

REAL ESTATE **LEADER**

THE OFFICIAL PUBLICATION OF THE MISSISSIPPI ASSOCIATION OF REALTORS®

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A view from the top

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Summer 2007

Special insert: MARPAC sample ballot - August 7 primary

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Real Estate LEADER is the official publication of the Mississippi Association of REALTORS®. The quarterly magazine provides Mississippi real estate professionals with timely information on trends and best practices, tools and resources for professional development, and news about innovative business and community leaders.

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REAL ESTATE LEADER

A PUBLICATION OF THE MISSISSIPPI ASSOCIATION OF REALTORS®

IN THIS ISSUE: Get turned on to real estate technology

SUMMER 2007

Cover Story:

16 Plugged in & turned on
See how the next generation of REALTORS® makes technology work for them.

9 Take your best shots
Maximize your returns with these digital photography tips.

10 The ABCs of RS and GIS
Learn how these applications will change how you do business.

15 Light, camera, action!
Use video to take your business to the next level.

DEPARTMENTS

- | | | |
|--|----------------------------------|--------------------------------|
| 4 President's Perspective | 14 Rookie Report | 26 MARPAC |
| 4 Word on the Street | 22 For the Tech of IT | 27 REALTOR® Resources |
| 5 Legal Ease | 23 Association News | 27 Information Central |
| 6 For The Course of Your Career | 24 Headliners | 28 Referral Advertising |
| 7 Capitol Watch | 25 Your Neck of the Woods | |

On the cover:

REALTOR® Jeff Fulgham, T.U.P. Realty, Tupelo, is among the next generation of REALTORS® who use technology to connect with the next generation of clients.



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PRESIDENT'S PERSPECTIVE



Ah, technology. It's the blessing and the curse of our existence as REALTORS®. Perhaps I'm bitter because as of this writing, my computer – my business lifeline – has abandoned me for what I hope is a brief stint with

the Howard Computers doctors. My screen went black four days ago and the words "fatal error" appeared. As the days pass with no word on whether my hard drive has crashed or my files are salvagable, I am painfully aware of how dependent I've become on technology since I began in this business 36 years ago.

For a business that is built primarily on relationships, we need an awful lot of equipment these days to keep those relationships going – cell phones, smart phones, websites, text messaging, e-mails, laptops, virtual tours, blogs and the like.

That's why I'm so impressed with up and coming members, the 30-somethings who have embraced technology to the fullest and are using it to maximize their presence in the marketplace. Our cover story features three such REALTORS® who are blogging and texting their way to new business. This entire issue, in fact, centers around technology and the umpteen ways in which it enhances our value.

Also, in this issue is a sample ballot for the upcoming primary elections on August 7. It highlights the statewide and district candidates that MARPAC, your political action committee, has endorsed who have a primary election with an opponent. This primary election is critical to our success in electing REALTOR® party candidates, those candidates who support REALTOR®, property rights and homeownership issues. Be assured that your MARPAC Trustees have thoroughly researched each of these important races, analyzed candidate records and experience, interviewed some candidates when more information was needed and had lengthy discussions at MARPAC retreats and meetings to determine which candidates to support.

But our work is not done. We must turn out REALTOR voters to the polls on August 7. Take the enclosed sample ballot with you and remember to vote in favor of MARPAC-endorsed candidates.

Chris Wilson, ABR
President

Word on the Street

REAL ESTATE NEWS BRIEFS

NAR leadership lineup: Gaylord, McMillan



Gaylord



McMillan

During the National Association of REALTORS® Mid-year Meeting in May, Board of Directors elected Dick Gaylord of Long Beach, Calif., as 2008 president and Charles McMillan of Irving, Texas, as 2008 president-elect. With the election, McMillan is poised to become the association's first African American president in 2009. McMillan, who ran in a contested race against Chris McElroy of Fort Collins, Colo., vowed to be an advocate for both REALTORS® and consumers. He said he is dedicated to working with REALTORS® to meet the challenges the industry faces.

National dues increase coming in 2008

During the Mid-year Meeting in May, the association's Board of Directors voted to raise national membership dues to \$80 in 2008. The increase will fund a broad range of new programming to ensure that REALTORS® remain a strong voice for real estate. NAR has not had a dues increase since 1994 when dues were set at \$64. NAR CEO and executive vice president Dale Stinton made a strong case for the dues increase, saying REALTORS® needed to continue their strong tradition of innovation to remain competitive in the internet age. As part of this "Second Century Initiative," Stinton said the association expects to launch \$60 million–\$100 million in new programming over the next three to five years, including:

- A major consumer outreach effort that will allow NAR to leverage the natural alliances that exist between REALTORS® and real property owners
- Planning for a national property data "gateway," a repository containing detailed current and historical information on all real property in the United States
- A credit union for NAR members
- An investment company that would fund technology initiatives to benefit REALTORS®
- A campaign to drive traffic to REALTOR.com

REALTOR.com to launch new technology

REALTOR.com President Errol Samuelson, unveiled a number of innovations for NAR's property listing website during NAR's Mid-year Meeting. Innovations include new mapping and satellite imaging capabilities; an increase in the maximum number of photos per enhanced listing to 25 from six; and the addition of videos. The site will also have detailed neighborhood information and will provide a blog platform free to all REALTORS®. Consumers will be able to download to their computer desktop a window into REALTOR.com that will allow them to monitor the latest listings that meet their criteria.

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LEGAL EASE



BY RON FARRIS, ROBINSON, BIGGS, INGRAM, SOLOP & FARRIS, PLLC

Make technology your slave – not your master

The advent of computer technology in recent years has resulted in an ever-changing array of technological gadgets and software that even experienced pros have a hard time keeping up with. For REALTORS®, the key is to exercise extreme caution and employ streamlined procedures where technology is concerned.

Part of every office's established policies and procedures should include exact protocols for use of technological aids employed on a regular basis, including facsimile machines, software packages and e-mail communications.

Facsimile machine precautions

Facsimile machines ("faxes") are now commonplace in most offices. Though they certainly make correspondence instantaneous and more efficient to a degree than use of old-fashioned U.S. Mail or hand-delivery, faxes can also lead to real problems if REALTORS® do not take certain precautions.

One common mistake is the use of faxes in negotiations for a contract. If great care is not taken, the parties and their REALTORS® can end up with multiple copies of offers/contracts in varying degrees of completion, so that it becomes virtually impossible to determine when and on what terms the parties came to an agreement – or whether they did.

Mississippi courts have already seen multiple cases where tens of thousands of dollars in legal bills resulted in the court throwing up its hands and declaring that no meeting of the minds appeared to exist because the parties and their agents could not point to the moment when all the faxed changes were fully accepted by both parties. This can result – and has – in serious and devastating allegations of negligence and even gross negligence on the part of REALTORS® involved in the negotiations.

REALTORS® frequently ask whether the faxing of an acceptance is binding upon the recipient when the sender faxes the acceptance. This question is not easily answered unless the parties have provided specifically for the use of faxes in their negotiation protocol. However, in cases where no protocol has been agreed to, it is preferable to secure a specific acknowledgment from the recipient that the fax was received and the offer accepted so that there can be no dispute as to whether the communication was sent and received.

Diligently update forms software

Many REALTORS® incorporate software packages into their business, using everything from common word processors to MLS programs to MAR's computerized standard forms set ("Zipform"). Especially in recent months, MAR's Standard Forms Task Force has made extensive revisions to commonly-used forms, such as the sales contract set, the residential lease, the listing agree-



ment, the home inspection addendum, seller's and buyer's counter-offer forms, the post-closing possession addendum and the buyer's authorization to make repairs form, among others.

REALTORS® who use form software must be diligent to stay abreast of updates and see that upgrades are maintained. Members who use the forms in the ZipForm software are routinely provided a list of the revisions when notified to download the

updates. Members who obtain the forms from MAR's website (www.msrealtors.org) in PDF format will find the revised forms as well as detailed lists of recent revisions. Failure to use upgraded forms can result in dissatisfied clients and, worse, in deals gone bad.

Treat e-mail like written correspondence

Use of e-mail has become so common in some offices that the use of letters and letterhead is rare if not non-existent. Multiple legal issues are raised by use of e-mail, however, and great care must be taken with regard to its use.

A common problem with e-mail is the failure to maintain complete records of all e-mail communications. In the normal hustle and bustle, the parties instinctively punch out e-mails but neglect to keep copies in their respective files of each email written and received. Another common problem is the failure to print and retain copies of the attachments sent back and forth via email, making it difficult (and subject to dispute when problems arise) to verify what was sent to whom when. For all practical purposes, the same rules should apply to e-mails that have routinely applied to letters or other written communications, so that a correspondence file is preserved throughout the life of a transaction and for a suitable period afterward, in case any questions or disputes arise.

Successful REALTORS® already know the importance of disciplined, structured use of technology in the office. Handled correctly, technology is an indispensable and invaluable tool in the modern real estate marketplace. ■

Ron Farris is MAR's Legal Hotline attorney and general counsel.

Call MAR's Legal Hotline



MAR's Legal Hotline (800-747-1103, ext. 25) offers free and confidential legal information relevant to broad-based real estate practices and applications, including MAR Standard Forms and Contracts, to MAR members, and is available Monday through Friday, 8:00 a.m. – 5:00 p.m. Calls received after 3:00 p.m. will be returned the following business day.



FOR THE COURSE OF YOUR CAREER



BY JO USRY

Jo Usry, MAR's Vice President of Professional Development, invited Keith Garner, Managing Director of NAR's Center for REALTOR® Technology, to do a guest column. Garner will be a featured speaker at Technology Training Camp during MAR's Convention & EXPO on Dec. 5-7 in Tunica.

Beat the high cost of keeping your software current

By Keith Garner

Many non-techies associate the term "open source" with the arcane world of systems administrators. But the idea of open-source software shouldn't intimidate you. In fact, open source is a great benefit to every computer user. Open source software is free for anyone to download and use. The creators of these programs also provide free access to the original source code for the program (hence the name). This access allows advanced users to modify a program so that it will work better for them. It also gives the software developer hundreds of free pro-

mail program similar to Microsoft Outlook. All of these applications can be installed without affecting existing applications.

Working with open source

The easiest way to obtain open-source software is to download it from the web. Many of these downloads are also available on a CD for a small fee. Most open-source software installs as easily as other types of software. For Microsoft Windows users, installation usually entails clicking on an ".exe" file. Some sources for high-quality open-source programs include:



Firefox (www.firefox.com): The second most popular web browser in the world (after Explorer). It is a full-function browser and may have fewer security problems with viruses than Explorer.

OpenOffice (www.openoffice.org): An office suite with functionality similar to Microsoft Office and with much the same look and feel as the Microsoft product.

