



Thank you for continuing your membership in the Brunswick County Association of REALTORS® in 2012. Sales activity continues to build and our clients need us now more than ever. I read a statistic that gave FSBO's 15% of the market share in 2000, and then further reported the FSBO percentage down to 9% in 2010. You may be interested to read the explanation NAR gives about why the national housing figures reported for 2007 – 2010 had to be revised down, and this FSBO percentage was part of it. As we often hear, "all real estate is local", and NAR's Chief Economist Lawrence Yun is quoted on the required numbers revision as follows: "From a consumer's perspective, only the local market information matters and there are no changes to local multiple listing service data or local supply-and-demand balance, or to local home prices." [CLICK HERE](#) to read the entire story.

NCAR has started a new Legal Services Program, and if your firm hasn't already signed up, I would encourage you to do so or to suggest to your Principal that they do so. For a \$125 annual fee, members are able to make unlimited calls every weekday to a Legal Hotline and consult with one of NCAR's lawyers who really know and understand the legal issues that we face in our business. "They will handle a wide range of topics, including questions about forms, contracts, disclosure, agency, real estate licensing law, REALTOR Code of Ethics, commission disputes, fair housing and landlord/tenant law, just to name a few." Members will also have exclusive access to weekly Q & As, as well as a searchable database in an online archive that NCAR has or is in the process of setting up. Another benefit of subscribing is participating in an annual legal seminar hosted by NCAR's lawyers. [CLICK HERE](#) for more information on this program (You will need your NCAR login and password).

One of my first activities as your 2012 President was having the pleasure to greet our 2012 Committee Chairs, Vice-Chairs, and Committee Volunteers. Please remember if you have a special interest in serving on a committee, contact me and let me know.

*Margaret Bishop*  
[margaretbishop@rudd.com](mailto:margaretbishop@rudd.com)



# LEGISLATIVE REPORT

January 2012

## **Congress Extends Flood Insurance until May 31, 2012**

On Dec. 17, 2011, Congress extended National Flood Insurance Program (NFIP) authority through May 31, 2012. This latest extension was a part of H.R. 2055, the so-called megabus conference report combining the remaining nine appropriations bills to fund the federal government for FY2012. NAR is urging Congress to use the additional time to complete work on a 5-year NFIP re-authorization bill (H.R. 1309) to provide certainty and avoid further disruption to real estate markets.

## **Housing Taxed**

The President signed into law legislation that will extend the payroll tax, maintain Medicare payments, and unemployment benefits on the back of the housing sector. Despite NAR's strong opposition to the diversion of housing resources to pay for non-housing uses, increases in Guarantee Fees on Fannie/Freddie mortgages and premium charges for FHA loans are being used to pay for the extensions. These increases will translate into additional costs for housing consumer and will divert fees needed to minimize the loss exposure of the government-sponsored enterprises, investors, and ultimately, the taxpayer.

A link to the letter NAR sent to Senate Majority Leader, Harry Reid (D-NV).

[12.15.11 NAR Letter to Senate Majority Leader Regarding GSE gfee and FHA Premium Increases](#)

## **New HUD Settlement Statement Debuts**

The Consumer Financial Protection Bureau (CFPB) recently unveiled two draft versions of a replacement for the HUD-1 Settlement Statement. Each has a cover sheet that closely resembles the proposed Truth in Lending forms the CFPB has been testing throughout the summer and fall. The next sheets are similar to a conventional HUD-1 with minor variations and imply an intention to continue the policies of the 2009-10 RESPA reform. The industry continues to advocate for changes to rule, including elimination of problematic "tolerances." This is going to be a much more complicated rule-making process than previously thought. CFPB promises to have its draft rule done by its deadline of July 2012.

## **Not Running**

**Reps. Dewey Hill (D-Columbus)** and Phil Haire (D-Jackson) have announced they will not seek additional terms in office. Hill, currently serving his 10th term, says he wants to devote more time to his business and noted that the legislature had met 11 of the 12 months during 2011. Haire told The Sylva Herald this week that he will not seek re-election. He has served seven terms.



