

Phoenix REALTOR® Forum

AMERICA'S REAL ESTATE ASSOCIATION OF CHOICE

The official publication of the Phoenix Association of REALTORS®

NOVEMBER/DECEMBER 2011 u VOL. 13, NO. 6

“Home Ownership Matters” Bus Visits Phoenix REALTORS®, Consumers

The *Home Ownership Matters* bus (see right) came to PAR offices to talk with REALTOR® members, the public and media about why we need to keep home ownership first on the nation's public policy agenda. In March 2011, the National Association of REALTORS® leadership team began the multi-city bus tour that wraps up at the REALTORS® Conference & Expo in Anaheim, Calif., November 10-14. The tour, as of September 2011 data, shows over 20 million positive media impressions, indicating the number of people who may have seen an article, heard something on the radio or in a podcast, watched something on television, or read something on a Web page or blog.

As policymakers consider changes to government programs and incentives that could dramatically change the nature of home ownership in this country, the *Home Ownership Matters* Bus tour is bringing these issues directly to people, and asking them to join in protecting the American dream of home ownership.

Note: You, too, can help by voting for PAR recommended candidates. See page 5 for details.



2012 PAR Election Results

The following are the PAR members recently elected to serve the Association in 2012 (please see 2012 President Chrisopher Paris's column on page 2): Bridget Reynolds, **2012 President Elect** and Cami Elliott, **2012 Vice President**.

2012-2013 PAR Directors: Justin Baker, Cami Elliott, Bob Ingram, Sue Klima, Ed McCloud, Kathryn Sanford and Susan Slattery

2012 AAR Quota Directors: Sharon Applewhite, Carin Bailey, Justin Baker, Cami Elliott, Sue Klima, Fred LaBell, Marge Lindsay, Marion McGuire, Carin Nguyen, Susan Ramsey, Kathryn Sanford, Peggy Schwartz, Jim Sexton and Susan Slattery.

Future of Statewide MLS Uncertain as SEVRAR Decides to Retain Ownership in ARMLS

After months of consideration, meetings, and debate, the SouthEast Valley Regional Association of REALTORS® (SEVRAR) Board of Directors decided not to sell their 25% ownership interest in ARMLS. The SEVRAR decision comes on the heels of the Arizona Association of REALTORS® (AAR) Board of Directors voting to acquire the assets and operations of the Arizona Regional Multiple Listing Service (ARMLS) with the intent of expanding its coverage throughout the state.

SEVRAR has posted a press release detailing their decision on Statewide MLS. Click here to read the entire announcement: http://www.sevvar.com/pdfs/pressrelease_AZMLS.pdf

As written on page 1 of the September/October 2011 issue of the *Phoenix REALTOR® Forum*, the four shareholder associations, Phoenix Association of REALTORS® (PAR), the Scottsdale Area Association of REALTORS® (SAAR), the SouthEast Valley Association of REALTORS® (SEVRAR), and the West Maricopa Regional Association of REALTORS® (WeMAR), started ARMLS in 1982 as one of the country's largest MLS systems.

Stay tuned to the *Phoenix REALTOR® Forum*, the PAR Web site, and Facebook and Twitter accounts for more information regarding the future of the proposed statewide MLS.

Your 2012 Membership Dues Schedule — See Page 9 for details
PAR's Mission: "The Perfect REALTOR® Support Organization"



Christopher Paris, ABR, CRS, GRI, SFR....2012 President
 Bridget Reynolds, AHWD, CRS, GRI...2012 President-Elect
 Cami Elliott, ABR, CRS, GRI.....2012 Vice President

2012 Directors

Justin Baker, ABR
 Sandi Foree, ABR, AHWD, CRS, GRI, RSPS, SFR
 Bob Ingram
 Sue Klima, ABR, CRS, GRI
 Ed McCloud, CRS
 Carin Nguyen, AHWD, CRS, GRI
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Triumphant in 2012!

Christopher Paris, 2012 President, ABR, CRS, GRI
 HomeSmart

TRIUMPHANT IN 2012! Say it with me, for BELIEVING is the FIRST STEP to SUCCESS!

