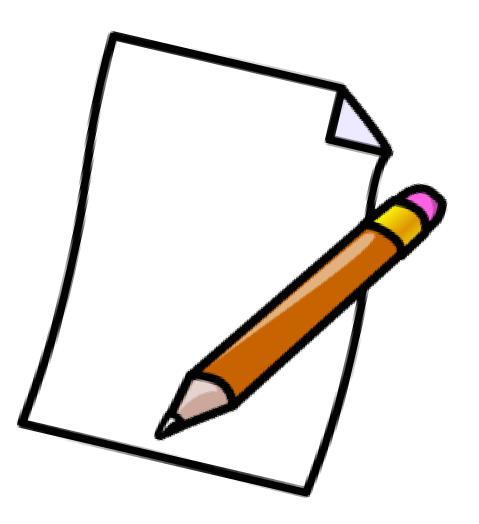
# A World Without AAR



### New & Revised FORMS ARE HERE!

RESIDENTIAL RESALE REAL ESTATE <b>PURCHASE CONTRACT</b> REALTOR* RESIDENTIAL RESALE REAL ESTATE <b>DURCHASE CONTRACT</b> The interview is the low approximation of Hardward Provide and the interview is the interview	Ref come Nameorication of 19 EMU/0009     Fegs 193     SELLER FINANCING ADDENDUM     CREDIT TRANSACTION SECURED BY A DWELLING*     SELLER PROVIDING FINANCING FOR ONLY ONE     SELLER PROVIDING FINANCING FOR ONLY ONLY ONE     SELLER PROVIDING FINANCING FOR ONLY ONLY ONE     SELLER PROVIDING FINANCING FOR ONLY ONLY ONLY ONLY ONLY ONLY     SELLER PROVIDING FINANCING FOR ONLY ONLY ONLY ONLY ONLY ONLY ONLY ONLY
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	RIZOR RIZATORE REALTORE
DUYER S NAME(6)      SELLER:     Or as identified in section 9c.	
SELLER IS NAME(S)     OF LASS is dominised in Section 9C.     Seller is NAME(S)     Buyer agrees to buy and Seller agrees to sell the real property with all improvements, fixtures, and appurtenances thereon     or incidental thereto, plus the personal property described herein (collectively the "Premises").	Enlenge:
1b.         5.         Premises Address:	Chr:StatuProx:Zp.PC:Country      Agents Phone:Pac:Email:      SELLER VERIFICATION
6. City:AZ, Zip Code: 7. Legal Description:	Thur a stall.     Thur a stall.     The CEIVING BROKERAGE  7. RECEIVING BROKERAGE     The CEIVING BROKERAGE     The CEIVING bet function.
1c. 8. \$ Full Purchase Price, paid as outlined below	Brileage:Brolenge Film Code(f apploable) d or acted as a contractor for the construction of a residence on the property     Roaving Agent Agent Code(f apploable)     Voue of business.
9. S Earnest money	10.         Agents Office: Address:
10. S	boo
12.	CLIENT INFORMATION     issury note and deed of bust in favor of Seller. The deed of bust shall be recorded against the     t
<ol> <li>Close of Escrow: Close of Escrow ("COE") shall occur when the deed is recorded at the appropriate county recorder s office.</li> <li>Buyer and Seller shall comply with all terms and conditions of this Contract, execute and deliver to Escrow Company all</li> </ol>	15.     Address:       16.     Chr:
<ol> <li>buyer and Seller shall comply with an terms and containers or time. Contract, execute and entern to escret working mark and the ratio of the scale necessary in sufficient time to allow COE to occur on a month and the ratio of the scale necessary of the scale of the</li></ol>	10.     Initial Polement Status of Clent.     Danger     Saler     Other       10.     Romados@ext Timo to Calt     Initial Polement and a Vector of a margin to an index of the addition of a margin to an index of the addition of a margin to an index of the addition of a margin to an index of the addition index of the addition of a margin to an index of the addition of a margin to an index of the addition of a margin to an index of the addition index.
<ol> <li>Buyer shall deliver to Escrow Company a cashier's check, wired funds or other immediately available funds to nav any down</li> <li>payment, additional deposits or Buyer's closing costs, and instruct the second second</li></ol>	TERMS & CONDITIONS  21. Referral Fee: In consideration for receipt of the referral of Cited, Receiving Brokenge agrees to pay Originating Brokenge Induced and Association of REALTORS  22. follow::::::::::::::::::::::::::::::::::
<ul> <li>20. to Escrow Company, in a sufficient amount and in sufficient time to as green whereas the amount amount and in sufficient time to as green whereas the amount amount amount and in sufficient time to as green whereas the amount am</li></ul>	24. Orginating Bolenge: Find attlement/dooling ablement   Disorded lease agreement   Other
23. Broker(s) recommend that the parties seek appropriate counsel     23. Broker(s) recommend that the parties seek appropriate counsel     24. regarding the risks of pre-possession of the P/     25. Addenda Incorporated: Assumption and Carryback Buyer C     26. H.O.A. Lead-Based Paint Disclosure Additional Gause     27. Other:     27. Other:     27. Seek and the paint Disclosure Additional Cause     37. Seek and the paint Disclosure Addition	20. Term: This Pakray Face Agrowment shall commence on theday ofday ofday and the term to the stream and the stream a
19. 28. Fixtures and Personal Property: Seller agrees that all existin 29. property specified herein, shall be included in this sale, including t 30. • free-standing range/oven • flush-mounted speak	10. Conditions of Payment. Subject to Colombia Statusing's complexes with the time and conditions set to thin haven, Factorn 1.     2. shall be paid's file-and the Statusing Statusi
31. • built-in appliances • attached fireplace eq WARRANTIFS	Convergine teelem     Order / Convergine Sease (Convergine Se
<ul> <li>See an other window and door sere</li> <li>See attached floor coverings</li> <li>See attached floor coverings</li> <li>See attached floor coverings</li> <li>See attached TV/media anter</li> </ul>	Opydgr4 001% Alcona Alcona Kanoa Kino f KaU-Tolle <sup>6</sup> .41 tygets maxwell.     Pages 1 #2
Initials: SELLER CARIZONA ASSOCIATION OF REALT	swimming pool barners, and insurance; and (f) inspections and investigations of any other items important to the Buyer.
PAGE 1 of 9	Buyer has verified all information deemed important including: (a) MLS or listing information; and (b) all other information obtained regarding the Premises.
	Buyer acknowledges that: (a) All designed to pecktore Pariod inspections and investigations must be completed prior to delivering this notice to Seller, (b) All inspections Period terms disapproved must be provided in this notice; (c) Items disapproved that in of include warranted items (see page 2 regarding notice of non-working warranted items);

### REAL SOLUTIONS. REALTOR<sup>®</sup> SUCCESS

### **Revised Forms to Ensure TRID Compliance**



#### Review of AAR Revised TRID Forms

Find out how TRID changes will affect the AAR's Purchase Contract and the ancillary forms in compliance with new CFPB rules.

