

Amy McConnell 2025 STAR President

In this Issue:

Classes & Events

CEO Report

GAD Report 13

Housing STATS 14

Membership Report 15

REALTORS® Embrace AI,
Digital Tools to Enhance
Client Service, NAR
Survey Finds

Contact Us

Collene Burgess

Chief Executive Officer cburgess@STAR.Realtor

Maggie McAbier

Communications & Education Administrator maggie@STAR.Realtor

Rich Cosgrove

Government Affairs Director

GAD@STAR.Realtor

Candice Likely

Administrative Assistant membership@STAR.Realtor



Powering REALTORS® Across Stark, Carroll, and Trumbull Counties...

President's Message

2025 | October

Fiduciary Duty: What It Means in Real Estate (And How to Avoid Breaching It) As REALTORS®, we hold one of the most important responsibilities in our industry: acting as fiduciaries for our clients. The National Association of REALTORS® (NAR) Code of Ethics and state license laws both make it clear—when you represent a client, you are legally and ethically bound to put their interests first. This is not just a guideline; it is the foundation of trust that underpins our profession.

What Is a Fiduciary Role?

A fiduciary relationship is one of trust, loyalty, and legal responsibility. When a signed representation agreement is in place, you become a fiduciary to your client—whether buyer or seller. From that moment forward, you are expected to act solely in their best interest.

The Six Core Fiduciary Duties

- 1. **Obedience** Follow your client's lawful instructions, even if you might advise otherwise.
- 2. **Loyalty** Place the client's interests above your own or anyone else's.
- 3. **Disclosure** Share all material facts that could influence the client's decision.
- 4. Confidentiality Protect all private information shared by your client.
- 5. Accounting Properly handle money, documents, and transaction records.
- 6. **Reasonable Care** Provide competent, informed, and professional service.

Examples include advising buyers on defects even if it risks a sale, negotiating aggressively for sellers, and keeping client motivations confidential. These duties are not suggestions—they are legal and ethical mandates. When followed diligently, they protect clients, preserve the integrity of our industry, and strengthen long-term client relationships.

When You Are Not a Fiduciary

Some roles—such as **dual agency or limited-service situations**—do not carry full fiduciary duties. In these cases, the REALTOR® acts more as a **neutral facilitator**, offering limited advice and not advocating for one side over the other. These roles must always be **clearly disclosed and agreed to in writing**.

Characteristics of a Non-Fiduciary Role:

- No obligation to put one party's interests above the other's.
- Limited advice and advocacy.
- Focused more on paperwork and process than strategy or negotiation.

Why It Matters

Fiduciary duty isn't just legal-it's about trust. When upheld, it:

- Builds long-term loyalty
- Reduces disputes and liability
- Preserves the reputation of REALTORS®

When breached, consequences may include lawsuits, license penalties, and reputational damage.

Common Breaches to Avoid

- Putting personal gain over client interest
- Failing to disclose property defects or relationships
- Mishandling dual agency without consent
- Sharing confidential information
- Steering clients based on commissions
- Mishandling funds or documentation
- Misrepresentation or incomplete disclosure

How to Protect Yourself and Your Clients

- 1. Know the duties—and apply them daily
- 2. Communicate clearly and document everything
- 3. Disclose all material facts and relationships
- 4. Avoid conflicts of interest
- 5. Protect confidentiality
- 6. Follow client instructions promptly
- 7. Maintain accurate records
- 8. Stay current on ethics and law

Backed by the REALTOR® Code of Ethics

Fiduciary duty is reinforced throughout the Code:

- Article 1 Promote client interests
- Article 2 Avoid misrepresentation
- Article 4 & 6 Disclose personal or financial interests
- Article 9 Put agreements in writing

Final Thoughts

At its core, fiduciary duty is about trust, integrity, and professionalism. Clients trust us not only with their financial security, but with their hopes, families, and futures. When we uphold fiduciary duty, we honor both our profession and the individuals we serve.

