

Amy McConnell 2025 STAR President

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NAR REALTOR Benefits® Welcomes ADT Provider SafeStreets as Newest Partner

## **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 | September

Cutting Through the Pause: What REALTORS® Can Do Right Now

If you've been feeling the market shift in recent weeks, you're not alone. Across Stark, Trumbull, and Carroll counties, well-priced listings that would have been gone in a weekend earlier this year are sitting longer. Showings are slower. Buyer urgency feels muted. Many of us are asking the same question: what's causing the pause-and what can we do about it?

### Is the Market Waiting on Interest Rates?

The buzz dominating both mainstream media and industry headlines is the potential for an interest rate cut. Speculation that the Federal Reserve could ease borrowing costs has buyers hesitating, thinking they'll save money if they just wait. While that narrative has taken hold, it doesn't tell the full story.

Yes-when rates drop, affordability improves. But when rates drop, competition also skyrockets. Buyers who wait may face bidding wars, rising home prices, and more limited inventory. In fact, any savings on interest may be offset by higher purchase prices in a multiple-offer market.

It's our job to educate buyers on the reality: waiting could cost them more.

### The Opportunity in the Pause

A "quiet" market creates hidden advantages for those ready to act:

- Less Competition: Buyers today are often competing with fewer offers, giving them stronger negotiating power.
- More Choices: Homes that linger give buyers options that didn't exist in
- Seller Willingness: Sellers may be more flexible on price, repairs, or concessions during slower activity.
- Lock & Refinance: Buyers can always lock a home at today's rate and refinance later when rates improve. They can't go back in time and buy at today's price.

These are the conversations that need to be front and center in our appointments, open houses, and follow-ups.

### Practical Steps REALTORS® Should Take Now

Here are actionable strategies every REALTOR® can lean into during this season of hesitation:

# **President's Message...continued**

### 1. Educate Relentlessly

Don't assume buyers understand the nuances of rates, inventory, and price movement. Create talking points, social posts, short videos, or email newsletters that explain:

- Why waiting for rates could backfire.
- How today's slower pace benefits buyers.
- Real examples of clients who negotiated successfully in the current market.

### 2. Position "Now" as the Advantage

When presenting homes to buyers, highlight the negotiating leverage and reduced competition available today. Reinforce that they're buying both the home and the moment in the market—not just the interest rate.

### 3. Partner with Lenders

Lean on trusted mortgage partners to run side-by-side comparisons:

- Buying now vs. buying later (factoring in projected price increases).
- Current monthly payments vs. potential refinances.

These visuals often make the financial advantage of buying today much clearer.

### 4. Reframe Seller Conversations

For sellers nervous about reduced traffic, remind them: well-priced homes are still selling. Encourage them to stay competitive by preparing their home fully—staging, photography, and pricing that reflects today's market reality, not last year's frenzy.

### 5. Double Down on Prospecting

Slower markets expose the professionals who stay consistent. Make calls, knock doors, host events, and lean into your farm areas. The agents who show up in quiet seasons are the ones clients remember when activity surges.

### 6. Create Urgency Through Storytelling

Facts are powerful, but stories move people. Share testimonials of buyers who are glad they acted now, or sellers who benefited from negotiating while inventory was stable. Real-world examples beat speculation every time.

### Looking Ahead

Whether rates drop next month or next quarter, we know one thing for sure: markets move in cycles. What feels like a pause today will feel like a flood tomorrow. Our role is to help clients see past headlines, focus on their personal goals, and move forward confidently.

The REALTORS® who thrive in moments like this are the ones who:

- Stay calm and informed.
- Deliver education and clarity.
- Keep consistent with activity, even when the phones feel quieter.

Remember: buyers and sellers are always watching how we show up. When you provide stability and perspective during uncertain times, you earn loyalty that lasts long after this rate debate is old news.

### Final Thought:

Today's pause is tomorrow's opportunity. Let's lead with confidence, bring clarity to our clients, and keep moving the market forward—one relationship, one conversation, and one transaction at a time.

