



## Message From the Regional Director

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### HOUSTON REGION RECOGNIZED

The Houston Region of Lone Star CRS is embarking on another exciting year of growth, education and community involvement.

But first, let's look back for a moment on a memorable 2007 which has enabled us to begin a strong 2008.

At the December state-wide CRS meeting hosted by the Houston Region, our local group was honored by Lone Star CRS President Paula Adkins with three awards of distinction. The Houston Region received recognition and a "Chapter With A Heart" plaque for the memberships' outstanding contribution to Habitat for Humanity in 2007, awards to the Houston Region and the Lone Star Chapter President's Award to the Houston Regional Director, both recognized for exceptional service to CRS and its membership.

We invite Realtors working toward their CRS and current designees to become active in the Houston Region committees and educational

programming. Become a committee member and assist the leadership in providing the exceptional programs and training sessions that set a CRS designee apart as a real professional. Contact any of the officers, complete a form at the March meeting or email me at [dmccoy@greenwoodking.com](mailto:dmccoy@greenwoodking.com).

In 2008 we have four educational luncheons scheduled with top presenters. We are also providing a forum for our sponsor/advertisers to share their knowledge and expertise in panel discussions. We want attendees to leave each luncheon meeting with new and beneficial knowledge and information.

Two highlights of 2008 include a bus trip to Austin on April 23 to hear nationally known real estate speaker Howard Britton and the completion of a Habitat for Humanity home built from funds raised by the Houston Region.

We seek new members and leaders. We strive to provide excellent educational programming. Please become active in our industry and in our Houston Region. We look forward to seeing each of you at CRS functions in 2008!

*Dianne McCoy  
2008 Regional Director*

### 2008

### LUNCHEONS

- ◆ March 5
- ◆ June 4
- ◆ September 24
- ◆ December 3



**Mark Your Calendar**

**RSVP Today  
See Page 2 to  
Learn How**

### CRS to take a Road Trip to Austin April 23rd

**RSVP TODAY** - Join fellow Houston Region CRS Members and hear Howard Brinton speak in Austin.

April 23, 2008

"Rock Solid Practices of Top Producers"

1 - 4 PM

Presentation Cost: \$50.00

Transportation Cost: \$20.00



Transportation to Austin, lunch and beverages will be provided by Startex Title and Hometrust Mortgage. RSVP TODAY to reserve a spot - Seating is limited.

[donnitaw@greenwoodking.com](mailto:donnitaw@greenwoodking.com) or [swilson@hometrust.com](mailto:swilson@hometrust.com) or call 713.914.8702.

## Meet Your 2008 Houston Region Officers



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**Are You Interested in Being Part of the Team in 2009?**

**Call or email any officer to learn how to become a part of this great team.**



## Technology Corner - How Much Computer is Enough for Your Real Estate Business?

With the new Microsoft Vista operating system prominently displayed you might feel pressured that it might be time for you to upgrade your computer. My suggestion to you is...don't. There is no reason to invest in a new computer unless your current computer has to be replaced. Hopefully, your current computer is running on Windows XP. If it isn't – what I mean is, if you are using Windows ME or Windows 98, then you do need to run to the store!

Windows XP is still and will be for a long time, a state of the art operating system. Use your Windows XP computer until you need to replace it. Microsoft Office 2003 is also an excellent suite, so if you want to use it on your new computer, you can. If you need to purchase new software, try [www.TigerDirect.com](http://www.TigerDirect.com).

