



BTVAR Times



Watch for our new camera icon to view more pictures from many of our great events!

2015 Board of Directors

President

[Mike Mumpower](#)

President Elect

[Fred McClellan](#)

Treasurer

[Mia Johnson](#)

Secretary

[Karen Cox](#)

Past President

[Anita Morrell](#)

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[Laura Ashley](#)

Director

[Jessee DeLoach](#)

Director

[Warren Klutz](#)

Director

[Debbie Miller](#)

Director

[Bette Bibee](#)

Director

[Laura McMillan](#)

Sr. MLS Representative

[Jim Warren](#)

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Don't Forget Your Dues

PAST DUE DATE: January 1, 2016

All broker's have received an email copy of the 2016 BTVAR dues for each agent in their office.

Brokers are asked to distribute copies to their agents.

If you would like a copy sent to you directly, please contact the BTVAR office at 423-968-1192 or log in to your member portal [here](#) to view your invoice.



900 Anderson Street 2nd Floor Bristol, TN 37620
P. 423-968-1192 F. 423-968-2840
info@btpvar.com

INSTALLATION OF OFFICERS & DIRECTORS

Awards Banquet

6:00PM SOCIAL | 7:00PM DINNER | 7:30PM PROGRAM

FRIDAY, JANUARY 22, 2016

ENTERTAINMENT

BIG BAND THEORY

COST

\$20 PER PERSON

.....

BTVAR

"All That Glitters"

PLEASE RSVP BY JANUARY 16, 2016

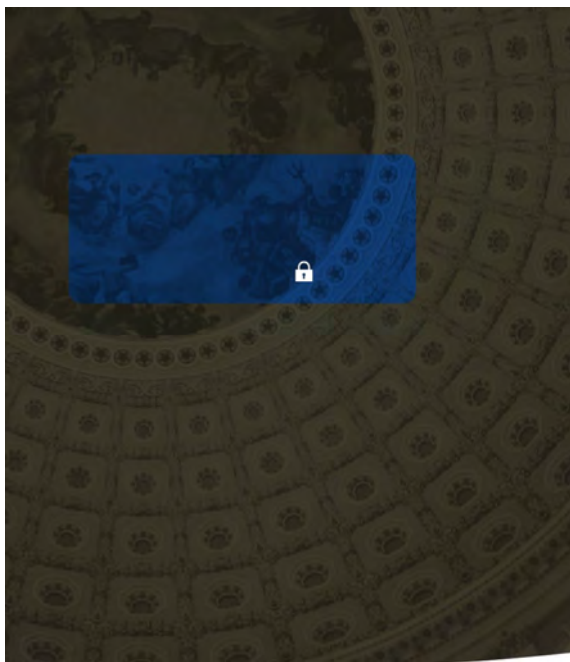
BLACK TIE OPTIONAL | CASH BAR

INFO@BTVAR.COM or 423.968.1192

.....

THE VIRGINIAN | 22512 CLUBHOUSE RIDGE | BRISTOL, VA 24202

Data Security and Privacy Toolkit



Download the Data Security and Privacy Toolkit

This **Data Security and Privacy Toolkit** aims to educate real estate associations, brokers, agents, and multiple listing services about the need for data security and privacy and assist them in complying with legal responsibilities. The Toolkit provides:

Information about state laws and pending federal regulations regarding data security &

privacy protection

Checklists of issues to consider when drafting a security program

References and sample policies created by government or other organizations

The FTC: 5 Key Principles to a Sound Data Security Program

Plan ahead and know the Data Security & Privacy laws that impact you and your real estate business.