With gratitude,

Amy McConnell 2025 President Stark Trumbull Area REALTORS®

## **Classes & Events**

### **SEPTEMBER**

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

SEPT 9 REGISTER NOW

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

SEPT 10 Leg. Affairs / RPAC Committee | Staff Liaison: Rich Cosgrove

SEPT 11 REGISTER NOW

MLS NOW CE Course | Realist: Using Tax Data

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

SEPT 12 Affiliate Committee | Staff Liaison: Collene Burgess / Maggie McAbier

SEPT 26 REGISTER NOW

Chili Cook Off | 11:30 pm - 1:00 pm

The Barrel Room | 7901 Cleveland Ave NW North Canton, OH 44720

### **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 | Dressler Rd NW, Canton, OH 44718

OCT 10 Affiliate Committee | Staff Liaison: Collene Burgess / Maggie McAbier

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' REGISTRATION COMING SOON

**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 <u>REGISTER NOW</u>

**New Member Orientation** 

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

Nov 27-28 OFFICES CLOSED | Thanksgiving



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## A Note from the CEO

### CEO Update: Change, Growth, and Your Voice in STAR's Future

As we head into the fall season, I want to take a moment to share some exciting updates and important reminders about what's happening here at STAR. Our association is constantly evolving, and these changes are designed to create more opportunities for our members while ensuring STAR remains a strong, professional resource for our community.

# Board of Directors Voting - Your Voice Matters

One of the most important ways you can shape the future of our association is by casting your vote in the upcoming Board of Directors election. Voting will take place September 28-30 via email, so please be on the lookout for your ballot.

With over 1,400 members, it's concerning that fewer than 400 members typically vote in these elections. That means less than one-third of our membership is deciding who will serve as leaders for all of us. Your voice truly matters in this process, and I strongly encourage you to participate. By voting, you are helping to ensure that STAR is represented by individuals who share your vision, values, and dedication to the real estate industry.

### Room Rental Updates

As many of you know, we have been working hard on updating and decorating our office space. Once the final touches are complete, we will be releasing a promotional video

along with detailed information on how you can rent our meeting rooms. Our main meeting space can hold up to 70 people in a classroom-style setting, making it perfect for trainings, CE sessions, or large meetings. These spaces are designed to support your business needs, whether you're hosting a client event, small group session, or committee meeting. Stay tuned—more information will be out shortly.

### The Green Room is Open

In addition, I'm happy to share that our **Green Room** is officially available for use! This space is ideal for video recordings, virtual meetings, or content creation to help you stand out in today's competitive market. The Green Room is open **Monday through Friday from 8:00 AM to 4:30 PM**. To reserve your time, simply call the STAR office and schedule in advance.

### Moving Forward Together

As we continue to update our association—through improved facilities, streamlined processes, and stronger leadership—our goal is



Collene Burgess
Chief Executive Officer

<a href="mailto:cburgess@star.realtor">cburgess@star.realtor</a>
office: (330) 494-5630

simple: to serve you better.
STAR belongs to all of us, and it is through your involvement that we remain strong. Whether it's through voting in elections, attending events, or using our resources, your engagement makes a difference.

Thank you for being part of STAR and for your continued commitment to our profession. Let's work together to keep STAR moving forward with energy, innovation, and purpose.





# at Cork & Cap

3225 Elm Rd NE Warren, OH 44483

Tuesday, April 22 Tuesday, August 19



### 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

### June 26: 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.

### July 10: 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.

## August 14: CMA

Learn how to find comps using radius or map searches and create a CMA package with customizable reports, cover pages, and stats—saved under the contact for easy editing, printing, or emailing anytime.

### **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.

MON STM



**Bring the Spice!** 

**10 Chilis 3 Winners CASH Bar** 

FRI Sept 26, 2025

**The Barrel Room** 

7901 Cleveland Ave NW North Canton, OH 44720

# **FREE for STAR Members**

11:45 am

12:45 pm

1:00 pm

**Chili Tasting** 

Winners Announced

**Event Ends** 

# **ONLY 10 CHILI SPOTS... Enter your Office Today!**

Email cburgess@STAR.Realtor by September 22, 2025

QUESTIONS? 330-494-5630 | info@STAR.Realtor RSVP requested but not required on our website TODAY!

