



## Reboot Your Relationship with Technology

Keep What Works,  
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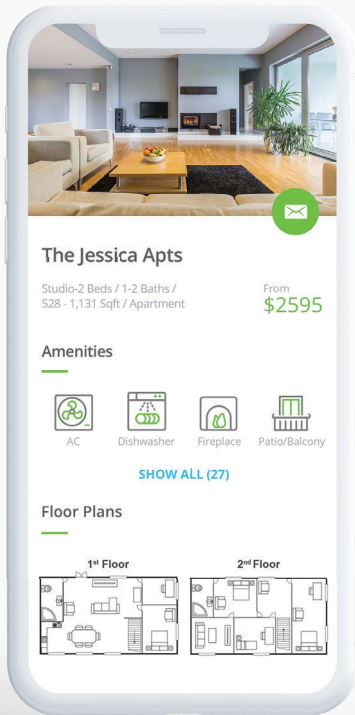
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**CONTACT THE EDITORS**  
editor@texasrealtors.com  
512-480-8200  
P.O. Box 2246  
Austin, TX 78768-2246

**ADVERTISING SALES**  
Mohanna Sales Representatives  
214-291-3648  
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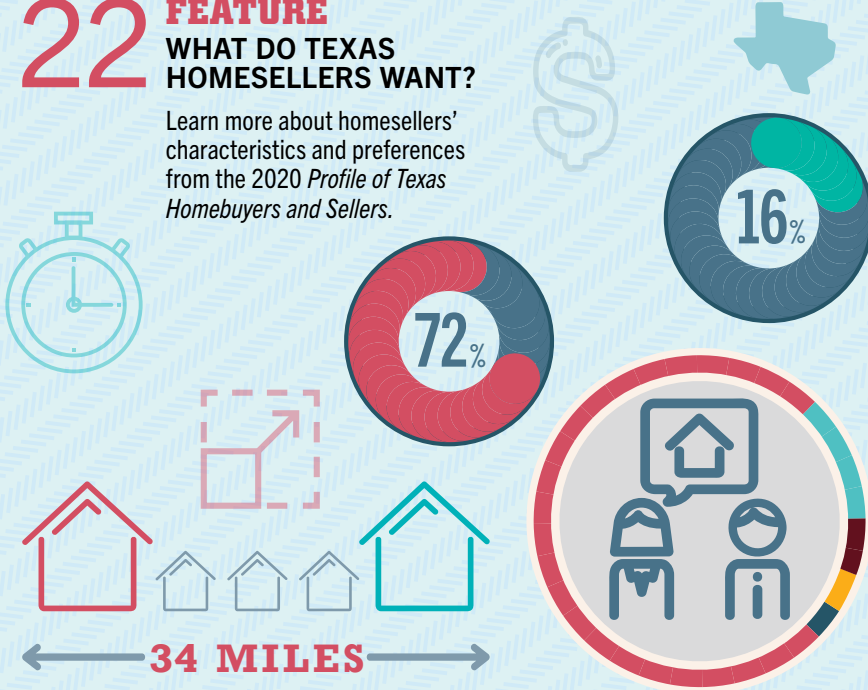
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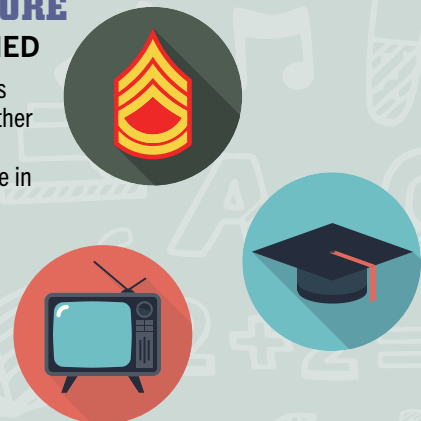
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# INSIGHTS



## Chairman

### ☞☞ Halftime means different things to different people.

For athletes, halftime is time to take a break. For the band, halftime is showtime. For fans, halftime means nachos and a beverage.

For coaches, though, halftime means everything. Halftime is when games are won or lost. Halftime is when big things happen.

The greatest NFL comeback happened on December 7, 1980, when Coach Bill Walsh and quarterback Joe

Montana led the San Francisco 49ers to score 31 unanswered points—*after halftime*—to beat Archie Manning and the New Orleans Saints at Candlestick Park.

Two keys to that second half come back: 1) At halftime, Coach Bill Walsh told the team, “We’re starting over, right now, at halftime,” and 2) “Joe Cool” Montana kept his composure as the leader on the field.

Welcome to halftime of 2021!

The year is going fast. Really fast. Just like listings. But halftime can be big for REALTORS®. Gerald Brooks said, “The most powerful questions we will ever be asked are the ones we ask of ourselves.” Halftime is when we should be asking ourselves some important questions. Here are 21 halftime questions to ask yourself in 2021:

- What are my goals for the year?
- How am I doing on those goals?
- What changes can I make in order to make 2021 a winning year?
- What skills do I need to develop?
- What people do I need to add in my world?
- What systems or tools would make me more effective?
- How am I doing on managing time, resources, and talent?
- Are there expenses that could be eliminated from my budget? (Btw, should I create a business budget?)
- What additional services or benefits

could I offer to potential clients?

- Do my calendar and my budget match my dreams, plans, and goals?
- How am I being held accountable?
- What training do I need?
- What should I start doing?
- What should I keep doing?
- What should I stop doing?
- What am I not thinking about that I should be thinking about?
- Who should I spend more time with?
- Who should I spend less time with?
- If I wasn’t already doing it the way I am doing it, how would I do it?
- What is important? Really, really important?
- How can I say no to more things, so I can say yes to the right things?

The first half of 2021 has been a game we have never seen before in Texas real estate. Don’t hesitate to start a new plan in the second half. And stay calm.

If you keep doing what you’ve always done, you’ll keep getting what you’ve always gotten. Different results require different actions. Different actions are driven by different thoughts. Think differently—now.

Whatever you do, stay in the game!

**Marvin Jolly**

## 3 CONFIRMED AS TREC COMMISSIONERS



Leslie Lerner, Mark Woodroof, and Ben Peña [left to right] will serve on the Texas Real Estate Commission through January 31, 2027.

The three were appointed by Gov. Abbott in March and confirmed by the Texas Senate on April 28. Lerner and Woodroof serve as broker members, and Peña serves as a public member.

Lerner is the broker/owner of Leslie Lerner Properties in Houston. Woodroof is managing partner of Better Homes and Gardens Real Estate Gary Greene in the Houston area. Peña is partner, assurance services at Burton, McCumber & Longoria in Brownsville.

Lerner and Woodroof are members of Texas REALTORS®.





## LESLIE ROUDA SMITH TO SERVE AS NAR PRESIDENT

Texan Leslie Rouda Smith has been ratified to serve as the 2022 NAR president. She was elected to NAR leadership as 2020 first vice president in May 2019.

A broker-associate at Dave Perry-Miller & Associates, Rouda Smith was an NAR regional vice president in 2017 and chairman of Texas REALTORS® in 2016. She also served as an appointed vice president of NAR in 2013 and has experience on dozens of local, state, and national REALTOR® committees.

Rouda Smith is the daughter of the late Harley Rouda, who served as NAR president in 1991. She'll be the fifth NAR leader from Texas.



## TWO TEXANS APPOINTED TO NAR LEADERSHIP ROLES

Kaki Lybbert [left] will serve on the 2022 NAR Leadership Team as vice president of advocacy. Lybbert, who was Texas REALTORS® chairman in 2018, is an agent with Century 21 Judge Fite - Denton.

Chris Kelly will be the 2022 broker relations liaison, serving as the communications link between the Broker Engagement Committee and Broker Engagement Council and the NAR Leadership Team. Kelly is the president and CEO of the Ebby Halliday Companies.

## WORK OUT WITH ACTIVE&FIT DIRECT



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Whether you're working out at a gym or looking to get moving at home, the Active&Fit Direct program has you covered. This Texas REALTORS® member benefit gives you access to fitness centers, workout videos—even one-on-one lifestyle coaching.

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As a member of Texas REALTORS®, you have access at no cost to 200 digital workout videos. Choose from cardio, strength, dance, martial arts, and more categories—all with variations for different fitness levels. Unlock more than 2,500 additional workout videos by enrolling in the Active&Fit Direct fitness program.

### FITNESS CENTERS FROM COAST TO COAST

Hit the gym in your town or on the road with the Active&Fit Direct fitness program membership. Choose from more than 11,000 fitness centers nationwide participating in the Active&Fit Direct network—900 of which are in Texas. You're not locked in to one fitness center; you can change within the network.

