

MARCH NEWSLETTER

VOLUME 9, ISSUE 1 MARCH, 2011

GSE STRUCTURES MUST PROTECT TAXPAYERS & ENSURE MORTGAGE AVAILABILITY

Continued government participation in the secondary mortgage market is essential to ensuring affordable and available home mortgages to qualified consumers when private lenders withdraw from the market, according to the National Association of Realtors®' recommendations for restructuring the government-sponsored enterprises (GSEs). The House Financial Services Subcommittee has held the first hearing in a series to debate the future of the government-sponsored enterprises, Fannie Mae and Freddie Mac. NAR's recommended plan is to restructure the entities as government-chartered, non-shareholder owned authorities that protect taxpayers and ensure continued access to affordable mortgages for consumers who are willing and able to assume the responsibilities of the American Dream of home ownership.

"As the leading advocate for home ownership, NAR believes that the federal government must continue to play a role in the mortgage markets to ensure the steady flow of safe and affordable mortgage funding that middle-class consumers need, and only the government can provide that backing," said NAR President [Ron Phipps](#), broker-president of Phipps Realty in Warwick, R.I.

NAR believes the previous structure of Fannie Mae and

Freddie Mac with private profits and taxpayer loss must never recur; however, without some level of government backing of the most basic, simple mortgages – such as the 30-year fixed rate product – interest rates and mortgage fees will be notably higher for consumers and could severely restrict access to credit, especially during down or disruptive markets. The recent economic downturn, for example, caused private capital to flee the marketplace; government backing of residential mortgages was critical in providing capital to borrowers and without their support the financial crisis could have been far worse.

NAR encourages private market solutions and innovations such as covered bonds for less traditional mortgages. However, a full privatization across all mortgage products will inevitably put taxpayers at risk. Given the very high concentration in the banking industry, the market will be vulnerable to tacit collusion and too-big-to-fail mistakes. "An efficient and adequately regulated secondary mortgage market is essential to providing affordable mortgages to consumers; without it the availability of safe, reliable mortgage products like the 15- and 30-year fixed rate loans mortgage might not exist, and mortgage rates could increase by as much as 2 percentage points, making home ownership unaffordable for many Americans," said Phipps.

The restructured GSEs under



Teresa Welch
2011 President

NAR's plan would guarantee or ensure a wide range of safe, reliable mortgage products such as 15- and 30-year fixed rate loans. Sound and sensible loan underwriting standards would need to be established. NAR's plan would require the entities to be fully self-financing and subject to tight regulations on product, revenue generation and usage in a way that ensures they can accomplish their mission and protect taxpayer dollars.

"It's essential that borrowers continue to have access to safe and affordable mortgage credit," said Phipps. "This includes making permanent the higher loan limits passed last year and set to expire on September 30, 2011. Increasing access to credit will better meet the needs of home owners in all parts of the country and lead to a faster recovery in the housing market and faster job creation. Housing recovery and job creation go hand in hand."

National Assoc. of Realtors®

SPECIAL POINTS OF INTEREST:

- PBOR Awards Luncheon**
 Wed., March 2, 2011
 The Side Board Southern Buffet
 Time: 12:00 Noon
 Lunch Provided
FREE TO PBOR MEMBERS
- "ABR Designation Course"**
 Monday & Tuesday,
 March 21 & 22, 2011
 Time: 9:00 a.m.—4:15 p.m.
 Registration: 8:30 a.m.
 12 CE Hrs—MGAR Trng Ctr
 Cost: \$199.00
 Instructor: Frank Mears
- "ABR Elective: HAFA Home Affordable Foreclosure Alternative Course"**
 Wednesday, March 30, 2011
 Time: 9:00 a.m.—4:15 p.m.
 Registration: 8:30 a.m.
 6 CE Hrs—MGAR Trng Ctr
 Cost: \$99.00
 Instructor: Frank Mears

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March 2011

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	28	1	2 2010 Awards Luncheon 12:00 Noon The Side Board Southern Buffet—Perry, GA	3	4	5
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20 ABR Desig. Course - MGAR Training Center 12 Hrs. CE Credit— \$199.00	21	22	23	24	25
26	27	28	29	30 HAFA Course ABR Elective 6 hrs. CE Credit \$99.00	31	

2010 Awards Luncheon Luncheon
 Wednesday, March 2nd—12:00 Noon
 The Side Board Southern Buffet—Perry, GA
 Lunch Provided—*Free to all PBOR members!*

2011 CONTINUING EDUCATION OPPORTUNITY

“The More You Learn the More You Earn!”

