



THREE RIVERS ASSOCIATION
REALTORS[®] 'RAP



OFFICIAL PUBLICATION OF THE THREE RIVERS ASSOCIATION OF REALTORS[®]

Only 2 more Proficiency Courses left March 9th and March 13th!

Transition deadline – April 30, 2012

Don't risk losing your license.

(See pages 8 and 9)

Young Professional Network Kick Off Party

February 23rd

(see page 7 for more information)

Learning Lunch

February 16th

(see page 11)

**Volunteer's Needed for
MOM's COOKIES (see page 10)**



PRESIDENT'S MESSAGE

By: Grant Chignoli
TRAR President

There are certain things that play a part in everyone's daily life. One of them is time. Every day, at one point or another, someone will ask "does anyone know what time it is". Our whole day is defined and organized by time; the time you wake up, go to work, eat your meals, schedule an appointment, pick up your children from school and take them to soccer, basketball practice or cheerleading. There is always something to be done by a specific time of the day or month.

I am writing about time because if you are reading this on Feb. 1st, you only have 90 days left, including today, to transition from a salesperson to a broker. In order to accomplish this, you have to take and pass the proficiency exam, complete 18 hours of CE and renew your new broker license by midnight on April 30, 2012. If you do not want to take the proficiency exam, or if you did not pass the exam, you have to complete a 30-hour transition course and pass the exam at the end of the course. Then you can apply for your broker license by April 30, 2012. With regard to passing the proficiency exam, the transition and the renewal are 2 different processes!!

For transitioning from broker to managing broker, you have 2 options. You can take and pass the proficiency exam by March 15, 2012, complete 18-hours of

CE and a 12-hour broker management course on or before April 30, 2013. You must also apply for your managing broker license with IDFPR by April 30, 2012. Or you can complete a 45-hour transition course and pass the exam at the end of the course by April 30, 2012. Then your 18-hours of CE must be completed by April 30, 2013 when you renew your license.

All brokers as of 4/30/11 who just want to remain as a broker and not transition to a managing broker license will just have to complete 12-hours of CE and renew their current license by April 30, 2012. The broker management course is no longer required.

At this point I would also like to mention a few things about Rentals that our Agents are involved in. First, all security and first months rent checks should be made out to the landlord, not to the listing office. The landlord then pays the listing office the gross commission and if another office is involved in the transaction, then the listing office pays that office their portion of the agreed commission. I have heard about tenants being told to make their first months rent check payable to listing office and the security check to the landlord. The only way the rent check can be made payable to the listing office is with a written agreement between the tenant and the landlord, and

with the understanding of the tenant why this is being done. By having the checks made out to the landlord should eliminate any problems that may occur. Second, credit reports and VOE's should be obtained by the respected parties, not the Agents. This could result into a bad situation if Agents are providing this information. To eliminate liability, give your clients this web site address: mysmartmove.com, and they can obtain their own information. Third, the TRAR Residential Application and Lease forms are provided for the convenience of your clients. They should be filled out by the appropriate client. When you take a listing for a rental property, give the owner the lease agreement so he can read it ahead of time and if he has any question, he can contact his Attorney for clarification. Remember, we CANNOT practice law!

In closing, I hope the weather this month will somewhat duplicate what we had last month. From what I've seen and heard, January sales this year were better than in the previous years. Also, for more information on license transitioning and renewal, go to: iarlicenselaw.org or illinoisrealtor.org/licenselaw/transition.

Thank You,

Grant

THREE RIVERS REALTORS®' RAP -- Three Rivers Association of REALTORS®

303 Springfield Avenue, Joliet, IL 60435

Phone: 815.744.4520

Fax: 815.744.7677

Web Address: www.trarealtors.net

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Thomas Joseph, Government Affairs Director

THREE RIVERS REALTORS® RAP

The purpose of the Three Rivers Association of REALTORS® is to serve its membership by developing and promoting programs and services that will enhance the members' freedom and ability to conduct their individual business successfully with integrity and competency and through collective action, to promote the preservation of real property rights.

The Three Rivers REALTORS® RAP is a monthly publication of the Three Rivers Association of REALTORS®. The products and services advertised in the Three Rivers REALTORS® RAP are not endorsed by the Three Rivers Association of REALTORS® unless otherwise noted.

The Three Rivers Association of REALTORS® does not fix, control, recommend, suggest or maintain commission rates or fees for services to be rendered by its members or the division of commissions or fees between cooperating participants or between participants and nonparticipants.

EQUAL HOUSING OPPORTUNITY

Federal law prohibits discrimination based on race, color, religion, sex, handicap, familial status or national origin in connection with the sale or rental of residential real estate, in advertising the sale or rental of housing, in the financing of housing, and in the provisions of real estate brokerage services.

Our Deepest Sympathy to...

Sharon Thomas
on the passing of her sister,
Sandra McKanry
(July 15, 2011)
and her brother,
Eugene Paplanus
(September 15, 2011)

Bruce Steinke and
Sandy Judd on the passing of
Bruce's Mother

Terry Fenoglio
on the passing of her son

Family and Friends of
Sharon Stewart
on her recent passing

Please send announcements to
Jacki at (815) 744-7677 or
jacki@trarealtors.net

MRED/SentriLock Info

SentriLock NOTES

1. Cards are available for lease between the hours of 8:00am and 4:30pm. For your convenience appointments may be made by calling (815) 744-4520.
2. Please contact SentriLock Support at (877) 736-8745 if you are having a problem with your card prior to contacting the Association.
3. Cards are leased; therefore it must be returned when you drop membership or change to another Association. The items to be returned are: the card, the reader and all accessories - if they are not returned, the cost to purchase them will be \$60.00.
4. To make sure your card is updated, it must be swiped through the reader.

To get the latest breaking MLS info, keep in touch with MRED by:

- * Linking MRED on Facebook.com/mredllc
- * Following MRED on Twitter.com/mredllc
- * Linking to MRED's Newsfeed
- * Joining MRED's group on LinkedIn



MRED SUPPORT & OTHER IMPORTANT PHONE NUMBERS:

MRED Help Desk (630) 955-2755

MRED Rules & Regs (630) 955-0011

Computer Classes (630) 955-2755

MRED Fax No. (630) 955-0353

There is an automatic
\$2,500 fine
if you share your
MRED password
with
~ ANYONE ~
including vendors,
family, friends,
co-workers
(i.e. assistants, secretaries,
other agents), etc.

