



Henderson County Board of REALTORS® Application & Agreement for REALTOR® MEMBERSHIP For use by sales licensees, broker associates, and appraisers

Step 1 – SUBMISSON OF APPLICATION

- Return the following items to HCBOR via email <u>hendersoncountyboard@gmail.com</u>, <u>or in person (by appointment):</u>
 - Application for HCBOR membership
 - Copy of your ACTIVE Texas Real Estate License from TREC (broker or Salesperson)
 - Letter of Good Standing from your current or most recent association (if transferring Primary membership, adding Secondary membership, or reactivating membership)

*Please allow 1-5 business days to process your request upon receipt of all required items.

Step 2 - NOTIFICATION

When your application has been processed, you will receive an e-mail notification which will include:

- Login ID/password to access NAVICA MLS
- Link to login and pay your Annual/Local/TR/NAR dues (TR/NAR if Primary)
- The brokerage will receive your Quarterly MLS Dues
- Sent an email/text from Sentrikey

Step 3 – ATTEND THE MANDATORY NEW MEMBER ORIENTATION REQUIERED FOR MEMBERSHIP-You must pre-register (in your NAVICA calendar)- Absolutely, NO WALK INS.





TYPES OF MEMBERSHIPS REALTOR

REALTOR® - Either primary or secondary – individual who are engaged actively in the real estate profession, including buying, selling, exchanging, renting, or leasing, managing, appraising for others for compensation, counseling, building, developing, or subdividing real estate, and who maintain or are associated with an established real estate office located in the state of Texas or a state contiguous thereto. The individual must maintain a current, valid real estate broker's or salesperson's license or is licensed or certified by an appropriate state regulatory agency to engage in the appraisal of real property. REALTOR® means a member of the National Association of REALTORS®

APPLICATION TYPES UNDER REALTOR® MEMBERSHIP:

Designated REALTOR® - Designated Broker or Appraiser of the firm.

REALTOR®- Broker Associate, Salesperson or Appraiser affiliated with the firm.

- **Primary Member** Pays National, State and Local dues & MLS Dues. Has voting rights and can hold leadership positions. (**DR must be a Primary member**)
- **Secondary Member** Pays local dues only & MLS Dues. (**DR must be a member**) Has voting rights and can be a committee member.

MLS ONLY MEMBERSHIP:

MLS Participation/Subscription- Individuals who are REALTOR® members in an association in Texas. May request a service they need from other associations. This includes MLS service. In HCBOR, the Designated Broker of the firm must join as the Participant and any agent may then join as a Subscriber. If the firm is an MLS participant in anther association and some of the agents do not wish to join as a Subscriber, MLS waivers must be signed by the Broker and each agent which states that any agent who utilizes the MLS information will be charged MLS fees from the date of the waiver. If the firm is not a MLS participant in another association, the dues formula will be in force. (Broker's dues are based on his/her membership and any agents who are not members of the MLS.)

• MLS Only- Pays a one-time Board fee & MLS Dues. (DR must be a member). MLS is not a part of the Board.

ANNUAL DUES (NATIONAL, STATE & HCBOR LOCAL) ARE BILLED TO AGENT QUARTERLY MLS DUES (MLS ACCESS) ARE BILLED TO THE BROKER



Henderson County Board of REALTORS® Application & Agreement for REALTOR® MEMBERSHIP



MLS ONLY MEMBERSHIP

I hereby apply for REALTOR® Membership in the above-named board and am enclosing my payment in the amount of \$______ for my dues, payable to Henderson County Board of REALTORS®. My application fee and dues will be returned to me in the event of non-election. In the event of my election, I agree to abide by the Code of Ethics of the National Association of REALTORS®, which includes the duty to arbitrate, and the Constitution, Bylaws and Rules and Regulations of the above-named Board, the State Association, and the National Association, and if required, I further agree to satisfactorily complete a reasonable and non-discriminatory written examination on such Code, Constitutions, Bylaws and Rules and Regulations. I understand membership brings certain privileges and obligations that require compliance. Membership is final only upon approval by the Board of Directors and may be revoked should completion of requirements, such as orientation, not be completed within timeframe established in the association's bylaws. I understand that I will be required to complete periodic Code of Ethics training as specified in the association's bylaws as a continued condition of membership. I also agree a condition of membership is to complete the orientation class of the above-named Board.