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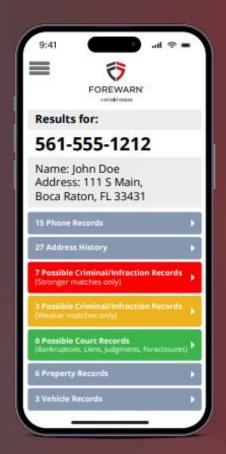
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### SEPTEMBER

September 3, 2025 10:00 AM Eastern Time (US & CA) Register >

September 17, 2025 02:00 PM Eastern Time (US & CA) Register

To set up your password, visit https://app.forewarn.com/membersetup

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# 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

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

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



zoom

**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.

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

SIGN UP TODAY!



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

www.STAR.Realtor

# YOUR MEMBERSHIP TRIFECTA



## September 2025 GAD Report

Our annual REALTOR Feud is coming up and registration will be open shortly. This is a great opportunity for you and your fellow REALTORS to connect and have a night of fun. The event will be held this year at Haymaker's Mill just North of Portage St on Wales Rd in Jackson Township. There are 5 people on a team and for your hosts, we have guest appearances by some of your favorite REALTORS. This is a don't miss event and counts as an investment toward RPAC.

The STAR Legislative committee has been hard at work holding local candidate interviews for Township Trustees, Mayors, etc. Candidate interviews is a great way for STAR to support our local communities and communities.







Rich Cosgrove Government Affairs Director

Contact for: Legislative Affairs, RPAC

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







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Jason Kruger NMLS# 830077

Jeremy Kruger NMLS# 1573708

**Jason Austin** 

**Rachel Latin** 

**Chad Jones** 



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# **Monthly Market STATS**

July 2025

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

# MarketUPDATE



**NEW Listings** 557

**SOLD Listings** 

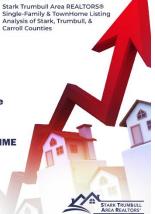


**Average SALE Price** \$278,730



**Average MARKET TIME** 31 Days





# MarketUPDA



**NEW Listings** 39





**Average SALE Price** \$268,927



Average MARKET TIME 42 Days

**JULY 2025** 



# MarketUPD

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



**NEW Listings** 228

**SOLD Listings** I⊓ 🖙 183



Average SALE Price \$200,267



Average MARKET TIME 45 Days

**JULY 2025** 



## Membership Report | August 2025

### New Salespersons

Maria Gray, BHHS Stouffer Realty
Brandy Stuttler, KW Chervenic Realty
Jessica Love, Howard Hanna
Jeffrey Swihart, Carol Goff & Associates
Samuel Houk, Re/Max Infinity
Adam Johnson, Plum Tree Realty
Coby Meek, EXP Realty
Jessica Conrad, Edge Realty
Marcus Williams, Coldwell Banker Schmidt
Zachary Laird, KW Legacy Group
Alexandra Lacourt, KW Legacy Group
Brennon Wilson, Re/Max Edge Realty
Georgia Adams, Kiko

### **New Secondary Members**

Christopher Russell, *Plum Tree Realty* Douglas Annis, *EXP Realty* Sherry Orlando, *RE/MAX ONE* 

### New Secondary Office

Plum Tree Realty

Christopher Russell

### Office Transfers

John Griffith, KW Legacy Group Alexia Potts, KW Legacy Group Justin Carroll, KW Legacy Group Luke Clay, KW Legacy Group Pamela Haggerty, Century 21 Lakeside

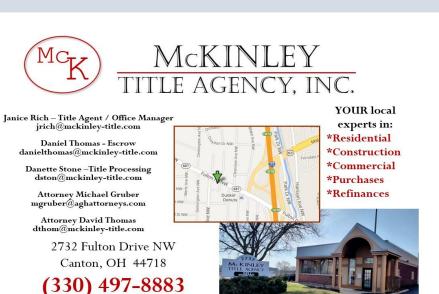
Julie Hawkins, Coldwell Banker Schmidt

### Office Transfers Cont.

Peter Leckonby, KW Legacy Group Edward VanCise, KW Legacy Group Amanda Mercier, RE/MAX Edge