Three Rivers Association of REALTORS® Closed Listing Statistics Through December 2011

	2011 YTD	2010 YTD	Nov-11	Nov-10
# of Sold Properties	5552	5282	520	377
Average Sale Price	\$172,088	\$185,530	\$156,918	\$178,241
Average Days on Market	170	156	180	158
TOTAL VOLUME	\$955,432,934	\$979,969,552	\$81,597,215	\$67,196,977

IMPORTANT DATES TO REMEMBER

USER FEES SCHEDULE FOR 2012:

April 2nd by 4:30pm
July 2nd by 4:30pm
October 1st by 4:30pm

Pay your bill online at www.trarealtors.net

Our
Association
Membership
is
974



CEO'S MESSAGE

By: David L. McClintock

Every year the MorningStar Mission in Joliet provides Christmas Gifts and food for families that may need help. The clients need to register with the Mission in late summer or early autumn. The clients will receive all of the Christmas gifts they ask for as well as Food. The food gifts range from turkeys, eggs, bread, pastry, potatoes, ham, cheese... I am telling you this because the Three Rivers Association of REALTORS® provides 20 volunteers to help pass out the gifts.

Over the past 6 years we have participated. The day begins at 8AM unloading two 18-wheeler trucks loaded with bags of gifts for each family. The day is split- we work from 8AM to noon and 1PM to 3:30PM. If you like, you can work all day or just morning or afternoon, whatever you prefer. Actually we are offered lunch so some of us have eaten lunch at the Mission and then resumed work in the afternoon. When the client registers with the Mission they submit a wish list. The Mission will do its best to provide all of the gifts asked for. Some families may receive as many as 6 or 7 bags of gifts. Most receive 2 or 3. The client is given a number that corresponds with the time of the day they need to get to the Mission to get their gifts. So number 1 is told to be there at 9AM. Likely they are set up to do 30 to 40 families every 1/2 hour.

The clients line up outside the mission. They need to show identification 3 times to make sure there are no mistakes and to ensure they receive the gifts they expected to get. Upon getting in line, they start by getting items like blankets, pastry, bread and a sometimes even a Bible. A volunteer is assigned to each family to assist when they go thru the line. At this point, the bags of gifts are then gathered with the corresponding number to the client. Oftentimes the client is getting 3 to 5 bags so it may take up to three volunteers to help the client out to the parking lot.

Outside another group of volunteers has already loaded the turkey and boxes of food in shopping carts. So now we can get the client out to their car, load it up and wish them a Merry Christmas.

So, in a small way the Three Rivers Association of Realtors® helps 450 families have a good Christmas.

Dave



“MUELLER’S MUSING”

By Gary Mueller, Association Attorney
91 129th Infantry Drive, Joliet, Illinois 60435
(815) 725-7300 fax (815) 725-7320
gsm@muellaw.com

I cannot believe that we blew through January already. Maybe it was the unseasonably warm temperatures. Maybe it was the warming of the market (with interest rates so low and foreclosure inventory getting chewed away). Maybe it is just a gentle “hang-over” from a very blessed Holiday season. Whatever it was---I hope the remaining winter months progress with similar alacrity!

As is often the case lately, I intend to use this space to provide some updates on changes in our profession. I hope the following information will be helpful.

The US Supreme Court has agreed to decide whether federal law bars mortgage lenders from charging unearned fees at closings if they are not part of a fee-sharing arrangement. In *Freeman v Quicken Loans, Inc.*, the Court will decide if RESPA rules prohibit a settlement services provider from only charging an unearned fee when the fee is divided among two or more entities. The Fifth Circuit Court of Appeals has held that RESPA only prohibits kickbacks and referral fees. Therefore, in that Circuit, Quicken’s charges imposed for loan discount fees and loan processing fees are not prohibited. These fees are the exact same ones that other, lower courts have held are unearned fees and thus prohibited by RESPA. Oral arguments are slated for early spring with a decision “in due course” (which all anticipate could be as soon as early June).

The Home Affordable Refinance Program (HARP) has been changed with the intent of making the program more user-friendly and of stabilizing the housing market. Some of the changes are as follows: a) removal of the 125% LTV ceiling so that borrowers with a significant negative equity are potentially eligible for the program; b) representation and warranty relief for the lenders committing loans to the program; c) the ability to re-subordinate existing second liens that had been a significant impediment to refinancing under HARP; d) reduction of risk-based fees although the reduction depends on the term of the newly refinanced loan among other factors; and e) extension of the program through 2013. The potential impacts of the proposed changes to HARP (conveniently called HARP 2.0) include the following: i) 1 out of four homeowners may qualify for the new program; ii) the federal government will collect more income taxes as homeowners will have less interest to deduct; iii) economists estimate that the new program will allow 1 to 1.6 more homes to be refinanced; and iv) assuming a current loan of \$200,000, the new program could increase residential lending volume to \$320 billion (see Title News, December 2011 edition, pages 10-17).

The Short Sale Affidavit is shorter! As many of us know, the previous short sale affidavit was daunting. Previously (last fall), Freddie Mac required all participants at the closing table to attest through a short sale affidavit that the deal was an arms-length transaction and provided that any intentional misrepresentation by a participant would subject the participant to indemnify Freddie Mac if Freddie suffered any loss due to the misrepresentation. Many within our profession---from REALTORS®, to attorneys, to lender representatives, to title company employees----balked. The revised form provides the same basic information, however, the signators’ liability is limited to, under penalty of perjury, the representations are true to the best of each signator’s knowledge and belief.

I hope these bits of information are helpful. I hope that this finds you and those within your office realizing an improvement in your traffic and actual, closed transactions. Let’s keep pushing and closing deals!

Take care.

Gary



NAR/IAR/T.R.A.R. Government Affairs Update!

By: Tom Joseph; Government Affairs Lobbyist & Director

GOVERNMENT AFFAIRS UPDATE

By; Tom Joseph, Government Affairs Lobbyist & Director

Three Rivers and the Illinois Association of REALTORS® will be supporting the City of Crest Hill's efforts to pass a non-home rule sales tax referendum this coming March. Illinois law allows non home rule communities to offer this type of referendum.

The question for residents of Crest Hill will be in the March primary, should they vote to raise the sales tax by 1% and in doing so the revenue generated will be specifically applied towards resident's property tax relief (25 % City reduction) and water, sewer infrastructure development in City the limits only and administrative City maintenance (police force).

The association government affairs program has had past success with this type of referendum in past years; Tom Joseph has lobbied local governments to consider this alternative to home rule. This past April (2011) the village of Shorewood was successful with this referendum as it passed and a few years back Richton Park in the south suburbs also passed their referendum , in both cases the local REALTOR® association combined with IAR's support mailed and educated property owners the benefits of property tax relief. By doing so this helped with its passage and support.

