



The REALTOR® Report

News for you from the ND Association of REALTORS®

June 10, 2014

Nominations Now Being Accepted

Applications are available for anyone interested in running for NDAR Vice President, President Elect, or NAR Director. See the following links for position descriptions and qualifications: [President Elect Position Description](#), [Vice President Position Description](#), and [NAR Director Position Description](#).

Go to www.ndrealtors.com/nominatingform.pdf to complete the form and submit it to **NDAR** by July 1. (Email to info@ndrealtors.com or fax to [866-665-1011](tel:866-665-1011))

REALTOR® Convention of the Dakotas in Bismarck

The Bismarck Mandan Board of REALTORS® is hosting the 2014 REALTOR® Convention of the Dakotas here in Bismarck-Mandan. It's going to be an awesome convention – from education to entertainment and good eats. (September 10-12, Bismarck Civic Center) Reduced registration rates are in effect now. A Caribbean Cruise for two is the grand door prize – don't miss the boat, get your "Passport to Excellence" and register today! www.bmbor.org.

National Convention in New Orleans-Are You Going??

What's the secret to earning more money in real estate? Attending the 2014 REALTORS® Conference & Expo, Nov. 7-10 in New Orleans, LA. Attendees make two times the average real estate income, so you'll have the chance to network with some of the most successful pros in the industry! Register today at www.REALTOR.org/Conference to take advantage of hotel room rates starting at just \$165 a night; hurry these rates won't last long!

<http://www.realtor.org/convention.nsf?opendatabase&cid=ce14017>

NAR Broker Summit Speakers Announced

Broker members - NAR has scheduled a REALTOR® Broker Summit on August 6-7, in Atlanta. Speakers include Jon Coile of Champion Realty, Inc., Terry Hankner of Comey & Shepherd, Kevin Levent of Better Homes & Gardens Metro Brokers, Jack O'Conner of The Denver 100, and Jenny Pruitt of Atlanta Fine Homes Sotheby's. [Info and registration page](#)

Friend-Friendly Facebook Marketing Webinar

In case you missed it: You can get ideas for boosting your business on Facebook without annoying your friends and family members in [a webinar](#) sponsored by CityBlast, a company that specializes in Facebook marketing for real estate. The webinar is Thursday, June 26, at 3 p.m., Eastern Time. Access [registration link](#).

REALTOR® Action Center Mobil App

Where will you be when you get the next NAR Call for Action on a piece of legislation that could affect you?

REALTORS® can be anywhere if they have the REALTOR® Action Center mobile app. The app gives you the ability to take immediate action wherever you are – at an open house, before an appointment or while having your morning coffee. Download and login to the REALTOR® Action Center mobile app today! It is vital that our Members of Congress hear from REALTORS® on real estate issues affecting our communities and business.

Here's how to get started:

Text the word “app” to 30644 or search for "NAR Action Center" on the iTunes Store or Google Play Store:

1. Then follow the prompts to login and say “yes” to push notifications from the REALTOR® Action Center.
2. More information about the app is available at <http://www.realtoractioncenter.com/app>

The REALTOR® Action Center mobile app - Don't Just Get It - Use It! Download and login today!

Real Estate Firm Hit with \$500,000 RESPA Fine

The Consumer Financial Protection Bureau, which took over enforcement of the Real Estate Settlement Procedures Act (RESPA) from HUD several years ago, entered into a [consent agreement](#) with a real estate company that says the firm used inadequate disclosure language in an affiliated business disclosure. The consent agreement says the firm's disclosure form didn't properly reflect a [sample form](#) developed by HUD. Access and share NAR [resources on RESPA rules](#). For more info contact [Ken Trepeta](#), 202/383-1294.

Updates from ND Housing Finance Agency

The ND Housing Finance Agency has increased loan purchase price limits and the Industrial Commission approved distribution of housing grants. For more information on these or other happenings, contact NDHFA at [\(800\) 292-8621](tel:8002928621) or visit www.ndhfa.org

NAR New Member Benefit to help Lower Prescription Drugs

NAR is pleased to provide to members a free pharmacy program designed to help lower the cost of some prescription drugs. This free benefit is provided by SASid, the same trusted REALTOR® benefits partner who manages REALTORS® Core Health Insurance and REALTORS® Dental Insurance. This discount prescription drug card may be used at over 60,000 pharmacies nationwide, including most major chains, such as CVS, Walmart, Walgreens, Target, Rite Aid, Kmart and more. This program provides savings of up to 60% on select generic prescriptions and up to 15% on select name brand prescriptions. It's easy to participate: no age limit, no income requirement, no waiting period, no pre-existing condition restrictions, and the card is immediately available for use upon sign-up.

Upon sign-up, NAR Members will instantly gain access to:

- A free discount prescription card
- A pharmacy lookup tool to locate participating pharmacies
- A list of commonly utilized prescriptions under the program

Note: This pharmacy program is designed solely to be a cost-savings benefit on select prescription drugs. This plan is not insurance. This is not a Medicare Prescription Drug Plan. The Drug Card America Discount Prescription drug program is designed for people who do not have Medicare Part D coverage. If you have Medicare Part D coverage, you should always use your Medicare Part D card when purchasing prescription drugs.

Eligibility

All NAR members with a NRDS ID are eligible to create and use this free card. NAR members can add the name(s) of their spouse and dependents to their card and these family members are able to take advantage of the savings this card can provide.

How to Obtain This Offer

- Visit www.drugcardamerica.com/NAR to obtain your free card.

- Call [877-267-3752](tel:877-267-3752) if you have any questions or need assistance.

Note: Drug Card America is also available via the [REALTORS® Insurance Marketplace](#), featuring a robust selection of health and wellness insurance products available to NAR members, including Major Medical health insurance options, REALTORS® Dental Insurance and REALTORS® Core Health Insurance (a limited indemnity plan). Shop, quote and enroll in the program of your choice within minutes. Representatives are available to help members navigate their insurance options with free professional consultative advice.

FHFA Seeks Comments

The Federal Housing Finance Agency is collecting public comments on guarantee fees, the items that mortgage giants Freddie Mac and Fannie Mae charge lenders. In 2013, FHFA delayed a proposed 10-basis point hike in G-fees for further review and to solicit public comment. Concerns were that the rise in G-fees could cause lenders to pass on the higher cost down to buyers. FHFA is asking the public to respond to 12 questions about how the fees are set and the impact on mortgage credit availability. Deadline to respond is August 4. To respond go to: <http://www.fhfa.gov/PolicyProgramsResearch/Policy/Pages/Guarantee-Fees.aspx>

Vote Yes on Measure 2! For more information go to <http://voteyesonmeasure2.com/>