# LEGISLATIVE REPORT

January 2012

## **NC Homeowner's Insurance Rates**

The following is a portion of a letter written to Senator Harry Brown (R-Onslow County) who is attempting to give legislative relief to coastal homeowners from unfair insurance rates. The letter sent by Cady Thomas of the NCAR government affairs staff, outlines some possible solutions for the legislature when it reconvenes in 2012.

*Senator Brown,*

*Thank you for meeting with several of us after the last Insurance Committee meeting. As we discussed, in 2009 we commissioned an analysis/study of other coastal states and their insurance laws from Dr. Jim Kleckley at ECU. The results of that 2009 analysis are attached for your review. **Please note that we have not confirmed whether or not the states listed have changed their laws since this study was completed.***

*As you will recall, you asked us to put together some ideas of things that may help in NC as well as viable for passage in the NC General Assembly. Unfortunately, the problems with homeowners insurance go far beyond the borders of NC or even the US. We all understand that having insurance available is just as important as affordable insurance. However, the state cannot force insurance companies to write policies in our state. Additionally, we understand the makeup of the General Assembly and the way members are hesitant to change the laws that directly affect rates as they are worried it will increase rates in the rest of the counties.*

*Therefore, we would like to share with you potential ideas for your consideration. Please note that none of these address the rate issue but would likely be helpful. We have not spoken with anyone in the insurance industry to determine their thoughts on the ideas.*

*Potential Ideas:*

1. **Catastrophe Savings Account** - South Carolina did an overhaul of their statutes in 2007 which can be found at the following link: [http://www.scstatehouse.gov/sess117\\_2007-2008/bills/3820.htm](http://www.scstatehouse.gov/sess117_2007-2008/bills/3820.htm). As part of that legislation, they began allowing individual taxpayers to contribute to a Catastrophe Savings Account. The taxpayer is allowed a deduction from state income tax for amounts contributed. This could be an option to save folks a small amount of money in taxes on income that is used towards the protection of their homes from catastrophes.
  - a. Defined as a "regular savings account or money market account established by an insurance policyholder for residential property in this State to cover an insurance deductible under an insurance policy for the taxpayer's legal residence property that covers hurricane, rising floodwaters, or other catastrophic windstorm event damage or by an individual to cover self-insured losses for the taxpayer's legal residence from a hurricane, rising floodwaters, or other



# LEGISLATIVE REPORT

January 2012

*catastrophic windstorm event. The account must be labeled as a Catastrophe Savings Account in order to qualify as a Catastrophe Savings Account as defined in this article. A taxpayer shall establish only one Catastrophe Savings Account and shall specify that the purpose of the account is to cover the amount of insurance deductibles and other uninsured portions of risks of loss from hurricane, rising floodwater, or other catastrophic windstorm event.”*