If you are planning to purchase a new computer, use the following as a general guide:

- ◆ Windows Vista Ultimate or Windows Vista Business (Ultimate has a Media Center and can better protect your data)
- ◆ At least 4 gigabytes of memory (with room to add more)
- ◆ CD/DVD Writer
- ◆ Microsoft Office Small Business 2007
- ◆ Adobe Acrobat Standard (If possible. There are free programs available)

*Desiree Savory is a Personal Computer Coach for Houston REALTORS® offering online computer coaching for individuals and groups. She can be reached by email at [Desiree@DesireeSavory.com](mailto:Desiree@DesireeSavory.com). Visit her websites: [DesireeSavory.com](http://DesireeSavory.com) and [BigMamaRealEstate.com](http://BigMamaRealEstate.com) for free manuals and useful information.*

## I Choose Not to Participate

Mortgage meltdown, Foreclosures up, Falling dollar, Oil setting record highs, Stock market gyrating wildly, Elections around the corner. There is enough negative news around us to power a neck snapping, stomach churning roller coaster market ride if you choose to participate. If you read the paper or watch the evening news you can't shake the feeling we are going from bad to worse.

I learned a long time ago that whatever I choose to focus on expands. There is a tendency to seek out validation for one's belief. If you look for the good in people you will find it, conversely if you choose to look for the bad you will not be disappointed. The point I am trying to make is you have the ability to make a choice, if you choose not to choose you have still made a choice. *(sounds like one of those 1970 hippy songs doesn't it?)*

I choose to look for the good in people and in the current housing market. I am blessed to know many good people and I see nothing but opportunity in today's market place. But wait Fox, what about all the upheaval in the mortgage market you ask? Simple, my view is those who were never qualified to buy can no longer buy, those qualified to buy are still buying. There may be some truth to the fact that those who wanted to buy Mercedes now must settle for Toyota, and some that wanted Toyota now Ride Metro.

In Stephen Covey's best seller "The 7 Habits of Highly Effective People" he goes to great length to explain a persons area of concern vs. area of control. An area of concern might be the price of oil, terrorism, war halfway around the world, flesh eating virus, etc. while your area of control might include setting listing presentations, finishing that newsletter to be mailed out, taking MCE classes, calling on past clients, eating that piece of chocolate in your desk drawer, etc. Where you spend most of your time determines whether you control life or life controls you. Take a moment and reflect on where you spend most of your time, by choice or by default.

The Parato principle, 20/80 rule is alive and well in the Real Estate Profession. Are you among the 20% that focus their time and energy on their area of control or are you among the 80% that spend their time focusing on their areas of concern??

I personally do not watch the news and rarely read the newspaper. I choose to focus on the fundamentals of excellent client /customer service and associating with others who make conscious positive choices about where they are headed. I arise at 0200 hours and work ON my business for 4 hours till 0600, Family time is from 0600 to 0900 where I make breakfast and help get the kids off to school, from 0900 to 1530 hours I am working IN my business, then at 1530 hours I am home for the day with the family playing with Levi while Lesley supervises homework with Hannalee and Sararose and our evening rituals unfold.

My inspection business gets me in front of a lot of Realtors® from all over the Houston area. A common question is "How is business?". I find many had a record setting 2007 and 2008 has not slowed down. Some seem uneasy vocalizing their success possibly out of superstitious fear. After referencing our 25% growth in 2007 and almost 40% growth over same the time period in 2008 over 2007, some give an audible sigh of relief. Somehow knowing that there are many others posting gains while the media springs eternal doom and gloom seems to quiet their anxiety. When others ask me how Fox Inspection Group can have month over month, year over year sustained growth with all the negative market news I simply look them straight in the eye and say "We choose not to participate in any market downturn, real or imagined." By the way, What is your choice?

