



# OUTLOOK



### MISSION STATEMENT:

The Greater Gateway Association of REALTORS® is dedicated to promoting and maintaining high standards of conduct and ethics in the real state profession.

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### What's Happening

#### December

- 7 Proficiency Exam Only
- 13 Christmas Charity Celebration
- 14 Affiliates Committee Meeting
- 26 GGAR Office Closed

**Christmas Charity Celebration**

*It's the most wonderful time of the year... for making a difference and giving back!*

Donations of unwrapped toys, canned goods, gift cards, and cash/checks are greatly appreciated.

**Tuesday, December 13**  
**SIU, Edwardsville**  
**Morris University Center**  
**Meridian Ballroom**

Doors open 11 a.m.  
 Program 12 p.m.

**RESERVATIONS REQUIRED**  
 \$20 per person paid in advance  
 \$25 per person paid at the door  
*Walk-ins will not be accepted*

**Lunch Menu (served):**  
*Mixed garden green salad*  
*Sauteed chicken breast with white wine, capers, and lemon*  
*Twice baked potato*  
*Fresh medley of vegetables*  
*Assorted breads*  
*Red velvet cake*

\* Special dietary option available by request

Reservations required. **RSVP to GGAR by December 5:**  
 618-692-8307 (fax) or [jleitschuh@gatewayrealtors.com](mailto:jleitschuh@gatewayrealtors.com)  
 Cancellations after December 5 will be charged in full.

**Officers:**

Chairman of the Board	Joy Wofford, CRS, e-PRO, GRI, RE/MAX Realty Centre
Chairman-Elect	Sandy Michel, Real Living Vandalia Real Estate, Inc.
Vice Chairman	Chris Seniker, Century 21 Seniker-Edwards
Past Chairman of the Board	Jenni Beck, Beck Group Realty

**SIR/MLS Governors:**

David Cisler, President	635-2244
Jenni Beck, e-PRO, GRI	466-2325
Ed Kleber	654-5575
Rick Lauschke	465-1637
Rick Owens	345-2111

**Directors:**

Kevin Botterbush, Botterbush & Associates
Maureen Donaho, Chicago Title Insurance Company
Norma Kasten, ABR, CRS< e-PRO< GREEN, GRI, RE/MAX Preferred Partners
Tammy Owens, CRE, RE/MAX Alliance
Stacey Schneidewind, Coldwell Banker Brown REALTORS®
Kathy Shemwell, RE/MAX Alliance
Linda Wheaton, e-PRO, Landmark Realty

**Committee Chairpersons:**

Affiliates	Robb Treat	656-9090
Awards	Richard Rolingsmeyer, CRB	655-1188
Budget and Finance	David Lauschke	465-2966
Bylaws	Norma Kasten, ABR, CRS, e-PRO, GRI	655-1188
Comm. Involvement	Tricia Buehne	654-1111
	Debbie Conreaux	656-8616
Education	Bev George, ABR, CRB, CRS, e-PRO, GRI	656-1188
Golf Outing	Justin Huneke	656-0057
	Chris Seniker	372-4535
Grievance	Roger Reeves, ABR, e-PRO, GRI	346-7000
Legislative	Julie Lading, GRI	655-4100
Membership	Linda Wheaton, e-PRO	466-1513
Nominating	Doug Hartmann, Jr., e-PRO, GRI	344-7900
Prof. Standards	Sharon Jones, ABR, GRI	288-7100
Programs	Marna Asbury	381-7120
RPAC	Dave Erutti	288-0000
	Jen Teske	288-0000

**GGAR Staff:**

Al Suguitan, CAE, GRI, RCE, President and Chief Operating Officer
Doris Stephens, Director of Administrative Services
Lori Eder, e-PRO, Director of Marketing and Communications
Jeanie Leitschuh, Membership Coordinator
Kyle Anderson, Government Affairs Director

**Newsletter Staff:**

Al Suguitan, CAE, RCE, Publisher
Lori Eder, Editor

## From the Board Room

The Board of Directors met on November 17, 2011 and discussed or approved the following items of business:

**Education - Doris Stephens:**

- Stephens reported that there are still many agents who have taken and passed the proficiency exam or 30-hour transition course who have not yet completed the transition process. Important information will be sent to managing brokers within the next week, and Doris will be randomly following up with offices.

