The Code Revisited

By: Pat Farrell

Few would argue that the real estate market we find ourselves in today is one of the best we have experienced in many years. Everyone seems to be busy, busy! With the advent of multiple and frequently above list price offers and shorter days on the market you are probably advising your buyer clients that when they find a house they like they should make a reasonable offer quickly, while it is still available. But you are not alone in recognizing the “good times;” as more and more people are entering the real estate industry. When those newly licensed agents choose to become REALTORS® and as such agree to be subject to the Code of Ethics of the National Association of REALTORS® (NAR),

The first exposure to the Code usually occurs during a Board or Association Orientation when discussions point out that the Code consists of a Preamble followed by 17 Articles. The first nine Articles focus on the REALTOR’S® duties to their clients and customers and include (short version) the following: Article 1- Protect and promote your client’s interests, but be honest with all parties; Article 2- Avoid exaggeration, misrepresentation, and concealment of pertinent facts and do not reveal facts that are confidential under the scope of your agency relationship; Article 3- Cooperate with other real estate professionals to advance your client’s best interests; Article 4- When buying or selling, make your interest or position in the transaction known; Article 5- Disclose any present or contemplated interest in a property to all parties concerned; Article 6- Avoid side deals without your client’s informed consent; Article 7- Accept compensation from only one party, except with full disclosure and informed consent; Article 8- Keep the funds of clients and customers in an escrow account and Article 9- Assure, whenever possible, that transactional details are in writing.

Duties to the public in general are contained in Articles 10 thru 14 which address the following: Article 10- Provide equal service to all clients and customers (do not discriminate); Article 11- Be knowledgeable and competent in the fields of practice in which you ordinarily engage. If necessary, obtain assistance or disclose your lack of experience; Article 12- Present a true picture in your advertising and other public representations; Article 13- Do not engage in the unauthorized practice of law and Article 14- Be a willing participant in code enforcement procedures.

And finally the last three Articles are concerned with how you carry on your business as it impacts other REALTORS® as in: Article 15- Ensure that your comments about other real estate professionals are truthful, and not misleading; Article 16- Respect the agency relationships, and other exclusive relationships recognized by law, that other REALTORS® have with their clients; Article 17- Arbitrate contractual and specific non-contractual disputes with other REALTORS® and with your clients.

Should anyone (a member of the public or another REALTOR®) become aware of an agent’s failure to comply with any of the 17 aforementioned guidelines, they have the option to file a complaint citing what they consider to be improper actions on their part. Complaints usually fall into two general categories: perceived unethical behavior or requests to arbitrate the dispersal of monies, as in commission disputes. While in the past, complaints were filed at the local Board or Association level, the REALTOR® “Complaint Department” is now located at the Texas Association of REALTORS® (TAR) in Austin (800-873-9155) and comes under the Professional Standards Division which handles all complaints that involve Texas REALTORS®.

The TAR Professional Standards committee consists of REALTORS® from around Texas who have been trained in the procedures to be followed in accordance with information contained in the NAR Code of Ethics and Arbitration Manual and who keep current through annual updates. At times a committee member may serve on a Grievance Tribunal, which determines the relevance of the complaint as it relates to the Code, or they may participate on a Hearing Panel, which determines the outcome of the complaint. It should be noted that a committee member may serve on one or the other but never both for the same complaint. It takes time for a complaint to roll through the system as it must be first formalized in writing and be determined that if true would constitute a violation of the Code. The respondent can then provide, in writing, their side of the story, the panel is selected from the Professional Standards Committee and a mutually agreeable date is set.

When a complaint crops up it is frequently because there was a lack of, or poor communication, and can often be resolved, prior to a hearing, through the services of an Ombudsman acting somewhat as an intermediary between the parties. Here too the Professional Standards Committee members are well trained to serve in this capacity and are often able to facilitate a meaningful dialog that helps to bring about a mutual understanding and satisfactory outcome.

Another resolution service available to members is Mediation, a fully voluntary process whereby a disinterested third party can assist those at odds reach their own solution to the problem that had presented itself. At first this service was only available for Arbitration situations where the dispute was over entitlement to money but in recent years the process has proved to be helpful in resolving ethics complaints also. The ideal outcome from successful mediation is that both parties leave the process feeling they had been treated fairly and that the outcome was acceptable to them.

The Code of Ethics and Arbitration Manual (388 pages), in addition to providing an expanded version of each of the
Articles of the Code, also gives examples (Standards of Practice) of how violations might occur and of how a number of the articles have been previously interpreted. But beyond the Code and the hearing procedures there are several other topics of interest to be found there such as the procedures for the above mentioned Ombudsman and Mediation services, the considerations when determining Procuri ng Cause and the ins and outs of the recently added Citation Program. For those interested the “Manual” can be found on the NAR website at http://www.realtor.org/code-of-ethics-and-arbitration-manual but let me warn you in advance that it is excellent bedtime reading for insomniacs!

