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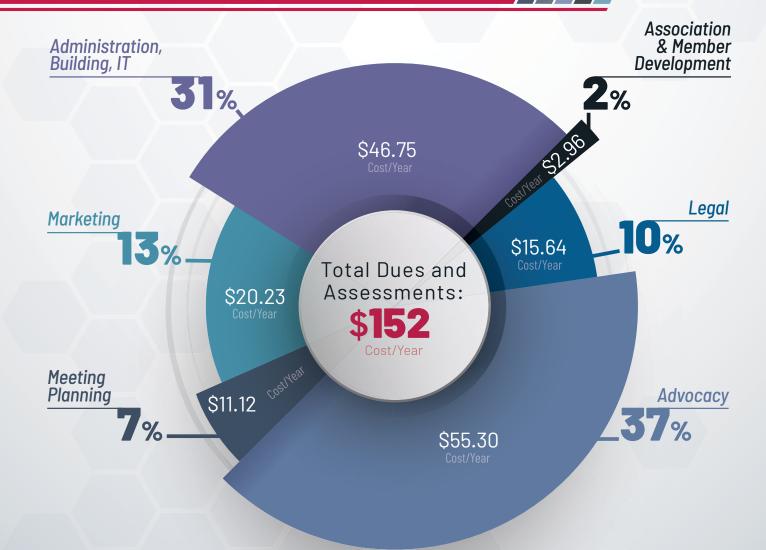
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## TEXAS REALTOR

Succeed in Texas Real Estate

March/April 2024

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#### Costs represent net expenses.



#### Administration, Building, IT

- 80+ full-time staff to serve members
- Headquarters building across from Texas Capitol
- Technology to support members and staff
- MarketViewer market analytics
- zipForm Plus member benefit

#### Association & Member Development



- 5,000+ classes per year
- 52,000+ attendees through synchronous learning
- Facilitate Texas REALTORS® Leadership Development
- 7 association-owned designations and certifications
- Services for global and commercial professionals
- Support services for 72 local associations
- Management of 13 MBM boards
- Support housing initiatives and YPN endeavors
- Diversity initiatives and local association support



#### Marketing

- 6 issues of Texas REALTOR® magazine
- Texasrealestate.com website for members and consumers
- Advertising & PR promoting the value of RÉALTORS®
- Member discounts and free services
- Research and insight into industry issues



- Legal Hotline 18,000+ calls/year
- 150+ members-only contracts/forms 15+ risk reduction manuals/ model policies
- Legal webinars and videos
- Legal Defense Fund
- Code of Ethics enforcement
- Arbitration and ombudsman services.

#### Advocacy

- Unparalleled advocacy for REALTORS® and property owners
- · Support of REALTOR"friendly candidates

Meeting Planning

2,000+ attendees

• Texas REALTORS® Conference -

and other member groups

Texas REALTORS® Winter Meeting -

• 100+ meetings annually for committees

- Issues Mobilization support for local and statewide real estate campaigns
- Consumer awareness and engagement

## TEXAS REALTORS

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#### **SHARE THIS**

REALTORS® do all that?!

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Make the most of your time

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#### **Ever Thought** About **Becoming a Real Estate** Instructor? by Joe Olivieri

Whether you're looking for extra cash or a way to give back to your industry, teaching real estate courses for your local or state REALTOR® association is an excellent opportunity. Getting started may be easier than you think.

#### **COVER** Navigating **STORY** Fair Housing

by Joe Olivieri

You may encounter all sorts of nuanced situations when helping your clients buy, sell, or rent real estate. The Texas Workforce Commission offers these insights for handling fair housing issues.

#### FEATURE

#### **Get to Know Texas Homebuyers**

Learn more about your clients and prospects with this data on homebuyer demographics and desires.

## **FEATURE**

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Learn if you are required to report ownership information to the federal government.

#### **FEATURE**

#### 2024 Texas REALTORS® **Winter Meeting Recap**

Members gathered in Austin this February for thought-provoking sessions, networking opportunities, and association business. Don't miss all the event photos and award winners.

27 **TREPAC Major Investors** Find your and your colleagues

names on this list of TREPAC

major investors!



#### TEXAS REALTOR

March/April 2024-Volume 77-Number 2

JEF CONN Chairman of the Board
CHRISTY GESSLER Chairman-Elect
JENNIFER WAUHOB Secretary/Treasurer
MARCUS PHIPPS Immediate Past Chairman
TRAVIS KESSLER CFO

**ANGELA BRUTSCHÉ** VP of Comm. & Mktg. **MARTY KRAMER** Editor-in-Chief

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PATEE FRANKS Digital Marketing Specialist
JOE FISHER Marketing Specialist

JOEL MATHEWS Art Director

JOSHUA BANKS Graphic Design Manager CHRIS NELSON Graphic Designer

CHANGE OF ADDRESS OR EMAIL
Members should always send postal address
or email changes to their local association.

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It's not a RED problem.
It's not a BLUE problem.
It's a PURPLE Solution.

Together we R the #PurpleSolution.

Visit trepac.com/purplesolution to help TREPAC turn Texas purple.



Federal law prohibits TREPAC and FedPAC from soliciting contributions from persons not included in the following groups: members of Texas REALTORS®, executive and administrative personnel of REALTOR® associations, and the family of both groups. Contributions received in relation to this publication from persons outside of these groups will be returned.



## INSIGHTS



the most value from your membership.
Volunteer for a committee, come to our meetings, visit texasrealestate.com for information and resources, read association emails, take our surveys to help us get even better, and spread the word to other REALTORS.

Jef Conn

#### Chairman's message

What do you get for the \$152 you pay to Texas REALTORS® each year? Probably more than you realize!

Advocacy. I don't have my own personal lobbying staff, nor would I know where to begin. I bet the same is true for you. We benefit tremendously from the work of our full-time government affairs staff and lobbying teams. Based on member input and involvement, this staff ensures no laws passed at the state level harm you and your clients. This experienced and talented team protects our great Texas business environment, saving us from damaging proposals like real estate transfer fees and taxes on services. That gives me great peace of mind!

Legal Hotline and Resources. Your dues help make the Legal Hotline possible. Just think what you would pay a private attorney to answer a question. You can ask hotline attorneys questions about forms, contracts, real estate laws, regulations, and more. (Important caveat: Hotline attorneys answer general questions about real estate laws but cannot give legal advice; they are not your personal attorney.) You also can search more than 500 Legal FAOs, download model compliance guides, and take advantage of other risk-reduction resources.

MarketViewer. Do you know how many homes sold in your market last month, quarter, or year? MarketViewer—included in your dues and exclusive to members—gives you sales, median price, months of inventory, days on market, price per square foot, and more. Generate reports and infographics to provide to clients and share online. And commercial members can access MarketViewer's commercial dashboard, with data for 11 commercial market segments.

Resources for Specialties. If you're in commercial, property management, farm & ranch, or global real estate, you get specialized information from Texas

REALTORS®. Email newsletters, webinars, and committee work ensure that your interests are protected. Texas REALTORS® advocacy and education address topics like 1031 exchanges, trade missions, land rules, assistance animals, and more.

Exclusive Forms and ZipForm. Yes, TREC promulgates some of the most used contracts, but did you know Texas REALTORS® provides 140 additional contracts, forms, and addenda? You get commercial forms, listing agreements, disclosures, notices, leases, and other forms to cover most of the activities you and your clients need. You can manage all your forms through zipForm, one of the most used Texas REALTORS® benefits. I've heard from members that before Texas REALTORS® included zipForm as a member benefit, REALTORS® frequently paid

\$400, \$700, even \$1,200 per year for

their forms-management platforms!

This just scratches the surface. You also get networking opportunities and educational programs at our many meetings throughout the year, administration of our professional standards process related to the Code of Ethics, this magazine and our weekly newsletter, discounts on dozens of products and services, and much, much more—and all for only \$152 per year. For everything we get, that is cheap!

I encourage you to turn to the inside front cover of this magazine to see the breakout of our state dues. Even better, take the time to ensure you're getting the most value from your Texas REALTORS® membership. Volunteer for a committee, come to our meetings, visit texas realestate, com for information and resources, read the Texas REALTORS® emails, take our surveys to help us get even better, and spread the word to other REALTORS® you know. If you're like me, you'll tell them that you can't believe you get this much value from your membership in Texas REALTORS®!

March/April 2024 | texasrealestate.com





#### TEXAS REALTORS® PRESIDENT AND **CEO TO RETIRE**

Travis Kessler, who has served as Texas REALTORS® president and CEO since 2010. announced that he will retire in March 2025. "It is a privilege to spend my entire 47-year career in REALTOR® associations," said Kessler, who previously led the Greater Fort Worth and San Antonio associations. Texas REALTORS® has created a committee of association leaders to conduct the search for the next president and CEO.

The NAR committee application portal is now open! Help shape the industry and your national association. Start by creating or updating your profile and reviewing the committee selection policies, timeline, and FAQs. You are encouraged to submit applications for up to five committees, though members can receive only one appointment. Visit nar.realtor and use the site search on the term *committee* application. The deadline is May 15.

#### PRIMARY ELECTION: LOW TURNOUT, HIGH CONSEQUENCES

Although Texas has nearly 18 million registered voters, just under 3.4 million (18.2%) showed up at the polls for the primary election in March.

**Republican primary:** 2,310,884 (12.9%) **Democratic primary:** 958,800 (5.3%)

In Texas, the March primary elections are the elections of the highest consequence. Most state and federal legislative districts are drawn so that one party has an insurmountable advantage in November. Yet, more than four out of five voters chose to cede their power to the 18% who voted.

Elected officials create the laws that determine the future of the state and how you do business. And real estate interests are always part of the conversation. This is why REALTOR® voter turnout is so important!

#### **RPAC/TREPAC By the Numbers**

REALTOR®-supported candidates had lots of great wins, some disappointing losses, and a significant number of runoffs set for May 28. RPAC and TREPAC supported 88 candidates of both political parties, with 63 outright wins, 14 runoffs, and 11 losses. All three categories include some the strongest REALTOR® allies.

#### What To Do Now

You can vote for TREPAC- and RPAC-supported candidates in the primary runoff. Turnout will be very low, so your vote matters more than ever!

If you voted in either of the primaries, you're eligible to vote only in that party's runoff on May 28. If you did not vote in the March primary, you can vote in either party's primary runoff. If you are not yet registered to vote, the deadline is April 29.

Visit texasrealtorssupport.com for the full results and learn more about the important runoff elections.







Gov. Abbott has appointed Kristi Davis of Carrollton and Harry Gibbs of Georgetown as broker members on the Texas **Real Estate Research Center's** Advisory Committee. The governor also reappointed Troy Alley of De Soto as a broker member and Patrick Geddes of Celina as a public member. The 10-member committee prioritizes research studies by the center and reviews proposals relating to staffing and general policies.



