

Homeowners insurance challenges p. 12

Fair housing FAQs p. 16

Accessory dwelling units p. 8

TEXAS REALTOR®

SUCCEED IN TEXAS REAL ESTATE

MARCH/APRIL 2025

Sit. Stay. SOLD!

Pets are playing a bigger role in real estate transactions p. 24

TREPAC Major Investors p. 27

TEXAS REALTORS \$3.50

texasrealestate.com

Show Your REALTOR® Pride on Your Ride



Make a bold statement about who you are: a proud member of Texas REALTORS® working for buyers, sellers, and property owners.

Order at texasrealestate.com/plate

All Texas drivers can display how great it is to live in the Lone Star State with this uniquely Texas illustration.

Order at texasrealestate.com/plate

The specialty plates cost \$30 per year for a non-personalized version or \$70 per year for a personalized one. These fees are in addition to normal registration and other applicable fees.

\$22 of each plate fee goes to support the Texas REALTORS® Housing Opportunity Foundation.



What you're actually buying is *your own* bit of serenity.

It doesn't matter what kind of life you lead or line of work you're in, we all need that special place that grounds us. Securing a piece of recreational land in Texas is as good as it gets. And you don't need to be a farmer or rancher to work with us to get it. As one of the only lenders in Texas who specializes in recreational land loans, we know how to put together a solution that works for you. Now breathe in. Breathe out.

CapitalFarmCredit.com



Together we're *better*™



877.944.5500
NMLS493828



CONTENTS

MARCH/APRIL 2025 | VOLUME 78 | ISSUE 2

COVER: ©Anna - stock.adobe.com

3 CHAIRMAN'S CORNER

4 BIG PICTURE

5 GET TO KNOW PRESIDENT/CEO MIKE BARNETT

6 INSIGHTS

Can you retract that message?

Define This: Riser

Learn how to play fair with Fairhaven

7 Court victory on floorplan use

From the Archives: The transfer tax that never was

8 LEGAL

Keep risk out of accessory dwelling units

9 For sale by...agent?

TREC adopts changes to IABS, Notice of Buyer's Termination of Contract

Check out translations for more than two dozen forms

10 Navigating Paragraph 12 and Compensation Agreement Between Brokers (TXR 2402)

11 Do you know what changed in the Leasing and Property Management Agreement (TXR 2201)?

16 FEATURES FAIR HOUSING AND PROPERTY MANAGEMENT

Get answers to frequently asked questions to ensure you comply with fair-housing laws related to disability.

20 2025 TEXAS REALTORS® WINTER MEETING

Over a thousand members gathered in Austin in February to connect with colleagues and attend to association business.

24 PET PROJECTS

BY KELLIE BARTLETT
A focus on "fur babies" drives many real estate decisions and can be good for your business.

27 SPECIAL SECTION: TREPAC MAJOR INVESTORS

47 SHARE THIS

Get content to provide to prospects and clients with the Current Topics blog

48 THE CLOSING

Are you making these marketing mistakes?

PAGE 12 HOME INSURANCE

BY JOE OLIVIERI

It's getting more expensive—and in some cases more difficult—for your clients to get home insurance. Here are the challenges buyers are facing and how you can help.



TEXAS REALTOR

March/April 2025 - Volume 78 - Number 2
texasrealestate.com

CHRISTY GESSLER Chairman of the Board
JENNIFER WAUHOB Chairman-Elect
TONY LLOYD Secretary/Treasurer
JEFF CONN Immediate Past Chairman
MIKE BARNETT CEO
ANGELA BRUTSCHÉ VP of Communication & Marketing
MARTY KRAMER Editor-in-Chief
WARD LOWE Director of Marketing Technology
PATEE FRANKS Digital Marketing Specialist
JOE FISHER Marketing Specialist
KELLIE BARTLETT Assistant Editor
JOEL MATHEWS Art Director
JOSHUA BANKS Graphic Design Manager
CHRIS NELSON Graphic Designer

CHANGE OF ADDRESS OR EMAIL
Members should always send postal address or email changes to their local association.

CONTACT THE EDITORS
editor@texasrealtors.com | 512-480-8200
P.O. Box 2246
Austin, TX 78768-2246

ADVERTISING SALES
Mohanna Sales Representatives
214-291-3648
texasrealtorsinfo@mohanna.com

Texas REALTOR® (ISSN 1068-1248) is published bimonthly (every other month) by Texas REALTORS®.

POSTMASTER
Send address changes to:
Texas REALTOR® magazine
Attention: Membership
P.O. Box 2246
Austin, TX 78768-2246

Periodicals Postage Paid at Austin, TX, and at additional mailing office. Annual dues of members of the association include \$5 for a one-year subscription to Texas REALTOR®. Annual subscription rate to others: \$25. Single copy rate to others: \$3.50. Office of publication: 1115 San Jacinto Blvd., #200, Austin, TX 78701-1906; mailing address: P.O. Box 2246, Austin, TX 78768-2246; phone: 512-480-8200; fax: 512-370-2390.

All articles and paid advertising represent the opinions of the authors and advertisers, and do not necessarily represent the opinions of the editors of Texas REALTOR® or the association and should not be construed as a recommendation for any course of action regarding financial, legal, or accounting matters by the association or Texas REALTOR® and its authors.

Contributions are not deductible for federal income tax purposes. Contributions to the Texas REALTORS® Political Action Committee (TREPAC) and the Texas Association of REALTORS® Federal Political Action Committee (TAR FedPAC)—which makes contributions to the REALTORS® Political Action Committee (RPAC)—are voluntary and may be used for political purposes. The amount indicated is merely a guideline, and you may contribute more or less than the suggested amount. You may refuse to contribute without reprisal, and the National Association of REALTORS®, Texas REALTORS®, and its local associations will not favor or disadvantage anyone because of the amount contributed. Until the RPAC annual goal is met, 70% of an individual's contribution goes to TREPAC and may be used to support state and local candidates; the remaining 30% is sent to TAR FedPAC to support federal candidates and is charged against your limits under 52 U.S.C. 30116. (Exception: 100% of an individual's contribution goes to TREPAC if the individual is an employee of an affiliate member of Texas REALTORS®.) After the RPAC annual goal is met, 100% of an individual's contribution goes to TREPAC and may be used to support state and local candidates. You may contact the Texas REALTORS® political committee administrator at 800-873-9155 to obtain information about your contributions.

Federal law prohibits TREPAC and FedPAC from soliciting contributions from persons not included in the following groups: Members of the association, executive and administrative personnel of the association, and the families of both groups. Contributions received in relation to this publication from a person outside of these groups will be returned.

©2025
Texas REALTORS®
All rights reserved.

CHAIRMAN'S CORNER



The 89th Legislature is upon us! Each session brings excitement, anticipation, and even some anxiousness. You never know exactly what will happen! But one thing is for sure: Texas REALTORS® is always engaged. We work tirelessly to shape policy, support good legislation for real estate, and fight the harmful proposals that pop up.

Nearly 30% of current legislators are new this session or have served only one term. I see this as an opportunity for our team to connect with these new decision-makers, to educate them (and re-educate the experienced ones) on our real estate positions, maybe in ways that they have never understood our issues before. This leads to fresh conversations and approaches

to ensure that we see successes on our policy positions. Not only am I honored to be a part of those conversations this year, but as I write this, I'm so excited that thousands of members from across Texas are planning to attend our REALTOR® Day at the Texas Capitol. I can't wait to be part of the sea of purple that converges on the Statehouse to talk with our representatives.

At that productive day—as well as when testifying for committees, speaking to legislators and their staff during and between sessions, and in any other place we can make a difference—we advocate for all things important to Texas real estate and all things important to members of Texas REALTORS®. We fight for the rights of consumers in Texas, for property owners, and for small business owners, as well. As advocates, we bring attention and action on issues that are important to us all.

If you aren't able to join us at REALTOR® Day at the Texas Capitol, it doesn't mean you can't be involved. Check out our policy positions at texasrealestate.com/issues. Make sure you're getting the RECAP legislative email updates (email recap@texasrealestate.com to subscribe). And be on the lookout for calls to action and other requests to volunteer. Working together with a voice 140,000 members strong, Texas REALTORS® works for the good of all in our profession and the people of Texas.

CHRISTY GESSLER
2025 Chairman

ONE MORE THING...

Sadly, my father passed away when I was just 25. He imparted a lot of wisdom I'm thankful for, including this: "Who you surround yourself with matters, Christy." I thought he was talking about who I dated but soon realized he meant a lot more.

He was telling me to surround myself with people I admired and aspired to be like, and that would serve me well throughout my life.

With a lot of noise out there today—especially in social media—the people you surround yourself with will guide and support you—and never judge you. Select them carefully. I know I owe everything to the people in my inner circle.

As you go through your personal journey, remember that who you surround yourself with matters!

BIG PICTURE

Find research and statistics at texasrealestate.com/research

26.7 minutes



TEXANS' AVERAGE TRAVEL TIME TO WORK

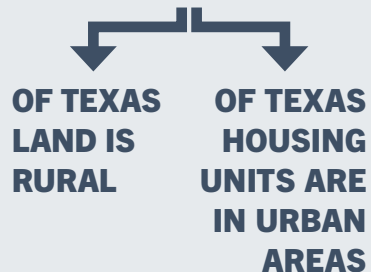
1

\$146.3 BILLION

VALUE THAT COMMERCIAL REAL ESTATE ADDED TO THE TEXAS ECONOMY IN 2024, BY FAR THE HIGHEST SUCH CONTRIBUTION TO ANY STATE'S GDP.

2

83%



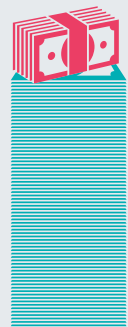
3

TEXAS IS PROJECTED TO BECOME THE MOST POPULOUS STATE IN THE U.S. BY 2045

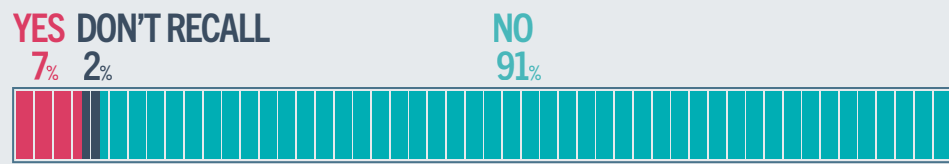
4

SELLERS' PERCEPTIONS OF HOME VALUE

Nearly three-quarters of Texas REALTORS® had at least one client in 2024 who thought their home was worth at least 10% more than the REALTOR®'s market analysis of the property's value



For the most recent seller who thought their home was worth at least 10% more than the REALTOR®'s market assessment, did the home eventually sell for at least 10% more?



5

1,800 hours — Total time members serving on the Texas REALTORS® Public Policy Oversight Committee studied issues and reviewed member input to establish Texas REALTORS® priorities for this legislative session.

642 interactions between Texas REALTORS® and elected officials at the Capitol in the run-up and first two months of the current Legislature.



7,177 bills filed (so far) Texas REALTORS® has reviewed all bills filed during the 89th Legislature. Of the 1,341 bills the association is closely tracking, Texas REALTORS® is supporting 145 and opposing 105.

6

MARKETVIEWER IS YOUR EXCLUSIVE ACCESS TO ACCURATE REAL ESTATE DATA YOU CAN CUSTOMIZE AND SHARE



texasrealestate.com/marketviewer

SOURCES: (1) U.S. Census (2) Commercial Real Estate Development Association (3) Texas Comptroller; Texas Real Estate Research Center (4) realtor.com (5) Texas REALTORS® (6) Texas REALTORS®

GET TO KNOW THE NEW CEO

Mike Barnett

He knows his way around the Texas Capitol

I spent about a decade there, including as chief of staff for a member of the House. I joined Texas REALTORS® in 2006 as the first North Texas field representative. There's no better way to truly understand our organization and the people it represents than to be in the field—working closely with REALTORS® in your communities.

This isn't his first rodeo in leadership

I went from field representative to director of political affairs, leading the team's grassroots political efforts and serving on the lobby team. I jumped to management in 2012 as vice president and chief operating officer—overseeing the broader operations of the organization, including finances and strategic planning—and in 2020 I took on the role of executive vice president.

Professionalism is key

Professionalism has always been the driving force behind the REALTOR® organization. I see great opportunities for members to double down on education and differentiate themselves through professionalism.

Texas REALTORS® is your co-pilot

The profession is going through tremendous changes right now. One of the best things Texas REALTORS® can do is to help you navigate these changes. That includes keeping you informed, offering useful courses and resources, and advocating for the best environment for you to do business.



Mike Barnett assumed the role of Texas REALTORS® President and CEO in April.

He wants you to get involved

Members don't just benefit from Texas REALTORS®—you help shape it. You have opportunities to engage, lead, and set the vision for the organization. Whether through advocacy programs, professional development, or leadership opportunities, Texas REALTORS® is built on the active involvement of our members.

You are the face of Texas REALTORS®

We need to continue to communicate the value of REALTORS® to consumers. Your membership in Texas REALTORS® sets you apart. Every interaction is an opportunity to share that with your contacts. Tell them what you can bring to the real estate transaction and how the REALTOR® organization is their advocate—then show them through outstanding service.

He likes to be outdoors

When time allows, I love to go out with my wife, Heidi, and our two sons in our recreational vehicle and explore the natural beauty around Texas.

This isn't just a job

You hear the phrase *REALTOR® family* all the time, but it's true. It's an honor to serve folks who care so deeply about not just the profession but also each other and your communities.

INSIGHTS

You can't unring a bell, but what about an email or text message?



We've all said things we instantly wanted to take back. Unfortunately, the damage may be done the moment our words hit the recipient's ears. But what about text-based messages? Can you retract them before it's too late? It depends.

You can unsend emails ... maybe

Many email applications have a built-in delay from the time you hit *send* until the message goes out. After you've sent a message, look for small text on your device that says something like *undo send* or *unsend*. Delays typically are set for 10 to 30 seconds. If you don't see this option when you send emails, look in your email application's settings. You may also be able to adjust the length of the delay.

That text message went through ... probably

There's no mechanism to delete regular text messages after you send them. However, when using Apple's iMessage (an app that works only between Apple devices), you can delete a message within two minutes. Press and hold the text bubble to reveal several options and select *unsend*. (You also can choose to edit the message.) Keep in mind that the recipient may have read your message before you deleted or edited it. After retracting the message, your text will be replaced with a note saying that you unsend (or edited) a message.

You should think before you send ... definitely

The sage advice to think before you speak also applies to text-based communications. It's one thing to realize you forgot an email attachment or you saw a misspelled word just as you tapped *send*. It's quite another to dash out an insult when you're upset or send sensitive information to the wrong recipient. Also remember that just because you delete a message doesn't mean that it has vanished from servers, hard drives, or other systems.

DEFINE THIS

riser

The vertical part of a step. A riser connects two treads (the horizontal surfaces people step on). Closed risers are solid, while open risers leave an open space between the treads.



Play Fair with a Free Fair Housing Training

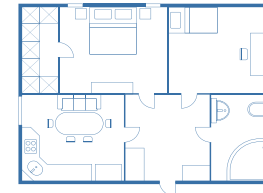
Online simulation helps you comply with the letter and spirit of the law.