In 2013, when the 100th Anniversary of the Code of Ethics was being celebrated I did a four-part, in depth series that addressed the subjects that have been touched upon lightly above and more. If, considering the influx of new REALTORS®, there is interest in exploring the newly updated materials here in future issues or if you have other subjects on which you would like more information please contact me at Pat@PatFarrell.com.

Sue Eyerman keeping busy at Ultimate Real Estate.

Kim Compton, Reliance Residential Realty and Judy Mitchell, Keller Williams City View enjoy the Grand Opening for Johnson Ranch.

Jason Glast, San Antonio Portfolio KW Real Estate, Jessica Christenson, Keller Williams Heritage and Debbie Acosta, RE/MAX Preferred at the PT 50 Qualifiers Event.
Did you know that SABOR runs a marketing campaign each year to target consumers and educate them on the value of using a REALTOR®? As industry professionals, we of course understand how essential a good agent is in the home buying and selling process. However, there are many misconceptions about our industry and the average person needs help cutting through the clutter and knowing who to trust. Last year SABOR was part of nearly 150 media placements including advertisements, interviews and features across television, radio and print, all intended to promote the value of a REALTOR®.

SABOR’s goal is to educate the public on what a REALTOR® is, why a REALTOR® is an essential part of the process and how to find a REALTOR®. One of the ways in which SABOR accomplishes this is through printed advertisements that are placed in local news publications consistently throughout the year. The campaign also uses online advertisements to target consumers already on the prowl for real estate in the area. Advertisements in local magazines and relocation guides are part of the outreach as well.

In addition to these messages, I have the privilege of writing an article that appears each week in the Real Estate section of the San Antonio Express News. These columns offer tips and insights to the market, all while promoting the value of a REALTOR® and positioning SABOR as the resource for all things real estate, including finding an agent. So far I have submitted 22 columns this year, and will have contributed 52 by the end of 2015.

You may also have seen several Board members on the morning shows on KENS and WOAI. We are able to participate in these interviews to share helpful guidance to buyers and sellers while promoting SABOR.com and why a consumer should rely on a REALTOR® for their housing needs. This year, we will have appeared in 14 of these segments.

We also have the opportunity to provide expert insights to a wide variety of news stories in print, radio and television. Local media seek our input on real estate news and trends, and each time we are featured we are able to highlight why a REALTOR® is essential to a consumer. This year alone, SABOR has been featured in the news on television 18 times, in print 25 times and on radio 12 times! San Antonio’s housing market even received attention in the Wall Street Journal in April.

As you can see, we are busy promoting the message that everyone should use a REALTOR®, and positioning REALTORS® as the expert source when it comes to all things real estate. Be sure to ‘like’ SABOR’s Facebook page to keep up with the latest developments and share story links with your clients.

Promoting the Value of a REALTOR®
KB Home May Happy Hour at Stonewerks at The Rim

Lisa Stanley and Rose Arredondo, both Coldwell Banker D’Ann Harper Realtors.

Veronica Clarke and Glenn Clarke, both Clarke Realty.

Molly Harvey, Tracy Cooper, Arlene Chalkley and Jeanne Koplan, all ERA Colonial Real Estate.

Gordon Deering, Keller Williams City View, Laci Padilla, KB Home and Abel Contreras, Full Spectrum Realty.

Carmen Ramirez, Welchert Realtors Ron Heller properties and Renee Johnson, RE/MAX Preferred.

Lisa Marie Heman, Home Team of America and Lupe Moreno, RE/MAX Preferred.

Jeff Cowsert and Jackie Galvan, both RE/MAX Preferred.

Paul Rollins and Mario Hesies, both Keller Williams Legacy.
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PT 50 Qualifiers Event

Patty Jones, Erika Ramon, Melani Forks, Miera Lee and Cheri Bass, all Sitterle Homes.

Megan Schauffele and Keith Hale, both Highland Homes.

Erin Cestro and Susan Jones, both JB Goodwin.

Kari Utz, Jerry Mostyn and Caroline Kessler, all of the Apartment & Relocation Center.

Denise Smith, Providence Title with fiancé Ken Schlaudt.

Gail Lamb, J. R. Troy and Mila Blanton, all ERA Troy.

Jeff Cowsert, Jackie Galvan, Lupe Moreno and David Acosta, all RE/MAX Preferred.

Jeff Barefoot, Providence Title and Cheri Morris, ERA Colonial Realty.

