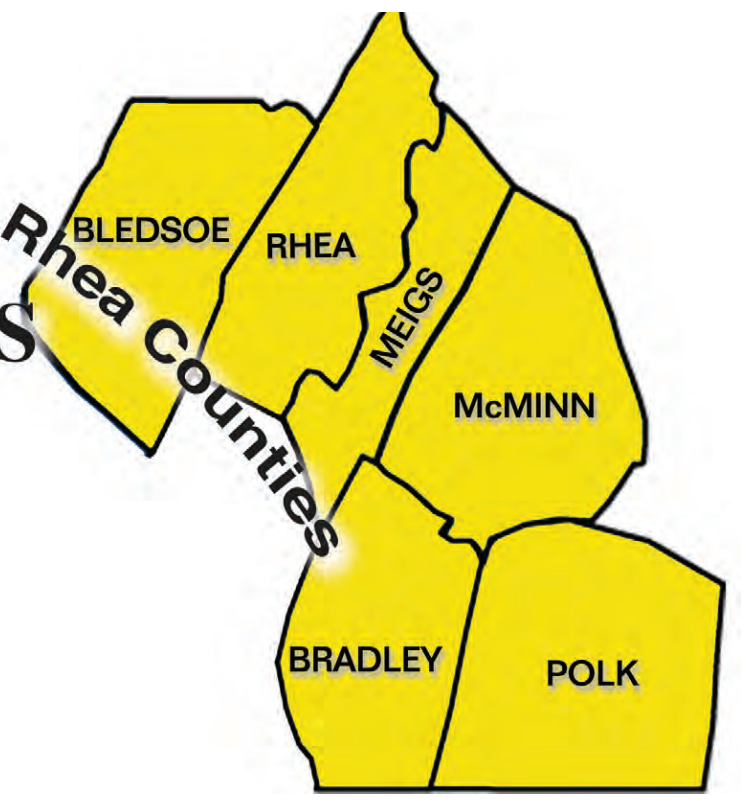


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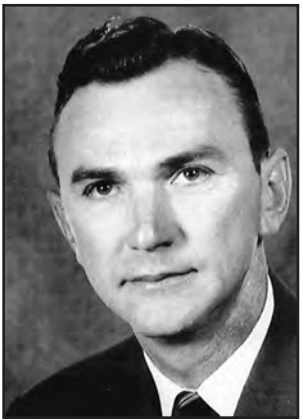
## PAST PRESIDENTS



**Bob Gentry**  
President — 1961, 62



**Nelom Jackson**  
President — 1964



**Max Carroll**  
President — 1967 & 1968



**Willis Park**  
President — 1969



**W.B. Bender**  
President — 1970



**Max Finkle**  
President — 1971



**Newton Metzger**  
President — 1972



**Bill Phillips**  
President — 1973



**K. Lynn Davis**  
President — 1974 & 1978



**Glenn Ramsey**  
President — 1975

# Max Phillips was RCAR's Realtor of the Year

Max Phillips with Crye-Leike Realtors was named 2016 RCAR Realtor of the Year for the River Counties Association of Realtors.

The award was presented during the annual Christmas gala on Dec. 9.

Each year, RCAR honors one of its own for efforts on behalf of the organization and the enhancement of the industry.

Phillips started his real estate career in 1979 as an affiliate broker with Phillips Real Estate. From 1979 to 1984, he was a consistent multi-million dollar producer and was Sales Associate of the Year in 1981.

From 1984 to 2002, he was

owner/broker of Phillips Real Estate and was in charge of training and recruiting. In that short amount of time, the company went from three full-time agents to 20-plus. In 2002, Phillips decided to sell his interest in the company to pursue other real estate endeavors.



**Phillips**

Since joining Crye-Leike Realtors, he has held the title of Top Producer for the Cleveland office (2006 and 2007), become vice president within Crye-Leike Realtors (2008) and was recognized as the Top Team with Jannis Sams in the Cleveland office and Chattanooga Region in 2014.

He has the following designa-

tions: Broker (since 1981); GRI (Graduate, Realtors Institute); and MMDC (Crye-Leike Multi-Million Dollar Club).

Phillips has held the following offices in the River Counties Association of Realtors: Vice president (1987); president (1988); past president (1989); board of directors (1983-1985, 1994-1996 and 2014-2015); treasurer (1986 and 2015); and vice president (2016).