As we prepare to wind down 2011 and look toward 2012, I think we could all agree that our industry and our individual Real Estate businesses have been challenged more in the last few years than in the last few decades. We have been tasked with working harder, earning less, needing to stretch each dollar further, and looking for new ways to re-invent each of our businesses just to remain in business. What we take from these experiences, however, and how we use the knowledge that we've acquired, will help to determine where we are at this time next year. I, for one, plan to be TRIUMPHANT IN 2012 and respectfully ask each and every one of you to JOIN ME! Like the proverbial Phoenix that rises from the ashes, from great challenge can come great success! We each simply need to commit to achieving such and refuse to settle for less.

NO! If I could make only one (1) challenge to all PAR Members for 2012, it would be for each of you to let go and rid yourself of as much of the negativity that might exist in your personal and professional lives as possible. While this might sound somewhat foolish and unobtainable, I will strongly protest. If you want it badly enough and are prepared to sometimes make some very difficult choices, it IS POSSIBLE and it CAN BE done. Negativity is heavy. It's like a boat anchor that can and will prevent you from moving forward. By releasing the negatives in our lives, we each lighten the load allowing each of us to move forward toward achieving our goals with greater ease and faster speed.

POSITIVE MENTAL ATTITUDE: Is your glass half 'empty' or half 'full'? Before each game, most coaches encourage their teams to VISUAL THE GOAL. Through visualizing 'the goal', it becomes 'real'; and by being 'real', it becomes 'obtainable'. As REAL TORS® and business owners, I would challenge each and every PAR Member to take heed of this advice and to internalize it on a daily basis. Make it part of your daily start-up, just like that cup of coffee or morning run. You might just be amazed at how much more energized you can be and just how much more you can accomplish when you replace the "I wonder what's going to happen today" with "I can't wait to accomplish [fill in the blank] today".

THE POWER OF YES! IT'S CONTAGIOUS: Studies show that positive energy breeds positive energy. Smile and someone smiles back. Laugh and others will laugh with you. Lead and others will follow. Whether on the sports field or in your office, looking UP & FORWARD will take you a lot further down the road. There's an old saying: "Dance like no one's watching; Sing like no one's listening; and Live like there's no tomorrow.", I cannot think of a better way to encapsulate living life to the fullest.

LEAD AND THEY WILL FOLLOW: Most economists believe that a healthy and vibrant economy is dependent upon a stable and healthy Real Estate market. As REALTORS®, we need to be leaders in our community as advocates, educators, and cheerleaders for homeownership and private property rights. Sustained Buyer Confidence is a cornerstone to a healthy Real Estate market. Through repetitive promotion of the positives that exist in today's Real Estate market [i.e. historically low prices, historically low interest rates, and historical long-term return on investment], we as REAL TORS® can make a positive impact on Buyer Confidence which will lead to market and value stabilization. Such stabilization will make a positive contribution to the economy overall through creation of demand in other sectors of the economy which are dependent upon the Real Estate market.

I am a HUGE believer in the power of positive thinking; a CAN DO attitude; and refusal to take 'no' for an answer. I'm also a huge believer that if we all work together toward building a positive energy around Phoenix Real Estate we will be able to build buyer confidence in the market, stabilize property values, and set the stage for Phoenix to rise again!

PLEASE JOIN ME! TRIUMPHANT IN 2012! It's not just a motto, it's a WAY OF LIFE!

All Rise to Leadership — Now!

by Jeremy Conaway

Virtually every American, and certainly those who are associated with the real estate industry, will, or should, over the next few months, find themselves engaged in an intense internal debate regarding what leadership role they will play over the next year as an individual, a citizen and a real estate business person or professional.

The following thoughts are offered for the purpose of activating and assisting this critical discussion. Agreement with the specifics is not necessary but the adoption of counterpoints is mandatory.

It is time that we, as a community, recognize that the mass array of changes that we have encountered over the past several years have come together to create a whole new American and real estate environment with its own dynamics. For those whose vision of the future has centered on a return to the good old days, that miracle is not going to happen. **Recognize that it is grief from loss, rather than a dread of change, that we need to deal with first.**

This redefinition of purpose becomes even more appropriate when we revisit the five stages of grief, 1) denial and isolation, 2) anger, 3) bargaining, 4) depression and 5) acceptance. We immediately recognize these stages as the behaviors we are currently witnessing in our friends, associates, clients and fellow REALTORS® as they struggle to accommodate the new political and market environment we are all facing every day.