Jenny Nagelmueller, Marcie Rivera and Rudy Rivera, all Legacy Mutual Mortgage.

James Jarami and Lance Bryce, both Sente Mortgage.
Crime and Punishment

In these times of instant access and immediate communication, I decided to be a non-participant in mobile networking. The latest ‘fad’ that has enamored my limited internet access knowledge is an app (as the kids call it) named Next Door Neighbor and Others Who Don’t Have a Life and Want to Continually Gossip about Events in the Hood. I just refer to them as the Next Doors. Recently, I was shocked as a neighbor actually looked up from his device and verbally communicated with me. “Did you hear about the recent crime sprees across the street?” He spoke as if we had been buddies for years. I engaged him in conversation as I wanted to keep my verbal communication skills sharp and shared that I had no clue about the recent events. Turns out, our little historic piece of the city has been marred by villains and roamalbots taunting, robbing and threatening not only tourist, but residents and visitors to our slice of the downtown Rivervalk heaven. As the Decade of Downtown becomes a reality, so does the crime and harassment that follows the trail of progress. Suddenly, the bad guys found a new haven for hope.

My neighbor actually guided me through the process of logging into my Next Door communication habit. Since I am not a facebook/instagram/vine/kik/snapchat/twitter thumber, I was hesitant to enter the vortex of non-email technology; but as a jogger, walker, bike rider of the hood, I wanted to know what kind of weapons I now needed to arm myself with as I cruised my zip code. I did use a ‘code’ name for my on-line ID. Since my neighbor did not actually introduce himself, he had no clue my name was not Jennifer Aniston.

Turns out, the Next Door Neighbor is very picky about who gets to join the online hood. They actually requested my credit card number to verify my ID and proved I lived in the zip code.

Interlopers are not welcome. I did not have Jennifer Aniston’s credit card information, so I just assumed that was that and I would once again be obvious to internet apps. I did submit my ‘junk mail’ email address to the site as requested and to my surprise, I was junked by my Next Door Neighbor who informed me that the credit card was not required (sounds suspicious already) and that to confirm my residency, they would mail me my log-in information in the next few days. I enjoyed the irony of the internet requiring the snail mail to hook me into their tesseract.

I never did receive my snail mail invite, but to my surprise, Jennifer was welcomed to the on-line neighborhood. In a very pleasant email, the Next Doors requested others in the hood to ‘click here’ to welcome Jennifer Aniston to the neighborhood. My, what a welcome it was. No one seemed to care that a real ‘friend’ now lives in the hood because the rants suddenly began in a constant email stream of who did what to whom in the hood. “Did anyone else hear the loud music playing past 8:30 PM last night?” “Someone parked in front of my house! Does anyone recognize this car? (photo attached)” “I just picked up three stray dogs. They have fleas, nasty attitudes and one is missing a leg. Does anyone want to adopt them?” “Two old ladies just walked past my house with cameras. They look suspicious. Be on alert!” “I need a roofer. Anyone got a recommendation?” “A suspicious truck just drove by my house. Says RAMIREZ RUFING on the side. Be on alert!” “Where can you get a decent taco in this town?” “Can anyone ID this insect. They keep showing up on my tomato plants.” And so it goes with the necessities of the hood until . . .

“This is Officer Savour, your neighborhood police contact. Several armed robberies have occurred in the last two weeks. Be on alert for . . .” and the efficient officer truly alerted us to not so pleasant activities in the hood. Petty crimes had always occurred in the area, but now we were face to face with bad guys, guns, and games of self protection. The Next Doors suddenly became united in taking back the safety of our hood. In a united effort, everyone became eyes, ears and video surveillance of anyone who wandered through the streets, gawking tourists or not.

A recent armed robbery in broad daylight resulted in the fast response of our highly trained police force. Within minutes, the streets were swarming with squad cars, undercover vehicles, bike patrol and the always thundering police helicopter. Because the Next Doors were on alert, enough information was provided to apprehend the pesky law violators and capture them in their own neighborhood habitat. Calm has now resumed in the hood and we are back to concerns about reliable repair folks, illegal parking and wandering critters out and about the hood.

Most of the Next Doors are passive observers rolling our eyes at the ‘get off my lawn’ complaints of our neighbors. We cannot be too critical, because everyone’s efforts in a crisis proved crime does not pay even if we are punished by the littler events in the hood.
Cinco de Mayo at Indian Springs

Krista Daries and Scott Eichman, both Imagine Homes.

Elsa Cortinas and Liz Montoya, both Century 21 Burroughs.

Debbie Germany, Sophie Johnson and Dan Hebert, all Highland Homes.

Norma Rodriguez, Anna Hernandez and Terry Gomez, all Keller Williams City View.

