



Greater Gateway Association of REALTORS®, Inc.

OUTLOOK

Remember **WALL**:

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

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What's Happening

June

- 2 Golf Outing
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REALTOR®
NATIONWIDE
**OPEN
HOUSE**
WEEKEND
June 4-5, 2011

Join REALTORS® coast-to-coast for this two-day event to help promote the benefits of home ownership and highlight the value of working with a REALTOR®.

The REALTOR® Nationwide Open House Weekend provides a great opportunity to have an open dialogue with consumers about housing issues that matter most.

For more information, contact Barbara Matthopoulos at the Chicago Association of REALTORS® 312-214-5511 or e-mail bmatthopoulos@chicagorealtor.com.

Promotional materials and other resources are available. Visit www.REALTOR.org/topics/nationwideopenhouse.



Pick up your COMPLIMENTARY balloons for this event at the association office.

Officers:

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

SIR/MLS Governors:

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 Norma Kasten, ABR, CRS, e-PRO, GRI 655-1188
 Ed Kleber 654-5575
 Rick Lauschke 465-1637

Directors:

Marna Asbury, Olin Community Credit Union
 Kevin Botterbush, Botterbush & Associates
 Jill Cummings, ABR, CRS, RE/MAX Preferred Partners
 Dave Erutti, Bev George & Associates, Town & Country
 Tammie Fleming, Prudential One Realty Centre, Edwardsville
 Rosetta Heavner, GRI, Landmark Realty, Bethalto
 Tammy Owens, CRE, RE/MAX Alliance
 Linda Wheaton, e-PRO, Landmark Realty

Committee Chairpersons:

Affiliates	Michelle Blom	377-7755
Awards	Richard Rolfingsmeyer, CRB	655-1188
Budget and Finance	David Lauschke	465-2966
Bylaws	Norma Kasten, ABR, CRS, e-PRO, GRI	655-1188
Comm. Involvement	Debbie Conreaux	656-8616
	Pat Walker	655-4100
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	Jill Cummings, ABR	655-1188
MLS	Doug Hartmann, CPM, CRB, CRS, GRI	344-7900
Nominating	Chris Seniker	372-4535
Prof. Standards	Sharon Jones, ABR, GRI	288-7100
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, Marketing and Communications Manager
 Jeanie Leitschuh, Membership Coordinator
 Kyle Anderson, Governmental Affairs Director

Newsletter Staff:

Al Suguitan, CAE, GRI, RCE, Publisher
 Lori Eder, e-PRO, Editor

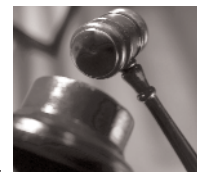
LEGISLATIVE UPDATE

By Congressman Jerry Costello

You may remember that last year, in an effort to call attention to the fact that commercial real estate market conditions could hamper economic recovery, I co-authored a letter with several colleagues to U.S. Treasury Secretary Timothy Geithner and Federal Reserve Chairman Ben Bernanke. Among other issues addressed in this letter, we urged regulators to encourage lenders to continue to make credit available for performing assets as a means of restoring confidence and long-term value in the CRE market.

To that end, for those following issues related to credit availability, I wanted to let you know about legislation recently introduced in the 112th Congress: H.R. 1418, the Small Business Lending Enhancement Act of 2011.

This bill, which has also been introduced in the Senate, would increase the artificial credit union business lending (MBL) cap - from 12.25 percent to 27.5 percent - for well-capitalized credit unions. H.R. 1418 has been emphasized as a high priority for the National Association of REALTORS®, and as a member of the Congressional Real Estate Caucus, I will continue to monitor this and other legislative developments concerning the strength of the commercial real estate market.



Please be assured that I will continue working with my colleagues in a bipartisan fashion to restore and maintain a healthy housing market.



REALTORS® Advocate Critical Housing Issues on Capitol Hill

During the National Association of REALTORS® (NAR) 2011 Midyear Legislative Meetings, thousands of REALTORS® descended on Washington, D.C. to meet with lawmakers. REALTORS® met with their members of Congress to address important policy concerns affecting the real estate industry. Among the concerns brought to Congress were the availability of affordable property insurance, the future of the secondary mortgage market, access to affordable mortgage products, and preserving homeownership tax benefits.