Watch Webinar

Sample Forms

			1. PROPERTY	
la.	1.	BUYER:		
			BUYER IS NAME(B)	
	2	SELLER:	BELLER S NAMESD	or I as identified in section 9c.
			es to sell the real property with all improvement al property described herein (collectively the "F	
b.	5.	Premises Address:		Assessor s #:
			County:	
		Legal Description:		
			Il Purchase Price, paid as outlined below	
c.				
	100	\$ E		
	10.	\$		
	11.	\$		
	12			
	15. 16.	and the second second	all other acts necessary in sufficient , 20 ("COE Date"). If Escrow	
	16. 17. 18. 19.	MONTH COE Date, COE shall occur on the ne Buyer shall deliver to Escrow Compar payment, additional deposits or Buyer	all other acts necessary in sufficient 20(COE Date)) If Escrow / verant at day that both are open for business. Ty a cashier s check, wired funds or other imms a closing costs, and instruct the lender, if applica	time to allow COE to occur or Company or recorder s office is closed or ediately available funds to pay any down ble, to deliver immediately available funds
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### TRID Forms Webinar – Review of AAR Revised TRID Forms

Posted on September 18, 2015 by AAR



This overview of August 2015 changes to AAR forms to comply with the October 3, 2015, implementation of TRID rules. This webinar is hosted with Martha Appel, Vice President & Designated Broker, Coldwell Banker Residential Brokerage and 2015 AAR Risk Management Committee and with Scott Drucker, Esq., AAR General Counsel.



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**Providing Business Tools** 

# zipForm Plus 3



# **e**Sign



### Helping Members With Business Tools Support

Business Services from the Arizona Association of REALTORS®

### zipForm Plus 🏊 & 🚹 eSign

### Get Training for zipForm® and eSign Today!

SIGN-UP:

#### zipForm® Training Dates and Times

These classes are provided at no charge as part of your member benefit. Please select the session/time(s) you'd like to attend. Classes are held at the Arizona Association of REALTORS office located at 255 E. Osborn Road, Training Room #1, in Phoenix.

#### October 2015

October 8th : 1:00PM to 2:30PM zipForm Training

October 8th : 2:30PM to 4:00PM, eSign Training

October 29th : 1:00PM to 2:30PM, zipForm Training

October 29th : 2:30PM to 4:00PM, eSign Training

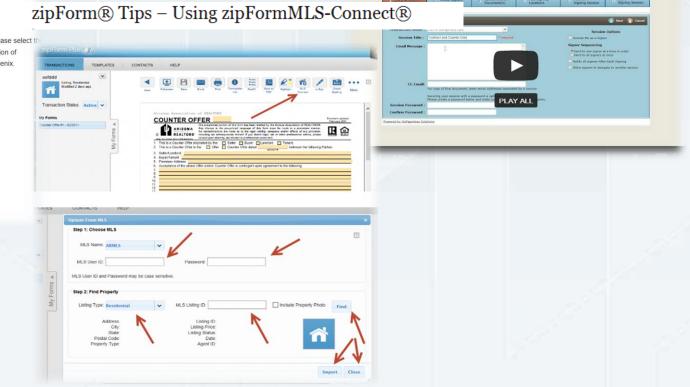
#### November 2015

November 5th : 1:00PM to 2:30PM, zipForm Training

### Watch eSign Videos

### How to use AAR eSign

Vatch Combined Videos (YouTube Playlist)



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### **Tech Helpline** to the member's rescue

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866.232.1791 M-F: 7 a.m.- 6 p.m. Sat.: 7 a.m.- 3 p.m.



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- · Advice for purchasing hardware, software and services
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- · Recommendations for upgrades and updates
- · Advice for performance optimization
- Troubleshooting network issues

### **Tech Helpline Basic Coverage**

#### **Operating Systems:**

- Microsoft Windows 10®
- Microsoft Windows Vista®
- Microsoft Windows 7®
- Microsoft Windows 8® Mac OS X (10.3 and higher)
- · Upgrades from all versions of
- Microsoft Windows 2000®

#### Hardware:

- · Smart Phones: iPhones, Android, Windows 8, Blackberry
- · Tablets: iOS, Android, Windows 8,
- Blackberry
- Digital Cameras CD/DVD Drives
- Laptops
- Monitors
- Network Adaptors
- · PC Cards / PCMCIA · PDAs
- · Printers: USB, WiFi
- Scanners
- Sound Cards
- Storage Media USB Devices
- Video Cards

#### Browsers/Net:

- · WiFi Set Up
- Internet Service Providers
- Microsoft® Internet Explorer
- Mozilla Firefox Google Chrome
- · Opera
- Safari
- Networking
- Work Groups
- Share Files
- Share Printer

#### Software Applications: E-mail

- Entourage
- · MS Outlook
- MS Outlook Express
- Webmail
- · Windows Mail
- Real Estate Specific
- · Form Simplicity · The Living Network

#### Office/Financial

- Adaptec Toast
- Adaptec EXCD Creator
- Adobe Acrobat Corel Office Products:
- WordPerfect, Quattro Pro
- Presentations, Visual Intelligence · Corel Draw
- Intuit Quicken
- Intuit Ouickbooks
- Microsoft® Media Plave
- Microsoft® Money
- · Microsoft® Office Products:
- Word, Excel, PowerPoint, Access
- Microsoft® Outlook Express (Versions 5.0 and higher)
- Microsoft® Outlook
- (Versions 5.0 and higher) Microsoft® Publisher
- (Versions 2000 and higher)
- Microsoft® Visio (Versions 2000 and higher)

Arizona Association of REALTORS®

- Microsoft® Works
- Nero Burning ROM
- · Roxio CD-Burning Products
- Winzip Applications ITunes

#### All PC compatible, Macintosh and clones such as: · Acer

- · 45T · Clones / Whitebox
- · Compag
- · Dell
- · eMachines
- Epson Fujitsu
- Gateway
- · Hewlett Packard
- IBM
- Lenovo · Mac
- · Sonv
- Toshiba
- · Winbook and others

#### Firewall/Intrusion Applications:

Spyware/Adware Intrusion Products

- Virus Removal
- AVG AntiVirus · Lavasoft Ad-Aware
- McAfee AntiVirus

· ZoneAlarm and others

(U)