Erin Kopplin, Imagine Homes with their Fiesta Medal.

## HOMES READY FOR SUMMER MOVE IN!

<table>
<thead>
<tr>
<th>Plan</th>
<th>Address</th>
<th>S.F.</th>
<th>St.</th>
<th>Bed</th>
<th>Bath</th>
<th>Price</th>
<th>Features</th>
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<tr>
<td>Balcones Creek: 830-981-5200</td>
<td>IH-10 Exit Fair Oaks Ranch Parkway</td>
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<td>265-X</td>
<td>29119 Porch Swing</td>
<td>3,762</td>
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<td>3.5</td>
<td>$459,000</td>
<td>Boerne ISD Large Homesites</td>
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<td>The Estates at Indian Springs: 830-980-8585</td>
<td>Bulverde Rd. at Wilderness Oak</td>
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<td></td>
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<td>235-A</td>
<td>26019 Dakota Chief</td>
<td>3,337</td>
<td>2</td>
<td>4</td>
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<td>$414,822</td>
<td>Final Section Now Selling!</td>
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<td>229-A</td>
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<td>4</td>
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<td>$414,016</td>
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<td>Johnson Ranch in Bulverde: 830-980-6810</td>
<td>281N Exit FM 1863 Turn Right</td>
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<td>511-C</td>
<td>30820 Schalther Ln</td>
<td>2,380</td>
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<td>River Rock Ranch: 210-698-7893</td>
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<td>$399,543</td>
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<td>5</td>
<td>4</td>
<td>$520,310</td>
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<td>Stillwater Ranch: 210-688-9611</td>
<td>Culebra Rd past FM 1560</td>
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<td>537-A</td>
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<td>3,452</td>
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<td>Valencia Hills: 210-403-0934</td>
<td>FM 1604 at Bulverde Rd.</td>
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<td>3,503</td>
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<td>2</td>
<td>$401,114</td>
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WCR May Luncheon

Donna Fremin, Century 21 Scott Myers and Debbie Keeland, Stewart Title.

Pat Farrell, Slater Realtors and Sheila Moran Stanush, RE/MAX Access.

Cindy Cox, RE/MAX Access and Debbie Blackerby, American Home Shield.


Karen Shaffer, Frontier Title and Jesse Ramirez, Mortgage.

Kimberly Kiker and Mitch Deming, both Japhet Builders.

Betty Dickens, Champions School of Real Estate and Carolyn Hegranes, Retired.

Christina O’Connor, Legacy Mutual Mortgage and Cathy Heshmat, ERA Troy.

Scott Jauregui, Keller Williams Heritage and Terry Jeffords, Gehan Homes.
At the TAP FCU Annual Membership Meeting, Bob Gardner, Board Chairman, and Paula Grigsby, President, congratulate Charles Hepler, Director, as he receives his 25 year Service Pin.

David Acosta and Debbie Acosta (Son & Mom) both RE/MAX Preferred at the PT 50 Qualifiers Event.

Jim Bastoni, Imagine Homes with Guest John Pierret at Willis Ranch Fiesta.
Andrea Nauschutz, Keller Williams Alamo Heights and Jenise Sloan, Ashton Woods at the Kinder Ranch Tour.

Joni Falcone and Carolyn Rhodes, both BH&GRE Bradfield Properties at the PT 50 Qualifiers Event.

Craig Browning, Phyllis Browning Company at his company breakfast meeting at Burdick Custom Homes Model in Huntington.

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Mortgage Consultant
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eric.steitz@onqfinancial.com
NMLS#549206

ROBERT RODRIGUEZ
Mortgage Consultant
210.910.5253
robert.rodriguez@onqfinancial.com
NMLS#429309

We here at On Q Financial, Inc. value integrity, service and experience and are committed to hiring only the best. We believe that Eric & Robert are the perfect fit. They are excited to have the opportunity to take their business to the next level and be able to provide their clients with more unique mortgage product options under On Q's dynamic business model.

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Independence Title sends a delegation to Washington DC

By Kara McGregor

WASHINGTON, D.C. – Independence Title Company continues at the forefront of information gathering on the new requirements from the Consumer Financial Protection Bureau (CFPB), effective August 1st of this year.

The company, founded in Austin, Texas, in 2005 and expanded into San Antonio in 2006, sent six delegates to attend the RESPA-TILA Integration Forum on April 16th in Washington, D.C., hosted by the American Land Title Association (ALTA). The event included a panel of industry experts discussing implementation strategies and best practices for the new rules, changes which include new forms and processes for real estate transactions involving federally insured loans.