This April, why not recognize Fair Housing Month—

and fulfill your fair-housing training requirement—by visiting Fairhaven? Fairhaven 2.0 is NAR's newly revised simulation that explores fair housing issues through realistic scenarios set in a fictional online town. In this game-like training, users choose their path through interactive stories that illustrate how to identify and prevent discrimination in real estate transactions. The two-hour, self-paced program is free for members and counts as the required Fair Housing/Anti-Bias training that members must complete upon becoming a REALTOR® and every three years thereafter. The current three-year period runs through the end of 2027. Visit the training module online at nar.realtor/fairhaven.



Court Victory on Use of Floorplans in Real Estate Marketing



An appeals court has ruled in favor of real estate professionals, helping preserve a valuable marketing tool. Real estate listings can include floorplans of copyrighted home designs without violating copyright law, the court affirmed, because that is a fair use of the designs.

On January 14, 2025, the United States Court of Appeals for the Eighth Circuit upheld a lower court's decision that agents from two Missouri brokerages had not violated the rights of the home designer who sued them for copyright infringement. Agents with Columbia House of Brokers Realty, Inc. and The Susan Horak Group RE/MAX Boone Realty each listed a home for resale that had originally been designed by Charles James of Designworks Homes, Inc. The agents created floorplans to show the dimensions and layout of the homes in their listings.

The court found that the floorplans served an informational purpose and pointed out that widespread use of floorplans in real estate listings was likely to benefit the designer. The court said that "the homes should, on average, resell more quickly or for a higher price than they would absent the use of floorplans," which would allow the designer to charge more for designs and homes.

The clear value for REALTORS® nationwide in being able to continue using floorplans in their listings made it a priority for NAR to be involved in this case throughout the nearly six years of legal proceedings, providing three amicus filings and multiple rounds of financial support. In a program similar to the one Texas REALTORS® has on the state level with its Legal Fund, NAR's Legal Action Program supports members who are involved in litigation that could significantly affect the real estate industry.

FROM THE ARCHIVES JULY 2001

THE TEXAS REAL ESTATE TRANSFER TAX THAT NEVER WAS

A bill filed in the 77th Texas Legislature that would have taxed all real estate transfers never made it out of committee—thanks in large part to efforts by Texas REALTORS®.

Several of the bill's authors were later defeated in their re-election bids by candidates who received Texas REALTORS® and TREPAC support.

Though most U.S. states levy real estate transfer taxes, Texas REALTORS® has continued to successfully thwart proposals to adopt transfer taxes and other burdensome costs on homebuyers and property owners.

rights. None of these bills were passed. Two major areas included the following issues:

Taxation on private property

This legislative session saw numerous proposals that would have increased various taxes and fees for all Texas consumers. The most controversial was a proposal to tax all real estate transactions at the current tax rate of 8.25%. The proposal was an attempt to fix the mechanisms in place to fund our public schools. Although the proposal was a good-hearted attempt to fix a real problem in Texas, TAR and the Legislative Management Team did not believe that this proposal was the correct solution. Thanks to the

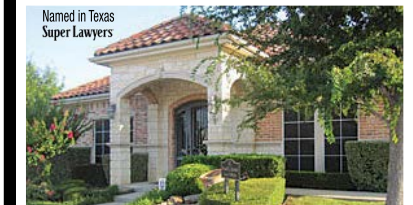
This session, TAR affected

ISRAEL SUSTER, Attorney

- Disputes between Managers & Owners.
- Disputes and Litigation Regarding Sale of Homes and Commercial Properties, including Fraud and DTPA Claims. Litigation stemming from foreclosure sales.
- Representation of Owners and Managers in Disputes and Litigation Involving Residential and Commercial Properties.
- Tenant Claims, Suits, Evictions and Appeals.
- Tenant Collections.
- Code Enforcement/Zoning Issues.
- Defense of Licensing Complaints.

Representation in North Texas and throughout the State

Named in Texas Super Lawyers



972-380-0130

www.susterlaw.com

The Suster Law Group, PLLC

Principal office in Plano, Texas



Want to be in an upcoming TEXAS REALTOR® magazine article?

Visit texasrealestate.com/magazinesubmission or scan the code to see the current topics we're working on or to suggest a topic of your own.

Note: Not all submissions are guaranteed to be published

Photos & Images: ©Vadym, ©BlockBrushStrokes, ©Shivamrajput46 - stock.adobe.com

LEGAL

Keeping Risk Out of Accessory Dwelling Units



Accessory dwelling units can be an exciting option for property owners looking for more space. A separate, freestanding building could add usable square footage onsite, host family or friends, or generate income as a short-term rental.

While owners may focus on the advantages, you should know that an ADU can present risks for sellers and buyers.

Laura Prouse is Director of REAP/REALAX Data Analytics at CRES, Gallagher Affinity Insurance Services, Inc., a Texas REALTORS® risk management partner. Claims involving ADUs are becoming more common, she says.

“ADUs can provide great benefits, but they can also create additional risk exposures,” she says. “Instead of one structure in the transaction, there are two—which can mean more opportunity for disclosure or misrepresentation issues.”

Misrepresenting permits

Permits are the most common issue associated with ADUs, Prouse says. Perhaps the seller states the property’s ADU is permitted when it only has partial permits, incomplete final permits, or no permits at all.

Prouse recalls a claim in which the property owner was granted a permit to build a second structure, but didn’t have a permit allowing people to live there. “That led to a claim for misrepresentation for loss of rental income,” she says.

Then the buyer has to pay to get the ADU permitted while losing expected income and not using the property as intended.

Misrepresenting income

Sellers and agents risk misrepresentation

accusations when they advertise an ADU’s income-generating possibilities.

A buyer may purchase a property thinking it has an income-generating ADU, only to discover permitting and/or habitability issues due to poor construction, Prouse explains.

Then the buyer has to pay to make the ADU habitable or compliant. Even if the ADU generates income, it might not be as much as originally advertised. Prouse is aware of claims in which the buyer alleges the ADU doesn’t earn as much as the seller said it would.

Problems with short-term rentals

Are short-term rentals even allowed where the property is located? Some cities have STR restrictions. “We’ve seen claims where there are pending changes to STR ordinances,” she says. The buyer soon learns that she isn’t allowed to rent out the ADU because of new rental restrictions.

Failure to disclose problems

Sellers can face disclosure complaints if they fail to document issues such as substandard construction, health and safety issues, code compliance, no separate entrance for the tenant, or insufficient utilities. “For example, can the septic system handle an ADU?” Prouse asks.

If the property is not in the condition the buyers expect, the buyers can claim that they overpaid for the property. The buyers may demand compensation for repairs, bringing the property up to code, lost income, and loss of use.

Staying safe with ADU transactions

“As with any transaction, it is always best

to have a written trail. That way if there is any question about what was said and when, it is in writing,” Prouse advises. “Save text messages and email threads. Conversations should be followed up in writing to confirm what was said.”

If you are representing the homesellers, advise in writing that the sellers should fully disclose everything they know that can materially affect the value or desirability of the property, she says. “The seller should not understate issues or be vague. The seller should provide permit information and invoices so the buyer has an accurate understanding of what work was done and by whom.”

Were the contractors and subcontractors licensed? Does the seller know about any current or potential ordinances that could affect if the ADU can be rented? The more information the buyer has about the property, the more the buyer can research and investigate the property to a satisfactory level.

If you represent the homebuyer, tell your client in writing to do due diligence. Your buyer should hire qualified professionals to conduct inspections, check permits, deed restrictions, zoning, and investigate any ordinances that could affect the ability to rent out the ADU, she says. “If the seller is representing the ADU as an income-producing property, then the buyer should retain a qualified expert to examine the financials,” Prouse adds.

Your errors & omissions coverage typically covers disclosure and misrepresentation claims, but every scenario is different, she cautions. Talk with your E&O provider before an issue arises to learn more about your coverage.

One of my agents wants to sell her home without listing the property with our firm or any other firm. She’s not advertising the property through the MLS, either. What disclosure must she make about her status as a real estate agent?



She should inform any buyer that she is a licensed real estate sales agent acting on her own behalf—either in writing before entering into a sales contract or by disclosing the information in Paragraph 8 of the sales contract. This disclosure is required by TREC rules.

The Code of Ethics outlines similar requirements in Article 4 and Standard of Practice 4-1. In addition, Standard of Practice 12-6 requires REALTORS® to disclose their status as owners or landlords and as REALTORS® or real estate license holders when advertising unlisted real property for sale. Similar rules apply when license holders intend to acquire property on their own behalf.

These disclosure requirements are intended to ensure the public is informed of an agent’s license status when buying real estate from the license holder, and to avoid claims that a real estate license holder was using her undisclosed license status and expertise to take advantage of a member of the public.

TREC Adopts Changes to IABS and Notice of Buyer’s Termination of Contract

The Texas Real Estate Commission met February 10 and adopted changes to the *Information About Brokerage Services* (TXR 2501, TREC IABS 1-0) form and *Notice of Buyer’s Termination of Contract* (TXR 1902, TREC 38-7). The mandatory effective date of the updated forms is April 1.

SUMMARY OF CHANGES

- The updated *IABS* form clarifies to consumers that any brokerage fees are not set by law and are negotiable.
- There is a clarifying change in Paragraph 2 of the *Notice of Buyer’s Termination of Contract* to ensure that the buyer has delivered the lender’s written statement to the seller in accordance with recent changes to Paragraph 2A, Buyer Approval, of the *Third Party Financing Addendum*.



Texas REALTORS® offers Spanish and Vietnamese translations of more than two dozen forms. Several of those forms were recently revised, and Texas REALTORS® updated the translations to reflect the changes:

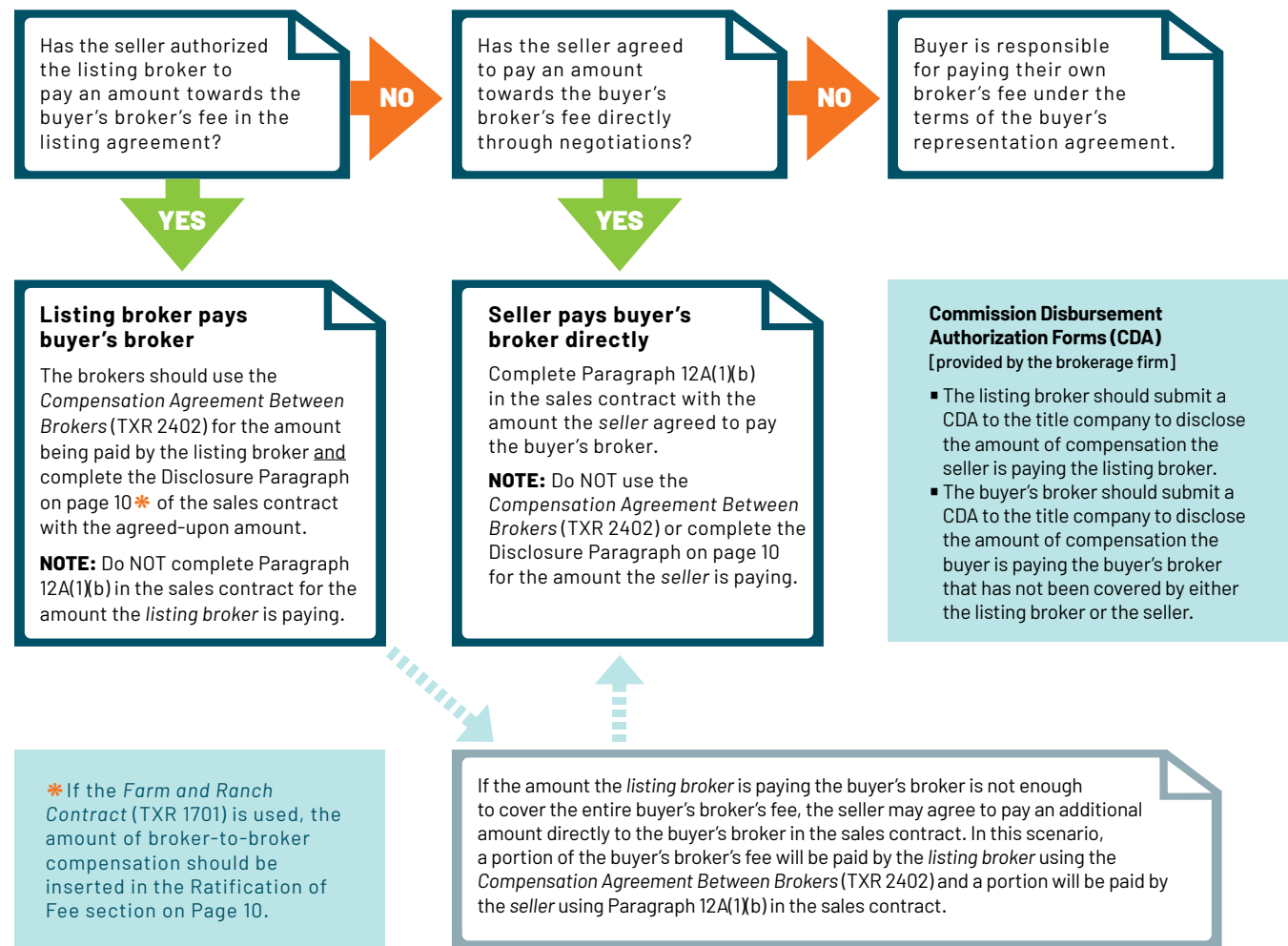
- *Residential Real Estate Listing Agreement, Exclusive Right to Sell* (TXR 1101)
- *Residential Real Estate Listing Agreement, Exclusive Right to Lease* (TXR 1102)
- *Seller’s Disclosure Notice* (TXR 1406)
- *Residential Buyer/Tenant Representation Agreement - Long Form* (TXR 1501)
- *General Information and Notice to Buyers and Sellers* (TXR 1506)
- *Residential Buyer-Tenant Representation Agreement - Short Form* (TXR 1507)
- *Residential Lease Application* (TXR 2003)
- *Notice To Vacate* (TXR 2208)
- *Compensation Agreement Between Broker and Owner* (TXR 2401)
- *Consumer Protection Notice* (TXR 2503, TREC CN 1-5)

Visit the Blank Forms Download page on [texasrealestate.com](https://www.texasrealestate.com) to access all the updated translations.



Translations of forms are not contracts or legally binding contracts. The translations are for informational purposes only and may not be used in place of English versions.

FLOWCHART FOR USING PARAGRAPH 12 AND COMPENSATION AGREEMENT BETWEEN BROKERS (TXR 2402)



PARAGRAPH 12A[1][b]

12. SETTLEMENT AND OTHER EXPENSES:

A. The following expenses must be paid at or prior to closing:

(1) Seller shall pay the following expenses (Seller's Expenses):

(a) releases of existing liens, including prepayment penalties and recording fees; release of Seller's loan liability; tax statements or certificates; preparation of deed; one-half of escrow fee; brokerage fees that Seller has agreed to pay; and other expenses payable by Seller under this contract;

(b) the following amount to be applied to brokerage fees that Buyer has agreed to pay: \$ _____ or _____ % of the Sales Price (check one box only); and

(c) an amount not to exceed \$ _____ to be applied to other Buyer's Expenses.

DISCLOSURE PARAGRAPH

Disclosure: Pursuant to a previous, separate agreement, Listing Broker has agreed to pay Other Broker a fee (\$ _____ or _____ % of the Sales Price). This disclosure is for informational purposes and does not change the previous agreement between brokers to pay or share a commission.