 Norton AntiVirus Symantec pcAnywhere

Tend Micro

### **Providing Unbiased Transaction Management** Information

### ARIZONA REALTORS

### **Transaction Management Comparison Matrix**

	Contact Name	Contact Phone	File Creation	Templating	Notifications	File Access Control	Audit Trail Integrity	Broker Review	Broker Dashboard	Tasks	Pricing	Document Upload	Esigning	Mobile Friendly	AZ Companies Currently Using	Custom Branding
TRANSACTION ROOMS	Sales	877-720-2040	Broker/ Agent/ Transaction Coordinator	Yes	Yes	Yes	Yes	Yes	Yes	No	Tiered based on agent count	Email/Fax/ Direct/Drag & Drop	Yes; DocuSign	Yes	Please contact DocuSign	Yes
dot loop not paperwork	Nick Trotta	513-246-0984	Broker/ Agent/ Transaction Coordinator	Yes	Yes	Yes	Yes; Version NOW Technology	Yes	Yes, plus API, SSO & customization	Yes	Tiered based on agent count	Email/Scan/ Fax/Direct/ Drag & Drop	Yes; proprietary	Yes	Keller Williams Call for more!	Yes
CoadingDOCS	Sales	866-279-9653	Broker/ Agent/ Transaction Coordinator	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Tiered based on agent count	Direct	No	No	Yes; please contact Lone Wolf for details	Yes
PaperFree	Vince Muscat	602-549-9361	Broker/ Agent/ Transaction Coordinator	Yes; dynamically built	Yes	Yes	Yes, with full document versioning	Yes	Yes; plus broker notification	Yes	Flat rate or per file closed	Email/Scan/ Fax/Direct plus Split-Merge	Integrated with GoPaperless	Tablet	Yes; please contact PaperFree Agent for details	Yes
PAPERLESS PIPELINE Transaction Management Made Simple	Ramu Tremblay	408-384-8152	Broker/ Agent/ Transaction Coordinator	Yes	Yes	Yes	Yes	Yes	Yes	Yes; relative due to date triggers	Tiered based on new files created/ no setup fee/ no long- term contract	Email/Scan/ Direct/Dropbox	Integrated with DocuSign	Browser based with responsive design	Please contact Paperless Pipeline	Yes
<b>e</b> realtycommander	Randy Toby	248-381-1573	Broker/ Agent/ Transaction Coordinator	Yes	Yes	Yes	Yes	Yes	Customizable	Yes	Flat rate	Email/Scan/ Fax/Direct	Integrated with DocuSign	Yes	Please contact RealtyCommander	Yes
🍸 reesio	Mark Thomas	415-572-5334	Broker/ Agent/ Transaction Coordinator	Yes	Yes	Yes	Yes	Yes	Yes; plus broker notification	Yes	Tiered based on agent count	Email/Direct	Yes; proprietary	Tablet-yes Phones-soon	Cactus Mountain Properties, Green Streat Realty, and several others	Can Build upon request
relay 🤝	Sales	888-318-2660 Ext. 565	Broker/ Agent/ Transaction Coordinator	Yes	Yes	Yes	Yes	Yes	Yes; limited to transaction level info	Yes	Tiered based on number of agents using system	Email/Scan/ Fax/Direct/ zipForm®	Integrated with DocuSign & Digital Ink via zipForm®	Yes	Please contact Relay	Yes
	Jesse Long	415-240-4706	Broker/ Agent/ Transaction Coordinator	Yes	Yes	Yes	Yes, with email and text message tracking	Yes	Yes, with AZ specific compliance features and Lonewolf integration	Yes	Tiered based on agent count	Email/Scan/ Fax/Direct	Yes; proprietary	Yes	DPR Realty, West USA, RE/MAX Fine Properties, plus 50+ more brokerages	Yes, at no extra cost

Column Legend:

File Creation Individuals who are permitted to open/create a new file in the system. Templating The ability to apply predetermined content/activity to a file which saves time Notifications The ability for the system to send individuals notifications via email or text for tasks or dealines. File Access Control The ability for the broker to determine who can access the file or portions of the file. Audit Trail Integrity The system keeps a record of all activity on the file and the record cannot be edited or deleted. Broker Review The ability for a broker to look at or "review" a document which is documented in an audit trail . Broker Dashboard Functionality allowing broker to see across all files using metrics alerting broker to pending tasks.

Tasks The ability for the system to list, monitor and mark complete activities on part of the agents and broker Pricing The general pricing structure charged to the broker for using the system Document Upload The methods by which an individual gets a document into the system. Esigning The methos by which documents can be sent directly from the system for electronic signing. Mobile Friendly Whether the system is compatible with tablets and smart phones AZ Companies Currently Using References of current Arizona companies using the system Custom Branding Broker can have company branding appear to agents using the system

nsaction management system is acceptable by ADRE. The difference between systems is how much work does a broker need to do to stay in compliance; some systems do more to keep the broker in compliance than other

Refer to ADRE SPS 2010.01 for detailed information on requirements for electronic stor All information above was obtained directly from representatives of each system. c storage





### Working Together as the REALTOR® Party

### **REALTOR®Action Center** RPAC 🔻

**REALTOR®** Party **T** 

For REALTORS® -

For Associations





ARIZONA REALTORS® - RPAC PLATINUM R AAR'S BEST INVESTMENT IN REAL ESTATE

EAL SOLUTIONS. REALTOR® SUCCESS

### **Protecting Private Property Rights**







Homeowners' Associations Amendments; Omnibus

Outlines lawful actions a property management company can take on behalf of an association (HOA) and establishes rental rights of tenants, unit/property owners in condominium and planned community HOAs. SIGNED BY THE GOVERNOR.

What does this Victory Mean for You ... Allows a property owner. through a written designation, to authorize a third party (REALTOR<sup>6</sup>/property manage to act as their agent with respect to all HOA matters regarding the rental property.

ARIZONA REALTORS

Exempts owners and associations from providing the resale disclosure information required by statute if the transfer is a conveyance by recorded deed; if the deed bears an exception which covers transfers for only nominal actual consideration between family members or for no consideration or nominal consideration between companies or entities with common ties SIGNED BY THE GOVERNOR. What does this Victory Mean for You... Saves you and your client time and money by prohibiting additional transfer fees when transferring a deed between family members.