Phillips is involved with numerous local community, civic and charity events and groups. These include the Boys & Girls Clubs of the Ocoee Region, Bradley Business Builders and St. Luke's Episcopal Church.

He currently serves on the Tennessee Realtors Governmental Affairs Committee

and regularly attends the annual Tennessee Realtors Spring Conference and Fall Convention and the National Association of Realtors Annual Convention.

Phillips is also a major investor in the Realtors Political Action Committee.

A lifelong resident of Cleveland, Phillips graduated from Cleveland High School and attended the University of Tennessee Knoxville. Phillips is a member of St. Luke's Episcopal Church, where he has been an usher for 35-plus years.

He has been married to Courtney for 35 years. He has a daughter, Sloane; a son-in-law, James; and a granddaughter, Margaret James. He has a son, Taylor, who is also a real estate agent.

## Robert Bradney serves as TAR Division 3 VP

Robert Bradney, general manager/managing broker and residential and commercial property manager with Bender Realty in Cleveland, was installed as 2017 Division 3 vice president (Eastern Grand Division) for the Tennessee Association of Realtors® at its fall convention.



**Bradney**

He will serve a two-year tenure as part of the statewide association's 10-member Executive Committee.

Bradney, GRI, e-PRO®, Master GRI, SFR, ECO Broker, RCS-D, SRES, is a veteran of 19 years as a Realtor®.

He is a member of the River Counties Association of Realtors®, where he was named Realtor of the Year in 2005 and 2009. He has served as RCAR's president (2008), a director, chair of the community outreach committee (2016), and vice chair of multiple committees, among other leadership roles.

At the state level, Bradney

has served as a trustee for the Tennessee Real Estate Education Foundation and as a member of the Governmental Affairs and Strategic Planning committees.

Bradney is deeply engaged in civic and community activities. He has served as chairman of the board of the Cleveland Bradley Chamber of Commerce (2015); as a 15-year committee member and team captain for

the American Cancer Society's Relay for Life; and as a volunteer with the American Heart Association, Southern Heritage Bank Food Drive, Empty Stocking Fund, and the BEST Partner program (via the Chamber) with Stuart Elementary School.

"I consider it a great honor to serve the membership of our state association," Bradney said. "I believe in continuing to make

a difference on behalf of our members. Being a voice for them as our organization grows and evolves is so very valuable to our professionalism and our integrity as Realtors."

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## Mission of RCAR

"Enhancing, promoting, and protecting the private property rights in our communities, and the business interests of our REALTOR® members" is the mission of the River Counties Association of Realtors.

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2017 RCAR President

**Tara Hampton,**  
Association Executive Officer

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Buyer's we offer: 15 years of Knowledge and Experience that we use to negotiate the best price possible, Provide lender assistance if needed and then work closely with your lender. We guide you every step of the way. Our goal is Maximum Results that is "Stress Free". We also, have a Full Time Buyer's Specialist on our Team.

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# Tips for finding your real estate professional

Of all the decisions you'll face when buying a home, there's none more important than the person you choose to represent you.

The job of your sales associate is to support you in finding the

right home with the best possible terms, and to aid you through the entire process. Your sales associate will explain the process of buying a home, and familiarize you with the various activities, documents and proce-

dures that you will experience throughout the transaction.

Your real estate professional should be:

- Knowledgeable about the communities of interest to you.
- Aware of the complicated

local and state requirements affecting your transaction.

- Effective in multi-party, face-to-face negotiations.
- Highly-trained, with access to programs for continued learning and additional certifications.
- Technology-focused.
- Supported by professional legal counsel.
- Financing

Most real estate professionals and mortgage lenders recommend pre-qualifying for a loan before selecting a home to purchase.

This process will help you:

- Determine the price range you can afford.
- Understand the types of loans you qualify for.
- Determine what your monthly payment will be.
- Estimate the down payment and closing costs.

Your sales associate will help you to select a mortgage lender. Once you have made your decision, these are the steps of the process:

- Application — All pertinent documentation is obtained. Fees and down payments are discussed, and the borrower will receive a Good Faith Estimate (GFE) and a Truth-in-lending statement (TIL), itemizing the rates and associated costs for the loan.