Local governments are restricted by state and federal mandates and are dealing with declining revenues to provide services. This referendum can be helpful as the dollars generated if approved by referendum can only be used to help internally for infrastructure meaning roads, bridges, sidewalks and property tax relief it was amended recently to allow for administrative maintenance.

\$ 1.2 Million to be raised/\$40.00 to \$80.00 rebate on City property tax bill!

Crest Hill believes that they will raise about \$1.2 million conservatively with this sales tax approval. The property owners City portion of their tax bill will decline between \$40.00 to \$80.00 depending on the assessed value of their property with the 25% of revenue collected dedicated to resident's property tax relief.

The Illinois Association of REALTORS®, RVoice will educate property owners about this with a mailing to registered voters and explain the potential property tax relief that is available if approved. The city reached out to me and asked for consideration and support. This is an example of the value in our program and relationships that are appreciated. This is a very specific alternative to Home Rule authority in which we guard against and have generally opposed. As in Shorewood if this passes REALTORS® will have two local governments that are providing property tax relief as our government affairs has been helpful in achieving. If you are listing a property of a seller in Crest Hill encourage them to consider it's support!

If you have any questions feel free to contact me @ Tjoseph@iar.org or call 630/324-8424.



Judy Panozzo, David McClintock, Mayor Tom Giarrante - Joliet, Rosalie D'Andrea, Karen Robertson, Gratn Chignoli, Tom Joseph

What do you, YPN and a free I Pad have in common?



Maybe more than you think! Terri at First Federal Savings Bank is donating a free I Pad to one lucky REALTOR through the new organization Young Professionals Network. Winning is easy, learn more at www.facebook.com/YPN3Rivers or at our first event!

YPN Kick off party

February 23, 2012 at 6:00 PM

“Special guest YPN speaker”

Giovan's in Crest Hill on RT 7 & Rt 30.

\$5 per ticket which includes pizza, pasta salad, pop & beer

Please call Jacki at Three Rivers to RSVP

By February 17th

815-744-4520

Contest will be held throughout 2012, winner will be drawn in December 2012. Must be a realtor to win.

Three Rivers, IL

YPN

REALTOR® Magazine
**Young
Professionals
Network**

www.REALTOR.org/ypn



Terri Trotter Earley—Loan Officer

NMLS # 579177

801 West Jefferson Street, Shorewood, Illinois 60404

1-815-434-3730 Ext. 1220

Cell 1-815-712-7848

tearley@firstfedsavingsbank.com

Apply online at www.ffsbterri.com



VERY IMPORTANT INFORMATION REGARDING YOUR REAL ESTATE LICENSE

- **Do I need to transition my license?**

If you were licensed as a Salesperson on or before April 30, 2011 - YES!

You will need to successfully complete the Proficiency Exam (last day to take the exam is March 15, 2012) OR the 30 Hour Transition Course AND Transition your license to a Brokers License with the IDFPR before April 30, 2012.

You will also need to complete your continued education (see below for CE requirements) AND renew your license before April 30, 2012.

After February 1, 2012 **Salespeople who are transitioning will HAVE to RENEW at the same time they transition.** This means, you will have to have all of your continuing education completed.

Transition website: www.idfpr.com/REtransition

If you were licensed as a Broker on or before April 30, 2011 and will remain a Broker licensee (non-managing) - NO!

You WILL NOT transition your license - because you already have a Brokers License. However, you will need to complete your continued education (see below for CE requirements) AND renew your license before April 30, 2012.

If you were licensed as a Broker on or before April 30, 2011 and will be managing yourself (holding your own license) or others (ex: managing an office) - YES!

You need to successfully complete the Proficiency Exam (last day to take the exam is March 15, 2012) OR the 45 Hour Transition Course AND Transition your license to a Managing Brokers License with the IDFPR before April 30, 2012.

You then have until April 2013 to completed your continued education (see below for CE requirements). Your license will not need to be renewed until April 2013 (next year). Transition website:

www.idfpr.com/REtransition

- **What happens if I do not transition my license on or before April 30, 2012?**

Take advantage of the transition process!

If you do not transition your license by APRIL 30, 2012 you will have to take a 90 hour Pre-License Course to get it back!

YOU WILL NOT HAVE A REAL ESTATE LICENSE AND WILL NOT BE ABLE TO PRACTICE UNTIL IT IS COMPLETED!

I REPEAT:

YOU WILL NOT HAVE A REAL ESTATE LICENSE AND WILL NOT BE ABLE TO PRACTICE. YOU WILL NEED TO TAKE A 90 HOUR PRE-LICENSE COURSE, PLUS 30 HOURS POST LICENSE COURSE BEFORE YOUR FIRST RENEWAL.

- **How many Proficiency Courses are left?**

ONLY TWO MORE PROFICIENCY CLASSES LEFT

Friday, March 9th AND Tuesday, March 13th

VERY IMPORTANT INFORMATION REGARDING YOUR REAL ESTATE LICENSE

- **What Continuing Education do I need?**

Licensed as a Salesperson on or before April 30, 2011 will need to transition their license to a Broker (see transition information above) AND complete 18 hours of continuing education.

The Proficiency Prep Course and Exam (COR1676) taken at Three Rivers included 3 hours of Core B, and you need 15 more hours: 9 hours of Electives, 3 hours of Core A and then another 3 hours of Core (preferably Core B).

Your continuing education needs to be completed AND you need to renew your New Broker's License by April 30, 2012. **Salespeople who are transitioning will HAVE to RENEW at the same time they transition.**

The renewal forms will be available at www.idfpr.com after February 1st.

Licensed as a Broker on or before April 30, 2011 and will remain a Broker licensee (non-managing) will need to complete 12 hours of continuing education. The 12 hours consist of 6 hours of Electives, 3 hours of Core A and 3 hours of Core B.

You will need to renew your license by April 30, 2012.

Renewal forms will be available at www.idfpr.com after February 1st.

Licensed as a Broker on or before April 30, 2011 and will be managing yourself or others will need to transition their license to a Managing Broker (see transition information above) before April 30, 2012 AND complete 18 hours of continuing education, plus 12 hours of Broker Management CE before April 30, 2013.

The Proficiency Prep Course and Exam (COR1676) taken at Three Rivers included 3 hours of Core B Continuing Education Credit, you need 15 more hours: 9 hours of Electives, 3 hours of Core A, then another 3 hours of Core (preferably Core B) AND 12 hours Broker Management Course (may not be available until after May 1, 2012).

Your continuing education needs to be completed AND you need to renew your New Managing Broker's

License with the IDFPR by April 30, 2013.