Over the next several months, at various times and at individual paces, we will hopefully reach the point of acceptance. From that juncture we will begin the task of rebuilding this great country and our dynamic industry. We will **replace our current attitudes of denial and anger with the innovative spirit and creative energies that built our industry in the first place.**

We must quickly come to the realization that there is a very limited amount of time to do what has to be done. At the present time, a serious vacuum exists with respect to our industry and its response to the new environment. Even now would-be competitors are positioning themselves for the right moment to launch as a rehabilitative force into a dispirited and disorganized real estate industry and marketplace. By way of example, we have written previously about the Lowes organization whose presence now appears at every real estate function in the country, and who has already built tens of thousands of working relationships with consumers through intimate and highly scored home remodeling and renovation assignments.

Only leadership can be the saving grace for both America and the real estate industry. This cannot be the canned noncommittal leadership of the past several years. Moreover, everyone, including the newest member, must rise to this leadership challenge.

At the present time the entrenched leadership elements within the American and REALTOR® cultures are comprised of six elements; 1) those presently involved in leadership, 2) those in the leadership “chairs,” 3) past leaders, 4) dissidents, 5) the executives and 6) the members. Each of these players must determine whether their role will be positive, contributory, critical or opportunistic.

Together, these individuals have the power to carry the day. Individually, they and we are destined to continue the ineffective dog and pony show that we are currently witnessing and that has now become a part of our daily lives on both the local and national scenes.

Individuals currently in leadership must immediately step up and quit worrying about their next leadership role. Those coming up through the ranks must start acting like leaders and not actors in a

green room waiting for their shot at the top.

Past leaders must also rise to the occasion, but only after undertaking to understand precisely how the present situation differs from the environment in which they last exercised leadership.

Dissidents who wish to make a positive difference in the situation must be willing to offer constructive solutions that can be utilized within an organizational framework as well as much needed constructive criticism that keeps projects on target. **Dissidents whose real interests lie in other outcomes must be treated like the organizational terrorists that they are.**

America’s executives, including association CEOs, must rise to the leadership occasion by exercising leadership consistent with the roles set out in the *Race to Relevance*, by Harrison Coerver. The time for traditional management tactics, retirement strategies and status quo foot dragging is over. **Executives must present themselves as part of the solution or be identified as part of the problem.**

Finally we come to the citizen and member. Over the last several years, every group discussed above has represented themselves as speaking for you. Today we see real examples of appropriate doubt of effective representation, and everyone involved knows that no one speaks for those who don’t speak for themselves. You have as much or more to lose as any other group discussed in this article. If you fail to engage, you will find that the new order will simply leave you out of the equation.

Another challenge will arise out of the fact that this is the first American leadership crisis in which social media will be a participant. While the potential of social media to engage millions of new decision makers in the renovation is an incredibly rich and exciting opportunity, it is also fraught with dangers. We must revisit Charlene Li’s comments in her book *Groundswell* in which she taught us that at any given time 25% of individuals acting within the social media sphere are in a critical mode while only 18% are in a contributory mode. While this formula has worked well for disenfranchised groups working within the initial scope and influence of the early history of the social media movement, it is not clear that an environment in which criticism outweighs creative and innovative solutions, will provide the level of original thought necessary to turn a nation and an industry around.

This is a serious chapter in our history and it will require serious leadership to survive. We can do this.

[**Editor’s Note:** Jeremy Conaway is a keynote speaker, conference facilitator, and consultant to the Real Estate industry. He is President of RECON Intelligence Services, jeremy.conaway@reconis.com, www.reconis.com, 231.938.7326.]



Join PAR on Facebook & on Twitter

On Facebook, search for the association page by typing “Phoenix Association of REALTORS®” in the search box and then become a “fan.” For Twitter, PAR’s handle is “PhxRealtors” or you can click the [Twitter tab on PAR’s Facebook page.](#)



Shred-A-THON

Held at

Phoenix Association of REALTORS®



Monday, November 7, 2011

9 a.m. - 2 p.m.

5033 N. 19th Ave.

(East Parking Lot-Rear of Building)

**PAR Members Only.....Stay Organized
and Dispose Responsibly.....**

- 5 boxes per PAR REALTOR® for **FREE**
- 10 boxes per PAR Designated REALTOR® for **FREE**
- \$5.00 each additional box
- Receive a 10% discount in PAR Store

Valid for 11/7/2011 only.....



Note: 10% discount cannot be combined with any other sales offers



What has RAPAC done for me lately?

RAPAC gives REALTORS® a voice in who is elected to the state legislature and state agencies.