You will be asked to provide certain documents to your lender in order that your loan can be processed in a timely manner.

- Loan submission — Once all the necessary documentation is in, your completed file is submitted to a lender for approval.

■ Loan Approval (Underwriting) — Loan approval, or underwriting, generally takes 24 to 72 hours. All parties are notified of the approval and any loan conditions that must be received before the loan can

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**GATHERED ARE** Dennis Tumlin, Dayton/Rhea County, Tara Hampton, RCAR Association executive, Kathy Price, Athens/McMinn County, Max Phillips, 2017 RCAR president, Doug Berry, Cleveland/Bradley County, and Steve Black, RCAR director.

## RCAR to 'Battle for a Cure' with volleyball tournament

The River Counties Association of Realtors firms and affiliates will stage a Battle for a Cure volleyball tournament on Aug. 17.

The volleyball tournament will begin at 5:30 p.m. in the Cleveland State gymnasium.

"Please join the fight against cancer with your local RCAR Realtor firms and affiliates in Battle for a Cure in a volleyball tournament," a spokesman

said.

The tournament will benefit the RCAR's Relay for Life effort.

Tickets for the event will be \$5 with youngsters 5 and under free.

There will be a silent auction during the event. There will also be prizes given away during the "Battle."

The event is being sponsored jointly by Cleveland State and RCAR.


**River Counties Association of REALTORS**



**Battle for a Cure**

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4. **Odd & Even Watering Schedule.** If your home or business address has an even number we ask that you water on the even numbered days of the month. If your home or business address has an odd number we ask that you water on the odd numbered days of the month.
5. **Measure your performance when watering your lawn.** The next time you turn on the sprinkler system, watch the meter dial turn precisely one minute. Multiply this number by 60 for the amount used in one hour.

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See TIPS, Page A10

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President — 1982



**R.F. McIntire**  
President — 1983



**Jim Workman**  
President — 1984



**Bruce Renner**  
President — 1985



**Charlene Moore**  
President — 1986



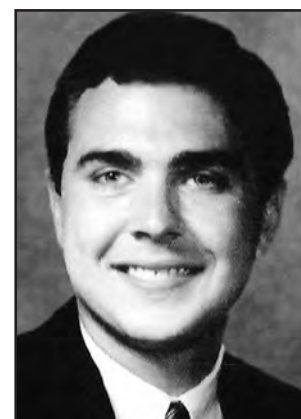
**C.W. "Bill" Harris**  
President — 1987



**G. Max Phillips**  
President — 1988



**Eddie Botts**  
President — 1989



**David Carroll**  
President — 1990



**THE RIVER** Counties Association of Realtors presented its annual gift of \$1,500 to the Cleveland State Foundation to support student scholarships. The purpose of the RCAR is to create a professional environment for members, enabling them to provide ethical and high-quality real estate services to their communities.

## What is the difference between a REALTOR, real estate agent?

Not all real estate licensees in Tennessee are REALTORS®. REALTORS® are real estate licensees who have made a professional decision to become members of the National Association of REALTORS and adhere to a strict Code of Ethics with Standards of Practice that promote the fair, ethical and honest treatment of all parties in a transaction in addition to the Real Estate Laws of Tennessee.

The term REALTOR® and the familiar Block "R" logo are trademarked by the National Association of REALTORS® and can only be used by REALTORS®.

REALTORS® improve their professionalism through education and designation programs.

Many homeowners and home-buyers are not aware of the true value a REALTOR® provides during the course of a real estate transaction.

At the same time, regrettably, REALTORS® have generally assumed that the expertise, professional knowledge and just plain hard work that go into bringing about a successful transaction were understood and appreciated. Many of the most important services and steps are performed behind the scenes by either the REALTOR® or their brokerage staff and traditionally have been viewed simply as part of their professional responsibilities to the client. But, without them, the transaction could be placed in jeopardy.

REALTORS® routinely provide a wide variety of services that are as varied as the nature of each transaction. Some transactions may not require as many steps to be equally successful. However, most REALTORS® would agree that given the unexpected complications that can arise, it's far better to know about a step and make an intelligent, informed decision to skip it, than to not know the possibility even existed.

