National Association of REALTORS®.

We congratulate Nick and look forward to working with him!

Rogers Concepts

Direct Mail for REALTORS®

Stephen L. Rogers

7 Keepers Lantern Drive

Salem SC 29676

864-944-0358

www.rogersconcepts.com

rogers48@bellsouth.net



“Contact me for mailing needs.”

Affiliate Member of the Anderson Association of REALTORS®

SCAR News

SAFETY SHOULD BE YOUR TOP PRIORITY

(Portions of this article by Phil Rogers, Chairman of the Board, Pinellas REALTOR® Organization)

Many of you have been hearing of attacks and failed attacks on REALTORS® in recent months in our area and areas close to us. Please keep in mind the information you are about to read. It could save your life.

An agent attacked Friday, March 3rd, Julie Roberts, shares this story. Julie had left her real estate office with a man she thought was a serious home buyer. The customer was clean-cut, well-dressed, and business-like. He even chatted with a few other agents in her office.

Little did she know he had plans to beat and rob her. When she returned with him to take a second look at a property, he hit her in the back of the head with a pistol, tied her up, threatened to kill and rob her.

Julie was able to escape with a broken elbow, but she could have been more seriously injured or even killed. Her story reminds us that you can never be too careful when working in our business. It's easy to become complacent when most of the people you work with day in and day out are good, law abiding citizens.

Julie bravely stepped forward and told her harrowing story at a special safety seminar a week after the attack. She hoped that by sharing the details of her story with other REALTORS®, she could keep them from ending up in a life or death situation.

Safety Tips

- **Never meet new clients at a property.** Ask them to stop by your office and complete a customer identification form (you can download this form at the Education Center of www.pinellasrealtor.org - click on REALTOR® Safety Tips). Make sure you gather information on each customer, including their car's make and license number, a copy of their driver's license and references.

- **While the client is in the office, introduce them to one or more of your colleagues.** A would-be assailant does not like to be noticed, and will think twice if they know a person could pick him or her out in a police lineup.

- **Always let a colleague, friend or family member know where you are going and when you expect to return.** If you're at your office, make a copy of the consumer identification form and leave it with the receptionist. Tell the receptionist you'll call when you get to the first location.

- **Try to call the office once an hour to let people know where you are.**

- **Establish a voice distress code,** a secret word or phrase that is not commonly used but can be worked into any conversation when you feel you are in danger. Use this special phrase if the person you are with can overhear the conversation, but you don't want to alarm them. A suggestion is using the colors green, yellow, and red as your distress code. Green means everything is fine; yellow means you are feeling uneasy and you need a callback in five minutes; red means you're in trouble and need the police to be sent ASAP.

- **Don't set your cell phone down or carry it in you hand.** Keep it in your pocket or have it attached to your person so it can't be taken from you. This is your lifeline!

- **Do not wear expensive jewelry or watches.**

- **Wear comfortable shoes.**

- **Park at the curb in front of the property rather than in the driveway.**

- **Leave the front door open when showing property.**

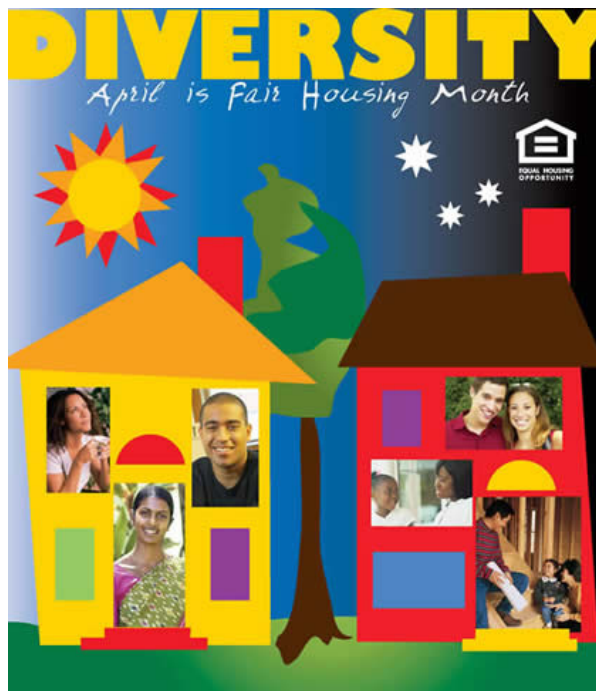
- **When you show a home, always let the prospect walk ahead of you.**

- **At an open house, make sure you secure all the seller's medications.**

- **If you are robbed, give up your valuables as soon as possible.**

NAR News

NAR Launches Virtual Library eBooks Collection CHICAGO – Realtors® will soon be able to spend their down time brushing up on real estate data, sales techniques and personal growth tips through their PDAs, laptops and SmartPhones. That kind of information is part of the Virtual Library eBooks Collection launched by the National Association of Realtors® today. “Through the eBooks Collection, NAR members will have access to digital literature,” said Dale Stinton, NAR chief executive officer and executive vice president. “This tool is effective and beneficial for our members. Realtors® I know spend a great deal of time on the road and away from traditional office settings, yet still find ways to increase their business knowledge and personal growth. By tapping into our Virtual Library, Realtors® can leverage this burgeoning technology to develop their skills while on the go.” NAR’s eBooks Collection offers more than 300 digital and audio books, and the list is growing. Titles are from best-selling authors on subject matter ranging from popular real estate and business management to personal development; for example, *Advanced Selling Strategies* by Brian Tracy; *Blink* by Malcolm Gladwell; *Every Landlord’s Legal Guide* by Marcia Stewart, Janet Portman and Ralph Warner; *How to Become a Power Agent in Real Estate* by Darryl Davis; *The Tax-Free Exchange Loophole* by Jack Cummings; and *Rich Dad, Poor Dad* by Robert T. Kiyosaki. Up to three eBooks can be borrowed at no charge for 21 days, after which they are deactivated and “returned” to the library collection. Like in a public library, if a title is currently on loan, the requester can opt to be added to a wait list and will be automatically notified by e-mail when the title becomes available. Once a title is selected and placed in an “eBookBag,” the user may check out titles directly to a PC, PDA or SmartPhone; a select number of titles may also be downloaded to an MP3 player or burned to a CD. Titles are available in one of three formats: Adobe, Mobipocket and audio book format. NAR members and staff will be able to get free downloads for Adobe Reader, Mobipocket Reader and OverDrive Media Console™ at the virtual library Web site, <http://eBooks.realtor.org>. The National Association of Realtors®, “The Voice for Real Estate,” is America’s largest trade association, representing more than 1.2 million members involved in all aspects of the residential and commercial real estate industries.