### Book Your Inspection Online

[www.FoxInspectionGroup.com](http://www.FoxInspectionGroup.com)

Click on "Schedule and Inspection"



Gordon Fox can be reached at

Phone: 713.723.3330

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INSPECTION GROUP

*Gordon Fox is President of Fox Inspection Group, a multi inspector home inspection firm with offices in Houston and Austin Texas. Providing Peace of Mind, One Home at a Time, Since 1989. Gordon is Code certified in multiple building disciplines. Is Licensed by the State of Texas as a Code Enforcement Officer. Level 1 Infrared Thermographer # 26034; Active in several Inspector organizations; Founder, Past President, Chairman of the Board, currently Director of the Houston Association of Real Estate Inspectors ; Educator, giving classes to fellow inspectors, Real Estate Professionals, and community groups; SBCCI Registered Building Inspector #5939; SBCCI Registered Mechanical Inspector # 1739; ICC Residential Combination Inspector # 1052678-R5; ICC Residential Building Inspector # 5167093-B1; ICC Mechanical Inspector # 1052678-M5; ICC Building Inspector # 1052678-B5; State of Texas Registered Code Enforcement Officer # CE1858; SBCCI Registered One & Two Family Dwelling Code Certified Inspector #1863 & #2185; Gordon has served his country and the State of Texas in various capacities while working up through the ranks from enlisted, non commissioned officer and eventually commissioned officer. Married dozen + years, with 3 beautiful kids who try to make good choices.*

## When a House Doesn't Quite Fit

What do you do when a client falls in love with a house, the yard and the location, but the property doesn't quite fit their lifestyle? It's clear that they would make the offer, if only ... How can you close the deal?

For 29 years *Relocate & Renovate* has helped to build a bridge between existing properties and a perspective homeowner's needs. Renovations can involve updating a kitchen or bathroom, making a home accessible for special health or physical challenges, ensuring that a homeowner can age in place, or creating other spaces for entertainment, family or professional requirements.

Most people don't want to fit their lifestyle into the parameters of a house. They want their house to reflect who they are – their style, taste and circumstance. The key is to mold the house's form to suit the way their family's life functions.

Many times, a buyer only has a vague notion of their needs – for instance accessibility for the physically challenged. They may think about the front doorstep and bathroom, but not other areas. Above all, they don't want the "special needs" to overwhelm the overall presentation of the house. They don't want to feel as if they live in a healthcare facility, entertainment venue or office building.

Not only can a solution be found for every need or want, but the buyer will be delighted every time they use a room or special feature added to the original home. Most importantly, we ensure that the process is painless – working to the client's specifications on budget, time, and desires.

Our process takes into consideration any future move and the marketability of the home. The client may not be thinking about this at the time of renovation, but it's our job to do that thinking for them and advise them accordingly.

Whether moving across town or across the country, our team of seasoned professionals ensures that when the new owner walks in the door, their first thought is, "I'm home."

Adele Cohen Segel, ASID, CIPS can be reached at  
281.497.3017  
[www.relocateandrenovate.com](http://www.relocateandrenovate.com)



## Congratulations To Our Newest CRS Designees

The Houston Region would like to recognize the hard work and efforts of our newest designees. They too have seen the benefits this designation brings and also the benefits of being a member of the Houston Region. Congratulations and Welcome !



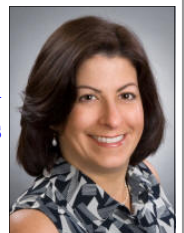
**Chantal Nguyen**  
Remax Alliance



**Tiffany Jen**  
Jen Palmer Properties



**Kharla Sowells**  
Prudential Gary Green



**Lenore Smith**  
Remax on the Brazos



**Valerie Arbona**  
Remax NW Territories



**Veronica Mullenix**  
Coldwell Banker United



**Sandra Bastien**  
The House Company

**Photo Not Available: Consuelo Gomez - The IRE Group and Barbara Rozier - Keller Williams Realty**



## Upcoming CRS Courses

### UPCOMING COURSE IN HOUSTON

#### CRS 206

“Technologies to Advance Your Business”

**July 28 - 29, 2008**

**8:00 am—5:00 pm**

Presented by Houston Association of Realtors

- ◆ Taking email to the next level
- ◆ Learning new ways to use digital imaging
- ◆ Virtual tours and their marketing applications
- ◆ Understanding the power of PDA's and other handheld technology.