Throughout a transaction,



the personal and professional commitment of the REALTOR® is to ensure that a seller and buyer are brought together in an agreement that provides each with a "win" that is fair and equitable.

The motivation is easy to understand — for most REALTORS® will receive no compensation unless and until the transaction closes. By contrast, there are firms that offer "limited services" in exchange for an up-front flat fee, or perhaps offer a menu of pay-as-you-go or "a la carte" options. Some even offer a sliding scale ranging from limited to full service.

In these cases, the compensation of the REALTOR® is based on these reduced service

levels with the seller bearing full responsibility for all the other steps and procedures in the selling process.

A Tennessee law that became effective July 1, 2006, now requires a "limited services" firm to make sure the seller understands and agrees fully to the services they will and will not receive. In short, the marketplace truism is that "you get what you pay for."

## Staging impacts buyers' decisions

(MS) — According to the National Association of Realtors® 2015 Profile of Home Staging, 49 percent of Realtors representing buyers say home staging impacts most buyers' final decisions.

Home staging is the act of preparing a home for sale by presenting it in such a way as to appeal to as many potential buyers as possible.

Professional staging firms often address a home's interior to reduce clutter and rearrange furniture with a goal toward making a strong impression on prospective buyers during open house events or private showings.

The NAR Profile found the living room is the most important room to stage followed by the kitchen and the master bedroom.

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\*Based on information from the River Counties Multiple Listing Service for the period 1/1/16-12/31/16 & 1/1/17-5/22/17. Compiled on 5/22/2017.

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## RCAR chartered in 1961

Chartered in 1961, the River Counties Association of REALTORS started with eight or 10 REALTORS. Since that time, the association has grown to have 439 primary, 26 secondary and 42 affiliate members.

The REALTOR members bring value to home buyers, sellers and investors.

REALTORS give buyers, sellers and investors the advantage they need to succeed in today's market. REALTORS know what matters to buyers and sellers in our counties.

They have the expertise and experience to help their clients interpret and navigate the complex, time consuming and overwhelming world of real estate, so sellers can protect their investment and buyers build their dream.

The REALTOR members have unparalleled knowledge of local market conditions and can leverage that expertise to help their clients reach their real estate goals.

National Association of REALTORS shows consumers who have worked with a REALTOR are sold - 9 out of 10 buyers and sellers said they would use the same agent again or recommend that agent to others.

Not all real estate licensees are REALTORS. Only members of the National Association of REALTORS can call themselves REALTORS.

The River Counties Association of REALTORS strives not only to work for the buyers, sellers and investors, but continues to support local community activities.

During 2016-17, River Counties Association of REALTORS has provided monetary support along with volunteer hours to American Heart Association, Bradley County Relay for Life, Cleveland State Community College, Chattanooga State Community College - Dayton Campus, Tennessee Technology Center @ Athens, Bradley County Friends of the Greenway, Dayton Sack Packs Program, Y-Cap Cleveland and Rhea County Greenway Project.

River Counties Association of REALTORS is the local voice for real estate.

## RCAR supports members' success

River Counties Association of Realtors serves more than 500 members in six counties.

The Realtor® members are involved in the communities they work and live in supporting many civic causes. The association provides support in promoting the members success, with technical support, education and so much more.

The association staff is more often than not the first place its members turn to for answers to a myriad of questions. The staff is always at the ready to help find answers.

The association houses the heart of the association the MLS, or Multiple Listing Service, which is the data capital of where all the information is collected and held for use of all the members.

The River Counties Association is made up of only three dedicated staff. They work tirelessly to support its members.

The business operation of the association is run solely by volunteers who make up the RCAR board of directors and the RCMLS board of directors.

The association has standing committees made up of volunteers that organize for community and member events.



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# RCAR collects statistics on growth, marketing in area

The River Counties Association of REALTORS includes members from six Southeast Tennessee counties — Bledsoe, Bradley, McMinn, Meigs, Polk and Rhea.

The members of the association play an active role in the growth and marketing of each of the communities within these counties.

One of the valued services attributed to RCAR is the ability to report accurate statistics in the area.

These statistics are based on the accumulated data submitted from the REALTORS in these area through their participation in the RCAR Multiple Listing Service.