#### MEMBERS CREATE ROADMAP FOR TEXAS REALTORS®

Where do the association's strategic initiatives come from? You.

The Texas REALTORS® Strategic Planning Committee has been gathering input since last year to help update the association's strategic plan. The group reviewed results from an all-member survey, several focus groups, and industry and business experts to guide them during their two-day work session in March. Among the findings from member input:

#### What members value most from Texas REALTORS®

- Educational resources and training
- Legal support and services
- Advocacy and representation
- Tools and technology
- Communication and information

#### Where members would like more focus

- Enforcement of ethics and professionalism
- Legal and political advocacy, especially regarding lawsuits
- Additional tangible benefits to support business needs
- Modernization and accessibility
- Support for rural and small boards

#### Top member concerns

- Industry litigation
- Affordability of properties
- Changing consumer behaviors
- Regulatory changes
- Economic downturns

Look for information soon on the updated Texas REALTORS® strategic plan.

#### INSIGHTS



#### SETTLEMENT REACHED ON **BROKER COMPENSATION LAWSUITS**

On March 15, 2024, NAR announced a settlement to resolve claims arising from home sellers related to broker commissions. Under the terms of the agreement, NAR would pay \$418 million over approximately four years. NAR has agreed to exclude information relating to compensation within the multiple listing service. In addition, the settlement requires MLS participants working with buyers to have written representation agreements. The settlement preserves the choices consumers have regarding real estate services and compensation.

According to NAR, this settlement would mean the end of lawsuits with these types of claims filed across the nation if approved by the courts.

NAR stated that this resolution would release most NAR members and many industry stakeholders from liability in these matters. Even with the settlement, cooperative compensation remains a choice for consumers when buying or selling a home.

For details and FAQs about the NAR settlement, visit competition. realtor. Texas REALTORS® will continue to provide updates at texasrealestate.com/lawsuit and in other association communications.

#### Get a New Domain to Attract Leads

Stand out to homebuyers in an innovative way by obtaining a realestate domain. This distinctive label for your web presence helps you boost your business in a localized fashion or market your niche to bring in new leads.

You can create as many .realestate domains as you want, each coming with a free website that brands you for a stronger online presence. Or upgrade to the one of the Premium Website offerings, which includes features such as blogs, videos, MLS property search, featured listings and more.

As a member of Texas REALTORS®, you get a 15% discount on a .realestate domain. Market your business's online presence in a new way with a .realestate domain. Get started today at texasrealestate.com/realestatedomains.

rch/April 2024 | texasrealestate.com

## **BUSINESS**

#### **COMBAT AGEISM IN REAL ESTATE**

Age discrimination is widespread on the job. AARP says two out of three workers ages 45-74 have seen or experienced age discrimination at work.

It can be an issue in the real estate industry, too. Perhaps you've seen or experienced it yourself. Fortysix percent of respondents to a Texas REALTORS® poll on LinkedIn said they had.

Age discrimination harms everyone: the individuals involved, businesses, and the industry itself. What can you do to stop ageism at your firm? Consider these strategies.

#### Look at your culture

Ageism is more than just direct comments to individuals. Examine your hiring practices and how you recruit agents. Your website and the language of your open-position postings can speak volumes about your business. Put yourself in the shoes of an older applicant: Would you want to work at your firm?

Consider your overall environment. What is it like to work there on a daily basis? Which actions are valued? Which traits are discouraged? How are compliments framed? What are the words used? Whose work is showcased?

Are older agents and employees involved in leadership roles? Do they participate in groups and teams where input is needed? Are older people valued and praised for their contributions?

Identifying areas for improvement is the first step toward creating a better environment for everyone.

#### Become more welcoming

You can start making your firm more inclusive by changing the language you use. Even well-intentioned comments can be hurtful and discriminatory. AARP notes that several terms such as digital native can be discriminatory even without the intent of doing so.

Other tips that can head off age discrimination:

- Involve older agents and employees in decisions
- Seek out a variety of perspectives across all age and experience levels
- Highlight achievements and praise good work
- Foster team building and positive working relationships.





#### Do thousands of your colleagues know something you don't?

Did you know that Texas has the most Graduate, REALTOR® Institute designation holders in the nation and it isn't even close? Texas has 13,501 GRI designation holders, eclipsing Florida's 8,754 and California's 4,849.

It could be because Texas agents and brokers know that GRI gives you the information you need on a variety of important topics, such as contracts and fair housing.

Ninety-four percent of REALTORS® in Texas with GRI designations would recommend it to other REALTORS®. Learn how the GRI designation can help you and your business by visiting texasrealestate.com/gri.

While GRI courses can benefit you at any point in your career, the designation has a bonus for new agents: GRI courses meet TREC's education requirements for first-time license renewal—including the new 30-hour real estate brokerage course requirement.

Texas REALTORS® offers a \$50 discount to agents who take GRI courses to meet their license renewal requirements within the first two years of being an association member. You can claim your discount coupon by scanning this QR code.



#### **DID YOU KNOW YOUR DEVICES COULD CONNECT LIKE THIS?**

Who needs the hassle of cords when your devices can communicate wirelessly for all kinds of useful tasks? See how you can apply these features in your business.

#### File transfers

You can quickly send property photos and videos, contact information, and other documents using Apple's AirDrop or Android's Quick Share.

#### Stream to another screen

No need to crowd around a single tablet or computer when meeting with clients or your team. Stream your presentation to a larger monitor or smart TV using Apple's AirPlay or Google Cast.

#### Find lost devices

Forget your phone, tablet, or laptop somewhere? If you had location services enabled, you will likely be reunited with your tech soon. Apple's Find My and Google's Find My Device can even find devices that are turned off. Bluetooth trackers such as AirTags or Tile can help reunite you with your keys, bags, or almost anything else.

#### Connect to audio

Stream music to liven up your open house. Connect speakers to your phone for greater mobility.

#### Share files across your devices

Didn't finish those documents before leaving the office? Apple's Handoff and Android's Quick Share allow you to move projects between connected devices. Move it over to your connected device to continue the work on the road.

#### Print on the go

Wi-Fi-enabled printers can print documents from your phone or tablet, not just your computer.

cordless features, ask friends or search online. Most are easy to set

#### WHAT'S THE RISK OF NATURAL **DISASTERS IN YOUR AREA?**

Tell your clients they can check FEMA's National Risk Index at hazards.fema.gov/nri/ map. The online resource estimates risk for each of Texas's 254 counties. People can search among 18 natural disasters and see a numerical risk score, the percentile ranking among all U.S. counties, and a description ranging from not applicable to very high. They also can create a county report or compare counties. The site even offers steps to reduce the risks.

If you don't know how to work these up once you know where to look.

#### The Non-Real Estate **Training that Can** Improve Your Real **Estate Business**

You need industry knowledge and other expertise to succeed in real estate. Consider how these courses could improve your business.



COURSE	WHERE TO FIND TRAINING	POSSIBLE BENEFITS TO YOU			
Leadership	<ul> <li>REALTOR® and other associations</li> <li>Civic groups</li> <li>Universities</li> </ul>	<ul> <li>Become a better team leader, broker, or association volunteer</li> <li>Learn to think strategically</li> <li>Gain more perspective on your business</li> </ul>			
Public speaking	<ul><li>Communication courses</li><li>Debate clubs</li><li>Civic groups</li></ul>	<ul> <li>Project confidence</li> <li>Become more persuasive</li> <li>Learn how to defend positions</li> </ul>			
Improvisation	<ul><li>Comedy classes and coaches</li><li>Music classes</li></ul>	<ul> <li>Practice responding quickly</li> <li>Improve creative thinking</li> <li>Attune your humor to your audience</li> </ul>			
Business etiquette	<ul><li>Universities</li><li>Business programs</li><li>Mentors</li></ul>	<ul> <li>Refine how you do business</li> <li>Learn how to navigate sensitive situations</li> <li>Communicate more clearly</li> </ul>			
Organizing	<ul><li>Online classes</li><li>Coaches</li><li>Webinars</li></ul>	<ul> <li>Gain skills to stay organized</li> <li>Build new systems for accountability</li> <li>Make sure nothing falls through the cracks</li> </ul>			

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## LEGAL& ETHICS

## THEY HIRED YOU TO BE A REAL ESTATE AGENT

Going beyond the scope of your license puts you at risk.

Your buyer clients examine a crack in the living room wall. "How did we miss this before we put in an offer?" they ask themselves. "Is this cosmetic or a sign of serious foundation damage?"

They hand the home inspection report to you and ask what you think. While a little reassurance from you could be just the thing that prevents this deal from falling through, that type of comment could put you and your broker at risk.

You are not a licensed home inspector. You are not qualified to interpret a home inspection report. The proper thing to do in this scenario is to tell your clients to reach out to the home inspector or hire a qualified professional to answer their questions.

#### **Stay Away From Uninformed Advice**

It's easy for agents to get into legal trouble by acting beyond the scope of their real estate license, says Barney Schwartz, senior vice president at Assured Partners, a Texas REALTORS® risk management partner. "Saying something like 'Don't worry about that—the home inspector is being paranoid,' is getting into the business of interpreting the home inspection report," he warns. Offering uninformed opinions is not helpful to your clients. You want to help them make the best possible decisions, but weighing in outside of your expertise may steer them in the wrong direction.

Offering legal advice is another common example of putting yourself at risk. For example, don't interpret those HOA documents—direct your clients to the HOA or an attorney if they have questions, Schwartz says.

Financial advice is another potential risk. "You can go backward and explain what real estate has done historically," he notes. "But you can't go forward and predict what real estate will do in 10 years."

Another volatile topic is pest control. "Don't ever give advice on if something can be treated," Schwartz warns. "Advise your client to call the exterminator and get a professional opinion."

#### **Recommend Experts, Then Follow Up with Documentation**

While speaking off-the-cuff is a risk, the bigger issue is a lack of documentation. Agents should follow up client meetings with an email summarizing their conversation and next steps, according to Schwartz. Doing so offers you protection if you had to defend yourself in a lawsuit.



#### **E&O Can't Help You Outside of Your Scope**

It's important to note that your errors & omissions insurance will not help you if it's determined you acted outside of your real estate license. "E&O insurance is occupation-specific," Schwartz explains. "They insured you as a real estate agent, not a CPA or a lawyer or another professional."

Say you are helping your client sell the property of a franchised oil-change business. The next thing you know, you're being asked about information related to the sale of the franchise. Wading into that topic is trouble. "Now you're not acting as a commercial real estate agent but as a business broker," Schwartz says. "If a lawsuit comes in based on the sale of the business, there's a very good chance your insurance claim will be denied because you were acting outside of the scope of your license."