The new practices and procedures developed by the CFPB are focused on creating transparency for borrowers about the terms of their loan agreement. In the day-to-day business environment, the changes will require lenders, title companies, and other service providers to rettool processes, software, and workflow, as well as implement new standards to safeguard the security of consumer information. Many experts anticipate longer time frames for closing, and urge consumers, Realtors and other parties to the transaction to plan accordingly.

Independence Title President Brian Pitman said that close communication between service providers during the transition period will be vital.

“Based on lender panel discussions at the TILA-RESPA Integration Forum, different lenders may approach compliance with the new rules differently in some areas. Good communication between all of the parties will be critical during the transition.”

Pitman sits on ALTA’s eleven-member National Board of Governors, and has been involved in the industry’s efforts to work productively with regulators for many years.

Independence Title’s Vice President of Education, Marjorie Tinell, came away with a better understanding of the intent of the federal rule-makers, and implementation strategies.

“After attending this conference and receiving the most updated information direct from the rule makers themselves, I feel Independence is the best prepared in our market to navigate these changes and provide leadership to our clients.”

Also attending the conference were Independence Title’s Senior Vice President of Escrow Operations Terri Morrison, General Counsel Jay Fitzgerald, Vice President of Policy and Compliance Denise Holmes, and Escrow Services Manager Alicia Morris.

Tinell leads a team of trainers offering up-to-the-minute information and education opportunities on CFPB rules and a host of other topics. For complete information on new rules, and to find out about education opportunities in the San Antonio area, visit Independence Title’s website at www.IndependenceTitle.com/san-antonio/education or contact Denise Brown at ddbrown@independencetitle.com.
Molly Harvey, ERA Colonial and Taryn Brooks, Keller Williams Heritage at the PT 50 Qualifiers Event.

Connie Riddle, Keller Williams Legacy and Karen Shaffer, Frontier Title at the May WCR Luncheon.

Chyrel Madden and Karen Lyday, both Century 21 Randall Morris at Hill Country WCR Luncheon.

James Rodgers, RE/MAX North, enjoys the festivities at Cinco de Mayo at Indian Springs.

Kima Light and Catharine Brehm, both RE/MAX Corridor enjoy the Frontgate Spring Tour.

Rhapsody Vogt and Carmen Solo, both Ultimate Realty Executives.
Did you just join the Greater San Antonio Builders Association (GSABA) during our May membership drive?

Congratulations! Now let the real fun begin.

There are several ways to get the most out of your membership.

Probably the easiest way to gain exposure for you or your company — and certainly one of the handiest — is by utilizing the GSABA roster. This directory lists your company three times; alphabetically by representative name, again by company name and finally by company category. Plus, you can advertise in the roster’s yellow pages. The GSABA staff also can help with your marketing efforts by providing mailing labels preprinted with member addresses for your direct mail efforts.

Members of GSABA also can showcase their products and services during the annual Parade of Homes, Spring Tour of Homes and Builders Showcase Expo. As an added bonus, members receive a 10 percent discount on the cost of a booth.

The association also has many venues where you can network with other industry professionals, including monthly meetings and fun special events such as happy hours, the fishing tournament, the chili cook-off, a casino night, the Summit Awards and annual gala.

Of course, to make the most of your membership, you may want to consider joining one of the councils or committees. GSABA councils include the Associates Council, Young Professionals Leadership Council and the Sales and Marketing Council. Committees are the Budget/Finance Committee, Government Affairs Committee, Membership Committee, Housing Public Relations Committee, Retention Committee and Events Committee.

Start your journey today at www.sanantoniobuilders.net or at New Member Orientation set for Thursday, June 11.

Jack Shull (Right) treats his Guild Mortgage team to lunch at Perry’s Restaurant. (L-R) Shelly Trevino, Sandra Valdez, Liz Martinez and Cindy Waskaff.
M/I Homes at Rhine Valley

Cecilia Sosa, North American Title. Al Lofton, and Dorothy Lofton, both RE/MAX Associates.

Marietta Alba and Laurette Calderon take a brief vacation to the beautiful Hyatt at Los Pines in Bastrop, Texas. Call any of our Rental Consultants for those short or temporary housing needs during the summer move time. Just tell us what your client needs.

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Laura Bailey, M/I Homes and Doug McKenzie, RE/MAX Genesis.

Kelton Day, Carter Texas Realty.

Brandi Cook and Judy Goldick, both Regal Realty with Nate Perry, Overflow Properties.