### ENROLL NOW IN ACTIVE&FIT DIRECT FITNESS MEMBERSHIP

A monthly membership with the Active&Fit Direct program costs just \$25 per month plus a \$25 enrollment fee. There's no contract; you can cancel at any time.

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Enroll during June and the Active&Fit Direct program will waive the \$25 enrollment fee. Go to [texasrealestate.com/benefits](https://texasrealestate.com/benefits), select Active&Fit Direct, and use promo code **JUN2021**.

# BUSINESS

## ASK A SURVEYOR

*This is the first in a series of interviews with other professionals who participate in the real estate transaction.*

### Robert Keys

Registered Professional Land Surveyor  
President of Robert Keys & Associates  
in Amarillo

#### **How do you normally interact with real estate agents?**

I have been a partner of a real estate company for 40 years, and I've been a surveyor for 47 years. I know both sides and what real estate agents expect. Everybody thinks there's one kind of survey: the kind they need. We have to educate everybody on the different types of surveys and just ask questions: What do you need and who do you need it for? Is it for a lender—do they have special requirements? Is it for a potential buyer who just wants to see what's there? Someone who doesn't really need a land title survey but wants his boundaries marked? So, we get into a conversation.

#### **What are some of the most common topics that you deal with?**

What does a survey cost? Surveyors are professional service providers; we give cost estimates based on time required. Surveyors generally have set prices for our small residential land title surveys.

#### **What current issues are surveyors facing?**

The reuse of old surveys by title companies and real estate agents. There have been a lot of disgruntled buyers realizing the survey they received was not a current survey of the property when they bought it. It's a big issue with not just Texas surveyors but surveyors all across the nation. We've even had people try to use surveys that are 30 years old and older.

I warn REALTORS® to be careful. Don't say, "Oh, it's no big deal; just sign the T-47 affidavit that no changes have been made." You can create a lot of problems for yourself and others by doing that.

One issue that's going to come up in the future is that very few people are becoming surveyors. The profession's dwindling because of age. New people do not desire to work for the amount of time it takes to become a licensed surveyor. You put in eight years with your education and work experience just to become licensed, and the rewards for that aren't that great compared with other professions for the time that is required.

#### **What do you wish REALTORS® knew about your business?**

No one understands that you just don't go out, find a boundary corner, and start. In rural areas, I've actually surveyed 17-plus miles to try to determine a 1-mile section of land. You may have to go 20 miles away, plus or minus, to find sufficient boundary corners to reestablish a section.

#### **What makes things run more smoothly?**

It would help everybody to communicate more. When you do not know—and before you assume something—please call a surveyor, title company escrow officer, or a land title attorney.



Results from the 2020 census:

**3,999,944  
MORE TEXANS**

than a decade ago, the largest total increase of any state.

**TEXAS  
GAINS TWO  
CONGRESSIONAL  
SEATS**—the only

state to gain more than one. Colorado,

Florida, Montana, North Carolina, and Oregon each

gained one seat This will increase the number of Texas representatives in the U.S.

House of Representatives from 36 to 38 of the 435 seats.



**Between 2020 and 2040, 70% of new homeowners in the U.S. will be Latino**, according to the *2020 State of Hispanic Homeownership Report* by the National Association of Hispanic Real Estate Professionals. The report also states that Texas added 421,352 Latino homeowners between 2009 to 2019, the most of any state during that period.



## FEATURE YOUR CLIENTS ON SOCIAL MEDIA

You just sold a house or found the dream home for your buyer. It's time to celebrate your client's success and your hard work. On your social media channels, add a memorable photo from the special day and tag your client. Not only will it be a wonderful reminder for them, but it is also an excellent testimonial for prospective customers.

Here are a few ideas on capturing the moment:

- **Use props in photos** Have your clients hold up giant keys, enormous *Just Sold* banners, signs with a fun message, or have them pose inside house-shaped photo frames.
- **Show their emotion** Get pictures of them jumping in the air, hugging next to the sold sign, or smiling next to the front door.
- **Make the photos pop** Use the social media app filters or a free photo editor like Canva to add a border, celebratory images, or captions.
- **Video** Create a short Instagram or Facebook story of the walk-through or at closing. Utilize Instagram's boomerang feature to loop a quick action like shaking hands or signing a piece of paper.
- **Tagging** Tag your clients in your photos so their friends and family can see. Also, ask your clients to tag you when they post their photos. You can then share the pictures on your channels.
- **Add a brief story** In the text of your post, share the background and highlights of your client's journey.

Of course, before tagging your client or posting your clients' photo on social media, always obtain their written permission. To avoid a possible ethics complaint or lawsuit, do not share any private information like the sales price, address, or pictures of their children.

## SUNNY DAYS AHEAD FOR COMMERCIAL REAL ESTATE?

### Research Center Says Strong Recovery to Lift State, Metro Commercial Sectors.

Forecasts say the U.S. economy will experience huge growth in 2021. Economists predict a 6.5% increase—one of the largest since the 1980s. That growth will mean good things for Texas commercial real estate, says Luis Torres, research economist with the Texas Real Estate Research Center and co-author of the center’s *Texas Quarterly Commercial Report*.

“The third round of federal stimulus money and the increasing vaccination rates are giving us an optimistic outlook going forward,” Torres says. “We can actually put an end to the health crisis we are currently living through and possibly an end to the recession caused by that health crisis.”

Researchers will be watching unemployment rates, employment rates by sector, vacancy rates, new construction, and net absorption to determine where commercial real estate is headed.

Where metropolitan areas and their commercial sectors are now depends, in part, on the major industries fueling their economies, according to Torres.

“In Austin and Dallas-Fort Worth, the commercial market was more optimistic because the economy—the tech and financial jobs and those sectors—have done well during the pandemic and are expected to do well going forward,” he says. Houston has faced more challenges due to the contraction in the oil industry and overbuilding its office and industrial inventory.



The office market statewide is still uncertain, Torres says. Researchers will know more in the second half of 2021 when most employees return to their offices.

“What everyone’s talking about currently is a hybrid office model: going into the office for a couple of days a week or for fewer hours a week than before,” he says. Torres believes offices are not going away, but employers may consider hybrid models to get the best of both worlds: proven at-home productivity and the office’s networking, team building, and infrastructure.

How such a model will affect vacancy rates and rents remains to be seen. The report says companies could create more satellite offices in suburbs and lower-density cities.

Retail will likely continue to consolidate and contract this year, but new retail that is convenient, attractive, pleasing, engaging, or entertaining could flourish, according to the report. Industrial will continue to benefit from e-commerce growth and the need for distribution and warehouse centers in 2021.

To read the report, visit [recenter.tamu.edu](http://recenter.tamu.edu).



## WHAT DELAYS TEXAS BUYERS WHEN SAVING FOR A HOUSE?

	ALL BUYERS	FIRST-TIME BUYERS
<b>EXPENSE/DEBT</b>		
High rent/current mortgage	27%	34%
Credit-card debt	24%	26%
Student loans	20%	27%

Responses are from the 2020 *Texas Profile of Homebuyers and Sellers* among homebuyers who reported that saving for a down payment was difficult.



# Did you know?

Real estate agents can help their clients get special pricing on their next mortgage. It's simple. All agents have to do is refer their clients through Rocket Pro<sup>SM</sup> Insight.



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# LEGAL & ETHICS

## HELP CLIENTS CORRECTLY USE THE ADDENDUM CONCERNING RIGHT TO TERMINATE DUE TO LENDER'S APPRAISAL



The *Addendum Concerning Right to Terminate Due to Lender's Appraisal* is not necessary if your clients are not interested in modifying their right to terminate due to the lender's appraisal under the *Third Party Financing Addendum*.

The *Addendum Concerning Right to Terminate Due to Lender's Appraisal* (TXR 1948, TREC 49-1) has three options that can change a buyer's ability to terminate the sales contract because of an appraisal. Remember—the addendum is used only with the *Third Party Financing Addendum* (TXR 1901, TREC 40-9) and not used in transactions involving cash buyers or FHA or VA financing.

Here's how the three options work:

### 1. Waiver

Under the *Third Party Financing Addendum*, the buyers have the right to terminate if the lender determines the property does not meet underwriting requirements due to a low appraisal. If your clients check *Waiver* on the *Addendum Concerning Right to Terminate Due to Lender's Appraisal*, they give up this right to terminate regardless of how far the appraisal is below the sales price. If the lender reduces the amount of the loan because of the low appraisal, the buyers must cover the difference between the loan and the sales price by bringing additional cash to close.