Licensed as a Broker May 1, 2011 - January 31, 2012 (via the 90 hour pre-license course) will need to complete the 30 Hour Transition Course and renew your Broker's License before April 30, 2012. The renewal forms will be available at www.idfpr.com after February 1st.

Licensed as a Broker February 1, 2012 - April 30, 2012 (via the 90 hour pre-license course) need to renew their license before April 30, 2014.

- **What if I do not receive my license from the IDFPR by April 30, 2012?**

You can continue to practice as long as you can prove you have filed the renewal.

- **Is there a website I can go to for more information about the Continuing Education and Transition Requirements?**

Yes, www.iarlicenselaw.org



HELP OUT AT **MOM'S COOKIES**

The Public Relations Committee of Three Rivers is looking for volunteers to help out with the Easter shipment to our troops. Mom's Cookies organization makes care packages. Mom's Cookies is located at 624 Davy Lane Wilmington, IL 60481. Please sign up for one of the dates below. You may sign up by filling out this form and faxing it in or by calling Pat Cimino at the board.

Please circle your choice(s): volunteers will be taken 1st come/1st serve, based on the number of volunteers deemed necessary

MARCH 15TH
10am-12pm

MARCH 20TH
10am-12pm

MARCH 24TH
10am-12pm

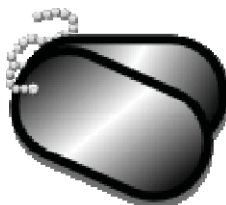
Name _____ Member ID# _____

Office _____ Phone #(in case of rescheduling) _____

Email _____

Would you like to be contacted for future events with this organization? YES NO

The tasks can range from packing boxes for shipment, to sorting/organizing donations.
Please contact Debby Bell at 815-474-0551 with any event specific questions.
Otherwise fax this form to 815-744-7677 or call Pat Cimino
at 815-744-4520 to sign up for the event.



LEARNING LUNCH

THREE RIVERS ASSOCIATION OF REALTORS®

303 SPRINGFIELD AVE, JOLIET

LENDER PANEL

The Most Requested Topic of the Year!
Highly Anticipated by our REALTORS®

February 16, 2012

11:30AM—1:00 PM

Presented by~

Terri Trotter Earley, First Federal Savings Bank

Denise Flanc, PNC Mortgage

Kathleen Fulton, Hometown National Bank

Bob Wehman, US Bank

Hosted By:

Steven Boyd ~ Home Inspection Co of IL

Joe Robertson ~ All Through The House

CHARITY CLOTHING COLLECTION~

Bring a clean, gently used item for a local charity

We are also collecting for Public Relations Committee

Non-perishable Food Item

Please complete and fax to 1-815-744-7677 No shows will be invoiced \$10.00
RSVP by 2/14/12

Name _____

MLS# _____ Phone _____

LEARNING LUNCH

THREE RIVERS ASSOCIATION OF REALTORS®

303 SPRINGFIELD AVE, JOLIET

CREDIT REPAIR

Understanding Credit Reports

How are Credit Scores Calculated?

How does Credit Repair work? Can Credit Repair Work for my Clients?

Why not fix the credit myself? How long does it take? Is There more than one credit score?

What items report to credit bureaus & what does not? How long can items stay on credit reports?

March 15, 2012

11:30AM—1:00 PM

Presented by~

Jim Droske, Illinois Credit Services Inc.

Bill Mitchell, Illinois Credit Services Inc.

Hosted By:

Denise Flanc ~PNC Mortgage

Paul Polarek ~ Canal Port Home Inspections

CHARITY CLOTHING COLLECTION~

Bring a clean, gently used item for a local charity

We are also collecting for Public Relations Committee

Non-perishable Food Item

Please complete and fax to 1-815-744-7677 No shows will be invoiced \$10.00
RSVP by 3/13/12

Name _____

MLS# _____ Phone _____

PROFICIENCY EXAM PREP COURSE

Sponsored by: Illinois Association of REALTORS® in conjunction with: Three Rivers Assoc. of REALTORS®

Real Estate Fundamentals—COR1676 (3 hrs of Core B CE Credit) FRIDAY, MARCH 9th—LYNN MADISON

This class is an overview of a variety of IL License Law and various Federal laws that are used by Illinois real estate licensees on a daily basis. It is assumed that agents have most of this knowledge already, but may need a reminder. It would be impossible to TEACH all of these topics in 3 hours, therefore it will be a rather quick review. The outline also contains reference to the section of the Act and Rules that they can review further.

SALESPERSON TRANSITIONING TO BROKERS

\$132.99

9:00 A.M. to 12:00 P.M.

3 hrs. of Core B CE Credit included

12:00 P.M. to 1:30 P.M.

Proficiency Exam

Check-in begins ½ hr. before class starting time.

Late Arrivals WILL NOT be admitted!

**2 forms of I.D. (one must be a State I.D. w/photo)
and R.E. License # are required!**

Cancellation must be received 48 hours prior class to receive a refund.

BROKERS TRANSITIONING TO MANAGING BROKERS

\$142.99

9:00 A.M. to 12:00 P.M.

3 hrs. of Core B CE Credit included

Lunch Break

1:30 P.M. to 3:00 P.M.

Proficiency Exam Prep Continued

3:00 P.M. to 4:30 P.M.

Proficiency Exam

Location: Three Rivers Association of REALTORS®, 303 Springfield Avenue, Joliet, IL 60435

REGISTRATION FORM

NAME (print) _____ Contact No. _____

LOCAL ASSOCIATION _____ Email _____

MLS No. _____ R.E. LICENSE # (required) _____

Select Course Type: Broker (\$132.99) _____ or Managing Broker (\$142.99) _____

Friday, March 9th — Lynn Madison

Payment required at time of registration. \$ _____ cash \$ _____ check \$ _____ Charge Card

Credit Card No. _____ Exp. Date _____

SIGNATURE (FOR CHARGE AUTHORIZATION): _____

Do you have any disabilities which require special accommodations? If so, please identify: _____

**PLEASE MAKE CHECK PAYABLE TO: THREE RIVERS ASSN. OF REALTORS®
MAIL TO: 303 Springfield Avenue, Joliet, IL 60435 Ph: (815)744-4520 FAX: (815)744-7677**

Approved 2012-4

PROFICIENCY EXAM PREP COURSE

Sponsored by: Illinois Association of REALTORS® in conjunction with: Three Rivers Assoc. of REALTORS®

Real Estate Fundamentals—COR1676 (3 hrs of Core B CE Credit)
TUESDAY, MARCH 13th—LYNN MADISON

Last one!