REALTORS® witnessed an important development on one of the key issues. On May 13, the House Financial Services Committee, on a unanimous 54-0 vote, reported out H.R. 1309, "Flood Insurance Reform Act of 2011," a five-year extension of the flood insurance program. The bill will now go to the full House for consideration.

During these meetings with members of Congress, REALTORS® brought up an additional key issue that would severely impact homeownership - the proposed Qualified Residential Mortgage (QRM) rule. The proposed QRM rule, issued by six federal regulators, would require families to make enormous down payment requirements of 20 percent or higher and reduce the availability of affordable mortgages for qualified consumers. Many borrowers would be forced to pay much higher interest rates and fees for safe loans that did not meet the exceedingly narrow QRM criteria. In many cases, some credit-worthy borrowers may not be able to get a mortgage at all.

REALTORS® realized that additional outreach and effort is needed and that the support of Congress would be critical to ensure that the QRM rule did not severely impact the burgeoning housing recovery in its tracks. Currently, there is a letter in the Senate being circulated by Senators Mary Landrieu (D-LA), Kay R. Hagan (D-NC) and Johnny Isakson (R-GA). In the House, a similar letter is being circulated by Representatives John Campbell (R-CA), Brad Sherman (D-CA), Ed Perlmutter (D-CO), Shelley Moore Capito (R-WV), Gwen Moore (D-WI), Gary G. Miller (R-CA), Jim Himes (D-CT) and Bill Posey (R-FL). Both letters simply ask federal regulators to follow the intent and language of the QRM exemption provision contained in the Dodd-Frank Wall Street Reform and Consumer Protection Act.

To support these Congressional efforts, the National Association of REALTORS® has issued a "Call for Action" to members to ask their senators and representatives to sign onto their respective letters and urge regulators to follow congressional intent. To participate in this "Call to Action," please visit <http://www.realtoractioncenter.com>.

To learn more about the QRM rule and how it impacts real estate, please visit <http://www.realtor.org/topics/qrm>.

For more information on the key issues REALTORS® addressed during the Capitol Hill visits, please visit http://www.realtor.org/government_affairs/gapublic/mym_home.

Government Affairs Update

By Kyle Anderson, Governmental Affairs Director



In May, REALTORS® from across the country went to Washington D.C. to discuss the issues important to our industry and advocate for personal property rights. When they were not busy in meetings or training, they were visiting with our elected officials in the real estate market about the issues facing our country.

Members of the Greater Gateway Association of REALTORS®, the REALTOR® Association of Southwestern Illinois, and the Egyptian Board of REALTORS® were able to meet with Congressmen Jerry Costello and John Shimkus.

Recent discussions in Washington have centered on cuts to balance the budget; included in those discussions is eliminating the Mortgage Interest Deduction (MID) many homeowners benefit from and money which is put back into the economy putting people to work.

Our local members, led by federal political contacts Doug Payne and Doug Hartmann, made the case to keep the MID as it is vital for first-time homebuyers to realize the American Dream. Combine the MID with the 30-year mortgage provided for by GSEs and homeowners have the tools needed to build the home equity for which everyone strives.

In addition to those issues, changing the required down-payment for Qualified Residential Mortgages (QRM) to 20 percent has become an issue that could put home ownership out of reach for many hoping to purchase a home.

Also discussed was the five-year extension of the National Flood Insurance Program (NFIP). REALTORS® cited current conditions across the country, especially in the Midwest, as an obvious example of the program's need.

Citing a recent Illinois Association of REALTORS'® advocacy study on the economic impact home sales generate in Illinois, our members made a strong case to keep all of the tools at our disposal to sell homes to allow the real estate market to lead the economic recovery and people to realize the original American Dream.