Mozilla Thunderbird (www.mozilla.org/projects/thunderbird): An e-mail program that has IMAP and POP support, a built-in RSS reader so you can easily create a news feed on your site, and HTML mail support that allows you to use graphics in your e-mails.

Gimp (www.gimp.org): A program for such tasks as photo retouching, image composition, and image authoring. It works on many operating systems, in many languages.

grammers to test and improve the software. This translates into high-quality, well-tested software at no cost.

Chances are you have already used open-source software. When you surf the web, your browser is likely accessing web sites hosted on an open-source Apache web server. Apache servers host 69.7 percent of Web sites worldwide, according to Netcraft.com. There are also full-featured, open-source versions of many common applications. Some of the most popular are Gimp, a graphical tool similar to Photoshop; OpenOffice, an office productivity suite much like Microsoft Office; Firefox, a Web browser with many of the same features as Internet Explorer; and Thunderbird, an e-

TheOpenCD (www.theopencd.org): A collection of open-source software that you can download and burn to a CD. The programs can also be downloaded individually and installed directly onto your computer.

KNOPPIX Linux Live CD (www.knoppix.org): A great resource for open-source software for users of Linux-based operating systems. Programs can be downloaded to a CD or DVD format. ■

Jo Usry is MAR's Vice President of Professional Development. E-mail her at jusry@realtorinstitute.org.



CAPITOL WATCH

UPDATE ON LEGISLATIVE ISSUES IMPORTANT TO YOUR BUSINESS

2007 legislative recap

By Derek Easley

The 2007 Regular Session of the Mississippi Legislature is officially over. Below are summaries of MAR's legislative victories.

Eminent domain

Eminent domain legislation failed to pass the Mississippi Legislature again this year. One of MAR's top priorities is to prevent eminent domain legislation that is too far reaching and would hurt economic development opportunities in the state.

It is the official position of MAR that current Mississippi law dealing with the issue of eminent domain is adequate to protect the private property rights of homeowners. However, this year MAR supported eminent domain legislation passed by the Senate because it contained compromises that MAR felt it could support. MAR opposed the House version because of the damaging affects it would have had on economic development.

Wind pool legislation

Gov. Haley Barbour signed HB 1500 into law to provide stability for the state wind pool, the insurer of last resort for homeowners and commercial property in high-risk areas. It will give roughly 32,000 wind pool policyholders an estimated \$500-a-year price break on their premiums. The relief will be given for four years, and money to cover the price break will come from a fund created by the premium taxes paid on insurance policies statewide. Lawmakers say \$20 million a year will be taken from the fund, or \$80 million over the four years.

HB 1500 also reduces insurance companies' risk through the wind pool by allowing companies to "recoup" wind pool losses after a major disaster through a fee charged to all insurance policyholders statewide. Lawmakers estimated that the fee after Katrina would have been about \$1.25 per month per policy.

Mortgage fraud

MAR supported various amendments to the Mississippi Mortgage Consumer Protection Law to help prevent mortgage fraud. The association worked with the Mississippi Department of Banking and the Mississippi Mortgage Brokers Association to make changes to the educational requirements of lenders and to stiffen the penalties for those caught committing mortgage fraud.

Impact fees

MAR defeated all attempts by the Mississippi Legislature to impose impact fees again this year. Senate Bill 2808 would have let a municipality assess a development impact fee to offset costs attributable to providing necessary public facilities to new development. The development impact fee would have been assessed against the owner and not the builder.

HB 1420 would have authorized local governing authorities to require the developer of a new subdivision to impose a development fee on the property being developed on behalf of the local school district.

SafeCities legislation

MAR supported the SafeCities legislation pushed by a coalition of busi-

nesses and individuals to tackle quality of life issues in Mississippi, specifically the Jackson Metro Area. HB 857 (making auto theft grand larceny) and SB 2512 (regarding data sharing between law enforcement) were approved and sent to the Governor.

Property disclosure

The association defeated legislation that would have amended the Mississippi Real Estate Transfer Disclosure Requirements Law allowing an exclusion from the requirement of submission of the MREC Property Condition Disclosure Statement "the transfer of a new home to an initial purchaser by a builder." This would have been bad for the consumer and increased liability on the agents.

Open Lawyer Fees Act

After passing the full Senate, SB 2482 "The Open Lawyer Fees Act," died in Ed Blackman's Judiciary A Committee after he chose not to bring it up for a vote. The legislation would have provided oversight and "sunshine" on payments made to private lawyers hired by the Attorney General's office. This legislation was pushed by MFEP (Mississippians for Economic Progress) of which MAR is a member.

Fair Housing Act

MAR killed HB 381 - "The MS Fair Housing Act." This bill would have made it unlawful to refuse to sell or rent after the making of a valid offer and would establish the Mississippi Fair Housing Commission. ■

Where in the world is your Governmental Affairs Director?

By Derek Easley

This spring I have crisscrossed the state working with local board AEs and their board members conducting candidate interviews in preparation for the upcoming statewide elections. Our goal was to determine which candidates MARPAC would support in various House and Senate elections.

One of my last stops was Tupelo. The day before the interviews I headed up planning to stay the night so that I could get an early start the next morning. About 40 minutes from Tupelo, my car began acting funny. Soon, the car completely shut off, and I was coasting to a stop. Fortunately, I was near an exit, so I was able to pull off the highway. Unfortunately, there was no gas station or anything else near the exit.

After spending about five minutes with my hood up acting like I knew what I was doing, I noticed that an 18-wheeler had stopped nearby. The driver was inspecting his rig. I decided that surely he knew more about vehicles than I did, so I took my chances and enlisted his help.

He quickly diagnosed the problem and said I wasn't going anywhere due to severed and burned wires to my alternator. Going against everything my mom had ever taught me, I asked the trucker if he was going to Tupelo. He said yes and agreed to take me to my hotel.

"Perfect," I thought. "I'll call a towing company to tow my car to the dealership in Tupelo, my new buddy will drop me off at my hotel, and I will ask local REALTOR® and MARPAC Trustee, Gary

Capitol Watch continued on page 8

Murphree, to pick me up in the morning on his way to the candidate interviews.”

Oh, if had only been that easy.

I was enjoying my first-ever ride in an 18-wheeler when I asked the driver why he had stopped back at the exit. He said that he ran over something and wanted to check his tires before continuing. Well, he should have checked harder because five seconds later his right front tire exploded, and he was now wrestling the 18-wheeler to a safe stop.

I thought to myself, “I can’t believe this is happening to me twice in one day.” But that thought quickly fled as the driver yelled, “Hold on boy... this is gonna be a rough one.”

Still stuck on the side of Hwy. 6, albeit now 10 miles closer to Tupelo, I began to consider implementing an “eeny, meeny, miny, moe ” system to select candidates from Northeast Mississippi for MARPAC’s endorsement and just forget about the interviews.

Fifteen minutes later, a state trooper was on the scene. After he stopped laughing at my bad luck, he agreed to take me back to my car where a tow truck would meet me. The tow truck would take me to my hotel and then take the car to the dealership in Tupelo.

Having just taken my first ride in an 18-wheeler, I now was going to get my first ride in a police cruiser (first time in the front-seat anyway).

We arrived back at the exit where it all began some two hours earlier. As I sat with the trooper waiting on the tow truck, he commented that today was just



not my day. That statement became even truer as we looked up to see the tow truck coasting to stop on the exit ramp because it had run out of gas. That’s right folks; the tow truck was out of gas and was now sitting disabled right behind my disabled car.

By the time we got enough gas to get to a gas station, it was 9:30 p.m. I figured I better find some food at this gas station, because if I ever actually made it to my hotel, I would not have a car to go get anything to eat.

My only options were the chicken strips and potato logs that had no doubt been under that glowing heat lamp since 10:00 a.m. I fixed a box, grabbed a handful of ketchup and headed back out to my awaiting chariot, finally on my way to the Hampton Inn.

It was pitch black in the cab of the truck as I emptied my ketchup on my chicken strips and potato logs. I thought to myself, “What a day. What a day. At least I’m finally going to get there and, while it’s not my first choice, I’m about to enjoy some hot food.”

Well... the last surprise of the evening was learning that I emptied strawberry jelly instead of ketchup all over my food.

Needless to say, I have a vested interest now in the outcome of the elections in Northeast Mississippi. But the truth is, we all have a vested interest in the statewide elections this year. As MARPAC seeks to support candidates that will be friends to the REALTOR® community, I will continue to work hard for the association... but I’d prefer no more road trips for a while. ■

Derek Easley is MAR’s Governmental Affairs Director. E-mail him at deasley@msrealtors.org.



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On Your Side

Digital photography

Tips for taking your best shots

By Mitch Wolverton



Wolverton

Digital photography - boy have we come a long way in a short time. Keeping up with the changes and technology can be a daunting task! Hopefully this article will make you feel more comfortable with the camera you have and what you need to do to make your digital photography flow smoothly.

When I mention flow I'm talking about "work flow." This is how I would describe a good digital photography "work flow."

1. **Check** your camera settings (most important would be your resolution and/or file size).
2. **Go out** and photograph.
3. **Transfer your files** to your computer with a card reader or by connecting your camera directly to your computer.
4. **Edit your photos** at your computer. Delete the out of focus pictures or ones you do not like. Storing these on your computer will just take up space.
5. **Organize your picture files** with an easy-to-find filing system. A hierarchy of folders works well.
6. **Use image editing software** to manipulate, color correct, crop, sharpen and size your pictures for printing or other uses. If you are using Windows, your computer should have a very basic photo editor called Paint, but I highly recommend using Photoshop or Photoshop Elements for your photo editing. Photoshop programs allow you to do more than the standard editor (Paint), and there is more educational information available to you for learning how to properly use these editors either online, from a bookstore, or an educational training firm.
7. **Backup your photo files.** This is probably the most important of the work flow steps. If you are only saving your files to your computer's internal hard drive, you risk losing everything that you have if your computer crashes, and at some point it's sure

to happen. Backing up files using a CD or DVD is also very risky. Depending on the quality of the disc you use, you could lose the files that you saved to the CD/DVD in a matter of days, months, or more than likely, a few years. Right now the only truly archival, reliable method that I would recommend for backing up your image files cost effectively would be on a Kodak Gold Preservation CD (approx. cost = \$2.25 each) or a Delkin eFilm Archival Gold CD (approx. cost = \$1.50 each). Both of these medias are rated at 300 years life expectancy. Imagine losing all of the image files that you have on CD today and the effect that would have. I assure you it's already happened to many people and will eventually happen to you if you don't take the necessary steps now to prevent it.

Dos and don'ts of protecting media

Once you have invested in archival quality media for backing up your files, remember these dos and don'ts to ensure that you get maximum life from the product:

- **Do** handle discs by the outer edge or the center hole.
- **Don't** touch the surface of the disc.
- **Do** use a NON-solvent-based, felt-tip, permanent marker to mark the label side of the disc - preferably only in the clear, center hub area. Most off-the-shelf Sharpie pens are solvent-based and will have adverse effects on the media.
- **Don't** use adhesive labels.
- **Do** store discs upright (book style) in plastic cases.
- **Don't** bend the disc.