Classes & Events

OCTOBER

OCT 1 Leg. Affairs / RPAC Committee | Staff Liaison: Rich Cosgrove

OCT 6 Growth & Connection Committee | Staff Liaison: Maggie McAbier

OCT 8 REGISTER NOW

R-Day- Superheroes VS Villains

La Pizzeria | 3656 Dressler Rd NW, Canton, OH 44718

OCT 13 OFFICES CLOSED | Columbus Day

OC 16 REGISTER NOW

MLS NOW CE Course | My Matrix and More

7110 Whipple Ave NW, Suite B, North Canton, OH 44720

OCT 22 REGISTER NOW

RPAC Family Feud

Haymaker's Mill |7192 Wales Ave NW, North Canton, OH 44720

OCT 23 ZOOM Continuing Education Class | 3-Hour CIVIL RIGHTS REGISTER NOW

OCT 28 REGISTER NOW

Stark Shaker at MBar | 5:00 pm - 7:30 pm 5260 Dressler Rd Canton, OH 44718

NOVEMBER

NOV 3 Leg. Affairs / RPAC Committee | Staff Liaison: Rich Cosgrove

NOV 5 Growth & Connection Committee | Staff Liaison: Maggie McAbier

NOV 7 Affiliate Committee | Staff Liaison: Collene Burgess / Maggie McAbier

NOV 20 REGISTER NOW

New Member Orientation

7110 Whipple Ave NW, Suite B, North Canton, OH 44720

Nov 27-28 OFFICES CLOSED | Thanksgiving

DECEMBER

DEC 3 Leg. Affairs / RPAC Committee | Staff Liaison: Rich Cosgrove

DEC 8 Growth & Connection Committee | Staff Liaison: Maggie McAbier

DEC 12 Affiliate Committee | Staff Liaison: College Burgess / Maggie McAbier

DEC 13 REGISTER NOW

Breakfast with Santa

MAPS Air Museum | 2260 International Pkwy, North Canton, OH 44720

DEC 24 Offices Closed AT NOON

DEC 25-26 OFFICES CLOSED | Christmas

DEC 31 Offices Closed AT NOON

JAN 1-2 OFFICES CLOSED | New Years



Spend your money on CE that actually makes you a better agent.





https://starrealtor.TheCEShop.com

Stark Trumbull Area REALTORS® has established an agreement with The CE Shop to promote online course information to consumers and real estate licensees. Stark Trumbull Area REALTORS® is not the developer of these courses and is simply providing a referral. Any questions regarding course content or technology should be directed to The CE Shop.

A Note from the CEO

STAR: A Month of Progress and Preparation

The past month has been a busy and productive one for STAR as we continue strengthening our association, supporting our members, and preparing for the months ahead. From elections and events to policy updates and planning, there has been no shortage of important work.

2025 Elections and Leadership

One of the biggest milestones this month was the successful completion of STAR's 2025 elections. Congratulations went out to Kara Kirkbride, elected as our 2026 First Vice President, along with the newly selected Board of Directors: Arbutus D'Urso, Eric Henry, Jamie Haney, Melissa Kaufman, and Nick Rock. Their leadership and commitment will help guide STAR into the future.

The race for First Vice President between Kara Kirkbride and Antonio Valdez was one of the closest we've seen. While Antonio did not win this time, it was a strong campaign that highlighted his leadership, dedication, and the respect he has earned from his peers. STAR looks forward to his continued involvement and leadership in the years ahead.

Events and Member Engagement

Preparations are in full swing for R-Day on October 8, which will feature the Affiliate Vendor Fair, Annual Business Meeting, and CE with Courtney DeMarco. With more than 20 booths, prizes, networking opportunities, and lunch reservations filling quickly, this promises to be a highlight of the year. We've also look forward to the WCR Pop-Up event at Fat Head's Brewery following R-Day.

In addition, plans for Leadership Training on October 15 are underway. This will ensure our Board and committee leaders are equipped with the tools they need for success in 2026.