NOTE: Applicant acknowledges that if accepted as a member and he/she subsequently resigns from the Board or otherwise causes membership to terminate with an ethics complaint pending, the Board of Directors may condition renewal of membership upon applicant's certification that he/she will submit to the pending ethics proceeding and will abide by the decision of the hearing panel. If applicant resigns or otherwise causes membership to terminate, the duty to submit to arbitration continues in effect even after membership lapses or is terminated, provided the dispute arose while applicant was a REALTOR®.

SECONDARY MEMBERSHIP

Your Information

O PRIMARY MEMBERSHIP

First	Last			Nickname for MLS		
Residence Address				<u> </u>		
City	State			Zip		
Date of Birth	E-Mail					
Mobile Number		NRDS	NRDS Number			
Texas Real Estate License Number		Texas Real Estate License Expiration Date				
Broker/Firm Information						
Sponsoring Broker Name			Firm Name			
Firm Address			I			
Firm State		!		Firm Zip		
Office Phone	ffice Phone Office E-N					
Firm NRDS Number	I					

Will Henderson County Board of REALTORS® be your primary Board/A If No, List Primary Board/Association Name: Have you paid the current year NAR and TAR dues to another Associat If No, List Primary Board/Association Name: Have you previously held membership with Henderson County Board If Yes, What year and type of membership: Have you been found in violation of the Code of Ethics or other memb Dusties in any Association of REALTORS® in the past three years or are such complaints pending? If yes, Provide details as an attachment	ion? of REALTORS ^o ership any	YesYesYesYesYes	O No ONo
If No, List Primary Board/Association Name: Have you previously held membership with Henderson County Board of If Yes, What year and type of membership: Have you been found in violation of the Code of Ethics or other membership in any Association of REALTORS® in the past three years or are such complaints pending?	of REALTORS ership any	®	○No
Have you previously held membership with Henderson County Board of If Yes, What year and type of membership: Have you been found in violation of the Code of Ethics or other memborship Dusties in any Association of REALTORS® in the past three years or are such complaints pending?	ership any		
Dusties in any Association of REALTORS® in the past three years or are such complaints pending?	any	○Yes	ONG
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NOTE: Payments to the Henderson County Board of REALTOR® are not dedu Such payments may, however, be deductible as an ordinary and necessary but By signing below, I consent that the REALTOR® Associations (local, state, national, MLS, Foundation) may contact me at the specified address, telephone readdress or other means of communication available. This consent applies to that may be provided by me to the Association(s) in the future. This consent affederal laws may place limits on communications that I am waiving to receive my membership. THE SPONSORING BROKER OR AUTHORIZED SIGNATORY SHOULD MLS ACCESS LEVEL: Please Check which access applies for agent.	usiness expens onal) and their numbers, fax n changes in cor recognizes tha e all communic	e. No refui r subsidiari umbers, er itact inforn t certain st cations as p	nds. les, if any mail mation tate and part of
Agent: Agent With PA:) Limited Age	nt Mainte	nance:
• Full access, including Searching, • Agent with Personal Assistant	Can not input I	isting but h	
riuspecting and civias • i un access, including searching,	ccess including	•	
• Maintenance of Personal Prospecting and Civias	rospecting and		
Inventory I • Maintenance of Personal I	Limited Mainte upload photos		
Reports on Personal Stats Inventory Reports on Personal Stats	eposition on ma ours		
Applicant's Signature	Broker S	ignature	