2. **Annual Public Hearing and Legislative Report** - *Additionally, SC implemented a requirement that their equivalent of our Commissioner of insurance hold a public hearing at least once a year in the affected area, to provide the public with information and an opportunity to discuss and offer input concerning the rates, territory, and other pertinent issues regarding the South Carolina Wind and Hail Underwriting Association. Notice of the hearing must appear in newspapers of general circulation within the seacoast area at least thirty days before the hearing. After such hearing, “the director must submit a report to the President Pro Tempore of the Senate and the Speaker of the House of Representatives by no later than January thirty-first of each year regarding the status of the South Carolina Wind and Hail Underwriting Association, including any recommended modifications to statutory or regulatory law regarding the operation of the South Carolina Wind and Hail Underwriting Association and its territory.”*
3. **Consumer Advocate** – *Florida has a consumer advocate who is responsible for communicating and educating insurance consumers on issues of concern such as changes to the rates or rules. The advocate also represents the consumers on regulatory matters and sits on the statutory Boards, Commissions, or Ad Hoc entities related to Florida’s insurance markets An overview of this position can be found at the following site: <http://www.myfloridacfo.com/ica/overview.asp>.*
4. **Rate Zone Changes** – *Change our zones to split the true waterfront and more inland areas within a county rather than by county. SC is a good example.*
5. **Mitigation Credits** – *Creating real credits for all mitigation efforts by consumers in the construction of, remodeling, renovation or retrofitting of their structures. Allow for all properties not just residences. The Rate Bureau should also implement something into their modeling which takes into account the stricter building codes already in place in coastal areas. CT, LA, MS and SC all have examples of possible credits.*
6. **Deductible Change** – *Allow one deductible to apply to multiple named storms per year as is done in Louisiana.*  
<http://www.insurancejournal.com/news/southcentral/2009/04/30/100094.htm>
7. **Tax Credits and Grants for Homeowners**
  - a. *Allow tax credits for costs incurred to retrofit or fortify the properties as SC did in their 2007 legislation.*
  - b. *Allow tax credits for low income households as SC does.*
  - c. *Give Grants to low income households for retrofitting like SC.*
  - d. *Give free retrofit inspections for single-family residential structures like in FL.*



# LEGISLATIVE REPORT

January 2012

- e. LA report also show some consideration in future:  
[http://www.lci.louisiana.gov/Documents/Property\\_Casualty/Ins\\_Commission/annual\\_report\\_%202010\\_2011.pdf](http://www.lci.louisiana.gov/Documents/Property_Casualty/Ins_Commission/annual_report_%202010_2011.pdf).
- 8. Tax Credits and Grants for Insurance Companies**
  - a. Allow credits for companies providing full property and casualty coverage that includes wind and hail to insured in coastal areas as done in SC.
  - b. Allow tax credits for companies for new policies written for essential property insurance within the coastal area as Mississippi has allowed.
  - c. Louisiana also created a grant program for companies in HB 678 from 2009 (<http://legis.la.gov/lss/lss.asp?doc=509455>, <http://legis.la.gov/lss/lss.asp?doc=509457>).



## *Where Elegance Meets Versatility...*

### UPCOMING...

The holidays are over but the fun has just begun. For the winter time you can get out and come to 101 Stone Chimney Place for great food, entertainment, a chance to win auctions/prizes and help out the local community.

The Rotary Club of Shallotte will have its Las Vegas Night here for the fourth consecutive year on Saturday, January 28. One of the grand prizes will be a 47" flat screen television with a blue ray dvd player and sound system. Last years event raised \$40,000 to benefit nonprofit organizations and projects. For more information "[Click Here](#)".

The Brunswick County Ducks Unlimited Organization has held its annual event here for over the past three years. If you want the opportunity to hang out with the boys, this is your event. The all male club organizes and setups the event with a boat raffle and hunting items for live and silent auctions. In the past they have had a duck in the building to help them determine the raffle prize winner. The cuisine includes venison and bear. "[Click Here](#)" for event information.

Keeping your eyes, ears and mouth open...

Most business owners have already started to plan next year's calendar. If you or someone else plans on having any type of planning or training session(s) for your organization and want to take the participants out of their daily work environment, please remember that BCAR "101 Stone Chimney Place" has an education classroom and board room to host such events. The ballroom is also a great place to hold meetings where the number of attendees may be to large for the other rooms or if you need more room to spread out in breakout sessions. And, discounted rates are available to BCAR members! If you want to find out more about the spaces and accommodations, please contact Sabrena Reinhardt, Director of Events and Banquet Services at [sabrena@bcarnc.com](mailto:sabrena@bcarnc.com) or 754-7050.

