



AAR News



10 Safety Tips for Showing Property

To raise awareness about this important issue, September 10-16, 2006 has been officially designated as the fourth annual REALTOR® Safety Week. By working together, we can give REALTORS® knowledge that will empower them to work with confidence.

1. Instead of meeting new clients at the property, ask them to stop by your office and complete a Prospect Identification Form. Gather information on each, including their car's make and license number, a copy of their driver's license and references.
2. 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, knowing a person could pick him or her out of a police lineup.
3. Always let a colleague, friend or family member know where you are going and when you expect to return. Give that person the name and phone number of the client you are meeting.
4. Try to call the office once an hour to let people know where you are.
5. Establish a voice distress code, a secret word or phrase that is not commonly used but can be worked into any conversation for cases where you feel that you are in danger. Use this if the person you are with can overhear the conversation, but you don't want to alarm them. The distress code could be something as simple as "Hi, this is Jane. I'm at [address]. Could you e-mail me the red file?" The distress code should be used if you are uneasy, but do not feel you are in danger. If you are in immediate danger – stop the car and leave the area, or jump out of the car at the next stop. Do not hesitate to call 911.
6. Preview the property and don't go into a neighborhood that you perceive as unsafe. Be familiar with the area so you know the location of the nearest police station. Drive there immediately if you feel you are in danger.
7. Carry only non-valuable business items (except for your cell phone), and do not wear expensive jewelry or watches, or appear to be carrying large sums of money. Lock your purse in your car trunk before you arrive.
8. Park at the curb in front of the property rather than in the driveway. You will attract much more attention running and screaming to the curb area. It is much easier to escape in your vehicle if you don't have to back out of a driveway. Besides, parked in a driveway, another vehicle could purposefully or accidentally trap you.
9. In showing a property, always leave the front door open wide while you and the client are inside. As you enter each room, stand near the door.
10. When you show a home, always let the prospect walk ahead of you. Direct them; don't lead them. Say, for example, "The kitchen is on your left," and gesture for them to go ahead of you.

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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
 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
 Jane Jones - Century 21 Bob Capes/Powdersville
 Teresa Jones - Carolina Real Estate/Clemson
 Francis X Maloney - RE/MAX Foothills/Clemson
 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 Satris - Carolina Real Estate/Clemson
 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
 Kristi Brock - Lake & Land Realty
 Robert Bromeling - Homz Company
 Bob Brown - Choice One Realty
 Jake Crosson - RE/MAX Foothills Realty
 Sunny Davis - Anderson Area Properties
 Valerie Davis - Century 21 Bob Capes/Powdersville
 Jackie Donahue - Lake & Land 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
 Sharon Short - 1st Choice - Lake Hartwell
 Charles Smith - Anderson Area Properties
 Cynthia Speight - Anderson Area Properties
 Cynthia Spejewski - Lake & Land Realty
 Marjorie Strall - 1st Choice - Lake Hartwell
 Martin Struth - Anderson Area Properties
 Joe Thomas - CESI Corporation
 Kimberly Thompson - Anderson Area Properties

Active Member Fair Share

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

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 - Coldwell Banker Hugh Durham & Assoc.
 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.
 Lionel 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



Listing Notes

We have had some complaints of agents using pictures from other agents' previous listings for properties.

Please be reminded that an agent or a broker who has taken a photograph to put in the MLS is the creator of that work and permission must be obtained for it to be used by anyone else for any purpose.

MLS Fees

All MLS fees are due on the 1st day of each month and are late after the 10th.

Late fees are then added to your account.

If fees are unpaid by the end of the month in which they are due, service will be interrupted until they are paid.

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 at www.upstatemlssc.com/education.htm or email Josh at joshgrant@nuvox.net, or call the Upstate MLS office.

Upcoming class schedule:

September

12th - Office Admin Essentials - 1:00-3:00pm
15th - Input and Maintenance - 9:00-10:00am
21st - Contact Management - 9:00-11:00am
28th - Paragon Essentials - 9:00am-12:00pm

October

9th - Contact Management - 1:00-3:00pm
17th - Paragon Essentials - 9:00am-12:00pm
26th - Input & Maintenance - 9:00-10:00am



First American
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17 River Way Drive
Greer, SC 29651



Kendyl Hinds-Urgo
(800) 698-0422
Voice Mail: Ext. 6447

Education News

The following courses will be held at the Anderson Association of REALTORS® office at 600 McGee Road, Anderson. Registration forms may be obtained by calling the Association office at 864-224-7941 or submitted online at www.upstatemlssc.com/education.htm.



GRI 413: Taxes and Real Estate

8 Hours MCE Core/Elective Credit - CEC 007004

6 Hours Post Licensing Credit - Real Estate Specialty Topics: Investments and Taxation

Instructors: Charley Ray, CCIM, GRI; Bill Cantey, CCIM, CRE

Thursday, September 14, 2006

8:00 am – 5:30 pm

Cost: \$99 (Add \$25 if registering less than one week before the course.)