The more elected leaders we have that understand our industry, the better chance the Arizona Association of REALTORS® has to influence policy.

Recent RAPAC Efforts: AT THE LEGISLATURE

SUPPORTED & PASSED	SB 1149 Planned Communities; Condominiums; Document Fees
SUPPORTED & PASSED	SB 1292 Real Estate; Education; Broker Requirements
SUPPORTED & PASSED	HB 2193 Municipal Water Charges; Responsibility
SUPPORTED & PASSED	HB 2717 Homeowners' Associations; Penalties; Attorney Fees
OPPOSED & DEFEATED	SB 1278 County Assessor; Permanent Retrieval Fund
OPPOSED & DEFEATED	HB 2636 Flat Income Tax

AT THE ARIZONA CORPORATION COMMISSION (ACC)

RAPAC supported two individuals' campaigns for the ACC. This has resulted in the reversal of two decisions that had ended long-standing line extension policies. Efforts continue to reverse the third policy.

UniSource Electric
Tucson Electric Power } Now allow for 500 feet of free footage to extend the companies' powerlines.

Arizona Power Source

Proposed agreement: 750-foot allowance for individual residential applicants up to a \$10,000 maximum (free transformer) with a non-refundable payment by the applicant for costs in excess of \$10,000. This portion of the rate case will be decided by the end of 2011 or beginning of 2012. If successful, the new policy will take effect July 2012.



RAPAC IS THE REAL ESTATE INDUSTRY'S INSURANCE POLICY.

Win a \$50 American Express Gift Card!

10 will win!

Take PAR's 2011 Membership Survey

We want to hear from you!

The Phoenix Association of REALTORS® wants your feedback. It is important to us as we strive to improve our products, services, and overall customer experience. What should PAR be doing to further represent your interests at the city of Phoenix?

This is a confidential survey, although you may choose to include your name and phone number at the end of the survey to be entered to win valuable American Express Gift Cards.



**Complete by 5 P.M.
Wednesday,
Nov. 30th & be
entered to win!**

Rules: Only one Survey entry per person. Must be a PAR member in good standing. Survey must be completed in its entirety. The AMEX giftcard is like a pre-loaded debit card that is good anywhere American Express is accepted; there are no fees or costs associated with it. What a generous prize right before the holidays, don't you think?





56th Annual VNSA Used Book Sale

WHERE: Arizona State Fairgrounds, Exhibit Building, 1826 West McDowell Rd, Phoenix, 85007

WHEN: Saturday, February 11, 2012, from 8 a.m. to 6 p.m.
Sunday, February 12, 2012 from 8 a.m. to 4 p.m.

WHY: Over the last 25 years, VNSA has donated over \$5 million to local charities. Proceeds from the VNSA Used Book Sale will benefit two local human services agencies: Literacy Volunteers of Maricopa County, Inc. and AZ Friends of Foster Children Foundation.

WHAT: The VNSA Used Book Sale is one of the largest book sales in the country, with more than 500,000 items for sale, including hardcover books and paperbacks, textbooks, videos, CDs, DVDs, computer manuals, maps, puzzles, and other book-related items organized into 27 categories for easy shopping. † Almost all books will be half-price on Sunday.

WHO: VNSA is an all-volunteer organization with no paid employees. Through this Annual Used Book Sale, VNSA seeks to make books available to the community at very reasonable prices and raise significant amounts of money for Valley agencies that serve the needs of people directly.

Cost: Book Sale admission is free, Fairgrounds charges for parking.

For more information, go to: vnsabooksale.org



Council of Residential Specialists

The Proven Path To Success

Congratulations to PAR members **Marion McGuire**, **Pat Richard** and **Eddy Parris** who were all recently awarded Emeritus membership status by the Council of Residential Specialists.

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UPCOMING MEETINGS & EVENTS

Monday, November 7

WCR Governing Board Meeting —

PAR Conference Room #121 9:30 a.m. - 3:00 p.m.

Wednesday, November 16

HAREP Networking Event —

Aunt Chilada's Squaw Peak, 7330 N. Dreamy Draw Drive
Phoenix — 11:00 a.m.

Thursday, November 17

WCR Luncheon — Moon Valley Country Club — 11:30 a.m.

Monday, December 5

WCR Governing Board Meeting —

PAR Conference Room #121 9:30 a.m. - 3:00 p.m.