Are you a principal, partner, corporate officer, or branch office manager? OYes one of the second of this application. If yes, you must complete the remainder of this application. If no, stop here.					
APPLICATION FOR REALTORS® MEMBERSHIP: F	OR DESIGNATED BROKER/BRANCH MANAGERS				
Company information: Sole Proprietor P	artnership Ocorporation OLLC				
Your position: O Designated Broker O Partner O Corporate Officer O Branch Office Manager					
Names of other Partners/Offiers/ of your firm:					
Have you ever been refused membership in any o If yes, please state the basis for each such refusal					
Is the office address, as stated, your principal place of business?					
Have you or your firm been found in violation of state real estate licensing yes no regulations within the last three years? If yes, Please provided details:					
Have you or your firm been convicted, adjudged, of as guilty by a final judgement of any court of compa felony or other crime. If yes, Planta is a second of the convicted of t	.				
 Broker: Full access including Searching, Prospecting and CMAs Maintenance of Firm's Inventory Reports on Individual Agents' and Firm's stats 	 Broker With PA: Broker with Personal Assistant Full access including Searching, Prospecting and CMAs Maintenance of Firm's Inventory Reports on Individual Agents' and Firm's stats 				
I hereby certify that the foregoing information furnished by me is true and correct, and I agree that failure to provide complete and accurate information as requested, or any misstatement of fact, shall be grounds for revocation of my membership if granted. I further agree that, if accepted for membership in the Board, I shall pay the fees and dues as from time to time established. NOTE: Payments to the Henderson County Board of REALTORS® are not deductible as charitable contributions. Such payments may,					
however, be deductible as an ordinary and necessary business exp By signing below, I consent that the REALTOR® Associations (local, Foundation) may contact me at the specified address, telephone n	state, national) and their subsidiaries, if any (e.g., MLS, numbers, fax numbers, email address or other means of act information that may be provided by me to the Association(s) in				

Broker Signature



Applicant Name:

REALTOR® Internet Access Authorization Form



Henderson County Board of REALTOR®

Office Name:	
Office Phone:	
AVICA MLS (mls.navicamls.net)	
ogin Name: Temporary Assigned (Change up	oon 1 st login)
Password:	
dential. I agree that I will keep the log on name and pare them with, or otherwise disclose them to, any other	password confidential and tha her person (including another
dential. I agree that I will keep the log on name and pare them with, or otherwise disclose them to, any other my firm), nor will I allow another person to access to	password confidential and tha her person (including another the MLS using my log on name andisclosure obligation, Systen
dential. I agree that I will keep the log on name and thare them with, or otherwise disclose them to, any otherwise firm), nor will I allow another person to access the password. I acknowledge that, upon breach of this not	password confidential and tha her person (including another the MLS using my log on name andisclosure obligation, Systen
	password confidential and that her person (including another the MLS using my log on name and isclosure obligation, System as my MLS access/privileges.



Henderson County Board of REALTORS® New Member Orientation

BOARD ORIENTATION: All REALTOR® and MLS applicants are required to attend the next available orientation as of your application date. Staff will enroll you in the next available in-person class. MLS serviced are considered provisional subject to the successful completion of this course, and you will be inactivated if not met.

➤ NOTE: Subscribing to another MLS does not satisfy this training requirement.

BOARD ORIENTATION FEE: There will be a \$35.00 fee for the orientation class. This cost is not included in your application fees.

BOARD ORIENTATION

9:00 AM - 12:00 PM

2/13/24
4/16/24
6/6/24
8/15/24
10/8/24

MLS STANDING RULE # 10

A new agent that is not able to attend the second opportunity for "Henderson County Board of Realtors® New Member Orientation" will be required to get specific approval to miss the Orientation opportunity from the Education Chairperson or the Agent's Membership in the HCBOR will be suspended until the agent successfully attends the next Orientation Session.



Henderson County Board of REALTORS® Recurring Dues and Fees Payment Schedule

ARTICLE X - DUES AND ASSESSMENTS

Section 2. Dues. The Annual dues of Members shall be as follows:

REALTOR® Members: the annual dues of each Designated REALTOR® member shall be in such amount as established annually by the board of directors, plus an additional amount to be established annually by the board of directors times the number of real estate salespersons and licensed or certified appraisers who (1) are employed by or affiliated as independent contractors, or who are otherwise directly or indirectly licensed with such REALTOR® member, and (2) are not REALTOR® members of any association in the state or a state contiguous thereto or Institute Affiliate members of the association.

Section 3. Dues Payable. Dues for all members shall be payable annually in advance on the first day of January. Dues for new members shall be computed from the first day of the month in which a member is notified of election and shall be prorated for the remainder of the year. (Amended 1/05) (a) In the event a sales licensee or licensed or certified appraiser who holds REALTOR® membership is dropped for nonpayment of Board dues, and the individual remains with the designated REALTOR® firm, the dues obligation of the "designated" REALTOR® (as set forth in Article X, Section 2(a)) will be increased to reflect the addition of a non-member licensee. Dues shall be calculated from the first day of the current fiscal year and are payable within thirty (30) days of the notice of termination.