### 2. Partial Waiver

If your clients check *Partial Waiver*, they are also giving up the right to terminate if the appraisal does not meet the lender's underwriting requirements. However, under this choice, the parties can agree on a limit of how low the appraisal can be when the waiver applies. Here are two scenarios:

- If the appraisal is equal to or greater than the amount written in line 2(ii), the waiver applies and the buyers cannot terminate. The buyers must bring additional cash to close if the lender reduces the loan, just as in the above choice.
- If the appraisal is lower than the amount in 2(ii), the waiver does not apply and the buyers may still exercise their right to terminate under the *Third Party Financing Addendum*.

Choosing *Partial Waiver* does not set an upper limit on the amount buyers will have to pay over the appraisal amount. It simply governs the appraisal amount upon which the buyer gives up the right to terminate.

### 3. Additional Right to Terminate

If your clients check *Additional Right to Terminate*, they have an additional right to terminate the contract due to the appraisal that is separate from the right to terminate under the *Third Party Financing Addendum*. This means the buyers could terminate under Paragraphs 2A and 2B of the *Third Party Financing Addendum* and this paragraph of the *Addendum Concerning Right to Terminate Due to Lender's Appraisal*. Under the *Third Party Financing Addendum*, the buyers' right to terminate only applies if the lender determines that the property does not meet the lender's underwriting requirements. However, when *Additional Right to Terminate* is selected in the *Addendum Concerning Right to Terminate Due to Lender's Appraisal*, buyers have the right to terminate if the appraisal falls below the amount filled in line 3(i), regardless of the lender's requirements, provided that the buyers deliver a copy of the appraisal to the sellers along with notice of termination within the number of days listed in Paragraph 3. Make sure your clients consider the appraisal amount they are comfortable with and select a time period that gives the lender enough time to obtain an appraisal.



## HOW TO REQUEST A TREC RULE CHANGE



The Texas Real Estate Commission in May created a way for people to ask the commission to adopt or change a rule. Previously, there wasn't a formal process.

People who want to request a rule be adopted, amended, or repealed can submit a written petition to TREC by one of the following ways:

- Email: [general.counsel@trec.texas.gov](mailto:general.counsel@trec.texas.gov)
- Fax: 512-936-3788
- Mail: P.O. Box 12188, Austin, TX 78711-2188
- In person: Stephen F. Austin Building, 1700 N. Congress Ave., Suite 400, Austin, TX 78701.

Petitions must include the requestor's name and contact information, a summary of the proposal, and any proposed language or amendments. Specific requirements can be found in 22 TAC §533.50.

The commission is required to consider all properly submitted petitions and either explain in writing why the proposal is being rejected or begin TREC's process to propose the rule or change for adoption.

*Will a residential service contract (sometimes referred to as a home warranty) cover known pre-existing conditions?*

**NO.** A residential service contract must not be used to market properties with components or systems that do not work or are clearly near the end of their mechanical life. Every approved residential service contract offered in Texas excludes known pre-existing problems, and purchasers who try to get known pre-existing problems corrected will always end up dissatisfied. Any repairs needed prior to closing should be negotiated with the seller and corrected or repaired prior to the effective date of the home warranty contract. While known pre-existing conditions will not be covered by a home warranty, some home warranties will cover unknown pre-existing conditions under certain limited circumstances. Carefully review the limitations and exclusions of the home warranty to determine if, and under what circumstances, unknown pre-existing conditions will be covered.



## DON'T GET STUMPED ON TREE LAWS, ORDINANCES

If a tree crosses a property boundary in the state of Texas, whose responsibility is it: your clients or their neighbors?

The Texas State Law Library offers a collection of online resources, including the relevant statutes of the Texas Local Government Code and guides from Texas A&M AgriLife Extension and legal publisher Nolo. You can branch out with e-books on neighbor issues that can be borrowed from the law library with a library account. The resources also include legal articles, such as what happens if a client's tree falls on a neighbor's garage.

Remember not to give legal advice. The best way to help clients with legal issues is to refer them to legal counsel or other legal resources.

Visit [guides.sll.texas.gov/neighbor-law/trees](http://guides.sll.texas.gov/neighbor-law/trees) to learn more.



**Texas REALTORS® has added a Property Values section to form 1506, *General Information and Notice to Buyers and Sellers*.** This form is intended to be presented to clients so that agents discuss the topics on the form with their buyers and sellers.

The purpose of the new section is to address the current market trend of buyers paying significantly higher than list price or appraised value as well as potential future market trends.

The revised form is available now at [texasrealestate.com](http://texasrealestate.com) and through all Texas REALTORS® form-fill vendors. Here is the new language:

**PROPERTY VALUES.** The real estate market is cyclical and current property values may fluctuate. Brokers and agents cannot guarantee desired future market conditions or property values. The ultimate decision on the price and terms a Buyer is willing to buy and a Seller is willing to sell for a specific property rests solely with that Buyer and Seller.

If you have questions about the new language, please call the Legal Hotline at 800-873-9155.



# DID YOU SATISFY YOUR ETHICS TRAINING REQUIREMENT?

The TREC Legal II course required to renew your license no longer satisfies the NAR requirement for REALTOR® Code of Ethics training. That change was made by NAR in 2019, and the deadline for you to satisfy the ethics requirement will be here before you know it.

All REALTORS® in Texas must complete separate ethics training every three years. The current deadline by which you must take the training is December 31, 2021.

Answer these questions to help you understand the new requirement.

**1. True or false?** If you completed TREC Legal II in 2020, you have satisfied the NAR requirement for the December 31, 2021 deadline.

**2.** Which of these courses satisfy the NAR requirement?

- A.** The NAR C2EX endorsement
- B.** Ethics training offered by Texas REALTORS® at [texasrealestate.com/ethicstraining](https://texasrealestate.com/ethicstraining)
- C.** NAR official Code of Ethics training
- D.** All of the above

**3.** Jackie completed TREC Legal II in 2019.

How does this affect her NAR requirement?

- A.** It satisfies the NAR requirement.
- B.** It does not satisfy the NAR requirement.
- C.** It partially satisfies the NAR requirement.

**4. True or false?** You can find out if you've satisfied your ethics training requirement at [nar.realtor/my-account](https://nar.realtor/my-account).

**5.** What is the deadline for all REALTORS® to complete the NAR ethics requirement?

- A.** January 1, 2021
- B.** July 4, 2021
- C.** December 31, 2021
- D.** January 3, 2022

## Your Forms

Property managers can use the *Pool/Spa Maintenance Addendum* (TXR 2010) with the *Residential Lease* (TXR 2001) for single-family residences. By using this form, landlords can limit their liability related to use of the pool or spa and clearly specify the tenant's maintenance requirements. The form provides that the tenant will maintain proper water heights; empty and clean skimmers and pool sweeps at least once a week; properly operate pool equipment; and take necessary precautions to prevent the freezing of pipes, pool equipment, and pool water. In addition, the tenant must ensure compliance with safety requirements, such as keeping unsupervised children, adults under the influence of drugs or alcohol, and glass containers and objects away from the pool or spa. Furthermore, the tenant must maintain a liability insurance policy of no less than \$300,000 for losses related to the pool or spa while the lease is in effect. The *Pool/Spa Maintenance Addendum* is one of more than 130 forms exclusively available to Texas REALTORS®.



Photos: © pressmaster, © Dawidro Photography - stock.adobe.com

## Fact or Fiction?

*Buyers do not have to give a reason for terminating a contract under the termination option.*

**FACT.** Though buyers must provide written notice when exercising the termination option, they are not required to give a reason, as it is an *unrestricted* right to terminate.

**ANSWERS:** **1.** False. TREC Legal II stopped satisfying the NAR requirement in 2019. **2.** D. Also, Code of Ethics courses offered through local associations and ethics courses from The CE Shop in partnership with Texas REALTORS® satisfy the requirement. **3.** A. Completing TREC Legal II in 2019 satisfies the NAR requirement for the December 31, 2021 deadline. **4.** True. **5.** C.



