

**p8** Learn to save time and money during the application process.

**p13** Find out how recent housing industry markets and demographics have been affecting social trends this year.

**p18** Develop a culture of support in your local NARPM® chapter.

# RESIDENTIALResource



THE OFFICIAL MONTHLY NEWS MAGAZINE OF THE NATIONAL ASSOCIATION OF RESIDENTIAL PROPERTY MANAGERS

## MINEFIELDS & PITFALLS OF E-MAIL

PAGE 16

**We have all done it.** Firing off an angry message in response to a sender's argumentative words. Hitting that send button before checking for typos and mistakes. In our everyday "immediate response, information now" lives, it has become all too easy to forget there is an actual person on the receiving end. It is time for a refresher course in courteousness.



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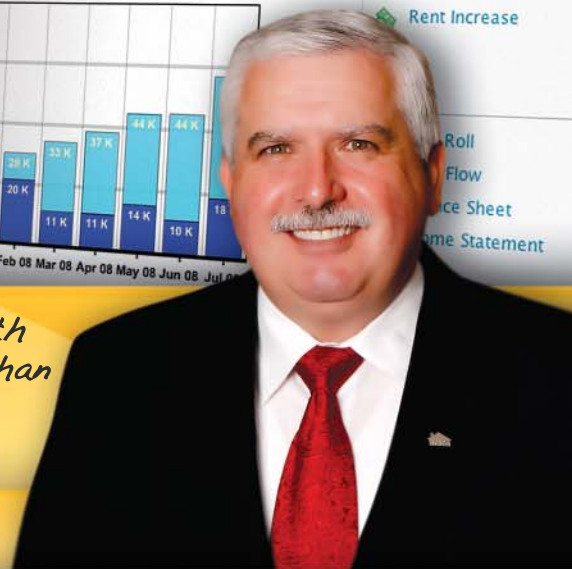


*"We felt like we had one hand tied behind our back with our old software. With AppFolio we've freed up more than 35 hours a month to focus on our growing business."*

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*"We love AppFolio's integration with our website because we can update our vacancies instantly. We're getting more interest in our properties and we didn't add more work to our day."*

**Kim Meredith-Hampton & Scott Hampton**, Owners  
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# IN THIS ISSUE September 2009

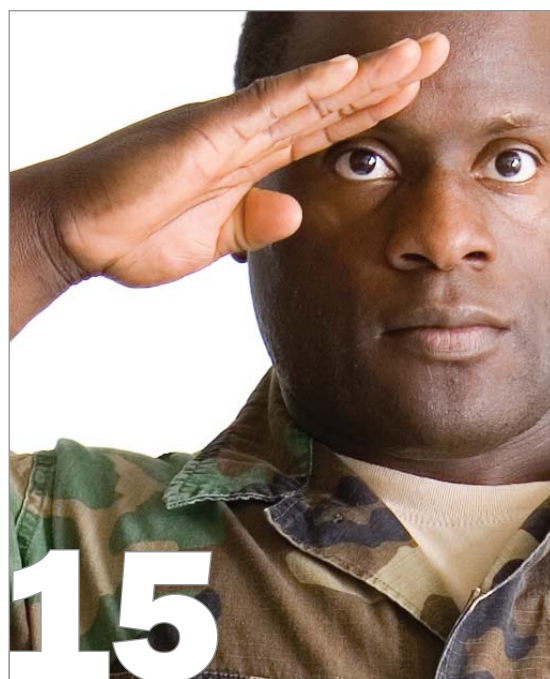
## FEATURE ARTICLES

- p10 FICO Scores Are Not Everything: Analyzing Credit Reports**  
When considering a potential tenant, it is critical to understand how a FICO score is calculated. Chris Warren, RMP®, explains why property managers should focus on the credit report as a whole versus one area.
- p15 Do You Rent to Military Tenants? Servicemember Rights**  
Attorney Jason Bolden brings to light the Servicemembers Civil Relief Act, and what it means for property managers and their active duty tenants.
- p16 Perfect Electronic Communication: E-mail Etiquette 101**  
We send hundreds of e-mails each day, and often forget the basic rules of good communication. Luckily, Candi Swanson, MPM® RMP®, is here to help us mend our ways.
- p17 We Both Have the Same Goals: Dealing with HOAs/POAs**  
Homeowners' associations are not the bad guys and do not purposely try to make interactions difficult. Pat Patton reminds us that we need to work with HOAs and better understand their procedures so that everyone gets what they want.
- p21 A Fond Farewell for Now: Travels with Mickey**  
Mickey Mouse brings us up-to-date on his NARPM® adventures with Steve Foster, MPM® RMP®, for the last time before heading home to await our arrival in his hometown for convention this October.



## MONTHLY COLUMNS

- p5 President's Message**
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## EDITORIAL MISSION

Since 1989, the NARPM® news magazine has been a key focal point for the organization. The *Residential Resource* keeps members up-to-date on association events, and provides valuable industry advice and insight. NARPM® members receive the *Residential Resource* as part of their membership, included in their annual dues.

The *Residential Resource* is published monthly, with one combined issue for September/November. Articles can be submitted by e-mail to [publications@narpm.org](mailto:publications@narpm.org). Items mailed in for publication cannot be returned. Address changes may be forwarded to NARPM® National. The Communications Chair and Graphic Designer reserve the right to edit or refuse all publications for content and selection.

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## NARPM® NATIONAL

638 Independence Parkway, Suite 100  
Chesapeake, VA 23320

P: 800-782-3452  
F: 866-466-2776  
[www.narpm.org](http://www.narpm.org)

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## OFFICERS

**Fred Thompson, MPM® RMP®**  
President  
[president@narpm.org](mailto:president@narpm.org)  
407-571-3650

**Tony A. Drost, MPM® RMP®**  
Treasurer  
[treasurer@narpm.org](mailto:treasurer@narpm.org)  
208-321-1900

**Vickie Gaskill, MPM® RMP® CPM®**  
President-Elect  
[presidentelect@narpm.org](mailto:presidentelect@narpm.org)  
800-755-5397

**Betty Fletcher, MPM® RMP®**  
Past President  
[pastpresident@narpm.org](mailto:pastpresident@narpm.org)  
501-907-7091 x 101

## REGIONAL VICE PRESIDENTS

**R. Scott Corbridge, MPM® RMP®**  
[southeastrvp@narpm.org](mailto:southeastrvp@narpm.org)  
941-377-8400

**Jayci Grana, RMP®**  
[northeastrvp@narpm.org](mailto:northeastrvp@narpm.org) / [northcentralrvp@narpm.org](mailto:northcentralrvp@narpm.org)  
407-629-6643

**Cary Efurd, MPM® RMP®**  
[southwestrvp@narpm.org](mailto:southwestrvp@narpm.org)  
972-572-5656

**Candice Swanson, MPM® RMP®**  
[pacificrvp@narpm.org](mailto:pacificrvp@narpm.org)  
707-745-0924

**Stephen Foster, MPM® RMP® CCIM®**  
[southcentralrvp@narpm.org](mailto:southcentralrvp@narpm.org)  
210-340-1717

**James Emory Tungsvik, MPM® RMP®**  
[northwestrvp@narpm.org](mailto:northwestrvp@narpm.org)  
253-852-3000

## COMMITTEE CHAIRS

**Marc Banner, MPM® RMP®**  
Long Range Planning  
[longrangechair@narpm.org](mailto:longrangechair@narpm.org)  
208-377-8889

**Anne B. McCawley, MPM® RMP®**  
Member Services  
[memberservices@narpm.org](mailto:memberservices@narpm.org)  
480-969-1818

**Michele A. Brassard, RMP®**  
Communications  
[communications@narpm.org](mailto:communications@narpm.org)  
407-629-6643

**John Parker, MPM® RMP®**  
Governmental Affairs  
[govtaffairschair@narpm.org](mailto:govtaffairschair@narpm.org)  
253-581-5199

**Susan E. Melton, MPM® RMP®**  
Professional Development  
[profdevelopment@narpm.org](mailto:profdevelopment@narpm.org)  
303-985-4670

**Steve Stein, CRS® GRI**  
Governmental Affairs  
[govtaffairschair@narpm.org](mailto:govtaffairschair@narpm.org)  
540-434-1173

## NARPM® NATIONAL

**Gail S. Phillips, CAE**  
Executive Director  
[executivedirector@narpm.org](mailto:executivedirector@narpm.org)

**Kristi A. Dunlap**  
Communications & Graphic Designer  
[publications@narpm.org](mailto:publications@narpm.org)

**Cher Leadbeater**  
Administrative Assistant  
[info@narpm.org](mailto:info@narpm.org)

**Carla Earnest, CMP**  
Conferences & Conventions Coordinator  
[conventioninfo@narpm.org](mailto:conventioninfo@narpm.org)

**Mark H. Dunlap**  
Chapter Support Manager  
[chaptersupport@narpm.org](mailto:chaptersupport@narpm.org)

**Barrett Stork**  
Governmental Affairs Director  
[legislativeinfo@narpm.org](mailto:legislativeinfo@narpm.org)





# PRESIDENT'S Message

Dedicated property managers are making changes everyday to keep up and make sure they are ready to profit in this economy.



**WHERE DID THE SUMMER GO?** Most of our members have been very busy with move-ins/outs since most tenants that have families tend to move over the summer months. Take some time in September to end the third quarter strong for your business goals by reviewing past changes that you have made this year and the results of those changes.

As patient and professional property managers, we know that some of our market will take years to rebound. Dedicated property managers are making changes everyday to keep up and make sure they are ready to profit in this economy. Our association has put on many great conferences, but the number one conference to attend will be our Annual Convention and Trade Show next month. NARPM® will *Let the Magic Begin* October 21st at The Buena Vista Palace Hotel & Spa (pictures below).