Primary Member	AMOUNT	DUE DATE	FREQUENCY
National (NAR) & State (TR)Dues Primary & Secondary	\$388.00	January 1	Annual
Local (HCBOR) Dues	\$175.00	January 1	Annual
Primary & Secondary			
MLS Quarterly Dues	\$99.12	Starting January1st	Quarterly

Secondary Member	AMOUNT	DUE DATE	FREQUENCY
National (NAR) & State (TR) Dues	NA	NA	NA
Primary & Secondary			
Local (HCBOR) Dues	\$175.00	January 1	Annual
Primary & Secondary			
MLS Quarterly Dues	\$99.12	Starting January1st	Quarterly

MLS Only Member	AMOUNT	DUE DATE	FREQUENCY
National (NAR) & State (TR)Dues Primary & Secondary	NA	NA	NA
MLS ONLY Application Fee One-time fee	\$500	UPON JOIN	NA
MLS Quarterly Dues	\$115.20	Starting January1st	Quarterly

New Office Fee	AMOUNT
Primary/Secondary	\$325.00
MLS Only	\$500.00



PRIMARY/SECONDARY REALTOR® ADDITIONAL INFORMATION





ANNUAL DUES TABLE

						Join	Date					
Dues Component	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
HCBOR Membership	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00	\$175.00
Texas REALTORS®	\$117.00	\$107.25	\$97.50	\$87.75	\$78.00	\$68.25	\$58.50	\$48.75	\$39.00	\$29.25	\$19.50	\$9.75
NAR Annual Dues	\$156.00	\$143.00	\$130.00	\$117.00	\$104.00	\$91.00	\$78.00	\$65.00	\$52.00	\$39.00	\$26.00	\$13.00
Texas REALTORS® Issues Mobilization Political Assess.	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
Texas REALTORS® Legal	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
NAR Assessment +	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00
TREPAC - REALTORS® Optional	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$35.00	\$30.00
Total Annual Prorated Dues	\$563.00	\$540.25	\$517.50	\$494.75	\$472.00	\$449.25	\$403.75	\$403.75	\$381.00	\$358.25	\$335.50	\$312.751
Total Annual Prorated Dues without TREPAC	\$528.00	\$505.25	\$482.50	\$459.75	\$437.00	\$414.25	\$368.75	\$368.75	\$346.00	\$323.25	\$300.50	\$277.751

¹Any member joining after November 30, 2024, will also be required to pay the following years, annual board dues at the time the application is processed.

QUARTERLY MLS FEE STRUCTURE

QUANTERET MEDITE OTROOTORE		
NAVICA MLS The current quarter of MLS DUES are payable at the time you begin your MLS services. Pricing subject to change.	PRIMARY/SECONDARY	MLS ONLY
NEW OFFICE ONE TIME FEE One time office set-up fee for each new office that is set up in our system by the broker.	\$325.00 one-time fee	\$500.00 one-time fee
SUBSCRIBER MLS DUES Subscriber MLS dues are per licensee & staff, paid quarterly. Fees fuctuate each quarter based on overall number of subscribers to MLS system. Subscriber MLS Dues are billed via Broker's Navica MLS account. Broker is to pay the invoice. It is up to the Broker to have their agents pay them accordinly. Staff over accounting may have access to invoices. Must have a MLS Staff account.	\$68.64₁ quarterly	\$83.64₁ quarterly
NEW PARTICIPANT/AGENT ONE TIME FEE HCBOR offers several CE Education Courses every month. To register for a CE course locate your Navica Calendar. Prices vary per class. Discounted for Primary/Secondary Members.	MEMBER DISCOUNTED	NON-MEMBER FEE
MLS DATA (On-Line Sold Listings and Tax Data)		
Comparable Data and Tax Data services in our MLS. The continues updated data information that feeds into the MLS to give all MLS members access to the accurate information when looking for comps and other data service information.	\$25.50 quarterly	\$25.50 quarterly
EDUCATION COURSES: HCBOR offers several CE Education Courses every month. To register for a CE course locate your Navica Calendar. Prices vary per class. Discounted for Primary/Secondary Members.	MEMBER DISCOUNTED	NON-MEMBER FEE
NEW BROKER/AGENT PARTICIPATION ONE TIME FEE One time participation fee, when joining our board/mls as a new broker/agent.	\$175.00 one-time fee	\$500.00 one-time fee

