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## A Word from Glenn

As a Real Estate agent, making a good first impression is paramount. It is important to be knowledgeable,

## The Landing Spot

Dear Mary,

It is hard to believe it is already November! This is the time we start readying our home for the holidays. This is also the time when we take notice of the growth in our families.

You are not the only one noticing the growth. Your clients are noticing and may be in need of a larger home to accommodate the new baby, or Mom and Dad may have decided to downsize and move in with their children. Now is a good time to pick up the phone and reconnect with past clients and evaluate if they are need of a extra bedroom, better school systems or in-law suite.

Don't miss out on a listing or sale! Connect with past clients and everyone you come in contact with. You don't know which person may be in need of your services.

It is important to sign in to the Drake Database every 14 days and to stay up to date on current changes. It is your responsibility as a Drake Agent to stay informed.

professional and courteous.

In order to stay abreast of changes and updates to the Real Estate market, read local and national real estate periodicals.

Attending regular CE Classes keeps you informed and insures that you stay in up to date on required CE for license renewal.

You can never attend to many CE classes. Always stay up to date on Georgia Real Estate Commission changes. Log in to the Drake Database every 14 days. Doing all the things I have suggested insures that you stay compliant.

When meeting your clients, always make sure you are dressed neatly and professionally. Your appearance can sway a potential client. If you do not look put together then the client will often assume that your work maybe chaotic and disorganized.

When talking with a potential client, do not speak in a forceful, condescending or pushy manner. Project confidence and calmness by

**Drake Database** (<http://www.drakerealtydate.com/at/>) Your "user name" should be your last name unless it is a come last name, then it will be your last name plus the initial of your first name. If you have never logged into the system your password will be "password". If you get a message that there is a security certificate error, it is OK to proceed, as this web address is Drake Realty and our website is managed by Jump Line. This error occurs because of the difference I the two names. The first time you go in the Database, you will be prompted to fill out an on-line independent contractor agreement. When it asks for Social Security number, please use 000-00-0000, as Drake already has this information in a secure place. If you hare changing your plan, you must still contact an office and send a hard of the amendment, just doing it in the database does not alert the office of this change. Once your in the database, the first thing you need to do is change you password. You can then review the paperwork that has been turned into Drake Offices. Also remember to view any updated information under the Agent Policies and Procedures, Event Calendar, Broker's Corner and Newsletter headings.

## Tips from Ed at the Broker's Desk

### **Buying or Selling Your Personal Property**

**Agents must inform their Broker in writing when entering into any real estate transaction prior to signing the contract. This means when you deiced that you are going to list or purchase a home or property, you must email the Broker at [drakerealoffice@bellsouth.net](mailto:drakerealoffice@bellsouth.net) and inform them of your personal transaction.**

**When listing your personal property, personal investment property, make an offer on a property or purchase a property, you must notify your broker. Also note on the listing that you are a licensed real estate agent selling your personal property. If you are listing the property on your own, you must state on the sign in your yard that you are a licensed real estate agent and include your license number. You need to make sure that you inform the broker in the email if you are going to list it via the listing services or on your own.**

**If you are purchasing personal property, you must notify your broker when you begin your search. Once you have identified the property, you need to send another email with the property address listed. Remember in the contract you also must disclose that you are a licensed real estate agent in the State of Georgia along with your Georgia Real Estate License**

being gracious and speaking in a firm but calm tone.

Potential clients want to know that you will work well with them and represent their interest.

By doing all the things I have suggested, you give your potential clients confidence in your abilities as a Real Estate agent and will help you become a top producing agents.

[Facebook Drake Realty](#)

Glenn  
Recommends  
[Title Snafus and You](#)

[The Understated Master Bathroom](#)

[Keep in Touch for the Long Haul](#)

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**Number and License Number of the Broker you are working under.**

**If you decide to forego commission on your personal transaction or any transaction for that matter, you must include that information on your Contract Coversheet. Your Contract and Contract Coversheet must be turned into the office with 48 hours of being executed. At closing you will need to turn in the HUD1 immediately after closing or the attorney will need to mail a fully executed HUD1 and a check to the Marietta Office. If you have any questions on a personal transaction, please contact Mary directly (770-365-4865).**

**I am here to help you stay compliant. If you have questions, I am available to answer Agent Questions in the Marietta Office:**

**Monday, Tuesday, Wednesday and Friday - 10 to 2  
Phone: 770-873-1566  
Email: [drakebroker@gmail.com](mailto:drakebroker@gmail.com)**

**If you receive a call or e-mail from me requiring a response please respond to this request as soon as possible to ensure compliance.**

## TGA Mobile Tips

TGA Mobile is saving Drake Agents valuable time. Last month's rollout of the Commission Check deposit system was very successful and agents are thrilled with the service. If you are not using TGA Mobile to deposit funds, start today and save yourself time.