This flowchart applies to Paragraph 12 in the following sales contracts:

- One to Four Family Residential Contract (Resale)(TXR 1601)
- New Home Contract (Incomplete Construction)(TXR 1603)
- New Home Contract (Completed Construction)(TXR 1604)
- Residential Condominium Contract (TXR 1605)
- New Residential Condominium Contract (Complete Construction)(TXR 1608)
- New Residential Condominium Contract (Incomplete Construction)(TXR 1609)
- Farm and Ranch Contract (TXR 1701)

Property Managers: Do You Know What Changed in the Residential Management Agreement?



Texas REALTORS® recently updated the *Residential Leasing and Property Management Agreement (TXR 2201)* based on recommendations from a forms task force to improve clarity and usage of the form. The form is available for use and can be found at texasrealestate.com/realtorforms and through all Texas REALTORS®-licensed forms vendors.

View a video discussing the changes:



HERE'S A SUMMARY OF CHANGES:

- A line for owners to initial was added to every page of the document.
- On the first page, the parties' information has been reworked to provide for an easier read. Checkboxes were added for owners to consent to receive text messages from the broker and/or the broker's operating software.
- In Paragraph 3, Terms, the clause "Notice to Modify Terms and Conditions" has been added to allow for changes to be made to the document after the end of the first term of the agreement. This will allow for necessary modifications to be made in certain circumstances without the parties having to execute an entirely new agreement.
- New Paragraph 4, Summary of Fees, was added to assist brokers when explaining their fee structures to an owner. With blanks for reserves, broker's fees, and termination fees all in one place, this paragraph will streamline fee discussions, removing the need to search all 14 pages of the agreement for specific fee information.
- In Paragraph 5, Reserves, a sentence was added to account for additional make-ready costs upon vacancy or notice of termination by a tenant.
- Broker's Fees, previously Paragraph 11, was moved to Paragraph 6, and the blanks to insert fees have been moved to the Fees Summary Paragraph. Additional fee structure options have been included under A. Management Fees, B. Leasing Fees for New Tenancies, and C. Renewal or Extension Fees. Under D. Maintenance Coordination Fees (previously titled "Service Fees"), these fees are now payable at the time the services are rendered. An additional option was added under G. Fees Related to Insurance and Legal Matters (see the Insurance Paragraph below). Finally, in H. Fees in the Event of a Sale, the options for "Fee if a Tenant Purchases Property" and "Fee if Buyer is Procured through Broker" have been removed. In either of these cases, a separate written listing agreement should now be used.
- Paragraph 7J, Fund-Sharing Within Portfolio of Properties, has been added to allow the owner the option to grant the broker the authority to share that owner's funds from

- one property to another if the broker is managing multiple properties for the owner. This is intended to assist, for example, where a property within that owner's portfolio of properties has deficient funds for reasonable upkeep but another of their properties could cover those costs.
- In Paragraph 9, Advances, a sentence was added at the end of the paragraph to limit broker's obligation to performing only those repairs related to the health and safety of the tenant and/or the securing of the property.
- Paragraph 11, Owner's Cooperation, adds a requirement that the owner provide necessary passwords and controls to ensure that the broker has access to any electronic devices that are on the property. The owner must also provide the broker with owner's association documentation and contact information, and reasonable notice before listing the property for sale.
- Relating to Paragraph 12, Insurance, a clause has been added to provide for an administrative fee (either monthly or annually), along with reimbursement of the cost of the policy, if an owner does not maintain the owner's own public liability insurance policy naming broker as a co-insured or additional insured and the broker chooses to purchase an insurance policy.
- The previous Paragraph 12 has now been renamed Paragraph 13, Termination, and has been reworked to provide additional clarity after the agreement ends. These changes give the broker the option to provide off-boarding services for a fee after the agreement ends. Certain services, such as processing vendor invoices, utility bills, security deposits, etc., generally must still be provided after the agreement ends, and this new paragraph gives the owner and the broker the ability to negotiate how those services—and the broker's fees for providing those services—will be handled.
- Paragraph 23G was added to inform the owner of certain fund-withholding requirements under federal tax law if the owner is a foreign person. This paragraph also provides check boxes for the owner to notify the broker whether they are or are not a foreign person.

Photos & Images: ©Andrew, ©Michael, ©elmantastic, ©7AM - stock.adobe.com

HOMEOWNERS



INSURANCE

BY JOE OLIVIERI

The challenges facing buyers seeking insurance—and how you can help.

IT IS GETTING MORE EXPENSIVE—and in some cases more difficult—for your clients to get home insurance.

Insurance rates have been rising nationwide as companies try to deal with higher costs from major weather events, inflation, and reinsurance. Meanwhile, rising home values mean homeowners are paying more to insure their same property.

“It’s what people call a hard market. It’s difficult to shop in,” says David Bolduc, Public Counsel of the State of Texas Office of Public Insurance Counsel. “Your options are relatively expensive and limited. You’re dealing with companies under a lot of cost pressure because payments to policyholders are up, the frequency of major events is up, and the severity of damage is up.”

Most of your clients will insure their homes, either because their mortgage lender requires them to or because they want to protect what is probably their most valuable asset.

These rising costs have an effect on home affordability.

Reinsurance is insurance for insurance companies to help them transfer risk from major claim events from their business to another insurer.

Issues in the insurance industry are causing difficulties and delays in some real estate transactions and can put deals at risk of not closing.

You should also know that insurance options may be limited in areas at the highest risk for major weather events. In these markets, it’s important to know what resources you can share with your clients and where to find additional help.

Here’s where the industry in Texas stands today, and ways you can serve your clients as they navigate this market.

Why rates rose in Texas

Major storms are driving an increase in the number of home insurance claims. Including drought events, NOAA reports 16 events in 2023 and 20 events in 2024 with billion-dollar losses.

The issue isn’t just the hurricanes on the coast or tornadoes in North Texas—major events are happening across Texas. And from an insurance perspective, the greater the population density, the more claims will be generated when an event happens. The companies’ exposure goes up pretty fast, Bolduc explains.

The number of claims and dollars distributed is rising in hard-hit areas in part because more people are moving to these areas, he adds.

Companies are not only facing more insurance claims, but higher inflation and reinsurance costs are making it more expensive to respond to them. These circumstances are going to drive up insurance rates. In 2023 alone, rates rose an average 21.1%, according to the Texas Department of Insurance.

Same house, higher bill

Median home prices in Texas grew about 30% from 2020 to 2024, according to MarketViewer data from Texas REALTORS®.

Unfortunately, that means homeowners insurance premiums went up, as it costs more to repair or replace something more valuable. Using higher rates to insure more valuable properties is going to translate into larger bills for Texas homeowners.

Home insurance has always been part of a homebuyer’s calculations, but it didn’t used to be as significant a consideration, Bolduc says. It’s easy to imagine a car buyer thinking about how much more it would cost to insure the pricier model of two options.

Nowadays, the same thing is happening in home sales, he continues. Can your clients afford to insure that house if the market booms and it doubles in value? The topic is now on homebuyers’ radars.

Where do we go from here?

In its *2024 Biennial Report*, TDI suggested that the Texas Legislature incentivize programs related to home construction. Make homes and roofs more resilient, the logic goes, and properties can better weather major events. “More widespread use of higher building standards could result in less costly insurance claims, which would act to restrain the cost of homeowners insurance,” TDI states.

WHY DO YOU NEED INSURANCE ANYWAY?

Here are some helpful tips for explaining to your clients why home insurance benefits them.

The *Homebuyers Insurance Handbook*, produced by the Insurance Information Institute and NAR, is a useful resource you can share with them.

Your clients may need insurance as part of obtaining a mortgage. Insurance could help a homeowner rebuild, repair, or replace the home and belongings if something happened to it. Insurance can help your clients recover following a burglary or help defend them during a lawsuit.

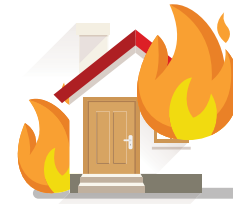
Homeowners can purchase insurance policies based on the amount of coverage they want. Do they want the cash value of what was lost? The cost to replace? Replacement plus a little more? Or whatever it takes to restore or replace the assets?

The *Homebuyers Insurance Handbook* goes on to explain what to keep in mind when choosing how much coverage to buy. Insurance typically covers the home itself, the insured’s belongings, the property’s landscaping, no-fault medical coverage, liability protection, and additional living expenses if some event forces you to stay away from your home.



Texas is the nation’s second largest insurance market with \$265.7 billion in premiums.

SOURCE: Texas Department of Insurance



WHAT'S HAPPENING NATIONALLY?

In January, the Department of the Treasury's Federal Insurance Office released a major report looking at homeowners insurance markets from 2018 to 2022 and climate-related risks and other factors. "The cost and availability of adequate homeowners insurance has a direct impact on housing expenses and the value of homes," the report states.

The report notes that it was more expensive for insurance companies to do business in areas at the highest risk for climate-related perils. "Extended periods during which insurances have elevated paid loss ratios may cause insurers to respond by raising rates, not renewing policies, or changing coverage options."

Hurricanes caused more expected annual losses to buildings than any other climate-related peril and were associated with the highest premiums and non-renewal rates in the country.

The Insurance Information Institute states that supply-chain issues and labor shortages have also driven up the cost of repairs and replacement.

The Department of the Treasury report found that average policy premiums grew 8.7% faster than inflation from 2018 to 2022. Homeowners in the top 20% of affected ZIP codes saw premiums rise at least 14.7% faster.

Bolduc recalls a time after a major storm when houses built by Habitat for Humanity fared much better than neighboring houses. It turned out that the Habitat houses used a particular type of roof fastener that made them more resilient.

For its part, the insurance industry is intensifying its focus on predicting and preventing future damage and losses, says the Insurance Information Institute.

Carriers are looking at how to spread out their risk, Bolduc says. Companies are discussing where to offer coverage so their business is not exclusively concentrated in hard-hit areas, he continues. They are also developing new insurance products. They're looking at mitigation funds and grants, among other strategies.

So far, Texas has not seen major insurance companies say they are going to completely stop writing policies, according to Bolduc. However, some carriers took steps last year to limit new policies or stop renewing policies. "Companies are deciding internally that they have too much exposure in some areas. If we have a bad storm, it's going to cost them a fortune. So they are looking at insuring homes in other places and maybe cutting back in parts of Texas," Bolduc says.

What's happening on the coast?

If carriers decide to limit their coverage in hard-hit places, that leaves homeowners fewer and more expensive options.

"The Texas Windstorm Insurance Association is the insurer of last resort, offering windstorm and hail insurance to home and commercial property owners who cannot get this coverage in the regular market due to the risk of catastrophic hurricanes," TWIA says.

Since 2021, TWIA has seen its policy count increase. "The association's exposure, which is the total insured value of the properties that TWIA insures, has also increased," according to TWIA's 2024 *Biennial Report* to the 89th Texas Legislature.

The 2024 Atlantic Hurricane Season was a challenging time for the Texas coast. In July, Hurricane Beryl became the third-largest claim event in TWIA history, generating more than 31,000 filed claims. TWIA has paid out more than \$295 million as of late December.

Bolduc says there has been significant debate—which continues in the 89th Legislature—about how TWIA is financed.

How can you help?

Bolduc recommends discussing insurance topics early on with

your clients. It gets them thinking about affordability and helps shape the home search.

Talking about insurance early on also helps you. Insurance-related complications tend to happen at the end of the transaction, Bolduc notes. Something falls through and the buyer and insurer must scramble to find coverage to meet the lender's requirements. The earlier you discuss the topic, the more likely it is that the process will go smoothly.


You can also encourage your clients to hire an independent insurance agent, he says. An insurance agent may be able to help your clients find advantages your clients wouldn't know about.

Bolduc also suggests that you recommend that your clients shop policies. While some deductibles may be 1% of the value of a home, others are now much higher.

Pay attention to insurer discounts. Little things add up. Carriers may offer your clients a break if preventative measures reduce the chance of a future claim. "Keeping an open dialogue with your insurance professional can enhance your efforts to protect your investment cost-effectively," the Insurance Information Institute's *Homebuyers Insurance Handbook* states.

Bolduc encourages your clients to think about how much insurance they need to buy. What do your clients need to protect against? Do they have enough insurance? "Homeowners can do their part by being aware of the risks specific to their property and region and taking preventative measures," the handbook adds.

An effect of companies limiting their exposure is that your clients will have to shop around pretty hard, Bolduc says. It gets more challenging to buy a policy.

"The thing to remember is that we're living in an environment that's going to be difficult for a while," he advises. "It's not going to turn around tomorrow. It is something you and your clients ought to be thinking about upfront. It's a significant part of the monthly expenses, just like taxes are." 

JOE OLIVIERI is a business writer who frequently writes for *Texas REALTOR*®.

Check out this home insurance comparison tool from the Office of Public Insurance Counsel: opic.texas.gov/resources/policy-comparison-tool/homeowners-insurance-comparison/

TOOLS YOU CAN SHARE WITH YOUR CLIENTS

Insurance Information Institute, What Should New Homebuyers Know About Homeowners Insurance:

[iii.org/article/what-should-new-homebuyers-know-about-homeowners-insurance](https://www.iii.org/article/what-should-new-homebuyers-know-about-homeowners-insurance)

Office of Public Insurance Counsel, Homeowners Insurance Comparison:

opic.texas.gov/resources/policy-comparison-tool/homeowners-insurance-comparison/

Office of Public Insurance Counsel, Why Are Insurance Rates Increasing in Texas?

opic.texas.gov/news/why-are-insurance-rates-increasing-in-texas/

Texas Department of Insurance, Home Insurance Guide:

tdi.texas.gov/consumer/home-insurance.html

YOUR STATE ASSOCIATION IS WORKING ON SOLUTIONS

A Texas REALTORS® workgroup made up of members from across the state has been examining homeowners insurance issues. The workgroup continues to gather information from insurance industry experts to explore ways to keep homeowners insurance available and affordable, and to provide information and resources to members. Texas REALTORS® is also actively engaged with elected officials on the topic and is closely monitoring activity during the 89th Legislature that could benefit current and prospective homeowners.

PROPERTY MANAGERS:

Get answers to your questions about fair-housing rules related to people with disabilities

Discrimination based on disability accounted for more fair-housing complaints in 2023 than all other protected classes combined, according to a report by the National Fair Housing Alliance. Here are some FAQs to ensure you comply with fair-housing laws related to disability.

What is a disability under the federal Fair Housing Act?

Disability means a person with physical or mental impairment which substantially limits one or more of a person's major life activities; a record (history) of the impairment; or being regarded as having the impairment. *Major life activities* means functions such as caring for one's self, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning, and working. The term does not include current illegal use of or addiction to a controlled substance, but could protect persons who are recovering from substance abuse.

Is it a fair-housing violation for a real estate ad to include "City Park is within walking distance" or "easy walk to neighborhood schools"? Does this language discriminate against people with disabilities?

No. Advertisements with this language would not appear to be violations of fair-housing laws. HUD has indicated that ads containing descriptions of properties (e.g., "fourth-floor walk-up" or "walk-in closets"), services or facilities ("jogging trails"), or neighborhoods ("walk to bus stop") do not violate the Fair Housing Act.

What is a reasonable accommodation?