Wednesday, December 21

HAREP Networking Event —

Aunt Chilada's Squaw Peak, 7330 N. Dreamy Draw Drive
Phoenix — 11:00 a.m.

Thursday, December 22

WCR Luncheon — Moon Valley Country Club — 11:30 a.m.

PHOENIX REALTOR® MARKETING SESSIONS

PHOENIX: Call For Dates

Denny's, 2717 West Bell Road

- Ray Evans, Chairman, Phone - (623) 362-3000
- Pattie Hackman, Program Chair, Phone - (602) 538-1168

Get a comprehensive marketing session list at www.PARonline.com

Congress Does Not Extend FHA, GSE Mortgage Loan Limits

Congress did not take action to extend the FHA, GSE mortgage loan limits. As of Saturday, October 1, 2011, the limits have declined in 669 counties in 42 states—including 9 of the 15 counties in Arizona. The chart on the right are estimates from the National Association of REALTORS® on the decreases in Arizona. (to view NAR’s full report on loan limit changes across the country, click here).

Since the extension wasn’t granted, Federal Housing Administration loan limits reverted to 115 percent of an area’s median home price, down from the previous 125 percent. While that might not seem like much, some estimates show that more than 17 million homes nationwide will become ineligible for more affordable federal funding.

Reverting to lower loan limits resulted in an average reduction of more than \$68,000, which means fewer families would have access to affordable mortgage loans, forcing more buyers into jumbo mortgages. Home owners could also have a tougher time selling their homes because there would be fewer buyers who qualify to purchase them.

State	County	FHA Limit			GSE Limit		
		Current FHA Loan Limit	as of October 1	Difference	Current GSE Limit	as of October 1	Difference
AZ	Apache County	\$281,250	\$271,050	(\$10,200)	\$417,000	\$417,000	0
AZ	Coconino County	\$450,000	\$333,500	(\$116,500)	\$450,000	\$417,000	(\$33,000)
AZ	Gila County	\$325,000	\$271,050	(\$53,950)	\$417,000	\$417,000	0
AZ	Maricopa County	\$346,250	\$271,050	(\$75,200)	\$417,000	\$417,000	0
AZ	Mohave County	\$322,500	\$271,050	(\$51,450)	\$417,000	\$417,000	0
AZ	Navajo County	\$308,750	\$271,050	(\$37,700)	\$417,000	\$417,000	0
AZ	Pima County	\$316,250	\$271,050	(\$45,200)	\$417,000	\$417,000	0
AZ	Pinal County	\$346,250	\$271,050	(\$75,200)	\$417,000	\$417,000	0
AZ	Yavapai County	\$390,000	\$271,050	(\$118,950)	\$417,000	\$417,000	0

For Your Customers & Clients

AG Horne Warns Mortgage Lawsuit Scam Hits Arizona

Attorney General Tom Horne issued a warning to consumers to be wary of any notices or advertisements that claim to offer homeowners facing foreclosure “complete forgiveness of the loan” or other monetary relief if they join a class-action lawsuit. Such ploys are likely a pretext to collect illegal up-front fees for foreclosure assistance.

The AG’s office noted that in class action litigation, consumers generally do not have to pay to join, and most reputable firms will not charge a fee for attorneys to review your case or to determine if you are eligible to join a lawsuit.

The California Attorney General recently filed a lawsuit against California lawyer Philip Kramer, the Law Offices of Kramer & Kaslow, plus 19 other lawyer and non-lawyer individuals and companies, for deceptively marketing class action or “mass joinder” lawsuits. The defendants in that case are believed to have taken over \$7 million in fees from homeowners in 17 states — including Arizona — after sending out hundreds of thousands of flyers advertising the program.

The lawsuit alleges that the defendants advertised nationwide settlements against lenders that did not exist and that many servicers were not provided by lawyers or legal staff.

Notices may be mailed to homeowners or posted on their doors. Typically, the business claims that the fee they are charging is for a forensic audit of your loan documents to see if you are eligible to join the class action litigation. However, **the Federal Trade Commission’s Mortgage Assistance Relief Services Rule (“MARS Rule”) contains a broad ban on requesting or collecting up-front fees for almost all types of mortgage assistance, including forensic audits related to foreclosure relief. Arizona’s foreclosure consultant statute also prohibits companies from collecting an up-front fee for assisting homeowners in foreclosure.**

If your customers or clients are facing foreclosure, tell them to refuse to pay up-front fees and instead contact the Arizona Foreclosure Prevention Helpline at (877) 448-1211 for free assistance provided by HUD approved housing counseling agencies.

