

Agent Training
Sunday, October 22nd, 2023
6:00pm – 6:50pm



6:00pm

AGENDA

6:00pm – Agent Updates

6:10pm – Kim Palmer – Fidelity National Title

6:30pm – TREC Form Updates

6:35pm – New MUD/Utility District Guidelines

6:43pm – TREC Agent Contact Information change

6:46pm – Importance of Dates and # of Days on Contracts

6:50pm – Comments / Questions?

6:01pm

Agent Introductions/Quick Stories

Quick agent introduction roundtable so our guest speaker can meet everyone

6:10pm-6:30pm



Kim Palmer

Fidelity National Title


**Business Development Manager
Fidelity National Title-Pasadena**

Direct: 720.220.1926


Email: kim.palmer@fnf.com

Updated September 2023

09-01-2023



APPROVED BY THE TEXAS REAL ESTATE COMMISSION (TREC)



SELLER'S DISCLOSURE NOTICE

CONCERNING THE PROPERTY AT _____
(Street Address and City)

THIS NOTICE IS A DISCLOSURE OF SELLER'S KNOWLEDGE OF THE CONDITION OF THE PROPERTY AS OF THE DATE SIGNED BY SELLER AND IS NOT A SUBSTITUTE FOR ANY INSPECTIONS OR WARRANTIES THE PURCHASER MAY WISH TO OBTAIN. IT IS NOT A WARRANTY OF ANY KIND BY SELLER OR SELLER'S AGENTS.

Seller is is not occupying the Property. If unoccupied, how long since Seller has occupied the Property? _____

1. The Property has the items checked below [Write Yes (Y), No (N), or Unknown (U)]:

<input type="checkbox"/> Range	<input type="checkbox"/> Oven	<input type="checkbox"/> Microwave
<input type="checkbox"/> Dishwasher	<input type="checkbox"/> Trash Compactor	<input type="checkbox"/> Disposal
<input type="checkbox"/> Washer/Dryer Hookups	<input type="checkbox"/> Window Screens	<input type="checkbox"/> Rain Gutters
<input type="checkbox"/> Security System	<input type="checkbox"/> Fire Detection Equipment	<input type="checkbox"/> Intercom System
	<input type="checkbox"/> Smoke Detector	
	<input type="checkbox"/> Smoke Detector-Hearing Impaired	
	<input type="checkbox"/> Carbon Monoxide Alarm	
	<input type="checkbox"/> Emergency Escape Ladder(s)	
<input type="checkbox"/> TV Antenna	<input type="checkbox"/> Cable TV Wiring	<input type="checkbox"/> Satellite Dish
<input type="checkbox"/> Ceiling Fan(s)	<input type="checkbox"/> Attic Fan(s)	<input type="checkbox"/> Exhaust Fan(s)
<input type="checkbox"/> Central A/C	<input type="checkbox"/> Central Heating	<input type="checkbox"/> Wall/Window Air Conditioning
<input type="checkbox"/> Plumbing System	<input type="checkbox"/> Septic System	<input type="checkbox"/> Public Sewer System
<input type="checkbox"/> Patio/Decking	<input type="checkbox"/> Outdoor Grill	<input type="checkbox"/> Fences
<input type="checkbox"/> Pool	<input type="checkbox"/> Sauna	<input type="checkbox"/> Spa <input type="checkbox"/> Hot Tub
<input type="checkbox"/> Pool Equipment	<input type="checkbox"/> Pool Heater	<input type="checkbox"/> Automatic Lawn Sprinkler System
<input type="checkbox"/> Fireplace(s) & Chimney <small>(Wood burning)</small>		<input type="checkbox"/> Fireplace(s) & Chimney <small>(Mock)</small>
<input type="checkbox"/> Natural Gas Lines		<input type="checkbox"/> Gas Fixtures

Liquid Propane Gas: LP Community (Captive) LP on Property

Fuel Gas Piping: Black Iron Pipe Corrugated Stainless Steel Tubing Copper

Garage: Attached Not Attached Carport

Garage Door Opener(s): Electronic Control(s)

Water Heater: Gas Electric

Water Supply: City Well MUD Co-op

Roof Type: _____ Age: _____ (approx.)