References from our efforts in Washington D.C. (simply cut and paste the link below):

Mid-Year Meeting Information

http://www.realtor.org/government_affairs/gapublic/mym_home

Session Handouts:

<http://www.realtor.org/EducSess.nsf/MidHandouts?OpenForm>

Illinois Association of REALTORS® Economic Impact Study

<http://www.illinoisrealtor.org/sites/illinoisrealtor.org/files/Advocacy/Economic%20Impact%20Study%202010.pdf>

SIR/MLS SCOOP

What the Girl Scouts Taught Me about Content Distribution

Posted By: Nicole Nicolay (NikNik), www.mytechopinoin.com

Every year I count on the little neighbor girl to stop by with her Girl Scout Cookie order form so that I can place my ridiculous order of Thin Mints and Tagalongs...and then I wait (for months it seems) for them to finally arrive. This year I got the knock at the door...but no order form! The cookie boxes were right there...immediate gratification...no ordering, no waiting!

Clearly the Girl Scouts, being the savvy salesgirls they are, embarked on a new distribution strategy for their delectable cookies this year! My little neighbor not only informed me I could purchase cookies on the spot, but also introduced me to their new iPhone app in case I needed to locate more in the near future. She even gave me her card that included a link to her troop's website and e-mail newsletter! Now I can get all the news and tips I need to suffice all my cookie cravings!

Go Girl Scouts! They get it! They recognized the need to update their distribution strategy to better meet the needs of their targets. So I ask you, when was the last time you updated your distribution strategy?! ...Continue Reading at MyTechOpinion.com



Our next Affiliates Committee meeting will be held on Tuesday, June 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.

Can we treat you to lunch? The Affiliates Committee is hosting a **free** Lunch and Learn seminar on The Changing Market on Thursday, June 9 from 11 a.m. to 1:30 p.m. at the Moose Lodge in Edwardsville. This will be an open discussion with a panel of banks, credit unions, title companies and appraisers. Pose the questions you've always wanted to ask! Seasoned and rookie REALTORS® welcome - reservations are required by contacting GGAR at 618-692-8300 or general@gatewayrealtors.com.

The Affiliates Committee meeting schedule for 2011 is: June, August, October, and December on the 2nd Tuesday of each month at 8:30 a.m. at GGAR. It's a great opportunity to meet other affiliate members and get involved with projects that have great potential for networking.

The Affiliates Committees 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.

Michelle Blom, Community Title & Escrow, Chairman
Donna Thornton, Southern Illinois Real Estate Title Center, Vice Chairman
Maureen Donaho, Chicago Title Insurance Company, Secretary
Marna Asbury, Scott Credit Union, Board Representative



Tools of the Trade

Lunch and Learn The Changing Market

Thursday, June 9

11 a.m. – 1:30 p.m.

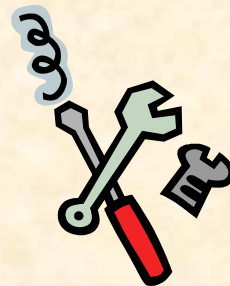
**Moose Lodge, Edwardsville
7371 Marine Road**

Free to all GGAR members

This will be an open forum discussion with a panel of banks, credit unions, title companies, and appraisers. Take the opportunity to pose the questions you've always wanted to ask. This is a great seminar for both seasoned and rookie REALTORS®.

Complimentary lunch provided

Reservations required by contacting the Greater Gateway Association of REALTORS® at 618-692-8300 or general@gatewayrealtors.com



Brought to you by the Greater Gateway Association of REALTORS® Affiliates Committee.





Top 10 reasons to serve on GGAR's Board of Directors

10. You look forward to spending quality time with AI and his staff.
9. You long to be a part of GGAR's leadership team.
8. You get excited about the thought of free breakfast once a month.
7. You enjoy meeting and networking with other members of GGAR, IAR, and NAR.
6. You're interested in being among the first to learn about the latest technology and tools in the world of real estate.
5. You want to represent GGAR at local, state, and national events.
4. You prefer to play an active role in decision-making for GGAR.
3. You'd like to be an advocate for legislation that affects the real estate industry.
2. You desire to actively serve as a voice for REALTORS®.
1. *You're eager to represent the best interests of GGAR members.*

Play a major role in the direction of your association, the real estate industry, and your career! Complete a nomination form today.

**Play a major role in the direction of your association,
the real estate industry, and your career!
Complete a nomination form today by visiting
[http://www.gatewayrealtors.com/GGRA/images/
pdf-forms/Top%2010%20Reasons.pdf](http://www.gatewayrealtors.com/GGRA/images/pdf-forms/Top%2010%20Reasons.pdf)**

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 Jenni Beck, 10 Ginger Creek Parkway, Glen Carbon, Illinois 62034.