Source:VARbuzz (VARbuzz.com)

NAR Makes zipForm Plus Free to Members

- NAR and zipLogix have entered into a partnership to provide zipForm Plus® and zipTMS™ as a member benefit at no cost to all NAR members.
- Agents will be able to store unlimited transactions to meet their state's Department of Real Estate (DRE) requirements.
- More than 600,000 NAR members currently use zipLogix applications. This new member benefit will encourage even more REALTORS® to see how zipLogix can help them succeed in their businesses.
- More than 900,000 of NAR's 1.1 million members are currently entitled to use zipLogix products through association member benefits or individual purchases.
- State and local REALTOR® associations can leverage the NAR member benefit to drive new member adoption.
- As a 100-percent REALTOR® association-owned company, zipLogix is committed to REALTORS®' success.
- NAR's goal has always been to keep the REALTOR® at the center of the transaction. This new member benefit will help us support that role well into the future.
- zipLogix's platform ensures data integrity, provides intellectual property protections for state and local form, and authenticates users through NAR's NRDS database.
- Standardizing the technology platform that empowers REALTORS® creates efficiencies and streamlines processes.
- With this step toward a comprehensive transaction platform, NAR and zipLogix are committed to making sure REALTORS® have the tools they need to succeed in today's dynamic real estate environment.

Read More on [REALTOR.org](https://www.realtor.org)

The CE Shop—January Promotion



Save 20% off your online education!

Enroll today: <http://btvar.theceshop.com/>

Enter **JAN20** at checkout to receive your discount!

We Made Our RPAC Goals!

Virginia Association of REALTORS®

Contributions as of 11/17/2015
\$2400.00

2015 Goal
\$2,070.00

Tennessee Association of REALTORS®

Contributions as of 11/17/2015
\$3769.00

2015 Goal
\$3,015.00



See pictures from our Thankful for YOU RPAC Party!



Awards Forms are Now Available!

Accepting last minute applications through January 6!

[Hall of Fame Award Form](#)

[REALTOR® of the Year Form](#)

[25 Year Award Application](#)

[Community Partner Award Form](#)

[Professional Honor Society Application](#)

Get recognized and recognize others for achievements!

Apply for one of BTVAR's awards and if received you will be recognized in our newsletter and the Bristol paper!

CFA Results: G-fees Removed



Bristol TN/VA Association of REALTORS

Hagan Horn—Association Executive
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2nd Floor
Bristol, TN 37620

Phone: 423-968-1192
Fax: 423-968-2840
E-mail: info@btvar.com



BTVAR!



Passage of a five year surface transportation program is a victory in many ways. In July 2015, the Senate proposed funding

a portion of transportation with guarantee fees (g-fees) collected by Fannie Mae and Freddie Mac. NAR began an effective campaign to remove g-fees as a pay-for-in surface transportation projects. After weeks of negotiations between the House and Senate, the final legislation completely removed g-fees. Ultimately, **Congress altered the Federal Reserve's surplus** account and dividends owed to large banks to pay for the bulk of transportation funding until 2020.

Thank you to all those who responded to the Call For Action!

President Signs Appropriations Bill

Congress has passed and the President has signed into law, sweeping legislation of more than two-thousand pages to fund the Federal Government for Fiscal Year 2016. The new legislation will put an end to the series of stop-gap funding measures known as "Continuing Resolutions" that have funded the government since the start of FY 2016 on October 1, 2015. This new bill will expire in September 2016. The real estate related provisions are listed [HERE](#)

Source: REALTOR.org

MISSION STATEMENT:

BTVAR's mission is to encourage its members to successfully attain their highest goals in an ethical and professional manner and advocate the rights of private property ownership.

Education

- March 10 2015—RESCHEDULED**
Code of Ethics Instructor is TBD
- April 23 & 24 2015**
CE Courses with John Dickenson @ The Holiday Inn Bristol, VA
- May 18 2015**
TN CORE CE Class with Karen Randolph
- September 22 2015**
Code of Ethics with Edithann Wadewitz
- September 24 2015**
Home Warranty 101 with Maryann Azambuja
- October 13 & 14 2015**
CE Courses with John Dickenson @ The Hilton Garden Inn Bristol, VA
- December 2 2015**
Real Forestry for Real Estate
8 hours of VA CE @ The Southwest Virginia Association of REALTORS® Office

[Online Education Calendar](#)

Membership Meetings

- January 23rd 2015—Awards Banquet @ The Bristol Train Station
- April 29th 2015—Scholarship Luncheon
- July 9th 2015—Annual BTVAR Picnic
- September 24th 2015—Annual Meeting/ Election