**Now all checks that you need to send to Drake Realty, Commission, Earnest money, broker fees, etc can be sent using TGA Mobile.**

We have included the instructions to deposit Commissions Checks below. If you are not using TGA Mobile. Please go the Drake Database for instructions on installing TGA Mobile app to your Smartphone.

To Deposit your Commission Checks follow the instructions below.

1. Log into TGA Mobile App
2. Selected COMMISSION EARNED and follow the prompts.
3. Put the address of the property that has closed.
4. Indicate: **a** - who is holding the Earnest Money. **b** - the amount of Earnest Money. **c** - if the HUD-1 correctly identifies who is holding the Earnest Money. **d** - if Drake has the fully executed contract on file.
5. Indicate your role in the transactions, the closing date, the attorney, the check amount and special instructions. SPECIAL INSTRUCTIONS is where you, the agent, specify if you want your check mailed to your home address or if you would like to pick up the office of your choosing.
6. You take a picture of the front of the check.
7. You endorse the check on the back and take a picture and submit.

The application will display if you have successfully transmitted the check. The status will change to PENDING and once fully received in the banking system the status will change to a GREEN CHECK MARK.

Once you have successfully deposited the commission check via TGA, YOU MUST email HUD-1 to [drakecommdeposit@gmail.com](mailto:drakecommdeposit@gmail.com)

- On the subject line, indicate your name and property address.
- If you are having your check mailed to your home, include your home address so we can verify we have the correct home address on file.

Following these simple step with the TGA mobile app will save you time and you get you paid quickly.

Never hesitate to call if you are having trouble or would like assistance. We are happy to help and

have found that once we get someone through the first time, they are fine from that point on.

Please contact Mary with your questions or concerns.

Mary Gasparini  
[drakerealoffice@gmail.com](mailto:drakerealoffice@gmail.com)  
770-365-4865

## CE Classes and Networking Opportunities

### FREE CE CLASSES

TBA: Please watch your email for notices.



### Networking Opportunities

First Tuesday  
November 3, 2015 from 5:00 - 7:00  
Tijuana Joe's  
690 Johnson Ferry Road  
Marietta, GA 30068

Hosted by Campbell & Brannon, LLC  
Tuesday is an opportunity for food, fun, education and networking with fellow agents from other companies, lenders and attorneys.

[Click here to RSVP](#)

## News from our Partners

### Campbell and Brannon, LLC Tip of The Month

#### A Real Estate Agent's Toolkit for Navigating the Closing Process Under TRID

Real estate agents should expect delays in the closing process resulting from new federal regulations governing mortgages. The Truth in Lending RESPA Integrated Disclosures ("TRID") are designed to help borrowers shop for loans. Loan disclosures have been simplified and lenders must provide them in a timely manner, however, the implementation of the new loan disclosures represents a significant change in the closing process. Real estate agents will need to protect their contracts by anticipating potential delays.

The cornerstone of TRID is that borrowers make better financial decisions when they have more time to evaluate and compare loan options from different lenders. Thus, the new regulations are designed to slow down the closing process. Delays may also occur because TRID has caused a fundamental shift in the structure of the closing process.

Before the new regulations, closing attorneys gathered information, including the lender's closing instructions, and prepared the HUD-1 which was provided at or prior to closing. It's important to note that lenders suffered no regulatory penalties for not providing the HUD-1 prior to closing. Now, lenders will suffer significant penalties for failing to deliver an accurate Closing Disclosure ("CD") at least 3 days prior to closing. To avoid this risk, lenders will prepare and deliver the CD rather than instructing closing attorneys to do so. The magnitude of this change cannot be overstated and will probably lead to delays until the new process becomes routine.

The danger for real estate agents is that delays resulting from TRID may jeopardize purchase and sales. The following recommendations should help guide the transaction to a successful closing.

**1. Choose your partners wisely.**

Relationships with lenders who are prepared for the new disclosures and who will actively communicate the status of the loan throughout the closing process will be crucial. Sit down with your preferred loan officer and discuss how their loan process will work under TRID.

**2. Buyers should choose their lender early and provide requested financial documents as soon as possible.**

Being proactive with the lender has always been recommended and will help the lender overcome unforeseen conditions that may arise.

**3. Manage the expectations of your clients.**

Clients need to understand that fundamental changes in the loan process are occurring and that delays may result.

**4. Set the closing date in the contract to occur at least 45 days from the binding agreement date.**

Some lenders are stating they'll be able to close TRID loans within 30 days. This may be true for some but we recommend you initially set the closing date for 45 days.

The parties can always amend the contract to close sooner if the lender is able to approve the loan in less time.