Are you (Seller) aware of any of the above items that are not in working condition, that have known defects, or that are in need of repair? Yes No Unknown. If yes, then describe. (Attach additional sheets if necessary):

TREC No. 55-0

Seller's Disclosure Notice

What changed? Sellers must disclose the type of piping used for gas supply lines—black iron pipe, copper, or corrugated stainless steel tubing (CSST).

How will sellers know what type of piping they have? They may not know and can indicate “unknown” on the notice. Inspectors have been required to note the type of fuel gas piping on their reports since 2022, so it may take time, but more people will have access to this information as more inspections are completed.

Where is the revised form? The new version of the *Seller's Disclosure Notice* is available online and should be used for contracts executed on or after September 1, 2023.

Consumer Protection Notice



Legislation passed by the 88th Texas Legislature requires the Texas Real Estate Commission to update two frequently used forms: the *Consumer Protection Notice* and the *Seller's Disclosure Notice*.

Consumer Protection Notice

What changed? It no longer references the real estate inspection recovery fund, which was repealed this session.

Who does this affect? Real estate brokers, sales agents, inspectors, and easement or right-of-way (ERW) agents must provide the Consumer Protection Notice by posting it online and at their place of business.

Where is the new form? [It is on TREC's website.](#)

How do I provide the form? If you link to the [form on TREC's website](#), you will not have to update your online notice because it is uploaded to the same URL. If you do not link to the form on our website (e.g., you have a PDF version or host the form on your own website), you will have to upload the new form by September 1.

You are also required to print the new form for posting in your place of business.

Agents should have a link to this and the IABS in the email signature and on their website / social media pages

THE TEXAS REAL ESTATE COMMISSION (TREC) REGULATES
REAL ESTATE BROKERS AND SALES AGENTS, REAL ESTATE INSPECTORS,
EASEMENT AND RIGHT-OF-WAY AGENTS,
AND TIMESHARE INTEREST PROVIDERS

YOU CAN FIND MORE INFORMATION AND
CHECK THE STATUS OF A LICENSE HOLDER AT

WWW.TREC.TEXAS.GOV

**YOU CAN SEND A COMPLAINT AGAINST A LICENSE HOLDER TO TREC
A COMPLAINT FORM IS AVAILABLE ON THE TREC WEBSITE**

TREC ADMINISTERS THE REAL ESTATE RECOVERY TRUST ACCOUNT WHICH MAY BE
USED TO SATISFY A CIVIL COURT JUDGMENT AGAINST A BROKER, SALES AGENT, OR
EASEMENT OR RIGHT-OF-WAY AGENT, IF CERTAIN REQUIREMENTS ARE MET.

REAL ESTATE INSPECTORS ARE REQUIRED TO MAINTAIN ERRORS AND OMISSIONS
INSURANCE TO COVER LOSSES ARISING FROM THE PERFORMANCE OF A REAL ESTATE
INSPECTION IN A NEGLIGENT OR INCOMPETENT MANNER.

PLEASE NOTE: INSPECTORS MAY LIMIT LIABILITY THROUGH PROVISIONS IN THE CONTRACT
OR INSPECTION AGREEMENT BETWEEN THE INSPECTOR AND THEIR CLIENTS. PLEASE BE
SURE TO READ ANY CONTRACT OR AGREEMENT CAREFULLY. IF YOU DO NOT UNDERSTAND
ANY TERMS OR PROVISIONS, CONSULT AN ATTORNEY.

IF YOU HAVE QUESTIONS OR ISSUES ABOUT THE ACTIVITIES OF
A LICENSE HOLDER, THE COMPLAINT PROCESS, OR THE
RECOVERY TRUST ACCOUNT, PLEASE VISIT THE WEBSITE OR CONTACT TREC AT



TEXAS REAL ESTATE COMMISSION

P.O. BOX 12188

AUSTIN, TEXAS 78711-2188

(512) 936-3000

PROMULGATED BY THE TEXAS REAL ESTATE COMMISSION (TREC) 05-16-2023

DISCLOSURE OF RELATIONSHIP WITH CONTRACT PROVIDER OR ADMINISTRATOR

RESIDENTIAL SERVICE CONTRACTS. A residential service contract is a product under which a residential service contract provider or administrator (Provider), for a fee, agrees to repair or replace certain equipment or items in a property. Co-payments typically apply to most service calls. Providers are licensed and regulated by the Texas Department of Licensing and Regulation. The extent of coverage and the cost of coverage will vary. Before buying a residential service contract, the buyer should read the contract and consider comparing it with the extent of coverage and costs from several other Providers. **YOU MAY CHOOSE ANY PROVIDER.**