L342

Responsibility of Payment; Utility Services

HB**247** 



Homeowners' Associations; Transfer Fees; Exemption

Members Who Supported AAR by Voting for HB 247? HOUSE OF REPRESENTATIVES Infra Allen elenda Bartan Sonny Bornell Kate Brophy McGee Chad Campbell Mark A. Cardenas Heather Carter Devis Carter Devis Carter Devis Carter Escanila Eddle Farnsworth Thomas Forese Rosanna Gabaldón Sally Ann Gonzales Lioris Gonzales AYES: \$ SENATE Nativ Bato Nancy Barto Andy Biggs Carlyte Begay David Bradley Judy Burges Divia Cajero Bradi Dhester Crandel Adam Driggs David Gall ( Leah John Bath Al Mo Rober



Provided a domatic tax reduction to one for profit regionally accredited institution of higher education. The tax reduction would have decreased the institutions real and personal property tax to Class 6 (assessed at 5%) from Class 1 (assessed at 19.5%). Homeowners are in Class 3 (assessed at 10%). The result would have shifted the tax burden onto the backs of homeowners in the form of increased property taxes

AAR SUCCESSFULLY FOUGHT TO DEFEAT THIS LEGISLATION. A win for homeowners and a win for RAPAC!

What does this Victory Mean for You... Maintains the current property tax rate for regionally accredited for profit institutions of higher education, and protects the current rate for homeowners. Saves you and the homeowner money.

hank You! from MARIZONA

Special thanks to Representative Bruce Wheeler, Representative Bob Robson, Representative Eddle Farnsworth and Representative Martin Quezada for their help in defeating Martin Quezada for their help in defeating

Special thanks to Senator Anna Tovar and Senator John McComish for their help in defeating the legislation in the Senate.

### REAL SOLUTIONS. REALTOR<sup>®</sup> SUCCESS

# **Educating Politicians**

### REALTORS<sup>®</sup> of Arizona Political Action Committee (RAPAC)

### REALTORS<sup>®</sup> Issues Mobilization Committee (RIMC)



# Endorsing REALTOR® Party Candidates

### Arizona Association of REALTORS® Releases 2014 Endorsements for Legislature

### Arizona Association of REALTORS® Releases 2014 Endorsements for Legislature

(Phoenix) The Arizona Association of REALTORS<sup>®</sup>, which represents more than 40,000 real estate professionals, today released its 2014 general election endorsements for the Arizona Senate, House of Representatives and statewide offices. The associationis pleased to endorse 30 Senate and 48 House candidates as well as statewide candidates including the governor's office, secretary of state and attorney general's office. [click to continue...]

Tagged as: legislation



ARIZONA REALTORS®

#### YOUR VOTE IS THE MOST IMPORTANT THING YOU CAN DO TO PROTECT AND PROMOTE LIFE, LIBERTY AND THE PURSUIT OF HAPPINESS.

The Arizona Association of REALTORS<sup>®</sup> Vote r Guide is a recource produced by the REALTORS<sup>®</sup> of Arizona Political Action Committee (RAPACIto give AAR members a better understanding of the candidates who are running for political office in the 2014 Arizona elections.

ARIZONA

R

GUIDE 2014



# **Saving Homeowners Money**



The Arizona REALTORS<sup>®</sup> were successful in protecting Arizona homeowners and businesses during the 2015 Arizona legislature's budget cuts. Each year, the state rebates up to \$600 to individual homeowners to offset their property taxes. When this rebate was threatened, the Arizona REALTORS<sup>®</sup> successfully saved homeowners millions of dollars by protecting the rebate from state budget cuts.

SIGNED BY THE GOVERNOR.

### Saved Arizona Homeowners over \$20.2 million

by protecting the Homeowner's Rebate in the Arizona Legislature

# **Saving Members Money**

### Saved members <u>\$80-\$150</u> PER CITY/TOWN

Passed legislation to prohibit cities and towns from requiring real estate brokers or salespersons to obtain additional business licenses





Prohibits cities and towns from requiring real estate brokers or salespersons to obtain any additional business licenses.

### SIGNED BY THE GOVERNOR.

#### What This Victory Means for You...

Saves REALTORS\* between \$80 - \$150 per business license when they conduct business within various municipalities.

# And so much more . . .

- Arizona could have a real estate transfer tax (Prop 100 2008)
- Arizona could have a professional services tax
- Arizona's anti-deficiency law protection could no longer exist.
- For Sale and For rent signs in HOAs could be regulated or prohibited (SB 1062 2007)
- Open houses could be limited by **HOAs**
- HOAs and condos could freely restrict rentals.
- **Dual licensure** would be required to sell a used mobile home (HB 2373 2004)
- Limited ability to provide **BPOs** (SB1291 2007)
- Property owners would be liable for the unpaid water bills of tenants or prior owners (HB 2193 2011)
- HOA disclosure fees would be unlimited (SB 1149)
- Statewide Earth Fissure maps would not be available and updated and real estate licenses would have more liability for the issue. (HB 2639 – 2006)
- Sellers would be subject to a host of unreasonable disclosure obligations, such as disclosure of the active ingredient in any pesticide used on the property to treat household pests. (HB 2174 – 2002)



# **Promoting Fair Regulations**





rizona

Department of Financial

itions



Arizona Department of Insurance



Arizona State Board of Technical Registration



Bob Stump, Chairman Gary Pierce, Commissioner Brenda Burns, Commissioner Bob Burns, Commissioner Susan Bitter Smith, Commissioner Docket Control Arizona Corporation Commission 1200 West Washington Phoenix, Arizona 85007

August 27, 2015

Commissioner Judy Lowe

Phoenix, Arizona 85018

Dear Commissioner Lowe:

Real Estate (ADRE).

VIA EMAIL and FIRST CLASS MAIL

Arizona Department of Real Estate 2910 North 44th Street, Suite 100

Re: Docket No. E-01345-A-13-0248 - In the Matter of Arizona Public Service Company's Application for Approval of Net Metering Cost Shift Solution

At the July 22, 2014 staff meeting of the Arizona Corporation Commission, a majority of the commissioners voted to reopen Decision No. 74202 for the purpose of considering whether to remove the requirement that Arizona Public Service Company ("APS") file its next general rate case in June 2015. Furthermore, it was discussed at the staff meeting the possible merits of initiating a rate design proceeding.