**5. Provide at least 25 days for the Buyer's financing and appraisal contingency.**

**6. Fully complete the Community Association Disclosure and confirm the accuracy of the information contained within it.**

One of the most challenging pieces of information closing attorneys have to obtain is the status letter from Home

Owner's Associations ("HOA"). Some management companies can take up to two weeks to provide the status letter. Help the attorney's office to help you by ensuring the contact information for the HOA or management company is accurate.

7. Expect a few bumps along the way. Change is never easy but the new closing process will become routine over time. Until then, you'll need to rely on your lender and closing attorney to navigate the closing process under TRID.

### Campbell and Brannon, LLC

Glenridge

Phone: 770-396-8535

Fax: 770-396-8617

Buckhead

Phone: 404-504-8700

Fax: 404-504-8710

Alpharetta

Phone: 770-521-1180

Fax: 770-521-1136

Cobb

Phone: 770-321-0222

Fax: 770-321-1622

### Slepian, Schwartz and Landgaard

Peachtree City - 770-486-1220

### William Miller, PC

Stockbridge - 404-446-3300

## Academy Mortgage Our Preferred Lender

Academy Mortgage is Drake Realty's preferred lender. Please contact Cam or Jon to assist you and your clients with their lending needs.

***I'm very proud to announce that I have again qualified for Academy Mortgage's "Top Producers Club" for 2015, which means I've already reached the highest tier/level of CLOSED LOAN VOLUME amongst***

***our nationwide Sales Force of Loan Officers across our 200+ branches throughout the U.S.. I announce this with all humbleness as the only thing that allows me to reach this goal is YOUR business and support as a Referral Partner, and for that I want to personally thank ALL of you for your continued partnership. It means more to me than you know, and I'm continuously grateful for that.***

***Sincerely,***

***Jon Maguire  
Senior Loan Officer - The Maguire Team***



Academy Mortgage is our Preferred Lender! They provided over \$5.4 BILLION in mortgage funds to clients across the U.S. in 2014. Academy Mortgage is a DIRECT Lender, providing Conventional, FHA, VA, USDA, 2nd home & Investment Loans, Refinances, and MORE. The company was founded in 1988 and has grown to 200 Branches in 47 states, and expanding. Please contact CAMERON OR JON with ANY of your needs!!



**Jon Maguire**

*Senior Loan Officer – The Maguire Team*

**FIVE STAR PROFESSIONAL** Industry Award Winner (as seen in "Atlanta Magazine" 8/2013) Academy Mortgage Customer Service Award Winner – 2010, 2011, 2012, 2013

5565 Glenridge Connector, Suite 400  
Atlanta, Georgia 30342  
Cell: (770) 331-7500  
Fax: (404) 835-9663

[jon.maguire@academymortgage.com](mailto:jon.maguire@academymortgage.com)  
[www.academymortgage.com/jonmaguire](http://www.academymortgage.com/jonmaguire)

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**Cameron Walters**

*Senior Loan Officer*

**Academy Mortgage Customer Service Award Winner in 2014!!**

5565 Glenridge Connector NE Suite 400  
Atlanta, GA 30342  
D: (404) 692-5833 | C: (404) 849-9608  
F: (404) 692-5834 | O: (404) 574-2600

[Cam.Walters@AcademyMortgage.com](mailto:Cam.Walters@AcademyMortgage.com)  
[www.AcademyMortgage.com/camwalters](http://www.AcademyMortgage.com/camwalters)

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TN State Lic #544455 | SC State Lic #544455  
Corp Lic #20505 | Corp NMLS #3113  
Georgia, Alabama, Florida, Tennessee, and South  
Carolina Residential Mortgage Licensee



## FMLS News

FUSION is no longer available as of Oct 14, 2015. Make sure you know how to use MATRIX.

Learn Matrix anywhere - even from the comfort of your own home! Our YouTube channel, MyFMLS, has **an entire playlist dedicated to Matrix**. Learn at your own speed by watching these tutorial videos that highlight quick tips and professional insights into daily uses.

## Agent Safety: Mobile Apps You Need

By Kevin Theobald

Two things we know to be true: 1) Every agent has a smartphone. 2) Every agent lists safety as one of their biggest concerns. Luckily, agents with smartphones have one of their greatest safety aids when meeting with clients and showing homes. Here are some safety apps worth considering for anyone working in real estate:

### Moby

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

Devices: BlackBerry, iPhone, and Android (coming soon)  
Cost: Free, premium plans available (\$9.95 per month/  
\$99.94 per year)

Moby has a check-in feature that could be beneficial to real estate professionals at open houses and showings. The app will send messages at predetermined times that ask, "Are you OK?" If two questions go unanswered, the app will automatically notify the contacts you select that you failed to respond and provide your phone's GPS location.