If you have not registered yet, visit [www.narpm.org/conferences/annual-convention-](http://www.narpm.org/conferences/annual-convention-trade-show/registration.html)

[trade-show/registration.html](http://www.narpm.org/conferences/annual-convention-trade-show/registration.html) today. Space is limited and you will not want to be left behind with all of the changes in our markets. Also, convention give us an opportunity not just to network and meet up with old friends and colleagues, but also to make new connections, explore services to help our business prosper, and (as always) have a good time during it. I promise all of you that this year's convention will be a truly great event that you will not want to miss.

Are you going to the NAR Convention? If so, hopefully you will have a few moments free to volunteer at the NARPM® trade show booth. This is a great opportunity to promote our organization to others in the profession. If you would like more information, please contact Chuck Warren, RMP®, at [chuck@rentalhomesusa.com](mailto:chuck@rentalhomesusa.com) or call him at 757-361-0106. We need lots of volunteers, so please think about giving your time.

September is also the last month of the third quarter for 2009. As we draw seventy-

five percent of the year to a close, I trust all of you have been thinking about your participation in our association for 2010. Successful chapters should be planning out their 2010 calendar year now and not later. I would ask the same from you, the member, to step forward and join a national committee along with your volunteering in your own local chapter. The Annual Convention is a great time to attend national committee meetings that you have an interest in and sign up for the upcoming calendar year.

A special thank you for all of the hard work of the following committee chairs: Long Range Planning Chair Mark Banner, MPM® RMP®; Communications Chair Michele Brassard, RMP®; Professional Development Chair Susan Melton, MPM® RMP®; Member Services Chair Anne McCawley, MPM® RMP®; and Governmental Affairs Co-chairs John Parker, MPM® RMP®, and Steve Stein, CRS® GRI. Many thanks also to all of the sub-chairs and committee members who have spent countless hours keeping our association strong and indispensable to the property management industry.

I truly look forward to meeting all of you next month as we *Let The Magic Begin* at the 21st Annual Convention and Trade Show!

A stylized, handwritten signature of Fred Thompson in black ink.

**Fred Thompson, MPM® RMP®**  
2009 NARPM® President



# From the **DESK** of the *Executive Director*



*Gail S. Phillips, CAE*

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being shared  
throughout the  
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**IT IS SEPTEMBER**, so what does that mean? It means that NARPM® dues billing is right around the corner and we need you to make sure all your records are correct. You can log onto [www.narpm.org/internet-member-services.html](http://www.narpm.org/internet-member-services.html) with your member number and password to update your information. If you have any questions or need to change your company contact, please send an e-mail to [info@narpm.org](mailto:info@narpm.org). This small effort will ensure that all dues billing is correct.

I know some people still are asking, "What do I get for my dues?" NARPM® has so much to offer that I am going to take a moment just to highlight a few of the benefits you have as a member. NARPM® has become very involved legislatively, and your voice as a residential property manager is being shared throughout the country. Members have spoken with Fannie Mae and Freddie Mac about their interest in keeping foreclosed properties as rentals. Letters and contacts have been made on the state level, such as California who partnered with the Apartment Association and made an impact by convincing the Franchise Tax Board to agree to delay implementation of the Non-Resident Tax Withholding Requirement. NARPM® is being recognized by others because of you, the member.

NARPM® also offers quality education. The Association has a very active Professional Development Committee who just completed rewriting three classes, and has started offering online classes through a new vendor. These are exciting times for NARPM® education thanks to Committee Chair Susan Melton, MPM® RMP®, and NARPM® Administrative Assistant Cher Leadbeater for keeping the momentum going.

NARPM® members network more than any other organization I have ever been involved with. The Convention offers a great deal of time to network, but

when you are not together, the NARPM® list serve is active with daily discussions on items that help you with your business. To join, visit [www.narpm.org/members/resources/list-serves.html](http://www.narpm.org/members/resources/list-serves.html).

Are you aware of our many affinity partners? When you use these services, the companies pay NARPM® a royalty for promoting their business. New services that have just been added are Calendars & More; Discount Mail Order Rx; Gold Healthcare Savings Card; ID Theft Assistance; and Pet Meds.

Another great benefit is this award-winning publication. Under the leadership of Communications Chair Michele Brassard and Graphic Designer Kristi Dunlap, the *Residential Resource* brings you great articles to help you with your business. Did you know several articles are available for reprint off the website to run in your local paper or use as promotion of NARPM®? Check out [www.narpm.org/about/articles.html](http://www.narpm.org/about/articles.html) to find these articles. You can also use the PR campaign for promotional purposes at [www.WhyUseOne.com](http://www.WhyUseOne.com). These materials can also be customized with your company's logo and contact information. Just contact [publications@narpm.org](mailto:publications@narpm.org) for details.

Well I have run out of room, but NARPM® has so many exciting things going on that how can you *not* consider renewing your membership? If you need more details on any of these fantastic benefits, just send me a note at [executivedirector@narpm.org](mailto:executivedirector@narpm.org). I enjoy talking about NARPM® and the great things the members do in this organization.

*Gail S. Phillips*

**Gail S. Phillips, CAE**  
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# TECHNOLOGY Matters

SHEDDING SOME LIGHT ON THE MANY MYSTERIES OF OUR FAST-PACED HIGH TECH WORLD.



**Michael Mino** is president and CEO of PropertyBoss Solutions, a provider of property management software solutions that empower your business. He became a landlord in 1977 when he purchased his first rental units. A serial entrepreneur, he has started a number of software technology firms. For more information about Michael or PropertyBoss Solutions, visit [propertyboss.com](http://propertyboss.com) or call Michael at 864.297.7661 x26.

**The Pay Application Fee tab provides a way to pay any charges associated with the application process.**

## Accelerating Leads to Leases

The application portal provides added functionality to the prospect portal which was the focus of the previous article in this web portal series.

### WHAT IS AN APPLICATION PORTAL?

An application portal allows prospective renters to fill out an application online and submit electronic payment for the application and other related fees. The information collected through the online application is digitally encrypted and authenticated through an electronic signature to provide the highest levels of security. Information collected during the application process is typically stored in a locked electronic document. The data can be transferred directly into the property management software to create or augment a prospect record.

### WHY IMPLEMENT AN APPLICATION PORTAL?

As with the other portals we have discussed, the application portal saves time and money for both the property manager and the applicant. By providing a means for a potential renter to act when you have their attention, more interested parties are converted into residents.

"We have been able to significantly reduce the cost and paperwork associated with the application process. The first property at which we implemented this approach processed over 300 online applications in the first month," said Masha Sapper, Associate Vice

President for Business Services. "Our students have come to expect this level of convenience and accessibility."

### ANATOMY OF AN APPLICATION PORTAL

The completion of an application is a multi-step process. It is helpful to present each step as a separate web page letting the user know where they are in the process. This can be done with a progress bar using highlighting and graphical elements showing their progress through each stage. An application portal should also allow them go back to a previous phase if they elect to change or add information.

A typical application portal ([top opposite page](#)) is described here incorporating four phases:

- Application Agreement,
- New Application,
- Print Completed Application, and
- Pay Application Fee.

The Application Agreement contains the terms and conditions associated with the application process. The wording of this "document" should be reviewed by your attorney and establishes the contract between the property management company and the applicant. Additional "documents" may be included such as a guarantor agreement. The process generally requires an acknowledgement that the applicant has reviewed the document before they can move on

[Application Agreement](#) [New Application](#) [Print Completed Application](#) [Pay Application Fee ▼](#)



Click the 'Pay Now' button to pay application fee and security deposit.

[Pay Now](#)



to the next step. This acceptance is also captured including date, time, IP address, and method of agreement.

The New Application tab is where the form to be completed is located. Concentrate your efforts on making this section visually appealing and easy to use. If an online form appears complicated or looks like it will require a lot of time to complete, tenants will procrastinate or otherwise look for ways to avoid filling it out. Some tips on how to optimize a web form can be found at <http://webtips.propertyboss.com>.

The Print Completed Application tab enables the user to review the application as it was submitted. It is recommended that it be presented so that it looks as much like the original application form as possible. This reinforces the “that’s what I filled out and agreed to” response you want from the applicant. Some print functions will list the inputted data in a sequential table that does not look at all like what was entered. This is not recommended.

The Pay Application Fee tab (bottom opposite page) provides a way to pay any charges associated with the application process, including a processing fee, credit/criminal check, and security deposit. A connection must be made linking the payment with the completed application or the property manager will have to later match the payment with the correct applicant. This adds cost, time, and potential for error.

## DATA SECURITY

Data security is particularly important when processing applications and payments. Very personal information such as social security numbers, bank account and credit card identifiers, etc. is being collected. The applicant must be assured that their private data is kept private. This starts with a secure encrypted connection using protocols such as https. Knowledgeable users will look for signs such as https in the address line and a lock symbol in the frame of their web browser. Web pages coded with page frames and iframes, although technically secure, do not provide these confirmation indicators to the user. Data entry forms are a popular target for spammer and hacker attacks. Use data verification techniques to filter out these attempts. This will reduce the number of “garbage” applications to process and close this entry point for malicious activity.

Once the sensitive data is delivered to the web server, save it in an encrypted manner in a protected database. Multiple layers of security must be implemented to protect against identity theft. After taking all of these safeguards, don’t drop the ball by retrieving the information through an e-mail message or an insecure web connection. Security is only as good as the weakest link in the chain. Pay attention to every step.