#### You Might Be Able To Fix It if You Act Quickly

If you realize you've gone beyond your expertise, you may be able to fix your mistake if you act quickly. "Try to get a licensed professional involved right away to see if you can reverse course on the advice you gave," he says. "Tell your clients you may have been wrong and get the professional opinion."

Reach out to your broker if you have questions. Your broker can advise you how to respond to subjective questions and situations. It's when agents get creative with responses that they endanger themselves, according to Schwartz. "You want to offer the best customer service possible, but you don't want to get sued."

Should I attend the home inspection?

You can, says Schwartz. "You can absorb information, but don't interpret anything for your clients." If your clients would like an interpretation of the home inspection or related issues, direct them to the home inspector or another qualified professional.

#### **Fact or Fiction?**

The public and REALTORS® can file ethics complaints online against members of Texas REALTORS®.

ethics complaints to be filed through an online portal, it often led to frustration for complainants who didn't understand required procedures. Now, anyone who wants to file a complaint can do so by calling 512-480-8200 and speaking with one of the coordinators in the Texas REALTORS® Professional Standards Department. Callers get detailed instructions and can ask follow-up questions. They also receive information about alternatives to a formal ethics complaint, such as the Texas REALTORS® Ombudsman Program, which may provide a quicker, easier resolution to the situation. General information about ethics complaints can still be found online at texasrealestate.com/complaints.



#### **Your Forms**

Property managers and landlords may use the *Lease Amendment Concerning Tenant Change* (TXR 2211) to add or remove tenants from the residential lease. The form includes spaces to note the property address, effective date, changes to the security deposit, date the former tenant will relinquish keys and access devices, whether landlord is releasing previous tenants from liability under the lease, and any money owed to the landlord by the remaining tenants. The form requires that all previous and remaining tenants sign. *Lease Amendment Concerning Tenant Change* can be used in residential transactions and is one of 140 forms exclusively available to members of Texas REALTORS®.



#### **Contract Closeup**

## THE SETTLEMENT AND OTHER EXPENSES PARAGRAPH

The Settlement and Other Expenses Paragraph of TREC contracts contains a provision for the seller to pay a buyer's closing costs. Paragraph 12A(1)(b) includes a blank for a number that caps the amount of buyer expenses the seller will pay. This amount would be in addition to any amount the seller must pay as seller's expenses.

This paragraph also specifies an order in which funds are to be applied, starting with expenses the buyer is prohibited from paying by FHA, VA, Texas Veterans Land Board, or other government loan programs. Only after amounts to those entities are paid can funds be applied to other buyer closing costs, first to prepaid items and then to the buyer's other expenses. Paragraph 12A(2) lists the expenses the buyer is responsible to pay. Note that buyer expenses paid by the seller must be allowed by the lender. If there is any balance remaining after payment of the buyer's expenses, or payment of expenses allowed by the lender, that amount would not go to the buyer.



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#### **LEGAL & ETHICS**



#### WHAT RULES APPLY TO A **BUYER WHO IS PURCHASING** PROPERTY IN TEXAS FROM A **FORFIGN SELLER?**

The Foreign Investment in Real Property Tax Act of 1980 (FIRPTA) requires buyers in certain transactions involving foreign sellers to withhold a percentage of the amount realized (usually the sales price) by the foreign seller to be paid to the IRS for federal taxes.

If the property's sales price is more than \$1,000,000, 15% must generally be withheld and paid to the IRS.

In transactions where the property's sales price is between \$300,001 and \$1,000,000 and the buyer or a member of the buyer's family has definite plans to reside at the property for at least half the year for each of the two years following the closing, 10% of the sales price must generally be withheld and paid to the IRS.

If a property's sales price is \$300,000 or less and the buyer or a member of the buyer's family has definite plans to reside at the property for at least half the year for each of the two years following the closing, nothing needs to be withheld and no reporting to the IRS is required.

A buyer who is required to withhold funds to be paid to the IRS must use IRS Form 8288 and IRS Form 8288-A to report and pay the tax. In these situations, any necessary forms and withheld funds must be submitted to the IRS within 20 days of the disposition, or sale, date or penalties will be assessed. If the parties have any questions regarding FIRPTA-affected transactions they should speak with a CPA or an attorney experienced with FIRPTA. Real estate license holders are not allowed to provide legal or tax advice regarding FIRPTA or any other tax or legal matter.

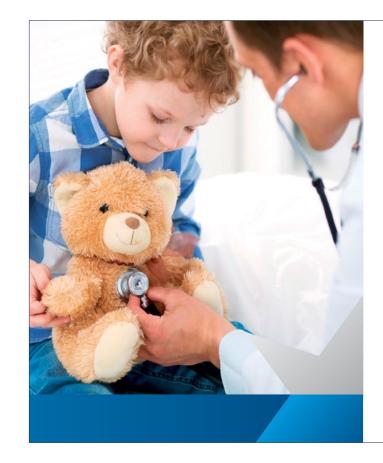
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When does a time period expire or must notice must be given if the deadline provided in the contract does not explicitly state a time?

Where no time is stated in a contract, the deadline for giving notice or the expiration of a time period is 11:59 p.m. on the date stated in the contract. For example, if the contract requires a Seller's Disclosure Notice (TXR 1406) to be delivered to the buyer within 10 days after the effective date, the deadline to do so would be 11:59 p.m. on the 10th day after the effective date. Similarly, if a lease expires on April 15, the tenant would have until 11:59 p.m. on April 15 to move out of the premises.

However, since many title companies and other businesses close at 5 p.m., it may be in your client's best interest to send payments for earnest money and the option fee—or any other notices that must be delivered to a title company or business—by 5 p.m.

Alternatively, a deadline that includes a time must be strictly followed. For example, the One to Four Family Residential Contract (Resale) (TXR 1601, TREC 20-17) requires a buyer to provide a termination notice under Paragraph 5 to the seller by 5 p.m. of the agreed-upon date in order to terminate the contract under that Paragraph.





#### BETTER COVERAGE. BETTER RATES. BETTER SERVICE.

Texas Farm Bureau members now have the opportunity to apply for health coverage through Texas Farm Bureau Health Plans. The health plan offerings include individual and family plans, as well as dental and vision options. It's another way Texas Farm Bureau can help you care for your family.

For more information or to apply, click or call today!

tfbhp.com 877.500.0140

Coverage and discounts are subject to qualifications and policy terms, and may vary by situation. ©2023 Texas Farm Bureau Insurance Companies



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## **Ever Thought About Becoming** a Real Estate Instructor?

Here's how you can get started.

#### by Joe Olivieri





- 1. Scan this QR code or visit texasrealestate.com/ members/education/instructors/instructorcandidates/ to read the course requirements
- Submit the Texas REALTORS® Instructor Application and a \$75 fee
- Association staff reviews your application and makes an approval decision for you to teach courses based on your credentials.



Sherri Barrett became a Texas REALTORS® instructor as a way to add value in her brokerage. The broker/ owner of Huntsville-based Emblem Properties was already teaching agents; why not offer them CE credits for their participation? Now she's approved to teach courses for the association.

The experience gave a new perspective to Barrett, who chairs the Texas REALTORS® 2024 Professional Development Committee. "One of my goals this year is to make it easier for members to find out how to become an instructor," she says. "We want to make it so you know where to go on texas realestate.com and learn what's required to teach the various courses."

Your local and state REALTOR® associations are always looking for great teachers. If you're waiting for a sign to get involved, here it is.

There are many reasons to apply to teach real estate courses. Maybe you want to give back to your industry or are eager to share your knowledge and skills with others. Teaching for Texas REALTORS® may also offer you and your broker greater exposure in your community and beyond, Barrett says.

The drive to serve motivates many members to become teachers, says Gregory Lang, Education and license holders educated properly. For some, being an instructor may be their career, but for others, they love to teach in addition to their brokerage or sales activities."

#### How Do I Get Started?

The first question you need to answer is: What do I want to teach? Texas REALTORS® lists the instructor requirements for popular courses on its website.

To teach classes for the GRI, Broker Responsibility, Legal Update I and II, REALTOR® Launch, Texas Risk Reduction Specialist, and Texas Accredited Commercial Specialist, your application must show at least one of the following qualifications:

- A college degree in the subject area and three years of teaching or training experience
- Five years active experience as a license holder (or as a broker to teach Real Estate Brokerage, Broker Responsibility, and TRRS courses) and three years of teaching or training experience
- The equivalent of one of the previous bullet points after consideration of your personal experience, research, authorship, or other significant endeavors in real estate.

#### Depending on what you want to teach, you may have additional requirements.

If you don't meet those requirements, don't worry! You may be able to substitute equivalent credentials based on your personal experience. In fact, you might already be qualified to teach a CE elective class.

You can submit your application with the \$75 application fee. Texas REALTORS® will waive the fee if you're signing up to teach a pre-existing class or will allow others to teach a course you develop, Lang says.

#### **Show Your Expertise**

If you want to teach certain courses, such as requirements for designations, you will have additional requirements. For example, vou must earn the Graduate, REALTOR® Institute designation before being able to teach GRI courses. You will need to audit GRI courses, complete Instructor Training Institute courses, present a mock presentation, and have an interview with the Professional Development Committee.



#### TAKE THE **CLASSES TO LEARN HOW TO BECOME A BETTER TEACHER**

The Instructor Training Institute course shows you how to connect with your class, engage students with different learning styles, and add materials to enhance your presentation. The Instructor Training Institute class doesn't just help you improve as a teacher; it is a requirement to teach some courses. Learn more at texasrealestate.com/members/education/instructors.

#### I HAVE A GREAT IDEA FOR A **COURSE. CAN I TEACH IT?**

Yes. There are no rules that prevent you from teaching classes or charging for them. But if you want to offer CE credits, you must get your new course approved by TREC. A new course application form is available at texasrealestate.com/newcourseapp. Contact education@texasrealtors.com with any questions.



#### What Happens After I Submit My Application?

Association staff reviews all applications for eligibility. "We see if there are any courses the applicant can teach immediately," Lang says. "If they qualify, they can get approved now."

Some advanced courses may require additional steps. "We're not willing to put just anyone out there in front of agents because if we want to raise the bar, we need to ensure we're giving them the best instruction," Barrett says.

JOE OLIVIERI is a business writer who frequently writes for Texas REALTOR®.



## **CANI**

While some instructors are employees of local or state REALTOR® associations, many instructors are independent contractors. They can get paid by being hired by a local REALTOR® association or by hosting a class themselves and charging a fee to attend. Some instructors teach enough classes to make it a career; most instructors gain supplemental income from teaching courses.