A reasonable accommodation is a change in rules, policies, practices, or services that is feasible and practical under the circumstances. Under the federal Fair Housing Act, discrimination can include a property owner's refusal to make a reasonable accommodation in the rules, practices, or services if necessary to afford the tenant, or any person associated with the tenant, equal opportunity to use and enjoy a dwelling.

A property owner must grant a tenant's request for a reasonable accommodation unless there is no disability, no disability-related need for the request, the request poses a

direct threat to the health or safety of other residents, the request would result in substantial physical damage to the property of others, or the request is unreasonable. Unreasonable requests include requests that are unduly burdensome or would fundamentally alter the landlord's operations.

For example, a landlord of an apartment building may have a policy to assign parking places based on how long a tenant has lived at the building. Under this policy, new tenants get parking places farthest from the building's entrance. A new tenant with a disability who asks for a parking place close to the door is making a request for reasonable accommodation.

If that same new tenant instead asked for 24-hour valet parking at the apartment building, that would likely be an unreasonable request.

If a request is denied, the landlord should consider and discuss with the tenant whether there is an alternative accommodation that would address the disability related need without being unduly burdensome. If such an alternative exists, the landlord must grant the alternative accommodation.

What is a reasonable modification?

A reasonable modification means a structural change to existing premises to allow a person with a disability the full enjoyment of the premises. A reasonable modification can be made to the interior, exterior, public areas, or common use areas of a building. Under the federal Fair Housing Act, discrimination because of a disability can include a refusal to permit, at the expense of the person with the disability, a reasonable modification of an existing premises to be occupied by the person if the modification is necessary to afford the person full enjoyment of the premises of a dwelling.

For example, a tenant with mobility challenges who asks to add a ramp to the front door of his rental is making a

RESOURCES FOR YOU

Download the Model Tenant Selection Criteria Form (free to members) and the Residential Property Management Resource (\$149.99 plus tax for members). Both resources include valuable information and tools to help you comply with fair-housing laws. Visit [texasrealestate.com](https://www.texasrealestate.com) > For REALTOR® Members > Legal & Ethics > Manuals and Guides.





Photos: ©Therom/peopletimages.com, ©Ratana21 - stock.adobe.com

request for a reasonable modification. However, if that tenant were to ask to create a new entrance through a brick wall to bypass the stairs, he is likely making an unreasonable request.

When reasonable, a property owner may condition permission for a modification on the tenant agreeing to any of the following:

1. When moving out, the tenant must restore the interior of the premises to the prior condition, ordinary wear and tear excepted.
2. Provide a reasonable description of the proposed modification, as well as reasonable assurances that the work will be performed by qualified individuals in accordance with industry standards, and that any required building permits will be obtained.
3. Pay into an interest-bearing escrow account, over a reasonable amount of time, a reasonable amount of money not to exceed the costs of restoration, if necessary to ensure funds are available for restoration. The interest accrues to the benefit of the tenant. An owner cannot increase the security deposit. Note: A resident cannot be charged for restoring common-area or exterior modifications.

What does familial status, one of the protected classes under the federal Fair Housing Act, include?

Familial status relates to any family in which one or more individuals (who have not attained the age of 18 years) live with a parent, a legal custodian, or a designee of the parent or legal custodian, with the writ-

ten permission of the parent or legal custodian. The protections against discrimination also apply to any person who is pregnant or is in the process of securing legal custody of an individual who has not attained 18 years.

I manage rental properties for a client who doesn't want people smoking on his property. If we deny a potential tenant's application because he or she smokes, will this violate any federal fair-housing laws?

No, this will not violate federal fair-housing laws. Federal fair-housing laws make it illegal for the landlord to choose tenants based on their race, color, sex, national origin, religion, handicap, and familial status. However, people who smoke are not a protected class. A landlord can refuse to lease to potential tenants who smoke as long as the landlord consistently enforces such prohibition.

The landlord for the property I manage wants all potential tenants to submit a photo ID with their lease application. Can I require that?

Yes, but you should only use an applicant's photo ID to verify the applicant's identity and/or to check on criminal history, rental history, or credit history. You must be uniform and consistent with your photo ID policy, requiring it from all applicants. Never use the photo ID to discriminate against an applicant.

The owner of the rental property I manage wants to limit the number of people who can live in the property. Will such a policy violate fair-housing laws?

Possibly. A property owner who tries to impose

limits on families with children may be violating fair-housing laws that protect familial status.

HUD says an occupancy policy of two people per bedroom can be reasonable, but other factors should be considered, including the size and number of bedrooms, the age of the children, and the configuration of the unit.

You should ensure that your occupancy policy is consistent and applies to all occupants and rental applicants. For example, you can't refuse to rent to one family because they have children or demand that a tenant with a baby on the way move to a larger unit.

A prospective tenant learns from a neighbor that the former tenant was infected with HIV. The prospective tenant contacts the property manager to inquire about whether this is true. Is the property manager required to disclose such information?

No. The federal Fair Housing Act prohibits agents from making unsolicited disclosures concerning whether sellers or property occupants have tested positive for HIV or have been diagnosed with AIDS. Additionally, The Real Estate Licensing Act (TRELA) states that licensees shall have no duty to inquire about, make a disclosure related to, or release information related to whether a previous or current occupant of real property had, may have had, has or may have AIDS, HIV-related illness, or HIV infection.

The National Association of REALTORS® provides guidance on how to respond to an inquiry like this and suggests stating: "It is the policy of our firm not to answer inquiries of this nature one way or the other since the firm feels that this information is not material to the transaction. In addition, any type of response by me or other agents of our firm may be a violation of the federal fair housing laws. If you believe that this information is relevant to your decision to buy/rent the property, you must pursue this investigation on your own."

A prospective tenant for a property I manage uses a wheelchair. He wants to build a ramp to the front door, widen two bathroom doors, and install grab bars in the bathroom. If he becomes a tenant, what modifications does the owner have to allow?

The landlord must permit reasonable modifications necessary to afford the disabled tenant full enjoyment of the property, such as the modifications described.

To protect both parties, the lease they sign should address who will arrange for the modifications, who will make decisions regarding workmen and materials, and who will pay for the modifications. For example, the lease may provide that the tenant will pay the cost either directly to any contractor or by reimbursement to the landlord, or the lease may provide that the landlord will make the modifications in exchange for a concession, such as an increase in the rent based on the cost of the modifications.

The lease should also cover whether the property will be restored when the tenant moves out and, if it will, who will pay for the cost of such restoration.

Due to a disability, a tenant requests an assistance animal as a reasonable accommodation. Can a property owner require the tenant to pay an additional deposit as a condition for allowing an assistance animal in the dwelling?

No. The property owner cannot require the tenant to pay an

additional deposit as a condition for allowing the assistance animal in the dwelling. However, the tenant would still be legally responsible for any damage caused by such an animal.

Is a tenant required to renew any documentation that was provided with a reasonable accommodation request for an assistance animal?

There is no obligation on the tenant to renew the reasonable accommodation documentation. If the tenant's disability is not readily observable or the documentation does not include information about a chronic disability-related need for the assistance animal, a landlord may contact the healthcare provider that provided the documentation after 12 months to assess whether the healthcare provider still advises the need for the assistance animal. However, if a landlord were to implement a practice of re-assessing reasonable accommodation requests, the landlord should include information about the re-assessment in the landlord's written criteria or policies to apply to future requests. A landlord should not re-assess any accommodations the landlord has already granted prior to implementing such a policy. [LR](#)

NEED MORE INFO ON ASSISTANCE ANIMALS?

The Texas REALTORS® form *General Information for Landlord Regarding Assistance Animals* (TXR 2226) provides three pages of information, definitions, and requirements. Use it to ensure that landlords understand their obligations and to maintain a record that you shared the information with your client.

Scan the code to watch a webinar that covers documentation requirements, rights of all parties, and how to navigate scenarios that include assistance animals.

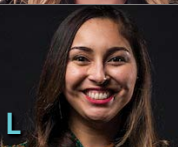
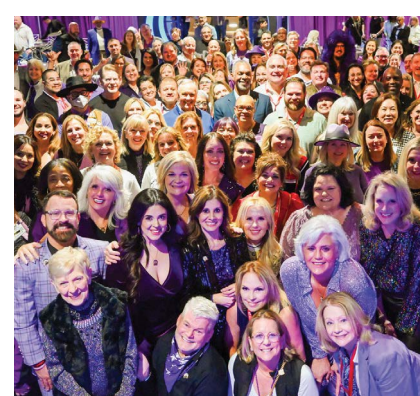
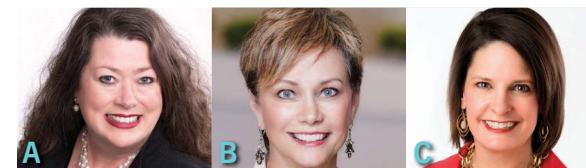


SHORT VIDEOS EXPLAIN FAIR HOUSING RULES AND OTHER LEGAL TOPICS

Check out the Texas REALTORS® Legal Briefs series, with discussions of assistance animals, rejecting tenant applications, and a host of other legal issues. Most videos are under two minutes.



2025 TEXAS REALTORS® WINTER MEETING



OVER A THOUSAND MEMBERS GATHERED IN AUSTIN in February to connect with colleagues and attend to association business. This year's meeting included sessions to promote professional growth, such as AI applications for commercial real estate, issues related to MLS data, and property financing in Mexico. Attendees also received regulatory updates, information on forms changes, and the latest legislative news.

Chairman Christy Gessler welcomed attendees to the Opening Session, where retiring CEO **Travis Kessler [1a]** and his wife, Shelley, discussed milestones and advice with the association's officers. Incoming CEO **Mike Barnett [1b]** and his wife, Heidi, then joined the discussion to talk about the challenges and opportunities that lie ahead.

2026 LEADERS ELECTED

The Board of Directors elected **Deborah Spangler [2d]** of Montgomery as Texas REALTORS® Secretary/Treasurer and **Tony Lloyd [2a]** of Lubbock as Texas REALTORS® Chairman-Elect. **Jennifer Wauhob [2b]** of Houston was affirmed as Texas REALTORS® Chairman. **Christy Gessler [2c]** will serve as Immediate Past Chairman, and **Mike Barnett [2e]** will round out the Leadership Team as President and CEO.

The following Texas REALTORS® were elected as regional vice presidents for two-year terms beginning December 1:

- Region 1 – **Donna Sue Clements [A]**, Lubbock
- Region 3 – **Paula McDonald [B]**, Granbury

- Region 3 – **Elizabeth McCoy [C]**, Greater Fort Worth
- Region 4 – **Robin Mata [D]**, Greater Texoma
- Region 4 – **Bob Baker [E]**, Collin County
- Region 8 – **Kriston Wood [F]**, Five Points
- Region 11 – **Jeremy De La Garza [G]**, Corpus Christi
- Region 12 – **Jeff Varnell [H]**, MetroTex
- Region 12 – **Ashley Gentry [I]**, MetroTex
- Region 12 – **James Martin [J]**, MetroTex
- Region 13 – **Traci Hasslocher [K]**, San Antonio
- Region 13 – **Sara Briseño Gerrish [L]**, San Antonio
- Region 13 – **Marquis Williams [M]**, San Antonio
- Region 13 – **Kim Bragman [N]**, San Antonio
- Region 14 – **Mario Arriaga [O]**, Houston
- Region 14 – **Cathy Trevino [P]**, Houston
- Region 14 – **Theresa Hill [Q]**, Houston
- Region 14 – **Kat Robinson [R]**, Houston
- Region 14 – **Chaille Short [S]**, Houston
- Region 14 – **Bob Christian [T]**, Houston
- Region 15 – **Jay Gohil [U]**, Austin
- Region 15 – **Brandy Wuensch [V]**, Austin
- Region 15 – **Becky Debutts [W]**, Austin
- Region 15 – **Emily Bibby [X]**, Austin
- Region 16 – **Shy Rodriguez [Y]**, Greater El Paso
- Shannon Cobb Evans [Z]** of Houston, was elected, effective immediately, as an RVP in Region 14 to fill a vacant position.



2026 REGIONAL VICE PRESIDENTS

YOU ARE THE CHAMPIONS!

Members, programs, and local associations were honored for outstanding work in 2024.

- Lehman Local Board Governmental Affairs Achievement Award for outstanding grassroots involvement: **Collin County Area REALTORS® [3]**
- The Texas REALTOR® Strike Force Award: **Diana Barnett**, Fort Hood; **Sandra Breedlove**, Collin County; **Amy Hanson**, Collin County; **Chad Hovde**, Bryan-College Station Regional; **Brenda Job**, Jasper; **Ken Kiel**, Four Rivers; **Olivia Kiritsy**, Lufkin; **Carie McNeil**, Permian Basin; **Kelly Rudiger**, Collin County; **Jeff Varnell**, MetroTex; **Taylor Walcik**, MetroTex; **Sharon Williamson**, Longview
- Grassroots Advocate of the Year: **Jeff Varnell**, MetroTex Association of REALTORS® [4]
- Richard Miranda Global Achievement Award: **Adrian Arriaga**, Greater McAllen Association of REALTORS® [5]



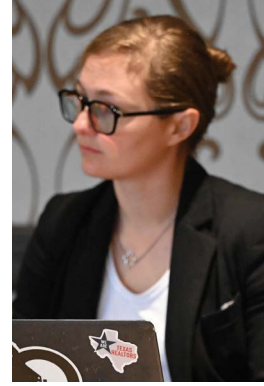
6



7



12



16



8



9



13



10



11



14



15



TEXAS REALTOR® OF THE YEAR
Cindi Bulla [16] of the Amarillo Association of REALTORS® was honored as the 2024 Texas REALTOR® of the Year. Bulla's experience and leadership have been instrumental at the local, state, and national levels.


"I wake up each day with a new opportunity, not only to change and enhance my own life, but more importantly to help make that happen for clients," said Bulla. "Entrepreneurship is terrifying, and it really doesn't get any easier, but it's the most rewarding and truly fun and invigorating way to make a living."

Bulla's journey into real estate began with a clerical job at a bank when she was a single mother in her twenties. She progressed to become an agricultural specialist and loan officer, eventually moving to Amarillo to work with a savings and loan, and then the Resolution Trust Corp. and FDIC disposing a large portfolio of commercial loan projects throughout the U.S.

"The logical next step for me was to pursue a career in lending, construction, and real estate," said Bulla. She became a REALTOR® in 1999 and opened her own brokerage in 2006.

Since then, Bulla has served as the chairman of the Amarillo Association of REALTORS® in 2012, chairman of Texas REALTORS® in 2020, and countless other volunteer leadership positions.

"The real estate profession has been a transformational force throughout my life," said Bulla. "I have met lifelong friends through becoming involved in the Amarillo community and have also been honored to advise so many clients in their homeownership journey from start to finish."

Bulla encourages her fellow REALTORS® to take on leadership roles to ensure the member vision is carried out. "It will be the hardest but most rewarding contribution you can make to your profession and yourself." 