## OTHER APPLICATION PORTAL FEATURES

There are many other features to consider when setting up an application portal. A few of them are:

- Include strong form validation at the time the applicant is entering their information, including clear feedback messages when an error is detected.
- For lengthy forms, users appreciate the ability to save the information they have entered and finish completing the form at a later time.
- Reduce form complexity (and increase the likelihood that the form will be completed) by hiding form sections that are not appropriate for the current user (in the previous example, the parts of the form related to the co-applicant are only displayed when that applicant type is selected).
- Clearly identify the fields that are required (different color, bold, special symbol, etc.).
- Consider using this functionality to streamline the processing of other documents (leases, guarantor forms, rental agreements, etc.).
- Provide tool tips explaining each field including any special formatting.
- Automatically request the credit/criminal screening report to be ready for review when the application is processed.

## CLOSING COMMENTS

As with the prospect portal, you will obtain the maximum advantage from an application portal if it is tightly integrated with your property management software. Capturing the information that is entered on a form in your business data repository (database) has many advantages including improved accuracy, faster processing and response time, and reduced cost. 🏠

**Typical application portal pictured above. Portals save time and money for both the property manager and the applicant.**



**Chris Warren, RMP®** is the owner and broker for SmartSource Realty (sales), Chris Warren Realty (leasing and property management), and Maintenance Made Simple. He received his BBA in Marketing in 1991 and his MBA in 2000. Chris is a licensed real estate broker and loan officer.

# FICO Scores Are Not Everything Analyzing Credit Reports

Most property managers have general guidelines when screening rental applications including a minimum FICO score generated from a credit report. Using a minimum FICO score is a sound practice when evaluating an application and determining the risk of the tenant's ability to pay rent in a timely manner. However, it is important to understand how a FICO score is calculated, and many property managers simply make a decision based on a score alone without fully analyzing the credit report and the tenant's situation.

FICO scores range from 400 to 850 and consider payment history, amounts owed on active trade lines (percent of credit being used), length of credit history, establishment of new credit, and type of credit. FICO scores will drop for borrowers with recent slow payments, collections, bankruptcy, judgments, multiple inquiries in a short period of time, new establishment of credit, and using more than 50 percent of an active trade line. Past late payments do not impact the score as much as recent late payments and collections. Making timely monthly payments, keeping open balances below 50 percent of available credit, and minimizing the amount of revolving credit accounts will increase your score.

We process many applications with low FICO scores. We frequently see credit reports with medical collections and no active credit lines. In these scenarios, FICO scores are poor and stagnant, because no current trade lines are being paid to improve the score. It is our opinion that medical collections are not a good metric for determining the risk of a tenant's ability to pay their rent. Strong employment and good rental history may be better indicators in determining risk for an applicant.

It is important to understand the cause of a low FICO score. Was there a loss of employment two years ago, and the tenant has been employed for a year now and paid his/her bills on time the past year and has good rental history? What about a divorce situation? We see applicants with perfect credit for

years until a divorce. During the divorce process, one spouse drove up credit card balances, mortgage was not paid, the spouse failed to pay credit cards in a timely manner, and other spouse's credit score dropped 100 points because all credit was held jointly with their spouse. What about a recent foreclosure? The applicant may have paid their rent on time for years as a tenant and purchased a first home with a subprime mortgage with a two year balloon. The new homeowners are not able to refinance their home because their credit score did not improve, and they are upside down and in a negative equity scenario. What about a married couple where a non-working spouse has terrible credit and the husband had good credit? The husband is the bread winner and is financially responsible for paying rent. Does it really make sense to consider the credit score of the non-income spouse? These are all specific circumstances that need careful consideration.

Every once in a while, we will process a high FICO score rental application. Landlords usually celebrate. However, most high FICO score tenants usually buy a home in 1-2 years and rarely rent long term. High FICO score tenants can actually be less profitable and cost landlords more money from increased turnover and leasing expenses. My favorite tenants have stable jobs, work hard to provide a home for their family, take care of the property, and have little savings and a low FICO score. This profile tenant cannot afford to purchase a home and will rent for many years. I have several tenants in properties I personally own who have resided in the same home more than five years. Sometimes the tenants are late in paying rent if they have an unforeseen car problem or medical illness, but we always work out a payment plan.

We try to analyze each rental application. Does the applicant have perpetual bad credit, or a one time scenario of slow payment and collections due to employment loss, illness, bankruptcy, and/or divorce?

**Continued on page 25.**





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KEEPING OUR MEMBERS CURRENT ON THE NEWEST INDUSTRY LAWS AND POLICIES NATIONWIDE.



**John Parker, MPM® RMP®** holds a BA degree from Alaska Pacific University. Prior to becoming a property manager, John was a teacher, a clothing store manager, and real estate sales associate. He has been involved in the real estate industry since 1973, when he bought his first fixer-upper. When he is not working, he likes to read, golf, hike, woodwork, and travel.

## Harvard Housing Studies

This is a review of a publication that the Joint Center for Housing Studies of Harvard University publishes annually. The majority of the 2009 report accounts for housing in general. The information below is quoted from the section that refers to the rental industry. Draw your own conclusions at [www.jchs.harvard.edu](http://www.jchs.harvard.edu).

From the Mission Statement of the Center, they state that they are an educational center that studies the markets and demographics of the housing industry and how it affects social trends, thereby providing knowledge to government, business, and the non-profit sectors of our society.

The number of rentals has increased for the last four years. Vacancy rates for rentals in general have moved upward to 10 percent in 2008, but did not match the record set in 2004 of 10.2 percent. Single-family home rental vacancy rates are only slightly

many of the owners of these properties have relatively low incomes and operate on slim margins that cause them to frequently lose money on their investment. It also puts them in the position of not being able to make improvements to the property. With the rapid increase in prices during the housing bubble, it seems many inexperienced investors made investments they could not afford when the dam broke loose and prices started declining.

In a study by the Mortgage Bankers Association, absent owners accounted for 20 percent of foreclosure. They further note that efforts made by investors may not solve this problem of numerous vacant buildings. They then comment that those in state and local government may be motivated to use neighborhood stabilization funds to acquire some of these assets to help the affordable rental housing effort.

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### Projection for the future reflects the probability that foreclosed properties coming to the market could increase vacancy rates.


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below that figure. Further erosion in the job market will certainly increase this vacancy rate in all markets. Rental rates tend to be more responsive to job losses than owner-occupied homes because more new families or younger families subject to higher unemployment rates rent rather than own their homes. Several charts in the report depict these statistics.

Less than 10 percent of rentals are in buildings with 50 units or more; one third are single-family homes, and more than half have fewer than five units.

Single-family homes are defined in their report as being single-family detached homes, townhouses, and condos in multi-unit buildings and two to four unit apartments. According to their statistics, in 2001, there were 13.2 million single-family rentals made up of 1.6 million condos and 6.3 million two to four unit buildings—which leaves 5.3 million single-family detached homes. Of these properties, 85 percent are owned by individuals and couples, not the large institutional owners of multi-family properties.

Another interesting aspect of the report was that

Their summary and projection for the future reflects the probability that foreclosed properties coming to the market could increase vacancy rates. Their final comment is illustrative of the opinion of the authors towards rental properties. They say, “The full impact of excess inventories, job losses, and federal interventions may not be known for another year. In the meantime, the public and private sectors have a unique opportunity not only to ease the current crisis, but also to deal with some of the longer standing issues related to rental housing. These include ongoing losses of affordable units to upgrading or removal, and the stubbornly high number of severely cost-burdened renters. This is also a good time to rethink federal affordable housing policy, which has, until recently, strongly favored homeownership programs. With new recognition of the risks that homeownership brings, policy makers now have a chance to develop better ways to place renters who want to buy homes on a secure path to that goal.” 

# REGIONAL Communications

CONNECTING THE EXPANDING NARPM® MEMBERSHIP ONE REGION AT A TIME.



## **Cary Efurd, MPM® RMP®**

*is a licensed broker in the state of Texas with over ten years in the property management profession. Cary served as 2007 vice-chair and 2008 chair of the MetroTex Association of REALTORS® Leasing and Property Management Committee. He is a past president of the Greater Dallas Chapter of NARPM®.*

## The RVP Bulletin

We all have that one client—the man who has everything, but just does not seem to know what to do with it. He has an opinion on every subject, but when you try to pin him to the details, you find he actually knows very little at all. He is the man who says he has many fine friends, but you know he is still waiting for them to show up. Who could be friends with this person, we ask ourselves, while we undoubtedly recognize we are his one and only.

He is always telling us how to do our job. When we ask what we did to deserve this client, our mind is met with a resounding silence. Surely, we often think, no one could be this unlucky. Our client is like the gum on a hot sidewalk that sticks to our shoes—the more we try to wipe it away, the stickier it gets.

But, with our special client comes a great set of fringe benefits. At least that is what we believed in the beginning. However, as time passed, the fringe receded and the benefits faded. Many of us became

willing to give the money back, while shrewder ones continue hoping interest will begin to accrue. One or two of us think this may be the year.

This client, nevertheless, is one who helps us make up our inventory. He is the one we cannot forget. He is the one who sticks out and makes the rest of our clients seem saintly. With this person, we know who we are working with though, which is a shame really, because we are led to believe, in this life, that there is some good in everybody. We keep looking for it, and, as gentle people, we make a point of not rubbing our client the wrong way in pointing out his faults. If we do, he may want to stay on the phone and talk about it for a while. He is rarely offended. Our client is really a marvelous example of a bamboozle refusing to accept that he has very little to offer this world other than to serve as a warning to others.

Make every business day a good day. Laugh, never give up, and come to Orlando in October. 📍

**Southeast:** R. Scott Corbridge, MPM® RMP®  
Virginia, North Carolina, South Carolina, Georgia, Florida, Kentucky, Tennessee, Alabama, Mississippi.