Indoor photography tips

Photographing indoors creates a few more obstacles and challenges than photographing outdoors. I have found that the number one issue with indoor photography is not having enough light to



create a good exposure. Here are some helpful tips for good indoor photography.

- Turn on all available lights in the room.
- Open the blinds and pull the curtains back to allow available light from outside the home or property to filter into the room.
- Use a camera that will allow you to mount a more powerful external flash. Most point-and-shoot digital camera flashes are not powerful enough to light the interior of even a medium-sized room.
- Allow your flash time to fully recycle after the last shot before taking another shot.
- Avoid using your flash in front of mirrors or placing yourself in front of reflective materials like glass or chrome.
- Use a wide-angle lens on your camera.
- Learn to use photo-editing software, as mentioned earlier, to enhance (lighten) your photos.

Most importantly . . . take LOTS of photos.

Unlike days past, when it cost more to photograph using film, we now have the luxury of shooting as much as we want without any significant additional cost. Most of the time the difference between a good photo shoot and a poor one is the number of pictures taken and the photographer's willingness to change camera angles and/or lighting. Once you've photographed from an angle you think is good, change the angle: get lower and shoot up, get higher and shoot down. If you have an external flash, turn it up and bounce it off of the ceiling. Once you've captured what you think is good and usable, try something different - you get the picture. ■



Coloring Outside the Lines The Rules Have Changed... Have You?

**2007 MAR Convention & EXPO
Dec. 5-7, 2007 • Tunica**



Back by popular demand

TENTATIVE SCHEDULE OF EVENTS

TUESDAY, DECEMBER 4

11:00 a.m. – 5:00 p.m. Golf Tournament (Additional Fee)
1:00 p.m. – 5:00 p.m. Skeet Shooting Tournament (Additional Fee)
Free Evening

WEDNESDAY, DECEMBER 5

8:30 a.m. - Noon Technology Training Camp (4 hours elective CE)
8:30 a.m. - Noon AE Forum
10:30 a.m. - 12:10 p.m. Commercial CE (2 hours CE)
Noon - 1:00 p.m. Rookie Lunch Reception (limited to REALTORS who earned their license on or after Dec. 5 2006)
1:00 p.m. - 5:00 p.m. Local Board Management Conference (All 2008 Local Board Officers & Directors are invited to attend)
1:30 p.m. - 3:30 p.m. Executive Committee Meeting (2 hours elective CE)
1:30 p.m. - 3:10 p.m. CE (2 hours elective CE)
3:30 p.m. - 5:10 p.m. CE (by invitation)
5:30 p.m. - 7:30 p.m. Leadership Reception (Additional Fee – Open to anyone interested in commercial real estate)
7:30 p.m. Commercial Dinner

Free Evening

THURSDAY, DECEMBER 6

9:00 a.m. - 11:30 a.m. Board of Directors Meeting
10:00 a.m. - 11:40 a.m. CE (2 hours elective CE)
11:45 a.m. - 1:15 p.m. EXPO Grand Opening Luncheon
1:15 p.m. - 3:15 p.m. General Membership Meeting/Annual Awards Presentations
3:40 p.m. - 5:20 p.m. CE (2 hours required CE)
5:15 p.m. - 6:30 p.m. CRS Happy Hour (Additional Fee)
7:00 p.m. - 10:00 p.m. Delta Blues Bash/Officer Installation Ceremony

FRIDAY, DECEMBER 7

8:00 a.m. - 9:00 a.m. Continental Breakfast in the EXPO
9:00 a.m. - 10:40 a.m. CE (2 hours required CE)
11:00 a.m. - 12:40 a.m. CE (2 hours required CE)
12:30 p.m. - 2:00 p.m. Lunch in the EXPO
2:00 p.m. - 3:40 p.m. CE (2 hours required CE)



Terry Watson

ABR, ABRM, CFS, CIPS, CRB, CRS,
DREI, e-PRO, GRI, LTG, SRES



Adorna Carroll

ABR, ABRM, CRS,
E-Pro, GRI, SRS

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• Non-REALTOR®

Licensee: \$149 by Aug. 31; \$169 by Nov. 30; \$189 onsite

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Real estate applications of remote sensing and geographic information systems

By Mark E. Carruth

The scenario

It's Wednesday afternoon. You haven't had a showing since last Friday and the market shows no signs of picking up. Suddenly, the phone rings. The caller is well-qualified, ready to purchase a new home and is inquiring about a new subdivision in town. She's looking for a home with 2,200 to 2,500 square feet, on the lake, with at least one shade tree in the yard and backed up against the wooded area of the development. Her price range is \$150,000 to \$225,000.

Ok, your MLS might have the square footage matched with price, but shade trees??? And how will you know which one(s) back up to the woods? Oh, she wants to know her options within the hour or her husband will call his old college buddy – one of your competitors.

The fix

Normally, now is when you would panic. However, by attending the Technology Training Camp at MAR's Convention & EXPO on Dec. 5-7 you will learn how to use a fully-integrated GIS and remote-sensed imagery with tandem GPS data to meet this potential client's needs in a matter of minutes.

In the competitive world of real estate and property development, the most professional members of the industry use the latest, best-proven methods of information flow to collect, analyze and disseminate information about their properties.

Two of the newest examples of such technologies are remote sensing (RS) and geographic information systems (GIS). Take a look at what these tools can do for you.

Remote sensing

In its simplest terms, RS means observing, measuring and/or collecting data about something without coming into physical contact with it. This concept is not new; x-rays are a well-known example of

such. For this discussion, RS refers to imaging, mapping or otherwise collecting physical data about a property that allows analysis and interpretation of its physical qualities or characteristics without actually going onsite. Most often, this means taking visual images of the property or scanning it either from a ground-based or air- or space-based platform with lasers, radar or similar methods. RS also includes collecting and often "piggybacking" additional data that enhances or supports the visual information.

One of the more common types of RS data is GPS positioning data that permits appropriate software to measure distances, areas or other features within the image or map product derived from the collected data. The other great news about this type of product is that many of them have come down dramatically in price and collection/delivery timeframes have shrunk to the point that turnaround from order placement to delivery meaning data is usually available in a matter of days instead of weeks or months.

Geographic information systems

GIS is a term heard frequently in real estate, development and other industries today. However, the term still remains somewhat of a mystery to the business community at large. If you are in the dark about GIS, don't feel bad. You are not alone.

One of the wonderful aspects of the information age is the abundance of new kinds and amounts of data available to us for use in our businesses. On the other hand, one of the curses of the information age is the abundance of new kinds and amounts of data available to us for use in our businesses. This reality is what makes it highly desirable that you have enough basic understanding (or hire someone who does!) of GIS that you don't waste time and money wading through the ever-rising swamp of information while the alligators of time and finance are snapping at your bottom (line).

In its simplest form, a GIS is two or more pieces

of information that correlate and one of them is or describes a physical place or characteristic. The one we all use the most is the phone book. A name is matched with a physical location, in this case an address. Also consider a river and stream stage report that links a specific place to the height value of the water at that place. But in the grander picture of data management, most technical people consider a GIS to be a full-fledged database that is interactively linked to maps and/or images as meeting the most complete definition of a true GIS.

Many of the tax assessor's offices are developing such concepts. Give them a name or address, and they can then pull up on the computer the tax records for that parcel, its size and valuation, the owner of record and a map showing the dimensions of the property, its location within the city or county (possibly including GPS coordinates) and the latest aerial imagery so that other features such as trees, sidewalks, ponds and lakes or streams, etc., may be evaluated from a sales or development aspect. It is the ability to use such powerful tools to "mine" additional data from the database, images or maps that will be the hallmark of a successful realty and/or development business in the future immediately ahead of us.

Learn more

Ready to know more about about the use of RS and GIS products in real estate? Then, you should find my session during Technology Training Camp at the 2007 MAR Convention to be useful and anything but dull. I hope to see you there! ■



Carruth

Mark Carruth is the Director of Operations for GeoData Airborne Mapping & Measurements, Inc. in Weir, Miss. Carruth will be a featured speaker during the Technology Training Camp at the

2007 MAR Convention in Tunica, Dec. 5-7

Save time and money with



By Tracee Walker

Why waste time (and potentially money) drafting contracts when MAR has them waiting for you? Don't drive to the office to spend time pouring over legalities or plunder through piles of files on the floorboard of your car looking for copies of a contract to complete by hand. Instead, follow the lead of 59 percent of Mississippi REALTORS®, save time and protect yourself from possible liability by using ZipForm software to get the most from MAR Standard Forms and Contracts.

"Writing clauses in contracts increases liability and can put the agent in jeopardy of practicing law without a license," says MAR Vice President of Professional Development Jo Usry. Instead she recommends that members consider using MAR's library of Mississippi-specific real estate forms and contracts as well as federally-mandated and MREC required forms. A panel of full-time practitioners from across the state works with the association's legal counsel to create and revise the forms regularly.

"MAR's standard forms set have been revised extensively by the association in the past year," says Ron Farris, MAR's legal counsel. "These revisions are intended to streamline language, correct conflicting language and make them more user-friendly."

By accessing MAR's Standard Forms and Contracts with ZipForm technology, REALTORS® can work more efficiently and maximize the benefits of technology they are already using like e-mail, digital filing, smart phones and contact management systems.

ZipForm offers Mississippi REALTORS® two options – ZipFormDesktop and ZipFormOnline. As a benefit of membership, a REALTOR® can choose to use the Desktop or Online version. Access for the first year is free followed by an annual renewal rate of \$59.95.

Communications made easy

Both versions make communications with all parties to a transaction easier because digital contracts can be e-mailed to buyers, sellers, brokers and other stakeholders. Plus, the software integrates easily with contact management products like TOP PRODUCER 7i and Microsoft Outlook allowing REALTORS® to use both technologies together to maximize the benefits of each. Anything from one form to the entire transactions can be sent with the click of a button. Plus, digital filing can put you on your first step to creating a paperless office.

Understand your options

The primary difference in the two options lies with where the program's files reside and whether or not an internet connection is required to use the software.

With ZipFormDesktop, program files and contracts created with the software are stored locally on the hard drive of your PC. An internet connection is not required to create contracts, but users will need to connect to the Internet occasionally to download and install updates as they become available. Contracts can only be created from the PC on which the program is installed.

ZipFormOnline allows REALTORS® to go beyond their offices and work just as effectively from the field. Using any computer with internet access, REALTORS® can create new contracts or access working files. Once complete, the REALTOR® can send the contract electronically to parties involved in the transaction.