Awards and Recognition

This month has also been about recognizing outstanding contributions within our membership. Preparations are underway for the REALTOR® of the Year, Affiliate of the Year, and Lifetime Achievement recognitions, with announcements scheduled at R-Day. Even though not all nominees advanced to the final selection, their nominations speak volumes about their impact and the respect they've earned from their peers.

Policy and Governance Updates

On the governance side, updates to STAR's Policy Manual have been completed to reflect today's realities and reduce outdated procedures. New sections were added on cybersecurity, social media, and fraud alerts—keeping STAR aligned with current best practices. The updated



Collene Burgess
Chief Executive Officer
cburgess@star.realtor
office: (330) 494-5630

manual will be presented to the Board of Directors for review and approval at the next meeting.

Financial Planning

STAR's Executive Committee has been diligently preparing the 2026 budget, balancing reductions and increases in key line items while keeping us financially strong. We are pleased to report that STAR is currently operating with a positive balance of more than \$10,000, a healthy change from prior years.

Looking Ahead

As we enter October, STAR will continue to build momentum with member-focused events, leadership development, and financial stewardship. With elections complete, awards ready to be celebrated, and the Installation of our new 2026 President, Emily Levitt, on January 15, 2026, and policies aligned for today's challenges, STAR is positioned for another year of growth and success.



at Cork & Cap

3225 Elm Rd NE Warren, OH 44483

Tuesday, April 22 Tuesday, August 19



After Dark in Stark

at MBAR in Canton

5260 Dressler Road Canton, OH 44718

Tuesday, March 11 Tuesday, May 6 **Tuesday, September 9 Tuesday, October 28**

RSVP TODAY! www.STAR.Realtor





FREE to Register Sign-Up TODAY!

Register on MLS Now Website! Each Class is Offered for 2 Hours Elective CE Credit.



1:30pm - 3:30pm

at Stark Trumbull Area REALTORS®

7110 Whipple Avenue NW, Suite B, North Canton, OH 44720

September 11: Realist: Using Tax Data

Learn how to get more from Realist tax data, including report views, sorting, search tips, flood and assessor maps, neighbor profiles, label downloads, finding comps (even with zero results), setting preferences, and using mortgage calculators.

October 16: My Matrix and More

Explore the My Matrix tools, including custom headers and grids, personalized email signatures with photos and links, speedbar shortcuts, team settings, hot sheets for market tracking, and portal notifications to monitor prospect activity.

November 6: Buyer Basics

Learn how to add a new contact, set search criteria for automatic emails via the Client Portal, and manage prospect details—including editing criteria, tracking emails, scheduling tasks, stopping auto emails, deleting contacts, and using reverse prospecting.

*Rayse: Showcasing Your Value as a REALTOR®

Rayse is the all-in-one platform that helps agents deliver the transparency and professionalism today's buyers and sellers expect. You've seen how it works for buyers—now discover the new seller experience with tools like the Seller Services Presentation, Seller Journey, and enhanced reporting. These features make it easy to demonstrate your value from listing to closing.

To learn more, please allow 15 minutes after your class for a brief lesson.

SUPERHERO VS.

R DAY 2025

JOIN US FOR FOOD, FUN, PRIZES AND MORE AS WE CELEBRATE YOU!

WEDNESDAY, OCTOBER 8, 2025

La Pizzeria (Piazza Room)

3656 Dressler Rd NW, Canton OH, 44718

10:00 AM Vendor Fair

Don't forget your business cards to enter Affiliate Vendor Give-A-Way Drawings!

NOON Lunch &

Annual Meeting

1:00 PM Affiliate Give-A-Ways

1:30 PM 2 Hour Elective CE

"Meet Chat GPT Baby - Realtors New Best Friend" with instructor Courtney DeMarco



Sign-Up TODAY!

Please Register for accurate lunch count. CE Sign-up is optioned within the Registration Form.

