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October 26, 2015

Dear fellow REALTORS®,

As we finish up this year full of excitement for our improving market, I want to take a moment to thank each of you for a fantastic year and to express how much I appreciate our REALTOR® family!

As your 2015 NEAR President, I know that being a REALTOR® is much more than helping others buy and sell Real Estate. It is being a good steward in our communities, knowing the ever changing issues surrounding housing rules and regulations and being the voice to the general public on current issues. Your REALTOR® Associations (Local, State, and National) consistently monitor current and proposed government policies to protect private property rights, and in quite a few cases our livelihood in Real Estate as a whole.

Many REALTORS® do not seem to realize how much our association does to protect and enhance our careers as REALTORS®. This year, our association (NEAR) is dedicated to staying in touch with you on all of the important issues that help protect home owners, property rights and our careers, as well as finding out about your concerns, issues, and how we can better serve you.

I am also writing to answer the question that I know will surface for each of you as you open your 2016 dues bills: "What do I get for my REALTOR® dues?" Before answering, I'd also like you to know that the NEAR Finance Committee worked very hard and was successful in not only avoiding a dues increase, but in reducing your local REALTOR® dues by \$15. To comply with NAR's new Core Standards program, we have also added an optional \$15 above-the-line RPAC donation, to which we hope you will contribute. In addition to some of the highlights below, please check out the enclosed member benefits flyer and call the NEAR office if you ever need help or have questions!

National Association of REALTORS®

- NAR was instrumental in securing many provisions benefiting REALTORS® and property rights relating to the QRM rule. As originally proposed, the QRM rule would have narrowly defined QRMs to require a 20 percent down payment. NAR and its coalition partners gathered the support of 44 U.S. Senators and 282 House members, who wrote to regulators expressing their intent on QRM and opposing the sizable down payment requirement.

Massachusetts Association of REALTORS®

- This year, MAR was credited with amending a bill that would have prohibited real estate licensees from providing broker price opinions (BPOs) unless they also held an appraiser's license. MAR successfully amended the bill to include an exception for real estate licensees who provide BPOs in the normal course of business.
- MAR offered free webinars to members on hot topics such as TRID, solar and clean energy, flood insurance, and business planning – just to name a few!

Northeast Association of REALTORS®

- At NEAR, our committees, volunteer leaders, and staff have worked together to enhance and improve member services, especially information, education, and networking.
- Offered free dual-credit (MA & NH) CE's monthly for members as well as free and low-cost professional development courses.

I hope this abbreviated list gives you an idea of why your REALTOR® dues provide a great value and how you might access the many benefits available to you by virtue of your REALTOR® membership. We at NEAR remain ready to assist you in conducting your business successfully and ethically. Please don't hesitate to contact us anytime we might be of service to you!

Want to boost your business by getting involved at NEAR? You can start by returning the 2016 Committee Preference sheet enclosed here. I look forward to seeing you at upcoming REALTOR® events!

Very best,

A handwritten signature in black ink, appearing to read "Ryan M. Schruender".

Ryan M. Schruender, 2015 NEAR President