Been there, done that

As co-broker of Bowie Realty in Greenwood, REALTOR® Sonny Bowie knows the convenience that ZipForm technology offers first hand. Bowie and his agents have used the forms technology since they were first offered. They subscribe to ZipFormOnline and value the convenience it offers.



Bowie

"We really enjoy it because, wherever we are, we can always access our files," explains Bowie. "Our agents like that their files are saved and always there. They don't have to come back to the office or use a handwritten form that can turn out messy or hard to read to complete a contract. Because the program saves all of their files, they can update and print contracts from a client's office, their home office or anywhere they have internet access."

Bowie says that learning the program was easy even for agents who are not familiar with computers. "You really don't have to learn all about computers to do this," he adds. "You just learn the program and it's that easy."

When Cheryl Fair, broker/owner of Chase Fair Realty in Southaven started using ZipForm software she was the only one in her office using the technology. Now, Fair pays for all of her agents to have access to the online product. They like that the technology enables them to draft and submit offers from the field without having to return to the office to handle the paperwork.



Fair

Fair also values the peace of mind that comes from knowing her agents are completing the right forms. "It's been well worth the investment because all of our forms are right there," she says. "As the office broker, I can look at all my agents' files when I have time to make sure that everything is getting done right." Because the ability to edit the approved forms is limited, Fair can quickly scan forms for accuracy rather than having to review every contract word for word. ■

Contracts always free by PDF

MAR's Standard Forms and Contracts are always available free of charge to MAR members in PDF documents from the Quick Links section of the association's website at www.msrealtors.org. From the website, members can download the most up-to-date forms and contracts for printing and completion by hand. This section of the website also provides members with an explanation of the most recent changes to the forms.



ZipFormDesktop highlights

- Easy-to-use navigation lets you move quickly through a document or transaction
- Print to any printer supported by Windows® 2000 or XP
- Integrates easily with TOP PRODUCER 7i, Microsoft Outlook and other applications
- Field help buttons allow you to easily identify what transaction information you need for an active field and comprehensive help screens provide instant assistance
- An intellicopy feature which allows you to share information between fields using simple point-and-click control
- Useful tools like include spell-check, text strike-out, auto cover-sheet, auto log-in, amortization scheduling and a mortgage calculator

ZipFormOnline highlights

- An intuitive Windows-based user interface offers familiar ZipForm features such as clause editor and auto-fill
- Built-in e-mail functionality makes e-mailing transactions as simple as clicking a button
- Automatic updates ensure that you always have instant access to up-to-date association and broker forms
- Template creation tools let you group forms commonly associated with a transaction, reducing the need to manually input repetitive information
- A secure administrative user interface gives office administrators complete flexibility in managing their offices and users

What about ZipForm security?

The Center for REALTOR® Technology (CRT) of the National Association of Realtors has awarded the coveted REALTOR® Secure certification to ZipForm for the security offered through its electronic real estate forms. The REALTOR® Secure program recognizes organizations that utilize the best online security practices in the industry.

"REALTORS® are at the forefront of technology innovation and certifying ZipForm is one more step in our efforts to create and adopt innovations that make real estate transactions more efficient and secure," said Mark Lesswing, Chief Technology Officer and Senior Vice President of NAR. "We are pleased that ZipForm continues to develop new technology that demonstrates its commitment to security and protecting consumers' confidential real estate information."

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ROOKIE REPORT

It's Not Easy Being Green

Technology must-haves for rookies

By Tracee Walker

Technology plays an ever-increasing role in how the business of real estate is conducted. In the 2007 Technology Survey conducted by the National Association of REALTORS®, more than half of REALTORS® surveyed indicated their technology expenditures exceeded \$1,000 in 2006. Similar results were true of Mississippi REALTORS® with 63 percent investing more than \$1,000 in business-related technology in 2006.

Use the following guidelines to help you sort the latest gadgets and gizmos into must-have and wish-list categories and launch your career in real estate without diving into debt.

Cell phone. This is the number one, must-have. In our world of immediate responses, clients and prospects expect to always reach you. A cell phone makes that possible. Remember, you are just starting out, so stick to the basics. Before selecting a plan, identify the area where you will be spending most of your time and the time of day that you expect the highest call volumes and choose a plan that meets those basic needs. Before signing a contract, verify that you will be able to upgrade or change your service in the future without incurring additional costs.

Computer. Ranking at the top with a cell phone, your computer is essential for everything from creating and maintaining a database of prospects and designing marketing materials to accessing the web, searching the MLS and drafting contracts. The most important consideration is mobility. How do you plan to work? Will you use a computer in the field? Does your broker offer a computer station that you can use when you are in the office? Desktop systems are typically more affordable than comparably equipped portable versions like laptops and Tablet PCs. Whether you'll be computing in the coffee shop or tied to your desk, invest in the most technology you can afford. Here bigger is better. Look for bigger hard drives, faster processors, more RAM and a drive that will allow you to store data on a CD (CD-R) or DVD (DVD-R) for creating back up files.

Printer with perks. When printing flyers, presentations and marketing materials, you'll want to print in color. If funds are limited, start with an inkjet and add a laser printer to your wish list for the future. For starting prices of about \$100, multi-



function machines that include a combination of printer/scanner/copier/fax technology are great for a home office where space is limited.

Internet exposure. To cultivate this source of leads you'll need an internet service provider (ISP) account for web service, your own website or a page on your company's site, and an e-mail address where buyers and sellers can reach you. You'll also use the internet frequently for research and posting listings, so investing in broadband internet service through DSL or cable services will save you time.

Software solutions. At minimum you will need software that will allow you to do basic word processing, create a database, design basic marketing materials, create slide-show electronic presentations and spreadsheets. In addition you will need a web browser and an e-mail account application. A basic suite of this software may be included with the computer you purchase. Today, some computer systems, especially those advertised at incredibly low prices, come with only "trial" versions of desired software that only work for a short time and require an additional purchase for continued use once the trial period expires. When purchasing your computer system ask whether the advertised price includes full or trial versions of the software you will need.

Fax machine. When asked to get a contract or floor plan to a client ASAP, a fax machine is a major convenience. Fax capabilities are often built into multifunctional machines or included as software.

Digital camera. When it comes to marketing a listing, quality color photos are essential. To get them, invest in a digital camera with an image sensor of at least two megapixels, a higher power optical zoom lens (rather than digital zoom), choose a camera that will accept a wide-angle lens attachment if possible and an LCD screen display. Just as with your computer selection, invest in the most technology your budget will permit and watch your returns develop. ■

Source: National Association of REALTORS®

Video 101

Six ways to use video

1. E-mails. When e-mailing prospects, embed a link to a video that showcases a listing or one that allows you to greet the prospect and highlight your services.

2. Tours. Add video to your listings that shows more than just the home's interior rooms. Try a narrated walk-through that gives the viewer the experience of actually visiting the home. Include views from the subdivision's entrance, the exterior and the surrounding landscape as it would be seen from the driveway, interior layout, views from the window, and special features that add charm.

3. Testimonials. Testimonials from happy clients say more about your service than mere text quotes.

4. Community showcase. Many REALTOR® web-sites include links to information about their communities. Establish yourself as an area expert by including video clips about your area, its landmarks and special events.

5. Presentations. As part of your listing presentation, include a demo of how you would use video as part of your marketing strategy for the seller's property.

6. Handouts. Offer mini CDs and DVDs with a video tour of a property, testimonials and a description of your services.

Video essentials

• **A reliable camera.** If using a digital camera you'll need one that has a movie mode of 24 frames per second (fps). Camcorders offer better quality by shooting at 30 fps. Experts also recommend using a camera with an image stabilization feature and a tripod for steady shooting. Basic lighting equipment can add to the quality of interior images.

• **Video or movie editing software.** This software allows you to easily rearrange the order of your raw footage and add special effects, transitions and soundtracks to create the final product. Save the video in a format compatible with most browsers – such as Flash or MPEG – to create a video podcast or burn it to a DVD.

• **Hosting.** Video files can be large and tie up a

Web server. So you'll likely want a host server for sharing videos online. YouTube.com, Google Video and VideoHomez.com offer free video hosting.

• **Links and players.** These allow you to display videos on the web. Some services provide a player for web pages so that the video plays right on the page; others provide a URL that links to their site.

Video editing software that makes the cut

Browse video hosting sites like YouTube.com and one quickly learns that possessing cinematic vision that rivals that of Steven Spielberg or Martin Scorsese is not a requirement in order to wield a video camera or capitalize on the marketing power that videos hold. One thing that can, however, take an amateur videographer's work from good to great is the use of simple, easy-to-use editing software. Listed below are some of the favorites from the technology experts at REALTOR® Magazine Online:

• **iMovie HD Bundled with Apple Macintosh PCs Apple Inc.,** www.apple.com/ilife/imovie, 800/692-7753. Digital movie editing and production software included in iLife digital content creation suite. Includes movie themes, special effects, titling, transitions, and audio features for adding and enhancing soundtrack. Publish on a Web site or as podcasts. Integrates with other iLife applications—iPhoto, iWeb, iDVD, and the GarageBand digital recording studio.

• **Corel Ulead VideoStudio 11** \$89.99 Corel Corp., www.ulead.com, 800/772-6735. Video editing and DVD authoring solution for Windows. MovieWizard guides users through editing process with automated features and templates. Includes library of special effects, transitions, and titles. Compatible with high-definition video. Supports sharing video on mobile devices, including Apple

iPod and video-enabled cell phones, and creating high-definition DVDs.

• **Premiere Elements 3.0** \$99.99 Adobe Systems, www.adobe.com, 800/833-6687. Digital video software for Windows. Imports and exports video in all popular formats for a range of digital devices, including camera phones. Easy editing with range of special effects and transitions. Users can add voice-over narration, soundtrack, or text to video. Publish to DVD or the Web or share on



portable media devices. Macintosh version available. Also bundled with Photoshop Elements imaging software for \$149.

• **Windows Movie Maker Bundled with some versions of Windows XP and Vista operating systems Microsoft Corp.,** www.microsoft.com/windows, 800/642-7676. Digital video editing and sharing solution. Editing features include themes, transitions, and special effects. Integrates with Windows Photo Gallery for managing movie archives. Share movies by e-mail, publish them to the Web, or burn to DVD with Windows DVD Maker. ■

Portions reprinted with permission from REALTOR® Magazine Online

Plugged in and turned on: REALTORS®

By Tracee Walker

Broker/Owner Damion Flynn, ABR, ePro, GRI, of Simply Sold - Viking Realty in Gulfport knows technology. Yes, he barely remembers a time in his life when home computers, internet shopping, e-mails and cell phones were not given parts of everyday life, but that is not the sole source of his affinity for the high tech. At 29, Flynn has already made a career change from experienced computer programmer to broker/owner of his own real estate company.