**Southwest:** Cary Efurd, MPM® RMP®  
Utah, Arizona, Colorado, New Mexico.

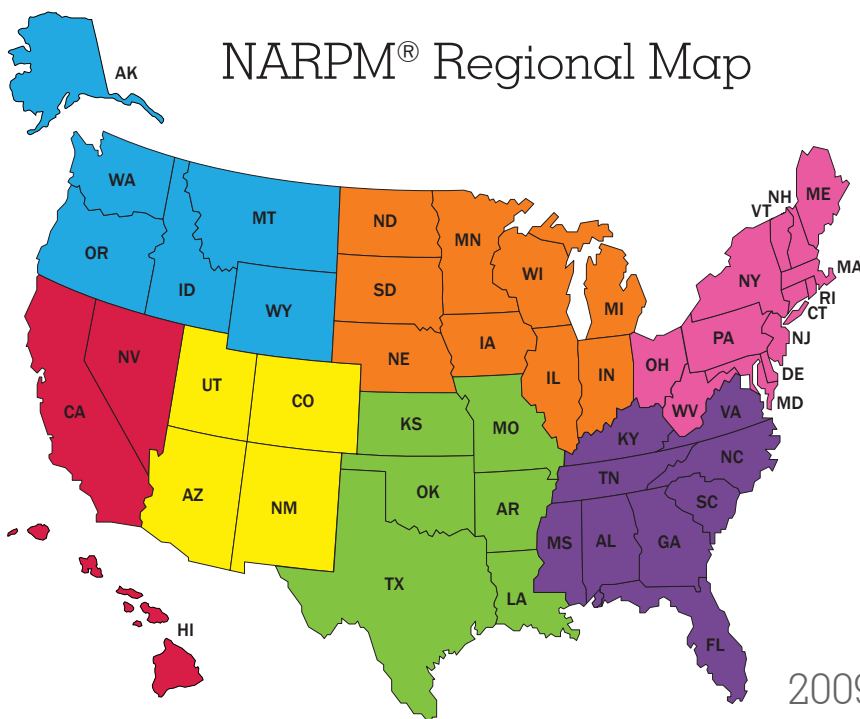
**South Central:** Stephen Foster, MPM® RMP®  
Kansas, Oklahoma, Texas, Missouri, Arkansas, Louisiana.

**Northeast:** Jayci Grana, RMP®  
Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, Pennsylvania, New Jersey, Delaware, Maryland, Washington DC, Ohio, West Virginia.

**North Central:** Jayci Grana, RMP®  
North Dakota, South Dakota, Nebraska, Minnesota, Iowa, Wisconsin, Illinois, Michigan, Indiana.

**Pacific:** Candice Swanson, MPM® RMP®  
California, Nevada, Hawaii.

**Northwest:** James Emory Tungsvik, MPM® RMP®  
Alaska, Washington, Oregon, Idaho, Montana, Wyoming.



2009



# Do You Rent to Military Tenants? Servicemember Rights

If you rent to military servicemembers, then you should be aware of the Servicemembers Civil Relief Act of 2003 (SCRA), Public Law 108-189, 50 U.S.C. App. §§501-596, as amended by Public Law 108-454. You can find the full written text of the Act at <http://www.usdoj.gov/crt/military/scratext.htm>. The purpose of the Act, in part, is to provide for the temporary suspension of judicial and administrative proceedings and transactions that may adversely affect the civil rights of servicemembers during their military service.

Importantly, §521 provides for protection of servicemembers from default judgments, and states specifically, “[t]his section applies to any civil action or proceeding in which the defendant does not make an appearance.” Traditionally speaking, if you serve a lawsuit on a tenant, and the tenant fails to respond to the lawsuit, then you may petition the court to enter a default judgment. However, it is not as simple if the tenant is a member of the service and fails to respond. Rather, the landlord must prepare and file an affidavit, stating under oath (1) whether the tenant is a servicemember, or (2) if you do not know whether the tenant is a servicemember.

If the tenant is not a servicemember, then the protections of this federal law do not apply.

If the tenant is a servicemember, then the protections of the law do apply. If you do not know whether the tenant is a servicemember, then the court may appoint an attorney to locate and represent the potential servicemember.


In an action in which the defendant is in military service, the court shall grant a stay of proceedings for a minimum period of 90 days upon application of counsel or the court’s own motion if the court finds (1) there may be a defense and the defense cannot be presented without the defendant, or (2) after due diligence, counsel has been unable to contact the defendant or otherwise determine if a meritorious defense exists. The impact of a 90-day stay on a landlord could be very significant.

Under §523, any late payment penalties may not be enforceable. Under §524, if a court decides that the servicemember is materially affected by reason of military service in complying with a court judgment or order, then the court may, on its own motion, and shall, on application by the servicemember, (1) stay the execution of any judgment or order entered against the servicemember; and (2) vacate or stay an attachment or garnishment of property, money, or debts in the possession of the servicemember or a third party, whether before or after judgment.

Evictions are dealt with under §531. Importantly, a person who knowingly attempts to evict a servicemember without complying with §531 is committing a criminal act punishable by a fine and up to a year in jail. As an aside, this is one place where it is important to point out that Arkansas has a criminal Notice to Vacate procedure, which is technically not an eviction. Nonetheless, the criminal Notice to Vacate procedure serves much of the same purposes, and the Service Members Civil Relief Act does not apply to criminal actions pursuant to §512(3)(b).

How can landlords protect themselves while renting to members of the service? Under §517, “[a] servicemember may waive any of the rights and protections provided by this Act.” To waive any rights under the act with regard to a lease, the waiver must be in writing, and the language must be in at least 12-point font. Therefore, I suggest that my clients include the following in their leases:

*“I hereby waive any rights I may have under the Service Members Civil Relief Act, Public Law 108-189, 50 U.S.C. App. §§501-596, as amended by Public Law 108-454, or as subsequently amended.”*

Should you ever have any questions concerning a landlord/tenant issue, please do not hesitate to contact me at 501-952-8114 or via e-mail at [jason@jasonbolden.com](mailto:jason@jasonbolden.com). 



**Jason Bolden** is a real estate attorney and real estate investor in Little Rock, Arkansas. His law practice caters to residential property managers and apartment complex owners across the country. He is an affiliate member of the Central Arkansas Chapter of NARPM® and president of the Little Rock Landlords Association.

**The Servicemembers Civil Relief Act of 2003 (SCRA) was formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940 (SSCRA).**





**Candice Swanson,**  
**MPM® RMP®** joined the family real estate company, Estey Real Estate, founded by her parents in 1946, in 1978. In 1978, she also received her real estate salesman's license, and in 1985, she earned her brokers license. When she saw the need for professional property management services, she developed a property management business that is one of Benicia's premier property management companies. Candi joined NARPM® in 1995 and has never looked back. In 2003, she became the president of her local chapter, Alameda/Contra Costa, and in 2007, she became president of the California State Chapter.

**Order *Send* through Amazon.com, a NARPM® affinity program, and help raise money for the Association! Just visit <http://www.narpm.org/about/recommended-reading.html>.**

# Perfect Electronic Communication E-mail Etiquette 101

A recent e-mail made me think about e-mail in general, and how it has changed our interaction with others. E-mail is here to stay, but do we really take the time to make sure we are being understood and doing it correctly? In any communication, that can be an issue, but with the Internet, it is documented and can be forwarded to others.

Searching through my local bookstore, I found the book, *Send: Why People E-mail So Badly and How to Do It Better*, a great book with some of the answers. "*Send*—the classic guide to e-mail for offices and home—is indispensable for readers navigating the impersonal, and often overwhelming, world of electronic communications." The book is filled with real life errors that are made daily in e-mails. It gives guidelines on when not to send e-mails and what not to say. The message we send in e-mail is without tone, and the receiver must try to understand what is being said and then projects his own interpretation of fears, prejudices and anxieties to what they are reading. This leads to misunderstandings and bad feelings. The receiver is left to figure out the tone and meaning behind the e-mailed statements—and, if mean-spirited, it leaves a written record, probably never to be erased from memory or PC. The author states that, "On e-mail, people aren't quite themselves; they are angrier, less sympathetic, less aware, more easily wounded, even more gossipy and duplicitous." When we speak with people, we are constantly reading the facial expressions—e-mail has no face. Have we forgotten good manners, or not learned new ones for e-mail? You must set your own guidelines to avoid the minefields and pitfalls of e-mail, but these are a few that the book suggested:


- Do not e-mail when you are right, even to prove a point.
- Do not e-mail when you are wrong, unless to apologize and make it brief (consider writing a note card).
- Do not e-mail when you are angry or have just

disagreed with the person you are e-mailing.

- Do not e-mail people to ask for information that you should have or have been given.
- Do not e-mail when you are drunk or on prescription pain killers and many more "deadly sins."

However, all is not lost. The writers of *Send* do give us a guide to the perfect e-mail—choosing the right words, checking your work for poor spelling, grammar, punctuation, paragraphs, contractions, capitol (do not use them unless at the beginning of a word; it is like shouting), emoticons, abbreviations, and always be truthful. Some people should have paid more attention to the English teachers in class, not all is forgiven when it comes to "short speak." E-mail is writing, not a substitute for writing. Plus, it leaves a paper trail that can sink a business or person. The book also discusses how some e-mails can be used against you in court and put you in jail—for those who may be e-mailing malicious or illegal data and information. Want to know more? Read the book and learn what s.e.n.d. really means. If you do not keep everything, and the person receiving your e-mail does, it is the one that you do not keep that will sink the ship.

So, what do we need to think about when e-mailing?

- Think about the purpose of the e-mail. You might not want to send it at all.
- Will it accomplish what you intend it to do?
- Be nice, polite, and to the point; remember not to sink the ship.
- Make your statement short, or it might be worth calling instead.
- Do not use "bad" language, even if you feel it gets the point across.
- Do not e-mail anything to a client (or tenant or prospect) that could land you in court or be used against you in a court of law. 