**Government Affairs - Kyle Anderson:**

- Anderson reported that several My REALTOR Party initiatives have been requested from GGAR, including a voter registration drive, independent expenditure campaign, and issues mobilization campaign. Details are forthcoming.
- Heard a report that H.B. 506 Erroneous Homestead Exemption legislation has been put on hold. NAR is working with lawmakers to change the verbiage of this bill.
- Anderson reported that NAR is working with Congress to extend the National Flood Insurance Program (NFIP) for another five years.
- Heard a report that the Illinois Association of REALTORS® staff has been restructured, placing more emphasis on technology and government affairs.
- Anderson received information that outlines the recent study of Scott Air Force Base, which provides a plethora of housing statistics - the study is now available on our website at Gatewayrealtors.com (under Government Affairs).
- Anderson reported that Godfrey is very aggressively rezoning a commercial area near I-255.

**Administrative - Joy Wofford/Sandy Michel/ Al Suguitan**

- Wofford and Michel reported on the NAR Conference & Expo - they informed the Board members that it was a busy two days filled with an abundance of relevant information.
- A motion was made and approved to assign a one-year director appointment on the MLS to Jenni Beck of Beck Group Realty.
- A motion was made and approved to assign a one-year director appointment to the MLS to Rick Owens of RE/MAX Alliance.
- A motion was made and approved to appoint Dave Cisler of Cisler & Associates Real Estate to President of SIR/MLS. Director Norma Kasten abstained from voting.
- A motion was made and approved to accept the resignation of GGAR director Tammie Fleming. A motion was made and approved to appoint Dana Allen to a one-year term to fill the vacant seat.
- Suguitan reported that the GGAR fees/dues structure was revised to convert all affiliate member appraisers to full member appraisers, allowing them full access to the Multiple Listing Service.

## Government Affairs Update

By Kyle Anderson



REALTOR® Government Affairs has been busy on all levels this fall ensuring the REALTOR® voice is heard on the issues affecting the real estate industry, taxes, and the long term planning of our local communities.

The National Flood Insurance Program (NFIP) was re-extended to December 16 until legislation supported by local Congressmen Jerry Costello and John Shimkus that would extend the NFIP for five years can be called for a floor vote. This extension would bring much needed long-term stability to many markets across the country, including many areas in the Metro East.

In addition, legislation containing a provision which reinstates the FHA loan limits through 2013 passed the Senate and House. The legislation sets it at 125 percent of local area median home prices, up to a maximum of \$729,750 in the highest cost markets.

As always, please follow through on the Calls to Action sent by NAR and IAR. They are a very effective means of getting our message out to the decision makers.

The Illinois General Assembly recently finished its second week of the annual fall Veto Session. During this session, House Bill 506 was debated in the Senate. This bill allows local assessors to file tax liens or other penalties to those who receive an erroneous homestead exemption.

IAR agrees taxpayers should only receive the exemption for which they qualify due to the current process; however, we are against homeowners being penalized for unknowingly accepting these exemptions. Many of the exemptions are automatically renewed each

year. The homeowner may be unknowingly receiving an exemption for which they are not qualified.

Thanks to the great response to our Call to Action, the bill was not called for a vote. This means the bill can be amended to address issues raised by the Illinois Association of REALTORS®. IAR will continue to work to make the legislation work better and help protect everyone's property rights.

On the local front, the Village of Swansea began implementation of the Landlord Registration and voluntary occupancy permit on September 1. I am looking for feedback on the implementation of this ordinance. If anyone has any experience with this ordinance, please contact me.