Letters to the docket regarding the appropriateness of whether APS should be required to proceed with filing its next general rate case in June 2015 is an issue that the Arizona Association of REALTORS<sup>®</sup> hasn't taken an official position to date. In addition, as of the

Re: Property Management Agreements with Automatage Thumbhails: Go to specific pages using thumbhail mages

contains such a provision: 11. Term: This Agreement shall commence on the \_\_\_\_\_ \_\_\_\_ day of \_\_\_\_\_ 12. Date") and shall end on the \_\_\_\_\_ day of \_\_\_\_\_ 13. shall renew automatically for a period of days days 14. as provided for herein. Broker shall send Owner a reminder notice at least thirt

As you know, Arizona REALTORS<sup>E</sup> comprise approxin

Arizona. Therefore, we strive to promote open commun

I am writing in regards to an issue raised in a recent AD

According to the auditor, an automatic renewal provisio Property Management Agreement violates A.R.S. § 32-2

ending date. The auditor may have misspoke, but we wo

the issue. As you know, the Arizona REALTORS® Prop

The statute at issue, A.R.S. § 32-2173 provides: A property management firm shall write property unambiguous language, and the property manage 1. Shall: (c) Specify a beginning and an ending dat

2. May:

(a) Contain an automatic renewal provision sends the owner a reminder notice at leas notice does not negate any other cancella

Arizona law is well settled that a month-to-month tenand beginning and ending date." Gin v. Fairhaven Investmen 17, 18 (App. 1976). Similarly, a month-to-month proper ending date as required in A.R.S. § 32-2173(A)(1)(c).

undership munit which may be used only its real estate professionals a

April 22, 2015

ARIZONA

ARIZONA

REALTORS

REALTORS

K. Michelle Lind, Esq.

Mr. Thomas K. Chenal

Public Advocacy Division

Office of the Attorney General

appreciate your review and comments."

www.aaronline.com

Re: "Short Sale Negotiator Regulations" article dated February 1, 2011

the article on February 316 to its licensees as an Informational Alert.

The article that I co-authored with Arizona Department of Real Estate ("ADRE") ( Judy Lowe titled "Short Sale Negotiator Regulations" was the result of hundreds of

work over a 17 week period. The article was prepared in good faith after consultati of numerous attorneys familiar with the recent state and federal regulations affecting

negotiators. The purpose of the article was to provide much needed guidance to the the protection of the public. The Arizona Association of REALTORS<sup>®</sup> ("AAR") so to member brokers and managers on February 1st and posted it on its website. The

By way of background, the Commissioner and I discussed the need for guidance or

and we agreed to co-author an article. On October 5, 2010, I prepared the first draft

and sent it to the Commissioner. My understanding is that the Commissioner forw

to Assistant Attorney General Lynette Evans and the Department of Financial Insti

review and input. On November 18, 2010, I received an email from the Commissis suggesting that we meet to discuss the "AGs comments." Due to scheduling confli

unable to meet. On December 20, 2010, I was forwarded a draft of frequently aske regarding short sales prepared by Assistant Attorney General Evans, in which she :

prepared this document with two goals in mind. First, to provide legal advice and g you [Commissioner and Superintendent] concerning this issue and second to create

hat can be distributed to your licensees. . . This is a work in progress and we woul

Way a real state broker or statesperson receive additional compensation for negotiat in addition to receiving a commission on the sale? Yes, if the real estate licence is also licensed as a leon originator by the Arizona Departm Institutions and other requirements are met.\* The general rule is that additional compens

2282 Tel + 602.351.2474 Fax + 800.426.2274 Tell-free in A2

Assistant Attorney General Evans' draft contained the following Q&A:

February 10, 2011

Chief Counsel

Dear Mr. Chenal

REALTOR

#### VIA FIRST CLASS MAIL and EMAIL jlowe@azre.gov

Arizona Department of Real Estate 2910 N. 44th Street, Suite 100 Phoenix, Arizona 85018

Re: Recommendations for Changes to Substantive Policy Statements

Dear Commissioner Lowe:

As you know, Arizona REALTORS® comprise approximately 43,000 of the 57,000 active real estate licensees in Arizona. As a result, we continually strive to promote open communication and collaboration with the Arizona Department of Real Estate (the "Department").

You indicated that the Department is currently gathering stakeholder feedback that will be take into consideration if and when existing Substantive Policy Statements ("SPSs") are revised. We appreciate you attending our April 7, 2015 meeting to discuss these potential revisions.

The Arizona REALTORS® recommend the following changes to four SPSs1. (Note: Addition are indicated in ALL CAPS. Omissions are indicated by strikethrough.)

#### I. 2005.04; Unlicensed Assistants



Committee on the Review of the Supreme Court Rules Governing Professional Conduct and the Practice of Law ("Committee") State Courts Building 1501 West Washingt Phoenix Arizona 85007

Re: Petition to Amend Rule 31, Rules of the Supreme Court

Dear Members of the Committee:

The Arizona Association of REALTORS® ("AAR") is concerned about the recent petition to amend Rule 31 of the Rules of the Supreme Court by eliminating the exemption for mediators "participating without compensation in a non-profit mediation program, a community based organization, or a professional association." This amendment to Rule 31, if adopted, would effectively eliminate AAR's mediation program and the positive benefits that mediation provides for REALTORS<sup>28</sup> and the public alike. AAR expressed similar concerns when the Rule was revised in 2003. (See correspondence to Frances Johansen dated March 10, 2003; Alternative Dispute Resolution Advisory Committee Motion for Consideration; and Order dated June 30, 2003, attached hereto and incorporated by reference.)

AAR is the largest professional trade association in the state and represents approximately 43,000 real estate brokers, agents, and other individuals involved in the real estate industry. AAR adopted its alternative dispute resolution programs over 21 years ago to ensure that disputes are resolved expeditiously, efficiently and economically. AAR offers mediation for: (1) commission disputes between REALTOR® members; (2) contractual disputes between REALTORS<sup>®</sup> and their clients; and (3) mediation of complaints alleging a violation of the REALTOR<sup>®</sup> Code of Ethics (except for complaints alleging a violation of the public trust).

AAR's mediation programs are staffed by experienced volunteer REALTOR® mediation officers who undergo annual mediation training and are adept in dispute resolution techniques. At the end of a successful mediation, these REALTOR<sup>®</sup> mediation officers assist the parties in memorializing their agreement by filling out a pre-printed mediation agreement, which was drafted by an attorney. The pre-printed mediation agreement contains the majority of the settlement terms and the mediator only fills in the portion addressing what the parties agreed to in the mediation.