- Education Program Awards:
 - Innovative Program of the Year: Texas Contract Program, **San Antonio Board of REALTORS®**
 - Marketing Program of the Year: There's No Place Like Home, **Houston Board of REALTORS® [6]**
 - Series or Short Program of the Year: Agent Etiquette 101, **Danielle Tucker Shepard** of Fort Hood Area Association of REALTORS® **[7]**
 - Legal Program of the Year: Right Here, Right Now, **Austin Board of REALTORS® [8]**
- Educator of the Year: **Shelyna Tinglin [9]**, Collin County Area REALTORS®
- Tom D. Morton Award for Association Executives: **Gilbert Gonzalez [10]**, San Antonio Board of REALTORS®
- Texas REALTORS® Good Neighbor Award: **Kent Redding [11]**, Austin Board of REALTORS®
- Texas REALTORS® Diversity Recognition Award: **[12, left to right]** Greater Fort Worth Association of REALTORS®, San Antonio Board of REALTORS®, Greater McAllen Board of REALTORS®, Austin Board of REALTORS®, and MetroTex Association of REALTORS®

- Texas YPN REALTORS® to Watch **[13, left to right]: Katherine Nebel**, Spring; **Miriam Valencia**, Houston; **Preston Davis**, Sherman; **Naquay Dunbar**, Houston; **Kayla Sorrell**, Houston; **Jose Nieto**, Houston; **Randi Houston**, Katy; and **Rick Ramirez**, MetroTex.
- Texas Accredited Commercial Specialist (TACS) Scholarship recipients: **Aaron Sowemimo**, Houston; **Audrey Munoz**, San Antonio; **Shonda Strives**, Irving; **Porsha Burns**, Plano; **Narcippa Teague**, MetroTex; **Lorena Decanini**, Frisco and **Hanayya Shah**, McKinney.
- **Robert Wright [14]** of Austin was presented with the association's Distinguished Service Award, recognizing 45 years of commitment to the REALTOR® organization and his community. Wright, who has volunteered in some capacity every single year since 1992, said, "Always give back, because the profession has been good to us. Service is something we all should do."
- Two local association executives were recognized for earning the REALTOR® Association Certified Executive (RCE) designation:
 - **Laura Tilley [15, right]**, Heartland Association of REALTORS®
 - **Ana Casanova [15, left]**, Greater Lewisville Association of REALTORS®.



SCAN THE QR CODE TO VIEW ADDITIONAL PHOTOS.



PET PROJECTS

A Focus on “Fur Babies” Drives Many Real Estate Decisions and Can Be Good for Your Business.

BY KELLIE BARTLETT



PETS are at the heart of many families and, increasingly, a factor in determining where those families live. In a recent online Texas REALTORS® poll, 83% of members said pets had influenced their buyers' home-purchasing decisions. And an NAR report showed that 18% of members had clients who moved solely because of their pets. Real estate agents who are ready to serve a client's whole family—including the members with fur, feathers, or fins—may find that being pet-friendly is good for business.

More American households have pets than have children, and pet owners overwhelmingly (82%) say that their pets are like their own children. From empty-nesters whose kids have left home to young couples delaying or foregoing having children, an ever-growing number of people think of themselves less as pet owners and more as pet parents. Millennials—the generation with the most pets—are especially vocal about their “fur babies,” with 80% saying they talk to other people about their pets as if they were children, according to a 2024 Harris Poll report. Millennials and Gen Z spend more money on their pets than older generations do and are more likely to go into debt for pet-related expenses. They also see pet parenting as a legitimate social role, with 62% of Millennials saying that parenting a pet should get as much recognition in society as parenting a child.

“Pets are not just companions—they are family, and their needs often shape the homebuying process in significant ways,” says Kristina Land, agent at Coldwell Banker Island Escapes, in Corpus Christi. Land's own experience as a proud pet-parent to three dogs—Awesome, Rousey, and Riddick—has helped her connect with clients who put their pets first. “I've had buyers walk away from homes that didn't meet their pets' needs, whether it was a lack of a secure yard or insufficient outdoor space for play,” she says. “These priorities are front and center for pet owners who want their homes to be a haven for their furry family members.”

In the doghouse? Yes, please

Pets are a top concern for prospective homebuyers, according to a realtor.com survey, in which 91% of pet owners said that pets would factor into their decision, and 82% said their pets' needs were just as important as their own, if not more so. Most pet owners (72%) would even pass on buying a property that was otherwise their dream home if it wasn't right for their pets.

The younger the homebuyer, the more likely they are to report putting their pets' interests first. More Millennials would be interested in a yard than a newly renovated kitchen, and more of them would choose to live in a pet-friendly city than live close to their friends, according to one survey. Another survey found that members of Gen Z chose pets over people, with a majority saying they would pick a pet-friendly home over a child-friendly one and 22% saying they would want to move out of their current home if it stopped working for their pet, while only 12% would move if the home didn't work for their partner.

So what's your role, knowing how important pets are to people? When working with buyers, you may want to ask about pets early on, so you can tailor their home searches to take pet priorities into account. Land says many of her clients value “fenced yards, pet-friendly flooring, and homes close to parks or beaches where their pets can enjoy outdoor adventures.” She has had clients



It's about more than square footage—it's about creating a safe and comfortable environment for every member of their family, pets included.

ANIMAL HOUSES: TIPS FOR WORKING WITH PET PARENTS

Ask about pets right away. There's a good chance your clients have pets—about two-thirds of American families do. Keeping the whole family in mind shows you care and are pet-savvy. It can also help to get everyone on the same page from the beginning, if pet priorities will factor into your clients' decision-making.

Collect resources. Can you recommend a great dog park or doggy day-care? Are there pet-friendly businesses nearby? What's the vet situation? Do you know a contractor who builds catios? Being a local expert on pet resources pays off with appreciative pet parents on either side of the transaction.

Know the rules. Learn all you can about where pets are allowed, how many, and of what kinds. But don't hesitate to point clients to other professionals whenever needed.

Anticipate pet priorities. With buyer clients, keep an eye out for details that could be valuable (or problematic) in the future. Is this flooring durable? Will the layout work well for pets, especially as they age? Is the outdoor space safe and usable year-round?

Don't hide your pet pride. Seller clients may not want to hide all signs of their pets and doing so could even be counterproductive, if the home has great pet-related features. Consider staging pet-focused areas of the home so buyers can imagine their own pets enjoying them. You may also want to include pet-friendly features in marketing and listing materials.

IF THE LISTING IS PET-FRIENDLY, CAN FIDO COME? NOT NECESSARILY.

Buyer clients might need a gentle reminder: Home showings are usually reserved for human family members.

Be aware that bringing animals to showings and/or open houses could potentially be problematic. Before attending an open house or showing with an animal, it's important to contact the real estate agent hosting the event or listing. Let the agent know your client would like to bring an animal and ask about any specific rules or restrictions.



choose homes specifically for pet-focused features like shaded yards or built-in pet doors. "For pet owners, it's about more than square footage—it's about creating a safe and comfortable environment for every member of their family, pets included," Land says.

Show off at showings, if your home is the pick of the litter

When listing a home, you may want to keep in mind that attitudes toward pets have shifted. Removing all signs of pets might not be as desirable as it once was, especially if clients have added features that would appeal to other pet parents. One recent poll found that 79% of potential buyers would not be deterred from making an offer if they saw signs of pets, and 16% would actually be more likely to make an offer. As long as everything is clean and undamaged, it might be more productive to suggest staging pet-focused areas in the home, so buyers could imagine their own pets enjoying them.

"When marketing a home," Land says, "I always highlight its pet-friendly features because I know how valuable they are to buyers." At her own home, having a spacious yard has made all the difference for her dogs. "So I make a point to show how a home's outdoor space can accommodate the same kind of joy and activity for other families and their pets," she says. "I also include information about nearby pet-friendly amenities like trails, parks, and pet-focused businesses to help buyers see the bigger picture."

Betty Saenz, agent with Ranch Roads - Windham Rose Realty, in Austin, markets herself as a pet-friendly REALTOR®. Whether her clients are looking for an area that allows large animals, a neighborhood with

restaurants that let you bring your dog along, or a home layout that is optimized for aging pets, Saenz takes pride in being a great resource by keeping up with local pet-related information and trends. One change she has noticed in recent years is the rise of "barkitecture"—remodeling projects that add pet-specific features. "What's popular nowadays are pet washing stands," she says. "Usually, they're in the mud room. And I've seen



I've seen some quite fancy mud room areas for pets at higher end homes that not only had a washing stand but even a set-up almost like a vet's office.

some quite fancy mud room areas for pets at higher end homes that not only had a washing stand but even a set-up almost like a vet's office." When Saenz remodeled her own bathroom, she added a built-in water dish for her dogs, Sophie and Schatzie, and designed a dog-washing area in the large walk-in shower.

Saenz, who grew up on a ranch, doesn't mind getting her hands dirty

to help clients with pets. She has transported chickens, corralled dogs, babysat ducks, supervised goats during a closing, and scooped litterboxes before showings. She loves animals and enjoys the challenge of helping clients navigate a real estate process that is sometimes complicated by pets. Rules about the type and number of pets allowed vary widely depending on a home's location and any deed restrictions. She recommends that agents learn all they can about local requirements and point clients to other professionals when appropriate. "I have a property under contract right now for a lady who has dressage horses," Saenz says, and while some restrictions on the acreage she was considering looked like they were expired, it was outside of Saenz's field of expertise to advise on that. "Thankfully, she hired an attorney on my asking her to, and he did confirm that they were expired," she says.

A cautionary tail

About five years ago, Saenz helped clients sell one property and buy a larger one to accommodate their many pets. She came away with more than just a commission, though. The clients worked with a shelter and were fostering a Yorkie mix dog and her puppies. After closing, when Saenz picked up her staging items, the clients asked if she wanted to see the puppies. She did. Did she want to hold a puppy? She did. Did she want to adopt a puppy? "Now I have my Sophie," Saenz laughs. "So, I had to make new guidelines for my pet people: *I show you houses and properties, but don't show me any pets that need a new home, because I'm a sucker.*"

KELLIE BARTLETT is assistant editor for *Texas REALTOR*®.

Photos & Images: ©Dorazett, ©NT clip art only, ©MYS Design, ©cynoclub, ©Leonid Nystiko - stock.adobe.com



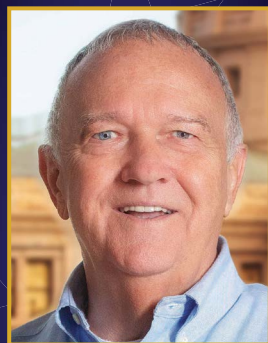
TOGETHER

WE ARE THE PURPLE

SOLUTION!