Accredited Buyer Representative

ABR Designation Course

15 Hours MCE Core Credit - CEC 007063

Instructor: Wayne Poplin, DREI, GRI

Monday, October 2 and Tuesday, October 3, 2006

8:30 am – 5:30 pm – Registration begins at 8:00 am

Cost: \$295 (On site registrations will be charged an additional \$25.)

ABR Elective Course

6 Hours MCE Elective Credit Pending

Instructor: Wayne Poplin, DREI, GRI

Wednesday, October 4, 2006

8:30 am – 3:30 pm – Registration begins at 8:00 am

Cost: \$95 (On site registrations will be charged an additional \$25.)

Real World Fair Housing

4 Hours MCE Core Credit - CEC 116034

Instructor: Dianna Brouters, DREI, CAI, ITI, GRI, LTG, BS MS, M.Ed.

Wednesday, October 11, 2006

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

Cost (before October 4th): \$45.00 for AAR members, \$65.00 non-association members

Cost (after October 4th): \$65.00 for AAR members, \$85.00 for non-association members

Consumer and Agent Protection through Property Disclosure

4 Hours MCE Core Credit - CEC 116003

Instructor: Dianna Brouters, DREI, CAI, ITI, GRI, LTG, BS MS, M.Ed.

Wednesday, October 11, 2006

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

Cost (before October 4th): \$45.00 for AAR members, \$65.00 non-association members

Cost (after October 4th): \$65.00 for AAR members, \$85.00 for non-association members

Tech News

Technology Tips from Josh – Director of Technology

Viewing Showing Activity for your lockboxes

Each time a key container releases on a lockbox, the access is recorded in both the key and the lockbox. There are two different ways that you can view this showing activity information.

1. Register your lockboxes on the KIM website. When you perform an eSYNC you will receive a message indicating how many times your listings have been shown since your last eSYNC. You can then go to the KIM website and view a showing activity report or call KIM voice access and request a voice or fax report.
2. You can visit your lockbox and transmit the showing information to your Key. In an iBox, up to the most recent 100 accesses are displayed. The Key serial number and the date and time your lockbox was accessed is displayed on your Key's screen. When you read an iBox, the agent name and phone number is also displayed.

Registering your KeyBoxes with KIM

In order to view your KeyBox showing activity, you must first register your KeyBoxes at the KIM website.

1. Go to www.supraekey.com.
2. Select Log on to KIM.
3. Select SC-Upstate MLS from the drop down list.
4. Log in using your key number and pin code.
5. Select the ADD NEW KEYBOX link.
6. Enter the serial number and shackle code of your lockbox. Enter the listing ID for the address of the listing to appear on the showing activity reports (optional).

Viewing Showing Activity Information on the KIM Website

1. Go to www.supraekey.com
2. Select Log on to KIM
3. Select SC-Upstate MLS from the drop down list.
4. Log in using your key number and pin code.
5. Select the SHOWING ACTIVITY link.
6. Select the date range and/or KeyBox serial numbers for the report.

Reading a KeyBox Function - DisplayKey

1. Press Enter to turn on the DisplayKey.
2. Scroll to the READ KEYBOX option and press Enter.
3. Press 2 to select NEW READ.
4. Point the Key at the iBOX.
5. Five beeps sound and the DisplayKey LCD screen displays the Key serial numbers of showing agents and the dates and times your listing was shown.
6. Press Enter on your DisplayKEY to display the showing agent's name and phone number.

Reading a KeyBox Function - eKEY

1. Select the eKEY icon.
2. Select ReadShowings.
3. Click Review to view showing your previously read, or click Read to view new activity on a lockbox.
4. Enter the shackle code of the lockbox you are wanting to read.
5. Point the eKEY at the lockbox.
6. The screendisplays the Key serial numbers of showing agents and the dates and times your listing was shown.

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.

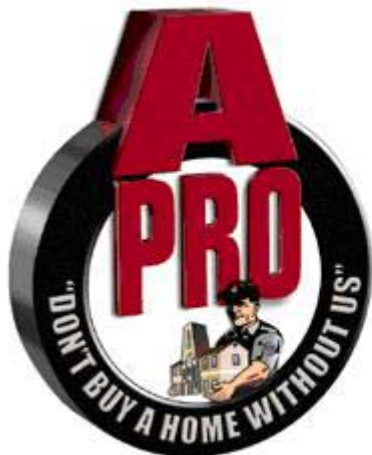
Legal Assistance Hotline

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



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NATIONAL ASSOCIATION OF REALTORS®

EYE ON THE HILL**By Jerry Giovaniello***Chief Lobbyist & Senior Vice President
of Government Affairs***DATA SECURITY IN THE E-COMMERCE WORLD**

How often do you think about the issue of data security? Did you write a check today? Did you make a purchase using a credit or debit card? Did you make a phone call on your office, home, or cell phone? Did you meet with a new client looking to buy or sell a home?