This class is an overview of a variety of IL License Law and various Federal laws that are used by Illinois real estate licensees on a daily basis. It is assumed that agents have most of this knowledge already, but may need a reminder. It would be impossible to TEACH all of these topics in 3 hours, therefore it will be a rather quick review. The outline also contains reference to the section of the Act and Rules that they can review further.

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Proficiency Exam

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\$142.99

9:00 A.M. to 12:00 P.M.

3 hrs. of *Core B CE Credit* included

Lunch Break

1:30 P.M. to 3:00 P.M.
Proficiency Exam Prep Continued

3:00 P.M. to 4:30 P.M.
Proficiency Exam

Location: Three Rivers Association of REALTORS®, 303 Springfield Avenue, Joliet, IL 60435

REGISTRATION FORM

NAME (print) _____ Contact No. _____

LOCAL ASSOCIATION _____ Email _____

MLS No. _____ R.E. LICENSE # (required) _____

Select Course Type: Broker (\$132.99) _____ or Managing Broker (\$142.99) _____

Tuesday, March 13th — Lynn Madison

Payment required at time of registration. \$_____ cash \$_____ check \$_____ Charge Card

Credit Card No. _____ Exp. Date _____

SIGNATURE (FOR CHARGE AUTHORIZATION): _____

Do you have any disabilities which require special accommodations? If so, please identify: _____

**PLEASE MAKE CHECK PAYABLE TO: THREE RIVERS ASSN. OF REALTORS®
MAIL TO: 303 Springfield Avenue, Joliet, IL 60435 Ph: (815)744-4520 FAX: (815)744-7677**

Approved 2012-5

The ILLINOIS ASSOCIATION OF REALTORS® is sponsoring the following continuing education classes in conjunction with THREE RIVERS ASSOCIATION OF REALTORS®
ALL COURSES WILL BE HELD AT THREE RIVERS ASSOCIATION OF REALTORS®
303 Springfield Ave., Joliet - 815-744-4520

<p>WEDNESDAY, NOVEMBER 2, 2011 9:00 A.M. TO 12:00 P.M. COURSE: It's Time For A Checkup (COR1675 - 3 hrs. Core A) INSTRUCTOR: Lynn Madison</p> <p>Course Description: Make an appointment to have a 'checkup' to be sure you are on top of what the license law and agency requirements are relative to issues in today's market. A bit of prevention to ensure you are handling escrow funds and contracts on distressed properties correctly as well as a shot or two of info on the protocols of submitting offers, Minimum Services - as well as commission issues - may be a review - but it's a whole lot better than the 'medicine' you'll need if you don't know how to handle these situations.</p>	<p>WEDNESDAY, NOVEMBER 2, 2011 1:00 P.M. TO 4:00 P.M. COURSE: The Code of Ethics: It's Good Business (ETH1512 - 3 hrs. Elective) INSTRUCTOR: Lynn Madison</p> <p>Course Description: Updated to include the latest code issues and requirements. This course prepares the agents to conduct their business ethically and legally while working professionally with other REALTORS® and service providers. Fulfills the NAR requirement.</p>
<p>FRIDAY, NOVEMBER 18, 2011 9:00 A.M. TO 12:00 P.M. COURSE: The GREEN Quiz Show: Tips and hints on how to be a more GREEN real estate agent. (ENV1221 - 3 hrs. Elective) INSTRUCTOR: Kerry Kidwell</p> <p>Course Description: The purpose of this course is to identify what things in a real estate agents life are subject to "greening". The topics covered will include cost and energy savings for agents and their clients, at work and at home. Also covered will be office costs and waste management.</p>	<p>FRIDAY, NOVEMBER 18, 2011 1:00 P.M. TO 4:00 P.M. COURSE: Dirty Dozen: 12 Top ways real estate agents get sued and how to avoid them. (COR1646 - 3 hrs. Core B) INSTRUCTOR: Kerry Kidwell</p> <p>Course Description: Why do real estate agents get sued? Find out what NAR and E & O carriers know as they track lawsuits. More importantly, what can you do to prevent being sued? Come find out!</p>
<p>THURSDAY, DECEMBER 15, 2011 9:00 A.M. TO 12:00 P.M. COURSE: Elements of a Contract (RB746 - 3 hrs. Elective) INSTRUCTOR: Ruth Ann Morgan</p> <p>Course Description: Although the actual contracts and riders may change from one area to another, the concepts and elements involved in sound contract writing do not. This course is designed to cover the elements inherent in all real estate contracts and how the agents' knowledge impacts their clients, as well as explore the most recent concerns regarding contract preparation.</p>	<p>THURSDAY, DECEMBER 15, 2011 1:00 P.M. TO 4:00 P.M. COURSE: Agency & Escrow: Will the Defendant Please Rise? (COR1650 - 3 hrs. Core A) INSTRUCTOR: Ruth Ann Morgan</p> <p>Course Description: Join us as we explore agency's fine points – duties to clients – responsibilities to customers - when to do dual (when not to!) as well as look at escrow case studies - all with an emphasis on risk reduction.</p>
<p>THURSDAY, JANUARY 12, 2012 9:00 A.M. TO 12:00 P.M. COURSE: Antitrust & Fair Housing: Watcha Gonna Do When They Come For You (COR1649 - 3 hrs. Core B) INSTRUCTOR: Lynn Madison</p> <p>Course Description: It's not always what you say that causes you problems – it's how you say it. Through video examples of what to do – and what not to do – we'll look at two of the areas of real estate that can cause them to come for you – when you thought you were one of the good guys!</p>	<p>THURSDAY, JANUARY 12, 2012 1:00 P.M. TO 4:00 P.M. COURSE: Dual Agency: Duties in Conflict (AGY451 - 3 hrs. Elective) INSTRUCTOR: Lynn Madison</p> <p>Course Description: Dual agency continues to be a balancing act that needs to be done carefully. This course looks at the latest issues surrounding dual agency including when its appropriate to do ministerial acts and the situations where only one client should be represented.</p>
<p>FRIDAY, JANUARY 20, 2012 9:00 A.M. TO 12:00 P.M. COURSE: Distressed Property Sales: Working with Short Sales and Foreclosures (FI1105 - 3 hrs. Elective) INSTRUCTOR: Kerry Kidwell</p> <p>Course Description: Looking for resources for distressed home sellers as well as tips on working with them? This is your class! Updated reference materials to help agents in these stress-filled situations.</p>	<p>FRIDAY, JANUARY 20, 2012 1:00 P.M. TO 4:00 P.M. COURSE: License Law Battle (COR1625 - 3 hrs. Core A) INSTRUCTOR: Kerry Kidwell</p> <p>Course Description: Battle it out with classmates over license law, agency and escrow questions for fun and prizes! Everyone wins in gaining knowledge in a game show format! Includes NEW questions on the NEW license law. Will you be asked to "come on down?"</p>
<p>FRIDAY, FEBRUARY 10, 2012 9:00 A.M. TO 12:00 P.M. COURSE: Disclose! Disclose! Disclose! (COR1645 - 3 hrs. Core B) INSTRUCTOR: Kerry Kidwell</p> <p>Course Description: Does a ghost haunt your listing? Is the next door neighbor a registered sex offender? Who has to fill out disclosure forms and who is exempt? This class covers a variety of environmental topics as well as other "stigmatized property" issues, plus all the basic disclosure forms.</p>	<p>FRIDAY, FEBRUARY 10, 2012 1:00 P.M. TO 4:00 P.M. COURSE: Surfing for Success (TEC1713 - 3 hrs. Elective) INSTRUCTOR: Kerry Kidwell</p> <p>Course Description: Take a ride on the Internet to visit lots of websites! Learn how to find information you need at IDFP or the US Census Bureau. Learn where to send clients and customers to research a neighborhood. Avoid becoming a victim of a con or "phishing" scheme. Also find out why agents need a Facebook page. If an Internet connection is available, all sites will be visited "live". Students will also have an electronic version of the outline available with hotlinks to all recommended sites.</p>