HALL OF FAME

\$275K



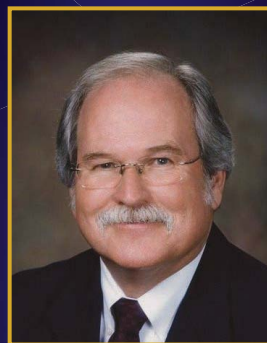
Bill Evans
Austin

\$225K



Mike Brodie
Collin County

\$125K



Alvin Collins
Greater Fort Worth

\$100K



Chance Brown
Houston



Vicki Fullerton
Houston



Sherry Smith
Greater Texoma



Cameron Willmann
Permian Basin



Mark Woodroof
Houston

\$75K



Leslie Cantu
Texas REALTORS®



D'Ann Harper
San Antonio



Lance Lacy
San Angelo



Mary Leidy
Collin County



Eloise Eriksson Martin
MetroTex



Ben Rodriguez
Beaumont

HALL OF FAME

\$50,000



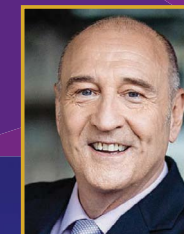
Scott Allison
San Angelo



Mario Arriaga
Houston



Tray Bates
Texas REALTORS®



Russell Berry
MetroTex



David Bowers
Galveston



Cindi Bulla
Amarillo



Candy Cargill
Central Hill Country



Brenda Cole
MetroTex



Jef Conn
Lubbock



Esther Cordova
Houston



Martha Dent
Arlington



Raymond (Skeet) Doss
Odessa



Cade Fowler
Lubbock



Rene Galvan
Houston



De Laura Gammage
Permian Basin



Bob Hale
Houston



Job Hammond
Austin



Terri Hardee-Romere
Five Points



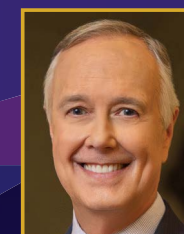
Mary Ann Jeffers
San Antonio



Randy Jeffers
Amarillo



Scott Kesner
Greater El Paso



Travis Kessler
Texas REALTORS®



Tera Kiger
Waco



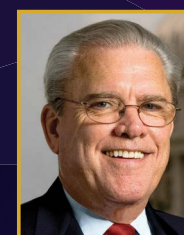
Tony Lloyd
Lubbock



Kaki Lybbert
Greater Denton



James Martin
MetroTex



Benny McMahan
Texas REALTORS®



Mary Miner
Five Points



Sharon Morton
Houston



Myra Oliver
Greater Denton

HALL OF FAME

\$50,000



• Jennifer Parker
Collin County



• Renae Pretty
Four Rivers



• Melinda Randall
Longview Area



Hanne
Sagalowsky
MetroTex



• Tom Schwenk
Houston



• Christine Seidel
Four Rivers



• Jim Smith
Austin



• Leslie Rouda Smith
Collin County



• Cheri Sperling
Corpus Christi



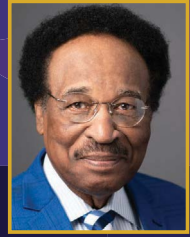
• Kay Spiva
Abilene



• Jack Stapleton, Jr.
Five Points



• Jo Ann Stevens
Houston



• Robert Wright
Austin

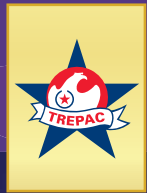


Avis Wukasch
Five Points

\$25,000



• Shana Acquisti
Collin County



Richard Aguilar
Greater El Paso



Dalton Allen
Greater Denton



• Yvette Allen
San Antonio



• Dana Archibald
Beaumont



• Adrian Arriaga, Jr.
Greater McAllen



• Char Atnip
Corpus Christi



• Roy Del Bosque
Corpus Christi



• Michael Detrick
Wichita Falls



• Norman Dierschke
San Angelo



• Vanessa Dirks
Lubbock



Pam Drawbaugh
Austin



• Karen Driscoll
Houston



• Rich Eberhardt
Lubbock



Diana Ayers
Houston



• Taml Baker
Five Points



Mandy Balch
Texas REALTORS®



• Mike Barnett
Texas REALTORS®



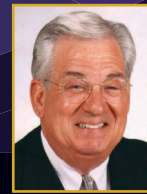
Linda Bastraw
Greater El Paso



• Phillip Becker
San Antonio



Nathan (Jim) Bell,
IV, Greater Texoma



• John Eckstrum
Houston



• Karen Flowers
Galveston



• Devin Forbes
Temple-Belton



Kristi Fox Satsky
Bryan-College
Station



Marilyn Frederick
MetroTex



Jennifer Fredericks
Bryan-College
Station



• Paul French
Amarillo

HALL OF FAME

\$25,000



• Jeffrey Blanchard
Corpus Christi



Shad Bogany
Houston



Ivy Boland
Collin County



Christi Borden
Houston



• Kimberly Bragman
San Antonio



Kenya Burrell-
VanWarmer
Houston



• Scott Caballero
San Antonio



Linda Callcutt
MetroTex



Kevin Caskey
MetroTex



Doris Caston
Greater Texoma



• Socar Chatmon-
Thomas
Austin



Christine Chau
Austin



• Donna Sue
Clements
Lubbock



• Kayla Click
Collin County



Shannon
Cobb Evans
Houston



Catherine Cole
So. Central



• Cathy Coneway
Austin



Rebecca Connetser
MetroTex



• Debbie Conner
Longview Area



• Candace Cooke
Five Points



Sue Cornell
Brazoria County



• Leah Cox
Waco



Diane Craig
San Antonio



Cindy Cunningham
Amarillo



• Tiffany Curry
Houston



Dave Dalzell
Abilene



Dee Davey
Arlington



• Becky DeButts
Austin

PRESIDENT'S CIRCLE

PRESIDENT'S CIRCLE

HALL OF FAME

\$25,000



Nancy Furst
Houston



• Joe Garcia
Odessa



• Nancy Garcia
MetroTex



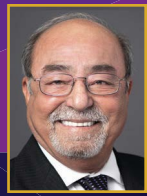
• Christy Gessler
Five Points



Cortney Gill
San Antonio



• Ginger Gill
MetroTex



• Jay Gohil
Austin



Elizabeth Leal
Greater El Paso



• Carl Leatherman
Harlingen



Carolyn Ledbetter
Greater Denton



• Lori Levy
Texas REALTORS®



• Jonathan Lindley
Greater McAllen



• Jennifer Lish
Austin



David Long
Collin County



Daniel Gonzalez
Texas REALTORS®



Reuben Gregorian
MetroTex



• Melissa Halley
Collin County



Cindy Hamann
Houston



• Amy Hanson
Collin County



• Ginny Haralson
MetroTex



Tracie Hasslocher
San Antonio



• Nicole Lopez
Houston



Laura Lyons Sales
Permian Basin



• Holly Mace
Massingill
Austin



• Linda McDonald
Waco



Jenel McGrath
Greater Texoma



• Michael Mengden
Houston



Robert Miles
Houston



• Natalie
Henshlwood
Houston



Debra Hester
Corpus Christi



• Jan Hicinbothom
San Antonio



• Rebecca Hill
Houston



• Debbie Homeler
Four Rivers



John Horton
Austin



Susan Horton
Austin



Mark Minchew
Austin



• Shella Moran
San Antonio



• Johnny Mowad
MetroTex



Michelle Murray
Houston



• Aaron Nelson
San Angelo



Sarah Norman
Bryan-College
Station



Taylor Oldroyd
Arlington



Chad Hovde
Bryan-College
Station



Jayne Howell
Greater Denton



Kimberly Howell
San Antonio



Amy Hughes
Amarillo



Brooke Hunt
Greater Lewisville



Mindy Jackson
Amarillo



• Teri Jackson
San Angelo



Rob Orr
Greater Fort Worth



Charles (Lee)
Overstreet
Granbury



Jimmy Peacock
Odessa



• Lisa Pearce
Lubbock



• Marcus Phipps
Harlingen



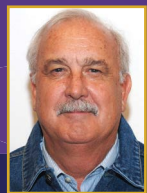
• J.C. Posey
Collin County



Malyn Powers
Greater Metro West



Bob Jacobs
San Antonio



Olin Jaye
Collin County



Doug Jennings
Greater Fort Worth



• Marvin Jolly
Collin County



Bill Jones
Temple-Belton



Bill Jordan
MetroTex



Diane Kennedy
Austin



Sonya Powers
Highland Lakes



• Denise Price
Amarillo



Victoria Printz
Permian Basin



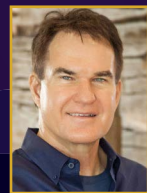
Gay Puckett
Austin



• Max Puello
San Angelo



• Charlotte Ragan
Beaumont



Frank Rainosek, Jr.
Bastrop County



Linda King
Houston



• Olivia Kiritsy
Nacogdoches
County



• Eliza Knapp
Granbury



Carol Knott Tefft
Houston



• Amy Kobza
Austin



• Justin Landon
MetroTex



Dawn Lavka
Austin



Kevin Reed
Beaumont



Barbara Russell
Greater Denton



Teresa Rutherford
MetroTex



Brian Sales
Permian Basin



Shelly Scanlin
Houston



• Sylvia Seabolt
Collin County



Scott Senter
Abilene

• PRESIDENT'S CIRCLE

• PRESIDENT'S CIRCLE

HALL OF FAME

\$25,000

HALL OF FAME

\$25,000



Chaille Short
Houston



Winn Sikes
Lubbock



Annette Slater
San Antonio



Howard Smith
Amarillo



Mary Smith
Galveston



Teresa Smith
Lubbock



• Rick Snow
Greater El Paso



• Deborah Spangler
Houston



Patty Spiller
Bryan-College
Station



Tom Stacy
Central TX
Commercial



• Melissa Stagers
San Antonio



Jennifer Stroh
Viascas
Greater El Paso



Wayne Stroman
Houston



Andrea Sunserl
Galveston



Sid Thom
MetroTex



Rick Thomason
Amarillo



• Brenda Thompson
MetroTex



Milam (Trey)
Thurmond, III
Bryan-College Station



Angel Titsworth
Greater Texoma



• Barbara Trumbull
Collin County



Jeff Updike
MetroTex



• Jeff Varnell
MetroTex



Ray Wade
Houston



Ron Wakefield
San Antonio



Taylor Walcik
MetroTex



Kenneth Walters
MetroTex



• Jennifer Wauhob
Houston



Kay Weeke
MetroTex



• Dona Willett
Longview Area



Angie Williams
Lufkin



Dan Williams
Lubbock



Joe Williams
Austin



Sharon Williamson
Longview Area



Mike Withrow
Odessa



Ed Wolff
Houston



Patricia Woolard
Collin County



Brenda Worthen
Odessa



Randy Wright
Collin County



Leigh York
Greater Fort Worth

PLATINUM R

LIFETIME PLATINUM R



• Mike Brodie
Collin County

DIAMOND PLATINUM R (\$25,000+)



Reuben Gregorian
MetroTex



Gr. Fort Worth Assn. of
REALTORS® PAC

PLATINUM R

\$10,000-24,999



American Land
Title, LLC
Amarillo



Alliance Credit
Union
Lubbock



Austin Board
of REALTORS®
Austin



Mandy Balch
Texas REALTORS®



• Kimberly
Bragman
San Antonio



Chance Brown
Houston



Bryan-College
Station Association
of REALTORS® MLS



• Leslie Cantu
Texas REALTORS®



Christine Chau
Austin



• Kayla Click
Collin County Area



• Alvin Collins
Gr. Fort Worth



• Jef Conn
Lubbock



Randy Eskelson
Gr. Tyler



• Bill Evans
Austin



• Devin Forbes
Temple-Belton



Cortney Gill
San Antonio



• J.B. Goodwin
Austin



Job Hammond
Austin



Tracie
Hasslocher
San Antonio



Kimberly Howell
San Antonio



• Tera Kiger
Waco

PLATINUM R

\$10,000-24,999



Mary Leidy
Collin County Area



Jonathan Lindley
Gr. McAllen



James Martin
MetroTex



Jennifer Parker
Collin County Area



Renae Pretty
Four Rivers



Melinda Randall
Longview Area



Ben Rodriguez
Beaumont



Shelly Scanlin
Houston



Sherry Smith
Gr. Texoma



Jack Stapleton, Jr.
Five Points



unlock MLS
Austin



Cameron Willmann
Permian Basin



Mark Woodroof
Houston

GOLDEN R

\$5,000-\$9,999



Karen Driscoll
Houston



Rich Eberhardt
Lubbock



Esteban Flores
Gr. McAllen



Brook Fowler
Temple-Belton



Cade Fowler
Lubbock



Kristi Fox Satsky
Bryan-College Station



Paul French
Amarillo



Vicki Fullerton
Houston



Rene Galvan
Houston



Joe Garcia
Odessa



Nancy Garcia
MetroTex



Christy Gessler
Five Points



Jacquelyn Gordon
Granbury



STAR Tyler
REALTORS® MLS
Inc., Gr. Tyler



Sonia Guardado
Five Points



Terri Hardee-Romere
Five Points



Natalie Henshilwood
Houston



Rebecca Hill
Houston



Dixon Holman
Arlington



Debbie Homeier
San Antonio



Marty Hutchison
San Antonio



Michael Hutton
Lubbock



Teri Jackson
San Angelo



Bob Jacobs
San Antonio

GOLDEN R

\$5,000-\$9,999



Shana Acquisto
Collin County Area



Yvette Allen
San Antonio



Alliance Credit Union
Lubbock



Alliance Home Loan Center
Lubbock



Scott Allison
San Angelo



Amarillo National Bank
Amarillo



Dana Archibald
Beaumont



Adrian Arriaga, Jr.
Gr. McAllen



Olivia Kiritsy
Lufkin



Eliza Knapp
Granbury



Amy Kobza
Austin



Kristin Lancaster
Austin



Justin Landon
MetroTex



Carl Leatherman
Harlingen



Carolyne Ledbetter
Gr. Denton



Rhonda Lesley
Permian Basin



Alisha Austin
Five Points



Tami Baker
Five Points



Tray Bates
Texas REALTORS®



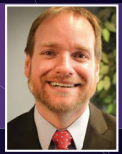
Christine Belin
Corpus Christi



Russell Berry
MetroTex



Todd Bingham
MetroTex



Jeffrey Blanchard
Corpus Christi



Gary Bone
Abilene



Jennifer Lish
Austin



Tony Lloyd
Lubbock



Nicole Lopez
Houston



Lufkin Multiple Listing Service
Lufkin



Kaki Lybbert
Gr. Denton



Holly Mace
Massingill
Austin



Eloise Eriksson
Martin
MetroTex



Elizabeth McCoy
Gr. Fort Worth



College Station
Association of
REALTORS®



Cindi Bulla
Amarillo



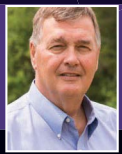
Candy Cargill
Central Hill Country



Ana Casanova
Gr. Lewisville



Doris Caston
Gr. Texoma



Roger Chambers
South Central



Donna Sue Clements
Lubbock



Brenda Cole
MetroTex



Linda McDonald
Waco



Erica McPhail
Fort Hood Area



Michael Mengden
Houston



Joseph Miller
Collin County Area



Mary Miner
Five Points



Hernan Mireles
Gr. McAllen



Amy Mitchell
Lufkin



Sheila Moran
San Antonio



Cathy Coneway
Austin



Debbie Conner
Longview Area



Candace Cooke
Five Points



Leah Cox
Waco



Tiffany Curry
Houston



Seth Dailey
Austin



Becky DeButts
Austin



Martha Dent
Arlington



Sharon Morton
Houston



Johnny Mowad
MetroTex



Aaron Nelson
San Angelo



Myra W. Oliver
Gr. Denton



Lisa Pearce
Lubbock



Marcus Phipps
Harlingen



Max Puello
San Angelo



Kelly Raulston
Gr. Tyler

PRESIDENTS' CIRCLE

PRESIDENTS' CIRCLE

GOLDEN R

\$5,000-\$9,999



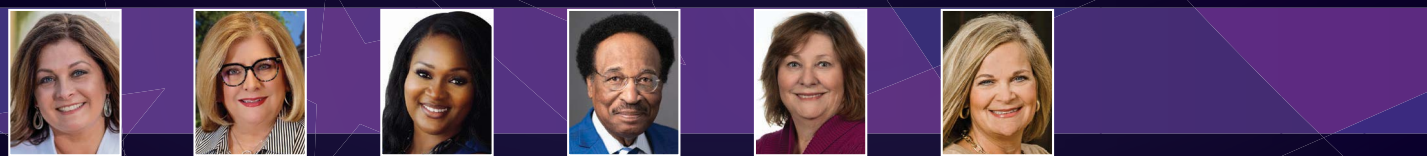
Robert Renfro Gr. Fort Worth Jennifer Robbins Waco Brian Sales Permian Basin David Schnitzer MetroTex Tom Schwenk Houston Sylvia Seabolt Collin County Area Scott Senter Abilene Jim Simpson Gr. Texoma



Jim Smith Austin Leslie Rouda Smith Collin County Area Teresa Smith Lubbock Deborah Spangler Houston Cheri Sperling Corpus Christi Kay Spiva Abilene Jo Ann Stevens Houston Matthew Stufflebeam Waco



Andrea Sturdivant Lubbock Tracy Thomason Lubbock Brenda Thompson MetroTex Jeff Varnell MetroTex Ron Wakefield San Antonio Tina Walden Five Points Jodi Warner Bryan-College Station Dona Willett Longview Area



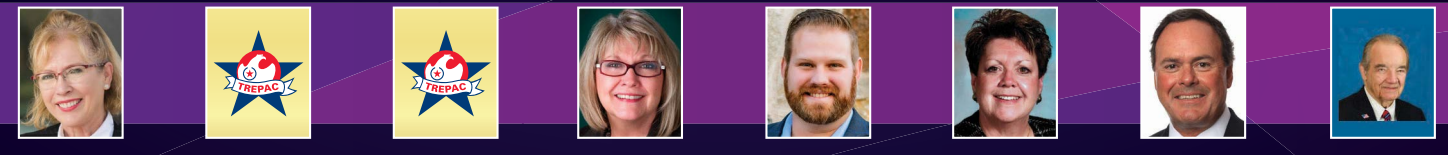
Angie Williams Lufkin Sharon Williamson Longview Area Jemila Winsey Houston Robert Wright Austin Avis Wukasz Five Points Lynn Yaklin Corpus Christi

CRYSTAL R

\$2,500-4,999



Christine Burke MetroTex Franceanna Campagna MetroTex Beth Caudill Gr. Denton Alexis Ceasar-White Houston Isabel Chacon Gr. El Paso Socar Chatmon-Thomas Austin Chicago Title Insurance Company, Amarillo City Bank Mortgage Lubbock



Shannon Cobb Evans Houston Cody Long Allstate Amarillo Ashley Conlon MetroTex Rebecca Connatser MetroTex Joel Cooke Permian Basin Sue Cornell Brazoria Co. Bill Cox N TX Commercial Harold Cox Brazoria Co.



