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A Word from Glenn

Time is money. Don't forget to use the tools available to you.

Bank Shot is a great app that saves you time. Now you are able to have share a guest log in with your clients or closing attorney.

McMichael and Gray, PC is Drake

Realty's preferred attorney's and you are able to be pay at table when you close with

The Landing Spot

Greetings!

Happy Fall!

Drake Offices will be closed on November 10th in Observance of Veteran's Day. Drake Offices are closed for all Bank Holidays. Please insure you have all business completed by end of day Thursday November 9th. Remember you can utilize Bank Shot 24/7 to handle all banking transactions.

Take this time to honor a Veteran and enjoy this beautiful weather with family and friends.

The Broker's Corner

Insuring you write your contract to protect your client is your most important job. Many of the items below sound like basic items, but far too often a situation arises that puts your client in jeopardy of losing their Earnest Money when this could have been avoided if the contract had been written in a different manner.

A contract should never arrive in the office without a binding contract date filled in with the name of the agent and the date of who completed this

able when you close.
McMichael and Gray, PC.
They also offer concierge
services to our agents.
You also have great branding
opportunities available with
NewAmerican Funding.
Make use of these great
opportunities that save you
time and money.

Drake Realty

Glenn Recommends

[Single Female Buyers Back at Record Levels](#)

[Seller Negotiation Tactics That Can Backfire](#)

[When to Drop Your Listing Price](#)

[Buying in the Fall Remains a Challenge](#)

Drake Out and About

Drake Lake Agent Sandy Gilman and her mother spreading goodwill and kindness with Kindness Rocks.
[Drake Lake Agent Sandy Gilman in the NewsSandy Gilman Article Pg 2](#)

Drake TV



Drake Realty is Innovation

Our Partner



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[Maria Riggs - Director Of Client Relations & Marketing](#)



information. If you don't have this date clearly stated in the binding agreement section of the contract how will you count your due diligence period, and appraisal and financial contingency days? How will both sides know if they are making their deadlines to get key contract items completed? How will your client know when the Earnest Money must be delivered to the receiving party stated in the contract to be compliant?

Did you recommend enough days for the due diligence period? When this date was set had your client checked with their inspector to establish availability? Did you leave enough time to get specialists out if an issue requiring further investigation occurred during the inspection? Never automatically assume the seller will extend the due diligence period because your client needs additional time to research findings of the inspection. Did you take into account holidays that occur during your due diligence period, and insure your client understands holidays and weekends count as due diligence days.

Did you check with your lender and ask them based on the loan type how long they need to get the appraisal and financing approved? Did you take into account holidays that occur between your binding agreement date and your days to get the appraisal and financing approved? Did you advise your client they need to immediately respond to all requests from their lender for paperwork to insure the process of approval is not delayed due to their failure to provide requested documents? Did you advise your client to insure they pay the appraisal fee immediately so an order can be placed to conduct the appraisal?

All of the items above are very basic, but when they are not in place you hurt your client and put their Earnest Money at risk by a timeline not being met. Insure you always handle the basic details of a contract so your client is protected throughout the entire process of purchasing a home.

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

Outside of those hours please contact Mary.

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.

License Law Reminder of the Month

Advertising Part 2

Advertising by Affiliated Licensees. All advertising by associate brokers, salespersons, and community association managers must be under the direct supervision of their broker and in the name of their firm.

Written Permission to Advertise. A licensee shall not advertise any real estate for sale, rent, lease, or exchange unless the licensee has first secured the written permission of the owner, the owner's authorized agent, or the owner of a leasehold estate. When such permission is granted, a (3) licensee advertising real estate that is listed with another firm shall clearly

and conspicuously disclose that fact and the name of the listing firm unless the listing firm has expressly agreed in writing to waive those clear and conspicuous disclosures.

Discriminatory Advertising Prohibited. A licensee shall not advertise to sell, buy, exchange, rent, or lease real estate when such advertisement is directed at or referred to persons of a particular race, color, religion, sex,

Gina Spearman
Regional Manager
NMLS# 152661

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Drake Database

Please remember to log into the [Drake database](#) every 14 days or less. You can view all of your Contracts, Listing Agreements and Buyers Brokerage Agreements in the database.

IF YOU HAVE PROBLEMS LOGGING

PLEASE EMAIL
drakestockbridge@gmail.com WITH
YOUR ISSUE.

handicap, familial status, or national origin. The contents of any advertisement must be confined to information relative to the real estate itself, and any advertisement that is directed at or referred to persons of any particular race, color, religion, sex, handicap, familial status, or national origin is prohibited.

The topics above were discussed extensively at the recent License Law CE Class. Please insure you comply with License Law at all times to insure your business is being conducted within the rules and regulations of the Ga. Real Estate Commission.