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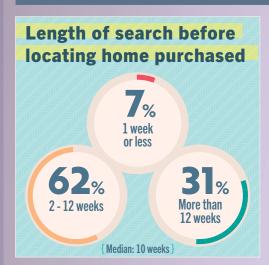


## TEXAS HOMEBUYERS



### Who They Are and What They Want

The more you know about homebuyers, the better you can market to them and help them achieve their dreams. These stats come from a Texas oversample of NAR's nationwide homebuyer and seller survey. Responses are from buyers who purchased a primary residence between July 2022 and June 2023. Next issue: statistics about sellers.



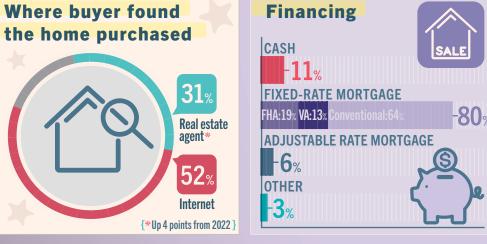
#### Most common compromises:

- Price
- **Condition**
- Lot size
- Home size Style of home

#### Least common:

- School distance
- School quality
- **Quality of neighborhood**

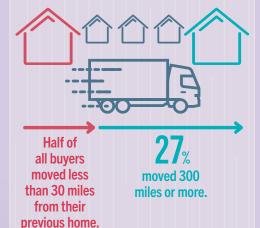












#### How buyer found agent

Referred by friend/

{\*Up 10 points from 2022}

**14**% **Used agent** 

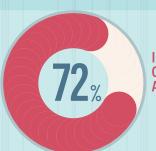
**7**%

Inquired about a specific property online

**7**%

#### What buyers want most from real estate agents

price and terms



contact agent

Top method to first

**INTERVIEWED ONLY ONE AGENT** 

WOULD **DEFINITELY USE AGENT** AGAIN {18% probably would} **WERE VERY** SATISFIED **WITH AGENT'S HONESTY AND INTEGRITY { 11% were** 

#### **Most important factors** when choosing agent

EXPERIENCE HONESTY AGENT IS A FRIEND OR FAMILY MEMBER REPUTATION

#### Top benefits provided by agent

Helped buyer understand the process

Pointed out unnoticed faults/features of home

Provided a better list of service providers



{\*Down 14 points from 2022}

#### First-time **Homebuyers**



14%

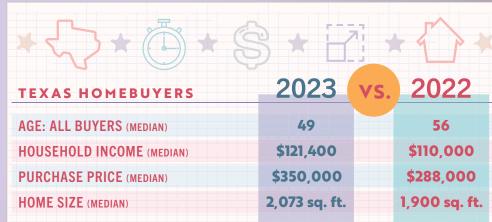
OF BUYERS WERE SINGLE FEMALES\*

That's down 4 points from 2022.

ARE VETERANS OR ACTIVE-**DUTY SERVICE MEMBERS** 







## WHAT WOULD YOU DO?

Test your fair housing knowledge with these real-world scenarios and frequently asked questions.



#### WHAT ARE THE SEVEN PROTECTED CLASSES?

Race, color, national origin, religion, sex including gender identity and sexual orientation, familial status, and disability.

### HOW IS COLOR DIFFERENT THAN RACE?

Color specifically refers to skin tone.

#### WHAT TYPES OF DISCRIMINATION ARE PROHIBITED?

Refusing to rent or sell housing based on the protected classes

Refusing to negotiate based on the protected classes

Setting different terms or conditions for sale or rental based on the protected classes

Refusing to provide a loan or financial assistance based on the protected classes

Providing different or inaccurate information based on the protected classes

Using different prices or rental charges based on the protected classes.

The real world isn't always as clear-cut as your training. You will encounter all sorts of nuanced situations when helping your clients buy, sell, or rent real estate. How do you ensure you're offering equal opportunities to everyone?

During a recent webinar, the Texas Workforce Commission Civil Rights
Division discussed fair housing topics you may encounter in the field and
answered questions from agents and brokers.

Below are some questions and scenarios from the webinar. How would you answer? Read the experts' replies, then learn more by scanning this QR code.

True or false: It is OK to advertise that you "specialize in lending to" a certain group of people.

False. Positive statements toward a group of people may still be discriminatory. Fair housing laws consider advertising discriminatory if it makes a statement that may indicate discrimination toward the seven protected classes: race, color, national origin, religion, sex including gender identity and sexual orientation, familial status, and disability.

I want to make a rule that no one who has been arrested for a Class C misdemeanor can rent from me. Is that discriminatory?

While not discriminatory, a rule that achieves the desired effect but excludes fewer people would better align with fair housing principles. According to HUD, the discriminatory effects doctrine is a tool for addressing policies that unnecessarily cause systemic inequalities. For example, excluding potential renters who have been convicted of a Class C misdemeanor may be more effective.

True or false: Intention matters in discrimination situations.

False. Intent does not matter; impact does.

Are Texas fair housing laws identical to national laws?

No, but they are substantially the same. One recent difference is The CROWN Act, approved during the last legislative session, which protects Texans based on hair style or hair texture commonly associated with race. Some examples include braids, locks, and twists.

I have a rental unit in a high-crime area. I refused to rent to a young woman, fearing that she may be in danger in such an area, but then leased the apartment to a young man. Have I discriminated against the woman?

Yes, based on the sex protected category. The opposite scenario of refusing to rent to a man but then leasing

to a woman would also be discrimination. The sex protected category includes gender identity and sexual orientation. An applicant who was refused based on those criteria would be discriminated against.

Am I allowed to post a sign saying "No children in the pool or spa without a parent or guardian"?

Yes. However, a sign completely barring children from the pool or spa is discriminatory toward families.

Is it OK to charge families a higher security deposit, knowing how destructive kids are and that repairs may be needed when they move out?

No. That is discriminatory based on familial status.

My renter does not believe in a traditional religion but claims to have strongly held ethical and moral beliefs. Could this renter fall into the religion protected class?

Yes. The definition of the religion protected class also includes strongly held ethical and moral beliefs outside of traditional religion.

A fellow property manager I know will sometimes tell inappropriate jokes of a sexual nature to and in front of renters. Is this sexual harassment?

It could be. Sexual harassment in the context of fair housing laws is unwelcome behavior consisting of sexual remarks or physical advances that creates a hostile environment for someone trying to obtain, use, or maintain housing related services.

Instances can be severe or pervasive. Examples of severe incidents could be touching, cornering, blocking someone's path, or sharing explicit pictures. It only takes one severe instance to constitute harassment. Harassment would be pervasive if it happens over time. Examples include sexual comments, innuendos, and catcalling. A single comment may not constitute harassment, but if it continues a second, third, or fourth time, it could constitute harassment.

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At one of the properties I manage, a maintenance worker has been telling renters they can expedite repairs in exchange for sexual favors. Is this harassment?

Yes. Quid pro quo is an unwelcome sexual or related request as a condition to receive any aspect of obtaining, using, or maintaining housing services. Bargains or threats count as harassment.

My subdivision displays a Nativity scene in December. Does the subdivision have to allow or display other religious or holiday symbols as well?

Yes. Your subdivision's decisions cannot elevate one religion above others. If you allow a Nativity scene, you must also allow other religious holiday decorations.

My renter says he has a disability, but I don't see it and have never observed it. What do I do?

Not every disability is seen or observable. If the disability is being treated, the renter qualifies for protection under the disability protected class. A disability is a mental or physical impairment that substantially limits at least one major life activity. The renter would have a record of impairment. A good rule of thumb is to treat everyone the same until they ask to be treated differently.

My renter says she has asthma and requests that the air filters be changed every month instead of every 90 days. Must I honor this request?

Based on the information provided, her request is a reasonable accommodation and should be granted. The renter must show the request is needed because of the renter's disability. Without the accommodation, the renter would not be able to access housing services. A landlord cannot refuse a reasonable accommodation that qualifies.

My renter is asking that I install grab bars in his bathroom. This changes my rental unit. Is this allowed?

Reasonable modifications are physical changes to structures or dwellings to help renters access and enjoy housing. These may include accessible lifts, changes to the parking layout to add accessible parking, and walk-in tubs. The renter should be allowed to add the grab bars at the renter's expense to be able to fully utilize the property.

My renter produced a doctor's note for a reasonable accommodation but it looks like a generic letter that was printed off the internet. Do I have to accept this?

A doctor's note must be from a medical professional who knows the renter and the renter's disability and has knowledge about disabilities. The note should explain the renter's disability and why the doctor recommends this accommodation. There should also be a direct connection between the requested accommodation and the disability, such as installing grab bars for a renter who uses a wheelchair or an emotional support

animal that offers relief for a specific condition. A note from a doctor who has never treated the renter is not acceptable; neither is a note from a doctor who is unqualified to treat or diagnose the renter's disability.

When can I deny a reasonable accommodation?

Some circumstances when you can deny a reasonable accommodation include:

- When the person or assistance animal poses a direct threat
- When there is no disability-related need for the accommodation
- When the accommodation is not reasonable or imposes an undue financial and administrative burden
- When you can provide an alternative solution.

An example of a direct threat is when a renter's assistance animal is threatening and hostile to fellow renters and staff on multiple occasions. An example of an undue burden may be a request to install an elevator in a two-story residential building. A more reasonable accommodation would be renting an apartment on the first floor to that tenant.

I heard some properties don't have to follow fair housing laws. Is that true?

There are a few exemptions to fair housing laws, including:

- If it is an owner-occupied property with no more than four units.
- Housing sold or leased without the use of the broker, provided the owner owns no more than three single-family properties and if the owner does not reside in the home at the time of sale or wasn't the most recent resident at the time of sale. The exemption only applies to one sale in a 24-month period.
- Renting rooms or units in single-family houses.
- Housing designated for the elderly is exempted from liability for familial status discrimination.
- Housing owned by religious organizations and private clubs can limit housing to their members.

Properties can lose their exemption when they are open to the public. See 42 U.S.C. 3603, 3607 and 24 C.F.R. § 100.10 for more details.

My landlord is a veteran and prefers renting to a fellow veteran over a non-veteran if all other criteria are equal. Is that discrimination?

No. Veteran status is not a protected class and using that as a tiebreaker among two qualified applicants does not violate fair housing laws.

The property owner does not want animals on the property. A qualified disabled applicant applies to rent the property and has two emotional support animals. Can the property owner deny the applicant because of the emotional support animals?

No. Service animals and emotional support animals

are not pets. They are assistance animals and must be allowed under fair housing laws if they qualify.

My tenant's insurance policy prohibits some dog breeds on the property, even if they are service animals. What should I do?

Find a new insurance provider. You cannot bar a qualified service animal from your property because of insurance. Home insurance providers that deny emotional support/service animals based on breed can also be named as respondents in a fair housing complaint.

My renter has a pit bull as a service animal. We have breed restrictions at the property. Can I deny the request for a service animal?