New REALTOR® Members:

Susan Beach, Botterbush & Associates
Donna Gayler, Coldwell Banker Brown REALTORS®, Edwardsville
Bobby Hosfelt, Tarrant & Harman Real Estate & Auction Co.
Tara Keller, Paul R. Lauschke & Associates
Jason McAfoos, Jason McAfoos, Broker



Transfers:

Kim Benda, Sellstate Expert Realty
Sue Ferguson, Sellstate Expert Realty
Janice Galer, First Choice Realty and Auction Service
Don Hellrung, Landmark Realty, Godfrey
Kimberly Johnson, Coldwell Banker Brown REALTORS®, Troy
William Kealey, Coldwell Banker Brown REALTORS®, Troy
Ken Owens, Landmark Realty, Bethalto

Don't forget to update your member record on the GGAR Members Only page at www.gatewayrealtors.com.

Contact GGAR at 618-692-8300 for assistance.

Drops:

Rachel Finley, Coldwell Banker Brown REALTORS®, Troy
Sandra Hilton Kaepf, Coldwell Banker Brown REALTORS®, Highland
Scott Osborn, RE/MAX Realty Centre
Darla Rice, Prudential One Realty Centre, Edwardsville

New REALTOR® Member:

Jason McAfoos, Broker

Dropped Affiliate Offices:

A.C.T. Inspections
Alton Township
Bi-State Inspections
BPG Home Warranty
Centrue Bank
Certified Title Company
Inspect First
Madison County Journals
Phoenix Funding Corporation
Premier Title & Escrow Co.
The Real Estate Book

The Illinois Department of Financial and Professional Regulation (IDFPR) is now accepting online license transition.

Transition cost is \$125 for brokers and \$150 for managing brokers. A credit card is needed to complete the transition online, and a \$2 processing fee will be applied.

A link is also available on the site to access a paper application that may be submitted by mail.

Please note that you will be issued a new license number - you may download and print proof of your license upon completion of the transition process.

Visit www.idfpr.com/dpr/re/RETransition.asp to transition now!



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

We're on the Web!

www.gatewayrealtors.com



Questions? Comments?
 Suggestions? E-mail change?

Please contact Lori Eder:
leder@gatewayrealtors.com
 or 618-692-8300

Member Spotlight: 2011 REALTOR® of the Year



Doug Hartmann, Jr. of Century 21 Hartmann REALTORS® was named 2011 REALTOR® of the Year by the Greater Gateway Association of REALTORS® (GGAR). He received special recognition and a prestigious award on April 6 at the Illinois Association of REALTORS® state banquet sponsored by the Illinois Real Estate Educational Foundation.

Doug has been involved in his family's real estate company since childhood when he realized his passion for the business. In 1998 he started investing in residential real estate, earning his salesperson license in 1999 and broker license in 2003. In 2007, Doug purchased the family business and formed Century 21 Hartmann REALTORS®.

Doug was a member of GGAR's Board of Directors from 2006 through 2010, serving as Chairman of the Board in 2009. He was also a member of the Southwestern Illinois Regional Multiple Listing Service from 2003 through 2010, serving as President in 2008.

In addition to the time and effort he lends to GGAR, Doug is also a member of the Collinsville Progress Committee and the Metro East Landlord's Association.

Doug has tirelessly served GGAR over the years without expecting anything in return, simply to benefit the overall membership. He is well respected and has the background, knowledge, and skills to accomplish even the most difficult tasks, and therefore, is frequently asked to take on new projects - and despite family obligations, always finds the time to accept.

Doug's unselfish contributions to GGAR and its members make him the stand-out recipient for this award.



GGAR Snapshot

As of April 20, 2011

Affiliate Offices/Members	98
Full Member Appraiser Offices	80
Full Member REALTOR® Offices	139
TOTAL FULL MEMBER OFFICES	217
Full Member Appraiser Members	85
Full Member REALTOR® Members	878
TOTAL FULL MEMBERS	963
Total GGAR Offices	317
Total GGAR Members	1,061