**Mar. 20-21, 2011— Accredited
Buyers Rep. (ABR) Desig. Crse.**

Instructor: Frank Mears
MGAR Training Center—
Cost \$199.00

Early Bird by 3/15/2011
12 hrs. CE – 9 a.m.– 4:30 p.m.
each day— 8:30 a.m. Registration
(Course eligible for GAR Scholarship)

**Mar. 30, 2011— Home Affordable
Foreclosure Alternative (HAFA)
Short Slaes—ABR Elective**

Instructor: Frank Mears
MGAR Training Center—
Cost \$199.00

Early Bird by 3/24/2011
6 hrs. CE – 9:00 a.m.– 4:30 p.m.
8:30 a.m. Registration
(Course eligible for GAR Scholarship &
can be counted as the ABR elective course)

**April. 20-21, 2011— Certified
Negotiations Expert Certification
Course**

Instructor: Frank Mears
MGAR Training Center—
Cost \$199.00
Early Bird by 4/15/2011
12 hrs. CE – 9 a.m.– 4:30 p.m.
each day— 8:30 a.m. Registration
(Course eligible for GAR Scholarship)

If you would like further information
or to register for any of the above
courses please contact Sandy or Ar-
line at (478) 471-7336.



Independent Study Courses – On-Line

3, 6 & 9 Hour Continuing Education Courses as well as
Sales Pre-License/Post License & Broker's Pre -License at www.mgar.org or
call Arline at (478) 471-7336.

Accredited Buyers Representative Course



Two Day Core Class – March 21-22, 2011

Middle Georgia Association of REALTORS®

3263 Vineville Avenue, Macon GA 31204

Phone: (478) 471-7336 Fax: (478) 471-0344

Instructor: Frank Mears

NOTE: HAFA –Home Affordable Foreclosure Alternative ABR Elective will be offered March 30, 2011 which qualifies as an ABR elective.

Benefits of Taking the Buyer Representative Course:

- National Advertising Presence
- Professional – Personalized Marketing Tools
- Radio Advertising – To promote consumer awareness of ABR® Designee Awareness
- Direct Mail Postcards
- Promotional Advertising Slicks
- Homebuyers Tool Kit

Two Day Core Class is approved for 12 Hours Georgia Continuing Education Credit

This course is eligible for a Scholarship funded by the Georgia Association of REALTORS®. To obtain further information and application call GAR at 770-451-1831 or log on to www.garealtor.com

2011 ABR COURSE - \$199 Two Day Class (\$225 day of class) **Reduced in 2011 from \$275-**

Registration INCLUDES MATERIALS, EXAM, AND COMPLIMENTARY FIRST YEAR ANNUAL REBAC MEMBERSHIP ALL CLASSES ARE FROM 9:00 AM - 4:30 PM No refunds once registered-No transfers **Please write name exactly as it appears on R. E. license.**

YOUR NAME _____ R.E. LICENSE # _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

WORK PHONE _____ HOME PHONE _____

E-MAIL _____

○ Two Day Core Class \$199.00

CHECK # _____ CASH _____ AMOUNT OF PAYMENT _____

SIGNATURE _____ DATE _____

No registration is accepted without payment. Enrollment form can be faxed: (478) 471-0344 with full payment mailed to (prior to start of class) Make Check payable to MGAR

Register online at www.mgar.org

Phone: (478) 471-7336



Fax: (478) 471-0344

E-Mail: Info@mgar.org

Home Affordable Foreclosure Alternative (HAFA) Short Sales – ABR Elective



March 30, 2011

Middle Georgia Association of REALTORS®
3263 Vineville Avenue, Macon GA 31204
Phone: (478) 471-7336 Fax: (478) 471-0344

Instructor: Frank Mears

NOTE: ABR Two Day Core Class will be offered March 21-22, 2011 when taken with an approved elective completed the class requirement for the designation.

Navigate today's short sales with confidence!

This newly developed course from NAR on HAFA (Home Affordable Foreclosure Alternatives) provides in-depth coverage of the U.S. Treasury, Fannie Mae and Freddie Mac programs. Learn the similarities and differences among the three HAFA programs and gain the tools to assist your clients in processing short sales more efficiently.

Knowing how to interpret the differences of these government programs can make a big impact on your clients!

HAFA Class is approved for 6 Hours Georgia Continuing Education Credit

This course is eligible for a Scholarship funded by the Georgia Association of REALTORS®. To obtain further information and application call GAR at 770-451-1831 or log on to www.garealtor.com

2011 - \$99 ABR Elective Class (\$125 day of class) **Reduced in 2011 from \$125-**
ARE FROM 9:00 AM - 4:30 PM No refunds once registered-No transfers Please write name exactly as it appears on R. E. license.

YOUR NAME _____ R.E. LICENSE # _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

WORK PHONE _____ HOME PHONE _____

E-MAIL _____

Elective Class \$99.00

CHECK # _____ CASH _____ AMOUNT OF PAYMENT _____

SIGNATURE _____ DATE _____

No registration is accepted without payment. Enrollment form can be faxed: (478) 471-0344 with full payment mailed to (prior to start of class) Make Check payable to MGAR

Register online at www.mgar.org

Phone: (478) 471-7336



Fax: (478) 471-0344

E-Mail: Info@mgar.org

Technology problems can seem
really, really **big.**



Call the Tech Helpline for FREE—
no matter what size the challenge.

It's like having your personal IT department.

A member benefit from the Georgia Association of REALTORS®

You would rather spend your time working than fixing your computer problems, right?