Like a growing number of thirty-something REALTORS®, Flynn sees how technology not only can help him and his agents make connections with potential clients, but also how using technology can help them work more efficiently.

"The best part about the technology that I utilize in my day-to-day operations is that it 'works for me,' not the other way around," says Flynn. "Many agents do not realize how easy it can be to have superior technology in their day-to-day operations. They simply focus on how hard it would be to learn it. The backend software my agents and I use helps us be more productive and focus our energies on prospecting instead of all the mundane tasks."

Many REALTORS® know the time it can take to pull together a comparative market analysis (CMA) for a potential seller. That amount of time often grows when the REALTOR® includes things like satellite imagery, nearby active and sold comparables, and costs per square foot. Using the technology at their fingertips, Flynn and his agents regularly pull this type of

information together in a matter of minutes where other agents might spend 30 minutes to an hour to do

the same.

Flynn also offers listing info lines which allow potential buyers to call a phone number associated with their office phone system, get information on the property from a recording, and instantly be connected with the listing agent. If the caller hangs up before connecting with an agent, the software captures the caller i.d. information and sends a text message to the listing agent with the information about the caller and which house they called about. According to Flynn, this technology increases the chances that the listing agent becomes the agent who sells the property.

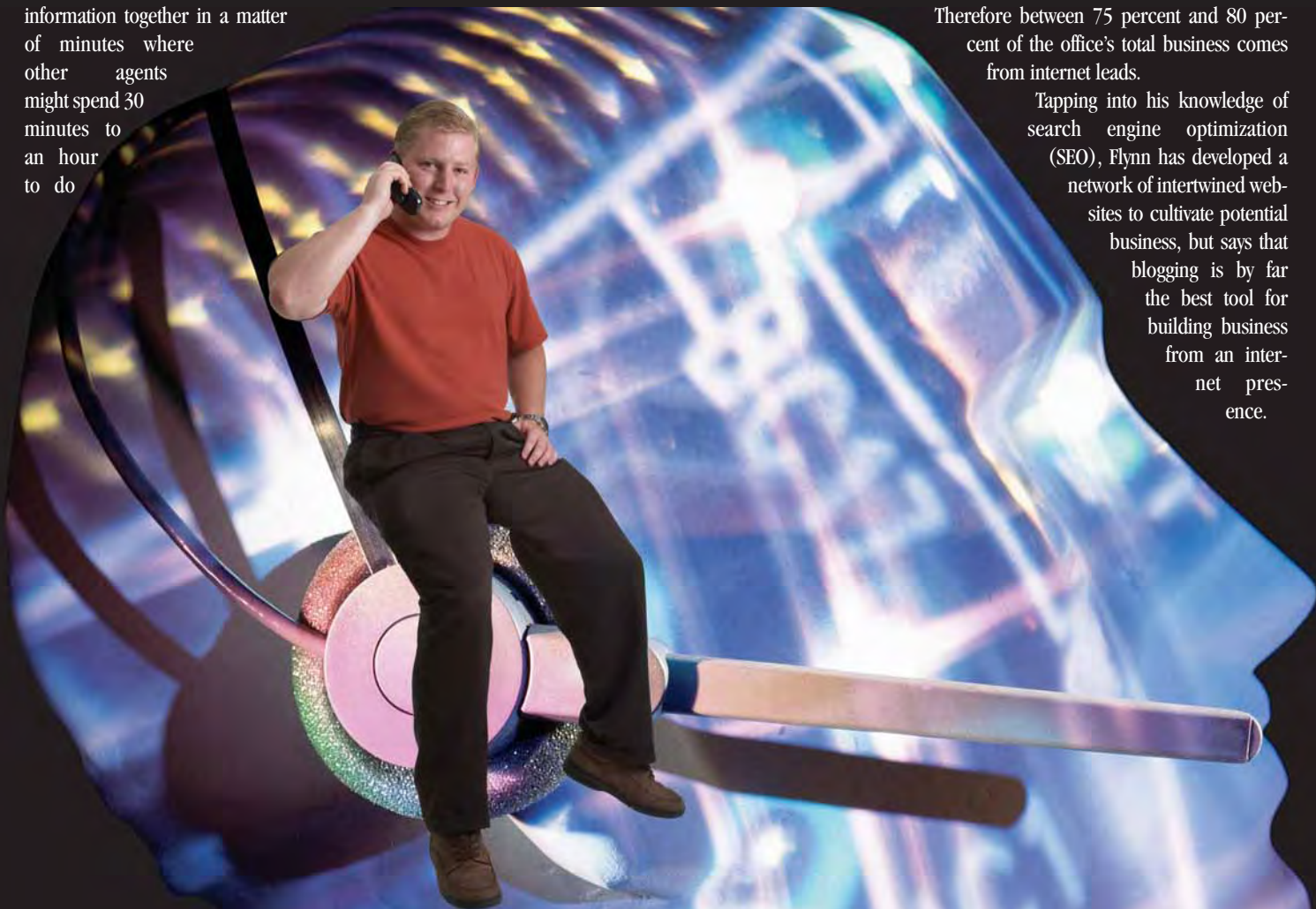
Flynn and his agents monitor buyer and seller activity, track their contacts, contact vendors, and much more with a few clicks of a mouse and keyboard using their website's backend software.

"When one of our agents registers a buyer into the system, our site can automatically send e-mail or text messages with new listings as they appear," says Flynn. "Buyers can also log into our site and save searches, add houses to their favorites for quick retrieval later, like when in front of the agent, which also saves time."

Statewide, as well as nationally, REALTORS® report referrals and repeat business as their most valuable sources of lead generation. As a relatively new company, Simply Sold - Viking Realty does not have a lot of repeat business yet and the number of referrals are still somewhat small.

Therefore between 75 percent and 80 percent of the office's total business comes from internet leads.

Tapping into his knowledge of search engine optimization (SEO), Flynn has developed a network of intertwined websites to cultivate potential business, but says that blogging is by far the best tool for building business from an internet presence.



Damion Flynn is Broker/Owner of Simply Sold - Viking Realty in Gulfport.

for the next generation

According to Wikipedia, a blog, short for web log, is a website where entries are written in chronological order and displayed in reverse chronological order. Blogs usually provide commentary or news related to a particular topic. A typical blog combines text, images, and links to other blogs, web pages, and other media related to its topic. Most also offer the ability for readers to leave comments in an interactive format. For more information on blogs in real estate see page 19.

"Last year I closed roughly 100 transactions and at least 75 percent of those transactions came directly from leads I acquired online through these sites," says Flynn.

"Blogs have the unique advantage of creating a personal relationship between the agent (or broker) and their readers," says Flynn. "This generally presents a friendlier encounter when returning an e-mail or phone call. After a potential client reads your blog for a few weeks, or months, they feel that they know you. When a potential client contacts you from your blog, to them, it is more like talking with an old friend than a 'pesky REALTOR®' just trying to sell them something or make a commission."

For REALTORS® who are ready to get their feet wet in the technology arena, Flynn says, "Internet sites such as ActiveRain.com are great ways to get started in the blogging arena, but it is important to make sure you are careful what you post. The internet is a powerful place and misstating one thing could make it very difficult for you. All things considered, blogging is probably the easiest and most beneficial to start off with."

Byram REALTOR® Michelle Way, ABR, ePro, GRI, of Pro-Realty frequently posts to her blog on ActiveRain.com as well and has seen the benefits technology has brought to her business.

For Way, her interest in the connection between technology and real estate took her into the classroom where she has earned both her ePro and GRI designations. "I feel that keeping on top of all the latest trends in real estate put me a step above the rest," says Way.

The majority of Way's business is focused on the affordable housing market. She concentrates on working with first-time buyers. As a result, the bulk of her clients range in age from 25 to 35. As a member of this age bracket herself, Way, 36, knows first-hand the influence technology has on this group. For them, being able to contact a REALTOR® by e-mail, websites, instant messenger and text messages is an expectation rather than a perk.

An avid fan of text messaging, Way has begun texting for business purposes. "In today's busy life of buyers and sellers, text messages have become a way of life for me. My sellers and buyers text me from work and play," she says. "There is not a day that goes by that I don't receive at least one text message from a past client or a new buyer."

Way is ready to take texting a step further by including it as part of her marketing campaign. During a recent lunch with colleagues she floated the idea of buying billboard space that would read "Need a REALTOR®, txt me" with her phone number. The response she received from her colleagues was harsh. Way was met with statements like, "That's crazy," "Are you serious?," "It will never

work," "No one will ever text you," and many more.

Undeterred by the negative response, Way is moving forward with plans for the billboard. All one has to do is take a look around at the nearest store or food establishment to see that texting is the latest craze among the young and know that Way is on the right track. These people are your future clients. To succeed with them, get ready to speak (or type) their language.

Like Flynn and Way, Jeff Fulgham (on the cover), a thirty-something REALTOR® in Tupelo, has begun to see the difference that technology can make in his business. Fulgham earned his real estate license four years ago and now runs his own business, T.U.P. Realty.

Like many small business owners, Fulgham relies on advice and assistance from well-qualified friends to help with some of his business needs. "I have a really good technology guy who is also a good friend," he said. "Recently he was helping me improve the search engine optimization (SEO) for my website. He said that one of the best ways to increase SEO is to blog. Google especially likes blogs because they are always changing and always have new information."

Fulgham began his blog just months ago. Although he has yet to realize the kind of response that Flynn has, he has already received a few calls. Knowing the potential for results, Fulgham is invested in the process. "I try to work on my blog every night because I see what a powerful tool it can be," says Fulgham.

Although he doesn't receive a lot of text messages from his clients yet, this technology has become a convenient way for him and his agents to communicate throughout the day.

He has also started posting virtual tours with his listings. Its easy to see how this could be a useful tool for those conducting a home search, but Fulgham sees its value as a listing tool. He includes virtual tours as part of his listing presentations saying that sellers enjoy seeing pictures of their homes online.

Citing statistics gathered by the National Association of REALTORS®, Fulgham advises fellow REALTORS®, "If you don't have a web presence, you are missing the opportunity to connect with 70 to 80 percent of buyers. You don't have to be the big name REALTOR® to get a buyer or seller's attention, you just have to be out in front of them.

"Technology doesn't take the place of what we as REALTORS® do. It is just a great tool to further expose ourselves to potential clients," reminds Fulgham. "Don't get so bogged down in the technology that you forget to be a REALTOR®."

Real estate is still a business that focuses on the personal interaction between potential clients and the real estate professionals who stand ready to assist potential clients in real estate transactions. Referrals and repeat business still hold the top spots for generating business, but technology shows no signs of backing down as an important player in this mix. REALTORS® who recognize the increased role technology can play in their business and take steps to integrate this type of technology will be well positioned to serve the next generation of homebuyers and sellers. ■



Michelle Way is a REALTOR® with Pro-Realty in Byram.