No. A dog on a restricted breed list, like a pit bull, must be approved as an assistance animal if the renter provides appropriate medical documentation.

What is the difference between a service animal and an emotional support animal?

A service animal is an animal, almost always a dog, trained to perform a specific service for a person with a disability. Examples include a dog that assists a blind person or a dog that helps a person with seizures. An emotional support animal provides therapeutic assistance for a person with a disability. Emotional support animals such as dogs, cats, rodents, gerbils, or even a horse are acceptable if it is "reasonable" to keep such an animal. Both service animals and emotional support animals are considered assistance animals. An assistance animal is an animal that works, provides assistance, or performs tasks for the benefit of a person with a disability, or provides emotional support that alleviates one or more identified symptoms or effects of a person's disability. Each qualifying assistance animal must provide a unique service and have documentation.

A renter who moved out two years ago is threatening to file a fair housing complaint. Can he do that?

No. Fair housing complaints must be filed within 365 days after the last day of harm.

My renter's assistance animal had puppies. Are these animals also assistance animals?

No. If the renter wishes to keep the puppies, they would be considered an animal but not an assistance animal. Therefore, the landlord would be entitled to charge a fee for the animal as set forth in the Animal Agreement (TXR 2004).

JOE OLIVIERI is a business writer who frequently writes for Texas REALTOR®.



#### **HOW TO FILE A COMPLAINT**

**Texas Workforce Commission:** twc.texas.gov/programs/civilrights/housing-discrimination

HUD:

hud.gov/fairhousing/fileacomplaint

#### **LEARN MORE ABOUT ASSISTANCE ANIMALS**

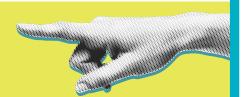
Landlords can reference General Information For Landlord Regarding Assistance Animals (TXR 2226) for an overview of the laws. definitions, and requirements when dealing with assistance animals. Consult an attorney if you have any questions about specific matters or if you want to deny a request for an assistance animal. General Information For Landlord Regarding Assistance Animals is exclusively available to members of Texas REALTORS®.

## **DOES YOUR BUSINESS HAVE** TO FILE THIS **NEW REPORT?**



A new federal requirement to report ownership information applies to an estimated 30 million businesses. Penalties for failing to file include \$10,000 in fines and prison time.

While this article provides basic information about filing requirements, REALTORS® should consult with their own attorney or accountant regarding the Corporate Transparency Act.



COMPANIES REQUIRED TO FILE THIS INFORMATION INCLUDE CORPORATIONS, LIMITED LIABILITY COMPANIES, AND ANY OTHER ENTITIES CREATED BY THE FILING OF A DOCUMENT WITH A SECRETARY OF STATE OR ANY SIMILAR OFFICE IN THE UNITED STATES.

he federal Corporate Transparency Act was passed in 2021 to curb money laundering, terrorist financing, and other corrupt financial activities. One key provision is the creation of a national registry of who owns and controls companies. This information will make it harder for criminals to commit fraud through the U.S. financial system.

Final rules went into effect January 1, 2024. The U.S Department of the Treasury's Financial Crimes Enforcement Network (FinCEN) bureau has built a system for the information to be provided by the more than 30 million businesses expected to report. All companies that meet specific criteria must file beneficial ownership information (BOI) and other company information within a certain time period, depending on when the company was formed. Required information includes:

- Details about the entity
- Information about the entity's beneficial owners
- For companies formed on or after January 1, 2024, information about the people who filed the document that first created or registered the business.

#### WHICH COMPANIES MUST FILE A REPORT?

Companies required to file this information include corporations, limited liability companies, and any other entities created by the filing of a document with a secretary of state or any similar office in the United States. Entities not required to be filed with a secretary of state or similar office do not need to file a BOI report. Such non-filing entities include common law trusts, general partnerships, and sole proprietorships.

#### **ARE THERE EXEMPTIONS?**

Yes, there are 23 exemptions, a few of which may apply to real estate businesses. Such exemptions include publicly traded companies, large operating companies, and wholly owned subsidiaries of those exempt entities. The large-operating-company

exemption applies to an entity that has a physical office in the U.S., more than 20 full-time employees, and more than \$5 million in gross receipts or sales on its last federal tax return. The term *full-time employee* applies only to W-2 employees of the business. It does not include part-time employees, leased employees, or independent contractors. A person is not considered an employee if the person also has ownership interest in the entity.

#### WHAT DETAILS ABOUT THE ENTITY MUST BE FILED?

Companies must provide:

- Full legal name
- Any trade or "doing business as" (d/b/a) name
- Street address of principal place of business or primary location in U.S.
- Jurisdiction of formation or registration
- The company's IRS Taxpayer Identification Number (TIN), including an Employer Identification Number (EIN).

Along with this company information, information must be reported about the company's beneficial owner(s).

#### WHO IS A BENEFICIAL OWNER?

The act defines beneficial owner as owners and individuals who control a company or who own or control at least 25% of the company's ownership interests. A company can have many beneficial owners. FinCEN considers an individual as someone who controls a company if any of the following criteria are met:

- 1. Service as a senior officer or general counsel
- Authority over appointment or removal of any senior officer or dominant majority of the board of directors
- Direction, determination, decision-making functions, or substantial influence over important matters of a company.

The act requires each beneficial owner to file the following information:

■ Full legal name of the individual

- Current residential street address
- A unique identifying number, such as from a current U.S. passport, foreign passport, state or local ID, or driver's license
- An image of the document from which the unique identifying number came that includes a photograph of the individual.

#### **INFORMATION MAY ALSO BE REQUIRED** FOR COMPANY APPLICANTS

Companies created on or after January 1, 2024 that are not exempt must also report at least one individual as the company applicant. No more than two company applicants can be reported. The individual who directly filed the document that first created or registered the business is considered a company applicant. An individual who directs or controls the filing of such document by another person also is a company applicant. Company applicants must report the same information required of beneficial owners.

#### **DEADLINES FOR REPORTING COMPANIES**

When the entity was formed	Filing Deadline		
Before January 1, 2024	January 1, 2025		
On or after January 1, 2024 through December 31, 2024	90 calendar days after formation		
On or after January 1, 2025	30 calendar days after formation		

Updates or corrections to reported information must be filed within 30 calendar days after any change in reporting information or from the time the reporting company becomes aware of inaccuracy.

#### **PENALTIES CAN BE SIGNIFICANT**

The penalties for failure to report or providing false or fraudulent information includes fines of \$500 per day up to a maximum of \$10,000 and up to two years in prison.



Access guidance documents and FAQs at fincen.gov/boi



**READY TO FILE?** Companies that must file a BOI report can prepare the documents with an offline PDF and upload the completed report or use FinCEN's online system to file. Find both at boiefiling.fincen.gov/fileboir.

**NOTE:** A federal judge in Alabama has ruled against the Treasury Department, barring the department from requiring some small businesses from reporting personal details about their owners. The ruling does not impact business owners nationwide, though. Texas REALTORS® will continue to monitor this case and provide updates as necessary.











## **2024 TEXAS REALTORS®** WINTER MEETING

**REALTORS®** from across Texas met in Austin in February to learn about the latest real estate topics, network with colleagues, and conduct association business.

Chairman Jef Conn kicked off the event and introduced keynote speaker Terry Watson [1], a business growth expert, who delighted the packed room with humor, insights, and business advice. Among his tips, he recommended that REALTORS® focus on providing an amazing client experience by asking people what the most important thing is to them. He finished his remarks by telling attendees they could make more money by having more fun. "People need to laugh," he said.

Watson's remarks were followed by **Travis Kessler** [2], longtime president and CEO of Texas REALTORS®, announcing that he will retire in March 2025, "It is a privilege to spend my entire 47-year career in REALTOR" associations," Kessler said. Joined onstage by his wife, Shelley, Kessler outlined the process to find the next president and CEO.

#### **Leaders Elected**

The Board of Directors elected **Tony Lloyd** [3d] as 2025 Secretary/Treasurer, Jennifer Wauhob [3a] as 2025 Chairman-Elect, and recognized Christy **Gessler** [3b] for her ascension as 2025 Chairman of the Board. Jef Conn [3c] will be the 2025 Immediate Past Chairman.

Wayne Dunson (Odessa, Region 6) and Michica Guillory (Houston, Region 12) were elected as regional vice presidents to immediately fill unexpired terms. The Board of Directors also elected the following 2025 regional vice presidents for a two-year term beginning December 1, 2024: Region 2 - Jamie Dalzell [A], Abilene; Region 3 - Alberto Vazquez [B], Arlington, and **Brenda Taylor** [C], Greater Lewisville; Region 4 - **Amanda Phillips** [D], Greater Texoma, and Bill Cox [E], Collin County: Region 5 - Kelly Raulston [F], Greater Tyler; Region 6 - Wayne Dunson [G], Odessa; Region 7 -Stephanie Besett Ryan [H], Four Rivers; Region 8 - Kandi Luensmann [1], Fort Hood, and **Sarah Norman** [J], Bryan College Station; Region 9 - **Angie** Williams [K], Lufkin; Region 12 (MetroTex) - Johnny Mowad [L], Ginger Gill [M], Hanne Sagalowsky [N], Franceanna Campagna [O], Kendra Norwood [P], Michael (Kevin) Caskey [Q], and Richard Gregory [R]; Region 13 (San Antonio) - Will Curtis [s] and Cortney Gill [T]; Region 14 (Houston) - Michica Guillory [U], Deborah Spangler [V], Jo Ann Stevens [w], Michael Wong [x], Shae Cottar [y], Thomas Mouton [z], Karishma Asrani [22], Tina Wilcher [23]; and Region 15 (Austin) - Job Hammond [Z4] and Teresa Scott-Tibbs [Z5].

#### **Litigation Update**

The Executive Board approved two motions to make resources available for the several dozen Texas codefendants in the antitrust lawsuits. Changes to the Legal Defense Fund rules were approved to facilitate providing assistance to the codefendants. Six million dollars in IMPAF funding was approved for association advocacy statewide and locally to communicate and promote the role REALTORS® play in guiding clients through the complexities of real estate transactions, how client representation and broker compensation under the MLS benefit consumers, and the many ways REALTORS® make a difference in the communities they serve. Additionally, Texas REALTORS® attorneys visited all committee meetings and provided members with an update on the litigation.

#### **Insightful Sessions**

Texas Commercial Round-Up attendees heard from Texas Real Estate Research Center Research Director **Daniel Oney** [4] as he outlined market conditions and outlooks for retail, office, industrial, and other commercial sectors. In Avoiding Contract Pitfalls. Ginger Unger [5], encouraged attendees to learn about the Texas REALTORS® commercial forms to improve the service they provide clients. During Tenant Responsibility and Real Estate Management, **Victor Henry** [6] discussed how tenant representation is underutilized in the commercial real estate arena. Rhonda Hamilton spoke at the Mastering Buyer Representation session about letting clients know their choices and making it clear why having an agent is a good thing.

