

***In the Know....***

***February 22, 2022***

Northeastern Indiana Association of  
Realtors BOD and MLS BOD Leadership

**2022 EXECUTIVE BOARD OF DIRECTORS**

Mark Hansbarger, President

[mark@hansbarger.com](mailto:mark@hansbarger.com)

260-316-3192

Dani Rittermeyer, Immediate Past-President

[dani@alwaysre.com](mailto:dani@alwaysre.com)

260-499-1334

Dawn Miller, Incoming President

[4dawnmiller@gmail.com](mailto:4dawnmiller@gmail.com)

260-367-1778

Patty Seutter, Secretary/Treasurer

[pattys@c21bradley.com](mailto:pattys@c21bradley.com)

260-302-1899



**Board of Directors**

Trent Curtis

Kay Kunce

Keith Forbes

Jennifer Streich

Joe Sells

Matt Stezowski

*For Association or MLS comments, concerns,  
or complaints, please contact one of your BOD  
members. They will be happy to assist you.*

**2022 MLS BOARD OF DIRECTORS**

Dani Rittermeyer-President

[dani@alwaysre.com](mailto:dani@alwaysre.com)

260-499-1334

Trent Curtis -Vice President

[trent@trentcurtis.com](mailto:trent@trentcurtis.com)

260-350-4477

Shala Cook-Hoover-Secretary

[shalacook@hotmail.com](mailto:shalacook@hotmail.com)

260-463-1111

Becky Maldeney

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260-570-5894

Mark Hansbarger

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Patty Seutter

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Jennifer Streich

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260-302-5200

Vinnie Crump

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260-318-4990

Michele Guin

[micguin@aol.com](mailto:micguin@aol.com)

260-579-7316

**2022**

**MLS Board of  
Directors**

Becky Maldeney

Mark Hansbarger

Trent Curtis

Shala Cook-Hoover

Patty Seutter

Dani Rittermeyer

Jennifer Streich

Vinnie Crump

Michele Guin

QUOTE OF THE WEEK:

"Every winter has its spring."

—H. Tuttle

**MARK YOUR CALENDARS**

**February 22 & 23 – C/E Classes – Zoom**

**March 10 – BOD Meeting 9:00 a.m. Board Office.**

**March 10 – MLS BOD Meeting 10:15 a.m. Board Office.**

**March 11 thru 14 – AE Conference. Board Office closed.**

**March 17 – Lunch-n-Learn 11:00-1:00 at Board Office. Watch for more information!**

**April 12 & 13 – C/E Class – in person at NEIAOR Board Office. See flyer on page 6.**

**April 21 – RPAC Auction 11:00 – 1:00 at The Moxie (formerly the Woods Too). See flyer on page 4.**



## MEMBER NEWS:

### C/E Classes:

**IN PERSON CLASSES NOW AVAILABLE AT THE BOARD OFFICE!**

See flyers on pages 6 & 7 for more details!

**RPAC Moment:**

We are now accepting donations for the 2022 RPAC Auction. Please drop donations off at the Board Office or to any RPAC Committee Member.

See the flyer on page 4 and page 5 for more details!





# Jeremy High

NMLS 087234

## Mortgage Consultant

NMLS 58150627

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260.999.7619

🏠

260.240.4797

✉️

jhhigh@bawfg.com

🌐


www.bawfg.com/jhigh



10514 Coldwater Rd, Fort Wayne, IN 46825 | Fax: 260.366.4904

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**Eric Smothermon**  
260.609.4622  
esmothermon@trfcu.org  
NMLS# 586065

**3 RIVERS**  **NMLA** NMLS# 556303

**“Like” us on Facebook at  
Northeastern IN Association  
of REALTORS®!!**



# Steve Hostetter

BRANCH MANAGER

NML SR454468

260.403.8642

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www.bawfg.com/shostetter



265 Duessenberg Dr, Auburn, IN 46706

10514 Coldwater Rd, Fort Wayne, IN 46845

O: 260.570.4114

F: 260.344.2838



# ATC

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**[www.neindianarealtors.com](http://www.neindianarealtors.com)**

Northeastern Indiana Association of REALTORS®

# RPAC Fundraiser & Auction



# 2022

**Thursday  
April 21**

**11 AM — 1 PM**

**The Moxie**

*Formerly The Woods Too*

6500 S 1170 E  
HUDSON, IN

**RSVP**

**by April 15**

(260) 347-1593 or  
niaor1@mchsi.com



## WHY RPAC

RPAC helps us protect our industry. The RPAC objective is to ensure that the individuals who pass the laws, that affect our livelihood, believe in private property rights and the free enterprise system. RPAC is the third largest political advocacy group in the United States.