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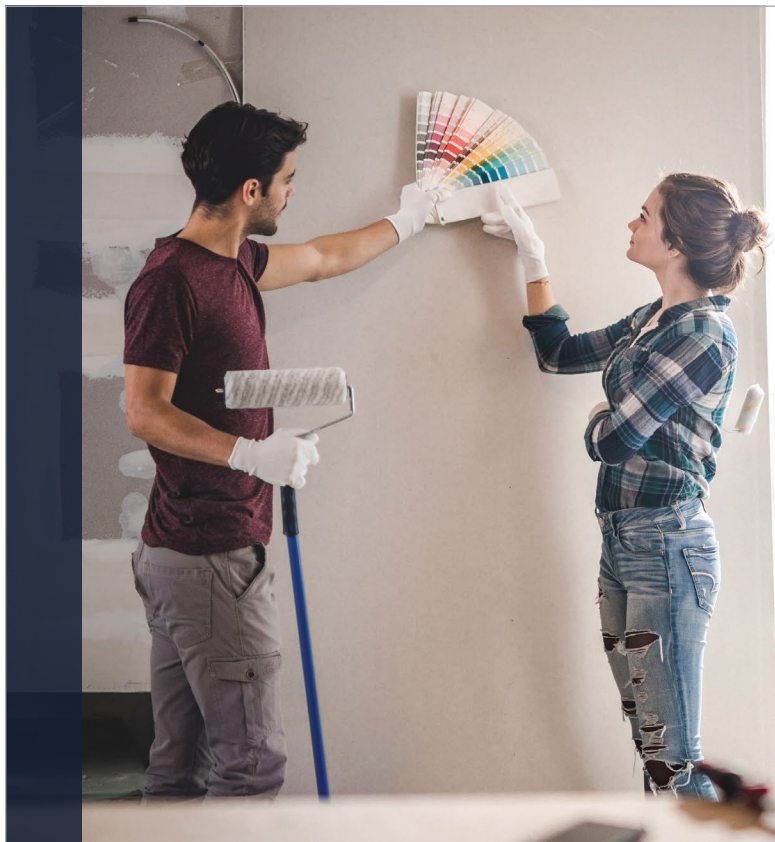
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# SHARED EXPER

## TEXAS REALTOR® MAGAZINE ASKED:

*What lessons from an old job or another part of your life do you use in your real estate practice?*

Read on to learn how REALTORS® apply knowledge gained from previous experiences—and advice you may be able to use in *your* business.

Answers have been edited for space and clarity.



**“Doing hands-on remodeling and restoration taught me a lot about older homes and remodeling.** Moving a 1940s home from San Antonio to Bandera, taking it down to the studs, adding on to it, and redesigning parts of it, I learned so much about what’s behind the walls and so much more. Since I focus on the urban neighborhoods filled with 50- to 100-year-old homes here in San Antonio, I can provide insight on the work done in remodeled homes based on my own experience and help clients understand the inherent beauty and history of these older properties.”

—**LYNN KNAPIK**, broker/owner, Lynn Knapik Real Estate, San Antonio

*REALTORS® should not advise on matters outside the scope of their real estate license. REALTORS® should not provide specialized professional services concerning a type of property or service outside their field of competence unless they engage the assistance of someone who is competent on such types of property or service, or unless the facts are fully disclosed to the client. A license holder may also be subject to additional liability for any matters the license holder advises or gives opinions on that are outside the scope of the license holder's real estate license or field of competence.*



“As a school director for 10 years, I dealt with parents regarding their children, which involves so much emotion and can be intensified when the conversations are difficult. Buying or selling a home involves much of the same type of highly emotional attachment. **Being prepared to deal with those difficult situations with calmness and keeping people focused are key to a successful transaction for everyone. I became adept at listening to their concerns with compassion and understanding and making sure people were heard and their feelings validated.** This has been an invaluable skill that my school career helped me to develop.”

—**DEBORAH SPANGLER**, broker/owner, Spangler Realty Group, Montgomery



“As both a military airman and public school teacher, I learned that the protection of my asset (my client) is of the utmost importance. When clients know that you have their best interest at heart, they stay with you for the long haul and pass this assessment of you along to their friends and family. Having a career as a teacher has afforded me the opportunity to learn that education is at the forefront of taking care of my clients as a REALTOR®. **Never assume the client knows what something means, what the next steps are, and what is expected of them and others in the transaction.** It is best to let them know how the process works, let them know the steps involved, then monitor and assess along the way. It’s teaching all over again!”

—**FAITHFUL CARTER**, agent, Tucker Co., REALTORS®, Cibola



# WISDOM



“Working my way through college, I worked for a title company, which certainly helped me understand the title issues we could face when listing a home for an estate or a divorce situation. I also worked for a tax appraisal company, which has helped me to advise my clients on keeping their tax assessments lower. Immediately after college, I worked for an engineering firm where I performed and drew surveys, designed subdivisions, and got plats approved by planning and zoning and the city council. **This has allowed me to provide additional guidance to my clients in their transactions.**”

—**CLAUDIA CARROLL**, broker associate, Tyler Homes Group, Keller Williams Realty, Tyler



“I retired from a local municipality. I remember one city manager who took on customer service as a top priority. Nobody just wakes up one day and says, ‘Let me go over to the city and apply for a permit because I think it’ll be fun.’ The customer walking in the doors of city hall is coming in for something they’re not looking forward to, so it was our job to make that interaction as pleasant as possible. I also learned that, to a new customer, my word is all I had. It’s my bond. **Today, when I tell a customer I’ll call them by 11 a.m., rest assured, they’re going to get that call on or before 11 a.m. If I don’t have the answers they’re looking for, I call to let them know that I’m still working on finding the answer.** Customer service seems to be a lost art, so my buyers and sellers appreciate what I do.”

—**JUNE TYLER**, agent, Krisher-McKay, REALTORS®, Baytown



“I spent 10 years in the U.S. Marine Corps, and it changed my life in a positive way. I learned that to get where you want to go, you must attack life full-on and set goals and work hard and often. I am enthusiastic about everything I do. **I do not wait for things to happen; I do all I can to make them happen.** Those who sit back and wait are always wondering when their big break is going to come. I make my big breaks. Business can be created, rather than waiting on it to come.”

—**LEE WHEELER**, president and broker/owner, Wheeler Commercial, Beaumont



“**My career in the U.S. Marine Corps has taught me to work as a team player, to listen very carefully to the needs of others, and to be very detail oriented in every aspect of life.** The words *Semper Fi* mean always faithful to your fellow man. So when I first heard the word *fiduciary*, I knew I was in the right job for me! We are taught to be loyal, trustworthy, dependable, and focused on the job at hand. In my real estate business, I treat all my clients with respect and honor. I know that as a good listener I can better serve my clients in finding the perfect home for them and their family.”

—**SHELIA FISHER**, agent, Walzel Properties, Houston



“For about a year and a half, I worked as a bellman, greeter, valet, and host for a boutique and celebrity hot spot hotel in Manhattan known as the Hotel Gansevoort. At first, I was genuinely starstruck by the famous celebrity guests, such as Calvin Klein, Christina Aguilera, and Richard Branson. Yet eventually, I learned the celebrities were welcoming, easy-going, and just wanted attentive, fun personal service like the other guests. **This experience taught me to not be frightened or intimidated by wealth. Wealthy real estate buyers and sellers want quality, informed, and prompt real estate service just like everybody else.**”

—**GEORGE VANCE MCGEE**, broker associate, Austin Silent Market, Austin



“As an engineer in the oil and gas industry, I provided specialized support to operations teams and technical sales personnel internationally. **I developed strong communication skills and relied on my ability to analyze data and make decisions.** These skills have been invaluable in my real estate career so far. Communication and analytical skills are both traits that my clients regard highly. My past work in international markets helps me to work with a culturally diverse community with ease.”

---

—**CHRISTY AMOS**, agent, Truss Real Estate, Houston



“I worked for law firms for many years prior to becoming an agent. I worked as a legal secretary, an office manager, and a legal assistant. My time working with attorneys taught me to problem solve and to document everything. **It taught me the importance of clarity in contracts and how crucial it is not to assume anything.** Spending time around attorneys and legal documents allowed me to be comfortable with contracts and gave me confidence working with real estate contracts and addenda. Thanks to my law firm experience, when I got my license in 2001, I already knew how critical it was to pay attention to deadlines and to keep my files organized.”

---

—**PAM SMITH**, agent, JP and Associates, REALTORS®, Cedar Hill



“I’m a professional with a master’s degree in public health. I have gained experience in leadership, non-profit organizations, and extensive understanding of computer/technical skills. In my most recent role, I worked at Tarrant County Public Health as an epidemiologist specialist. I actively use my background and professional experience in real estate to work through communication with different parties in a transaction. **With my public health skills, I communicate effectively and clearly with my clients and utilize cultural competency awareness by responding to their diverse needs.**”

---

—**LUVLEEN DHARNI**, agent, Worth Clark Realty, Fort Worth



“Marriage, motherhood, and home-schooling our six children has taught me lessons I apply in real estate. We’ve always had small businesses on the side, and I ran them from home while taking care of our family. It takes tremendous organization, motivation, and commitment to do that for 22 years straight. Many days, I wore every hat in my arsenal just to do my job—I was the queen of multitasking. That’s real estate. **You have to be organized; able to multitask and survive long, exhausting hours; able to switch gears on a moment’s notice; compassionate through it all; and able to end every day knowing it starts all over again tomorrow.**”

---

—**CARA WRIGHT**, sales agent/The Wright Group team leader, Fathom Realty, Odessa/Midland



“As a former Mary Kay director, I learned how to **warm chatter**, which means you basically walk up to people and start a conversation. That has helped me with cold-calling leads until I get one converted. Mary Kay taught me to focus on income-producing activities such as warm chatter, holding skin care classes, passing out samples of product in exchange for phone numbers, and tracking the number of faces.”