# We Both Have the Same Goals Dealing with HOAs/POAs

Property managers may, from time to time, have serious problems with homeowners' associations. Whether labeled HOAs or POAs, these associations sometimes have semi-hostile policies that discriminate against rental homes and make life more difficult for property managers.

Typical HOA abuses might include delaying or making it difficult for renters to get access to community facilities like swimming pools. They may prohibit or confiscate For Rent signs without such authority in the governing documents or law. Some Boards may enforce otherwise legitimate rules regarding lawn care, parking, or barking dogs more strictly against suspected renters than owner residents.

Depending on the state, these practices may

rules, and respect the responsibilities of the HOA. Short of reading the phone book, nothing is more boring than HOA governing documents, but basic knowledge of key sections is essential. For us, the most important sections are those dealing with the "use restrictions," or some similar label, that describe basic rules like maintenance of lawns, parking rules, storage of basketball goals or boats, and whether structures like sheds can be installed on the property.

Get a copy of the governing documents and rules from the owner, or perhaps the HOA manager or county deed records. Give a skeletal set to all tenants, especially the rules dealing with use of the property, and instruct tenants they must observe them—preferably in your written lease. Inspect your



**Orin C. "Pat" Patton**

*owns Patton Property Management in New Braunfels, Texas, and is active in legislative affairs for the NARPM® San Antonio Chapter, the San Antonio Board of REALTORS®, and the Texas Association of REALTORS®. He retired from the U.S. Air Force in 1984 (Colonel), and served in the Pentagon and on the teaching faculties of the Air Force Academy, National War University and Colorado State University.*

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## Good performance by the HOA serves the best interests of our mutual client—the property owner...

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violate state statutes and they likely abuse the legitimate authority given the association. When the tenant feels their neighborhood is unwelcoming and their kids are hassled for admission at the pool, they will not stay long. Property managers need some knowledge of HOAs to deal effectively with these problematic situations. While these are not catastrophic barriers to renting homes, rogue practices can make it harder to find and retain happy renters and make us appear ineffective to our owners.

Paradoxically, HOA Boards and property managers have many interests in common. The HOA's core responsibilities are preserving property values, operating community facilities, and handling the bookkeeping and financial assets of the community—all familiar to the property manager. Good performance by the HOA serves the best interests of our mutual client—the property owner—and we should be able to find common professional ground.

The property manager should first assure they and their renters are good citizens, comply with legitimate

HOA properties occasionally, at least on a drive-by, to be sure tenants are caring for the exteriors well.

Make casual acquaintance with neighbors between leases and assure them you will respond quickly to any problems. Take a lot of pictures of your properties and, for comparison purposes, get pictures of other properties that may not be up to standards including pictures of common elements with overgrown grass and weeds, litter, etc.

If the HOA gives you issues, perhaps by requiring higher standards of lawn care from your renters, familiarity with the property and its neighbors puts you in a stronger position. You do not get style points for instigating shouting matches, but it will be easier to get the HOA Board's attention if you have done a little preparation.

If you get an unjustified complaint, take advantage of the Board's procedures and request an appeal. Courteously ask the HOA for a copy of their written

**Continued on page 25.**

# CHAPTER Spotlight

SHEDDING SOME LIGHT ON THE EXCELLENT NARPM® CHAPTERS ACROSS THE UNITED STATES.



**Jennifer Kellogg** is the current president of the Albuquerque/Metro Chapter. She has also served as secretary and website administrator. Jennifer and her sister, Courtney Warnock, RMP®, started the Kellogg Agency in 2003. Their dad, Fred Kellogg, was the one with the vision to create a property management company. They now manage 200 units in Rio Rancho and the northwest corner of Albuquerque. Jennifer has a Bachelor's degree in Government/Public Policy Analysis from Pomona College and a Master's degree in Sociology from Boston College. She is currently an RMP® candidate and will be a speaker at the 2009 National Convention in Orlando, Florida.

**If your chapter is struggling with speakers or meeting topics, then reach out to NARPM® members in other states to come speak, or contact NARPM® Chapter Support Manager Mark Dunlap for assistance.**

## Albuquerque/Metro

According to the 2000 Census, one of five homes in New Mexico is a rental, and 80 percent of rentals are managed by their owners. Therefore, there is plenty of property management business to go around. As we all know, all property managers are not created equal. The goal of our chapter is to demonstrate that professional property managers are a better choice for owners and tenants. Our chapter motto is, "a rising tide lifts all boats." NARPM® is the tide that lifts all our businesses to a level of professionalism above the norm. The most successful property management companies in the Albuquerque metro area are members of our chapter—and I posit that they are the most successful companies because they are members of NARPM®.

At the Kellogg Agency, we credit our company's success to our active membership in our local chapter and attending National Conventions. We joined NARPM® and our local chapter when we started our company in 2003 because we did not want to re-invent the wheel. What kept us involved in NARPM® was a culture of support, outreach, and an unsurpassed wealth of shared knowledge. We have taken advantage of all NARPM® has to offer, from Betty Fletcher, MPM® RMP®, sharing a huge packet of her forms, to sharing advice and asking questions on the discussion lists, to calling a local member to get the scoop on metro court procedures. Quite frankly, NARPM® members are just a darn good group of people to hang with!

The Albuquerque/Metro Chapter was founded in the summer of 1997. Chesley Karr, MPM® RMP®, was in attendance at that first meeting and shared the day's events with me. Melissa Prandi, MPM® RMP®, and Peter Meer, MPM® RMP®, gathered local property managers for lunch. Melissa and Peter explained the benefits of NARPM®. Stories were shared. Questions were asked and answered. And, at the end of the lunch, Melissa exclaimed, "Peter, block the door! No one gets out until we elect officers!" Chesley stepped up as the first president of the Albuquerque/Metro Chapter. To this day, Chesley continues to be a cornerstone of our chapter. Twelve years later, our

chapter is alive and well, and still growing. We have a core group of dedicated volunteers that share the responsibilities of running the chapter. Our election meeting usually starts with, "Who wants to be president this year?" and then a chorus of, "Not it!" While we do not take ourselves too seriously, our members are dedicated to raising the bar when it comes to property management services.

We are often asked by new members if NARPM® is a referral network. In Albuquerque, we use our chapter website ([www.narpmalbuquerque.org](http://www.narpmalbuquerque.org)) as a referral hub. Our chapter website lists all the NARPM® members and their available listings. In addition, we post information about meetings and upcoming events. If your chapter does not have a website, then get one! Chapters can get a free website by contacting NARPM® National.

As a small chapter, we struggle with planning meetings and getting speakers. We went from monthly to bi-monthly meetings a few years ago. Our meetings cover topics such as landlord programs for local utilities; collections; evictions; fair housing, and city ordinances. On occasion, we have a meeting dubbed the *Property Manager's Roundtable*, where we discuss current issues affecting our businesses. These meetings are especially helpful for new members.

This year, we are replacing our bi-monthly meetings with quarterly education events. In New Mexico, property managers must be licensed real estate agents and are required to take 30 hours of continuing education credit every three years. Property management classes are few and far between around here. Our chapter is trying to fill that void.

Our first event was in May. Susan Albern, MPM® RMP®, presented *Guida's Guide to Lease Enforcement*. Attendance was excellent, and attracted several potential members and a new affiliate member! Susan also introduced us to the benefits of Rental Home Professionals ([www.rentalhomepros.com](http://www.rentalhomepros.com)).

Come join us for one of our next chapter meetings or educational events; check our website for details. We will introduce you to some of our outstanding green chili—and maybe a little tequila, too! 🌶️



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# The Landlord Inspector™



## Move Out Report

197 W Del Rio  
Wilmington, DE 35233

Inspector	Mike McCall
Start Date	9/1/2008
Start Time	2:46 PM
Notes	Sam and Martha Wilkens were present at time of inspection and signed off on all observances. Pictures attached

Description	Move In Condition	Move Out Condition	Charge
Main Level			
Living Room			
Door	Fair	Fair	
<b>Move In Notes</b> 2 dings on outside of door			
<b>Move Out Notes</b> condition unchanged vs move in -- 2 dings on outside of door			
Carpet - wall to wall beige	Clean, Good	Fair	Charge
<b>Move Out Notes</b> Faint smell of dog by north window			
Showing wear			
Walls	Good	Repair, Poor	Charge
<b>Move Out Notes</b> Nail holes south wall patch and paint			
Windows - screen and storm	Good	Good	
Window Treatments vertical blinds	Clean, Good	Good	
Outlets	Good	Good	
Kitchen - Eating Area			
Flooring	Fair	Fair	
Refrigerator	Good	Good	
<b>Move Out Notes</b> paint north side from refrigerator			
Ice Maker	Evaluate, Good	Good	
<b>Move Out Notes</b> No ice in trays -- did not test			
Windows	Repair, Fair	Fair	

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# A Fond Farewell for Now Travels with Mickey

Mickey here. This past month has been a real NARPM® month. First, my compadré Steve and I visited the Central Arkansas Chapter in Little Rock. Their Chapter President Sally Goss, RMP®, had invited us to visit with them a couple of months ago. Our past National President Betty Fletcher, MPM® RMP®, picked us up at the airport and drove us to her new office which she was moving into that day. We also spent some time at her old office, and even went to visit one of the HOA condo projects where she was meeting with a contractor and some of the residents. Steve really enjoys that sort of thing, and I learned something about foundations and negotiation. The chapter meeting was a lot of fun! About 35 members and affiliates were there. Steve gave a short report on NARPM®, and we both got to meet and talk with some very dedicated folks. I even got some of them to pose with me for a picture. After lunch, we visited a couple of vacant rental units and spent some time with chapter member Daniel Meachum. Then, we visited Sally's office, and Chuck Goss took us to the airport and we headed home.