# MLS NEWS & NOTES

January 2012



## General Updates/Changes to MLS

### **LISTING INPUT FORMS – ALL NEW - UPDATED!**

All of the listing input forms have been updated with all of the new fields that were added in the past 6 months. Anything that has changed regarding MLS listing input is now reflected in the new forms. You can access these forms from the MLS (look in Links/Links & Documents) or on [www.bcarnc.com](http://www.bcarnc.com) (look in the MLS Information Section).

### **COMMERCIAL LISTINGS – GET A NEW LOOK IN 2012**

The 2011 MLS Committee and a Commercial MLS subcommittee worked very hard last year on a “makeover” of the commercial listing input section of the MLS. The changes were pretty extensive, so it took almost the entire year to complete. The reason the changes were so big was that the committee has ELIMINATED many of the existing commercial fields that didn’t make any sense. Very little has been added – I guess you could call this a “make under”! The new commercial input should be live shortly after you receive the January newsletter. Please report any problems directly to Cynthia at the Association Office 910-754-5700.

### **NEW PROPERTY DISCLOSURE – UPLOAD TO AN MLS LISTINGS**

We have received several phone calls regarding the new Property Disclosure form and uploading to the MLS. Since this form has been revised, it is a bigger file size than the old one. If you have tried to upload the new form, it most likely didn’t work because of the file size limitations in the MLS. The same way you can’t upload a photograph that is too many pixels, you can’t upload a document that is too large.

You have two options to upload the new Property Disclosure:

- 1) You can resize the PDF file before you upload. There are lots of different PDF resizing software out there. You can also use certain versions of Adobe (Adobe Pro). Both of these can be a bit tricky.
- 2) You can use the FREE fax to upload service. Print out a cover sheet and send it with the document. SUPER EASY!!!!

To fax a document

Open the Revise Listing menu for the appropriate listing.  
Under Other click Attach External Document (look a few choices below Upload/Manage Photos).

Choose the type of document(s), then click Print Cover Sheet.

Fax this cover page, followed immediately by your document, to the toll-free fax number indicated on the cover page.

**WHEN ATTACHING MULTIPLE TYPES OF DOCUMENTS, BE SURE TO FAX EACH SET OF DOCUMENTATION IN SEPARATELY WITH A SEPARATE COVER SHEET!**

#### Listing Information

[Listing Information](#)  
[Status Information](#)  
[Map Pin Placement](#)  
[Open House Dates](#)  
[Broker Tour Dates](#)  
[Virtual Media \(0\)](#)

#### Pictures

[Upload/Manage Pictures \(4\)](#)  
[Copy Pictures](#)

#### Other

[View Listing Detail](#)  
[View Property History](#)  
[Delete Listing](#)  
[Reverse Prospect](#)  
[Attach External Document](#)  
[Reset Agent Hits \(97\)](#)  
[Reset Public/Client Hits \(34\)](#)  
[Loaded By: Agent](#)



Your Listing Asset Management Company

## **UPDATES**

ListHub is a FREE service to Brokers in Charge and Agents that are BCAR MLS members. For more information about this free service and how to access it, go to [www.ListHub.com](http://www.ListHub.com) . If you have not yet created an account for your office, go to [www.ListHub.com](http://www.ListHub.com) and click on Create an Account (top right on page).

**ListHub News – December**

[CLICK HERE](#)

**NEW**

**ListHub Summary/Ranking Report**

[CLICK HERE](#)

**NEW**

Sign up for a FREE HOW TO USE LISTHUB Webinar <http://www.listhub.net/education-calendar.html>

### **NEW PUBLISHERS**

#### **BDX**

Builders Digital Experience (BDX) operates New Home Source and Move New Homes, the two largest new home listing sites on the web for new homes and new home communities in the US. These sites reach hundreds of thousands of new home shoppers each month who use each site's easy search and filter features to find new homes and new home communities. BDX will be complementing these search results with selected subscriber listings that match the searcher's criteria. The listings shown will be those that have been determined to be new homes based on year built or a new construction home. These properties will be displayed at no cost to subscribers at [www.newhomesource.com](http://www.newhomesource.com) and [newhomes.move.com](http://newhomes.move.com).