---

—**MELODY VILLASANA**, broker, Home Charm Realty, Odessa



“I owned a kitchen and bath design center in Wisconsin. Homeowners would make their countertop, sink, faucet, and backsplash selections in our showroom. **I learned it is best to have all deciding individuals in meetings to avoid delays down the road and have a smooth transaction.** I also found it useful to ask many questions at the beginning and not to assume anything.”

---

—**GABRIELA DELATORRE**, agent, Purple Shirt Realty, Katy





“Every job I ever had—from typist in a policy typing pool to secretary to vice president of Brown & Root—has aided me in my real estate career. How? In every aspect: filing, typing, keeping/getting a schedule, and interacting daily with the public. **I don't need an assistant to do all the things I have done all my life.** Don't think whatever job you're doing today at 25 or 30 is a waste. It may one day benefit you tremendously.”

—**MARY ANN LIPSEY**, agent, RE/MAX Integrity, Spring



“I was an internal and external management consultant for many years. I specialized in the financial services industry, life, health, property casualty, reinsurance, and banking. **I learned how to obtain and analyze facts, display the data, present the data, convince senior management of the findings, and close the deal.**”

—**JASPER TRAMONTE**, broker/owner, Tramonte Commercial Brokerage, League City



“I learned how to simplify complicated processes and information to a level that a first-time buyer can understand. I've learned in past jobs how to calm clients down, which has helped me with clients and agents alike in this emotionally charged environment. **In my past careers, I've managed multimillion-dollar retail stores, and that has given me skills to manage my career as a business and be properly financially prepared each year to succeed.** My various management careers have helped me learn how to train my team and my peers in pertinent real estate and customer service skills.”

—**CELINE CRESTIN**, agent/Realty Reimagined Group team lead, Realty One Group Prosper, Buda



“After 30 years as a radio and television personality, the transition to real estate was uniquely different, yet familiar. Communication and contact are always the foundation of any business. You have to be mentally ready. Being shy or introverted won't work. Shaking hands and getting to know 200-300 people at an event was an integral part of the job. Some are surprised to learn that repetition and routine are a large part of the entertainment business. Answering the same question hundreds of times a week was expected. I love talking to people about anything, even during the frustrating and hectic times.

**I don't mind answering the same question 50 times for a particular listing.** The communication skills I developed in radio/TV have made me feel right at home as a real estate agent.”

—**CLAYTON ALLEN PICKENS**, agent, New Home Guy Realty, San Antonio



“I was a news anchor/reporter on local and national TV for more than 10 years before becoming a REALTOR®. **I had to think fast on my feet, be able to synthesize complex information and explain it in layman's terms to a wide audience, talk to a variety of different people, and present myself in a polished, eloquent manner on camera.** These are all skills I've transferred to how I quickly learn about different properties and neighborhoods, explain CMAs and contracts, and interact with different clients and customers. I appear on camera for video tours of my listings and host my own weekly YouTube/Facebook show.”

—**JULIE YAU TAM**, managing broker, Lyn Realty, Houston



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# Reboot Your Relationship with Technology

14 tips for improving your connection to technology—plus 23 apps to consider for your business.

by Joe Olivieri

## **EDITOR'S NOTE:**

*The business apps, software, and platforms listed in this article are recommended by these sources alone and provided as a service to members. Inclusion of these apps, software, and platforms does not imply any endorsement, approval, or certification by Texas REALTORS®, and their use is completely voluntary. Furthermore, Texas REALTORS® does not guarantee the accuracy, completeness, or efficacy of information obtained via such sources and is not responsible for, and expressly disclaims all liability for, damages of any kind arising out of their use, reference to, or reliance on.*



**Y**ou tweet. You Zoom. You collect digital signatures with the greatest of ease. You can lead property tours from the comfort of your living room.

Have you taken a step back recently to consider what is working well and what needs work?

Technology is always changing. While you do not need to be on the cutting edge to succeed in real estate, it helps to know what's out there and how to make the most of what you're using.

Technology experts Scott Culberson and Mac McFarland offer their thoughts on tech in real estate in 2021.

## BETTER SOCIAL MEDIA

**Track engagement, not likes.** What, where, and how often you post on social media make all the difference. If you aren't getting comments on your posts, you aren't getting interaction with your content.

**Video attracts more people.** Magisto and Animoto are platforms for making quick videos. Even a 10- to 15-second video will get more interaction than a text post, McFarland says.

**Livestreaming is even better.** Livestreaming video through platforms such as Facebook Live brings immediacy to your video, and that is appealing to prospects and clients.

"Often, agents will post a picture of a buyer who just closed on a house," McFarland says. "If they had a livestream of those buyers talking about how we bought a house ... and that Mac was our agent ... and this is what we think he did really well, that would carry more weight than a picture or a text post."

**Don't waste time there.** It's easy to lose time monitoring social media platforms. Post or research and then move on to other income-producing activities.

"It's a double-edged sword," Culberson says. "You feel you have to do it because everybody is doing it. But you may be more effective with direct marketing to your sphere of influence than just spending more time on social media." Cast a wide net and monitor your return on investment.

## BETTER EDUCATION

**Utilize formal—and informal—training.** Agents should ask their brokers about available training opportunities.

Local real estate associations host courses such as the GRI and newly revised e-PRO certifications. Join Facebook groups about real estate technology.

Agents and brokers can stay tuned in to what's next by following real estate industry websites and blogs. McFarland suggests learning from popular and trustworthy online resources such as the Real Estate Technology Institute and broker/instructor Matthew Rathbun.

### **Don't jump on board too soon.**

Culberson doesn't think real estate professionals should be early adopters. "Get some basic knowledge on what's coming and let other people test it. Then move into it when you feel comfortable."

**Find a mentor.** Partner with an industry professional you want to learn from. Your mentor could also be in a related industry, such as a lender or title agent.

## BETTER SECURITY

**Protect yourself.** Both experts recommend using a virtual private network (VPN) to secure your internet traffic. This is especially important if you are working from home or connecting to Wi-Fi in a public place.

**Protect your messages.** One of the most likely ways to be hacked is through email, Culberson says. Learn how to send an encrypted email and educate your clients on how doing so helps them. Popular email services such as Outlook and Gmail offer optional encryption.

## BETTER FUTURE

**Voice is the next frontier in social media.** Clubhouse, Twitter Spaces, and their competitors are trying to make voice-based social networks the next big thing, according to Culberson. Users sign in to listen and participate in live conversations, akin to a voice-only chat room or conference call.

**Voice interaction will be very important.** The popularity of smart speakers and virtual assistants means there is a large potential customer base already using voice-activated technology. Many people are managing their personal and professional lives through these systems, Culberson says. The real estate uses for voice interaction are just beginning. Agents and brokers are creating applications to be able to work with Amazon's Alexa, Apple's Siri, and Google Assistant, among others.



**Scott Culberson** is a broker associate with CB&A, REALTORS® and a certified real estate instructor based in The Woodlands. He is the author of *Jack and Jill Go Up the Home Ownership Hill: The Home Buyer Checklist You've Been Looking For*. He developed a course utilizing voice assistant technology for real estate, created the first Alexa Skill—an app for use with Amazon's virtual assistant—for real estate in The Woodlands, and has received the Alexa Voice Skill Award.



**Mac McFarland** is director of agent development for RE/MAX Elite in Mission. He is a Texas REALTORS® senior instructor who teaches GRI and e-PRO certifications among other technology classes. He was named 2020 REALTOR® of the Year by the Greater McAllen Association of REALTORS®. He has 39 years of sales experience.

**Truly all-in-one systems are coming.** Many systems allow you to do most of your real estate work in a single place, but completely integrated real estate platforms are not yet widespread. For now, you may still need a few systems to do everything you want, according to McFarland.

### BETTER UNDERSTANDING

**Does your tech help you?** The test for a system is not whether it is the latest and greatest, but does it help you do your job of buying and selling real estate? “If it saves you time or creates a better transactional experience for your client, it is definitely worth it,” Culberson says. Take a year to evaluate new systems. Look at how you use them during slow and busy times.

“The best customer relationship manage-

ment system is the one you use,” McFarland says. “If you’re not going to use it, why have it? Some are too cumbersome, too much work, or take too much time.”

**Go where your clients are.** Ask your clients how they want to be contacted. Phone? Email? Text? Something else?

Be flexible, Culberson says. Do not turn down a less tech-savvy client or try to get them to use something they’re not comfortable with. Don’t try to bring them to your level.