We are utilizing the National Association of REALTORS® Land Use Initiative to review and analyze the village of Greenville's Unified Development Ordinance (UDO). A UDO is the combining of all zoning, signing and development ordinances into one ordinance, including potential changes.

The UDO currently includes a landlord registration and occupancy permit ordinance. The review will provide an in-depth analysis on the ordinances to determine what is positive or negative for the real estate industry or development. The review will be the basis of our recommended changes to the city council or the basis of our support for the UDO.

As always, please contact me with any local issues or any ideas you may have regarding government affairs. I can be reached at GGAR's office at 618.692.8300 or by e-mail at [kanderson@iar.org](mailto:kanderson@iar.org).

## Super Committee FAILS

By Congressman John Shimkus

With the "super committee" having failed in its directive to find at least \$1.2 trillion in cuts to federal spending over the next ten years, that duty will now fall back on Congress itself.

We, Republicans and Democrats and under both Presidents Bush and Obama, have failed in our duty to protect citizens against a debt that has become burdensome.

Hopefully that group's lack of courage will spur on the Members of Congress themselves, myself

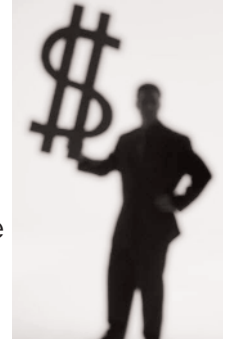
included, to work with our colleagues to solve our nation's problems.

In November, our total national debt hit the \$15 trillion mark. Not a cause for celebration, but one to reflect on and take inspiration from in order to fix the problem.

I am hopeful we can reach some agreements, but I am not optimistic. Our track record does not speak well for itself.

Thank you for allowing me this opportunity to discuss issues

throughout the year with local REALTORS® and affiliated companies. Small businesses are the backbone of our economy, and you are all part of that.



I want to wish you a very Merry Christmas and Happy New Year!

## Legislative Update

By Congressman Jerry Costello



As I wrote last month, the August agreement to raise the federal debt limit created the Joint Select Committee on Deficit Reduction, or "Super Committee," to develop a plan by November 23 that cuts the federal deficit by \$1.5 trillion over the next decade.

The Super Committee announced on November 21 that it could not reach a bipartisan consensus on a proposal. I am disappointed that the committee members could not come together and agree on a plan to reduce our deficit and debt.

While automatic cuts equally divided between domestic and defense programs are scheduled to take place beginning in 2013, the Committee's failure is a further statement that our political divisions are preventing compromise on these important issues. The American people want to see progress, and we need to continue to work on

a long-term course of action.

I also wrote about how Federal Housing Administration (FHA) loan limits enacted as part of the American Recovery and Reinvestment Act (ARRA) in 2009 expired on October 1. The FHA cap fell to \$625,500 in high cost areas, down from \$729,750 under ARRA. However, the higher cap was reinstated for the FHA as part of the final Agriculture, Commerce-Justice-Science, Transportation-Housing and Urban Development Appropriations Bill for Fiscal Year 2012, which was recently signed into law by President Obama.

The law also authorizes FHA to guarantee up to \$400 billion in loans, an increase of \$800 million from Fiscal Year 2011. The loan limits will remain at the lower level for Fannie Mae and Freddie Mac-backed loans.

I wish everyone the best this holiday season!



# ATTENTION: Transition Applicants



## Step 1

**Take a proficiency exam or transition course through a pre-license provider.**

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## Step 2

**After you have received your passing score, complete a transition application (online or paper application) and submit fee to IDFPR.**

Online transition application is available on IDFPR's website:

<https://www.idfpr.com/applications/onlinelicensing/>

Access the link to IDFPR's paper transition application:

<http://www.idfpr.com/DPR/RE/Forms/TransForms.asp>

If you took a 30- or 45-hour transition course instead of the proficiency exam, you will be required to **mail the transition application/fee and include a copy of your transcript.**

**IMPORTANT: Applications may take four to six weeks to process. Licensees who have not had their transition application processed by April 30, 2012 will not be able to perform licensed real estate activities. After February 1, 2012, salesperson to broker candidates will have to transition and renew with one application and one fee.**

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## Step 3

**Complete your continuing education if required.**

Salespersons transitioning to brokers who successfully complete a proficiency exam are required to take 18 hours of CE. If you successfully complete a 30-hour broker transition course, you will not be required to complete any additional CE for your renewal.