AZDOH Offering Mortgage Payment Assistance

The Arizona Department of Housing, through its *Save Our Home AZ* program, is now providing unemployment, underemployment and reinstatement mortgage payment assistance as well as short sale assistance in addition to principal reduction assistance to qualified Arizona homeowners. Lenders must agree to participate in the program.

Eligibility for the *Save Our Home AZ* assistance is based on a variety of factors.

To determine eligibility for the SOHAZ program, tell your customers or clients to log on to the Web site at www.azhousing.gov and complete an online application. From there, they will then be contacted by a HUD approved counselor.

For more information, contact the Arizona Foreclosure Help Line at (877) 448-1211, or click here:

<http://www.azhousing.gov/azcms/uploads/FRONT%20PAGE/Save%20Our%20Home%20Program%20Fact%20Sheet%20091611.pdf>.

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2012 Membership Renewal Schedule

All payment due dates are firm. Payments must be received and time-stamped by PAR no later than close of business on due dates per the following schedule:
(Postmarks are not accepted)

Partial payments are not accepted. Waivers will not be granted for any fees that occur due to failure to make payments on time.

All refunds are subject to a \$20.00 processing fee, and must be requested within 15 days of payment. Any payment (check or electronic) returned as NSF will incur a \$25 NSF fee along with all dues (including late fees) that apply as of the date of the return (not the date of original payment).

Early Dec. Renewal invoices available online to all PAR members and DR's. A blast email to all members will be sent when invoices are available online.

January 1st - All invoices are due and payable. **PAY EARLY TO RECEIVE A \$20 DISCOUNT!**

Prior to 5:01 p.m. Mon., Jan. 9th online payments only receive a **\$20 discount** on your PAR membership dues - this discount is available for on-line payment ONLY. **NOTE:** If you direct your bank to electronically pay, the bank generates and mails a check to PAR which does not qualify for the online discount. Online payments must be made at www.paronline.com.

Mon., Jan. 9th, 5:01 p.m. Dues due – payment received prior to Mon., Jan 16th at 5:00 p.m. avoid late fees – payment must be received and time stamped by PAR no later than 5:00 p.m. (postmarks are not accepted)

Mon., Jan. 16th 5:01 p.m. Late fees generated. Be sure your payment is made on-line before 5:00 p.m. to avoid a \$50 late fee for membership dues. Late fees will not be reversed.

Mon., Jan. 23rd (approx.) All DRs will receive email notification regarding their DR Dues Assessment (total due from DR for all unpaid agents) affiliated with their firm.

Mon., Jan. 30th, 5:00 p.m. FINAL MEMBERSHIP DUES DEADLINE – Membership and MLS services will be discontinued for all individuals who have not paid their dues before 5p.m. Any DR who has not paid their own dues by this time will have their membership and MLS discontinued and all agents affiliated with him/her will also have their membership and MLS discontinued.

Mon., Jan. 30th, 5:01 p.m. Individuals who had their memberships discontinued for non-payment of dues before **5 p.m. on Jan. 30th** will owe all of the annual dues plus a **\$50 late fee, plus \$25 member reinstatement fee.**

ONLINE DUES INVOICES AVAILABLE EARLY DECEMBER

To access the online invoices, please visit PAR's website at www.paronline.com and look for the PAY ONLINE icon.

To access the online payment system, you will need:

- **Login:** which is the six-digit membership number listed near the top of the invoice that will be emailed to each member.
- **Password:** which is the member's last name in all lower case letters
- **Note:** RAPAC is voluntary. If you do not wish to donate to RAPAC – then you must uncheck the box and recalculate your total before making payment.
 - The refund policy applies to all payments including RAPAC

Rev Date: 10/05/2011

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Complete your CE Requirements ONLINE!