#### **Zabitat.com**

Zabitat.com is a real estate search engine that allows consumers do a simple search for a property quickly and easily through thousands of real estate listings. Zabitat.com helps inform and educate consumers by letting them compare mortgage rates and monthly payments, decide how much home they can afford to purchase or rent, calculate home insurance costs and evaluate the value of their present property. Zabitat.com is adaptable to all types of electronic media including tablets and smart phones. All subscriber listings will be displayed at no cost at [www.Zabitat.com](http://www.Zabitat.com).

#### **RealEstateMarketplace.org**

Real Estate Marketplace has become one of the top real estate Web sites in the Idaho market and is excited to expand on a national level. Real Estate Marketplace is designed to be an intuitive and consumer friendly site where visitors are welcome to view all available listings without restriction. The unique "raise your hand" feature will invite users to request contact if they have a true interest in a property or a question to ask a real estate professional. All listings will be displayed at no cost at [www.realestatemarketplace.org](http://www.realestatemarketplace.org).

Visit <http://www.idahoforsale.org/open-realty/index.php> to search the current Idaho site. Preview the new, national site at <http://realestatemarketplace.org> where sample listings can be seen.

### **REMOVED**

Tweetlister has been removed from the ListHub network effective immediately. Why? Publisher channels are removed from the ListHub network when they step out of the real estate space, or when they fail to meet their contractual obligations with ListHub.

ListHub users should login to their account to download an updated Listing Presentation flyer, found on the eMarketing tab for those who have purchased the ListHub reports upgrade.

Brunswick County sales data has been updated through 11/1/11 in iMapp!



# **NEW Subdivisions, Condo Complex Names, & Marinas**

December 2011

## **New Subdivisions**

**MLS Area** = North Myrtle Beach  
- Tilghman Lakes

## **New City**

**Ft. Mill**

County = Out of Area-SC

MLS Area = Out of Area

## **New Complexes**

None added in December 2011.

## **New MLS Area**

None added in December 2011.

## **New Street Name Suffix**

None added in December 2011.

Please be sure to contact the **Association Office** if there's a **Subdivision, Complex Name or Marina** that you would like added to the **MLS**.

Please refer to **Links and Documents** in the **MLS** to complete the **Complex Name and Subdivision Request Form!**

**[Click Here For This Form!](#)**

## **MLS AREA EXCEPTION CHANGES**

<b><u>Change Date</u></b>	<b><u>Subdivision Name</u></b>	<b><u>New Area</u></b>
10/14/10	Brantley Pointe	Ocean Isle Beach Mainland
10/14/10	Goose Creek	Ocean Isle Beach Mainland
10/14/10	Hewett Farms	Ocean Isle Beach Mainland
3/15/11	Bonapartes Retreat II	Sunset Beach Main
7/15/11	Seascape @ Holden Plantation	Holden Beach Mainland

**If you feel a subdivision should be classified in the MLS in a different area please fill out a request form to be considered on a case by case basis by the MLS Committee.**