Diane Craig San Antonio Coby Crump Lubbock William Curtis San Antonio Debault Title Amarillo Tony Delgado Gr. El Paso Michael Detrick Wichita Falls Vanessa Dirks Lubbock Dolores Duhon Beaumont



Annie Dwyer Gr. Tyler Paul Epperley Gr. Fort Worth Belinda Epps MetroTex Patricia Farrell San Antonio Angela Feathers Gr. El Paso Joey Ferguson Laredo Trish Ferrier Houston FirstBank Southwest Amarillo

CRYSTAL R

\$2,500-4,999



Frances Frost Amarillo Sterling Fryar San Angelo Deb Garen Collin County Area Tim Garrett Lubbock Ashley Gentry MetroTex Ginger Gill MetroTex Jordan Gilley Amarillo Jay Gohil Austin



Tommie Acquisto Five Points Sergio Adame Gr. McAllen Jimmy Alexander Fort Hood Area Mylin Anandula Corpus Christi Jose Aranda Eagle Pass Mario Arriaga Houston Shannon Ashkinos Gr. Fort Worth Natalie Austin Fort Hood Area



Cindi Baas MetroTex Diana Barnett Fort Hood Area Albert Barrera Gr. McAllen Blake Barry Gr. Fort Worth Linda Bastraw Gr. El Paso Cynthia Bell Five Points Nathan Bell Gr. Texoma Toyah Bell Permian Basin Ginny Haralson MetroTex Carol Hardy Highland Lakes Amie Henry Lubbock John Herriage Odessa Jan Hicinbothom San Antonio Jayne Hilburn Mendoza MetroTex Theresa Hill Houston Frank Hillbolt South Central



Helen Benton Amarillo Betenbough Homes Amarillo Kris Bilbrey Amarillo Susanna Boyer Five Points Jay Bradley Houston Roxana Breceda Gr. El Paso Thelma Briffa Gr. El Paso Timothy Brown San Antonio Ken Hogan Abilene Chad Hovde Bryan-College Station Alejandro Huereca Gr. El Paso Jennifer Huereca Gr. El Paso Vanesa Hyde Lubbock Integrity Overhead Door, LLC Amarillo King Ivey Permian Basin Dana Johnson Beaumont

CRYSTAL R

\$2,500-4,999



Pamela Johnson
Granbury



Tina Kahlig
San Antonio



Susie Kang
Austin



Diane Kennedy
Austin



Virginia Kettler
Bryan-College Station



Shari Kirk
Corpus Christi



Carol Knott Tefft
Houston



Michael Langford
Gr. Fort Worth



Kirk Schneider
Lubbock



Teresa Scott-Tibbs
Austin



Michele Sherwood
Five Points



Randal Shinn
Gr. Texoma



Angela Shires
Gr. Tyler



Chaille Short
Houston



Kelly Simon
Houston



Joelene Slocum
Gr. Fort Worth



Elizabeth Leal
Gr. El Paso



Timothy Lester
Permian Basin



Laura Life
Granbury



Kandi Luensmann
Fort Hood Area



Kolter Lukert
Wichita Falls



Sandy Luthi
Gr. El Paso



Laura Lyons Sales
Permian Basin



Lisa Martin
Longview Area



Lizeth Smith
Gr. El Paso



Taylor Smith
Austin



Spirit Mortgage
Amarillo



Peggy Spooner
Corpus Christi



Ronnah Stabenow
San Antonio



Melissa Stagers
San Antonio



Stewart Title Company
Amarillo



Matthew Stigliano
San Antonio



Areli Martinez
Laredo



Lindsey Martinez
S. Padre Island



Kristi Maxwell
San Antonio



Tracie McCleskey
Lufkin



Paula McDonald
Granbury



Lisa McEntire
Gr. Denton



Michelle Medrano
Gr. El Paso



Tyler Methvin
Wichita Falls



Bart Stockton
Gr. Texoma



Steve Stovall
Abilene



Jennifer Stroh Viescas
Gr. El Paso



Christopher Sullivan
MetroTex



Micah Tarry
Gr. Tyler



Ojas Tasker
San Antonio



Sue Ann Taubert
Harlingen



Kristy Taylor
Gr. Denton



Cher Miculka
San Antonio



Annie Miller
Amarillo



Cathy Mitchell
MetroTex



Cheryl Montenegro
Gr. El Paso



Ana Moon
Gr. McAllen



Brian Morales
Corpus Christi



Vanessa Morales
Temple-Belton



Robert Morris
Corpus Christi



Roxann Taylor
MetroTex



Milam (Trey) Thurmond III
Bryan-College Station



Cynthia Tobar
Corpus Christi



Trisha Tranum
Permian Basin



Barbara Trumbull
Collin County Area



Danielle Tucker Shepard
Fort Hood Area



Chancy Via
Amarillo



Thaddius Watson
Gr. Fort Worth



Worth Moutray
Abilene



David Norman
Gr. Texoma



Dick North
MetroTex



Leisa Drmsbee
Five Points



Charles Lee Overstreet
Granbury



Kerri Payne
Permian Basin



Peggie Pentecost
Houston



Martha Perez
Fort Hood Area



Jennifer Wauhob
Houston



Brenda Webb
Johnson Co.



Lance Welch
Permian Basin



Suzanne Westrum
Gr. Fort Worth



Tina Wilcher
Houston



Ty Williams
MetroTex



Eric Willis
Four Rivers



Tori Wilson
Gr. Denton



Cristi Perkins
Gr. Texoma



Collin Phaup
Gr. Tyler



Robin Phillips
Gr. Texoma



Jason Pitarra
Corpus Christi



William Plaster
Temple-Belton



Samantha Plomer
Houston



J.C. Posey
Collin County Area



Malyn Powers
Gr. Metro West



Ann Winston
Granbury



Eileen Wolf
Austin



Lindsay Wright
Gr. Texoma



Randy Wright
Collin County Area



Brandy Wuensch
Austin



Jackie York
Gr. El Paso



Leigh York
Gr. Fort Worth



Sonya Powers
Highland Lakes



Aurora Prieto
San Angelo



Providence Home Loans
Amarillo



Chanel Raesis
Houston



Charlotte Ragan
Beaumont



Kelsie Rasure
Permian Basin



Rebecca Ray
Gr. Denton



Pam Redman
Abilene



Gail Robinson
Brazoria Co.



Shy Rodriguez
Gr. El Paso



Kyle Rogers
Lubbock



Sarah Rowlands
Victoria Area



Barbara Russell
Gr. Denton



Stephanie Ryan
Four Rivers



Eyad Salloum
Gr. Lewisville



Chad Sandell
Odessa

CRYSTAL R

\$2,500-4,999



Kirk Schneider
Lubbock



Teresa Scott-Tibbs
Austin



Michele Sherwood
Five Points



Randal Shinn
Gr. Texoma



Angela Shires
Gr. Tyler



Chaille Short
Houston



Kelly Simon
Houston



Joelene Slocum
Gr. Fort Worth



Lizeth Smith
Gr. El Paso



Taylor Smith
Austin



Spirit Mortgage
Amarillo



Peggy Spooner
Corpus Christi



Ronnah Stabenow
San Antonio



Melissa Stagers
San Antonio



Stewart Title Company
Amarillo



Matthew Stigliano
San Antonio



Bart Stockton
Gr. Texoma



Steve Stovall
Abilene



Jennifer Stroh Viescas
Gr. El Paso



Christopher Sullivan
MetroTex



Micah Tarry
Gr. Tyler



Ojas Tasker
San Antonio



Sue Ann Taubert
Harlingen



Kristy Taylor
Gr. Denton



Roxann Taylor
MetroTex



Milam (Trey) Thurmond III
Bryan-College Station



Cynthia Tobar
Corpus Christi



Trisha Tranum
Permian Basin



Barbara Trumbull
Collin County Area



Danielle Tucker Shepard
Fort Hood Area



Chancy Via
Amarillo



Thaddius Watson
Gr. Fort Worth



STERLING R

\$1,000-2,499

Lorraine Abercrombie	Diana Ayers	Staci Boren	Javier Calderon	Robert Cook	Allison Dragon	Karen Flowers
Access Community Credit Union	Misty Bacon Renner	David Bourquin	Elias Camhi	Connie Coots	Donna Drayton	Jan Flynn
Carissa Acker	Emaly Baehr	Amber Bowlden	Douglas Campbell	Jenny Correa	Leonard Duff	Gabriela Fontoura
Vicki Adcock	Valerie Bahm	Kenneth Bowles	Meagan Campion	Maricela Cortes	Doug Duncan	Valeria Ford
Jonathan Adkins	Bob Baker	Amanda Boyd	AnnMarie Cano	Fabian Corzo	Wayne Dunson	Nancy Foust
Jamie Aguilar	Donald Baker	Shawna Bradley	Debra Carico	Rebecca Cota	Gene Dupuis	Kim Fowler
Mary Aguilar	Karabe Baltazar	Ashley Brashears	Justus Carlile	Troy Cothran	Morris Duree	Laura Franks
Hector Alaniz	Will Barnes	John Braun	Scott Carnes	Cherin Cox	Coral Dworaczyk	Trystan Franks
Sandra Alaniz	Mike Barnett	Sandra Breedlove	Melba Carrales	Roger Craig	Sharon Eddings	Jennifer Fredericks
Brandon Alderete	Robyn Barrere	Jeremy Brewer	Tiereney Carter	Karl Crawford	Nathan Edge	Vicky French
Michael Alexander	Jessica Bates	Beatrice Briseno	Rachel Case	William Crouch	Larry Edgington	Andrea Friedman
Jerry Allen	Alan Bayle	Chris Brooks	Casey Carpet One	John Crowe	Education Credit Union	Breaunna Friels
Katherine Allen	Timothy Beary	Larry Brooks	Cody Castagno	Mariella Cudd	D. Lee Edwards	Mariko Fujita
Minerva Al-Tabbaa	James Beck	Ryan Brown	Alicia Chapa	Carie Dallmann	Helen Edwards	Suzanne Fulkerson
AMC Mortgage	Sandy Bednar	Roxanne Browning	Betty Cheek	Bill Damron	Regina Edwards	Angela Fuller
American National Bank	Kim Beebe	Rachel Bruno	Emily Chenevert	Brenda Damron	Lauren Egert	Christa Fulton
Fiona Anderson	Tiffany Belflower	Angela Brutsché	Austin Chittim	Monica Darr	Beth Elbert	Joseph (Mickey) Furcron
Stefanie Anderson	Hester Bell	Shawn Buck	Alicia Chmielewski	Deborah David	Lisa Elkins	Carol Fusco Jukes
William Anderson	Joycelyn Belton	Cari Bullington	Marty Chrisman	MaryMargaret Davis	Clay Ellis	Gloria Gabriel
Heidi Andrade	Benchmark Mortgage	Rene Burchell	Bob Christian	Michael Davis	Traci Epps	Jay Galea
Susan Annoura	Steve Berry	Renee Burgett	Matthew Church	Pius Dawson	Jessica Escamilla	Tara Gallaspy
Nancy Anonsen	Brittany Berrymen	Kathy Burkhalter	City Bank Mortgage	Jeremy De La Garza	Jaroslava Evans	Daniel Galvan
Joe Applewhite	Michelle Bippus	Mark Burkhalter	Jennifer Clark	Sandra De La Garza, Corpus Christi	Mary Evans	Gilbert Galvan
Aidyn Aradanas	Gregory Bitkower	Jordan Burks	Quinton Clayton	Antonio De la Garza, Harlingen	Everett, Griffith, Jr. & Assoc.	Crystal Gann
Romelia Aranda	Ben Bius	Tammy Burnes-Manning	Jay Clemente	Paula Cleveland	Judith Eychner	Nathan Gann
Jim Archer	Lilla Blackburn	Linda Burnett	Paula Cleveland	Carolyn Clyburn	Cathy Faulkner	Aurora Garcia
Chandler Arden	Michelle Blackwell	Jenniffer Burnley	Michael Coburn	Michael Coburn	Linda Ferguson	Emilia Garcia
Marilyn Arendt	Cynthia Blocker	Laura Burns	Billy Cogar	Katie DeHaven	Linda Ferguson	Ernesto Garcia
Ward Arendt	Candace Blue	Linda Burns	Christine Denney	Rusty DeLoach	Jonna Fernandez	Carol Garza
Adrian Arriaga, Sr.	Alexa Boedeker	Tiffany Burris	Luanne Coleman	Christine Denney	Patricia Fernandez	German Garza
Karishma Asrani	Shad Bogany	Suzanne Burt	Tyler Coleman	Dix Densley	Anna Ferries	Kylee Garza
Vic Asrani	Rudy Bohac	Amber Burton	Rusty Collins	Rodolfo Diaz	Mirna Fewell	Tanya Garza
Melissa Atchley	Ivy Boland	David Burton	Joe Colten	Jessica Dierkes	First United Bank	Andrea Gatlin
Delara Aubon	Jeri Boland-Buckner	Janna Burton	Lisa Comeau	Kacy Dolce	FlrstBank Southwest	Aracely Gaytan
Jason Ault	Heather Bonamo	Ryan Busse	Community Title	Ronny Doran	Brenda Fisher	Sara Gerrish
Brian Aycock	Capucine Byrne	Coby Byerly	Ted Conover	Margie Dorrance	Marsha Fisk	Jerri Gilbert
	Sonia Bonner	Capucine Byrne	Ted Conover	Margie Dorrance	Ann Fitzgerald	Darryl Gilbo
	Pamela Bookout	Darren Cable	Linda Cook	Raymond Doss	Taylor Fitzgerald	Rhonda Gilbo
		Zelda Cain	Shellie Dow	Mary Flatt		Shannon Gladen

STERLING R

\$1,000-2,499

Susan Goehrs	Raquel Harbin	Jayne Howell	Natalee Kelaher	Patrick Lee	Katherine Massey	Karen Mitchell
Trinity Gonzales	Danny Hardeman	Micaiah Howell	Laura Kelley	Vicki Leggett	James Matthews	Mari Mitchell
Valerie Gonzales	Barry Hardman	Denise Huber	Lorrie Kennedy	Steve Leidy	Lauren Mavromaras	Lisa Moden
Ricardo Gonzalez	Jordan Hargrove	Debbie Hudnall	Scott Kennedy	Tamara Lemaster	Bill Maxwell	Christine Molis
Tracy Goodeaux	Cathy Harper	Amy Hughes	Kerr County Abstract & Title	Bob Leonard	Jordan Maxwell	Daniel Montoya
Lori Anne Goto	Marisela Harper	Brent Hull	Paula Kesner	Michelle Lesikar	Lisa Mayer	Janice Moore
Omar Govea	Russell Harper	Brooke Hunt	Chad Khan	Lori Levy	Lovetta McAlpin	Penny Moore
Corey Green	Christina Harris	Diana Hunt	Gayle Kiger	Kitty Lewis	Emily McBryde	Thomas Moore
Traci Green	Corey Harris	Jane Hurst	Paul Kirkley	Charlotte Lipscomb	Carolyn McCann	DJ Mora
Terri Gregory	Lisa Harris	Tracy Hurst	Hope Kirkpatrick	Loblolly Properties	Veronica McCants	Maugno Mora
Paula Grigsby	Chandi Harrison	Amy Hyde	David Long	David Long	Beverly McCleery	Ana Morales-Gonzalez
Tim Grissom	Blair Hayes	Lia Irvin	Walt Loonam	Walt Loonam	Cheryl McClintock	Scott Morgan
Craig Grove	Shaun Haynes	Cheryl Isaacs	Cathi Looney	Patricia Knight	Melissa McCray	Bill Morris
Leona Grubbs	HCTC	Sarah Ivey	Adona Lowery	Tammy Koonce Lewis	Rosalie Lowery	Michelle Morton
Leonard Guerrero	Crystal Heigley	Warren Ivey	Rosalie Lowery	Constance Kowalski	Tillyn Lowery	Brent Moseley
Guild Mortgage	Nina Henderson	Laura Jackson	Zintiha Loya	Dionne Kubin	Allen Lozano	Glynn Mosier
Bill Gump	Tracy Henderson	Mindy Jackson	Allen Lozano	Lance Lacy	Lubbock National Bank	Megan Moss
Brandy Guthrie	Jaime Hensley	Kimberly Jansonius	Landon McGuire	Laura Lacy	Tessa Lucas-Green	Indra Mouton
Enrique Guzman	Antonio Herbert	Olin Jaye	Sissy McInnis	Jonna LaGrone-Haynes	Georgina Lujan	Aaron Mullens
Breanna Hadsell	Deleigh Hermes	Randy Jeffers	Ashley McKie	Stephanie Lambrecht	Wayla Lyles	Virginia Muller
Greg Hadsell	Jill Herrera	Brian Johnson	Mark McMillan	Natalie Land	Terri Macaluso	Terri Mund
Sandra Hadsell	Cathleen Heshmat	Demond Johnson	Keith McMullin	Landtitle Texas	Rod Macdonald	Tina Murphy
Julie Hagin	Kathy Hewitt	James Johnson	Carie McNeil	Sarah Lareau	Juan Luis Macedo	Brent Myers
Melissa Hagood	Erienne Higgins	Jane Johnson	Bobby McQueen	Lauren LaRoche	Jeff Medford	Nancy Myers
Melissa Hailey	Janice Hill	Ruby Johnson	Jeff Medford	Lyndon Latham	Magdeline Maddox	Raj Nair
Diana Haire	Amy Hillock	Shirley Johnson	Jorge Najera	Greg Laudadio	Megan Madewell	Jorge Najera
Bob Hale	Amy Hinshaw	Amber Jolley	Marion Napoleon	Lawyers Title Company	April Maestri	Cassie Nash
Amy Hall	Samuel Holloway	Ann Jones	Umais Nasser	Linda Laycock	Bernice Maez	Umair Nasser
David Hall	Dixon Holman	Cody Jones	Katherine Nebel	LBK Roofing (Lubbock)	Mike Mansfield	Katherine Nebel
Harmony Hall	Greg Holmes	David Jones	Mary Nelson	LBK Roofing (Amarillo)	Romeo Manzanilla	Mary Nelson
Stuart Hall	Jessica Holmes	Julie Jones	Network Funding L.P.	Tuan Le	Terri Marsh	Christopher Newsome
Milynda Hallermann	Nathan Jordan	Nathan Jordan	Christopher Newsome	Ron Leach	Courtney Martin	Jarrett Newton
Cindy Hamann	Nadia Jubran	Nadia Jubran	Jarrett Newton	Miranda Leal	Kristi Martin	Traci Nicodemus
Ashley Hambricht	Sherry Hommel	Joanne Justice	Mary Nielsen	Brandi Leatherwood	Sarah Martin	Apryl Noles
Ashley Hammons	Kalani Hooker	Maureen Kane	Apryl Noles	Jeffrey Leatherwood	John Martinez	Sarah Norman
Tracy Hammons	Sean Hooper	Aaron Karns	Sarah Norman	Jeffrey Leatherwood	Joseph Martinez	Colby Norris
Mark Hampton	Anita Horne	Christine Karr	Colby Norris	Mona LeBleu	Joseph Martinez	Kendra Norwood
Shane Hanes	Cindy Horton	Sudhakar Karumuri	Kendra Norwood	Aaron Lee	Ramiro Martinez	
Savannah Haney	Eric Houston	Jody Kautz		Aaron Lee	Sarah Mascarenas	
	Jacky Howard	Lori Keebaugh		Casey Lee		
	Wendy Howard			Gary Lee		