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(back row l-r) Jeff Cruz, Bobbie Greenman, Melissa Marquez, Margaret Canfield and Jeff Cameron with (front row l-r) Cynthia Gutierrez, Alex Deimel, Laura Medlin and Corvette Wiseley (not pictured: Margot De La Paz, Ashley Herrera and Donna Jacobs)
On Q Financial is a Tier 1 Lender and direct Fannie Mae, Freddie Mac, Ginnie Mae seller and has an impressive list of primary investors that provide a number of unique loan programs to which many smaller mortgage companies do not have access, including Non Qualifying Mortgage loans. A positive history of exceptional volume of quality loans has earned On Q Financial preferred pricing status within the secondary market which allows their loan originators to offer better rates with which to compete. Their newest product in the line is a true 95% Jumbo loan!

The San Antonio branch of On Q Financial is located at 18585 Sigma Rd, Ste 100, San Antonio, TX 78258 and they can be reached by telephone at 866-OnQ-Easy. The roster of Mortgage Consultants in the branch reads like a list of Who’s Who in the local mortgage industry: Cindy Kolmeier (490-3313), Christine Rodriguez (910-5096), D’angelo Williams (910-5128), Eric Steitz (910-5260), Gary Rodriguez (421-0566), Jordan Davis (391-1502), Lindsey Kneupper (910-5165), Monica Sanchez (910-5226) and Robert Rodriguez (912-5253). So, REALTORS®, you should consider treating your clients to the expertise and ease of process found at On Q Financial and to establishing your own partnership with the folks there - the benefits far outweigh any possible but unlikely downside!

Originally established with the vision of hiring the best people in the industry, On Q Financial continues to build on that guiding principle so they can ensure that their clients and referral partners consistently receive the highest level of home loan and customer service experience. Founded in 2005 by master loan originator, John Bergman, On Q is not new to the overall national mortgage scene, but is new to the San Antonio mortgage industry, having opened the local branch in March of this year.

On Q is a rather large, privately owned company, headquartered in Scottsdale, Arizona. It is now licensed in 25 states and has in excess of 48 branches. To date it has funded more than $8.5 billion in home loans, yet the work environment maintains an intimate, friendly atmosphere. The local branch is in the capable hands of Area Manager, Drew Kolmeier and Sales Manager, Cindy Kolmeier, who has a background for top loan production for more than 30 years, and they are supported by a total family of 14 additional, experienced loan professionals that serve in various capacities. The branch operates as a partnership in which all staff members are familiar with each other’s applications and can be available to the clients and REALTORS® should the loan originator need to be away from the office.

Cindy noted that On Q Financial has so many plusses she was not sure just where to begin. Company president, John Bergman, has provided them with an opportunity to grow and is easily accessible at all times. The company is extremely dedicated so far as technology is concerned and for now they believe they have all the operating pieces they could ever need, however, if they did later find something lacking it would be theirs for the asking. What they have now allows them to present a loan application to underwriting in 48 hours with the only hold up being completion of the appraisal that usually takes two to three weeks, but they utilize that time to obtain all verifications and necessary documentation.

On Q is very strong in the marketing area and makes excellent use of online videos for informational and educational purposes. A visit to YouTube with a search for “On Q Financial” yields a treasure trove of material appropriate for consumer and real estate professionals alike. The San Antonio branch even has its own video studio which they make available to their REALTOR® partners to help them create videos for their own websites.

All loans are processed online through a proprietary system known as “Loan Q” which then makes the file available for review by both borrower and REALTOR®. This is especially valuable in terms of convenience since all parties are given a bar coded sheet to use that allows them to upload information which will go straight to the appropriate file and the loan officer will be alerted to its arrival. They would otherwise have had to hand deliver that documentation to the On Q office.

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SABOR is Growing!
As we headed into 2015, we knew it would be a year unlike any before it. And we were right! This year, our membership is the largest it’s ever been as our members continue to serve the housing needs of the greater San Antonio area. Our sales figures have surged despite the drastic ups and downs and in some markets around the country, San Antonio has managed to maintain a relatively steady course. It’s been a banner year already, but we are only getting started.

As a result of member input during numerous meetings and focus groups, we set an ambitious vision last year to expand the services provided by SABOR to meet the ever changing needs of our diverse membership. One of these goals was to expand the physical presence of SABOR beyond our current location and open a satellite office. I am happy to announce that in late summer of this year, we will be opening this new office at Forum Pointe. This location will offer Member Care services among other benefits to assist our growing membership in this area of town.

And speaking of growing, SABOR’s jurisdiction has also continued to expand. As of May, our jurisdiction has expanded to include Bexar, Kendall, Frio, Medina, Karnes, Wilson, McMullen, LaSalle and Anacosa counties. For those unfamiliar with the term, by having a county within our jurisdiction, SABOR is responsible for their Code of Ethics, REALTOR® trademark and advocacy.

Our ambitious vision has only just begun to be implemented. Keep an eye out for future developments to bring you the expert service and care it is our pleasure to provide. Your suggestions are always welcome, so please do not hesitate to contact SABOR with your input.