According to **Michael Wilt** [7] of the Texas State Affordable Housing Corporation during the session Priced Out: Who Swiped My Housing Market, people will need to get comfortable with smaller homes to make a dent in the housing-supply shortage.

At the MLS Forum, panelists **Thomas Mouton**, **Emily Bibby**, and Ashley Gentry [8, Left to right] discussed the top MLS tools available and how agents and brokers can best use them. During the combined Diversity and Leasing & Property Management Forum, the Texas Workforce Commission Civil Rights Division speakers, William Cooper, Patrick Williams, and Bryan Snoddy [9, Left to right], detailed the complaint process and their vision to create an environment free from discrimination.

Vanessa Burgess, Ashley Cook, and Jeremy Brewer [10, left to right] spoke at the Risk Reduction Forum about buyer representation agreements, ethics violations, contract mistakes, and the importance of understanding forms. At The Future of ETJs, Taylor Mayor Brandt Rydell dove deep into the



2025 REGIONAL VICE PRESIDENTS



















real-world effects municipal and county governments have seen from recent legislative action on extra-territorial jurisdiction. On the subject of future development in counties across Texas, Williamson County Commissioner Russ Boles noted that all the water we use is developed from reservoirs and treatment plants and that there is a strong need for the Legislature to continue their focus on developing more water to keep up with growth.

At the Governmental Affairs Forum, committee chairs [11, left to right] Pepe Aranda (Political Involvement), Adrainne Prince, (Texas REALTORS® Issues PAC), Melinda Randall (TREPAC), and Michael Langford (Public Policy Oversight) gave updates on the association's activities in the legislative, political, regulatory, and issues activities. Scott Braddock [12, Left] from the Quorum Report and Jeremy Wallace [12, right] from the Houston Chronicle and San Antonio Express-News discussed the current political environment in a special edition of the Texas Take political podcast.

The **Greater El Paso Association of REALTORS®** [13] received the 2023 Lehman Local Board Governmental Affairs Achievement Award for outstanding advocacy efforts by a local association. Strike Force Awards for dedication to grassroots activities went to Cindi Bulla, Amarillo; Leticia Gallegos, North Texas; Ashley Hambright, San Angelo; Scott Kesner, El Paso; Rick Snow, El Paso; and Kay Spiva, Abilene. Ashley Hambright [14, center] also was named Grassroots Advocate of the Year.

#### **Recognition for Outstanding Contributions**

Texas REALTORS® honored members, programs, and local associations for their work in 2023:

- Education, Innovation category: Global Real Estate Proficiency: Integrating Multicultural Awareness and Spanish MLS Expertise, **MetroTex** [15]
- Education, Marketing category: Technology Education Program, MetroTex [16]
- Education, Series or Shorts category: Selling the Suburbs: WC Specialist Certification, Williamson County [17]
- Education, Legal category: Safeguarding Your Real Estate Success, **Houston** [18]
- Educator of the Year: Alisha Austin [19], Round Rock
- Tom D. Morton Award: **Emily Chenevert [20]**. Austin
- Texas REALTOR® Good Neighbor Award: **Jean Shine** [21], Fort Hood
- Texas REALTORS® Diversity Recognition Award: Arlington, Greater Fort Worth, Greater McAllen, MetroTex, and San Antonio
- Texas Accredited Commercial Specialist program scholarship recipients: La Juana Chambers Lawson [22, center], San Antonio; Tiffany Franklin, Houston; Felicia Galvez [22, Left], Fort Hood; and Sulthan Mohammad [22, right], Plano
- YPN REALTORS® To Watch: [23, left to right] Will Curtis, San Antonio; Chris Tve. Dallas-Fort Worth: Justus Carlile. North Texas: Shelly Scanlin. Houston; Joel Cooke, West Texas; Thalina Garcia, Houston.

#### Texas REALTOR® of the Year

Mario Arriaga [24] of the Houston Association of REALTORS® was honored as 2023 Texas REALTOR® of the Year. With experience spanning five decades. Arriaga has positively influenced the REALTOR® association and the real estate industry with his leadership and countless contributions.

"Real estate has been an amazing career choice," said Arriaga. "While it certainly has had its ups and downs, it has afforded me the opportunity to meet and advise so many clients in their guest to own and invest in a variety of real estate properties. I would do it over again."

His early years in real estate centered largely around the Conroe area and eventually extended to other areas of Houston. Since then, Arriaga has played an integral role in shaping the real estate community, lending his expertise while serving on numerous advisory groups and committees.

He has served on the National Association of REALTORS® Board of Directors since 2010, vice chair of the NAR Global Business and Alliances Committee in 2018 and is a member of the NAR RPAC Hall of Fame and President's Circle. He promoted commercial real estate during the NAR C5 Commercial Summit in 2021 and 2022.

In 2016, Arriaga served as chairman of the Houston Association of REALTORS®. He's played an active role in HAR advisory groups and held leadership positions, chairing the commercial information exchange in 2013 and the governmental affairs advisory group in 2010. His legacy also includes a pivotal role in the Montgomery County REALTORS® merger with HAR.

Arriaga has served as a member of the Board of Directors for Texas REALTORS<sup>®</sup>, is a former TREPAC trustee, and led the public policy oversight committee in 2022. He received the Texas REALTORS® Strike Force award for grassroots advocacy in 2006 and 2010. Arriaga was a champion for the Texas REALTORS° data relevancy project, working with the Texas Real Estate Research Center at Texas A&M, and was appointed by then-











































Governor Rick Perry as an advisory board member of the center.

Arriaga urges his fellow REALTORS® to actively engage in their local associations and assume leadership roles. "These efforts play a pivotal role in promoting the professionalism in our industry."

#### **Board of Directors**

Directors heard updates from TREC Executive Director Chelsea Buchholtz [25, right] and Chair Scott Kesner [25, Left], the Texas Real Estate Research Center's previous Executive Director and current Director of Strategic Initiatives Gary Maler [26,right] and new Executive Director Pamela Canon [26, Left], and NAR Region 10 Vice President Marvin Jolly [27].

**Lindsay Wright [28, center],** Association Executive of the Greater Texoma Association of REALTORS\*, was recognized for earning the REALTORS\* Association Certified Executive (RCE) designation.

Texas REALTORS® Immediate Past Chairman

Marcus Phipps [29] thanked staff and members for their support during his time as the top elected leader of the association. "It's been real, authentic fun to serve as your chairman. It's been the honor of a lifetime to serve each and every one of you. I hope when I'm done, I'll leave Texas REALTORS® just a little bit better than it was a few years ago."











#### New Self-Employed Tax Credit up to \$32,200



Department of the Treasury Internal Revenue Service

Name of person with self-employment income (a

Part I Self-Employment Tax

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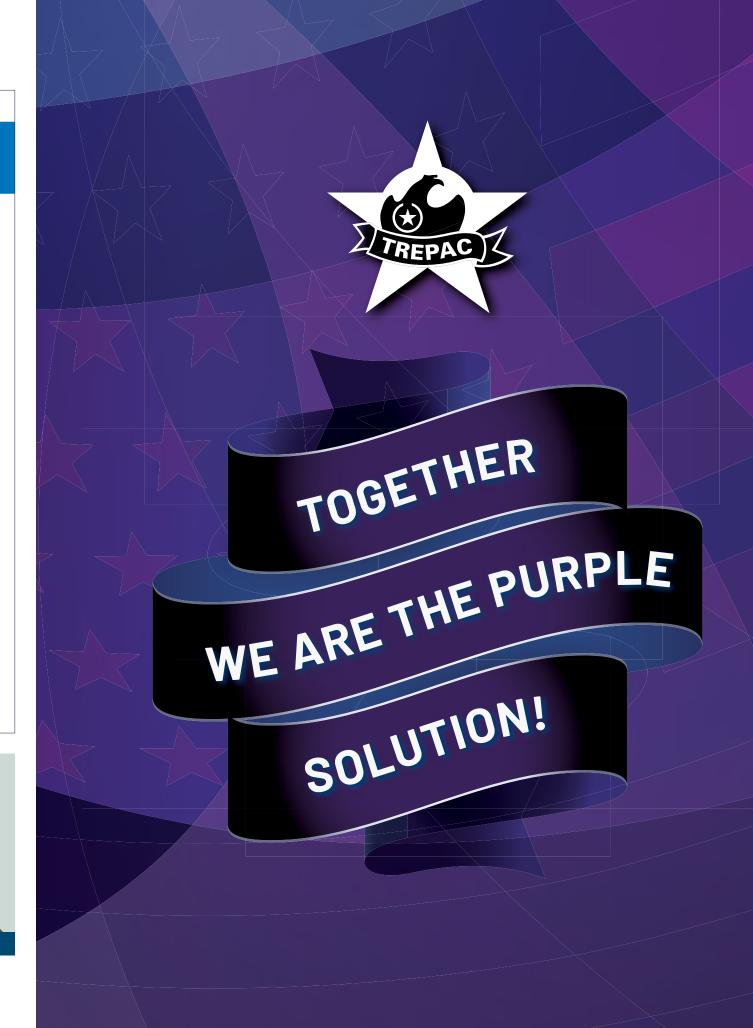
Quoted E&O pricing is for firms with revenue under \$600,000 and includes fees. Subject to Underwriting and other qualifications. Read the policy for complete description of coverage and exclusions.