**LOCATION:** Houston Association of Realtors

3693 Southwest Freeway , 7133.629.1900

COST: \$275.00

Visit <http://www.har.com/edu/>

to view all educational courses

### UPCOMING COURSES IN TEXAS

#### CRS 200 - Business Planning & Marketing

3/25 - 26 - El Paso- 915.783.6072

11/20 - 11/21 - HOUSTON - 713.629.1900 EXT 6 - \$275.00

#### CRS 201 - Listing Course

4/10 - 4/11 - Dallas - 214.540.2751

9/24 - 25 - Bryan - 979.846.3751

11/03 - 11/04 - Ft. Worth - 817.336.5165

#### CRS 202 - Sales Course

4/17 - 4/18 - San Antonio - 210.828.5636

#### CRS 210 - Referral Course

3/31 - 4/1 - Austin - 512.454.7636

8/4 - 8/5 - Garland - 972.276.1139

Visit <http://www.crs.com/Education/286>  
to view all courses



## Mortgage Focus

We're at the Crossroads  
Where do we go from here?

It's really simple - we continue down the path before us.

The media continually reminds us of such things as the Credit Crisis, the Mortgage Meltdown, and the Housing Bubble. Bad news is readily available if you are looking for it. However, when you live in Houston the good news is all around you. For example, the 2007 average sales price for single family homes increased by 3.9% over the previous year according to the Houston Association of Realtors. Also, the Houston job market added over 100,000 new jobs last year, an increase of 4%.

The “Credit Crisis” and related “Mortgage Meltdown” have affected the entire country and even the world economy. There is no denying the turmoil that currently exists in the stocks, bonds, and commodities markets. The U.S. Economy is experiencing a downturn. We have been there before and will be there again. It is all part of the business cycle. We must have hope that our government and free economy will change course soon and put us back on the path of prosperity.

In the meantime, we must continue to focus on the sound principles and practices that have led us all to the success that we now enjoy. Being in Houston certainly makes this an easier task. Our local economy is still experiencing growth with companies and people continuing to move to Houston. Home sales may slow from our record highs, but real estate sales remain strong.

The mortgage market has been a bumpy ride as well. The subprime fiasco has caused an extreme correction in the entire mortgage market. Because investors in the secondary markets have had such enormous losses, they have stopped purchasing the riskier loans. This has caused all investors to restrict their lending guidelines and stop much of the ridiculous lending that

has occurred over the last few years. Basically, this means that the lending guidelines should once again make sense. Borrowers will need to show that they are truly capable of handling their finances in a sound and responsible manner.

The good news is that those borrowers that are qualified are still obtaining mortgages at very low interest rates. The average 30 year fixed rate conforming loan is 6.250% with the 30 year Jumbo rate at 7.000 %.

As we progress through this market correction the lending guidelines will start to relax a bit. However, I hope that we all have learned from this experience and that the ridiculous terms and programs of the past remain in the past.

Hometrust Mortgage has long recognized that success comes from steady progress through hard work and sound business principles. This is recognized by our company's continued annual profits and expansion. Hometrust Mortgage has been a leader in the Houston market while avoiding the “easy money” from the subprime market. Hometrust and I have focused our attention on building and maintaining relationships with our community realtors. Business success stems from relationships built on trust and respect. These principles guide my business philosophy and actions every day.

Hometrust Mortgage is a mortgage bank that originates, processes and underwrites most files in house. We fund closings with our own funds thus eliminating any worries at closing.

I look forward to another great year, and hope to meet and do business with more of the experienced and talented CRS members that also share my philosophy on success.



[www.MortgageByScott.com](http://www.MortgageByScott.com)

Scott Wilson  
Hometrust Mortgage  
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# THANK YOU FOR YOUR SUPPORT!

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*Dorothy Barringer*

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*Tim Hedderman*

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*Leash Yu*

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*Emily Terwelp*

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