QUESTIONS? Contact Maggie McAbier (330) 494-5630 or maggie@STAR.Realtor

LUNCH

GIVE-A-WAYS

PRIZES

2 HOUR

ELECTIVE CE

FREE

for STAR Members \$20 for Non-Members







BAR

A selection of two domestic beers, two domestic wines, champagne, and mimosas.

CATERER

Assortment of Appetizersincluding wings, pulled pork sliders, rigatoni, cookie tray, etc.

8 TEAMS

Up to 8 Teams of 5. Sign Up is \$150 RPAC Contribution for Team Lead w/ COMP Dinner Ticket included. Other Team Members MUST PURCHASE A DINNER TICKET!

QUESTIONS? Contact STAR (330) 494-5630 GAD@STAR.Realtor Survey Says...You Should Join the STAR RPAC Committee for a Hilarious Night-Out Featuring: Appetizers, Drinks, and REALTOR® Family Feud!

WEDS October 22, 2025

from 6 pm - 8 pm, Doors Open at 5:30 pm at the

Haymaker's Mill

7192 Wales Ave NW, North Canton, OH 44720

\$50* Dinner Ticket by Mon 10/20
NO 'AT THE DOOR' TICKET SALES!

\$25 of your Dinner Ticket will go to your RPAC Contribution

SCAN THE CODE or TEXT text FamFeud2025 to 76278 to

Buy Tickets or Sign Up your TEAM!
Team Sign up Deadline: 10/10/2025 12pm
Dinner Ticket Deadline: 10/20/2025 12pm





RPAC DISCLAIMER: Statement Restrictions on Foreign Contributions for Ohio Activity. Effective September 1, 2024, Ohio law (ORC 3517.121) prohibits "foreign nationals" from contributing to or spending on Ohio candidates, statewide ballot measures, and electioneering communications ("Ohio Activity"). Organizations, including Ohio REALTORS and its political affiliates (RPAC and ORPAF), cannot knowingly solicit, accept, or use such funds for Ohio Activity. "Foreign nationals" include non-U.S. citizens and foreign entities. On August 31, 2024, the U.S. District Court for the Southern District of Ohio issued a preliminary injunction partially blocking the enforcement of ORC) Section 3517.121(A)(2). As such, at this time, Lawful Permanent Residents (LPRs or green card holders) are not included the definition of "foreign nationals," and LPRs may now contribute to and participate in Ohio political and

Your Best Investment In Real Essate
Lawful Permanent Residents (LPRs or green card holders) are not included the definition of 'foreign nationals,' and LPRs may now contribute to and participate in Ohio political and ballot issue activities. Significant portions of the law remain in effect, particularly regarding other categories of foreign nationals. Non-U.S. citizens, other foreign nationals, and foreign entities may not contribute to Ohio REALTORS, RPAC, or ORPAF for Ohio Activity and should opt out of related voluntary dues assessments. By contributing, you certify that you are a U.S. citizen or national, or LPR (green card holder), and all underlying sources of your contribution are from U.S. citizens or nationals, or LPRs, or entities organized domestically with a domestic principal place of business.

Contributions to RPAC. 26 U.S.C. 162(e) requires that the portion of dues attributable to lobbying and political activities at the Local, State, and Federal levels of government be considered nondeductible for income tax purposes. Contributions are voluntary and are used for political purposes. The RPAC amount indicated is merely a guideline, and you may contribute more or less than the suggested amount. The National Association of REALTORS and its state and local associations will not favor or disadvantage any member because of the amount contributed or a decision not to contribute. You may refuse to contribute without reprisal. 70% of each contribution is used by your State RPAC to support state and local political candidates; 30% is sent to National RPAC to support federal candidates and is charged against your limits under 52 U.S.C. 30116. Notwithstanding this general allocation formula, the allocation may change, and all or a portion of your contribution may be allocated to other political accounts maintained by Ohio REALTORS if a contribution exceeds limits under the and/or if a contribution falls outside time limits under 52 U.S.C. 30102.