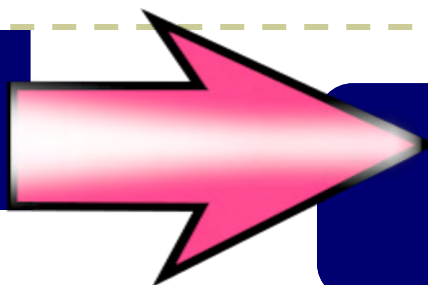
New Member Orientation

- March 11th 2015—New Member Orientation
9AM-12PM at the BTVAR Office
- September 16h 2015—New Member Orientation

Board of Directors Meetings

- January 29th 2015
- March 31st 2015
- May 26th 2015
- July 21st 2015
- August 18th 2015
- October 20th 2015
- December 15th 2015

***All meeting dates are subject to change. More information to follow throughout the year however, please feel free to contact the Association office at 423-968-1192 or visit us online at www.btvar.com for more detail.*



**2016 Dues
Due Jan. 1st**

2015 Sponsors

GOLD

Bristol Herald Courier
320 Morrison Blvd. Bristol, VA 24201
Amanda Wampler awampler@bristolnews.com
276-669-2181 Fax 276-645-2527

Citizens Bank
P.O. Box 1218
Bristol, TN 37620
Kathy Fields
423-989-4426 Fax 423-989-4449
Kathy.fields@citizensbank24.com
www.citizensbank24.com

Community Contractors Connection
Time Rhea
Office: 276-644-3426
trhea@communitycontractors.net

Pulp
1709 West State Street Bristol, TN 37620
Zanna Blankenbeckler zanna@getpulp.com www.getpulp.com
423-764-5751 Fax 866-511-5453

Evergreen Title and Closing, LLC
1104 Volunteer Parkway, Suite 110 Bristol, TN 37620
Devereux Rice, Manager
devereux@evergreentitleandclosing.com
Gwen Pugh gwen@evergreentitleandclosing.com
423-573-9750 Fax 423-573-9751
www.evergreentitleandclosing.com

Lenders Title and Escrow, LLC
834 State Street Bristol, TN 37620
Cindy Minton cminton@titleandclosing.com
423-652-1091 Fax 423-652-1090 www.titleandclosing.com

Eastman Credit Union
1237 Volunteer Parkway Bristol, TN 37620
Rhenea Gross rgross@ecu.org www.ecu.org
Relationship Manager 423-429-8792

First Bank & Trust
40 East Valley Drive Bristol, VA 24201
Jim Sells/Rick Buchanan 276-466-9222
jsells@firstbank.com www.firstbank.com

Randy M. Kennedy
Attorney and Counselor at Law
625 Anderson Street Bristol, TN 37620
423-764-7162 randyk@rkennedylaw.com

Title Equity Corporation
Executives Park 1241 Volunteer Pkwy, Suite 300 Bristol, TN
Jane Fletcher tec@titleequity.com www.titleequity.com
423-989-3606 Fax 423-968-5132

SILVER

McClain's Pest Control
1830 West Elk Ave. Elizabethton, TN 37643
Bob McClain 423-543-7088
bugman02@embarqmail.com

BRONZE

East TN Movers
5725 Highway 11E, Suite 3
Piney Flats, TN 37686
423-878-5055
Rita Eggers—rita@easttnmovers.com
Dean Roberts—dean@easttnmovers.com
Michelle Wilder—michelle@easttnmovers.com

Powell Valley National Bank
P.O. Box 100 Jonesville, VA 24263
276-346-1414 Mary Beth Baker
mbaker@powellvalleybank.com

2015 Affiliates

Accounting Services

Blackley, Olinger & Associates, PLLC

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Bristol, TN 37620 423-989-3387

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Judy S. Olinger
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S. Douglas Blackley
sdblackley@boacpa.com

Attorney

W. Derek Malcolm, Esq.

Attorney and Counselor at Law
100 Fifth Street, Suite 520
Bristol, TN 37620
423-291-4810 Fax 423-291-4811
Derek@dmalcolmlaw.com