Celebrating Fair Housing

The enactment of the Federal Fair Housing Act on April 11, 1968 came only after a long and difficult journey. From 1966-1967, Congress regularly considered the fair housing bill, but failed to garner a strong enough majority for its passage. However, when the Rev. Dr. Martin Luther King, Jr. was assassinated on April 4, 1968, President Lyndon Johnson utilized this national tragedy to urge for the bill’s speedy Congressional approval. Since the 1966 open housing marches in Chicago, Dr. King’s name had been closely associated with the fair housing legislation. President Johnson viewed the Act as a fitting memorial to the man’s life work, and wished to have the Act passed prior to Dr. King’s funeral in Atlanta.

The continuation of this page is located on the U.S. Department of Housing and Urban Development’s Homes and Communities Web site at <http://www.hud.gov/offices/fheo/aboutfheo/history.cfm>.

Converting FSBOs - 8 Reasons FSBOs Need You

Use these ideas in preparing to solicit FSBO prospects.

1. You can sell their house for more money. According to the 2003 NATIONAL ASSOCIATION OF REALTORS® *Profile of Home Buyers and Sellers*, the typical FSBO home sold for \$145,000, compared to \$175,000 for a salesperson-assisted home. This means that even if FSBOs pay you a 6-percent commission, they will realize \$164,500.

2. You understand how to complete the many contracts, forms, and disclosure statements required in a real estate transaction. Giving FSBOs a list of the forms needed to complete a transaction—lead paint disclosure statement, property condition disclosure statement, purchase contract, legal description of the property, and contingency clause addendum—may intimidate them so much that they decide to list with you. According to the 2003 NATIONAL ASSOCIATION OF REALTORS® *Profile of Home Buyers and Sellers*, difficulty with paperwork was the biggest problem FSBOs had in selling their own homes.

3. You do this full-time. Often FSBOs don't recognize how many hours a real estate salesperson spends. Keep track of how many hours you work on each home you list and sell and use this average to demonstrate to FSBOs the amount of time they'll have to take from their free time to sell their home themselves.

4. You have the market knowledge to price the home competitively. FSBOs may know what one or two homes near them have sold for, but they don't have the access to the wide number of comps you do or the market knowledge to adjust pricing. In some cases, a competitive market analysis of their home is an effective tool to demonstrate the professional value to FSBOs. However, don't discuss their listing price with them until you have a signed agreement. According to the 2003 NATIONAL ASSOCIATION OF REALTORS® *Profile of Home Buyers and Sellers*, setting the right price was the third most difficult problem FSBOs had in selling their own homes.

5. You can be objective, handle criticism of the house, and focus on how well the home suits a buyer. All owners have emotional attachments to their homes and will emphasize the features they consider most desirable during a showing. However, as a trained professional, you are more attuned to the buyers' needs and able to highlight the home's features that have the most appeal to each buyer.

6. You can assess buyers' ability to afford the property and help them locate the best places to obtain financing. Often buyers, especially inexperienced ones, rely on the real estate salesperson to help them obtain a mortgage. Explain to a FSBO that you have experience in helping buyers locate a lender and select between fixed, adjustable, or balloon mortgages. You are also more experienced in prequalifying buyers so that they will not make an offer on a home they cannot afford. Again, the complexity of mortgage financing may convince the FSBO to hire an expert—you.

7. You know how to negotiate and overcome objections. Balancing offers and counteroffers, as well as handling many of the contingencies that usually accompany real estate transactions, can be frustrating or frightening for FSBOs. Compile statistics on what percentage of the listing price you typically sell a home for, and use it to convince FSBOs of your value as a negotiator.

8. You can get the transaction closed. Many FSBOs think that once the purchase agreement is signed, their work is over. But you know better. Develop a list of the tasks that must be completed before closing, including home inspection, termite inspection, title insurance, building permits for improvements, and so forth. Once again, sellers may decide they need professional help once they see what it takes to get the deal completed.

Calendar of Events



- 3 Free Paragon Training 9:00 am
- 8 Deadline to Sign up for Golf Tourn. & BBQ
- 9 New Member Orientation 8:30 am
- 10 Two 4 hr MCE classes
- 15-20 NAR MidYear Legislative Meeting - DC
- 16 Free Paragon Training 9:00 am
- 22 RPAC Committee meet 9:00 am
- 24 Free Paragon Training 1:00 pm
- 29 AAR/UMLS Closed for Memorial Day



- 6 7 Hr USPAP Update for Appraisers
- 8 Affiliate Expo Open 9:30 until 11:30 a.m.
- 8 AAR Membership Luncheon 11:30 a.m. to 1:00 p.m.
- 20 Two 4 hr MCE classes
- 28 Two 4 hr MCE classes
- 30 Last day to post mark or renew online Real Estate licenses without penalty



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: peggyhill@carol.net

Website: www.upstatemlssc.com

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