STERLING R

\$1,000-2,499

2024 CORPORATE ALLY PROGRAM INVESTORS

Teri Norwood	Karen Polanco	Meredith Roel	Russell Simmons	Texas Tech Credit Union	Shannon Vizcarra	Jeanette Winfrey
John Nugent	Susan Polson	Courtney Rosen	Pablo Sintas	Texas Tech Credit Union	Mitzi Wade	Thomas Wingate
Angela Ochoa	Michelle Posey	John Rosshirt	James Slaughter	Jamuna Thill	Ray Wade	Lynn Winget
Chanse Odle	Kim Pratt	Joe Rothchild	Pam Smartt	Carly Thomas	Jason Wagner	Ed Wolff
Gena Offill	Tammie Pressley	Everett Roy	Cullin Smith	Don Thomas	Jessica Waldron	Gerald Womack
Taylor Oldroyd	Denise Price	Reanne Rudd	Malcolm Smith	Melanie Thomas	Ann Walker	Mike Wong
Stacey Olmstead	PrimeLending, Plains Capital	Kelly Rudiger	Stephany Smith	Bridgette Thomasson	Jessica Walker	Shelley Woodbridge
Lilibeth Olivera	Pristine Roofing & Construction	Tanya Ruff	Suzanne Smith	Thrive Mortgage	E. Lee Warren	Donna Woodruff
Andrea ONeal	David Pruitt	Teresa Rutherford	Tara Smith	Laura Tilley	Lee Warren	Keta Woods
Eva Orchard	LaraJane Pugh	Chloe Ryan	Terry Smith	Pam Titzell	Bette Washington	Teri Woodson
Sheri Ossorio	Judith Puryear	Tammy Rydell	Fallon Snyder	Abby Todd	Brian Watkins	Ashley Wright
Deborah Packer	Atasha Quebedeaux	Cathy Ryden	Lesli Spears	Scott Toman	Kevin Watson	Jacquelyn Wright
Monica Palasota	Tory Ramirez	Katherine Rzad	Dana Spidel	Ricardo Torres	Maxine Watson	Katrina Wright
Gary Papay	Dionne Randle	Hanne Sagalowsky	Patty Spiller	Joseph Towns	Martha Weant	Steven Wright
Julia Parenteau	Jackie Randle	Ashley Salgado	Spirit Mortgage	Vincent Tramonte	Rashawn Webb	Margo Wyatt
Kyle Paris	Brittany Ratliff	Crystal Sanchez	Mindi Stange	Gina Tran	Stacey Weber-Rubio	Michelle Wylie
Sarah Park	Rob Rayner	Dora Sanchez	Jaime Stanley	Anita Trevino	Brad Wells	Clinton Yeary
Amy Parker	Kent Redding	Julie Sandham	John Stanley	Whitney Troy	Sharla Wells	Laolu Yemitan
Warren Parker	Douglas Reece	Thomas Sandifer	State Farm Chris Davies	Ruben Trujillo	Sheri Wells	LaCinda Yoakum
Shadrya Patton	Audrey Reed	Cristina Schaefer	Jeremy Steen	Regina Tubre	Ceila Welsch	Carrie York
Belinda Payne	Kevin Reed	Tim Schoendorf	Kale Stephens	Stefanie Tull	Debra West	Kim Young
Francine Payne	Stephen Reich	Sam Scott	Joe Stewart	Jeanie Turk	Rachel Wester	Lawrence Young
Ramon Pecina	Julie Reupke	Terri Scott	Chandra Stout	Jeneane Turley	Western Bank	Phyllis Young
Joyce Peltier	Brittney Reynolds	Mary Scruton	Kirk Strahan	Krishna Upadhyaya	Western Title Company	Kelea Youngblood
Lorena Pena	Amy Rhodes	Security & Guaranty Abstract	Kelli Stumbo	Valley Land Title Company	Gay Wheeler	Leslie Yow
Kim Pendry	Danielle Richardson	Marissa Seim	Shannon Sudderth	Becky Vardeman-Murphy	Chanda White	Pamela Yungblut
Patrick Penn	Garrett Riddels	Tiffany Sellers	Bud Summers	Ardie Vargas	Jinger White	Robert Zahn
Peoples Bank	Penny Riordan	Shay Senter	Randall Summers	Gregory Vasquez	Rachel White	Diana Zamora
Patricia Perez	Sarah Ritchey	Brian Shemiranipour	Andrea Sunseri	Brenda Taylor	Stephanie White	Ed Zapata
Jan Peterson	Yolanda Rivas	Robert Sherwood	Dianne Swank	Kacey Taylor	Jennifer Wilbur	Bruno Zavaleta
Holly Petrie	Chelsea Roberts	Kerri Shields	Rebecca Taurozzi	Bambi Temple	Ben Williams	Jeanne Zenner
Jason Petrie	Wilson Roberts	Catherine Shipp	Gregory Vasquez	Slade Terry	Cynthia Williams	Roy Zesch
Emily Petty	Amanda Robins	Jake Shockley	Ian Vaughan	Tanner Terry	Dan Williams	Daphne Zollinger
William Pharis	Kathryn Robinson	Sierra Title Company	Alberto Vazquez	Sharon Teusink	Lee Williams	
Brian Phelt	Tracy Robinson	Winn Sikes	William Vernon	Texas Farm Credit	Martha Williams	
Amanda Phillips	Ty Robinson	Terri Silva	Angie Vickerman	Texas Legacy Land Title	Jennifer Vickers	
Susan Pierce	Quenton Rockwell	Lynn Silvestri	Reagan Williamson	Texas Regional Bank	Willis Plumbing Company	
Yitzchak Pierson	Tara Roden		Willis Plumbing Company		Willow Bend Mortgage	
Laurie Pike	Autumn Rodriguez		Willis Plumbing Company		Cristy Vines	
Sarah Pitarra	Susan Rodriguez		Willis Plumbing Company			
Plains Roofing Co.			Willis Plumbing Company			
Rebecca Pointer			Willis Plumbing Company			

\$25,000+ Platinum "Diamond" R Level

Greater El Paso Association of REALTORS®
Greater El Paso Association of REALTORS® MLS
HRIS - Houston Real Estate Investment Services
Lubbock Association of REALTORS®
MetroTex Key Services, Inc.
San Antonio Board of REALTORS®

\$10,000 Platinum R Level

Abilene Association of REALTORS®
Collin County Area REALTORS®
NTREIS-North Texas Real Estate Information Systems, Inc.

\$5,000 Golden R Level

Corpus Christi Association of REALTORS®
Greater McAllen Association of REALTORS®
Greater Tyler Association of REALTORS®

\$2,500 Crystal R Level

Century 21 The Edge
Data Targeting Inc.
HAUS PG Management, LLC
Lufkin Association of REALTORS®
ORRA SGS Inc.
Triangle Real Estate LLC

\$1,000 Sterling R Level

Austin Real Pros, Inc.
Better Homes and Gardens Real Estate Elevate
Clear View Realty LLC
Eustis Mortgage Corporation
Forbes Realty Group LLC
Four Rivers Association of REALTORS®
Greater Denton/Wise County Association of REALTORS®
Greater Lewisville Association of REALTORS®
Haggerty Co.
Laredo Association of REALTORS®
RE/MAX Platinum
RRC-Residential Real Estate Council Texas Chapter



It's not a **RED** problem.
 It's not a **BLUE** problem.
 It's a **PURPLE** Solution.

Be part of the #PurpleSolution
 in 2024 by investing in TREPAC.



Federal law prohibits TREPAC and FedPAC from soliciting contributions from persons not included in the following groups: members of Texas REALTORS®, executive and administrative personnel of REALTOR® associations, and the family of both groups. Contributions received in relation to this publication from persons outside of these groups will be returned.

SHARE THIS

Content you can provide to prospects, clients, and other real estate professionals.

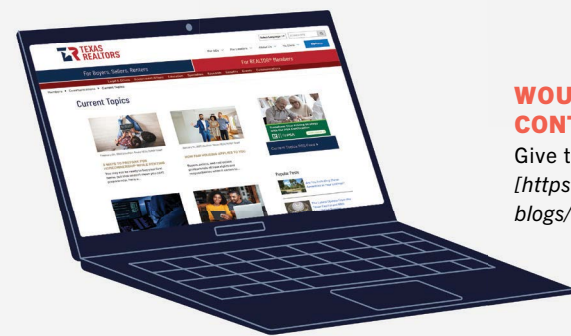
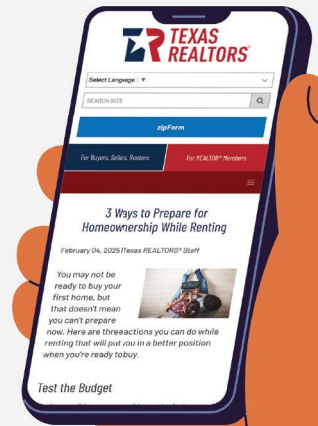
HELP YOURSELF TO FREE CONTENT FOR CONSUMERS

Need information and tips for your social channels and marketing emails? The Texas REALTORS® Current Topics Blog is a treasure trove of consumer-focused content on subjects like home maintenance, avoiding scams, working with a REALTOR®, becoming a landlord, and steps to take before buying or selling a home.

Access the content—no login required—at [texasrealestate.com/currenttopics](https://www.texasrealestate.com/currenttopics).

Share links with your clients or copy the text to use in your own communications. You can even use an RSS feed to bring the articles onto your website (see link below).

To keep up with new blog articles by email, write to contact@texasrealtors.com to subscribe.



WOULD YOU LIKE TO ADD CURRENT TOPICS CONTENT TO YOUR WEBSITE USING AN RSS FEED?

Give this link to your site developer:

[<https://www.texasrealestate.com/members/communications/blogs/current-topics/feed/>]

THE CLOSING

Are You Making These Marketing Mistakes?

You market on your website. It's woven into your social media presence. Your email newsletter, just-listed postcards, and even your community involvement are examples of it, too. In fact, you spend a lot of time on marketing. But are you doing it right?

Here are three common blunders to avoid.

MISTAKE 1

Saying what everyone else says

Why should people work with you instead of your competitors? If you have no answer, figure it out. Otherwise, you're "selling the category" rather than giving people a compelling reason to hire you.

MISTAKE 2

Painting too rosy a picture

It's tempting to tell prospects you can help them accomplish their real estate goals without hiccups or compromises. You know that's often not how it works, though. Buyers, sellers, and landlords know that, too. It's OK to acknowledge the real challenges that exist. In fact, doing so builds trust and appreciation of your expertise.

MISTAKE 3

Focusing on the wrong person

Is your marketing based on what you think buyers and sellers *should* care about? That's not necessarily what they *do* care about. Unless your marketing convinces them you can address their concerns and desires, you'll never get the opportunity to share your perspective on other matters you know are important.

Photo: ©Sergey - stock.adobe.com

Want fast, custom, accurate, sharable market data at your fingertips? Done.

As a member of Texas REALTORS®, you get exclusive access to MarketViewer, a powerful online dashboard with the data you want, the way you want it.

Choose an area and get stats for sales, listings, median price, days on market, days to close, home sizes, year built, and other key metrics. Residential data is corrected for duplicates and common errors, so you get the most accurate info available.

Commercial members—check out MarketViewer's commercial dashboard with data on 11 market segments.

MarketViewer is just one of dozens of valuable benefits you get as a member, all for less than \$160 in annual state dues.

Business is Better as a Member

Access MarketViewer at texasrealestate.com/marketviewer



Where else do you get more than you pay for?

For less than \$160 in annual state dues, you get thousands of dollars worth of benefits as a member of Texas REALTORS®. Not bad—and not an exaggeration.

You receive Transactions zipForm Edition, a contract management solution that would cost \$239 each year if you weren't a member.

Membership also includes unlimited calls to the Texas REALTORS® Legal Hotline. You get model guides, policies, and manuals to help you stay on the right side of regulations.

What would you pay a lawyer to draft a contract? Your Texas REALTORS® membership comes with use of 140+ forms for residential, commercial, property management, farm and ranch, representation, and others. You also get Spanish and Vietnamese translations of the most-used forms.

And it doesn't stop there. Lobbying at the Capitol has brought you savings and a better business environment, such as stopping a property tax on business use of your car and preventing countless attempts to tax you and your clients.

You get accurate, custom real estate data through MarketViewer, business info from *Texas REALTOR*® magazine, networking events, education, discounts on products and services, and more.

Best of all, your membership makes you part of something much bigger than yourself: a voice 150,000 members strong ready to fight for our industry.

Business is Better as a Member