McFarland warns that you are going to have people who still want you to call them. “We have to do whatever they want to make it work. There are people I work with who I reach through Facebook Messenger. We as agents need to be able to cover all of that. You can have the best technology in the world, but if it’s not what your clients are using, it doesn’t do any good.” ★

**JOE OLIVIERI** is assistant editor for Texas REALTOR®.



### BETTER PROGRAMS

Technology experts Scott Culberson and Mac McFarland recommend the following apps and systems to complete common real estate tasks.

**Marketing:** Facebook Marketplace, Instagram

**Scheduling Social Media:** Buffer, Hootsuite

**Networking:** LinkedIn

**Prospecting:** REDX, Vulcan7

**CRM:** RealtyJuggler, Streak

**File Sharing:** Dropbox

**Notes and Organization:** Evernote

**Presentations:** Keynote

**Customer Service:** Bond for handwritten notes

### DON'T OVERLOOK THESE POWERFUL APPS

**Tools provided by your MLS.** These local tools may be unique to your area. Research and adopt the ones that provide you the most value.

**REALTORS® Property Resource (RPR) Mobile** is an app that brings NAR’s powerful data and analytics tool to your phone. The app is available on Apple and Android devices.

**Form-fill providers:** Texas REALTORS® forms are available through zipForm, Brokermint, Jointly, DocuSign, Dotloop, Instanet, Flow ROI, and SkySlope.





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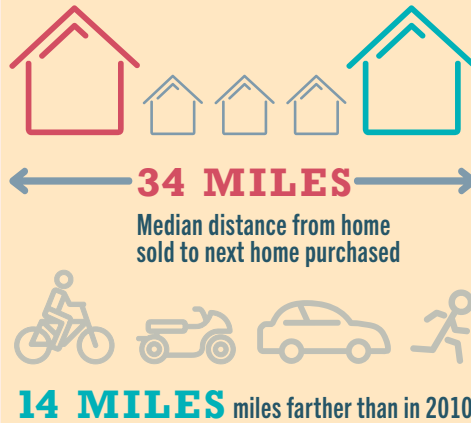
# TEXAS HOMESSELLERS

## Who They Are and What They Want

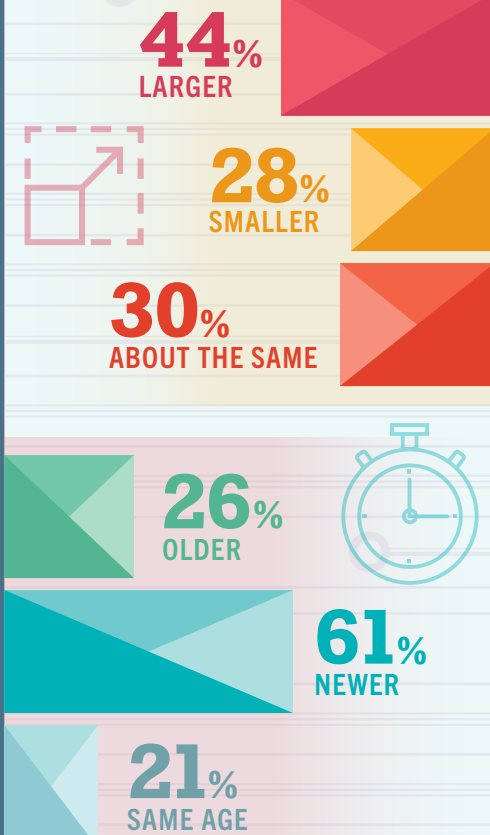
The previous issue of *Texas REALTOR*® featured survey results about Texas homebuyers from the 2020 *Profile of Texas Homebuyers and Sellers*, a Texas oversample of NAR's nationwide homebuyer and seller survey. This month highlights homesellers in Texas. Responses are from homesellers who also purchased a primary residence between July 2019 and June 2020. \*Percentages may not add to 100% due to rounding or other responses not listed.

### Top reasons for selling

- Move closer to friends/family
- Job relocation
- Home is too small
- Home is too large



### After selling, the next home was...

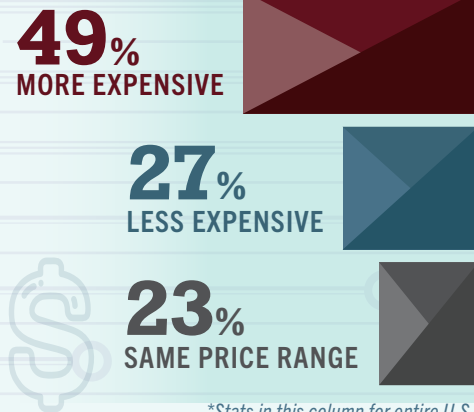


**\$70,000**



MEDIAN EQUITY EARNED IN HOME SOLD

**22%** OF SELLERS OFFERED HOME WARRANTIES



\*Stats in this column for entire U.S.



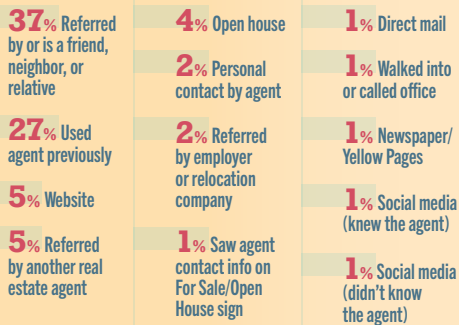
# 91%

OF SELLERS USED AN AGENT OR BROKER

## Most important factor when choosing agent



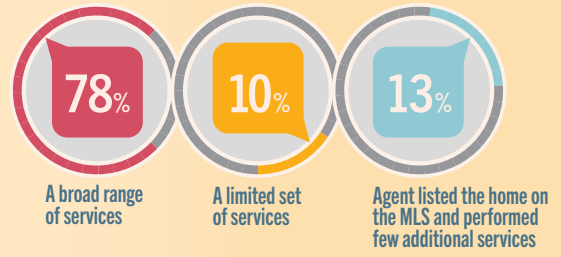
## How seller found agent



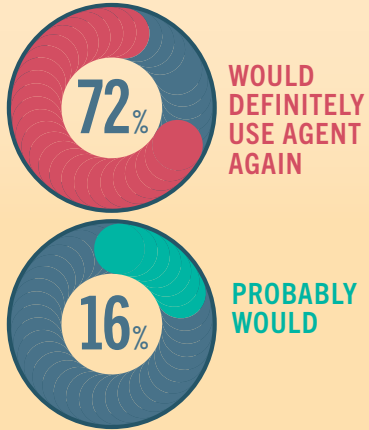
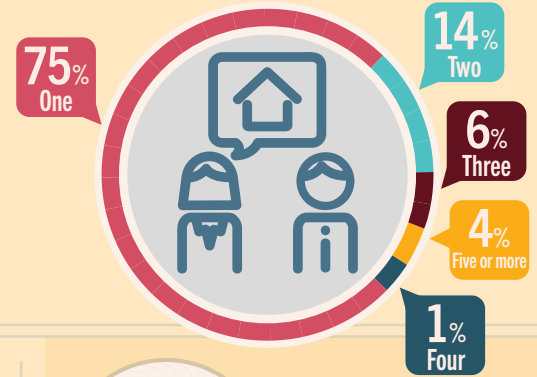
## What sellers want most from real estate agents



## Level of service provided by agent



## Number of agents contacted before selecting one



## THE DIFFERENCE OVER A DECADE

TEXAS HOMESELLERS	2020	2010
FIRST-TIME SELLERS AS A PERCENTAGE OF ALL SELLERS	27%	36%
AGE: ALL SELLERS (MEDIAN)	56	50
HOUSEHOLD INCOME (MEDIAN)	\$127,300	\$107,300
<b>RACE/ETHNICITY OF TEXAS HOMESELLERS</b>		
WHITE/CAUCASIAN	82%	89%
BLACK/AFRICAN-AMERICAN	4%	4%
HISPANIC/LATINO	11%	5%
ASIAN/PACIFIC ISLANDER	4%	1%
OTHER	3%	1%

\*Respondents could choose as many as applicable

**51%** OF FSBO SALES WERE BETWEEN SELLERS AND BUYERS WHO KNEW EACH OTHER

Download the full 2020 *Profile of Texas Homebuyers and Sellers*—as well as prior versions of this report and other surveys—from:



# YOU CAN HELP MAKE REAL ESTATE MORE INCLUSIVE

One of the best ways to support diversity, equity, and inclusion (DEI) in Texas real estate is to work together. Some local associations of REALTORS® are creating DEI committees to make inclusivity a priority.

But that's not the only way to make a difference. Here are examples of internal efforts and external programming that can start conversations.