- Tracking tool: You can selectively reveal your location to certain contacts. The app can be set to send your GPS location periodically to whomever you choose and keep others up-to-date while you're on the go. You can also leave notes to your contacts, such as "on my way to a vacant property" or "a bit nervous around this new client."
- Alert tool: With one touch of a button, you'll be able to alert your contacts or emergency personnel if you need help. The alert will automatically include your GPS location.

A stepped-up premium plan is available that can be used to send your alerts to not only your contacts but also a 24/7 security monitoring system. The monitoring system can determine the appropriate emergency services needed and

dispatch police, ambulance, or fire responders using your exact GPS location from your phone.

### **Real Alert**

Found in the app store

Devices: iPhone and Android

Cost: \$1.99

The Real Alert app has gotten lots of buzz from within the industry when it debuted last May. The app allows you to quickly alert your emergency contacts or police when you feel threatened, as well as discreetly record "creep data," key details about suspicious people you encounter.

The app features:

- A quick tap - one button push - to speed dial and alert your emergency contacts when you need help.
- A quick-tab button (double tap in this case to avoid accidental calls) to instantly call 911.
- The ability to record "creep data," which allows you to detail physical descriptions, vehicle information, and other important information for police. You can also record audio details or even take a photo.
- Retrieve the location of nearby hospitals by using your GPS location.
- A quick-tap button to sound an alarm to ward off potential attackers. The volume will depend on the sound setting on your phone.
- The ability to turn your smartphone into a flashlight.

### **SafeTREC**

<http://safetrec.com>

Devices: Most mobile devices

Cost: Free limited plan; full-featured plan \$9.95 per month

With this app, whenever you feel in danger, you can press a panic button on your phone that instantly alerts others that you need help. Email and text messages will then be sent to your emergency contacts, along with your precise location using your phone's GPS technology. The paid version of this app will also send the message to a 24/7 live conference call help center, which will contact emergency services if necessary.

The paid version of this app also features an "Emergency Safety Profile" that is sent with your messages. This profile can provide critical details of your emergency situation to responders, such as your location, suspect information, and your one-hour location history. You can also upload images, sounds, and video to the profile to provide responders with extra details. The profile also includes your medical information, such as allergies, blood type, and your physical description (along with a photo).

### **IcePics**

<http://www.icepics.com>

Device: iPhone

Cost: \$2.99

Take a photo of a suspicious person with just one press of a button and have it emailed instantly to your emergency contacts, along with your location information. You can even do it without that person ever knowing. IcePics (In Case of Emergency Pictures) is an iPhone app that makes your camera instantly accessible via an icon on the front screen of your phone. You can snap a photo discreetly, too; hold the phone to your ear and pretend you're making a call but tilt the phone toward the person to take the photo. The photo is taken without a click sound and is instantly sent to your emergency contacts, without making any noise.

The email to your emergency contacts will include the photo as well as your GPS coordinates and a link to a Google map so your contacts can pinpoint the precise location at which the photo was taken.

**About Kevin Theobald**

Having instructed for over 15 years, Kevin Theobald with FMLS pulls from his experience to better educate real estate agents. Employing a straightforward point-by-point approach, Kevin hopes to reach as many students as possible and arm them with knowledge and confidence. When he is not teaching, Kevin enjoys spending time with his two daughters and writing fictional novels.

## Earn Two Free Months Of Agent Fees

**Drake Realty appreciates your agent referrals!**

Remember anytime you refer an agent to Drake Realty you receive 2 months of Agent Fees as our way of saying Thank You! Pass along this newsletter or information about TGA Mobile to the agents you refer to Drake Realty. Again, we

truly appreciate your agent referrals.



**Finish the Year Strong**  
**with**  
**Drake Realty**  
**Leave Nothing to Chance!**

Drake Realty provides you the support you need to grow a strong business. We provide our agents with 24/7 Broker Support, 8 Convenient Metro Offices, and the latest and greatest Technology with TGA Mobile. Drake Realty also has created long lasting partnerships that will enhance your business.

**Make the move today and finish strong!**

**Join Drake Today!**

**Call Mary at 770-365-4865**



We hope our November issue of The Landing Spot provided you with great resources. Remember, as an agent, it is your responsibility to stay up to date on changes from the Georgia Real Estate Commission and Drake Realty. The Landing Spot and the Drake Realty Database are some of many tools you can use to keep yourself up to date.

Sincerely,

Glenn, Bernie & Mary  
Drake Realty

As a licensed Georgia Real Estate Agent it is your responsibility to keep up to date on changes implemented by the Georgia Real Estate Commission (GREC) and Drake Realty

**Drake Realty is the first Georgia based company to use TGA Mobile. It is an App developed by TGAllison Technologies to deposit Earnest Money received from their clients via their Smart Phone.**

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