THE PURCHASE OF A RESIDENTIAL SERVICE CONTRACT IS OPTIONAL. The TREC promulgated residential contract forms contain a paragraph in which the parties may negotiate whether the seller will reimburse the buyer the cost of a residential service contract. The choice of the Provider and extent of coverage lies with the buyer. **NEITHER A BROKER/SALES AGENT NOR A SELLER MAY CONDITION THE SALE OF A PROPERTY ON THE BUYER'S PURCHASE OF A RESIDENTIAL SERVICE CONTRACT.**

Other Broker/Sales Agent will receive no compensation from a Provider. Listing Broker/Sales Agent will receive no compensation from a Provider.

Other Broker/Sales Agent receives compensation from the following Provider: _____
for providing the following services: _____

Listing Broker/Sales Agent receives compensation from the following Provider: _____
for providing the following services: _____

The compensation is not contingent upon a party to the real estate transaction purchasing a contract or services from the Provider.

The compensation is the fee for the services that Listing Broker or Other Broker, either directly or through an agent, provides to the company. As required by the Real Estate Settlement Procedures Act and HUD Regulation X, any fees paid to a settlement services provider are limited to the reasonable value of services actually rendered.

Other Broker's Name _____ License No. _____ Listing Broker's Name _____ License No. _____

By: _____ By: _____

The undersigned acknowledges receipt of this notice:

Buyer _____ Seller _____

Buyer _____ Seller _____

This form has been approved by the Texas Real Estate Commission (TREC) for use by license holders to disclose payments received from a residential contract provider or administrator. Texas Real Estate Commission, P.O. Box 12188, Austin, TX 78711-2188, (512) 936-3000 (<http://www.trec.texas.gov>) RSC-4.

APPROVED BY THE TEXAS REAL ESTATE COMMISSION (TREC) 08-08-2022

LANDLORD'S FLOODPLAIN AND FLOOD NOTICE

NOTICE: For Use With a Residential Lease, Including a Temporary Residential Lease

CONCERNING THE PROPERTY AT: _____
(Street Address and City)

A. Landlord is is not aware that the dwelling you are renting is located in a 100-year floodplain. If neither box is checked, you should assume the Property is in a 100-year floodplain. Even if the dwelling is not in a 100-year floodplain, the dwelling may still be susceptible to flooding. The Federal Emergency Management Agency (FEMA) maintains a flood map on its Internet website that is searchable by address, at no cost, to determine if a dwelling is located in a flood hazard area. Most tenant insurance policies do not cover damages or loss incurred in a flood. You should seek insurance coverage that would cover losses caused by a flood.

B. Landlord is is not aware that the dwelling you are renting has flooded at least once within the last five years.

C. For purposes of this notice:

(1) "100-year floodplain" means any area of land designated as a flood hazard area with a one percent or greater chance of flooding each year by the Federal Emergency Management Agency under the National Flood Insurance Act of 1968 (42 U.S.C. Section 4001 et seq.).

(2) "Flooding" means a general or temporary condition of partial or complete inundation of a dwelling caused by:

(a) the overflow of inland or tidal waters;

(b) the unusual and rapid accumulation of runoff or surface waters from any established water source such as a river, stream, or drainage ditch; or

(c) excessive rainfall.

(3) "Dwelling" means one or more rooms rented for use as a permanent residence under a single lease to one or more tenants.

Landlord _____ Date _____ Landlord _____ Date _____

The undersigned Tenant hereby acknowledges receipt of the foregoing notice.

Tenant _____ Date _____ Tenant _____ Date _____

This form was prepared by the Texas Real Estate Commission in accordance with Texas Property Code §92.0135 and is to be used in conjunction with a residential lease, including a temporary residential lease, entered into or renewed on or after January 1, 2022. Texas Real Estate Commission, P.O. Box 12188, Austin, TX 78711-2188, 512-936-3000 (<http://www.trec.texas.gov>) TREC NO. 54-0

What is a MUD?

What is the difference and what should a realtor know?

When a property is located in a PUD, MUD or PID there are disclosures that are required of the transaction and failure to obtain that disclosure can result in termination of the contract or even a monetary penalty.