Technology trends eyed statewide and nationally

By Tracee Walker

Knowing where Mississippi REALTORS® stand in terms of the integration of technology and business and how that compares to national averages will help ensure that Mississippi REALTORS® do not find themselves deleted as technology increases its footprint on the industry.

Recent surveys conducted by the Mississippi Association of REALTORS® and the National Association of REALTORS® report that REALTORS® are investing more heavily in technology. NAR reports that over half of REALTORS® nationwide invested \$1,000 or more in technology during 2006 with Mississippi REALTORS® spending just slightly less than this.

More than two-thirds of REALTORS® nationwide say they have a website for their business. In terms of where they choose to post their listings, REALTORS® nationwide rank their local MLS sites, broker sites and realtor.com as the best places to post. While state responses were similar, Mississippi REALTORS® have not realized the same level of value from realtor.com, instead ranking the use of franchise national sites of higher value.

“REALTORS® have invested a lot of time and millions of dollars in building and improving real estate technology, and the demand for additional technology is high,” said Mark Lesswing, NAR Senior Vice President and Chief Technology Officer. “While eight in 10 REALTORS® think the current technology supplied by their broker is valuable, two-thirds would like their broker to expand the amount of technology offered. Eighty-four percent of those surveyed were also interested in augmenting the technology and services offered by their Multiple Listing Service.”

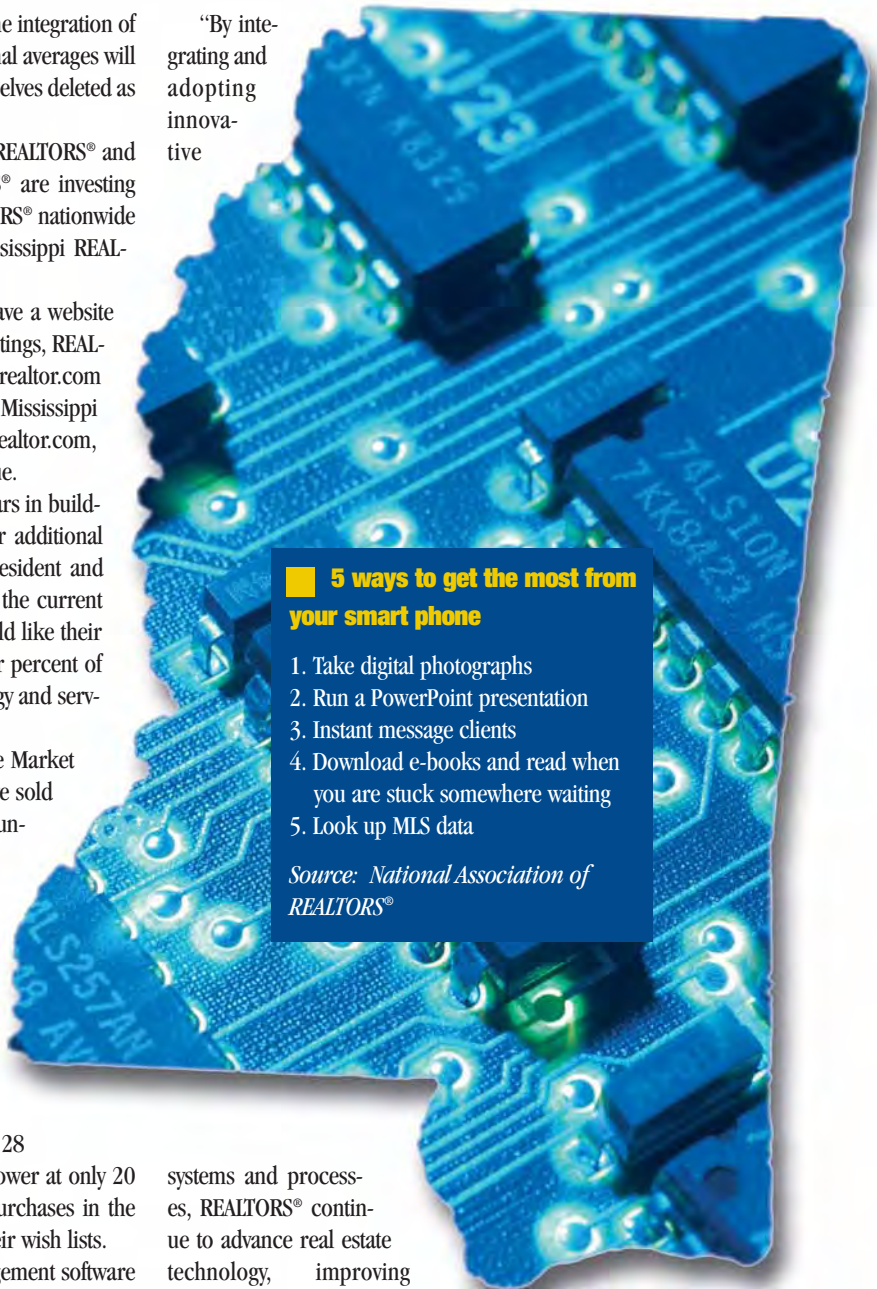
One of those services offered by the MLS is the Comparative Market Analysis, which compares a home to similar properties that have sold in an area. Ninety-four percent of those surveyed across the country include a CMA as part of their listing presentations, and most REALTORS® are satisfied with the program. However, 35 percent thought the program could be improved by offering the ability to personalize designs and making it easier to use.

The most popular devices Mississippi REALTORS® and those across the country use in their day-to-day business include digital cameras, desktop computers and cell phones. Both surveys revealed the growing popularity of smart phones, which provide phone, Internet and e-mail capabilities. In 2005, only 8 percent of respondents used a smart phone compared to 28 percent in 2006. Our state’s usage of smart phones is slightly lower at only 20 percent. However, from those planning to make technology purchases in the next six months, 20 percent have smart phones at the top of their wish lists.

REALTORS® use of automated forms and transaction management software (TMS) is also on the rise as real estate transactions become more complex. In fact, more than three-fourths of REALTORS® surveyed said they must manage as many as 20 documents to complete a real estate transaction. Fifty-nine percent of those surveyed in NAR’s survey use an automated forms management program to help streamline the paperwork involved in a transaction. Twenty-three percent of respondents use a transaction management system, which tracks each step of the real estate process, and 69 percent of those who aren’t currently using a transaction management system are interested in adopting the technology.

While Mississippi’s usage rate of automated forms mimics NAR’s finding, our use of transaction management systems differs sharply with only four percent of our members indicating that they have ever used this technology. While some desire to streamline the real estate transaction process through the expanded use of TMS nationwide, it is unclear whether Mississippi’s Realtors and other stakeholders in real estate transactions are interested in and ready to make the leap to this type of transaction.

“By integrating and adopting innovative



5 ways to get the most from your smart phone

1. Take digital photographs
2. Run a PowerPoint presentation
3. Instant message clients
4. Download e-books and read when you are stuck somewhere waiting
5. Look up MLS data

Source: National Association of REALTORS®

systems and processes, REALTORS® continue to advance real estate technology, improving communication with home buyers and sellers and streamlining transactions,” said NAR President Pat V. Combs, of Grand Rapids, Mich., and vice president of Coldwell Banker-AJS-Schmidt. “However, real estate is still a high-touch business. Building strong, personal relationships with home buyers and sellers and understanding their unique needs, is essential to helping them find the home of their dreams.”

Indeed, survey respondents cite referrals and repeat business as the top sources for generating the greatest number of leads. One-third of respondents said that more than half of their business comes from referral clients, which makes staying in touch with current and past clients crucial to a REALTORS®’s success. The most popular way to maintain relationships with current clients is through phone calls (48 percent) and e-mail (39 percent). ■

Blogs: 'Must Have' or 'Don't Bother?'

By Kim Shindle

Blogs. Are they really that important to a real estate business? Blogs are easy to use and give REALTORS® the opportunity to position themselves as experts in their communities, according to Richard Nacht, owner of Blogging Systems, Princeton Junction, N.J.

"Blogs are a particular kind of website that enable anyone to create fresh content. It's no more difficult to create blog content than it is to write an e-mail or a Word document. That's one of the main reasons they have exploded in use," Nacht explains.

A former ERA franchise owner, Nacht has a technology background and was writing about real estate and finance for a website when he decided to start his own real estate blog.

"There really are several reasons a REALTOR® should consider using a blog," Nacht explains. "They improve search engine results; provide direct communication with your target market and community for brand building; position you as a local expert on real estate; and provide a competitive differentiating tool, especially with younger clients."

Chris Frerecks, CEO of Real Estate Blogsites, says, "Blogging can help a REALTOR® to be there in the search engine indexes when consumers conduct an online search (for a REALTOR®)."

"Understanding that 80 to 90 percent of all homebuyers and sellers are searching the web long before they contact a REALTOR® makes the detailed transfer of one's knowledge base into the search engine indexes a priority," Frerecks adds.

Matt Heaton, CEO/president of Active Rain, launched the blogging website in June last year and now has about 16,000 members using the site. The company predicts it will have 70,000 members by the end of the year.

"Blogging builds trust and allows you to give information to consumers before you know them," Heaton explains. "There's so much information freely available on the web that consumers shy away from giving personal information. Blogs help to establish trust, which is an important part of getting a new client."

Heaton says sites like Active Rain are a great place to start blogging because there's a built-in audience and you get instant feedback.

Nacht says Coldwell Banker is one of the first companies with plans to roll out a blog platform for its agents to use free of charge.

"They're creating AgentSpace for an agent blog, then later SellerSpace, a product specifically for sellers to blog about why they live in a particular neighborhood or other personal information," Nacht explains. "I think they're going to get tremendous buzz about this tool; it's extraordinarily visionary. There are a lot of restrictions about information that can be added to online listings, while blogs can have personal observations or opinions. ■

Reprinted with permission from the Pennsylvania REALTOR®.

Five reasons to start a blog

Christian Frerecks of Real Estate Blogsites offers these reasons REALTORS® should consider a blog site:

1. A blog is a fast, simple and inexpensive web-publishing tool
2. A blog's content is formatted to expand the REALTOR®'s reach
3. Search engines look for the most timely information
4. A blog can give the most relevant, timely and locally specific real estate information
5. Homebuyers and sellers search for information on the Internet before they contact a REALTOR®

Reprinted with permission from the Pennsylvania REALTOR®.