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<p>TUESDAY, FEBRUARY 14, 2012 9:00 A.M. TO 12:00 P.M. COURSE: Agency & Escrow: Will the Defendant Please Rise? (COR1650 - 3 hrs. Core A) INSTRUCTOR: Ruth Ann Morgan Course Description: Join us as we explore agency's fine points – duties to clients – responsibilities to customers - when to do dual (when not to!) as well as look at escrow case studies - all with an emphasis on risk reduction.</p>	<p>TUESDAY, FEBRUARY 14, 2012 1:00 P.M. TO 4:00 P.M. COURSE: The Code of Ethics: It's Good Business (ETH1512 - 3 hrs. Elective) INSTRUCTOR: Ruth Ann Morgan Course Description: Updated to include the latest code issues and requirements. This course prepares the agents to conduct their business ethically and legally while working professionally with other REALTORS® and service providers. Fulfills the NAR requirement.</p>
<p>FRIDAY, FEBRUARY 24, 2012 9:00 A.M. TO 12:00 P.M. COURSE: Risk Reducation and Technology (RD941 - 3 hrs. Elective) INSTRUCTOR: Kerry Kidwell Course Description: How do technology tools sometimes lead to trouble? What laws affect real estate agents in their use of their "tech toys?" What should I put on Facebook®? Attend this class to get the answers! Includes lots of helpful websites!</p>	<p>FRIDAY, FEBRUARY 24, 2012 1:00 P.M. TO 4:00 P.M. COURSE: Nasty Stuff: Covers Mortgage Fraud, RESPA, Predatory Lending, etc. (COR1647 - 3 hrs. Core B) INSTRUCTOR: Kerry Kidwell Course Description: What nasty stuff is lurking out there for the unwary consumer and their real estate agent? This course covers updated RESPA disclosures as well as the Predatory Lending Database Program and mortgage fraud in general. Also included are updates on other recent laws, such as CAN SPAM and the FACT Act.</p>
<p>THURSDAY, MARCH 22, 2012 9:00 A.M. TO 12:00 P.M. COURSE: Agency & Escrow: Will the Defendant Please Rise? (COR1650 - 3 hrs. Core A) INSTRUCTOR: Ruth Ann Morgan Course Description: Join us as we explore agency's fine points – duties to clients – responsibilities to customers - when to do dual (when not to!) as well as look at escrow case studies - all with an emphasis on risk reduction.</p>	<p>THURSDAY, MARCH 22, 2012 1:00 P.M. TO 4:00 P.M. COURSE: Elements of a Contract (RB746 - 3 hrs. Elective) INSTRUCTOR: Ruth Ann Morgan Course Description: Although the actual contracts and riders may change from one area to another, the concepts and elements involved in sound contract writing do not. This course is designed to cover the elements inherent in all real estate contracts and how the agents' knowledge impacts their clients, as well as explore the most recent concerns regarding contract preparation.</p>
<p>TUESDAY, APRIL 3, 2012 9:00 A.M. TO 12:00 P.M. COURSE: Welcome to Runamuck Realty (COR1665 - 3 hrs. Core A) INSTRUCTOR: Lynn Madison Course Description: Just when you thought you'd heard it all - along comes Runamuck Realty where their motto is "The End Justifies the Means" and putting themselves first is their priority. Through actual case studies we'll look at agency, license law and escrow violations and analyze what went wrong - and what should have happened. Included will be scenarios on: short sales, REO's, advertising, negotiating, earnest money, and broker responsibilities.</p>	<p>TUESDAY, APRIL 3, 2012 1:00 P.M. TO 4:00 P.M. COURSE: Agency In Action (AGY411 - 3 hrs. Elective) INSTRUCTOR: Lynn Madison Course Description: This fast paced interactive course will help students become more familiar with the required written disclosures of agency and the day to day application of the agency disclosures.</p>
<p>MONDAY, APRIL 16, 2012 9:00 A.M. TO 12:00 P.M. COURSE: Nasty Stuff: Covers Mortgage Fraud, RESPA, Predatory Lending, etc. (COR1647 - 3 hrs. Core B) INSTRUCTOR: Kerry Kidwell Course Description: What nasty stuff is lurking out there for the unwary consumer and their real estate agent? This course covers updated RESPA disclosures as well as the Predatory Lending Database Program and mortgage fraud in general. Also included are updates on other recent laws, such as CAN SPAM and the FACT Act.</p>	<p>MONDAY, APRIL 16, 2012 1:00 P.M. TO 4:00 P.M. COURSE: Distressed Property Sales: Working with Short Sales and Foreclosures (FI1105 - 3 hrs. Elective) INSTRUCTOR: Kerry Kidwell Course Description: Looking for resources for distressed home sellers as well as tips on working with them? This is your class! Updated reference materials to help agents in these stress-filled situations.</p>
<p>THURSDAY, APRIL 19, 2012 9:00 A.M. TO 12:00 P.M. COURSE: The Code of Ethics: It's Good Business (ETH1512 - 3 hrs. Elective) INSTRUCTOR: Ruth Ann Morgan Course Description: Updated to include the latest code issues and requirements. This course prepares the agents to conduct their business ethically and legally while working professionally with other REALTORS® and service providers. Fulfills the NAR requirement.</p>	<p>THURSDAY, APRIL 19, 2012 1:00 P.M. TO 4:00 P.M. COURSE: Agency & Escrow: Will the Defendant Please Rise? (COR1650 - 3 hrs. Core A) INSTRUCTOR: Ruth Ann Morgan Course Description: Join us as we explore agency's fine points – duties to clients – responsibilities to customers - when to do dual (when not to!) as well as look at escrow case studies - all with an emphasis on risk reduction.</p>

The Illinois Association of REALTORS® requires all providers of continuing education to establish a comprehensive registration policy. The following are guidelines that will govern registrants at all Three Rivers Association of REALTORS® continuing education (C.E.) courses.