Brokers transitioning to managing brokers who successfully complete a proficiency exam are required to take 18 hours of CE plus the 12-hour Broker Management course. If you successfully complete the 45-hour managing broker transition course, you will not have to complete the 12-hour Broker Management course but will be required to complete 18 hours of CE.

**Visit the CE page at [Gatewayrealtors.com](http://Gatewayrealtors.com) to view the education matrix.**

# SIR/MLS SCOOP

When pondering the "what do you want for Christmas?" question, consider the iPad2. We know it's a bit pricey and we're not kids anymore, but splurging is necessary when you can increase productivity in the new year.

We've been playing with the SIR/MLS, Inc. iPad for about two months now and have to say...we're impressed, confused, challenged, excited and app'd out of our minds. The one thing we know for sure is that this device will change the way we interact with consumers, run our business and enjoy downtime.

We're not sure that anyone has it all figured out just yet, but Kristina with the Good Life Team in Texas is leading the charge. If you are considering

an iPad or already have one, we suggest you take some time to watch her presentation at <http://www.coffeewithkristina.com/a-day-in-the-life-of-a-mobile-agent/>. She will help you define some of the "must have" applications (apps) for real estate.

In addition to her list we also use: Notability, OpenHomePro & Wordpress for productivity. For fun we use Pandora, Flipboard and Kindle.



Innovia will be releasing an iPad App for the MLS around Christmas; Realist will have an iPad App out after the first quarter of 2012.



Our next Affiliates Committee meeting will be held on Tuesday, December 14 at 8:30 a.m. at the association office. Any affiliate member may join the Affiliates Committee. If you are interested in serving on this committee, please contact GGAR at 618-692-8300.

As the holidays are upon us, we need to give thanks for all that we have and all the families we were able to help in buying their "dream" home. Please keep our service people and public safety people in your thoughts and prayers as they work to keep us safe and out of harm's way.

As a result of everyone's support of the Chili Cook-Off, we were able to do our annual food purchase in early November and delivered the boxes of food to area food pantries. Due to your generosity, many families will have happier holidays!

The next Affiliates Committee meeting will be held on December 14. One of the major items to be discussed is the mission of the Affiliates Committee. Please come be a part of defining the role of the Affiliates Committee for the coming year.

The Affiliates Committee is composed of lenders, appraisers, housing inspectors, home improvement companies, title companies, community and government offices, local newspapers, and construction services. Our goal is to enhance vendor relationships with REALTORS®.

Robb Treat, FCB Banks, Chairman  
 Donna Thornton, Southern Illinois Real Estate Title Center, Vice Chairman  
 Karon Wolfe, Madison County Community Development, Secretary  
 Maureen Donaho, Chicago Title Insurance Company, Board Representative

# Member News

The Board of Directors will act on new applicants subject to completion of the required New Member Orientation class and notice to members. If any member knows of any reason why these applications should not be accepted, please write a letter to Chairman of the Board Joy Wofford, 10 Ginger Creek Parkway, Glen Carbon, Illinois 62034.