If you engage in any of these activities, you most likely provide someone else with your personal information or you collect personal information from a client. You may not think about how the party receiving that information stores and uses your data. You may have never considered your own data security practices for client information. However with new revelations about how companies deal with personal data and data security, Congress is now concerned about how companies keep private the information they collect about their customers.

Modern business practices are evolving and consumers are changing the ways in which they purchase and pay for goods and services. Businesses which once conducted transactions face-to-face using cash are now increasingly serving customers via phone, fax, email and the internet using credit cards, direct debits, and online payment systems. Real estate agents and offices, long guardians of massive filing systems, are increasingly incorporating electronic data storage into their normal business routines. Even the smallest of real estate agents or brokers may want to consider what customer data is collected and how it is protected.

Congress is taking notice of recent data security breaches involving customer information. ChoicePoint, DSW, Inc., and even the US Departments of Veterans Affairs and Agriculture have all made headline news for allowing customer and employee personal information to escape into the “cyberworld.” Congress is responding to these incidents by drafting legislation.

No fewer than four House and Senate committees have held mark-ups and approved legislation regarding data security. All of the bills would:

- Define what constitutes “sensitive personal information,”
- Require businesses that collect, keep, or maintain such information to establish safeguards to maintain a secure storage environment;
- Establish guidelines firms must follow upon finding that a data breach has occurred; and,
- Establish a threshold for data breaches that require mandatory customer notification.

NAR News (continued)

The National Association of REALTORS® (NAR) is tracking the legislation and is working to insure that any legislation adopted balances the need for consumer protection against the regulatory burdens and costs that could be imposed on firms. NAR is focusing on three main issues:

- State preemption: All of the bills advanced to date would preempt state data security and consumer notification laws, an issue of concern especially where state legislatures have already dealt with this issue;
- The treatment of paper records: While the majority of these bills address only electronic data security, one bill would impose the same requirements on both paper and electronic records, and;
- Small business impacts: Along with other small business groups, NAR has been working to build awareness of the potential regulatory burden that a one-size-fits-all solution could impose on small firms and independent contractors.

Despite the activity on data security legislation, it is unclear whether any of the bills will pass this year. The legislative schedule and open-ended policy questions remain impediments to bill enactment.

Regardless of any legislative action, data privacy will continue to be an issue for those who collect customer information in their day-to-day operations. NAR will continue to represent REALTORS® interest in Washington regarding the issue of data security. In the meantime, when you make that next client entry into your contact management system, or when you file a new sales contract, think about just how you will make sure that the information you have been entrusted with is secure in today's new electronic world.

DO YOU HAVE MORE QUESTIONS ABOUT DATA SECURITY IN YOUR FIRM: REALTOR® SECURE

REALTOR® Secure addresses a range of today's business concerns, from avoiding business interruptions to securing on-line information and transactions. The certification program demonstrates REALTOR® organizations meet security industry best practices. Any association, brokerage, MLS or industry vendor is a candidate for the REALTOR® Secure program. For more information on this program, please go to the following website: www.realtors.org/secure

REALTOR® SAFETY WEEK

THE 10 SECOND RULE

One of the most common reasons that people find themselves in dangerous situations is that they weren't paying attention. Take a few precious seconds during the course of your day to assess your surroundings.

Take 2 seconds *when you arrive at your destination.*

- Is there any questionable activity in the area?
- Are you parked in a well-lit, visible location?
- Can you be blocked in the driveway by a prospect's vehicle?

Take 2 seconds *after you step out of your car.*

- Are there suspicious people around?
- Do you know exactly where you're going?

Take 2 seconds *as you walk towards your destination.*

- Are people coming and going or is the area unusually quiet?
- Do you observe any obstacles or hiding places in the parking lot or along the street?
- Is anyone loitering in the area?

Take 2 seconds *at the door.*

- Do you have an uneasy feeling as you're walking in?
- Is someone following you in?

Take 2 seconds *as soon as you enter your destination.*

- Does anything seem out of place?
- Is anyone present who shouldn't be there or who isn't expected?

Safety in Just 10 Seconds

It takes just 10 seconds to scope out your surroundings and spot and avoid danger. Make this "ten-second scan" a habit in your everyday work as a REALTOR.® Then share it with someone else.

Felker

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- LOST YOUR KEYS?

Brian Speight

225-5297

Calendar of Events



- 4 Labor Day - AAR/MLS Office Closed
- 12 Free Paragon Training 1:00 pm
- 14 GRI Class 8:00 am -5:30 pm
- 15 Free Paragon Training 9:00 am
- 26 Orientation for New Members
- 28 Free Paragon Training 9:00 am

- 2-4 ABR Classes
- 10 Orientation for New Members
- 11 Two 4 hr MCE Classes
- 12 AAR Luncheon - Noon -
Keowee Key Country Club



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

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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.