AAR's mediation program has been widely adopted by the industry and enjoys a success rate of approximately 80% on average (in 2012 we had 23 mediations with 100% success). As I am sure you will agree, offering mediation has proven beneficial and allows a more efficient and cost

#### A copy of the pre-printed mediation agreement is also attached for your reference.

ABIZONA ASSOCIATION OF BEALTORS"	255 E. Osbern Rd., Ste. 200, Phoenix, AZ 85012	T 602.246,7787 or 800.426.7274 Toll-tree in A2	
Beal Solutions. REALTOR* Success.	www.apronline.com	F 602.351.2474	

K. Michelle Lind, Esg. 255 E. Osborn Rd Suite 200 Phoenix, AZ 85012 January 28, 2013

ARIZON

REALTO

ARIZONA

Chairman Bob Stump Arizona Corporation Commission 1200 W. Washington Phoenix, AZ 85007

RE: W-00000C-06-0149

Dear Chairman Stump:

It has recently come to the attention of the Arizona Association of REALTORS® that the Arizona Corporation Commission is contemplating the issuance of a policy statement regarding income tax expenses for pass-through entities. Because many of our members sell homes in territories serviced by private water companies, we urge you to delay issuing a policy statement until we have more time to study the issue and address any concerns with the Commission.

ncere.		

K. Michelle Lind, Esq. Chief Executive Officer

ARIZONA

REALTORS

Ms. Judy Lowe, Commissioner Arizona Department of Real Estate

Mr. Lauren W. Kingry, Superintendent

Arizona Department of Financial Institutions 2910 N. 44th St. Suite 310

Re: Arizona Short Sale Negotiator Licensing

Dear Commissioner Lowe and Superintendent Kingry,

from Jerome King to Michelle Lind dated April 19, 2012)

www.aaronline.com

On behalf of the approximately 38,000 REALTORS® in the State of Arizona, I am writing to

request clarification of the Arizona short sale negotiator licensing requirements. Specifically, I am seeking to clarify whether real estate brokers can utilize unlicensed third-party entities to

A short sale requires a modification of the loan agreement. I understand that in order to negotiate with a lender to obtain the loan modification for a short sale, the person must be a

licensed loan originator<sup>ii</sup>, a real estate licensee<sup>iii</sup> or be representing a client as an attorney.

AAR members are often contacted by entities that seek to "process" but not "negotiate" short sales by gathering the short sale documents, contacting the borrower's lender or performing other

functions required to obtain a short sale approval. When questioned, these entities often maintain that they have verbal assurance from, "the blessing of," or have been "vetted by" the

Department of Real Estate or Attorney General's office. (See enclosed email correspondence

2910 N 44th Street, Suite 100

Phoenix, AZ 85018

Phoenix, AZ 85018

process short sales.

K. Michelle Lind, Esq.

June 1 2012

255 E. Osborn Hd., Ste. 200, Phoenix, AZ 85012 <b>T</b> 602 248 7787 pr 800.426 7274 Toll-her in										F RE		TORS*
T 602.248.7767 pr 800.426.7274 Toll-Instrin	253	E	01	:55	m	Rd.	.Sh	200	CR.	hoeni		AZ 85012
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02.351.2424 Fax + 800.426.2224 Juli-free in A



#### Arizona Association of REALTORS®

Commissioner Judy Lowe

### **Proactively Addressing Issues**

### Arizona REALTORS<sup>®</sup> Talk TRID with the AZ Dept. of Real Estate

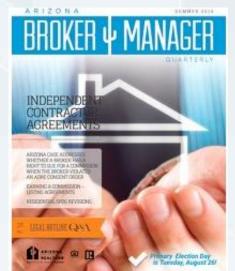




# **Providing Legal Guidance**

### Legal Hotline







#### The Buyer Advisory is a resource for Real Estate Consumers Provided by the Arizona Association of REALTORS®

A real estate agent is vital to the purchase of real property and can provide a variety of services in locating a property, negating the sele, and a dwising the lower. A real actule agent is generally not qualified to discover deforts or evaluate the physical could hold of property, however, a real estate agent can assist a lower in finding qualified inspections and provide the lower with locuments and other resources containing vital information about a prospective property

This advisory is designed to make the ormertwas smooth as possible. So common issues that a buser may de verify concerning a property purcha this Advisory. Included in this Advis

COMMON The documents listed below may not the real estate agent has

#### Purchase Contract

MLS Printout

A listing is an agreement betw the listing bloker and may authorize t information to the Multiple Listing Be MLS prints at is similar to an advertise listing agreement nor the prints at is jurchase contract between the buyer.

information in the MLS printout was

from the seller, the builder, or a so

ARIZONA DEPARTMENT OF RE

A listing is an agreement bet

provided by the Arizona Association of REALTORS® Buyers should protect theme time to read the real estate nurchase Residential Sentels are required to correct with the Arizone Senidential Landlord/Tenant Arts understand their legal rights and oblic submit an offer to buy a property. Sar http://azhousine.epv/az.cms/uploads/PUBLICATIO

#### OWNER'S RESPONSIBILITIES AND STATUTORY REQUIREMENTS

(1) common documents a buyer should review;
 (2) physical conditions in the property the buyer should

) contribute affecting the surrounding area that the buyer should investigate. In addition, as buyer must commanicate to the real estate agents in the transaction any special concerns the buyer may have about the property or surrounding area, whether or not those issues are addressed in this Advisory.

ARIZONA ASSOCIATION OF REALTORS

ease Owner's

The Lease Owner's Advisory is a resource

ADVISORY

investigate; and mvestigate; and
 (3) conditions affecting the surrounding area that the

AFFIDAVIT OF LEGAL CLASS CORRECTION FOREIGN LEASE OW NERS RESIDING OUTSIDE OF POLICY AND A CONTRACT OF A CON PIROWITO JUSACLASS CORRECTON It a paceid a property suice dai a rental unit and ignored your and the statistical property and the statistic the assess or of the rental use of the property or b subject to a odd parathy processible (V), A.S. 5, 45-1020, X.D. The issae assess mat take projective and the manners set fully. The issae assess-ment take projective and the manners set fully. The issae assess property is located in the manners set fully. The issae assess (A), <u>the of manners are maintop and conterport for eventual and equation (content) for eventual and equation (content). The set of the set of the set of equation (content) and the set of the set of the set of equation (content).</u>

TRANEACTION PRIVILESE TAX Transaction Privilege Tax (PTT) is charged by some tax, is the responsibility of the leave owner but may be cted from the tenant with the rent if permitted by the lease agreement. The tax is filed by the lease owner or the property management company on either amonthly or quarterly basis. The filing period is determined by the applicable city and the tax rate & anywhere from 1.5% - 3% of the monthly rent. In addition, some cities collect their own privilege taxes; others choose the Arizona Department of ue to collect the taxes for them. In some cases, it is the owner's responsibility to apply for this license if the property management company does not have a master license for that city. After the city or state receives the owner's application, a license will be issued and mailed to the owner. Failure to pay the applicable sales tax could result in a penalty or fine by the oty or town. For more information on the Transaction Privilege