Next, we flew to Orlando for the NARPM® Board of Directors meeting. It was good to see the other

dedicated members of NARPM® that are serving on your Board. We stayed at the same hotel we will all be in this October for the National Convention. We were even given a tour of the different rooms available to stay in and were shown where the meetings will take place. Our Convention Committee has done an outstanding job! It was great to be back home for a couple of days.

Then, I went with Steve and some of his staff to pick up Mark Kreditor, MPM® RMP®, who had been asked by the San Antonio Metropolitan Area Chapter President Adona Lowery, RMP®, to be our June guest speaker. A great time was had by all! Over 80 members and affiliates came to hear Mark talk on the effects of national legislation on the foreclosure problems that we are all facing. The best part of the seminar was when we sang along with Mark as he played the piano and led us in singing some of his famous property management songs.

Well, that is about it. Minnie and I both look forward to seeing all of you in October at the National Convention. We both sincerely hope that you have enjoyed reading about our NARPM® adventures and our travels around the world. So long for now! 🎵



**Steve Foster, MPM®**  
**RMP® CCIM®** graduated from Iowa State University with a B.A. in Architecture in 1972, and graduated from Texas A&M University with a Master of Building Design in Architecture in 1974. Steve is an emeritus member of the American Institute of Architects. He became a real estate broker in 1978, and formed Boardwalk Real Property Management, Inc., CRMC® in 1986. He joined NARPM® in 1992, helping to form the San Antonio Metropolitan Area Chapter.



Mickey with Adona Lowry, RMP®, Mark Kreditor, MPM® RMP®, and Steve.



Mark leading the San Antonio Metropolitan Area Chapter in a property management sing-a-long.

**Don't miss out on catching up with Mickey and Minnie at the 2009 Annual Convention and Trade Show October 21-23 in Orlando, FL.**



# MEMBERSHIP Growth

A WARM WELCOME TO ALL THE NEW MEMBERS WHO JOINED FROM JUNE 18 - JULY 17.



Scott Bolin  
Terra Realty & Mgmt. Group, Inc.  
San Antonio, TX  
210-349-9966

Terryl Bronson  
Florence Terrell Realty Services  
Schertz, TX  
210-590-2267

Mike Bush  
Prime Properties  
Dallas, TX  
972-407-9991

Lacey Canan  
Legacy Property Management  
Gulf Breeze, FL  
850-934-1500

Janet D. Carlin  
HI-Tide Realty, Inc.  
Kapolei, HI  
808-590-3805

Clint Collins  
Idaho Falls Rentals  
Idaho Falls, ID  
208-552-7368

Laurie Collins  
Atlantic Properties, Inc.  
Alpharetta, GA  
678-869-9000

Alan Cunningham  
Grace Mgmt. & Investment Corp.  
Thornton, CO  
303-255-1990

Adam Daniels  
A.D. Real Estate Mgmt., Inc.  
Great Neck, NY  
516-487-9516

John E. Dannel  
Central FL Realty Partners, Inc.  
Altamonte Springs, FL  
407-834-7368

Ronald Eld  
San Diego Rental Properties  
San Diego, CA  
858-945-1944

Chad Emery  
Minnesota Home Rental, Inc.  
Inner Grove Heights, MN  
651-204-6760

Kimberly Evans  
Alpha Real Estate  
Asheville, NC  
828-251-9966

Harry Hall  
RE/MAX Advantage  
Las Vegas, NV  
702-228-3200

Marc D. Hamburg  
Florida Real Estate Associates  
Tampa, FL  
813-238-6111

David Haskins  
Gunn Investment Services, Inc.  
Sparks, NV  
775-329-4030

David Hunt  
Boise City Property Mgmt.  
Boise, ID  
208-906-0638

Michelle Irons  
Phoenix Realty & Property Mgmt.  
Lafayette, CO  
303-666-4300

Elly Johnson  
RE/MAX Achievers  
Scottsdale, AZ  
480-596-9799

Gretchen Lambeth  
Hawaiian Isle Real Estate, LLC  
Kailua-Kona, HI  
808-327-1155

Cynthia Luedke  
RE/MAX Town & Country Realty  
Winter Springs, FL  
407-620-0550

Beverly Malone-Harrison  
Georgia Community Mgmt., Inc.  
Loganville, GA  
770-554-1236

Lisa M. Medina  
Rental Property Professionals  
San Antonio, TX  
210-831-4711

Renee Mills  
Pipeline Properties, LLC  
Skaneateles, NY  
607-280-7467

Peter F. Moffett  
Moffett Realty  
Altamonte Springs, FL  
407-294-5555

Tina Mottini  
RE/MAX Professionals  
Roseville, CA  
916-204-9811

Mary Lou Page  
Hawaii Realty Consultants, LLC  
Kailua-Kona, HI  
808-345-3669

Kasteena Parikh  
Keller Williams Realty  
Houston, TX  
281-772-5224

Lawrence L. Park  
Rollingwood Management, Inc.  
Austin, TX  
512-327-4451

Kevin J. Paul  
Paul Equity Management, Inc.  
Roanoke, TX  
817-528-8707

Shannon Pritchard  
Alamarc, Inc. DBA Century 21  
Prestige Realty  
Jacksonville, AR  
501-982-4574

Richard Protheroe  
RE/MAX Town & Country Realty  
Winter Springs, FL  
407-620-0550

David Reeve  
Hometown Realty of SW Florida  
Lehigh Acres, FL  
239-810-4127

Patricia Reyesibarra  
Exit Slater REALTORS®  
San Antonio, TX  
210-492-1695

Thomas K. Santos  
Grubb & Ellis / CBI  
Kaneohe, HI  
999-441-0521

Claire Schwartz  
Claire Schwartz & Associates  
Orlando, FL  
407-352-5244

## PROFESSIONAL MEMBERS

Carl Anderson  
RE/MAX Achievers  
Goodyear, AZ  
602-576-4013

JoAnn Archie  
RE/MAX Advantage  
Las Vegas, NV  
702-228-3200

Kimberly Ayers  
Montana Vista Realty  
Queen Creek, AZ  
480-244-6156

John R. Bell  
Bridge-Lease, LLC  
Roswell, GA  
404-374-7075

Sandra Bloodworth  
Crown Realty & Mgmt., CRMC®  
Roswell, GA  
770-998-9300

Wayne Slater  
Exit Slater REALTORS®  
San Antonio, TX  
210-492-1695

Bruce Slaton  
Bruce Slaton & Co.  
Elk Grove, CA  
916-480-8658

Kimberly Smedley  
Bryan Properties, Inc.  
Tulsa, OK  
918-437-0277

Michelle Stuart  
Pythias Management LLC  
St. Albans, NY  
888-467-5945

Elaine Turso  
Lighthouse Cove Property Mgmt.  
Silverdale, WA  
360-698-3829

Nancy J. Williams  
SLW & Associates  
Roseville, CA  
916-786-3314

Megan Zellers  
McCreary Realty Mgmt., Inc.  
Marietta, GA  
770-427-5711

#### **SUPPORT STAFF**

Angela Adams  
Legacy Property Management  
Gulf Breeze, FL  
850-934-1500

Randi Allmon  
Prudential Locations, LLC  
Honolulu, HI  
808-738-3100

Theodore Awana  
Prudential Locations, LLC  
Honolulu, HI  
808-738-3100

Jim Gesser  
Prudential Locations, LLC  
Honolulu, HI  
808-738-3100

Raymond Gottschalk  
Prudential Locations, LLC  
Honolulu, HI  
808-738-3100

Jason Hiyakumoto  
Prudential Locations, LLC  
Honolulu, HI  
808-738-3100

Angie Lane  
Prudential Locations, LLC  
Honolulu, HI  
808-738-3100

Garrick Luka  
Prudential Locations, LLC  
Honolulu, HI  
808-738-3100

Peter Nishimura  
Prudential Locations, LLC  
Honolulu, HI  
808-738-3100

Charles Paaga  
Prudential Locations, LLC  
Honolulu, HI  
808-738-3100

Cindy Render  
Renaissance Prop. Mgmt.  
Okemos, MI  
517-349-7355

Cristy Roberts  
PRANDI Prop. Mgmt., CRMC®  
San Rafael, CA  
415-482-9988

Joanne Roberts  
Prudential Locations, LLC  
Honolulu, HI  
808-738-3100

Steve Smedley  
Bryan Properties, Inc.  
Tulsa, OK  
918-437-0277

#### **AFFILIATES**

Sandra Ferrera  
All County Franchise Corp.  
St. Petersburg, FL  
727-541-2578

Scott Majeski  
PuroClean Property Restoration  
Specialists  
Chicago, IL  
312-453-1500

Andrew Williamson  
Rent Manager  
Loveland, OH  
800-669-0871

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BELFOR  
Carrington Property Services  
Cbeyond, Inc.  
Centex House Leveling  
Coastal Residential Corp.  
CORT  
GetRentQuick  
Global Real Estate Network  
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LandlordSource  
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Now Management, LLC  
Nu-Set Lock  
PayLease, Inc.  
Peachtree Business Products  
Preferred Property Managers  
Proforma Diversified  
Protect-A-Bed  
Safety Home Address  
Service Master Clean

Starker Services, Inc.  
Synergetic Systems, LLC  
Victor O. Schinnerer & Company, Inc.