Tech tips, tools and more

By Tracee Walker

Explore these sites for gadgets, tips and tools you can't miss:

www.jott.com This free service converts your voice messages into e-mails or text messages and sends them to members of your mailing list. Users call a toll free number, record their message, say the name of the contact they want the message sent to and in an instant a text or e-mail message is on its way – no typing while driving required. Even use it to send important reminders to yourself!

www.treonauts.com Have a question about your Treo? You're sure to find the answer and much more at this site. Touted as the world's first blogguide, the site offers Treo users virtually anything they want to know about the Treo in a searchable, easy-to-navigate site. From suggestions for solving the most obscure problems to opinions on the best and worst software and accessories and everything in between.

www.jiwire.com Find out everything you ever wanted to know about wi-fi and more at this site. With a glossary of wireless terms, a plethora of user guides, information on wireless security and even a guide to free wireless locations that is searchable by zip code or city, the site will have you labeled as a wi-fi wizard in no time.

www.qmobilesoft.net Why fumble for pen and paper to take notes while driving when for under 20 bucks your Treo can do the work for you. With the software CallRec 4.0 by Qmobilesoft you are able to record and play back phone calls and record your own notes for reference later with the touch of just one button on the side of your phone. Purchase here or download a trial version from www.treonauts.com. ■

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Building your web presence: Tips for looking

By Tracee Walker

Web 2.0 is the industry's term for the second generation of the internet. It focuses more on how internet technology is used rather than the technological specifications themselves. The first generation of the internet operated primarily as an information source. In recent years, Web 2.0 has emerged bringing interactive elements to the internet with the use of technologies such as instant messaging, real-time electronic communications, blogging and more. Now the internet has become an interactive vehicle for users to collaborate and share information instantly through online communities.

With the usability of the internet ever increasing, research from the 2006 National Association of REALTORS® Profile of Home Buyers and Sellers tells us that nearly 80 percent of homebuyers use the internet as an information source when searching for a home.

If you are among the 30 percent of Mississippi REALTORS® who have yet to launch your own website, now is the time. If you already have a business website, the dawn of innovations with Web 2.0 technology presents a perfect time to re-evaluate your site.

For tips to help REALTORS® with either task, *Real Estate Leader* asked MAR Information Technology Manager Mike Delamater for his advice:



REL: Could a computer savvy REALTOR® design his or her own business website?

MD: Technically, yes. Designing a website for your business CAN be a do-it-yourself project, but it is probably not something the average member would want to tackle. Just as REALTORS® are experts at selling real estate because they've been trained for it, web developers are also experts at what they do and are seasoned in the ways of developing sites and graphics that will make your site pop. A professional looking website requires a good layout, great graphics and a good eye for color. The amount of production time required depends heavily on the content of the site. Graphics and programming also have a big

impact on development time and costs.

REL: Are templates available to make doing it yourself simple?

MD: Many websites exist that allow you to create a generic website, but without some technical knowledge, the finished product won't have a professional look. Templates can be a fast, easy way to get a presence online, but you may not have the ability to do everything you could with a custom website. The biggest drawback to using a template website is that your site will look like every other site that uses the same template. Your business is unique, your website should be also.

REL: What level of computer knowledge is required to do it yourself?

MD: To do it yourself, you will need a moderate knowledge of html (the language web pages are written in) or a good html editor such as Dreamweaver. A good eye for graphics and the ability to create them, and an understanding of forms and how they work (allowing you to gather information about visitors to your site by having them complete "Contact Us" type forms) are also required. These are the minimum requirements to create a very basic site.

REL: How should a REALTOR® choose a professional designer?

MD: When interviewing a web designer, the first things to ask are "How long have you been designing websites?" and "May I see some examples of your work?" Notice I said when interviewing a developer... treat it like an interview. This person will be working for you on this project, and it's important that you can communicate efficiently. You will be working closely together because he doesn't know the real estate business. This is where your input will shine.

You will need to supply your designer with everything (company colors, logos, photos, content, etc.). The designer can then create a professional layout, custom graphics and programming to meet your needs. Development time and costs will vary greatly depending on the features you request and the amount of work to be done.

Programming, custom graphics, and the number of pages all influence development time and costs. You could find a high school kid to work for \$10 per hour or hire a professional at over \$100 an hour. This is one time to keep in mind... you generally get what you pay for. Quality work is usually not the least expensive, and there is no substitute for experience.

REL: What features are essential for a professional site?

MD: The only essential thing a website needs is contact information. You could have just a business card on the web. However, to really make your site "work" for you, you'll want more. Exclusive listings, IDX, agent bios and mortgage calculators are found on most real estate websites. You will also want to tell potential clients about your company and what services you offer (About Us). A

your best

Contact Us form is also a great way for potential clients to contact you 24/7. And if you carry a smart phone (Treo, Blackberry, etc.) you can make your website really work for you by having an e-mail sent to your phone when someone submits the contact form.

REL: Web hosting – what is it, who handles it and how much does it cost?

MD: Web hosting is where your website will actually live. It is generally provided by a web hosting company or a local ISP. Costs vary widely depending on services offered. I've seen hosting as cheap as \$10 and as expensive as \$100 a month. It's a good idea to do some research here. Again, cheaper does not mean better. I'm a big fan of using local companies whenever possible, so check with your local ISP before you go looking elsewhere for hosting. There is nothing more valuable than a knowledgeable voice on the other end of the phone when you need help. Often local companies can offer the personal service that the big guys lack.

Most hosting companies/ISPs also provide domain name registration. They

can help you find the right domain name for your company. Remember to keep it as simple as possible.

If you designed the site yourself, you would be the one to maintain it. If you hired a developer, you may be responsible for some updates – your exclusive listings, agent bios, news blurbs- while your developer may handle the more static content. On websites I have developed, the client has the ability to update data that needs to change regularly via their Admin section. The admin section is nothing more than a form that adds data to a database. This data can then be displayed on the website. This is known as dynamic content. It can change depending on certain variables... like searching properties and listing them by price or neighborhood. It's all the same data, the display just differs depending on how the user might want to see it. Static content is actually part of the web page and requires direct access to the programming files in order to edit/change the data.

Remember, you are a real estate professional. Your website is your first point of contact with a potential buyer. How do you want to be dressed for the meeting? ■

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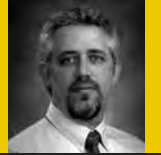


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FOR THE
TECH OF IT



BY MIKE DELAMATER

MAR offers members new ways to connect

Just like our members who are using more technology these days, so is your REALTOR® association. We research ways that we can use technology to help us better serve our members. Take a look at some of the newest bells and whistles we have implemented with our members in mind.

Live Chat: Live chat is available on the MAR and Mississippi REALTOR® Institute websites during normal business hours. Click on the "Have a Question?" link in the left column of each page, and you will be linked directly to a staff member who can assist you with any questions you may have, from education to technical support. Just click and type and in a matter of seconds, you'll be chatting in real time with an MAR staff member to get the answers you need.

Audiocasts: Audiocasts are online audio files of important events. We post keynote speeches, highlights from special events and important announcements online allowing all of our members the opportunity to stay connected even when they are not able to travel to a meeting. Members can access the audiocasts by visiting www.msrealtors.org, clicking on "MAR News" and then "MAR Audio Library."

Photo Gallery: The MAR Photo Gallery contains images taken at key MAR events. It is easy to scan through the galleries. When you see an image you would like to keep or print, you can access the original photo directly from the gallery. All images in the gallery are free to use. For a look at our latest snapshots, visit www.msrealtors.org, click on "MAR News" and then "MAR Photo Gallery."

Webinars: Webinars are online meetings that allow attendees to collaborate on a project using technology. During a meeting webinar, the attendees can share documents, view video, and use a whiteboard. It is a great way to have an interactive meeting without everyone having to drive to a meeting place. Webinars can also be recorded for later playback in case someone misses the meeting/event. The *Leadership*MAR Class of 2007 uses this tool for regular meetings and the Association Executives at our local boards are also finding ways to use this technology. Look for a series of webinars starting later this summer on a variety of real estate issues and trends.

Visit our websites today and experience first-hand how technology can keep you connected to your association. ■

Mike Delamater is MAR's Information Technology Manager. E-mail him at mdelamater@msrealtors.org.

Meridian REALTORS® raise Habitat House

The Meridian Board of REALTORS® and Habitat for Humanity International joined forces with Lauderdale County Habitat for Humanity in April to raise the walls on Mississippi's first "home in a box" as part of the REALTOR® - Habitat Partnership for Gulf Coast Recovery program.

Shortly after Hurricane Katrina, 54 state and territorial REALTOR® associations committed to sponsoring and building Habitat homes in the Gulf Coast region to assist hurricane survivors who lost their homes. Half of these homes will be "homes in a box" built across the nation by and shipped to the storm affected area while the remaining half will be built on the ground in the Gulf Coast region.

"I am proud of REALTOR® associations on the national, state and local levels for being among the first to assist people moving back into homes. REALTORS® build communities and are strong advocates for improving our neighborhoods, including those devastated in the coastal region," said Jerome Kitrell, President of the Meridian Board of REALTORS®.

Meridian REALTORS® worked with Habitat on two homes for Katrina survivors, one of which was started much earlier by REALTORS® in White River Junction, Vermont. Joining Vermont REALTORS® in the build were 2006 NAR President Tom Stevens and Vermont Lt. Governor Dubie. When complete, the home was disassembled and shipped to Meridian for the final construction.

Meridian REALTOR® Cathy Feltenstein identified and helped secure the property on which these homes now stand making this the first home from the project to be constructing in Mississippi.



Vermont REALTORS® assemble Meridian's first Habitat Home-in-a-Box in Vermont before disassembling and shipping it to Mississippi for permanent assembly.



Vermont REALTORS® load pre-assembled piece of the Home-in-a-Box onto a truck for transport to Mississippi.

Fulton marks 10 years with MAR



Fulton

Also during the June board meeting, William Fulton was honored for reaching the ten-year milestone as a staff member of MAR. Fulton serves as the association's Vice President of Administration ensuring the maintenance, accuracy and security of the financial, physical, record keeping, information and customer service systems of the association.

Usry, Bullock to leave posts at year's end



Usry

During MAR's Board of Directors meeting, June 7, Association CEO Angela Cain announced that Jo Usry would be leaving her position as Vice President of Professional Development at the end of the year.



Bullock

During nearly 12 years as a MAR staff member, Usry has played a significant role in the successful operation of the Mississippi REALTOR® Institute. Her commitment to providing REALTORS® with education and guidance regarding the REALTOR® Code of Ethics is unsurpassed and has had a tremendous affect on the real estate industry. Upon leaving her position with MAR, Usry will assume the position of Association Executive for the Jackson Association of REALTORS®, a position that will be vacated by AE Cheryl Bullock at the end of the year. Bullock, who recently announced her upcoming retirement, leaves this position after 22 years of service to the local board.

Broker Roundtable meetings held statewide

MAR, working with AEs from local boards, began conducting Broker Roundtable meetings at local boards throughout the state in the spring. The meetings offer an opportunity for MAR staff to connect face-to-face with primary, principal brokers from each local board to learn of needs and concerns unique to particular local boards. The meeting also help the staff recognize issues that are common for Mississippi REALTORS® regardless of their geographic location. Several meetings have already taken place with plans to visit all boards by the end of the year.