We appreciate you, and thank you for your membership!
Social Media Tips

As a REALTOR® utilizing social media is a very cost effective way to engage directly with your clients and promote your business to potential new clients. The big three social media sites that are most commonly used for businesses include Facebook, Twitter and Pinterest.

Facebook is a good way to stay connected with clients and check in from time to time to see how they are doing and when they might be looking for a new home. Staying in touch makes you more relatable and people are more likely to refer business to friends. Be sure to mix real estate related information with your personal updates to remind your friends that you are consistently focused on the latest in your industry. This will help you position yourself as their resource for all things real estate.

Twitter is a great way to promote yourself and your business by using hashtags and direct messages to interact more personally. If you set up notifications on your phone you can respond more quickly and build relationships with potential new clients.

Pinterest is more like a showcase of your accomplishments and you can also link directly to your website. You might create boards of houses you have currently listed or, with permission, houses you have sold to happy clients. You can make a board of testimonials, a board with upgrade ideas or maybe even a board that relates to any charity work you do.

Each social media platform has different levels of interaction so it's important to figure out which one works best for you. The San Antonio Board of REALTORS® currently utilizes Facebook, Twitter, LinkedIn, YouTube, Pinterest and Instagram. Please feel free to follow, like, join or share on any of our platforms.

Despite Increases, San Antonio’s Housing Remains Affordable

April 2015

San Antonio – Sales of single-family homes in San Antonio showed a 13 percent year-over-year increase in April with the majority of sales taking place in homes priced under $200,000, according to figures in the April 2015 Multiple Listing Report by the San Antonio Board of REALTORS® (SABOR). Days on market plummeted 18 percent to just 59 days while months of inventory rose slightly to 3.8 months from 3.6 months in March. April’s average price edged up six percent year-over-year to $224,426 and the median price rose seven percent to $189,300.

“Though our prices continue to show increases and our supply remains low, San Antonio is still an affordable market compared to what we are seeing nationally,” said Mary Ann Jeffers, SABOR’s 2015 Chairman of the Board. “During the first quarter, the national median sales price for existing single family homes was $205,200 while San Antonio’s was just $184,200.”

According to Realtor.com, the increases seen around the country in prices are correcting for severe price declines in the recent past. These higher prices are to be expected as the economy improves. Home sales have strengthened as more buyers have entered the market during the spring buying season, and sustained job growth and interest rates below four percent have also been a catalyst behind the improvement in sales.

Growing prices coupled with low supply have not deterred local buyers who continue to flood the market seeking their dream homes. In April, the month ended with 2,390 sales still pending, a 13.6 percent increase from April 2014. Price per square foot rose five percent to $103 and 97.5 percent of homes sold for list price.

Though homes priced under $200,000 continue to make up the majority of the city’s sales with 54.21 percent in April, this is still nearly six percent less than April 2014. Meanwhile, homes priced between $200,000 and $500,000 grew 5.6 percent year-over-year to make up 41.58 percent of April’s market and homes priced over $500,000 increased 0.1 percent to a total of 4.13 percent of sales.

“With so many sales still pending, we head into the summer buying season with a healthy start and expect to keep seeing strong sales figures,” said Angela Shields, SABOR’s President and CEO. “Higher prices should encourage more owners to put their homes on the market and builders to start more construction. Already our inventory has edged up slightly and we hope to continue to see the steady demand result in an increased supply.”

Single Family Homes Sold

<table>
<thead>
<tr>
<th>Year</th>
<th>2015</th>
<th>Increase</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>2,398</td>
<td>13%</td>
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APRIL AVERAGE HOME PRICE

<table>
<thead>
<tr>
<th>Year</th>
<th>2015</th>
<th>Increase</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>$224,426</td>
<td>UP 6%</td>
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Use #SABORBenefit and You Could Win

Want to win paid quarterly MLS dues? Now is your chance. When you use a SABOR Member Benefit, post about it on your Facebook, Twitter, or Instagram and use hashtag #SABORBenefit. Not only will you be entered into the drawing to win paid dues, but you will also get discounts and deals at area businesses that offer an assortment of resources for you.

The posts can be as simple or detailed as you want. For example, post a picture on Facebook of a delicious bundt cake and say “Getting some treats from Nothing Bundt Cakes #SABORBenefit” (yes, that’s one of our Member Benefits!). To view the full list of Member Benefits, visit SABOR.com or email communications@sabor.com.

Our member benefits range from office and sign supplies to restaurants, hardware, maintenance, beauty and pet services. This contest is running now through July 31. Don’t miss your chance to enter!