MUD: Municipal Utility District

A MUD is a district created under the Texas Water Code or by an act of the legislature to provide certain utilities such as water, sanitary sewer, drainage and flood control, and any of these services or facilities have been financed with bonds that are payable by the persons who live in the district.

Chapter 49 of the Texas Water Code requires a person selling a property that is in a MUD to give notice to the buyer of those potential fees for owning this property. This same law states that the notice must be given to the buyer prior to the buyer entering into the contract OR as an addendum to the contract at the time the contract is negotiated. If the notice is not timely provided, the buyer can terminate the contract at any time.

MUDs are often collected through a homeowner's property tax bill.

What is a PUD?

PUD: Public Utility District

A PUD is created by the community and generally operates under a board, similar to how a homeowner's association works. This PUD is created for the sole purpose of providing electricity, water, sewer and telecommunications to a subdivision.

PID: Public Improvement District

A PID is similar to a MUD in that it can be used for subdivision infrastructure items, but it can also be used for additional items like landscaping, parks, sidewalks, roadways and public safety items. These districts are provided for in Chapter 372 and 382 of the Local Government Code.

Where a PID differs from a MUD is that the PID is not a political entity. A PID is funded through bonds secured by liens against the property and once issued, the bonds are paid back by way of a special assessment. These assessments are typically levied for a set number of years.

Tips for Realtors

It is important to keep in mind that a disclosure for each of these matters is required to be signed before the contract is executed. The TREC contracts have been modified (effective now, mandatory for use 2/1/2023) to provide a space to list all disclosures previously provided:

(11)REQUIRED NOTICES: The following notices have been given or are attached to this contract (for example, MUD, WC(D), PID notices):

Failure to have these provided prior to closing can result in a painful outcome, so real estate agents should always make sure the appropriate forms are getting filled out.

UPDATE (August 18, 2023): Please read the latest update on changes to the MUD Notices to Purchaser [HERE](https://www.harconnect.com/update-mud-notices-to-purchaser/):
<https://www.harconnect.com/update-mud-notices-to-purchaser/>

Published August 10, 2023:

Form HAR 400 is no longer applicable and has been discontinued.

Why? The Texas Legislature recently passed a series of laws, **HB2815 and HB2816**, changing the utility district or “MUD” notice of information process. The legal notice provisions used in form HAR 400 have been deleted by the recent legislation and are no longer the law. **As those laws passed with a two-thirds majority, the changes went into effect immediately, June 18, 2023, rather than on September 1.**

All information or “notice” concerning a district’s rates, services, bonds, etc., must be contained and posted on the district’s website for access by the public. As before, if a seller’s property is situated in a district, then the seller must deliver to the buyer the statutory notice for the buyer’s signature prior to final execution of the earnest money contract. The notice can be obtained from the district’s website which the new law requires of the district.

So, on behalf of your seller client, the listing agent will be tasked with obtaining a completed notice directly from the district. Seller’s obligation to deliver notice to the buyer can be found in paragraph 6.E.(3) and (11) or (12) in the TREC form sale contracts. Failure to timely obtain buyer’s signature prior to execution of the final purchase contract will allow the buyer to terminate the contract unless the notice is signed at or before closing (if closed it is presumed the buyer waived its right to terminate).

Delivery of the notice is accomplished upon execution of the notice by the buyer. Additionally, the seller must sign the notice too. Finally, as stated previously, a completed notice should be available on the district’s website. Additionally, a district is required to file the notice with the county property records, and also have a copy available upon request to it and payment of a fee up to \$10.00, i.e., two other ways to obtain the notice.

If you have any questions or need assistance, email mlsqa@har.com.