Bank Shot Tips

BANK SHOT UPDATES ARE READY FOR ISO AND ANDROID USERS. DON'T FORGET TO UPDATE YOUR APP!!



Did you know your closing attorney or client can use Bank Shot?

They can sign in as a Bank Shot Guest!

Bank Shot guest sign on after they download the app. The guest sign on for Bank Shot is as follows:

Email address drakerealtyga@gmail.com
Password drakeguest

Why would you want your closing attorney or client to use Bank Shot?

You have been asked for wiring instructions for Earnest Money or a Commission Check. Why would you want to pay the bank fee, and go to the bank when they can download the app use the guest sign on and send the check to the office immediately?

A closer at an attorney's office calls and asks for the office mailing address to FedEx over a commission check. Why pay this high overnight fee when they can download the app and use the guest log in to send the check immediately?

Your client's offer was accepted and your client has returned to their home state without leaving the Earnest Money check, and the check needs to be deposited ASAP. Utilize Bank Shot to insure the Earnest Money is received timely.

Did you know you can deposit other fees via Bank Shot?

Why waste the envelope and stamp when you can Bank Shot the check over immediately

over immediately.
Your client is withdrawing a listing and is paying the \$25 fee per listing. Why not Bank Shot the payment over and pay the fee ASAP?

If you are paid at table, please deposit the Drake check via Bank Shot and email the fully executed CD to drakecommdeposit@gmail.com.

Please contact Mary with your questions or concerns.

Mary Gasparini
drakerealooffice@gmail.com
770-365-4865

Get Ready: The ActiveKEY is Retiring!!

Why is the ActiveKEY retiring?

The old hardware that runs the key is sun setting. In the near future, your ActiveKEY will no longer work.

What are my options?

1. Use your smartphone as your key. Download the Supra eKEY app onto your phone from Apple's "App Store" or Google's "Google Play." Once downloaded, try the eKEY in demo mode.
2. Alternate Key, XpressKEY (replacement for ActiveKEY)

eKEY allows you to:

- Customize iBox BT LE access hours and listing-specific information
- Track iBox BT LE inventory and view iBox settings
- Send showing feedback to listing agents from within the eKEY app
- Your eKEY will also automatically update using your phone's cellular service so you are ready to show listings at a moment's notice. Once updated for the day, there is no need to be in cellular coverage when showing a listing. With an authorization code, you can easily switch between phone or tablet, and eKEY is less expensive than alternate key methods.

How do I prepare?

- Login to SupraWEB to ensure you have your credit card registered
- More information is available on the Supra website at Get-the-App or www.supraekey.com.

CE Classes and Networking Opportunities

SAVE THE DATE

2018 Contract Class

Taught by Judge Parker

Call times 10 AM to 1 PM

January 9

January 16

February 8

February 13

If you need CE, classes can be found online.

Networking & Workshops

News from our Partners



We are very pleased to announce our affiliation with New American Funding.

See the story of New American Funding below to see why we felt we our cultures are a perfect match.

The New American Funding Story

Family-owned, New American Funding is an independent mortgage lender headquartered in Orange County, California, that is dedicated to helping other families and individuals improve their quality of living through home ownership. In 2003, founders Rick and Patty Arvielo combined their expertise to create a progressive business that quickly grew from a 40-employee call center into a national mortgage banker and industry powerhouse.

Leveraging technology and streamlined operations, they created a lending process that became highly efficient. Rick used his technical aptitude to design the New American Funding business model around timesaving software, while Patty provided crucial insight from her extensive mortgage background that ultimately brought the entire loan process in-house.

Her hands-on cultivation of a top-producing salesforce that shared her passion for the community and her drive to succeed enabled the company to achieve industry-leading loan closing times. Rick continued New American Funding's forward momentum by capitalizing on his expansive marketing knowledge to spearhead the development of a state-of-the-art marketing division and a full in-house production studio where cutting-edge video content is routinely created.

The mortgage company has continued its acceleration by utilizing innovative technology such as a suite of mobile apps, featuring GoGo LO, an on-the-go version of New American Funding's proprietary CRM software. GoGo LO increases productivity and makes the job of processors, underwriters, and

increases productivity and makes the job of processors, underwriters, and production assistants easier.

As the leadership has maintained a forward-looking approach, New American Funding formed the Latino Focus Committee in 2013 to address the challenges Hispanic consumers face in their pursuit of home ownership. The committee upholds a passion for serving the community by participating in volunteer work and coordinating educational events for Latino Americans. The goal from the beginning has been to enhance the quality of their lending experience.