## New REALTOR® Members:

Ranae Harris, RE/MAX Integrity  
 Hank Hart, Beck Group Realty  
 Ken Watts, RE/MAX Preferred Partners  
 Andrew Wilde, RE/MAX Alliance



## Returning REALTOR® Member:

Tammy Johnson, Century 21 Bailey & Company

## Transfers:

David Berry, Sellstate Expert Realty  
 Jonathan Fuller, Coldwell Banker Brown REALTORS®, Troy  
 Marchie Nehr, Sellstate Expert Realty  
 Lisa Smoot, Prudential One Realty Centre, Edwardsville

## Drops:

Terrie Crowson, Landmark Realty, Godfrey  
 Kristie Cherry, ValuQuest Realty  
 Cris Berg, Coldwell Banker Brown REALTORS®, Troy  
 Amanda Dooley, Coldwell Banker Brown REALTORS®, Troy  
 Debra Durbin, Coldwell Banker Brown REALTORS®, Troy  
 Tammie Fleming, Prudential One Realty Centre, Edwardsville  
 Ryan High, RE/MAX Preferred Partners  
 Linda Kepple, Keller Williams Premier Realty  
 Linda Nantell, ValuQuest Realty  
 Christopher Rice, CR Appraisal Services

## Dropped REALTOR® Offices:

CR Appraisal Services  
 Keller Williams Premier Realty

**\*\*Don't forget to update  
 your member record on the  
 GGAR Members Only page at  
[www.gatewayrealtors.com](http://www.gatewayrealtors.com).**

Contact GGAR at  
 618.692.8300 for assistance.



# OUTLOOK

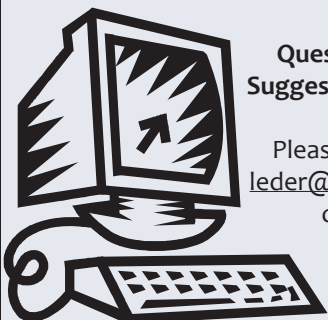


Remember **WALL**:

- W**alk
- A**round
- L**ights off
- L**ock doors

## We're on the Web!

[www.gatewayrealtors.com](http://www.gatewayrealtors.com)



Questions? Comments?  
Suggestions? E-mail change?

Please contact Lori Eder:  
[leder@gatewayrealtors.com](mailto:leder@gatewayrealtors.com)  
or 618-692-8300



## GGAR Snapshot

As of November 16, 2011

Affiliate Offices/Members	95
Full Member Appraiser Offices	78
Full Member REALTOR® Offices	141
<b>TOTAL FULL MEMBER OFFICES</b>	<b>219</b>
Full Member Appraiser Members	84
Full Member REALTOR® Members	866
<b>TOTAL FULL MEMBERS</b>	<b>950</b>
<b>Total GGAR Offices</b>	<b>314</b>
<b>Total GGAR Members</b>	<b>1,045</b>

## Word From Our Affiliate

By John Gibbons, Guaranty Title Co.

Freddie Mac recently issued Bulletin 2011-23, dated November 18, 2011, which updates and revises Freddie Mac's Single-Family Seller/Service Guide (the "Guide") with respect to affidavits that Freddie Mac requires in connection with a short sale. Visit <http://image.exct.net/lib/fef91775716d05/m/1/Freddie+Mac+Bulletin+2011-23+2011+1118.pdf> to view a copy of Bulletin 2011-23.

Bulletin 2011-23 revises Freddie Mac's requirements for short sale affidavits as contained in Chapter B65, Section B65.40, titled "Approval Conditions."

The revisions to the short sale affidavit requirements clarify that: (1) statements made in the required affidavit are made to the best of each signatory's knowledge and belief; and (2) each signatory is liable for his or her negligent or intentional misrepresentations, but not those of other signatories to the affidavit.



These changes are intended to lessen some of the concerns that sales agents and others have expressed regarding short sale affidavits. The changes also provide additional guidance with respect to the short sale affidavit, including the information that must be included in the affidavit. Visit <http://image.exct.net/lib/fef91775716d05/m/1/Guide+B65.40+Approval+Conditions+marked+w+changes.pdf> to view Section B65.40, Approval Conditions, marked to show changes.

These changes are effective for short payoffs approved on and after January 1, 2012. However, Bulletin 2011-23 encourages lenders to incorporate these changes immediately.

If you have questions relating to this or other bulletins regarding short sale matters, please contact me or your legal counsel.