1. All reservations for continuing education classes must be in advance of class. Since printed material for each attendee must be ordered in advance, on-site registration may not be accepted. Only those who are properly registered will gain admittance.
2. Because all records are being maintained in an individual's name, the TRAR cannot accept any name substitutions. All C.E. records will reflect only the person who registered and not the individual who is attempting to take someone's place.
3. All reservation must be accompanied with the appropriate amount of money as indicated for each class.
4. In order to receive C.E. credit, each attendee is required to be present for the entire presentation (3 hours) and complete the final exam (1/2 hour) as proctored by the instructor. A minimum score of 70% is required to meet the State of Illinois requirements.
5. For your protection and the accuracy of our records required under the License Law, the class proctor may require you to produce proper photo identification.
6. Each attendee is responsible for the following:
 - a. The total number of C.E. credit hours earned to date. TRAR does not maintain a master database for each attendee.
 - b. If attending regional or national meetings which advertise C.E. sessions for Illinois, each member must independently ascertain if the class and instructor meet the requirement in Illinois, only the Illinois Department of Financial and Professional Regulation will be able to answer that questions (217) 785-9300.
 - c. Upon renewal of your License with the State of Illinois, each Licensee is responsible for supplying that Department with the necessary information required. The TRAR will not have additional certificates available for issue on demand or need. A fee of \$10.00 is required to order certificates. It is the responsibility of the attendee to see that no class number is repeated in any one license period. The Department will only give credit for one class.
7. **Cancellation Policy:**
 - a. All cancellations must be received 48 hours prior to the scheduled class to obtain a credit to take a replacement class.
 - b. All cancellations received less than 48 hours before the class will forfeit the registration fee. TRAR cannot admit any individual attempting to take the place of another.
 - c. Failure to attend the class as scheduled will result in the automatic forfeiture of the registration fee. Failure to stay for the entire class, taking unauthorized breaks, or your refusal to take the course exam will also result in the forfeiture of your registration fee.
8. **LATE ARRIVALS WILL NOT BE ADMITTED UNDER ANY CIRCUMSTANCES.**
9. **ALL PAGERS AND PHONES MUST BE TURNED OFF AND NO RECORDING DEVICES WILL BE ALLOWED.**

REGISTRATION FORM

NAME _____ OFFICE NAME _____
 ADDRESS _____ PHONE _____
 CITY _____ STATE _____ ZIP _____ MLS # _____
 NRDS # _____ LOCAL ASSOCIATION _____
 REAL ESTATE LIC. # _____ EMAIL ADDRESS _____

I WISH TO ATTEND AND REGISTER FOR THE FOLLOWING C.E. CLASSES (please check)

___COR1675 - Core A (9:00 A.M. - 12:00 P.M. 11/02/11)	___ETH1512 - Elective (1:00 P.M. - 4:00 P.M. 11/02/11)
___ENV1221 - Elective (9:00 A.M. - 12:00 P.M. 11/18/11)	___COR1646 - Core B (1:00 P.M. - 4:00 P.M. 11/18/11)
___RB746 - Elective (9:00 A.M. - 12:00 P.M. 12/15/11)	___COR1650 - Core A (1:00 P.M. - 4:00 P.M. 12/15/11)
___COR1649 - Core B (9:00 A.M. - 12:00 P.M. 01/12/12)	___AGY451 - Elective (1:00 A.M. - 4:00 P.M. 01/12/12)
___FI1105 - Elective (9:00 A.M. - 12:00 P.M. 01/20/12)	___COR1625 - Core A (1:00 P.M. - 4:00 P.M. 01/20/12)
___COR1645 - Core B (9:00 A.M. - 12:00 P.M. 02/10/12)	___TEC1713 - Elective (1:00 P.M. - 4:00 P.M. 02/10/12)
___COR1650 - Core A (9:00 A.M. - 12:00 P.M. 02/14/12)	___ETH1512 - Elective (1:00 P.M. - 4:00 P.M. 02/14/12)
___RD941 - Elective (9:00 A.M. - 12:00 P.M. 02/24/12)	___COR1647 - Core B (1:00 P.M. - 4:00 P.M. 02/24/12)
___COR1650 - Core A (9:00 A.M. - 12:00 P.M. 03/22/12)	___RB746 - Elective (1:00 P.M. - 4:00 P.M. 03/22/12)
___COR1665 - Core A (9:00 A.M. - 12:00 P.M. 04/03/12)	___AGY411 - Elective (1:00 P.M. - 4:00 P.M. 04/03/12)
___COR1647 - Core B (9:00 A.M. - 12:00 P.M. 04/16/12)	___FI1105 - Elective (1:00 P.M. - 4:00 P.M. 04/16/12)
___ETH1512 - Elective (9:00 A.M. - 12:00 P.M. 04/19/12)	___COR1650 - Core A (1:00 P.M. - 4:00 P.M. 04/19/12)

Payment is required at the time of registration.

I am a: TRAR Member IAR Member Non-Member

Members of TRAR or IAR - \$35 each course / Non-members - \$50 each course

Payment Enclosed: \$ ____cash \$ ____check \$ ____Visa \$ ____MasterCard \$ ____Discover \$ ____AmEx
 Credit Card No. _____ Exp. Date _____

SIGNATURE (for charge authorization) _____

Do you have any disabilities which require special accommodations? If so, please identify _____

PLEASE MAKE CHECK PAYABLE TO: THREE RIVERS ASSOCIATION OF REALTORS®
 MAIL TO: 303 Springfield Avenue, Joliet, IL 60435 Ph (815) 744-4520 Fax (815) 744-7677

Approval Number



Affiliates Committee

As-Is, Short or Foreclosed Property Inspections

Your client has selected a home and signed paperwork to proceed to closing. Most agreements limit the time available to have the home inspected. They range from 5 business days to ten days total, from date of signature.