#### **INTERNET TOOLS/MARKETING**

All Property Management  
AmericanRentals.biz  
Epic River, LLC  
EZfloorplan.com  
ezLandlordForms  
FindAPropertyManager.com  
ForRentByOwner.com  
GotNoVacancy.com  
HawaiiRentalAds.com  
HomeRentals.net  
HomeTownRent.com  
Info on the Web  
Investment Instruments  
Kwikrents.com  
Oodle  
PlaceKey  
Property Bridge, LLC  
Property Management Profile  
Property Management Search  
RealRentals.com  
Rent Marketer, Inc.  
Rent.com  
Rental Source  
RentalHomesPlus  
Rentals.com  
RentMLS.com  
Resite Online  
Runzheimer International, Ltd.  
SanDiegoRentalAds.com

Visual Data Systems

#### **LEGAL SERVICES**

Law Offices of Davis, Rothwell, Mullin,  
Earle & Xóchihua, PC  
Law Offices of Heist, Weisse & Davis  
SBSE, LLC

#### **MAINTENANCE**

911 Restoration  
Belfor Property Restoration  
By the Code Property Maintenance  
Clean-N-Gleam Professional  
Crime Clean of Texas, Inc.  
DMC Construction  
Dryer Vent Wizard  
HSA Home Warranty  
Kelly-Moore Paint Company  
Orkin, Inc.  
Playground Specialists, Inc.  
Power Lift Foundation Repair  
PuroClean Disaster Restoration Services  
PuroClean Property Restoration  
Rekey.com Locksmith Services  
RR Roofing  
ServPro of Hawaii  
Sherwin-Williams Company  
Vacant Property Security, Inc.

#### **SOFTWARE**

AppFolio, Inc.  
Buildium  
DIY Real Estate Solutions

Domin-8 Enterprise Solutions  
PMM Property Management Master, Inc.  
Pro Home Manager, LLC  
PROMAS Landlord Software Center  
Property Genie  
PropertyBoss Solutions, LLC  
Propertyware, Inc.  
Rent Manager  
Track-IT Systems, Inc.  
TRexGlobal.com  
Yardi Systems

#### **TENANT SCREENING**

ACRAnet  
Background Info USA  
Credit Bureau Services, Inc.  
E-Renter USA  
Inquirehire  
LandlordSolutions  
Meridian Properties & Investments  
MOCO, Inc.  
National Tenant Information Services, Inc.  
National Tenant Network, Inc.  
Pacific Screening, Inc.  
Reliable Background Screening  
Rental Space Network, LLC  
RentGrow, Inc.  
SARMA  
The Information Source  
Trans Union Rental Screening Solutions  
TVS Tenant Verification Service  
VeriQuest Screening Solutions

# AMBASSADOR Program

EARN REWARDS AND ACHIEVE AMBASSADOR STATUS FOR REFERRING NEW NARPM® MEMBERS.

Who better to spread the word of the benefits of NARPM® than its members? To achieve Ambassador status, you must refer five new members in one year. You will then receive an award certificate and a \$245 NARPM® credit that can be used toward your annual dues, upcoming events, education classes, and more! You can earn multiple award certificates in a 12-month period, so be sure you continue referring new members even after you have achieved Ambassador status.

1. Contact NARPM® National for Membership Application brochures. Upon request, National can mail the application directly to the prospective member.
2. The 12-month period to obtain five new members starts the day the first application is processed.
3. When the fifth application is received, an award certificate and a recognition certificate will be issued and dated. A \$245 NARPM® credit will also be issued.

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Dollars?



## JUNE 18, 2009 – JULY 17, 2009

### NEW MEMBER

Elaine Turso  
Peter Moffett  
Thomas Santos  
Scott Bolin  
Megan Zellers  
Scott Bolin  
David Hunt  
Randi Allmon  
Raymond Gottschalk  
Garrick Luka  
Charles Paaga  
Theodore Awana  
Angie Lane  
Jim Gesser  
Peter Nishimura  
Jason Hiyakumoto  
Joanne Roberts  
Harry Hall  
JoAnn Archie  
Cristy Roberts  
Ronald Eld  
Carl Anderson  
Wayne Slater  
Patricia Reyesibarra  
Gretchen Lambeth  
Lawrence Park  
Cindy Render  
Terry Bronson  
Kimberly Smedley  
Steve Smedley  
Alan Cunningham  
Elly Johnson  
Lisa M. Medina  
Kevin Paul  
Laurie Collins  
Kimberly Evans  
Sandra Bloodworth  
John Dannel  
Claire Schwartz  
Mike Bush  
Richard Protheroe

### 2009 AMBASSADORS

Tammy Billington  
David Birdy  
Karen Dixon  
Dianna Erickson, RMP®  
Roxanna Faith

### REFERRING MEMBER


Chrysztyna Montanez  
Jill Boles, RMP®  
Jan Kim  
Michael Mengden, MPM® RMP®  
Michael McCreary, RMP®  
Brian Birdy, RMP®  
Patrick Chapman, RMP®  
Bradley Isa  
Bradley Isa  
Bradley Isa  
Bradley Isa  
Bradley Isa  
Bradley Isa  
Bradley Isa  
Bradley Isa  
Sandra Thomas  
Sandra Thomas  
Melissa Prandi, MPM® RMP®  
Jennifer Newton  
Jeff Hockett  
Tracey Norris  
Tracey Norris  
Mary Love, MPM® RMP®  
Michael Francis, MPM® RMP®  
Kipling Wilson  
Tracey Norris  
Vicki Berg, RMP®  
Vicki Berg, RMP®  
Marc Cunningham  
Sue Flucke  
Janice Lerma-Lozano  
Jim Kearby  
Marlyn Dochenetz, MPM® RMP®  
Linda East  
Robert Locke, MPM® RMP®  
Jill Boles, RMP®  
Jill Boles, RMP®  
Kevin Martin  
Fred Thompson, MPM® RMP®

Bradley Isa  
Leslie Latham  
Jennifer Newton  
Chuck Warren, RMP®  
Robert Winger, MPM® RMP®



Continued from page 10.

At the end of the day, we want to make sure the tenant will take care of the property and pay rent on time. Instead of denying an application based on FICO score alone, we may increase the security deposit for an applicant with a poor credit score. This assumes the applicant has no collections from landlords and good rental history. A double security deposit helps offset the risk of past credit problems. Our economy most likely will get worse before it improves. The unemployment rate will most likely increase this year, and we will certainly see more foreclosures. Take the time to analyze your potential tenant's credit report and consider asking for a larger security deposit in lieu of denying the application. This can help avoid a vacancy. A monthly vacancy for a \$1,000 rental property costs the owner the same as a tenant who did \$1,000 of damage to the property. However, a double security deposit will cover those damages. A landlord cannot recover lost rents due to a vacancy. 🏠



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## 2009 Designation Candidates (since 2008 convention)

### RMP® CANDIDACY

John Matthew Adams  
Leland Banner  
William Bartle  
David Birdy  
Matt Bronson  
Larry Bryant  
Wilson "Hoppe" Cantwell  
Derek Clark  
Laura Cohen  
Roger Cornette  
Krista Craig  
Brenda Davila  
Deana Denham  
Karen Dixon  
Greg Doering  
Linda East, CPM®  
Adriana Fruht  
Aaron Gingerelli  
Lyle Haas  
Shelly Hopkins  
Cindy Hoppe  
Debbie Jackson  
Leland James  
Karen Johnson  
Amy Karns  
Jennifer Kellogg  
Ari Lund

Sharon McCulough  
Kirk McGary  
Shannon McLaughlin  
Shelley Millay  
Janelle Nord  
Mike Norris  
Orin "Pat" Patton  
Andrew Propst  
Troy Rappold  
Shirley Riggo  
Andy Ritan  
Kenneth Robertson  
Jeffrey Scoffern  
Brian Shaffer  
Christina Shaffer  
Tami Shaul  
Mary Sheffield  
Annette Slater  
Nicole Smith  
Mohamed Sulthar  
Tammy Tropiano  
Eric Vincent  
Gene Whannel  
Mike Rampelberg

### MPM® CANDIDACY

Shawn Beard, RMP®  
Brian Birdy, RMP®

John Bradford, RMP®  
Patrick Chapman  
Derek Clark  
Dawn Crawford, RMP®  
Dianna Erickson, RMP®  
Carrie Fjeld, RMP®  
Leeann Ghiglione, RMP®  
Jayci Grana, RMP®  
Don Hendricks, RMP®  
Karen Hodges, RMP®  
W. Sean Kerr, RMP®  
Adona Lowery, RMP®  
Michael Mumford, RMP®  
Kathleen Richards, RMP®  
Bart Sturzl, RMP®

### CSS<sup>SM</sup> CANDIDACY

Angela Knight  
Henry Smith

### CRMC® CANDIDACY

Property Mgmt. People, Inc.  
Rose Thomas, MPM® RMP®  
Reliable Property Mgmt., Inc.  
Terry Godbold, MPM® RMP®

Continued from page 17.

standards or photos to document their complaint—calling a bluff may be the quickest solution, and put them on notice to be sure they have a case before they file complaints on your properties.

If you get no response, explain that you both have the same client and you want to understand their standards and procedures better. Ask their inspector to accompany you on a tour of the neighborhood, and tell them you can speed compliance if they call you directly whenever they mail a complaint to the owner. If you still get no cooperation, ask for your owner's intervention and ask to appear at the next Board meeting to present your owner's case.

A seasoned HOA enforcer is not going to fold easily, but if you make the point that you are a reasonable professional and basically have the same goals, you will generally have a much easier time of it.

If serious problems continue and you manage many properties in the community, consider gathering proxies for the next annual meeting. Query local NARPM® members to see if other managers are having problems and approach the problem together. Find a sympathetic local owner, solicit proxies, and get them elected to the Board of Directors.