Non-Deductible Percentages of Dues Payments & Assessments. \$40 of Ohio REALTORS dues is used by Ohio REALTORS to engage in independent political expenditures for purposes of influencing the election or defeat of State or Federal candidates, as well as Local or State ballot issues; this amount is non-deductible for the member's income tax purposes. For the additional dues of \$255 per member, Ohio REALTORS computes 10% or \$25.50 to be non-deductible due to Ohio RealtorRs lobbying effort. Total non-deductible for Ohio Realtor dues is \$65.50. For 2024, with dues at \$156 per member, NAR computes 35% or \$55 to be nondeductible for the member's income tax purposes due to NAR lobbying efforts. Please note that the entire \$45 Consumer Advertising Campaign special assessment qualifies as fully deductible.



STARK TRUMBULL AREA REALTORS 3-Hr Continuing Education

CIVIL RIGHTS

Civil Rights: Modern Challenges

Thursday

October 23, 2025 9:00 AM to 12:15 PM



via ZOOM

zoom

FREE

FOR STAR MEMBERS \$20 for Non-STAR Members

Credit: This course is certified for 3 hours of State Required Civil Rights Training credit for Ohio Licencees.

Per ODRE requirements, attendees must be present 90% of the program.

Registration Deadline: Wed, October 22nd.

You will be charged a \$20 No Show Fee if you do not cancel your reservation 24 hours prior to the event per STAR Policy.

QUESTIONS? Contact Maggie McAbier maggie@STAR.Realtor | 330.494.5630

SIGN UP TODAY!



Instructor: KATIE McCARTNEY REALTOR®, CRS, & SRES®

www.STAR.Realtor



Breakfast with Control of the Contro

Sponsored by the Stark Trumbull Area REALTORS® Affiliate Commitee

Sat, December 13 at Maps Air Museum

2260 International Parkway, North Canton, OH 44720



ACCEPTING DONATIONS on behalf Bags with a Blessing

BLESSING

Pre-loved, quality bags of any size, New makeup or cosmetic items,
Body Spray, Perfume, Lotion, face products, etc, Sunglasses, Scarves,

Hats, Gloves, Manicure Set, Nail Grooming Kit, Jewelry, Any items that will enhance the feeling of confidence, love, and inspiration that **Bags With A Blessing** is giving to its recipients.

Reservations Required NO WALK-IN'S ALLOWED!

Sign-up on our website www.STAR.Realtor, and include the number of of adults and children in your party.

Kids bring your Letters for Santa!

www.STAR.Realtor

Beginning at 9:00 am

Registration

9:30 - 10:30

Hot Breakfast with Santa

10:30 - 12:00

Crafts, Visit with Santa





2026 INSTALLATION of Officers and Directors Awards Ceremony

Emily Levitt

2026 STAR President

THURS Jan 15, 2026 4:00 PM to 6:00 PM

Haymaker's Mill

7192 Wales Avenue North West North Canton Ohio 44720

AFFILIATES Your Partners in Business

4:00 pm Cash Bar 4:30 pm Hors d'oeuvres 5:00 pm Installation

Find an Affiliate for a FREE Drink Ticket!

FREE for STAR Members \$15 for Non-Member Guests

REGISTER ON OUR WEBSITE TODAY!

Join us for the Installation of our STAR President.
We will also honor Special Award Winners!

2025 REALTOR® of the Year 2025 Affiliate of the Year 2025 Lifetime Achievement Award

Questions? Contact Collene Burgess, STAR CEO (330) 494-5630 or cburgess@STAR.Realtor

www.STAR.Realtor

YOUR MEMBERSHIP TRIFECTA



October 2025 GAD Report

National News

Trump Considers Declaring National Housing Emergency This Fall: Trump administration is considering emergency measures to address the housing affordability crisis that has left millions struggling to pay rent and priced out of homeownership, Treasury Secretary Scott Bessent said Monday, "We may declare a national housing emergency in the fall," Bessent told the Washington Examiner. "We're trying to figure out what we can do, and we don't want to step into the business of states, counties, and municipal governments."