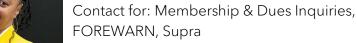
### **Dropped Members**

Michael Eckman Grace Bumma William Depiore Nicolette Ranalli Sereeda Clark Brittany Oliveira Zachary Dimmerling Michelle Butler Taraline Coughlin Megan Benison-Mitchell Mason Morrison Kelly Hershberger Heather Lash Beth Ellen Oplinger Trevor Hill Galen Oakes Cody Sias David Chervenic Lorie Miller Kristie Briggs Benjamin Roseburg Brianna Spatafore Jennifer Bruce



# **DUES BILLING BREAKDOWN State & National Dues** 2024 Due December 31, 2024 \$25 Late Fee Applies on January 6, 2025 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 5** 2025





Membership@STAR.Realtor

**Due June 30, 2025** 

\$25 Late Fee Applies on July 7, 2025

Membership and MLS Access will be suspended

on August 4 for non-payment of dues.





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### **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

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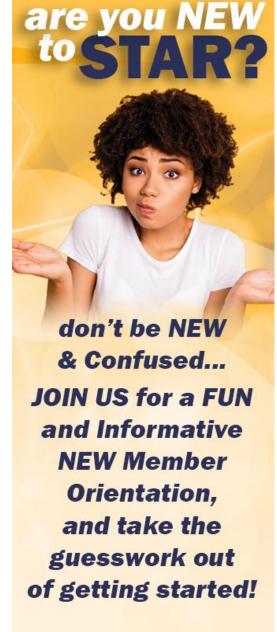
### LAURISA ROSADO

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!

# NAR REALTOR Benefits® Welcomes ADT Provider SafeStreets as Newest Partner

Published August 14, 2025 | NAR Newsroom

CHICAGO (August 14, 2025) - The National Association of REALTORS® announced that <u>SafeStreets</u>, ADT's leading home security and automation provider, has joined NAR REALTOR Benefits® as a new partner. With over 30 years in the home security industry, SafeStreets delivers one of the highest-rated smart security services to homes across the country.

Through this partnership, NAR members and their clients can access an exclusive offer that includes a full security system (a \$1,200 value\*), a choice of two HD cameras, and extra discounted costs on professional monitoring and installation.

"Agents who are REALTORS® are often trusted beyond the transaction, serving as a go-to resource for clients well after closing," said Rhonny Barragan, NAR vice president of strategic alliances. "SafeStreets' home security solutions give our members the ability to offer real value, whether for their clients or their own families, by pairing trusted technology with peace of mind."

To claim this benefit, NAR members can call 1-844-574-SAFE or visit <a href="https://www.getsafestreets.com/nar">www.getsafestreets.com/nar</a>.

After claiming the offer, a SafeStreets Security Pro® will work with you or your client to customize a home security system and schedule an installation. On appointment day, the SafeStreets Security Pro® will walk through the full installation for optimal security and provide training on the system's features. The session concludes with activation of 24/7 ADT monitoring and answers to any final questions.

This partnership adds to a growing lineup of exclusive offerings available through <u>NAR REALTOR Benefits</u><sup>®</sup>, all designed to help NAR members succeed in a rapidly evolving industry.

### Terms & Conditions

\*\$99.00 Customer Installation Charge. 36-Month Monitoring Agreement required starting at \$36.99 per month (\$1,331.64). 24-Month Monitoring Agreement required at \$36.99 per month (\$887.76) for California. Early termination fee applies. Form of payment must be by credit card or electronic charge to your checking or savings account. Offer applies to



homeowners only. Local permit fees may be required. Satisfactory credit history required. Certain restrictions may apply. Offer valid for new ADT Authorized Provider customers only and not on purchases from ADT LLC. Other rate plans available. Cannot be combined with any other offer. For questions about the offer, please contact nar@safestreets.com.

# 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.



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