	A	B	C	D	E	F
1	District Name	County	Website	Phone Number		
550	Harris Co MUD # 44	Harris				
551	Harris Co MUD # 449	Harris	https://www.hcmud449.com/			
552	Harris Co MUD # 450	Harris	https://www.hcmud450.org/	(713) 860-6400		
553	Harris Co MUD # 451	Harris		(713) 860-6400		
554	Harris Co MUD # 454	Harris				
555	Harris Co MUD # 457	Harris				
556	Harris Co MUD # 458	Harris				
557	Harris Co MUD # 459	Harris				
558	Harris Co MUD # 46	Harris	https://www.hcmud46.org/	(713) 651-0111		
559	Harris Co MUD # 460	Harris				
560	Harris Co MUD # 461	Harris		(713) 651-0111		
561	Harris Co MUD # 465	Harris				
562	Harris Co MUD # 468	Harris	https://hcmud468.com/			
563	Harris Co MUD # 473	Harris				
564	Harris Co MUD # 479	Harris				
565	Harris Co MUD # 48	Harris		(713) 237-1221		
566	Harris Co MUD # 480	Harris		(713) 860-6400		
567	Harris Co MUD # 481	Harris	https://www.hcmud481.com/			
568	Harris Co MUD # 489	Harris	https://www.hcmud489.com/	(713) 623-4531		
569	Harris Co MUD # 49	Harris	http://www.hcmud49.org/			
570	Harris Co MUD # 490	Harris	https://www.hcmud490.org/	(713) 623-4531		
571	Harris Co MUD # 494	Harris		(713) 623-4531		
572	Harris Co MUD # 495	Harris		(713) 860-6400		
573	Harris Co MUD # 499	Harris		(713) 860-6400		
574	Harris Co MUD # 5	Harris				
575	Harris Co MUD # 50	Harris	https://hcmud50.com/	(281) 328-2041		
576	Harris Co MUD # 500	Harris	https://www.hcmud500.org/			
577	Harris Co MUD # 501	Harris	https://www.hcmud501.org/			
578	Harris Co MUD # 502	Harris	https://www.hcmud502.org/	(713) 652-6500		
579	Harris Co MUD # 503	Harris				
580	Harris Co MUD # 504	Harris	https://hcmud504.org/	(713) 860-6400		
581	Harris Co MUD # 509	Harris		(713) 860-6400		
582	Harris Co MUD # 518	Harris				
583	Harris Co MUD # 525	Harris				
584	Harris Co MUD # 528	Harris				



Example of MUD Website

Notice to Purchaser of Real Estate

August 25, 2023 by [HCMUD 481](#)

The real property that you are about to purchase is located in Harris County Municipal Utility District No. 481 ("District") and may be subject to district taxes. The district may, subject to voter approval, impose taxes and issue bonds. The district may impose an unlimited rate of tax in payment of such bonds. The current tax rate levied by the District on property within the District is \$1.05 per \$100 of assessed value.

[Notice to Purchaser of Real Estate \(PDF\)](#)

Posted in: [Latest News](#)

Harris County Municipal Utility District 481

May 31, 2021 by [HCMUD 481](#)

Through the Harris County MUD No. 481's website you can easily find links to the following services:

- [Financial and Tax Information](#)
- [Property Tax Database](#)
- [Public Records Request](#)

Posted in: [Latest News](#)

Translate This Website

Select Language

Upcoming Meetings

Monday, November 13, 2023 at 12:00 PM

• [Notice of Public Hearing on Tax Rate \(PDF\)](#)

The Board generally meets on the second Monday of the month at the City of Webster City Hall, Executive Conference Room, 101 Pennsylvania Avenue, Webster, Texas 77598.

Quick Links

[Electronic Municipal Market Access \(EMMA\)](#)
[City of Webster Utilities](#)
[Landowner's Bill of Rights](#)
[Notice to Purchasers](#)
[Property Tax Database](#)
[Public Records Request](#)

News Archive

[General](#)

Link to Form (PDF)

NOTICE TO PURCHASER OF SPECIAL TAXING DISTRICT

The real property that you are about to purchase is located in Harris County Municipal Utility District No. 481 ("District") and may be subject to district taxes. The district may, subject to voter approval, impose taxes and issue bonds. The district may impose an unlimited rate of tax in payment of such bonds. The current tax rate levied by the District on property within the District is \$1.05 per \$100 of assessed value.

Bonds payable wholly or partly from property taxes, excluding refunding bonds that are separately approved by the voters and excluding any bonds or any portions of bonds issued that are payable solely from the revenues received or expected to be received under a contract with a governmental entity, of the District have been authorized by the voters: (1) for the purposes; (2) in the amounts; and (3) have been sold to date in the amounts; all as shown below:

<u>Authorized Purpose</u>	<u>Total Amount Authorized</u>	<u>Amount Issued to Date</u>
Water, Sewer, and Drainage, and Navigation Facilities	\$82,500,000.00	\$16,845,000.00
Road Facilities	\$21,640,000.00	\$6,580,000.00
Recreational Facilities	\$8,000,000.00	\$1,500,000.00
Fire Protection Facilities	\$2,000,000.00	\$0.00

The District is located in whole or in part in the city limits of the City of Webster, Texas. The municipality and the District overlap, but may not provide duplicate services or improvements. Property located in the municipality and the district is subject to taxation by the municipality and the district.