Inflation in the housing market: Decoding the latest numbers: Inflation remains a stubborn foe, according to new consumer price index (CPI) data. Over the past year, all items index increased 2.9 percent before seasonal adjustment, according to August figures from the U.S. Bureau of Labor Statistics, released Sept. 11. This is up from the July reading of 2.7 percent and getting further

from the Federal Reserve's stated goal of 2 percent – however, it's significantly lower than the 9.1 percent peak in 2022.

State News

Investors own one in three houses in some of Ohio's poorest neighborhoods, Fed says: In poorer pockets of Ohio's six biggest counties, real estate investors - not occupants - have made nearly half the home purchases between 2018 and 2024, according to a new study from the Federal Reserve of Cleveland. There, as many as one in three of the single-family homes there are owned by LLCs or trusts and rented out. This leaves would-be homebuyers in poor and working-class neighborhoods competing in the marketplace with sophisticated, professionalized investment firms that usually pay in cash.





ALWAYS PUTTING YOU FIRST



We're here to help with all of your title and escrow needs.

(330) 595-1181 ORDERS@FM-TITLE.COM



Rich Cosgrove Government Affairs Director

Contact for: Legislative Affairs, RPAC

mailto:GAD@STAR.Realtor Office: (330) 494-5630



WE'LL HANDLE THE MORTGAGE.







Chad Loughry

Lucy Staten NMLS# 63943

Christine Schell NMLS# 293266

Jason Kruger NMLS# 830077

Chad Jones

Dave Dennison NMLS# 2242306

Valerie Volchko NMI S# 1306305

Rachel Latin NMI S# 542872

Jeremy Kruger NMLS# 1573708



CUSTOM SOLUTIONS

FOR EVERY PHASE OF HOMEOWNERSHIP

csb1.com

- Home Loans
- Home Equity Loans & Lines of Credit
- Land Loans
- Home Improvement Loans
- Construction Loans
- Refinances





Steve Struckel Mortgage Loan Originator steve.struckel@csb1.com NMLS ID# 697445

Give me a call 330.415.0783

APPLY TODAY



Monthly Market STATS

August 2025

CLICK HERE to check out our Blog for shareable assets and watch social media for September STATS soon!

MarketUPDATE





SOLD Listings



Average SALE Price \$263,286



Average MARKET TIME 31 Days







MarketUPD

Stark Trumbull Area REALTORS®

Analysis of Stark, Trumbull, &







Average SALE Price \$294,424



Average MARKET TIME 55 Days





MarketUPD

Stark Trumbull Area REALTORS® Single-Family & TownHome Listing Analysis of Stark, Trumbull, & Carroll Counties

NEW Listings 220







Average MARKET TIME 43 Days

AUGUST 2025 THIS INFORMATION IS SOURCED FROM MLS-NOW AND IS DEEMED ACCUR



October 2025 | PAGE 14

Membership Report | September 2025 **New Salespersons**

Michael Filliez, Hayes Realty Zachary Moore, KW Legacy Group

Leigh Harris, HomeStar Kamari Foster, EXP

Denise Austin, EXP

Jennifer Sanders, Haves Realty

Joel Martin, Hayes Realty

Jacob Nelson, KW Legacy Group

Christy Glasson, Re/Max Edge

Kaylene Widdoes, XRE Realty

Rakan Alrashdan, KW Legacy Group

Angela Linder, BHHS

Harmony Wiant, RE/MAX Edge

Kylee Macri, Howard Hanna

Andrew Greathouse, C21 Lakeside

Erica Chasity, C21 HomeStar

Gracie Trummer, Tanner Real Estate

Lonzie Padgett, KW Legacy

Transfers from Another Board

Shiva Poudel

Patrick Pullum

C. Matthew Heikkinen

Erica Winner-Sauceman

Joshua Timko

Joseph Sauceman

Kacie Hrina

Mariah Algahmee

Gabrielle Turek

Karissa Sickelsmith

Brianna Spatafore

Joseph Phillips

Mary Rollo

Ashley Acierno

Transfers Cont.