Banking/Mortgage Companies

Appalachian Community Federal Credit Union

6034 Bobby Hicks Hwy, Suite 2
Gray, TN 37615
Rachael Carroll, rcarroll@myacfcu.org
Penny Pavitt, ppavitt@myacfcu.org
423-230-2606 Fax 423-467-4274

Bank of Tennessee

1223 Volunteer Parkway Bristol, TN 37620
423-990-6726 Fax 423-990-2869
www.bankoftennessee.com

Benchmark Home Loans

4138 Bristol Highway, Suite 4
Johnson City, TN 37601
Becky Rockwell
423-232-0111 Fax 423-232-7111
brockwell@benchmark.us

BB&T

1280 Volunteer Parkway Bristol, TN 37620
Patti Waymire
423-990-2876 Fax 423-968-2833
pwaymire@BBandT.com
Mable Soublo
276-739-7654 msoublo@BBandT.com
www.bbandt.com

Cross Country Mortgage

505 East Center Street
Kingsport, TN 37660
Russell Street 423-292-2126
russell@crosscountrymtg.us

Highlands Union Bank

821 Commonwealth Ave. Bristol, VA 24201
Michael Eldreth
276-645-7110 ext. 70518
meldreth@hubank.com www.hubank.com

Home Town Mortgage Group, Inc.

2020 Meadowview, Suite 220
Kingsport, TN 37660
Marty Miller, Bristol 423-230-1900
htm@chartertn.net
www.Hometownmortgagegroup.com

New Peoples Bank

101 Linden Square Drive Bristol, VA 24201
276-466-5358
Sharon Duckett
sharon@newpeoplesbank.com
www.newpeoplesbank.com

Regions Bank

840 State Street Bristol, TN 37620
Rodney Robinson 423-282-7685
Rodney.robinson@regions.com

Renasant Bank

340 Martin Luther King Jr. Blvd
Bristol, TN 37620
423-844-6648
Sharon Farmer sfarmer@renasant.com
Jerry Kirk jkirk@renasant.com

SunTrust Mortgage

2060 Fort Henry Drive
Kingsport, TN 37664
Kim Richards
Kim.richards@suntrust.com
423-765-4665



TriCities Mortgage Group

247 Broad Street Suite 200
Kingsport, TN 37660
423-323-2227
Bruce Harrington
tricitieasmortgagegroup@gmail.com

TriSummit Bank

425 State Street Bristol, VA 24201
276-645-6612
Peggy Littleton
plittleton@trisummitbank.com

United Capital Lending

2203 McKinley Rd Suite 130
Johnson City, TN 37604423-952-0172
Tyler Cathey/Shannon Bradley
tcathey@ucloans.com
sbradley@ucloans.com
www.ucloans.com

Virginia Housing Development Authority (VHDA)

105 East Main Street
Wytheville, VA 24383
276-228-7060
www.vhda.com

Wells Fargo Home Mortgage

Penny Capell 423-646-5968
Penny.capell@wellsfargo.com
Doris Karshner, Abingdon 276-628-2056
Doris.karshner@wellsfargo.com
www.wellsfargo.com

Chamber of Commerce

Bristol TN/VA Chamber of Commerce

20 Volunteer Parkway
Bristol, TN 37620
423-989-4850 Fax 423-899-4867

Contractors

Johnathan B. Wilson Contracting

460 Spring Lake Road
Bristol, VA 24201
276-669-7507 wlsnjpw@aol.com

Home Inspector Service

First Step Home Inspections

31325 Old Saltworks Road
Meadowview, VA 24361
Mark McKinney 276-698-0922
firststep@centurylink.net

Practical Preservation

David Shumaker
423-633-0979
houseshu@btes.tv

Home Warranty

First American Home Warranty

446 N. Campbell Station Road
Knoxville, TN 37934
Maryann Azambuja
mazambuja@firstam.com
865-202-7780

Utilities

Bristol TN Essential Services

P.O. Box 549
Bristol, TN 37621-0549
Jennifer Booher
423-968-1526
jbooher@btes.net
www.btes.net

Insurance

State Farm—David Reel, Agent

1323 Highway 394 Blountville, TN 37617
David Reel 423-323-5156 Fax 276-0284
David.reel.rean@statefarm.com