In the past, the only problem was the client's procrastination to find and schedule a professional home inspector. Today, attractively priced As-Is, Short or Foreclosed properties commonly lack one or all the utility services. This condition leaves you with the additional work of arraigning water, gas or electrical service to be on for an inspection. This task within the time limit is frequently improbable or incomplete. Frustrated clients and REALTORS® often feel tempted to risk proceeding ahead without an inspection because of the turn on costs and not having a fully functioning home for the inspector.

Consider what happens to a home 1-2 years before being short sold or foreclosed, then left vacant. Normal care, maintenance and repairs quickly become low priority to utility payments, car loans and food on the table. A home without normal care, even small items, can escalate into major damage that will need to be addressed by the next owner, your client.

Regardless of any utility or major system not active during the inspection grace period, a professional inspection will still provide roof, structure, foundation examination and any inactive major systems will still benefit from a visual review. Most home inspectors offer a no or very low cost return to the home at a later date to do a supplement report of the related items in a home when a service becomes active.

Appreciate our profession's desire to help you and your clients receive a whole, accurate and helpful inspection with these distressed properties even if it needs a second visit.

Steven Boyd CMI
Master Inspector Home, Mold & Radon Certified
Home Inspection Company of Illinois Lic#451000509
815-258-1160

TRANSITION AND CE RENEWAL FEES

You do not immediately receive a broker or managing broker license after you pass the exam.

You will be sent transition information much like you do at license renewal time from IDFPR about how to transition. The transition fees are required by IDFPR to print your new license.

The fee for transition to the new broker category is \$125 and to transition to the new managing broker category is \$150. Those fees and transition requirements must be met prior to 4/30/12. Then for the broker license category, the renewal is also required by 4/30/12 and that fee is \$150. So, if you are a broker and wait until 4/30/12 to transition and renew, you will pay \$125 to transition and \$150 to renew your license for another 2 years.

The managing broker licensee will pay the \$150 to transition by 4/30/12 and their new renewal date will be 4/30/13 at which time they will pay \$200 to renew their license for another 2 years.

**For more information on the Transition and CE Requirements visit
www.iarlicenselaw.org**

SPONSOR PAGE

The REALTORS® RAP is supported solely by the advertising purchased by our Affiliate Members. The Three Rivers Association of REALTORS® would like to thank the following firms for contributing to the publication of this REALTORS® RAP and we ask that you patronize these firms that contribute to this publication.

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Attorneys At Law

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If you are an affiliate member interested in advertising, please contact
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View your account online

Login for Agents

To view your account online:

- #1. go to www.trarealtors.net
- #2. login using your MLS ID # and your password
- #3. Click "Easy Pay"
- #4. login again
- #5. click "Pay Your Bills Online" to view your invoices
- #6. click "Change Your Personal Information" to modify your personal information.

View "Other Services" section for more information on Education, Committees and Event History. If you have any questions regarding the IMS/Easy Pay Module, please contact the Association office and any one of our professional staff will be able to assist you.

If you have been online before and forgot your password, click "Forgot Password?" and it will be emailed to you.

Login for Managing Brokers and Broker-Owners

Every managing broker has the ability to view their office roster online to determine in advance who has and has not paid their MLS/Supra fees. This is a great way to assist your agents in insuring that all of their fees are paid in a timely fashion. As the managing broker, you will have the ability to maintain control over your agents to insure that they have paid all of their fees on time. This will ultimately become a money saver for the agents as they would not be assessed the \$50 reactivation fee and will not have any down time of not being able to access the MLS/Supra system should they not pay by the deadline.

To view your office account online:

- #1. go to www.trarealtors.net
- #2. login using your MLS ID # and your password
- #3. Click "Easy Pay"
- #4. login again
- #5. click "Pay Your Office Online"
- #6. select your office
- #7. view invoices

If you have any questions regarding the IMS/Easy Pay Module, please contact the Association office and any one of our professional staff will be able to assist you.

CALENDAR OF EVENTS

Office Hours: Monday - Friday 8:00 A.M. to 4:30 P.M.

February 2	9:00 A.M.	Government Affairs Committee Meeting
February 7	11:00 A.M.	Young Professional Network Committee Meeting
February 8	9:00 A.M. to 12:00 P.M.	MRED (To register, call 630/955-2755)
	10:00 A.M.	Golf Committee Meeting
	1:00 P.M.	Public Relations Committee Meeting
February 10	9:00 A.M. to 12:00 P.M.	CE Class: COR1645 - Core B
	1:00 P.M. to 4:00 P.M.	CE Class: TEC1713 - Elective
February 13	9:30 A.M.	RPAC Committee Meeting
February 14	9:00 A.M.	Affiliate Committee Meeting
	9:00 A.M. to 12:00 P.M.	CE Class: COR1650 - Core A
	1:00 P.M. to 4:00 P.M.	CE Class: ETH1512 - Elective
February 16	11:30 A.M. to 1:00 P.M.	Learning Lunch
February 21	9:00 A.M.	Board of Directors Meeting
	9:00 A.M.	HUD Program (To register, email dargc21@aol.com)
February 24	9:00 A.M. to 12:00 P.M.	CE Class: RD941 - Elective
	1:00 P.M. to 4:00 P.M.	CE Class: COR1647 - Core B

WELCOME NEW MEMBERS

In accordance with Article V, Section 3(a) of the Bylaws of the Three Rivers Association of REALTORS®, the following applicants are being published. Members desiring to submit comments on the applicants must do so in writing, forwarding them to the Association office.

New Members

Kimberly Comer, Kettley & Company REALTORS®, Somonauk
Anthony Gallo, Coldwell Banker Honig-Bell, Shorewood
Michael Thompson, Coldwell Banker Honig-Bell, Plainfield

New Offices

Terri Jeffries, United Real Estate - Chicago, One Mid America Plaza, Ste 120, Oakbrook Terrace
Maurice Lynch, Diamond Real Estate Inc, 4203 White Tail Court, Joliet
Robert Slightam, American Patriot Realty, 17848 Chappel Ave, Lansing

New Affiliates

Kris Cheranichit, Wells Fargo Home Mortgage, 9169 W 151st Street, Orland Park
Margaret Claussen, Heartland Bank and Trust, 5650 Caton Farm Road, Plainfield
Jim Droake, Illinois Credit Services Inc, 16143 S. Lincoln Hwy Unit 201, Plainfield
Pete Ragusa, Ragusa's Promo Advertising, 1211 Buell Ave, Joliet
Ron Szymczyk, Fidelity National Title, 116 N. Chicago, Joliet
Barbara Weidner, Chase Bank, 906 W. Jefferson Street, Shorewood