YPN’s Trivia for TREPAC on June 25

Are you ready? It’s almost that time of year again! It’s time for YPN’s Trivia for TREPAC, the annual competition to see who knows the most inconsequential facts. This year’s event will be on Thursday, June 25 at SABOR. Team against team, committee against committee, young against – well – mature! This will be the fourth year and the stakes are high. Whose photo will grace the Trivia plaque in the Auditorium and have bragging rights for a year? Teams can be up to six people, but don’t worry if you do not have a team. Individuals are placed with teams of likeminded people who have a yearning to win. There will be other games to play as well. Enjoy an evening of pizza, snacks and beverages plus time spent with your fellow SABOR members. This is a fun way to support TREPAC and a perfect opportunity to show everyone how smart you are! Contact me for more information at Tomme@sabor.com.
Kara Gilbert and Mariana Munante, both with Northwest Real Estate during the Sitterle PT 50 event at Triana Helotes.

Lisa Stanley and Rose Arredondo, both Coldwell Banker D’Ann Harper Realtors at Kinder Ranch Spring Tour.

Robin Bohnen, David Weekley Homes and Connie McCord, RE/MAX Associates at the Frontgate Spring Tour.

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RE/MAX PowerStart Class Includes Free Lunch

Every six weeks at the KB Home Center on Fredericksburg Road at 410, RE/MAX hosts a PowerStart Class. The class teaches proprietary lead generation capture and management, prospecting and marketing strategies, and slam-dunk listing presentations. The class also teaches public relations, advertising, and technology systems that allowed the 5,000 RE/MAX agents in Texas in 2014 to average 16.3 transactions, $3.6 million production, and $115,748 in commissions per agent. To catch on the free lunch, you must register at remaxtexas.com/education or the chef won’t know you’re coming. Ask any San Antonio-area RE/MAX office for assistance. Next class will be presented July 2 at 9:00am.

Century 21 Scott Myers, Realtors Welcomes Smith

Century 21 Scott Myers, Realtors is pleased to announce Cindy Smith has joined its firm as a sales associate. She will specialize in Residential property sales in the Greater San Antonio area. She is familiar with all areas of San Antonio, and lives in Lytle so she is well versed in areas south of San Antonio.

Smith just successfully completed extensive training and licensing through Create 21. This course covers every aspect of helping clients and customers achieve their real estate objectives.

National Coaching Company Donates To Food Bank

The CORE Training, Inc., celebrated the financial success of all its coaching members by donating to the San Antonio Food Bank on Friday, May 15.

The national coaching company, which coaches real estate agents and mortgage lenders, presented a $15,000 donation at the conclusion of its Summit event at the JW Marriott San Antonio Hill Country Resort & Spa. Dan Diepenhorst and Josh Sigman, of San Antonio-based Legacy Mutual Mortgage, matched The CORE Training’s donation with an additional $15,000. Diepenhorst is the owner of Legacy Mutual Mortgage and a Level 3 coaching member. Sigman is a senior coach for The CORE Training and a Level 3 coaching member.

The coaching company also made a $10,000 donation to Kardia House, a charity operated by Todd Gongwer, keynote speaker for the Summit event and author of Lead, for God’s Sake!

The Summit is a twice-yearly conference organized by The CORE Training, Inc., held at the conclusion of each coaching semester. The Charlotte, N.C.-based company collects donations from its members throughout the semester and presents the collected amount to a local charity at each event.

The CORE Training, Inc. is a business consulting company that coaches and mentors top producing loan consultants and real estate agents from all over the country. The company specializes in training its students how to have successful businesses to support their lives and provide financial freedom for their families. The CORE is the ONLY training company where whose coaches are professionals currently in the business and living what they teach every day. The CORE Training, Inc. has coaching options for both real estate agents and loan officers at any stage of their career. For more information, please call 1-800-660-6670.

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Stephanie Barrineau, Leigh Ann Battle, Andy Mushinski, Michelle Hart, Laura Crane and Kathy Walsh, all Keller Williams Heritage.

Cecilia Sosa, North American Title.

Mary Ann Jeffers, Reliance Residential Realty and Richard Thorp, TAR.

Christina O’Connor, Legacy Mortgage.

O’Connor, and Legacy McIver, Mutual Starkey.

Dennis Skinner, ICON Realty and Jose Martinez, Starkey Mortgage.

Marcy Silva, BH&GRE Bradford Properties with Diane Galindo and Lori Garza, both Keller Williams City View.

Natasja Fike, Mortgage Professional and Jessica Beltran, Alamo Title.


Cherri Bass, Sitterle Homes.

Diane Koennig and Rae Saldana, both mortgage with Lisa Marie Herman, Home Team of America.