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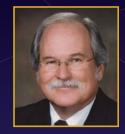
O Chance Brown

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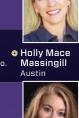
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Troy Cothran	Garza
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Amy Cox	Christi)
Bill Cox	Sandra De la
David Cox	Garza (Harlingen)
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Karl Crawford	Velma De Los
Kiersten Crawford	Santos
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obyn Eastman	Nancy Foust	Penny Glover	Harmony Hall	Cathleen Heshmat	Amy Hughes	Nathan Jordan
arry Edgington	Heather Fowler	Lori Goats	Stuart Hall	Kathy Hewitt	Gavin Hughes	Joanne Justice
. Lee Edwards	Dallas Franklin	Susan Goehrs		Mitch Hickman	Brent Hull	Susie Kang
elen Edwards		Jay Gohil	Milynda Hallermann	Erienne Higgins	Debbie Hunn	Christine Karr
auren Egert	Trystan Franks	Karina Gomez	Cindy Hamann	Janice Hill	*Brooke Hunt	Thomas
isa Elkins	Marilyn Frederick	Erika Gonzalez	Ashley Hambright	Amy Hillock	Diana Hunt	Kauhaahaa
ittleton Ellett	Jennifer Fredericks	Tracy Goodeaux	Tammy Hamersley	Matt Hilton	Jane Hurst	Jody Kautz
lay Ellis	Vicky French	Jennifer Goodrum	Sherri Hamilton	Sundee Hinchliffe	Tracy Hurst	Lori Keebaugh
aul Epperley	Mariko Fujita	Goosehead	Ashley Hammons	Norma Hinojosa	Amy Hyde	Natalee Kelaher
raci Epps	Justin Fulkerson <	Insurance - San	Tracy Hammons	Byron Hobbs	Smita Iruvanti	Heather Kelly
essica Escamilla	Christa Fulton	Angelo	Mark Hampton	Jamey Hodge	⊚ Lia Irvin	Scott Kennedy
aroslava Evans	Joseph (Mickey)	Lori Anne Goto	Shane Hanes	Debbie Hogan	Cheryl Isaacs	Paula Kesner
lary Evans	Furcron	Macie Greene	Savannah Haney	Roy Hogan	King Ivey	Cody Key
airway	Carol Fusco Jukes	Paula Grigsby	Barry Hardman	Samuel Holloway	Sarah Ivey	Chad Khan
ndependent lortgage - Gr.	<ul><li>Jay Galea</li></ul>	Suzette Grimes	Carol Hardy	Dixon Holman	Warren Ivey	Gayle Kiger
enton	Daniel Galvan	Tim Grissom	Ken Harlan	Greg Holmes	Ashley Jackson	Paul Kirkley
Vyman Farr	Gilbert Galvan	Craig Grove	Cathy Harper	Jessica Holmes	Mindy Jackson	Hope Kirkpatric
athy Faulkner	De Laura Gammage	Cristina Grove	Marisela Harper	Kim Holson	Sarah Jackson	Vivian Kirkpatri
ynthia	Crystal Gann	Leona Grubbs	Christina Harris	Jennifer Holt	Bincy Jacob	<ul><li>Tammy Kister</li></ul>
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Corey Harris

## STERLING R

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Nick Kline	Tamara Lemaster	Joseph Martinez	Lisa Moden	Tara Newton	Martha
Pamela Knieper	Bob Leonard	Ramiro Martinez	Christine Molis	Diana Nguyen	Patric
Whitney Kniepe		Sarah Mascarenas	John Moon	Apryl Noles	Zach F
Patricia Knight	Lozano	Katherine Massey	Denise Moore	Sarah Norman	Jan Pe
Tara Knight	Sarah Lernor	Leslie Massey	Dianne Moore	© Colby Norris	Heath
Tammy Koonce	• Lori Levy	Eun Jin Matthews	Janice Moore	Kendra Norwood	Holly F
Lewis	Kitty Lewis	James Matthews	Jennifer Moore	Teri Norwood	Jason
Alfred Kopecky	Charlotte Lipscomb	Bill Maxwell	Thomas Moore	Vickie Noyola Al-	Debbie
Christy Koski	Lobiolly	Jordan Maxwell	Travis Moore	Souki	Emily
John Kovas	Properties	Jerry McAlister	DJ Mora	John Nugent	Barba
James Krueger	Lone Star	Lovetta McAlpin	Brian Morales	Angela Ochoa	Collin
Dionne Kubin	National Bank	Carolyn McCann	Ana Morales-	Chanse Odle	Brian I
Craig Kullmer	David Long	Beverly McCleery	Gonzalez	David Ogletree	Robin
Judy Kunzman	Kim Lookabaugh		Scott Morgan	Taylor Oldroyd	Darci I
Arleen La Pointe	e Walt Loonam	Dianne McCoy	Bill Morris	Stacey Olmstead	
Jonna LaGrone-	Cathi Looney	Melissa McCray	Brent Moseley	Linda Olson	Cindy
Haynes	Yajaira Lopez	Mary McGuire	Cindy Moseley	Andrea ONeal	Yitzch
Clayton Lake	Adona Lowery	Michael McLeod	Glynn Mosier	Rob Orr	Vanes
Stephanie	Zintiha Loya	Keith McMullin	<ul><li>Megan Moss</li></ul>	John Osbourn	Jerem
Lambrecht	Karla Lozano	Bobby McQueen	Syed Mubashir	Ignacio Osorio	Hanna
Barbara Lander	Olga Lozano	Stephanie McSwain	Brenda Mullen	Sheri Ossorio	Karen
Landtitle Texas	Lubbock National	Jeff Medford	Aaron Mullens		Stacie
Sarah Lareau	Bank			Deborah Packer	Susan
Denise Larmeu	Georgina Lujan	Pamela Mendoza	Terri Mund	Monica Palasota	J.C. Po
Lyndon Latham	Wayla Lyles	Kent Meyer	Joe Murfee	Gary Papay	Paige
Ashley Laycock	Rod Macdonald	Karen Miears	Konni Murphy	Julia Parenteau	Tamm
Linda Laycock	Vernon MacHardy	Annie Miller	Tina Murphy	Kyle Paris	<ul><li>Denise</li></ul>
Tuan Le	Jack Maddox	Jan Miller	Dena Musfy	Alfonso Parodi	Laurer
Ron Leach	Magdeline Maddox	John Miller	Crystal Myers	Belinda Payne	Price
Elizabeth Leal	Megan Madewell	Kim Miller Perry	Nancy Myers	Ramon Pecina	Leigh .
Mona LeBleu	April Maestri	Summer Mills	Raj Nair	Robert Peltier	Darlen
Aaron Lee	Mike Mansfield	Mark Minchew	NARPM - San	Anastasia Pena	Bailey
Casey Lee		Lynea Minton	Antonio	Lorena Pena	Primel Amari
Gary Lee	Romeo Manzanilla	Amy Mitchell	Meredith Neely	Kim Pendry	Prime
Patrick Lee	DeeAnna Marek	Charles Mitchell	Mary Nelson	Janis Penick	Mortga
Vicki Leggett	Courtney Martin	Karen Mitchell	Tracie Nelson	Peoples Bank	David
	Hillary Martin	Mari Mitchell	Jarrett Newton	Nicole Pepper	Judith
Steve Leidy	Diana Martinez				

Clint Kitzmann

**Bob Jacobs** 

1artha Perez
Patricia Perez
ach Perkins
lan Peterson
leather Petrie
Holly Petrie
lason Petrie
Debbie Petty
Emily Petty
Barbara Phaup
Collin Phaup
Brian Phelt
Robin Phillips
Oarci Piel
Cindy Pierce
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lanna Podzemny
Karen Polanco
Stacie Polozola
Susan Polson
J.C. Posey
Paige Pourjahan
ammie Pressley
Denise Price
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eigh Anne Price
Darlene Price- Bailey
PrimeLending - Amarillo
PrimeWest Nortgage
David Pruitt
Judith Puryear

Atasha Quebedeaux **Chanel Raesis Chaille Ralph David Ramirez Tory Ramirez Ivey Ramsey Jackie Randle** Wendy Rape **Brittany Ratliff** Rebecca Ray **Rob Rayner** Natasha Reavis **Kent Redding Douglas Reece** Kevin Reed Stephen Reich Brenda Reiswerg Julie Reupke **Amy Rhodes Jamie Rice** Laura Rice **Garrett Riddels** Penny Riordan Sarah Ritchey Reginaldo Rivas Yolanda Rivas **Chelsea Roberts Wilson Roberts Dan Robertson Amanda Robins** Kathryn Robinson Tracy Robinson Tara Roden Autumn Rodriguez