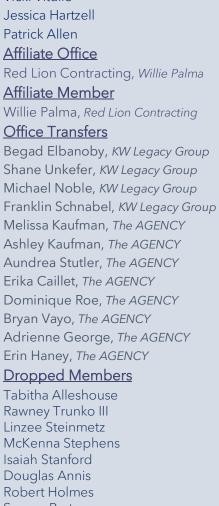
Nicole Van Horn Vicki Vitullo

Serena Barton

George Taylor

Amanda Schoeppner

Natalie Baker





Janice Rich – Title Agent / Office Ma jrich@mckinley-title.com Daniel Thomas - Escrow danielthomas@mckinley-title.com Danette Stone -Title Processing dston@mckinley-title.com

> Attorney Michael Gruber mgruber@aghattorneys.com Attorney David Thomas dthom@mckinley-title.con

2732 Fulton Drive NW Canton, OH 44718

(330) 497-8883



Candice Likely, Administrative Assistant

Contact for: Membership & Dues Inquiries, FOREWARN, Supra

State & National Dues **Billed Nov 4** 2025 Due December 31, 2025 \$25 Late Fee Applies on January 6, 2026 Membership & MLS Access will be suspended on February 7 for non-payment of dues. \$295 = Ohio Realtors \$201 = NAR \$156 Dues + \$46 Mandatory Consumer Ad Campaign Assessment \$25 = Optional STAR **RPAC Contribution** Local (STAR) Dues **Billed May 1** 2026 Due June 30, 2026 \$25 Late Fee Applies on July 7, 2026 Membership and MLS Access will be suspended on August 4 for non-payment of dues.

DUES BILLING

BREAKDOWN







7 17 provides the key to homeownership

7 17 Mortgage Loan Consultants can help you choose the right home loan to fit your needs as well as guide you step-by-step through the mortgage loan process. Contact us today!



Amy Upton Mortgage Loan Consultant NMLS# 436009

2301 State Route 59, Kent, OH 44240

phone: 330-372-8354 mobile: 330-675-9120 fax: 330-372-2500 email: aupton@717cu.com





Respectfully. Yours.

CREDIT



THE TRUSTED PARTNER OF REAL ESTATE PROFESSIONALS



AMERICANTITLESOLUTIONS.COM 4974 HIGBEE AVE. STE 202 CANTON, OH 44718







Approval in 1 day, close in 10.**



Brad Campbell Partnership Branch Manager



O: (330) 968-1052 C: (330) 418-0014 Brad.Campbell@rate.com rate.com/bradcampbell

Operating as Guaranteed Rate, Inc. in New York. 520 S. Main St., Office 2511, Akron, OH 44311

* Rate's Same Day Mortgage promotion offers qualified customers who provide certain required financial information/documentation within 24 hours of locking a rate on a mortgage loan the opportunity to receive a loan approval within 1 business day of timely submission of documentation and does not suggest that the borrower will receive funding on the same day as their application submission. Rate cannot guarantee that a loan will be approved or that a closing will occur within a specific timeframe. Applicant subject to credit and underwriting approval. Restrictions apply. Visit Rate.com/same-day-mortgage for terms and conditions.

**Closing disclaimer: Assumes a "Clear to Close Loan Commitment". Rate cannot guarantee when a closing will occur. Not eligible for all loan or residence types. Property must

qualify for Appraisal Waiver, borrown restrictions and requirements apply. er must meet underwriting conditions and opt in to AccountChek. Not all borrowers will be approved. Additional employ

EDICAL HOUSING LENDER Brad Campbell NMLS #210585 Restrictions apply. Guaranteed Rate, Inc. dba Rate; NMLS #2611; For licensing information visit nmlsconsumeraccess.org. OH - MB 804160



Premier Provider of Title and Escrow Services in Northeast Ohio

We Value Our Clients!