S/Landlor/9620Tenant962

Tax go to: www.azdor.gov/Business/ Tram actionPrivilegeTex.app



#### The Short Sale Seller Advisory is a resource for Real Estate Consumers Provided by the Arizona Association of REALTORS®

A short sale is a real estate transaction in which the sales price is insufficient to pay the loan(s) A sinor state is a feur estate i unisation in unitari ne states praces insulfactori to pag increating encumbering the property in addition to the costs of sale and the seller is unable to pay the difference. A short sale involves numerous issues as well as legal and financial risks. This Advisory is designed to address some of these issues and risks, but does not purport to be comprehensive.



time of moving in cannot be over-emph enant is encouraged to fill out a move-in/n o identify material defects in the property timeframe. A sample of AAR's Move-in/Move-out 0 Checklist can be viewed at www.aaronline.com/wpenants should keep a copy of the checklist for their record ind may also want to take photographs of any damage discussed at the time of moustin

TENANT TENANT

#### (rental-registration/ NOT IFICATION OF ARIZONA RESIDENTIAL RENTAL PROPERTY Purs want to A.R.S. 5 33-1902(8), an out-of-state owner of residential rental property must designate and record with the county assessor a statutory agent who lives in this state and who will accept legal service on behalf of the owner. A person who

fails to comply with any provision of this section shall be assessed a dvi penalty of \$3,000, plus an additional \$200 for each month after the date of the original violation until compliance occurs. NOTE: If the owner is required to register the rental property with the county assessor and fails to do so, the city or town may impose a civil penalty payable to the city or town in the amount of \$350 per day for each day of violation, and the city or town may impose only need inspections and only reemain measures on the property. http://mcassessor.ma al-Registration-Form.pdf wp-content/uploads/

#### BUSINESS LICENSE

Some dies require the owner to have a separate business license prior to engaging in any type of business activity. It is the owner's responsibility to apply for and pay any fees associated with obtaining this license. If the property is being professionally managed, the lease owner should discuss this topic with their property manager. www.azdor.egv/Busin ss/LicensingFielde asso

Initials>



### Arizona Association of REALTORS®

If CCARs are recorded against the property the

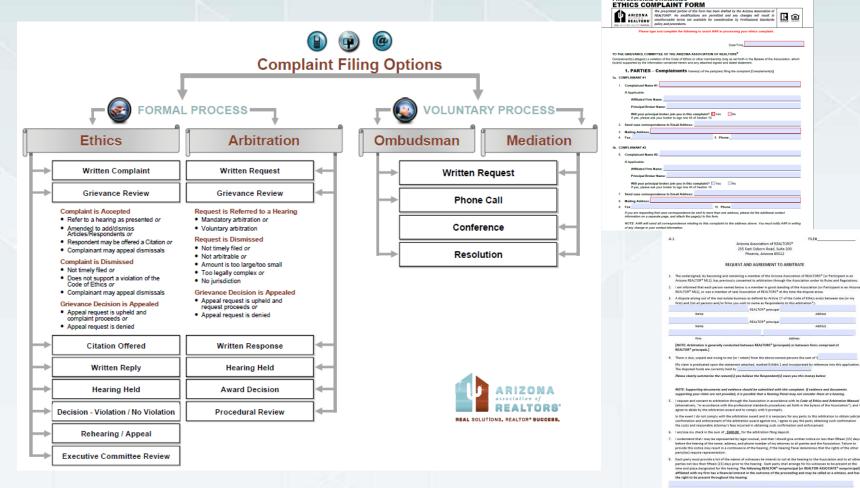
In CLass are retroited against the property, the tenant agrees to follow the CCBRs. It is assertial that the tenant review and agree to these restrictions prior to leasing property. See <u>mover restor contRASS/second</u>cr aug. The Victoria Decariment of Real Estate (ADRE) advices: "Read the

trictions, also called CC&Rs (covenants, conditions). You might find some of the CC&Rs are very



REAL SOLUTIONS. REALTOR<sup>®</sup> SUCCESS

### Resolving Disputes and Enforcing Ethics

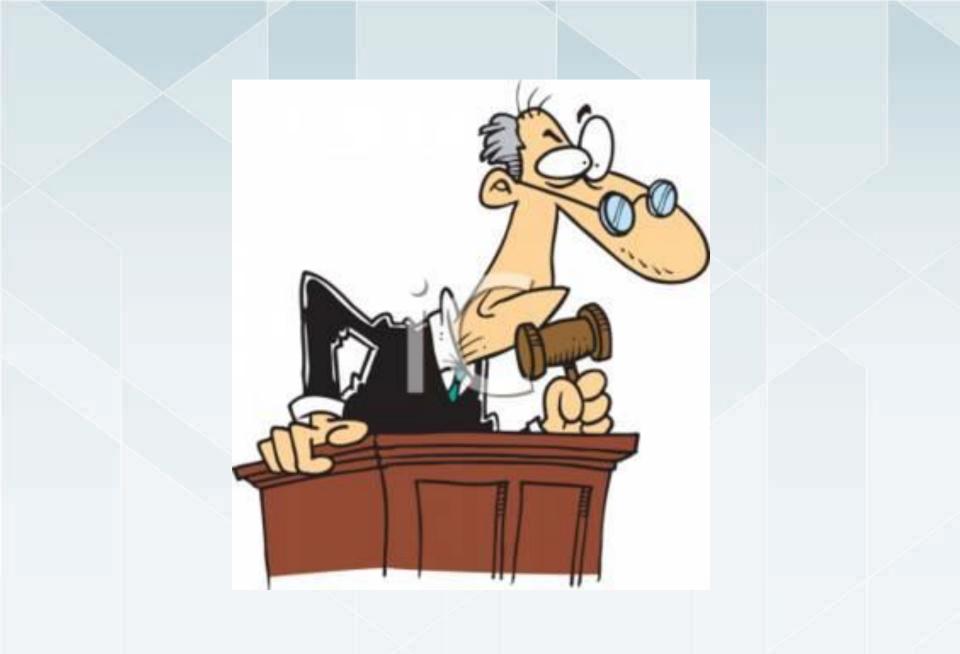


(NAME OF NONPRINCIPAL REALTOR\* AFFILIATED WITH FIRM WITH FINANCIAL INTEREST IN THE OUTCOME.)