After nearly 15 years in the mortgage business, New American Funding has continued operating off of its foundational principles, which has enabled the company to employ about 2,600 individuals, establish more than 130 nationwide branches, maintain a servicing portfolio of \$22 billion, and fund approximately \$1 billion in loans per month. The company is a Fannie Mae, Freddie Mac, and Ginnie Mae direct lender, seller, and servicer that operates its own builder and real estate based lending divisions, as well as a large loan-servicing unit. While we have achieved tremendous business success in a short time frame, we believe our family-like culture that emphasizes teamwork, unity, and fun is what sets us apart.

Read more at [NewAmerican Funding](#).

If you need any assistance with the loan process please contact Gina Spearman.



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Address: 5607 Glenridge Dr Ste. 100
Atlanta, GA 30342

Website: www.newamericanfunding.com

McMichael & Gray, PC Our Preferred Attorney

McMichael & Gray, PC is Drake Realty's Preferred attorney. Please contact McMichael and Gray, PC for all your closing needs.

McMichael & Gray, PC is a preferred HUD attorney.

Please use the form linked below

[New Buyer Select Form](#)

**McMichael & Gray new Cobb Office
located at 3550 George Busbee Parkway,
NW Suite 140 Kennesaw, GA 30144.**

**McMichael & Gray, PC
Main Number
for all Offices - 678-373-0521**

*The Georgia
Golf Trail* 
Presented by *Bobby Jones*[®]



The Creek Golf Course at Hard Labor Creek State
Park

The Creek at Hard Labor is known for its
challenging layout in a pristine, natural setting.
Featuring Champion Bermuda greens and narrow

tree-lined fairways, The Creek was named "4th sweetest deal in USA" by Golf Digest Frugal Golfer in 2010. The first hole at The Creek was voted "the hardest starting hole in Georgia."



The Creek
Golf Course at Hard Labor



The Creek Golf Course at Hard Labor Creek State
Park

1400 Knox Chapel Road
Social Circle, GA 30025

Located 2 miles north of Rutledge. Take I-20 to Exit 105, Newborn Road. Travel east 2.5 miles across Atlanta Highway to E. Dixie Highway. Turn left, then right on Fairplay Road. Go 2.6 miles to Knox Chapel Road. Turn left and proceed 0.7 miles to the course entrance on the left.

FMLS News

Attention all FMLS members:

As of today, November 6th, rDocs will be the only system available for document creation, management and e-Sign. FormsPro will be placed in "read-only" mode. You will only be able to view or print/email your transactions in FormsPro.

As of Monday, December 11th, FormsPro will be turned off. There will no longer be any access to FormsPro.

Suggestions

For those agents that have contacts stored in FormsPro and nowhere else, there is a way to export those from FormsPro into a .csv file that can then be opened in Excel or other customer contact programs. (In FormsPro, this is located under Preferences>My Preferences>Export Contacts.)

We encourage you to begin creating transactions in rDocs as soon as possible so that you will be familiar with it when it becomes the only option.

FMLS Customer Support and Training

FMLS is here to support you during this transition. Our Customer Support Staff, Trainers and Member Service Representatives are available for questions, and we have several helpful quick tip documents available in the Knowledge Base.

CE Training classes are being conducted at all 3 FMLS centers, and they can be found on the Training Schedule. We also have On Demand short videos on the FMLS YouTube channel.

You can always reach FMLS Customer Support by calling 404-255-4219 Monday through Friday between 9:00 am and 7:00 pm. Calls are also answered on Saturday from 9:00 to 5:00 and Sunday from 1:00 to 5:00. Email support is available Monday through Saturday, 9:00 to 5:00 and Sunday 1:00 to 5:00 (support@fmls.com). And Live Chat is available Monday through Friday 9:00 - 5:00.

Thank you for being members of FMLS - we look forward to serving you!

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Thank you for being members of FMLS - we look forward to serving you!

FMLS Help Desk is Here for You!

FMLS Technical Support is available 7 days a week. That's right! That means that we work when our members do - on the weekends!

Call Center

Call 404-255-4219 or 800-505-FMLS

Monday - Friday 9:00 am - 7:00 pm

Saturday 8:30 am - 5:00 pm

Sunday 1:00 pm - 5:00 pm

Email Support

Email at support@fmls.com and feedback@fmls.com

Monday - Friday 9:00 am - 5:00 pm

Saturday 8:30 am - 5:00 pm

Sunday 1:00 pm - 5:00 pm

Live Chat Hours

Friday 9:00 am - 5:00 pm

Monday - Friday 9:00 am - 5:00 pm

And remember that [Knowledge Base](#) is always available 24/7 for learning at your own pace.

Earn Two Free Months Of Agent Fees

Drake Realty appreciates your agent referrals! Remember anytime you refer an agent to Drake Realty and they join, 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.

Please have your referrals contact

Mary at 770-365-4865

Be sure that they mention you referred them to insure you receive your two free months of Agent Fees.

We hope this 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 serving the community for 26 years

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