Shields

Aurora Garcia

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Toberha   Rodrigues   Shellenberger   David   Shellenberger   David   Shellenberger   David   Shellenberger   David   Shellenberger   David   Shellenberger   David   Shende Rogers   Lindsey Sherwood   Jeromy Steen   Tarey Thomason   Sharla Wels   Lindsey Wright   Laura Rojas   Catherino Shipp   Melissa Sterling   Gourtney Rosen   Angala Shires   Joe Stewart   Thompson   Steel Valley Land Title   Company   Coult Welsch   Randy Wright   Colla Welsch   Randy Wright   Colla Welsch   Randy Wright   Company   Colla Welsch   Randy Wright   Colla Welsch   Randy Wright   Colla Welsch   Randy Wright   Colla Welsch   Randy Wright   Company   Colla Welsch   Randy Wright   Colla Welsch   Randy Wright   Company   Colla Welsch   Randy Wright   Colla Welsch				<u> </u>	1,000-2	,499		
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Dourtney Rosen   Angela Shires   Joes Stewart   Thompson   Backy Vardeman-   Chanda White   Stewart Wright   John Rosshirt   Tracey Shores   Stewart Title   Thirve Mortgage   Lubbock   Mamillo   Milam (Trey)   Individual   Laura I Margaret Wyatt   Margaret Wy	Laura	a Rojas	Catherine Shipp	Melissa Sterling		Company		
John Rosshirt Tracey Shores Stewart Title Thrive Mortgage Lubbook (Company - Lubbook) Amarillo Kelly Rudiger Winn Sikes Company - Lubook (Company - Lubook) Amarillo Kilam (Trey) Ham (Trey) Ian Vaughan Emily White Margaret Wystt Milam (Trey) Ian Vaughan Emily White Margaret Wystt Milam (Trey) Alberto Vazquez Jinggr White Clinton Yeary Verity Mortgage Amarillo Milam (Trey) Jing White Margaret Wystt Milam (Trey) Jing White Margaret Wystt Milam (Trey) Alberto Vazquez Jinggr White Clinton Yeary Verity Mortgage Amarillo Milam Veron Tammy Rydell Feresa Sipes Andrea Sunseri Pam Titxell Chancy Via Amarillo James Slaughter Amy Supak Abby Todd Melody Villacana End Williams Kelea Youngblood Chancy Via Raisa Willong Lawrence Young Raid Viescas Ben Williams Melody Villacana Cynthia Williams Diana Zamora Melody Villacana Cynthia Williams Diana Zamora Melody Villacana Cynthia Williams Diana Zamora Mitz Wade Jennifer Williams Diana Zamora Jennifer Williams Margaret Washand Nizcarra Dan Williams Diana Zamora Jennifer Williams Margaret Washand Milam Mil	Court	tney Rosen	Angela Shires	Joe Stewart		Kristie Van Huis		
Kelly Rudiger Winn Sikes Amarillo Randy Runquist Terri Silva Bart Stockton Thurmond, III Richard Russell Lynn Silvestri Chandra Stout Pam Tidvell Verity Mortgage Amarillo William Veron Chancy Via Raniy Rydell Teresa Rutherford Cathy Ryden James Slaughter Ashley Salgado Brooke Smith Dianne Swank Scott Toman Oziel Salinas Brooke Smith Dianne Swank Scott Toman Crystal Sanchez Robard Tores Roanda Smith Crystal Sanchez Sharon Smith Diane Shary Robard Tarry Robandham Terry Smith Julie Sandham Terry Smith A. David Schaerfer Tim Schoendorf A. David Schaerral II, SlOR South West Bank Home Loan Center Tim Schoendorf A. David Schaerral II, SlOR Spooner Melanie Scott Pam Titzuell Amarillo Verity Mortgage Amarillo Verity Mortgage Amarillo Alberto Varquez Amarillo Alberto Sanchez Andrea Sunseri Pam Titzell Chancy Via Rail Williams Chancy Via Rail Williams Robert Zahn Dan Williams Robert Zahn Dan Williams Diana Zamora Milliams Diana			Tracey Shores	Stewart Title	Thrive Mortgage -			
Randy Runquist  Terri Silva  Bart Stockton  Thurmond, III  Alberto Vazquez  Jinger White  Chinton Yeary  Lynn Silvestri  Chandra Stout  Pam Tidvell  Verity Mortgage- Amarillo  Veril Mortgage- Amarillo  Verity Mortgage- Amarillo  Veril Mortgage- Amarillo  Verity Mortgage- Amarillo  Veril Mortgage- Amarillo  Melody Villasana  Melody Villasa	Kelly	Rudiaer						·
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Crystal Sanchez Ronald Smith Rebecca Taurozzi Sunny Tracey Dora Sanchez Sharon Smith Blair Taylor Camay Trammell Alberto Sanchez Stephany Smith Suzanne Smith Connie Taylor Cathy Trevino Terry Smith South Plains Thomas Sandifer Cristina Schaefer Tim Schoendorf Schwarz III, SIOR Jeremy Scott Patry Spiller Melanie Scott Spirit Mortgage - Lubbock Terri Scott Mary Scruton Security & Guaranty Abstract - Lufkin Security & Guaranty Abstract - Lufkin Security & Guaranty Abstract - Lufkin Security National Mortgage Co.  Dars Sanchez Ronald Smith Rebecca Taurozzi Sunny Tracey Sunny Tracey Jason Wagner Jason Walker Jason Wagner Jason	Eyad	Salloum	Laura Lea Smith	Micah Tarry	Sarai Torres		Jennifer Williams	Kamran Zarghouni
Dora Sanchez  Sharon Smith  Blair Taylor  Camay Trammell  Alberto Sanchez  Vega  Suzanne Smith  Terry Smith  Thomas Sandifer  Cristina Schaefer  Cristina Schaefer  Cristina Schaefer  Liectric Coop  Tim Schoendorf  A. David  Schwarz III, Slor  Jeremy Scott  Melanie Scott  Mela			Malcolm Smith	Ojas Tasker	Joseph Towns	\ \frac{1}{2}	Martha Williams	Jeanne Zenner
Dora Sanchez Alberto Sanchez Vega Stephany Smith Blair Taylor Suzanne Smith Connie Taylor Anita Trevino Ann Walker Jessica Waldron Ann Walker Jessi Willmann Julie Sandham Terry Smith South Plains Cristina Schaefer Cristina Schaefer Cristina Schaefer Tim Schoendorf A. David Schwarz III, SIOR Jeremy Scott Patty Spiller Melanie Scott Terri Scott Melanie Scott Ann Walker Jessi Willmann Jeneane Turley Whitney Troy Whitney Troy Colby Walters Gary Winton Joann Wardy Lisa Wise Lee Warren Jeff Withers Lee Warren Jessi Willmann Jeneite Winfrey Heather Wallace Jennile Winsey Colby Walters Gary Winton Joann Wardy Lisa Wise Lee Warren Jeff Withers Lee Warren Jessi Willmann Jennile Winsey Jennile Winsey Lisa Wise Lee Warren Jeff Withers Lee Warren Lee Warren Jeff Withers Lee Wa	Cryst	tal Sanchez	Ronald Smith	Rebecca Taurozzi	Sunny Tracey		Monica Williams	Roy Zesch
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Thomas Sandifer Cristina Schaefer Coop Roxann Taylor Whitney Troy Colby Walters Gary Winton  Jeneila Winsey Colby Walters Caden Tucker Dennifer Tucker Det Warren Credit Union - Amarillo Stefanie Tull Kevin Watson Maxine Watson Credit Union Credit Union Denna Woodruff Denna Woodruff Denna Woodson Denna Woods			Suzanne Smith	Connie Taylor	Cathy Trevino	Ann Walker	Jessi Willmann	
Thomas Sandifer Cristina Schaefer Crolby Walters Gary Winton Jenni Wardy Lisa Wise E. Lee Warren Jeff Withers Lee Warren Danielle Tucker Bette Washington Stephanie Waterman Waterman Kriston Wood Maxine Watson Maxine Watson Donna Woodbridge Thaddius Watson Donna Woodruff Martha Weant Teri Woodson Martha Weant Teri Woodson Donna Woodruff Traidius Watson Donna Woodruff Martha Weant Teri Woodson Drink Winton Martha Weant Teri Woodson Drink Winton Drink Wint			Terry Smith	Kacey Taylor	Mai-Lan Trinh	Linda Walker	Jeanette Winfrey	
Tim Schoendorf A. David Schwarz III, SIOR Lesli Spears Jeremy Scott Melanie Scott Terri Scott Mary Scruton Security & Guaranty Abstract - Lufkin Security National Mortgage Co.  Mindi Stange Security National Mortgage Co.  Tim Schoendorf Southwest Bank Home Loan Center TDECU - Brazoria Co. Caden Tucker Danielle Tucker Danielle Tucker Danielle Tucker Shepard Stefanie Tull Texas Title Company - Gr. El Paso Jeff Withers Lee Warren Jeff Withers Lee Warren Ed Wolff Bette Washington Stephanie Waterman Wichael Wong Waterman Kriston Wood Maxine Watson Shelley Woodbridge Thaddius Watson Jamuna Thill Mary Scruton Security National Mortgage Co.  Whitney Troy Joann Wardy Lisa Wise  E. Lee Warren Jeff Withers Lee Warren Stephanie Waterman Wichael Wong Waterman Kriston Wood Maxine Watson Donna Woodruff Mary Mary Weight  Mary Mary Weight  Mary Mary Wright						Heather Wallace	Jemila Winsey	
A. David Schwarz III, SIOR Lesli Spears  Brazoria Co.  Caden Tucker  Jeremy Scott  Patty Spiller  Melanie Scott Terri Scott  Mary Scruton Security & Guaranty Abstract - Lufkin  Security National Mortgage Co.  Southwest Bank Home Loan Center Brazoria Co. Caden Tucker  Jennifer Tucker  Jennifer Tucker  Danielle Tucker Shepard  Danielle Tucker Shepard Stephanie Waterman  Stefanie Tull Texas Title Company - Gr. El Paso Jeneane Turley  The Education Credit Union  Jamuna Thill  John Stange  Security National Mortgage Co.  Lisa Wise  E. Lee Warren  Jeff Withers  Lee Warren  Ed Wolff  Bette Washington Rodd Womble  Stephanie Waterman  Kriston Wood  Kevin Watson  Shelley Woodbridge  Thaddius Watson  Donna Woodruff  Teri Woodson  Jamuna Thill  Jamuna Thill  Jamuna Thill  Jeneane Turley  Patrick Tuttle  Brazoria Co.  Caden Tucker  Lee Warren  Ed Wolff  Bette Washington  Rodd Womble  Kevin Watson  Michael Wong  Waterman  Kriston Wood  Maxine Watson  Donna Woodruff  Thaddius Watson  Donna Woodruff  Teri Woodson  Brenda Webb  Ashley Wright					•	Colby Walters	Gary Winton	
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Terri Scott Mary Scruton Security & Guaranty Abstract - Lufkin Mortgage Co.  Texas Tech Credit Union - Amarillo Texas Title Company - Gr. El Paso Jeanie Turk Maxine Watson Donna Woodruff Martha Weant Teri Woodson Jamuna Thill  Jeanie Turk Waterman Michael Wong Maxine Watson Maxine Watson Maxine Watson Donna Woodruff Martha Weant Teri Woodson Brenda Webb Ashley Wright				Pamela Terronez		Bette Washington		
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Mary Scruton  Security & Guaranty Abstract Burley - Lufkin  Security National Mortgage Co.  Mary Scruton  Texas Title Company - Gr. El Paso  Jeanie Turk  Jeanie Turk  Jeanie Turk  Jeanie Turk  Walker Turney  Patrick Tuttle  Jamuna Thill  Walker Turney  Patrick Tuttle  Brenda Webb  Ashley Wright			Peggy Spooner		Stefanie Tull	Waterman		
Security & Guaranty Abstract Becky Stanbery - Lufkin						Kevin Watson		
- Lufkin  Mindi Stange Security National Mortgage Co.  The Education Credit Union  Patrick Tuttle  Patrick Tuttle  Brenda Webb  Ashley Wright						Maxine Watson		
Security National Mortgage Co.  Damuna Thill  Credit Union Patrick Tuttle Patrick Tuttle Brenda Webb Ashley Wright						Thaddius Watson	Donna Woodruff	
Jamuna Thill  Brenda Webb  Ashley Wright						Martha Weant	Teri Woodson	
				Jamuna Thill		Brenda Webb	Ashley Wright	

Rashawn Webb

**Carly Thomas** 

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## TAKE 5











### It's About Time

You have good intentions to stay organized and on track in your work life. However, stuff happens—even with a well-scheduled to-do list. Here are strategies for not letting time get away from you.

#### **ASK YOURSELF:** IS THAT WORKING?

Your routines could be draining your time, and you may not even be aware. Are you sending weekly emails that get low open rates or manually updating a spreadsheet you don't use? It may be time to review your activities to ditch the ones that aren't moving you toward your business goals.

#### STAY AWAY FROM **RABBIT HOLES**

Have you been trying to meet your prospecting goals but found yourself tempted to go on the internet or distracted by the chime of an incoming email? Keep interruptions at bay by enabling your computer's or phone's Do Not Disturb or Focus feature.

#### **GIVE YOURSELF PERMISSION TO** SAY NO

It's nice to help others, but your generosity could interfere with your productivity. Establish boundaries and be realistic. Do you really have the time? Could you delegate it to someone else? Remind yourself not to take on more than you can handle.

#### **DIVIDE AND CONQUER**

Large projects not only suck up a big chunk of your day but can also seem dauntingmaybe even leading to procrastination. Try dividing the big project into little tasks. You'll be surprised how quickly you can complete a project by tackling it in segments.

#### **DON'T USE OPEN-ENDED TIMELINES**

You have tasks on your list, but have you set hard end dates? Not establishing a deadline can make a project go on longer than needed. Set realistic time frames and commit to meeting them.



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