**[Click Here For This Form!](#)**



# Education Opportunities



## **Bill Gallagher – January 11, 2012**

### Ethics: Principles & Practices

Course # 3014

8:30 AM – 12:30 PM

**Members: \$35.00 Non-Members: \$55.00**

### 2011-2012 Mandatory Update

Course # 9912

1:30 PM – 5:30 PM

**Members: \$55.00 Non-Members: \$65.00**



## **Mark Given – March 7, 2012**

### Broker In Charge Annual Review

Course #8812

8:30 AM – 12:30 PM

**Members: \$55.00 Non-Members: \$65.00**

### 2011-2012 Mandatory Update

Course # 9912

1:30 PM – 5:30 PM

**Members: \$55.00 Non-Members: \$65.00**



**Jason Sirmon – May 14, 2012**

**2011-2012 Mandatory Update**

**Course # 9912**

**8:30 AM – 12:30 PM**

**Members: \$55.00 Non-Members: \$65.00**

**Foreclosures, Short Sales, REO's & Auctions**

**Course # 2982**

**1:30 PM – 5:30 PM**

**Members: \$55.00 Non-Members: \$65.00**

**See Next Page for information regarding a FREE Seminar  
on TAX STRATEGIES...January 17<sup>th</sup>**

# Give Yourself a Raise...

## Attend Tax Strategies for the Real Estate Professional & Self Employed

*Date: January 17, 2012*

*Time: 2:00PM – 4:00 PM*

Join us for this easy to learn and fun to  
apply educational seminar...

**RSVP TO ENSURE A SEAT AT THIS FREE SEMINAR**

Many of us assume our accountants take care of our taxes... but forget that WE are the ones giving them the numbers and records they are using to prepare our tax return.

This seminar will help identify between \$2,500 and \$27,000 in NEW deductions that can be used right away to pocket thousands in tax savings. These deductions are based in tax LAW, but presented in simple English that all of us can easily understand. We do not bury you in legal jargon!

### You Will Learn:

- **Stimulus Package Deductions** - Updates for 2011 and 2012!
- **Increase your income** – How to use the tax side of your business to **INCREASE** your spendable income
- **Entertainment Strategies** – 2 remarkable entertainment deductions available to Real Estate Professionals that may surprise you
- **Double Entertainment Deductions** – How to safely transform 50% entertainment deductions into 100% deductions
- **Audit-Proofing** - Documentation tips that will save you time, all the time
- **Help Your Accountant** – How **you** can help your accountant work more effectively on your behalf
- **Car Strategies** - New **2011 Bonus Depreciation Methods** that produce **Thousands** in deductions
- **Actual Expenses vs. IRS Method Mileage** – New \$25,000 automobile deductions you don't want to lose

■ **IRS Audit** - Reduce your chances – Red flags to avoid

■ **Home Office Deduction** –Why *Real Estate Professionals* may now safely qualify for this remarkable deduction and how it transforms personal commuting to deductible business miles

■ Learn how a **105 Medical Plan** can turn your family's medical expenses into **tax-favored business expenses**

This seminar is presented by **Bradford and Company, Inc.**, and excerpted from the Bradford and Company, Inc. ***Tax Strategies for the Self-Employed*** audio course (available to register for after the program).

**Here is what folks have said about our programs:**

"I easily put \$2500 back in my pocket... this was an outstanding program."

-- *James McCray, Century 21*

"Very professional. Speaker delivered complicated tax information on a level everyone could understand. Very good."

-- *Mike Rushforth, Coldwell Banker*

"(Presentation) was full of lots of tidbits that a person can easily apply to his/her business, leave that day and do something to improve their business. It was very beneficial."

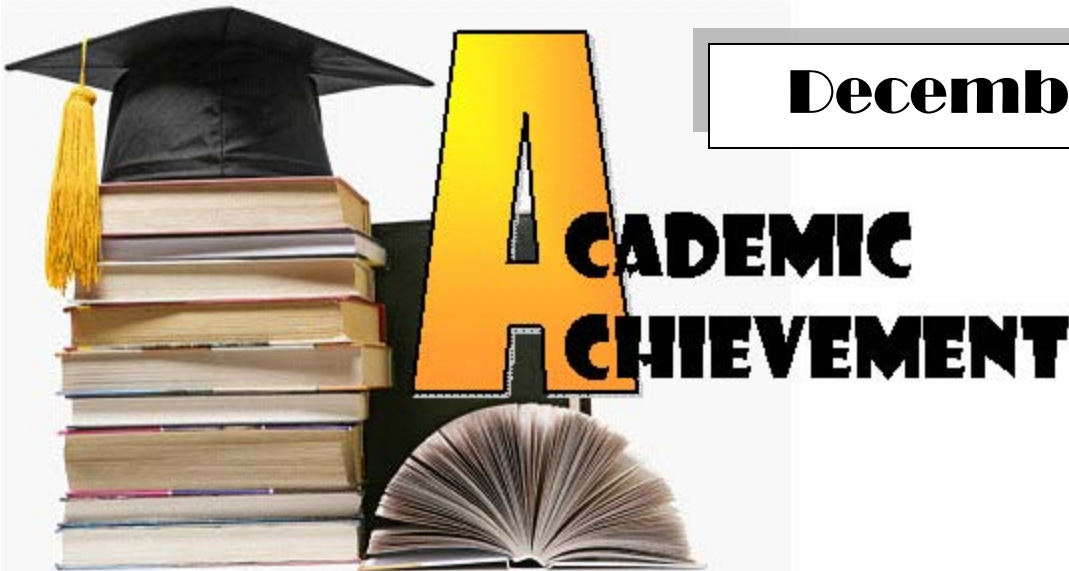
-- *Martha Hunt, Lewis County Association of Realtors*