² All MLS dues must be paid upon joining and having full access to the MLS. Quarterly MLS dues are billed to the Broker. MLS due invoicing is located in the Brokers Navica mls account, any agents that join under the Brokers Brokerage will also be bill to the Broker and it is the Brokers repsonbility to bill back for their agents. Staff members that are over the brokerages accounting can set up a staff account to receive and pay for invoicing.



AN EXPLANATION OF YOUR ANNUAL REALTOR® DUES





Annual HCBOR Local Dues

The annual dues of each REALTOR® member as established annually in advance by the Board of Directors in accordance with Article X, Section 2(a) of the Association Bylaws. It funds all Association member benefits and services.

Annual TEXAS REALTORS® Dues

The annual dues of each REALTOR® member as established annually in advance by the Board of Directors in accordance with Article III, Section 1(A) of the Texas Realtors® Association Bylaws. It funds all Association member benefits and services with Texas Realtors

TEXAS REALTORS® Legal Fund Assessment

The Legal Fund was created and approved annually by the TEXAS REALTORS® Board of Directors for the express purpose of:

- Helping Texas REALTORS® understand their legal rights and duties under law.
- Providing legal assistance for matters pending in court or governmental agencies.
- Defraying all or a portion of legal expenses for pending litigation in which a member is a party.
- Defraying legal expenses for cases in which the association intervenes or files briefs as a friend of the court.
- Monitoring and participating in the actions of governmental agencies.
- Reimbursing travel expenses of Texas REALTORS® who participate in form-development task forces.

TEXAS REALTORS® Issues Mobilization/Political Advocacy Assessment

The Issues Mobilization Program was created and approved by the TEXAS REALTORS® Board of Directors to help local REALTORS® Associations who've identified local ordinances that could affect all Texas REALTORS® or property owners. If a local Association identifies such a proposal, it applies for assistance. Help may come in the form of political expertise, strategic guidance, marketing, and/or funding.

Annual NAR Dues

The annual dues of each REALTOR® member as established annually in advance by the Board of Directors in accordance with Article II, Section 1(A) of the NAR Association Constitution and Bylaws. It funds all Association member benefits and services.

NAR Consumer Advertising Campaign

This funds the NAR Public Awareness Campaign that includes TV ads highlighting the value a REALTOR® brings to a transaction.

- The funds allow the campaign to support NAR's strategic objective of reaching and engaging consumers, increasing the association's reach and impact on the public by driving home the value of home ownership and the importance of hiring a REALTOR®. Research shows that NAR's national advertising is accomplishing its goals of persuading consumers of the value of homeownership and real estate investment and assuring them of the value REALTOR® bring to the real estate transaction. In our most recent tracking study, 70 percent of consumers surveyed said the ads made them want to contact a REALTOR® for more information, and 82 percent said that the ads made them feel more positive about homeownership.
- The Consumer Advertising Campaign is also one of NAR's most popular membership services. According to the
 latest membership survey, 96 percent of all members like the ad program, and 91 percent would like to see even
 more advertising than is currently run, a number unchanged through the past three years.
- The National Association of REALTORS® Board of Directors voted to maintain an assessment level of \$45.00.