## Amplify Other Groups

The Amarillo Association of REALTORS® Diversity Committee encourages diversity in member involvement, inclusion, and leadership opportunities. Formed in January, the committee promotes and advances fair housing across all demographics.

“As one of our first DEI initiatives, we contacted many area organizations to find out how we can better serve their needs. We have also applied for an NAR grant to obtain funds to conduct a housing study in the Amarillo area,” the committee says.

## Diversify Volunteers and Leadership

The Austin Board of REALTORS® Diversity Committee's goal is to strengthen leadership and membership participation to mirror the region's rich diversity and culture.

Following the association's first diversity survey, ABoR adopted benchmarks and strategies to increase diversity among its volunteers and leaders. Committee members serve as ambassadors to allied multicultural real estate organizations, identify diversity and fair housing education needs and goals, and provide recommendations and programs toward ABoR's goal.

## Showcase Inclusivity

The Collin County Association of REALTORS® Global Diversity Committee started in 2019. CCAR leadership saw a need for a group to look at diversity in the real estate industry and champion an inclusive, diverse environment.

CCAR's Global Diversity Committee believes educational opportunities are the key to tackling DEI. During its Passport member event, guests visited tables representing different nations, sampled regional food, and asked questions of committee members from those countries.

At the beginning of 2020, CCAR unveiled a series of 26 videos regarding the importance

Learn more at [texasrealestate.com/inclusion](https://texasrealestate.com/inclusion), including a guide on how to create a diverse, equitable, and inclusive organization.

of participating in the U.S. census. The videos feature members of the Global Diversity Committee providing information about the census in their native languages.

## Reach Out to Members

The Corpus Christi Association of REALTORS® Diversity Committee started in January after four months of meetings. The committee is reaching out to members by offering continuing education and promoting training such as NAR's Fairhaven fair housing simulation. It also shares fair housing videos and NAR tips and welcomes guest speakers. The committee believes no one should feel left behind.

“We are also currently looking for local diverse organizations who would like to partner with us,” the committee says.

## Offer Training

The Greater El Paso Association of REALTORS® formed an Equal Opportunity Committee in 2005. The committee creates education awareness programs, communicates changes in fair housing laws, and helps implement fair housing procedures.

“We made fair housing a central part of our recent virtual education day by hosting Window to the Law: Fair Housing Update. The committee chair actively encourages our membership to take advantage of the fair housing materials and videos available through NAR's Right Tools, Right Now, and shares these resources through our weekly newsletter and Facebook page,” the committee says.

## Speak Out

The Greater Fort Worth Association of REALTORS® Diversity Committee works to increase association participation among diverse REALTORS®, integrate key stakeholder diversity groups into the life and mission of the association, and expand awareness of the diversity of REALTORS® among consumers and consumer groups.

Committee leaders saw the need to raise the profile of the committee and its activities. The committee produced a video encouraging members to participate in the 2020 census, which highlighted the diversity of the membership, including those with different language backgrounds. The committee also began hosting a series of DEI panels.

## Ask for Advice

The Greater McAllen Association of REALTORS® Diversity and Inclusion Committee got started in August 2020.

“The pandemic and racial unrest happening throughout the country helped encourage our leadership to be proactive and make it a priority. The executive leadership recognized a need to better reflect the community that the association serves,” according to the organization.

The McAllen committee is in the process of acquiring data from local leaders and has asked local, state, and national REALTOR® groups for advice moving forward.

## Listen to Stakeholders

The Houston Association of REALTORS® formed a Diversity and Inclusion Task Force in 2020.

“Several things spurred us to start the group. Obviously, the murder of George Floyd opened up many people's eyes to the systemic racism that exists





in society as a whole. Both the *Newsday* investigation in Long Island and a professor's research that revealed similar patterns in the Houston area pointed to the impact of racism in our industry. It was time for us to bring all the diversity-related projects and programs we have done in the past together into one integrated strategy," the association says.

HAR is being deliberate and intentional in its efforts, and the task force is initially focusing on racism. "We are taking it slowly and trying to really listen, so we can develop long-term ways to make sure our members, consumers, and staff are all treated respectfully and equitably. The task force is identifying priorities for member education, engagement of leaders, and partnership with other industry groups."

## Make Diversity Your Business

The MetroTex Association of REALTORS® Diversity Committee explores how businesses and governments respond to diversity issues. The committee, formed in 2010, also explores multiple housing programs and options to advance the availability of homeownership.

The association itself has a diversity mission statement, which states: "We, the members of the MetroTex Association of REALTORS®, Inc. recognize diversity as essential to achieving our mission of providing the highest standards of goods and services to our members and to the public in an ethical and professional manner. For us, diversity includes race, color, national origin, religion, familial status, disability, sexual orientation, culture, ethnicity, gender, economic status, and age, all of which enrich our organization and the real estate industry."

The association focuses on building relationships and partnerships with industry partners, affiliates, and more.

## Quantify Your Goals

The San Antonio Board of REALTORS® Diversity Committee formed task groups to focus on community influence, board diversity, fair housing, and techniques for diverse members to work together.

SABOR's task groups worked on highlighting education from the city of San Antonio, hosting the At Home with Diversity training, pushing for diversity within the board of directors, partnering with the Professional Development Committee to host a housing opportunity series, and partnering with Centro San Antonio to clean up downtown following protests surrounding the racial injustices of 2020. 🗳️

## READY TO START YOUR COMMITTEE? ADVICE FROM THOSE WHO HAVE DONE IT

"Do your research and utilize the resources available from NAR and Texas REALTORS®. There are so many existing resources available that can help you make those positive contributions."  
—Amarillo Association of REALTORS®

"Listen to your membership. Encourage their feedback and voice in everything you do. And look around the table to make sure you have diverse representation as you solicit that feedback."  
—Austin Board of REALTORS®

"Ask questions. It all starts by asking questions to learn about other cultures, what areas in the community may be underserved, and how best to meet the needs of those you may be unfamiliar with."  
—Collin County Association of REALTORS®

"Involvement is very important. Always ask for suggestions and comments from your membership so that the committee can provide the tools, tips, and updates on important topics going on in today's world."  
—Corpus Christi Association of REALTORS®

"By forming committees and working together once a month, we can accomplish our goals of solving issues in the news, events, education, real estate, and politics. We must be united in the cause."  
—Greater El Paso Association of REALTORS®

"It's important to be willing to have difficult and uncomfortable discussions about the industry and association in order to make progress."  
—Greater Fort Worth Association of REALTORS®

"Don't let the fear of a few vocal members stop you from taking action. Don't let walls of resistance keep you from taking the next steps. Change is needed and it will only happen when we push past the resistance and fear."  
—Greater McAllen Association of REALTORS®

"Include people representing different viewpoints. Encourage members to share their experiences and learn from each other. Not all members will feel the same way about racism, so it's important to hear all voices. That being said, know you can't make everyone happy. Have the resolve to take whatever steps are necessary to further diversity in real estate. Be able to explain how more diversity contributes to a profitable business, a better association, a healthier community, and a better economy."  
—Houston Association of REALTORS®

"Don't be afraid to make new friends. As associations, we all have similar missions although we serve different communities, and we must be able to find ways to highlight the strengths and benefits of each association in a way that adds value for members and increases awareness of the goodwill of REALTORS®."  
—MetroTex Association of REALTORS®

"Diversity and inclusion in real estate begins with an open and honest conversation. Giving everyone a chance to have a seat at the table, then pulling up a chair for your fellow member is key."  
—San Antonio Board of REALTORS®




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# Partnership that pays

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## WHAT TO KNOW ABOUT PROPERTY TAXES

No one wants to think about property taxes. But understanding your rights and responsibilities can ensure you pay no more than your fair share. Here are some aspects of property taxes to keep in mind:



### YOUR TAX BILL MAY DIFFER FROM PREVIOUS OWNERS' AND CURRENT NEIGHBORS' TAX BILLS

You might try to gauge your future tax bill on what previous owners or current neighbors paid, but your bill could be significantly higher. Those others may qualify for exemptions you don't meet, such as ones for homeowners aged 65 or older or homeowners who are disabled. Also, their property taxes may have been kept in check with a homestead exemption that provides a 10%-per-year cap on increases in the appraised value. Once ownership changes on the home, though, the assessed value may jump substantially.