**RSVP: Dawn Anderson,  
(910) 754-5700 or  
[dawn@bcarnc.com](mailto:dawn@bcarnc.com)**

**or**

**[Click Here to register!](#)**

**December 2011**



The following BCAR members have some Academic Achievements to brag about.

**ABR – Accredited Buyer Representative**

**Linda Blake**

**REMAX At The Beach/Holden Beach**

**Shirley T. Elliott**

**Atlantic Realty**

**Linda Register**

**Cooke Realtors**

**CRS – Certified Residential Specialist**

**Jayne Anderson**

**Coldwell Banker Sloane-SB**

**Shirley T. Elliott**

**Atlantic Realty**

**GRI – Graduate REALTOR® Institute**

**James Pendergrass**

**Coldwell Banker Sloane  
Seacoast/Shallotte**

**Sarah Smith**

**Southport Realty, Inc.**

# BCAR AFFILIATE NEWS

JANUARY



**Question: How often should I change the filters in my heating/cooling system?**

**Answer:** Filters on heating and cooling systems should be cleaned and checked once a month. As a rule of thumb, if you remove the filter and hold it up to the light you should be able to see through it. If you can't, it's probably time to replace it. An annual maintenance check in the spring and fall by a licensed, reputable repair professional is also a good idea.

Always check the manufacturer's instructions first. Heating systems used in residential and commercial buildings are quite varied. Depending on geography and available fuels, common systems include: an oil or gas furnace, electric forced-air furnace, electric baseboard heat, hot water or steam heat using boilers, heat pumps or solar heat. Not all use filters.

Identifying the energy source used to heat a property and its delivery system is part of a general home inspection. When assessing the heating and cooling systems, an NPI professional will check for a master system shut-off switch. Having a manual master shutoff near such equipment is for safety and convenience. The inspector will also look at the general condition of the equipment, check for a maintenance history, check the filter condition if applicable, observe the ventilation system and, when possible, determine if the system functions when operated.

Since heating and cooling a home eats up about half what people spend on utilities, knowing the current condition of the heating system is important. Jim assesses hundreds of components in the home, providing an unbiased, independent assessment for clients. For more information on a home or commercial building inspection, contact Jim at National Property Inspections.

## **WE HAVE A SUPRA KEY FOR NC AND SC**

**National Property Inspections®**

**Jim Giuffre, Owner/Certified Inspector**

*Licensed, Insured and Bonded in NC and SC*

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Phone: 910-575-2171 • Toll Free: 866-210-6268

Email: [InspectionsByNPI@gmail.com](mailto:InspectionsByNPI@gmail.com)

[www.NationalPropertyInspections.net](http://www.NationalPropertyInspections.net)



## **Grand Opening**

Will Rogers State Farm  
106 Countryside Street SW  
Supply, NC 28462  
(across from BCAR Office)

Saturday, January 21, 2012

11am-3pm

BBQ Provided  
By Executive Chef Bobby Yarbrough

Bring a Friend!  
And school supply donations for  
Communities in Schools Project



Consider upgrading your furnace if it's more than 10 years old.