**REAL** SOLUTIONS. REALTOR<sup>®</sup> SUCCESS

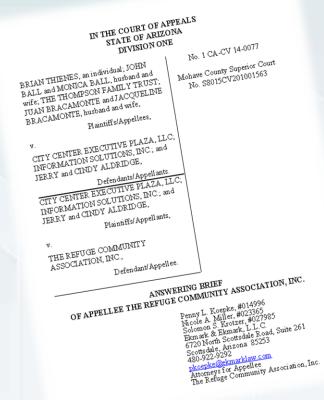
#### Arizona Association of REALTORS®

PROFESSIONAL STANDARD





### **Advocating in Court**





REAL SOLUTIONS. REALTOR<sup>®</sup> SUCCESS

# **Clarifying the Law**

- Asserting the right of private property owners, as bona fide purchasers without notice, to rely upon the lack of recorded restrictions
- Asserting the right of private property owners to rely upon zoning and governmental permits concerning the permissible uses of their property. (Aldridge 2014)
- Defended four cases against homeowner's association arising from the interpretation of the For Sale Sign statute
- Clarified the right to cancel for failure to close escrow on the agreed upon date. (Roberts 2007)
- Established that the law should not allow an unlicensed individual to circumvent the real estate licensing requirements (Carr 2006)
- Challenged an overbroad interpretation of a disciplinary rule (2006)



### 44,000+ Arizona REALTORS® Stronger by Association











# **2016 Officers**





Lori Dee Doerfler, Abr. CRS, GRL ESPS







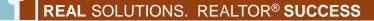
- President Paula Serven
- President-Elect Paula Monthofer
- First Vice President Lori
   Doerfler
- Treasurer D. Patrick Lewis



# Following a Strategic Plan



The 2016 Strategic Plan



# Working with Our Local Associations





NAR Tech Day for association staff

### **RAPAC Training**

### Local Association Executives Workshops

Core Standards for State and Local Associations







# **Providing Remote Education**

INTRODUCING LIVE REMOTE CLASSES BROADCAST DIRECTLY FROM AAR'S CLASSROOM TO YOUR ASSOCIATION'S CLASSROOM



### Broker Management Clinics, GRI and rCRMS classes to Local Associations using AAR's Remote Live Streaming System



# Organizing Stellar Programs & Conferences





# **Promoting Agent Safety**

Created and launched ASAP, a text based alert program formed as a means to notify Arizona REALTORS<sup>®</sup> of a possible safety threat



### Agent Safety Alert Program (ASAP)

Arizona REALTORS® has launched an Agent Safety Alert Program (ASAP) featuring emergency text messages for members only.



re ASAP Video Demo



Paula Monthofer, ABR, GRI Arizona REALTORS® 2015 First Vice President





# **Promoting REALTOR® Value**

#### ETHEARIZONA REPUBLIC

#### FRIDAY, SEPTEMBER 4, 2015 NHS

#### (篇) Selling your current home

To disclose or not to disclose that is the avestion. and the answer is: vas

#### By David M. Brown

home, many folks need to fine self their exerent home. If that's your mation, write size you realize that the a whole incolved process in this, however, experts any that one of the most imp things you need to know as a seller is this Don't hide things and don't lin

#### Maderial factors Arizona law requires the seller to disclose

nutrenel factors about the property even if not asked by the buyer or real estate agent, stid Michelle Lind, an attorney and CEO for the Arizona Association of REALTORS® Representing more than 43,000 real estate brokers and agents, it is one of the largest trade associations in

"A seller has a duty to disclose known a disclosure alfidavit for property facts materially effecting the value of the property," said Lind, an honors gridiate property is in a subdivision. Pressimity from ASU and to College of Law She has an a public or milliary airport is also ored Anzers Real Edute A Professionals required as as complete tion as to whether Calify to Last & Practice

#### Specific disclosures In addition to what is known as the

common law, or traditional duty, to disclose. Arizona low is requiring an reaking number of specific seller discloares. These include \* Lead-based point disclosure in pre-1978 properties · Swimming pool barrier disclosure lithat is, whether the home has harriers installed following local



"A seller has a duty to disclosure information (such as age \* Notice of soil remission (whether materially affecting the continuinated soil has been removed from or treated on the property) -Michails Lind, Arizona Association In addition, Arizona law requires

NEWHOMECENTRAL COM

of REALTORS" in unincorporated areas, unless the the legally required disclosures and avoid introduction mondiac losures of the home has been used as a "clandesume assume the boy

Death, disease and sex offenders What if someone has died in the home is Arizona Revised Statiste TJ-7156 states value of the property." No criminal civil or administrative action may be brought among a recordence of learns of real property or a licensen for

ned to assist the velley in making material from "Lind catel "The SPDS also

failing to disclose that the property being

transferred or leased is or has been. The site of a natural death, suicide or homicide or any other crime classified as a islome ever, Lind eatd that if asked, the



derer main



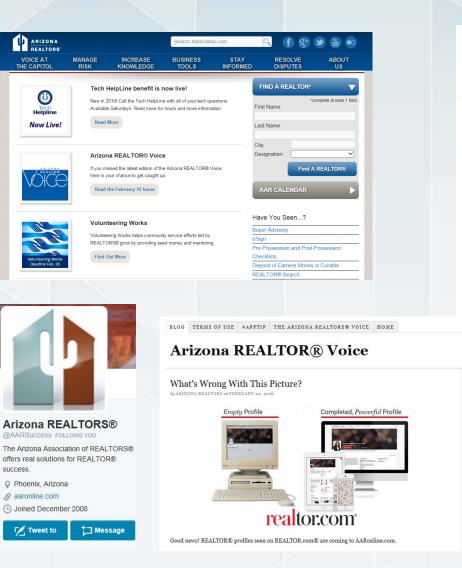






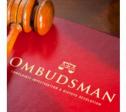
REAL SOLUTIONS. REALTOR<sup>®</sup> SUCCESS

# **Providing Business Information**





February 23, 2016







Resolving Disputes Since 2001 Transportation Restrictions Lifting? Improve Your Image in One Simple Step



**REAL** SOLUTIONS. REALTOR<sup>®</sup> SUCCESS

# Serving the Community

- Arizona REALTORS<sup>®</sup> Disaster Assistance Foundation
  (ARDAF)
- Arizona REALTORS<sup>®</sup> Foundation for Housing & Community Outreach (ARFHCO) - Awarded five worthy grants in the 2015 Foundation Challenge



Community Outreach Awards



# It's a better world with AAR

































REAL SOLUTIONS. REALTOR<sup>®</sup> SUCCESS



# ARIZONA association of REALTORS®

# REAL SOLUTIONS. REALTOR<sup>®</sup> SUCCESS.

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