8790 E. Market St, Ste 300 | Warren, OH 44438 330-392-7780

45 Manor Hill Drive, Suite 500 | Canfield, OH 44406 330-286-4191

www.titleprogroup.com



LAURISA ROSADO

Business Development Representative

440-417-5597 laurisa@titleprogroup.com

> Your Go-To Resource





Orientation Dates

Thursday, February 20 Thursday, July 17 Thursday, August 21 Thursday, November 20



Sign-Up TODAY!

REALTORS® Embrace AI, Digital Tools to Enhance Client Service,

NAR Survey Finds

Published September 18, 2025 | NAR Newsroom

WASHINGTON (September 18, 2025) - Agents who are REALTORS® are leaning into artificial intelligence while continuing to rely on digital tools such as eSignature, social media, and drone photography to serve their clients, according to the National Association of REALTORS®¹ 2025 Technology Survey. The report surveyed NAR members to better understand how technology is shaping real estate and how agents view its role in their businesses.

"These results show a profession that is adapting quickly to technological change while prioritizing client satisfaction," said NAR Deputy Chief Economist Jessica Lautz. "Technology continues to be a powerful force in real estate, driving efficiency and marketing innovation. But at the heart of it all remains the trusted relationship between the agent and client."

Key Findings from the 2025 Technology Survey Top Tools in Use

- eSignature (79%) remains the most widely used technology by agents who are REALTORS®, followed closely by social media at 75%
- Drone photography and video are used by 52% of agents, while 46% report using Al-generated content (e.g., for listing descriptions)

Artificial Intelligence

- How often agents use AI tools: 20% use them daily, 22% weekly, 27% a few times a month, and 32% have not yet used AI in their business
- Impact of AI on business: 17% reported a significantly positive impact, 33% saw a moderately positive impact, and 46% said AI had no noticeable impact
- Top Al tools used: ChatGPT by OpenAl (58%), Gemini by Google (20%), and Copilot by Microsoft (15%)

Client Response to Technology

• 82% said their clients responded very positively or positively to the integration of technology in the buying and selling process

Brokerage Support

• Two out of three agents either agree (38%) or strongly agree (29%) that their brokerage provides all the tech tools they need

Monthly Technology Spending

- 34% spend between \$50-\$250 per month on tech tools for their real estate business
- 20% spend between \$251-\$500 per month
- 24% spend over \$500 per month

Cryptocurrency



- One in four NAR members have either invested in cryptocurrency (14%) or plan to invest (11%)
- 9% have had clients ask about using cryptocurrency in real estate transactions

The 2025 Technology Survey is available

at https://www.nar.realtor/research-reports/realtor-technology-survey. To explore how NAR supports innovation in real estate and keeps members informed about emerging technology trends, visit NAR Tech & Innovation.

About the National Association of Realtors®

As America's largest trade association, the National Association of Realtors® is involved in all aspects of residential and commercial real estate. The term Realtor® is a registered collective membership mark that identifies a real estate professional who is a member of the National Association of Realtors® and subscribes to its strict Code of Ethics. For free consumer guides about navigating the homebuying and selling transaction processes - from written buyer agreements to negotiating compensation - visit facts.realtor.



Your Partners in Business

PLATINUM Level























OHIO REALTITLE



GOLD Level

Huntington Bank

SILVER Level

ALCOVA Mortgage American Title Associates Agency CF Bank First Federal Community Bank

BRONZE Level

Barry Sigler Inspections Pumphrey-Hammel Insurance Rural 1st



get YOUR eKEY® NOW from MLS Now

Supra eKEY® is one many services included with your MLS Now membership. Claim your account today...

DON'T WAIT UNTIL YOU'RE AT THE DOOR!

- **Access Supra Lockboxes** from your phone.
- **Real Time Listing details** & Showing Instructions.
- Access to Lockboxes without Cell Service.
- · Open the lockbox with your Apple Watch®.
- Notify trusted contacts if you are in an unsafe situation with built-in Agent Alert.

Join the One Million Real Estate Professionals across the U.S. & Canada who trust the Supra System



Get Started TODAY!