The most recent statistics are for Oct. 1 through Dec. 31, 2016. The total residential units sold were 854. In that same time frame, the average days for a property to remain on the market prior to being sold or closed were 124 days. The average price of listed

properties was \$170,379, with the average sold price at \$165,195.

In reporting the numbers for Bradley County residential sales only, the fourth quarter of 2016 showed a decrease from third quarter of 2016. In the third quarter of 2016, there were 389 residential units sold or closed with the average days on the market being 105. The average list price was \$169,507 with an average sold price of \$164,252. In Bradley County, the fourth

quarter of 2016 showed a decrease over the third quarter 2016 reflecting 340 residential units sold with an average 103 days on the market. There was an average list price of \$162,261 and an average sold price of \$160,223.

From July 1 through Sept. 30, 2016, the total residential units sold were 991. In the same time frame, the average days for a property to remain on the market prior to being sold or closed were 124 days.

The average price of listed properties was \$175,622, with the average sold price of \$169,186.

In reporting the numbers for residential sales only, the third quarter of 2016 showed an increase from second quarter of 2016. In the second quarter of 2016, there were 366 residential units sold or closed with the average days on the market being 117. The average list price was \$178,427 with an increase sold price of \$173,341.

Information provided by  
**RIVER COUNTIES ASSOCIATION OF REALTORS**  
RCAR services Bledsoe, Bradley, McMinn, Meigs, Polk and Rhea counties.

### ALL COUNTIES WITHIN RCAR MLS OCT. 1, 2016 THROUGH DEC. 31, 2016

<b>Total Units Sold</b>	<b>854</b>
<b>Average Days on Market</b>	<b>124</b>
<b>Average List Price</b>	<b>\$170,379</b>
<b>Average Sold Price</b>	<b>\$165,195</b>

### BRADLEY COUNTY OCT. 1, 2016 THROUGH DEC. 31, 2016

<b>Total Units Sold</b>	<b>340</b>
<b>Average Days on Market</b>	<b>103</b>
<b>Average List Price</b>	<b>\$162,261</b>
<b>Average Sold Price</b>	<b>\$160,223</b>

### ALL COUNTIES WITHIN RCAR MLS JAN. 1, 2016 THROUGH SEPT. 30, 2016

<b>Total Units Sold</b>	<b>991</b>
<b>Average Days on Market</b>	<b>124</b>
<b>Average List Price</b>	<b>\$175,622</b>
<b>Average Sold Price</b>	<b>\$169,186</b>

### BRADLEY COUNTY JAN. 1, 2016 THROUGH SEPT. 30, 2016

<b>Total Units Sold</b>	<b>389</b>
<b>Average Days on Market</b>	<b>105</b>
<b>Average List Price</b>	<b>\$169,507</b>
<b>Average Sold Price</b>	<b>\$164,252</b>

The above charts reflect total residential units sold during 2016. Information deemed reliable but not guaranteed.

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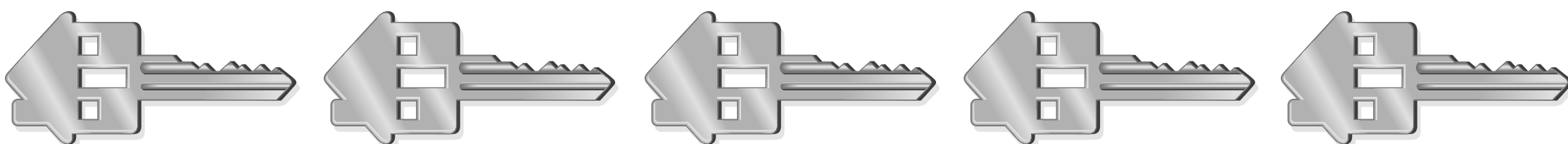


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## RCAR affiliate members

Affiliate members of the River Counties Association of REALTORS work with the local organization to provide services for home buyers and sellers.

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**THE RIVER COUNTIES** Association of REALTORS' office at 2070 Candies Lane N.W. is currently undergoing a remodeling inside and out. The artist's sketch, above, shows the proposed improvements. The new layout of the facility is show below.



# Tips

From Page A3

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**■ Closing** — Once all parties have signed the loan documents, they are returned to the lender. If all the forms have been properly executed, the lender sends the loan funds by wire transfer. At this point, the borrower finishes the loan process and actually buys the house.

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From Page A9

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