The Tech Helpline is a member benefit for Georgia REALTORS® offering support for hardware, software, networking and digital devices. Our analysts are friendly technology experts and can assist you via phone, fax, email or online chat. They troubleshoot problems and offer solutions, often by remoting in to your computer while you relax. They can advise you on hardware and software purchasing. Most importantly, they understand your needs as a REALTOR®.

 **TechHelpline**
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www.technologyhelpline.com

Have a Technology challenge?
Call the Tech Helpline now!

877.573.5611

Mon. - Fri. 9 a.m. to 8 p.m.

Saturdays 9 a.m. to 5 p.m.

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OUR AFFILIATE MEMBERS

Remember: When you see any of our affiliate members please thank them for their support. Remember when you need any of the services our Affiliates offer, think of them first. Let them know who much we appreciate them!!



Ace Home Inspections

*Howard Tenneyson
907 Bay Laurel Circle
Warner Robins, GA 31088
(478) 954-9791*

The Real Estate Book

*Leslie Huggins
P.O. Box 328
Perry, GA 31069
(478) 954-3774*

Georgia MLS

*John Ryan
1414 Montreal Road
Tucker, GA 30084
(770) 493-9000*

The Telegraph

*Lora Lee Nichols
P.O. Box 4167
Macon, GA 31208
(478) 744-4355*

Open Enrollment Underway for Health Benefit Partner

GAR has partnered with Small Business United to offer two different categories of medical coverage to choose from. Open enrollment for 2011 is now underway between February 16 - March 15, 2011, and the effective date of the enrollment is April 1, 2011. All benefits are being offered a-la-carte to provide specific coverage for you and your family. Benefits offered include:

SBU Group Indemnity Voluntary Plan

- ~ Guaranteed Issue
- ~ No Pre-Existing Condition Exclusions
- ~ Maternity Coverage - Covered if Currently Pregnant
- ~ Mental Health & Substance Abuse Coverage
 - ~ PPO Plan
- ~ Utilizes the National Multi-Plan Network
- ~ Underwritten by Highmark - A Blue Cross Blue Shield Subsidiary

SBU2 HealthValu Plans

- ~ Guaranteed Issue
- ~ Unlimited Lifetime Benefits
- ~ No Deductible for Hospital Benefits
- ~ Primary Care Physician CoPay \$10
- ~ Specialists Office Visit CoPay \$10
 - ~ PPO Plan
- ~ Utilizes the PHCS Network
- ~ Underwritten by ACE American Insurance Company (An A+ Rated Company)

Additional Plans Being Offered:

- ~ Ameritas Group Dental Plans
- ~ EyeMed Vision Benefits
- ~ Prudential Life & Disability Insurance
- ~ Individual(k) Retirement Plan
- ~ Long Term Care Insurance
- ~ Medicare Supplemental & Medicare Advantage Plans

To enroll call (888-728-2467) 888-SBUA-INS. Call the Benefit Hotline to speak with one of our licensed Benefit Solution Specialists available from 8am to 6pm (CST). Visit www.sbu.org/gar for more information.



**Certified Negotiations Expert Certification Course
April 20-21, 2011
3263 Vineville Avenue, Macon GA 31204
Instructor: Frank Mears**

Students who take the CNE course will receive the following:

- 2-days of professional negotiation and business building training
- Certified Negotiation Expert designation awarded at end of Day 2
- Continuing Education Credit Hours – 12 hours Georgia CE
- Over 300 pages of negotiation summaries and marketing materials for your new designation
- Over 100 scripts for real estate negotiation situation using scientifically proven persuasion principles
- Quarterly newsletters with advanced negotiation tips and advice
- Access to leading edge negotiation research to use in real estate negotiation

Log on to <http://negotiationexpertise.com/courses/certified-negotiation-expert>

CNE COURSE \$199.00 Two Day Class- (\$225 day of class)

Registrations included all materials. No refunds once class begins.

Please write name exactly as it appears on your R. E. license.

YOUR NAME _____ R.E. LICENSE # _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

WORK PHONE _____ HOME PHONE _____

E-MAIL _____

CHECK # _____ CASH _____ AMOUNT OF PAYMENT _____

SIGNATURE _____ DATE _____

No registration is accepted without payment.

Contact: Sandy Davis

Middle Georgia Association of REALTORS®

3263 Vineville Avenue, Macon GA 31204

Phone: 478-471-7336

Fax: 478-471-0344

Email: info@mgar.org

Register online: www.mgar.org



REALTOR®

PERRY BOARD OF
REALTORS®

Make checks payable to:
Perry Board of Realtors®

3263 Vineville Avenue
Macon, Georgia 31204
Phone: (478) 477-8116

SANDRA L. DAVIS (SANDY)
ASSOCIATION EXECUTIVE

KIMBERLY SHEHEANE
AE ASSISTANT

WE'RE REALTORS®.
REAL ESTATE IS OUR LIFE.™

Mark Your Calendars!

**FREE 3 Hr. CE Course: Successfully
Selling HUD Homes in Georgia
with PBOR Membership Luncheon to Follow**

Friday, April 22, 2011

9:00 a.m. to 1:00 p.m.

Perry Country Club
1000 North Davis Drive — Perry, GA 31069



Lunch Provided
FREE to PBOR Members!