The purpose of this District is to provide water, sewer, drainage, navigation, flood control, road, and parks and recreation facilities and services. The cost of these facilities is not included in the purchase price of your property.

SELLER:

(Date)

Signature of Seller

PURCHASER IS ADVISED THAT THE INFORMATION SHOWN ON THIS FORM IS SUBJECT TO CHANGE BY THE DISTRICT AT ANY TIME. THE DISTRICT ROUTINELY ESTABLISHES TAX RATES DURING THE MONTHS OF SEPTEMBER THROUGH DECEMBER OF EACH YEAR, EFFECTIVE FOR THE YEAR IN WHICH THE TAX RATES ARE APPROVED BY

Sample Form from MUD Website

THE DISTRICT. PURCHASER IS ADVISED TO CONTACT THE DISTRICT TO DETERMINE THE STATUS OF ANY CURRENT OR PROPOSED CHANGES TO THE INFORMATION SHOWN ON THIS FORM. THE INFORMATION CONTAINED IN THIS NOTICE WAS COMPILED BY THE DISTRICT ON AUGUST 25, 2023. THE DISTRICT'S PHONE NUMBER IS 281-500-6050.

The undersigned purchaser hereby acknowledges receipt of the foregoing notice at or prior to execution of a binding contract for the purchase of the real property described in such notice or at closing of purchase of the real property.

PURCHASER:

(Date)

Signature of Purchaser

Note: This form is required by law to be recorded in certain circumstances at closing.

New TREC Agent Contact Information Guidelines on TREC Website

License Holders' Contact Information Becomes Private September 1

08-30-2023 by: Summer Mandell



A bill passed by the 88th Texas Legislature requires all licensing agencies, including the Texas Real Estate Commission, to remove or redact certain details about applicants and current and past license holders in publicly available information, such as the [TREC website license holder search](#) or via public information requests.

This legislation enhances your privacy by protecting personal information like your address, telephone number, and email address.

Prior to this bill, contact information of license holders was available to the public.

What This Means for High Value Data Set Users

High Value Data Sets will no longer include license holders' addresses, phone numbers, email addresses, and location-identifying information beyond the county in which they live or conduct business.

Don't Forget to Keep Your IABS Up to Date

In addition to using the TREC license holder search to find license holders, verify licensure, or look for disciplinary history, consumers have used the TREC website as a source for contact information. As a result, it is essential to keep your [Information About Brokerage Services \(IABS\) form](#) updated. Having an outdated IABS form can result in [disciplinary action](#) from TREC.

Important Things To Remember Concerning Dates/Days on Contracts

- 1) Be sure that your closing date in Paragraph 9 is not on a weekend or holiday
- 2) Remind your Buyer Client that earnest money & option fee must be delivered to the Title Company within 3 days of the contract being EXECUTED
- 3) Never put less than 7 days for an Option Period unless the buyer insists, or you are 100% certain that the inspector can get to the property within 48 hours
- 4) Always remember to put between 18-21 days in Paragraph 2 on the Third Party Financing Addendum for the Buyer to be approved for the loan. Anything less than 18 days puts the buyer in jeopardy of losing their earnest money if the lender takes too long to process the loan and get it to the underwriter.
- 5) NEVER execute a contract or put a date in the box before all parties have signed
- 6) When writing a lease, be sure that the date the tenant is required to deliver the security deposit and first month's rent is at least 24 hours (48 preferred) prior to the move-in date. No tenant should ever get keys to a home unless the money is already in the bank

6:50pm

REMINDER: You must upload all signed/executed documents and checklists into Dotloop within 24 hours and you must add me to the Loop and remember to SHARE each document with me so I can see it. I get calls from other brokers and agents about properties and then when I go to look up the docs in Dotloop, they aren't there and I look foolish. I must have access to your documents ASAP so that I can make sure everything is in place and can answer questions if needed. Also, they need to be there in case TREC wants to investigate or audit us. This is a BIG DEAL so please be sure you are getting these documents into Dotloop so I can see them.

QUESTIONS / COMMENTS ?



The next meeting will be in January, 2024