REALTORS® attend Midyear Meeting in D.C.

On May 16, approximately 50 Mississippi REALTORS® and some of the nation's top leaders gathered for the MAR Congressional Reception at our nation's Capitol held in conjunction with NAR's Midyear Legislative Meeting. Throughout the week, REALTORS® attending the conference learned about key issues affecting the real estate industry as well as the latest innovations.



Mississippi REALTORS® meet with Senator Thad Cochran (center) to ask for support of key REALTOR® issues during a day of Hill Visits.

Conference attendees converged on Capitol Hill for a day of meetings with Mississippi's Congressional delegation. REALTORS® urged legislators to keep banks out of real estate, support FHA reform, conforming loan limits, the need for a comprehensive natural disaster policy and the need for small business health coverage.



Mississippi Real Estate Commissioners visit with Senator Lott during the MAR Congressional reception. Picture left to right are: Gary Murphree, Houston; Mark Cumbest, Moss Point; Senator Trent Lott; John Dean, Leland; and Larry Edwards, Jackson.

HEADLINERS

MEMBERS IN THE NEWS

Edwards named 2008 RPAC Chair



Edwards

Jackson REALTOR® Larry Edwards was recently appointed as the 2008 RPAC Chair for the National Association of REALTORS®. The appointment was made by 2007 NAR President-Elect Dick Gaylord. In this capacity, Edwards will lead one of the largest, most influential PACs in the nation.

Garland tapped for Strategic Planning



Garland

Flowood REALTOR® Lee Garland is a new appointee to the 2007 NAR Strategic Planning Committee. The committee is charged with guiding NAR's future by monitoring and researching threats, opportunities, key trends and issues that may impact the industry, REALTORS® and the association and to make recommendations regarding NAR's long-term strategic direction to the Executive Committee and Board of Directors.

Cumbest chosen for insurance positions

Moss Point REALTOR® Mark Cumbest has been appointed to the NAR Insurance Task Force by 2007



Cumbest

NAR President Pat Vredvoogd Combs. Recognizing the major challenge that finding affordable and adequate insurance has become for REALTORS®, the NAR leadership has created an Insurance Task Force.

The task force is charged with assessing state of affairs, exploring solutions and developing an appropriate role for NAR to help its state associations address what is now a very predictable, cyclical availability/affordability problem. Cumbest is also serving as a member of the Mississippi Wind Storm Underwriters Board, appointed by Governor Haley Barbour.

Cain named to Academy Advisory Group



Cain

MAR CEO Angela Cain was appointed by 2007 NAR President Elect Dick Gaylord to serve on the new NAR Leadership Academy Advisory Group. The academy will focus on high-level training for members seeking leadership roles with NAR. The emphasis will be to increase diversity within NAR's leadership ranks.

Dubuisson receives 30 under 30 award



Dubuisson

Herbert Dubuisson Jr., Coldwell Banker Alfonso Realty, Bay St. Louis, is one of only 30 REALTORS® across the nation selected for REALTOR® Magazine's "30 under 30" awards. Each year the magazine recognizes 30 REALTORS® under the age of 30 who are using technology and other innovations to remake today's real estate services. The recipients also demonstrate that building community and client relationships is as important as ever to their success in the real estate industry.

Aiken among Top 40 under 40



Aiken

The Mississippi Business Journal recognized REALTOR® Jarrett Aiken, Broker/Owner of Reliable Realty Service, Jackson, by naming him as a member of their "Top 40 under 40" for 2007. Annually the journal recognizes 40 professionals under the age of 40 who balance professional achievement with service to the community. ■

YOUR NECK OF THE WOODS

Local Board & AE Forum

In Mississippi, there are 21 local boards servicing REALTORS® in every corner of the state. Here's what's going on in their communities:

Biloxi-Ocean Springs

With members over 300, we have reached our membership goal for 2007. During our general membership meeting on April 24, we presented the REALTOR® Emeritus Award to REALTOR® Moody Grishman, a local board member for over 50 years. Also a REALTOR®, Grishman's son Milton Grishman presented the award to his father on the board's behalf. The evening also included a MRPAC Silent Auction which was a huge success.

Clarksdale

No information provided.

Cleveland

No information provided.

Four County

No information provided.

Golden Triangle

Listings and sales for the Golden Triangle area continue to show improvement over last year as we attract new industry, the housing market reaps the benefits. Our REALTOR® Community Service Committee chose "REALTORS® for Kids" as our 2007 project. We collect uniforms, clothing and personal hygiene items for underprivileged children in grades K-8 for the 2007-2008 school year. In May the first issue of our Homes for Sale magazine hit the stands. This publication combines all the areas we serve into one publication.

Greenville

Greenville REALTORS® are making a difference in their community through volunteer service. On June 16, REALTORS® participated in Clean-up Day. Other areas of service include: Searcy Cunningham, Coordinator of Katrina Relief Effort for Red Cross; Al Brock, Chairman of Industrial Foundation; Pattye Wilson, President of United Way & Pat Burton has participated for many years; Mary Frances Lang, Chamber Medical Committee; Phield Parish, Board Member of Corp of Engineers; Bob Coburn, Boys & Girls Club; just to name a few!

Greenwood

No information provided.

Grenada

In the past few months our REALTORS® have been involved in Christmas in April, Relay for Life and Arbor Day. In May, we presented educational scholarships to two deserving Grenada area seniors. Also in May, the Board presented two large American flags to the city to be displayed at the I-55 entrance in honor of our veterans. Giving back to the community is our way of saying, "Thank you Grenada!" for your patronage and support.

Gulf Coast

The Gulf Coast Association Affiliate Committee's

April Back Yard BBQ was a huge success with over 500 attending. Monies raised went to Habitat for Humanity and the Women's Resource Center. For the first quarter real estate sales are down from 2006 and 2005. The high cost for insurance continues to be the major problem plaguing home sales. GCAR Committees are preparing for a Continuing Education Extravaganza and Charity Golf Tournament.

Hattiesburg

The Hattiesburg Area Association of REALTORS® in conjunction with the Laurel Board of REALTORS®, held an antitrust seminar taught by national speaker Marie Spodek. Over 200 members attended. We are working with the Mississippi Scholars program again this year. Also, the Community Awareness Committee made red ribbons to put on signs during February for Heart month and made and distributed yellow ribbons for Memorial Day.

Jackson

The Jackson Association annual membership drive took place during May and June. During this time the application fee is reduced to 50% and at least 15 names are drawn from those applicants whose application fee is totally refunded to them! RPAC is busy organizing silent auctions and special fundraising events, and the member services committee is actively looking at new services for our members.

Laurel

Welcome to the following new members: Laurel REALTORS® Misty Taylor-Reid, Guy Real Estate; Donna Warren, Century 21-Sims Realty and Connie Holifield, Adamsom Real Estate; Evelyn Britton, Britton Real Estate, Waynesboro and Vicky Gazaway, Byrd Real Estate, Taylorsville. Thanks to all of our sponsors who helped Laurel and Hattiesburg boards host the Antitrust in the 21st Century seminar by Marie Spodek.

Meridian

All committees are busily working with MLS. Construction and Legislative committees are the most active at this point. MLS participants met in June to review and vote on contract options. Our office moved to its new home in the beginning of June and we are starting to settle in.

Natchez

Natchez is active with several new agents in the last month. We welcome Ruthie Woods, Miss-Lou Realty; John Ingram, Coldwell Banker; Brandi Perry, Century 21-River Cities Realty; and Pamela Moore, Crye-Leike Stedman REALTORS®. The sales in Natchez for the month of March doubled from what they were one year ago. The median sales price was \$113,500. April was a slower month reporting a median price of \$86,500. Even though the sales are low, they are higher than 2006 sales for the month of March. Land sales are on the rise.

North Central

No information provided.

Northeast

We've got it... TOYOTA! Our neck of the woods news became national news the day Toyota announced it would locate its new manufacturing plant in Blue Springs. There is a Santa Claus, and he will be driving a Highlander. Instructor of the Year, Kaye Ladd, will be leaving Mississippi, this summer. Best wishes to her, from "her" Board.

Northwest

While residential inventory for April climbed to a record 2,927 homes for sale, average days on market is only seven days above April 2006. Units sold for April were about 17% behind 2006, but average sales prices are up 2% for 2007. The coming automotive and entertainment projects in Northwest Mississippi are getting people more excited about real estate.

Pearl River

On April 28 our board held its 2007 Million Dollar Producer Awards Banquet. Jamie Mitchell was selected as recipient of the Champion of Courage Award. The REALTOR® of the Year was Bruce Kammer, Coldwell Banker-Country Properties, Picayune. Agent of the Year was Martha Ford, Ford Realty, Picayune; and Rookie of the Year was Benny Mitchell, Formby Realty, Picayune.

Southwest

In our neck of the woods things have been going great. We had a crawfish boil for our members. All had a great time. We will be offering eight hours of continuing education later in the year. Congratulations to Alesia Butler and Mishako Moore, they will be receiving the Southwest Board of REALTORS® Scholarship to Southwest Mississippi Community College and Copiah-Lincoln Community College during the 2007-2008 academic year.

Vicksburg-Warren County

Members attended the board's Third Annual Crawfish Boil on May 22. A RPAC fundraising drive is off to a good start with a raffle for iPod shuffles as prizes and three separate drawing for 100% office participation, broker participation, and fair share participation. Prizes include gift certificates of \$100, \$200, and \$300 to a local restaurant.

Mississippi Commercial Association of REALTORS®

On Friday, July 20, MCAR will host sought-after national speaker Bob McComb of Top Dogs, who will speak to the group on "121 Ways to Market Yourself and Your Company." The course, geared toward the commercial practitioner, is part of the Realtors® Commercial Alliance 2007 Signature Series.

Golden \$5000



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Vicksburg



Jesse Davis
Oxford



Larry Edwards
Ridgeland



Judy Glenn
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Local Board MARPAC participation levels

As of June 1, 2007

MARPAC has reached 91 percent of its 2007 fundraising goal with \$181,968 of \$200,000 and 55.2 percent of its 50 percent fair share participation goal.

Biloxi-Ocean Springs	80.2%
Clarksdale	60.9%
Cleveland	59.5%
Four County	43.1%
Golden Triangle	51.3%
Greenville	65.2%
Greenwood	86.5%
Grenada	66.7%
Gulf Coast	63.7%
Hattiesburg	69.6%
Jackson	45.0%
Laurel	90.9%
Meridian	69.2%
MCAR	62.2%
Natchez	53.9%
North Central	47.4%
Northeast	64.4%
Northwest	39.4%
Pearl River	87.5%
Southwest	47.1%
Vicksburg	47.9%
Total Participation	55.2%

100%

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


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