### MAKE SURE YOU APPLY FOR EXEMPTIONS AND SPECIAL USES

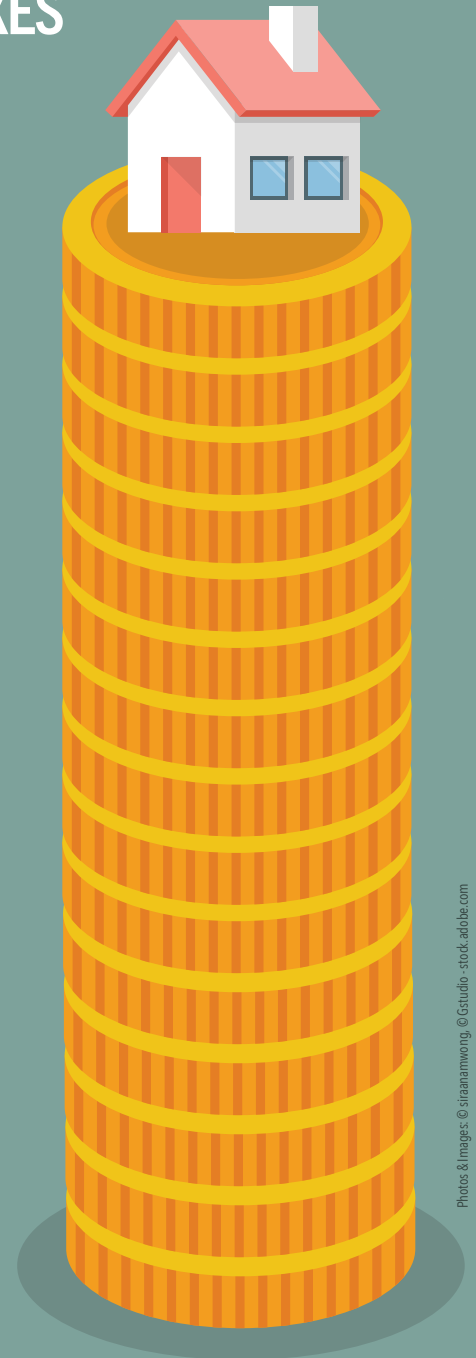
Exemptions lower your taxable value. A lower taxable value means your tax bill will be lower than if you *don't* have exemptions. But you have to apply for them. A house you use as your principal residence qualifies for a homestead exemption that reduces the taxable value of your property and caps the amount your taxable value can go up each year. There are exemptions for homeowners 65 or older, homeowners who are disabled, homeowners who are disabled veterans, and others. Some farm and ranch properties qualify to be appraised based on agricultural uses, which often is lower than the market value of the land.



### THINK YOUR APPRAISAL IS NOT ACCURATE?

If you believe the appraisal district appraised your home incorrectly, you can protest. Many districts have an option to try to settle a protest informally prior to a formal hearing. If the formal hearing with the appraisal review board does not go your way, you may be able to appeal the decision to state district court, an independent arbitrator, or to the State Office of Administrative Hearings.

Information about the property tax process, exemptions, and protests can be found on the Texas Comptroller's website, [comptroller.texas.gov/taxes/property-tax](https://comptroller.texas.gov/taxes/property-tax), and on many county appraisal district websites.



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Texas REALTORS® work collectively to fight for laws that make property taxes fairer and more transparent. To learn more about property taxes, visit [knowyourtaxes.org](https://knowyourtaxes.org).

# TAKE 5



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## MAKE YOUR MEMBERSHIP SWEETER

Your membership in Texas REALTORS® includes many benefits, and not all of them are discounts and coupon codes. You reap tremendous rewards from the association's legislative and regulatory efforts, legal protections, educational opportunities, and consumer advertising. The association also offers value in other ways to help you and your clients. Here are examples you may not know about.



### YOU CAN CALL BACK

The Texas REALTORS® Legal Hotline (800-873-9155) is a popular benefit—and you can use it as much as you want. You can even call multiple times during the same day, which can be helpful when a transaction takes unexpected turns and you need information. And if you want to find answers to many common questions, check out more than 400 legal FAQs at [texasrealestate.com/faq](https://texasrealestate.com/faq).



### THE BEST REAL ESTATE MARKET DATA AROUND

People love data that helps them understand their market, but there are so many sources and statistics, it's hard to know which ones are relevant. That's why Texas REALTORS® created MarketViewer ([texasrealestate.com/marketviewer](https://texasrealestate.com/marketviewer)) exclusively for members. This powerful, intuitive tool lets you customize market statistics you and your clients are looking for. MarketViewer uses advanced analytics to correct MLS input errors and eliminate duplicate listings to provide the most accurate data available.



### CONTENT READY FOR YOU TO SHARE

Content marketing is a great way to get in front of potential clients and stay top of mind with previous ones. But creating or finding that content takes time. As a member of Texas REALTORS®, you get loads of turnkey consumer-focused content. Download "Share This" PDFs that explain aspects of real estate transactions ([texasrealestate.com/sharethis](https://texasrealestate.com/sharethis)), share posts from the consumer-focused Current Topics blog ([texasrealestate.com/currenttopics](https://texasrealestate.com/currenttopics)), or use content posted on the Texas REALTORS® Facebook (@texasrealtors), Twitter (@txrealtors), or Instagram (@txrealtors) feeds.



### SEE WHO'S GOT YOUR BACK

Not all elected officials keep your interests in mind when making decisions. That's why Texas REALTORS® monitors which ones support real estate issues and which ones don't. And the association created [texasrealtorsupport.com](https://texasrealtorsupport.com) so you can see who on your ballot does support real estate issues. The site is updated when there are local or state elections.



### LANGUAGE IS NOT AN OBSTACLE

The Texas REALTORS® forms library has 130-plus forms exclusively available to you and your clients. And to help your clients who may feel more comfortable using a language other than English, the association has translations of the most popular forms in Spanish and Vietnamese—the most common languages spoken in Texas after English.



To make sure you are maximizing the dozens of benefits you receive as a member of Texas REALTORS®, visit [texasrealestate.com/benefits](https://texasrealestate.com/benefits)



# Shaping Texas Conference

Houston  
Sept. 9-12

## Don't miss

### Keynote speaker

**Jim "Mattress Mack" McIngvale**

*Serving the Community—You In or Out?*

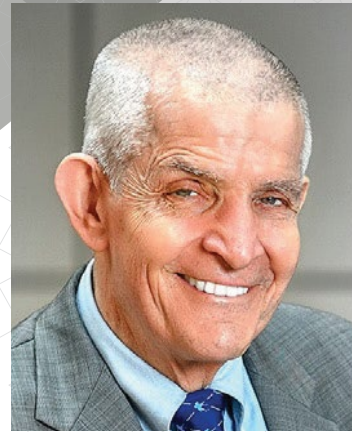
Jim McIngvale's life motto is *Grateful for Everything, Entitled to Nothing*, and he lives it every day. Starting with a few dollars in his pocket, he built a hugely successful furniture business, but he's about so much more than quality American-made furniture. From raising millions for the Bush-Clinton Tsunami Disaster Relief Fund to supporting hurricane survivors who lost everything to helping build the first mobile stroke unit in the country, Mattress Mack is all about giving back to the community and the people who mean so much to him. His keynote presentation will inspire and motivate you!

### MLS speaker

**Marilyn Wilson**

*What is it going to take for MLSs to survive and thrive?*

With the pace of outside money and disruptors entering real estate today, MLSs need to adapt quickly to the ever-changing needs of subscribers and their clients. Conversations and decisions need to take place on how to best collaborate or consolidate. This panel, including WAV Group Managing Partner Marilyn Wilson, will discuss the need for MLSs to act like the technology service organizations they are. Join this discussion to identify tangible ways to ensure your MLS is doing all it can to listen and respond to the needs of its subscribers.



Jim "Mattress Mack" McIngvale



Marilyn Wilson

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<p><b>BANK STATEMENTS</b> Loan Program  Qualify with Bank Statement Deposits Self Employed, No Tax Returns</p>	<p><b>SELF EMPLOYED</b>  Independent Contractor 1099 Loan Program No Tax Returns</p>	<p><b>SELF EMPLOYED</b>  Only 1 Year Tax Return Loan program</p>	<p><b>SELF EMPLOYED</b>  1 Year Profit &amp; Loss Statement Only Loan Program  No Tax Returns.</p>	<p><b>No Income Stated</b>  Your Clients Can Now Buy Owner Occupied Homes With No Ratio, No DTI, No Income Stated! Minimum 25% Down &amp; 640 FICO Up</p>
<p><b>No Income Stated</b> Loan Programs For Owner Occupied, Or Rental Or Business Purpose Properties. Buy, Refinance Or Cash-out</p>	<p><b>ITIN Loans</b> Self Employed Or W2 Employee. Use Tax Returns Or Bank Statements. With or Without FICO scores.</p>	<p><b>DACA Recipients</b>  Conventional Or FHA Loans  Low Interest Rates Self Employed Or W2 Employee</p>	<p><b>Home Builders Spec Construction</b> Loans Available =====</p> <p>Reverse Mortgages</p>	<p><b>JUMBO Loans</b>  All kinds With or Without Tax Returns  Low Rates!</p>

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