Arizona CE Course Catalog

Course Name	State	State Approval #	Total Hours	General Hours	Mandatory Hours	Suggested Retail	Sale Price	
18 Hr. Arizona MANDATORY ONLY Package #1 * 	AZ	Approved	18	0	18	\$114.00	\$89.00	<input type="checkbox"/>
18 Hr. Arizona MANDATORY ONLY Package #2 * 	AZ	Approved	18	0	18	\$114.00	\$89.00	<input type="checkbox"/>
24 Hr. Arizona Renewal Package #1 * 	AZ	Approved	24	6	18	\$152.00	\$119.00	<input type="checkbox"/>
24 Hr. Arizona Renewal Package #2 * 	AZ	Approved	24	6	18	\$152.00	\$119.00	<input type="checkbox"/>
6 Hr. Arizona GENERALS ONLY Package #1 	AZ	Approved	6	6	0	\$50.00	\$40.00	<input type="checkbox"/>
6 Hr. Arizona GENERALS ONLY Package #2 	AZ	Approved	6	6	0	\$50.00	\$40.00	<input type="checkbox"/>
Arizona Commissioner's Standards (Commissioner's Standards) *	AZ	Approved	3	0	3		\$19.00	<input type="checkbox"/>
Arizona Disclosures (Disclosures) *	AZ	Approved	3	0	3		\$19.00	<input type="checkbox"/>
Arizona Residential and Land Contracts (Contract Law) *	AZ	Approved	3	0	3		\$19.00	<input type="checkbox"/>
Arizona Short Sale and Foreclosure Risk Management (Contract Law) *	AZ	Approved	3	0	3		\$19.00	<input type="checkbox"/>
Basics of Real Estate Taxation	AZ	Approved	6	6	0		\$35.00	<input type="checkbox"/>
Breaking Barriers: Fair Housing *	AZ	Approved	3	0	3		\$19.00	<input type="checkbox"/>
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"Shred-A-Thon" 7 see page 6 for details	GRI #320 "Advanced Customer Care Through Technology" Joeann Fossland 6 hrs General 8 		1 - 4 p.m. - Successfully Selling HUD Homes - Carol Rutt-Gruber - 3 hrs Contract Law 10 <i>AFTERNOON CLASS ONLY</i>	9 - 12 - FLEXMLSIDXClass - Brett Woolley - NO CE HOURS 11 <i>(bring laptops to this class)</i>
	9 - 12 - Getting Along - Donald Martin - 3 hrs Fair Housing 15 1 - 4 p.m. - Disclosure Ethics - Donald Martin - 3 hrs Disclosure <i>This is a REALTOR® Code of Ethics Class</i>	9 - 12 - Exemplary Conduct - Donald Martin - 3 hrs Commissioner's Standards 16 <i>This is a REALTOR® Code of Ethics Class</i> 1 - 4 p.m. - Financing & Inspection Problems - Donald Martin - 3 hrs Contract Law		
			Thanksgiving Day Holiday PAR Offices Closed	
		9 - 12 - The Broker Management Clinic - Bridget Reynolds - 3 hrs Commissioner's Standards 30 1 - 4 p.m. - Do You Believe? - Bridget Reynolds - 3 hrs Commissioner's Standards		

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5	1 - 4 p.m. - Successfully Selling HUD Homes - Carol Rutt-Gruber - 3 hrs Contract Law <i>AFTERNOON CLASS ONLY</i>	9 - 12 - Environmental Disclosure & Commercial Transactions - Pat Sheahan - 3 hrs Disclosure 1 - 4 p.m. - AZ Case Law & Commercial Real Estate - Pat Sheahan - 3 hrs RELegal Issues	9 - 12 - The Golden Rule of Real Estate - Bridget Reynolds - 3 hrs General <i>This is a REALTOR® Code of Ethics Class</i> 1 - 4 p.m. - Write It Right - Bridget Reynolds - 3 hrs Contract Law	9 - 12 - FLEXMLS IDX Class - Brett Woolley - NO CE HOURS <i>(bring laptops to this class)</i>
12	9 - 12 - The Broker Self-Audit - Ed Ricketts - 3 hrs Commissioner's Standards 1 - 4 p.m. - Disclosure Issues - Ed Ricketts - 3 hrs Disclosure	9 - 12 - Unlicensed Real Estate Activity - Ed Ricketts - 3 hrs RELegal Issues 1 - 4 p.m. - Professional Conduct & the NARCode of Ethics - Ed Ricketts - 3 hrs Commissioner's Standards		
19	9 - 12 - FLEXMLS Web Orientation/ Searches - Shawna Hovis-Mayer - 3 hrs General 1 - 4 p.m. - FLEXMLS Web Search Results - Shawna Hovis-Mayer - 3 hrs General			
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