Nothing tames a rogue Board faster than having a landlord-friendly voice to influence decisions and to witness overt discriminatory conduct. 🏠

**ATTENTION AFFILIATES! Only two more issues of the 2009 Residential Resource edition year are left. Don't miss this fabulous chance to reach thousands of property managers across the nation. Visit [www.narpm.org/join/affiliate-promotions.html](http://www.narpm.org/join/affiliate-promotions.html) for details.**

# DESIGNATION Classes

DEMONSTRATE THAT YOU HAVE EXPERT KNOWLEDGE ABOUT RESIDENTIAL PROPERTY MANAGEMENT.

## Interested in Sponsoring?

Opportunities are available to chapters that would like to further member education and increase their chapter funds. However, it takes time to plan a class so give your chapter five to six month's lead-time if you wish to sponsor.

DATE	LOCATION	CLASS	INSTRUCTOR
September 17, 2009	Colorado Springs, CO	Ethics	Robert Lynde, MPM®
September 18, 2009	Colorado Springs, CO	RMP® Marketing	Dave Holt, MPM®
September 18, 2009	Tucson, AZ	RMP® Habitability	Sylvia Hill, MPM®
September 22, 2009	Frederick, MD	RMP® Tenancy	Fred Thompson, MPM®
September 23, 2009	San Antonio, TX	MPM® Personnel Proced.	Betty Fletcher, MPM®
October 19, 2009	Orlando, FL	RMP® Habitability	Kit Garren, MPM®
October 19 & 21, 2009	Orlando, FL	MPM® Risk Management	Suzanne Cameron, MPM®
October 21, 2009	Orlando, FL	RMP® Office Operations	Betsy Morgan, MPM®
October 21, 2009	Orlando, FL	RMP® Marketing	Dave Holt, MPM®
October 22, 2009	Orlando, FL	Ethics	Darryl Kazen, MPM®
October 24, 2009	Orlando, FL	RMP® Tenancy	Darryl Kazen, MPM®
October 24 & 25, 2009	Orlando, FL	MPM® Owner/Client	Vickie Gaskill, MPM®

**Online Designation Courses** are now available through America's Best Real Estate Education. For information and/or to enroll visit [www.narpm.org](http://www.narpm.org).

- 1. Mail** form below to NARPM®, 638 Independence Parkway, Suite 100, Chesapeake, VA 23320.
- 2. Fax** your form with credit card payment to 866-466-2776. Please do not mail the original.
- 3. Online** registration is also available through Internet Member Services at [www.narpm.org](http://www.narpm.org).

## FEES

<b>RMP® Classes</b>	<b>Early Registration*</b>	<b>Registration</b>
Member	\$195	\$225
Nonmember	\$295	\$325
Retake	\$100	\$130
RMP®/MPM®	\$97.50	\$127.50

### MPM® Classes

Member	\$395	\$450
Nonmember	\$495	\$550
Retake	\$300	\$355
MPM®	\$197.50	\$252.50

### Ethics Class

Member	\$45	\$45
Nonmember	\$95	\$95

\*to receive the early registration price, payment must be postmarked, faxed or e-mailed 30 days prior to the class.

## CLASS INFORMATION

- See individual class flyers for times and additional information.
- Flyers may be downloaded from [www.narpm.org](http://www.narpm.org).
- RMP® classes qualify for 6 hours of NARPM® certification.
- MPM® classes qualify for 12 hours of NARPM® certification.
- All materials will be given to students on the day of the class.
- All attendees are required to make their individual hotel reservations.

## CANCELLATION POLICY

Cancellations must be received in writing. If cancellation notice is received at least 30 days prior to the class, a full refund will be issued less a \$25 processing fee. If cancellation notice is received less than 30 days before the class, a 50% refund will be issued. No refunds will be made on the day of the class; however, the registration fee can be applied to a later class with a \$25 transfer fee.

If NARPM® cancels the course because minimum registrations have not been met or for any other reason, then tuition paid will be fully refundable. All courses are subject to cancellation by NARPM®.

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 Company \_\_\_\_\_  
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 Phone \_\_\_\_\_ Fax \_\_\_\_\_  
 E-mail \_\_\_\_\_

## Register for Classes

Name of Class	Class Date	Cost
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
Total		\$ _____

## Method of Payment

☐ I have enclosed a check for \$ \_\_\_\_\_ Check # \_\_\_\_\_

☐ Please charge my credit card in the amount of \$ \_\_\_\_\_

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Card Number \_\_\_\_\_ Exp. Date \_\_\_\_\_

Name of Cardholder \_\_\_\_\_

Signature \_\_\_\_\_

*I authorize NARPM® to charge my credit card.*



# NATIONAL TENANT NETWORK

**ANNOUNCING**  
NTN reports and services including NTN SecureLease are available from 30 full service regional offices and **NOW SEAMLESSLY FROM RENTALHOMEPROS.COM**

The keystone of good applicant screening includes a full analysis of background details and a comprehensive look at the applicant's tenant history from NTN in 15 seconds.

### NTN DecisionPoint

INSTANT RESIDENT SELECTION SYSTEM

Screens For: US 003 Arbor Crest Management / Suncrest Court Apartments  
11-Sep-2008

**Applicant Information**  
Rubble, Barney  
123 Main Street  
Portland, OR 97229

SSN \*\*\*-\*\*-8789  
DOB 23-Nov-1961

Income \$1,800.00  
Months at Residence 12  
Months at Employment 18

Rent \$700.00

**Rental Recommendation** - Rental Recommendation is based on subscribers employment, residency and Score acceptance criteria.  
**Reject Applicant** - Fails to meet subscribers acceptance criteria. See rejection letter for details.

**Analysis Results**  
Income to Rent Multiple 4.00 Below Requirement

Time at Residence Exceeds Requirement	Time at Employment Exceeds Requirement	Applicant Score
Confirmed	Confirmed	85
Confirmed	Confirmed	Acceptable (100-80)
Confirmed	Confirmed	Conditional (75-80)
Not Confirmed	Not Confirmed	Reject (60-00)

**Verification of Applicant Information**  
Applicant has retail credit report: Confirmed  
Applicant social security number matches retail report: Confirmed  
Applicant date of birth matches retail report: Confirmed  
Applicant current address matches retail report: Confirmed  
Applicant previous address matches retail report: Not Confirmed

**NTN DecisionPoint Alerts**  
Additional Addresses: 1023 SW First Street Portland OR 97204, 12345 SE Mill Plain Blvd Vancouver WA 98684  
Additional Names (aliases): Rubble, Betty, Rubble, Banard

**NTN Tenant Performance Information**  
Name/Location: Barney Rubble (123 Main), Barney Rubble (123 Powers)  
Date: 01/02/2005, 01/02/2004

**Public Records**  
Action: Exact Match Eviction, Exact Match Eviction  
Date of Filing: 01/03/2003, 08/08/2002  
Disposition: DFLT REST \$500, RESTITUTION \$700

**Messages**  
Questions about the applicant's score? Contact your local office below.  
Custom Criteria Used in Calculating the NTN DecisionPoint Score:  
Utilities were excluded from NTN DecisionPoint score calculations.  
All Collections less than \$100.00 were excluded from the NTN DecisionPoint score calculations.  
Chapter 13 bankruptcy will cause score to be reduced by 20 points.  
Evictions will cause the final score to be reduced by 20 points.

End of NTN DecisionPoint Report

### NTN Tenant Performance Profile

Screens For: US 003 Arbor Crest Management / Suncrest Court Apartments  
11-Sep-2008

**Applicant Information**  
Rubble, Barney  
123 Main St  
Portland OR 97229

SSN xxx-xx-8789  
DOB 23-Nov-61

**Additional Addresses**  
1023 SW First Street Portland OR 97205  
12345 SE Mill Plain Blvd Vancouver WA 98684

**Name(s) screened:** RUBBLE, BAR; RUBBLE, BERNARD; RUBS, JOHN; RUBBLE, BAN  
**Database(s) for search:** Oregon/Washington, NTN-National

**Eviction Filing Data**  
The civil court records in the US make it impossible to be certain that the following filings involve your applicant. In doubt? Investigate.  
01-03-2008 Case Number: 03P12355410 DFLT REST \$2300 123 MAIN ST PORTLAND OR 97229  
Def: RUBBLE, BARNEY (12345-456789)  
Pl: RIVERDICE PROPERTIES 503-444-5454

**Tenant Performance / Lease Violations**  
Rubble, Barney  
123 Main Portland  
5/5/2006 OR 97204 Willowbrook Apts 503-444-5454  
5/5/2006 MOVE OUT DATE  
5/5/2006 EVICTION FILING REQUIRED  
5/5/2006 UNAUTHORIZED PETO  
Rubble, Barney  
123 Powers Court, Lake Oswego  
5/1/2007 OR 97034 Jones Properties 202-222-2222  
6/2/2007 MOVE IN DATE  
6/2/2007 APARTMENT DAMAGE  
6/2/2007 TRYING TO LOCATE-CALL SUB  
6/2/2007 MOVE OUT DATE

**Use of Applicant's SSN in Previous Screening**  
NTN suggests that this is the actual Property Owner for the address screened. NTN recommends that you contact them for complete rental history.

**Landlord Identification**  
No Previous Use Found

### Nationwide Criminal Report

## Introducing NTN SECURELEASE

You can now move from vacancy to an application, full screening and delivery of a completed, state specific lease in minutes. For NTN subscribers, vacancy listings on **RentalHomePros** are accompanied by an NTN SecureLease "APPLY NOW" icon > applications all day, every day for your vacancies from NTN SecureLease/RentalHomePros. Screening can include NTN DecisionPoint, the NTN Tenant Performance Profile, credit report & nationwide criminal check. No data entry is required, just a few mouse clicks.

# NTN

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