It may be wasting a lot of energy. The newer high-efficiency furnaces

Typically have an efficiency of about 95 percent. Which means ..... MONEY IN YOUR WALLET!

Christy Moore  
Phone: 842-7768

Email: [Christy.Moore@mail.aireserv.com](mailto:Christy.Moore@mail.aireserv.com)  
[www.AireServ.com/BrunswickCounty](http://www.AireServ.com/BrunswickCounty)

# BCAR AFFILIATE NEWS

JANUARY



Opening February 1, 2012

*Come visit us!*

Stop by our new location at 4902 Main Street in Shallotte  
(beside Shallotte Electric)

Large new showroom with a great selection of all types of  
flooring including hardwood, tile, vinyl, stone and carpet.



Bring this ad for **\$150 OFF** project  
of \$1,000 or more

Let Floor Coverings International's expertise in home remodeling and new construction help you design your home today. We specialize in bathrooms, kitchens and backsplashes, and all types of flooring. Our Design Associates are involved from the onset of design and assist you through demolition, installation and the final inspection. We strive to make your experience as carefree as possible.



John Henson is the owner of Floor Coverings International.



**FLOOR COVERINGS**  
*international*

4902 Main Street  
Shallotte, NC 28470  
**910-575-5248**

[www.floorcoveringsinternational.com](http://www.floorcoveringsinternational.com)  
[john.henson@floorcoveringsinternational.com](mailto:john.henson@floorcoveringsinternational.com)

# WELCOME



... to our Newest REALTOR® Members in December!

Susan Ayers  
Vicki Brunton  
Robert Percesepe  
Adrienne Watts

Clickit Realty  
Century 21 Anne Arnold  
Re/Max Essential  
Sunset Properties-OIB

## *On the Move*



December Transfers:

	<u>From</u>	<u>To</u>
Hugh (Mike) Dolan Ryan Powers Ron Watts	Prestige Coastal Realty Carolina Plantations RE Sunset Properties-OIB	NC Coastal Living Mary Ann Bechtel Real Estate Sunset Properties-SB

# TECH



# TIPS

## So You Got a NEW CAMERA for Christmas.....

A digital camera is a must-have for real estate agents. If one of these helpful little gadgets found its way under your tree, you may be wondering how you can use it for your business. Here are a few tips, tricks, and suggestions for making the most of your new toy.

### 3 Ways Agents Can Use Digital Cameras

You can use your digital camera to:

1. **Take photos of your listings.** These include interior photos, photos of the exterior and yard, daytime shots, and (perhaps) nighttime shots.
2. **Take photos of your community for social media or your website.** Become a “neighborhood expert”. You should be blogging about your local area and using your community as inspiration for posts on Facebook, Twitter, etc. Photographs of your local hotspots and attractions can be very compelling.
3. **Create video.** Use video to showcase your properties and for your online marketing efforts.

### Experiment with Your New Camera

Your new camera will be taking interior shots and exterior shots. You’ll be taking still photos and video. It’s absolutely essential for these images and videos to be clear, professional and attractive. To make sure they are – take your camera on an extended test run. Explore all the functions and settings. Perhaps even consider reading the instruction manual – I’m in the tiny percentage of people who do this on a regular basis and I’ve always found it helpful.

### MLS Photo Info

Remember there are some limitations and things you should remember when taking photos for upload to the MLS.

1. **Photos must be JPG format**
2. **Maximum width 400 pixels**
3. **Error 696 – Error Validating the Image** your photo is not JPEG, is larger than 400 pixels, or you have an invalid character (such as a space, comma, slash, apostrophe, etc..)
4. **Add Descriptions Photos** go to Upload/Manage Pictures and enter a description, members will be able to see this when they scroll through the photos!