YEARLY QUARTERLY BILLING SCHEDULE

1 ST QUARTER	R <u>BILLING</u>	MLS DUES FEES - JANUARY, FEBRUARY, MARCH.
12/20/20**	a) INVOICES	ARE GENERATED
	b) INVOICES.	AVAILABLE IN BROKER/STAFF NAVICA ACCOUNT
01/01/20**	$1^{ m ST}$ QUARTI	ER PAYMENTS DUE
01/10/20**	\$25.00 LATI	E FEE ASSESSED
01/20/20**	OFFICE DE	ACTIVATED WITH A \$100 REACTIVATION FEE ADDED
2 ND QUARTE	R BILLING	MLS DUES FEES - APRIL, MAY, JUNE.
03/20/20**	a) INVOICES	ARE GENERATED
	b) INVOICES	AVAILABLE IN BROKER/STAFF NAVICA ACCOUNT
04/01/20**	$2^{ m ND}~{ m QUART}$	ER PAYMENTS DUE
04/10/20**	\$25.00 LATI	E FEE ASSESSED
04/20/20**	OFFICE DE	CACTIVATED WITH A \$100 REACTIVATION FEE ADDED
3RD QUARTE	R BILLING	MLS DUES FEES - JULY, AUGUST, SEPTEMBER.
06/20/20**	a) INVOICES	ARE GENERATED
	b) INVOICES	AVAILABLE IN BROKER/STAFF NAVICA ACCOUNT
07/01/20**	$3^{ m RD}$ QUART	ER PAYMENTS DUE
07/10/20**	\$25.00 LAT	TE FEE ASSESSED
07/20/20**	OFFICE D	EACTIVATED WITH A \$100 REACTIVATION FEE ADDED
4 TH QUARTE	R BILLING	MLS DUES FEES - OCTOBER, NOVEMBER, DECEMBER.
09/20/20**	a) INVOICES A	ARE GENERATED
	b) INVOICES	AVAILABLE IN BROKER/STAFF NAVICA ACCOUNT
10/01/20**	$4^{ m TH}~{ m QUART}$	ER PAYMENTS DUE
10/10/20**	\$25.00 LAT	E FEE ASSESSED

NO EXCEPTIONS FOR ANY REACTIVATION FEES OR LATE FEES

OFFICE DEACTIVATED WITH A \$100 REACTIVATION FEE ADDED

10/20/20**



2024 DUES/TREPAC DEDUCTIBILITY LANGUAGE FOR DUES RENEWAL INVOICES

Please note that the following portion of the Texas REALTORS®/NAR Disclosure must be included in dues billing by local associations:

The following amounts for certain lobbying and political expenditures are not deductible for income tax purposes: 35% of NATIONAL ASSOCIATION OF REALTORS® (NAR) dues or \$55, 14% of Texas REALTORS® dues or \$16,__% of local association dues, and the \$30 assessment by Texas REALTORS® for the Issues Mobilization/Political Advocacy Fund (IMPAF) are all not deductible. The remaining dues and assessment are not tax deductible as charitable contributions but may be tax deductible under other provisions of the Internal Revenue Code.

Contributions are not deductible for federal income tax purposes. Contributions to the Texas REALTORS® Political Action Committee (TREPAC) and the Texas Association of REALTORS® Federal Political Action Committee (TAR FedPAC)—which makes contributions to the REALTORS® Political Action Committee (RPAC)—are voluntary and may be used for political purposes. The amount indicated is merely a guideline, and you may contribute more or less than the suggested amount. You may refuse to contribute without reprisal, and the National Association of REALTORS®, Texas REALTORS®, and its local associations will not favor or disadvantage anyone because of the amount contributed. Until the RPAC annual goal is met, 70% of an individual's contribution goes to TREPAC and may be used to support state and local candidates; the remaining 30% is sent to TAR FedPAC to support federal candidates and is charged against your limits under 52 U.S.C. 30116. (Exception: 100% of an individual's contribution goes to TREPAC if the individual is an employee of an affiliate member of Texas REALTORS®.) After the RPAC annual goal is met, 100% of an individual's contribution goes to TREPAC and may be used to support state and local candidates. You may contact the Texas REALTORS® political committee administrator at 800-873-9155 to obtain information about your contributions.

Dues are not refundable.

- This statement is for annual dues and any annual assessments to the local, state, and National Association of REALTORS®.
- ❖ \$5 of your dues is for an annual subscription to Texas REALTOR® Magazine (for REALTOR® and Affiliate members).
- The \$45 Consumer Advertising Campaign assessment by NAR qualifies as fully deductible.
- By making payment, you acknowledge the membership duties to which you agreed when you became a member, including your duty to arbitrate disputes as provided in NAR's Code of Ethics and the bylaws of your local association.