**LUNCH PROVIDED BY THE EVENT PARTNERS**



Farmers State Bank



**TWO AWESOME DOOR PRIZES**



## **RPAC FUNDRAISER AND AUCTION EVENT HAPPENINGS**

We are taking donations and planning the event for April 21! Please be thinking about what you and/or your office would like to contribute for the silent and live auctions this year.

Auction items can be dropped off at the Board office or contact an RPAC committee member and they will be glad to pick them up!



A ring video doorbell! The first of many awesome donations for this year's auction!

### Committee Member Contacts:

Dawn Miller: 260-367-1778  
Cyndi Andrew: 260-466-5757  
Kelly Grimes: 260-318-1770  
Shala Cook-Hoover: 260-463-1111  
Dani Rittermeyer: 260-499-1334  
Kay Kunc: 260-316-1422  
Keith Forbes: 260-318-2788  
Patty Seutter: 260-302-1899  
The Board Office: 260-347-1593



# NEIAOR 12HR CE **BROKERS & MANAGING BROKERS**

## REGISTRATION FORM

### 12-HOUR CE COURSE - FOR BROKERS & MANAGERS

Indiana licensees must complete 12 hours of approved CE by June 30th every year. (Managing Brokers must have 4 of the 12 hours in an approved management course. This two-day course satisfies Indiana's 12-hour CE requirement for both Brokers & Managing Brokers.

**Tuesday, April 12, 2022**

NEIAOR Office | 521 Professional Way, Kendallville, IN

- ☐ How NOT to Get Sued (4CE) 8 AM – 12 PM  
(Instructors: Joe Mishak & Renee Cox)
- ☐ Safeguarding You and Your Real Estate Transactions (2CE) 1–3 PM  
(Instructor: Margaret Sklenar)
- ☐ Understanding Real Estate and Mortgage Fraud (2CE) 3–5 PM  
(Instructor: Margaret Sklenar)

**Wednesday, April 13, 2022**

NEIAOR Office | 521 Professional Way, Kendallville, IN

- ☐ \*\*Anti-Trust & Fair Housing Case Law Updates and Analysis (4CE) 8 AM–12 PM  
(Instructor: Matt Hunter)      \*\* This class is for Brokers & Managing Brokers.

### CLASS FEES:

*Our Best Deal!*  
**\$75 package**

for Northeast REALTOR® Members!

- Hourly Class Rate:
  - Northeast Members: \$10 per hour
  - REALTORS® from other associations: \$15 per hour
  - All other non-member licensees: \$20 per hour
- Package Rate (Includes all 12 hours)
  - REALTORS® from other associations: \$135
  - All other non-member licensees: \$190

Call Ashley Lanning at UPSTAR, (260) 426-4700, for questions regarding continuing education. All classes are held at the Upstate Alliance of REALTORS® (UPSTAR) office or at a specified offsite location. Pre-registration is encouraged for all continuing education programs shown above. You may register with UPSTAR via phone, or submit this form via email, fax, mail or in-person. Checks, cash, or credit cards (Visa & MasterCard) are accepted. Limited seating is available for walk-ins—taken on a first come, first served basis. **CANCELLATION POLICY:** You must cancel in writing 24 hours in advance to receive a refund.

### REGISTRATION AND PAYMENT *No reservations will be taken without payment.*

**REGISTER ONLINE:** <https://members.upstarindiana.com/events> (MasterCard of Visa Only)

**REGISTER BY PHONE:** Call the UPSTAR office at (260) 426-4700 (MasterCard of Visa Only)

**REGISTER VIA THIS FORM:** ☐ VISA ☐ MASTERCARD ☐ CHECK ENCLOSED (Make check payable to UPSTAR)

Submit form via: **MAIL:** 3403 E. Dupont Rd, Fort Wayne, IN 46825 **FAX:** (260) 422-9966 or **EMAIL:** [Ashley@UpstarIndiana.com](mailto:Ashley@UpstarIndiana.com)

Name (Please print): \_\_\_\_\_

NRDS#: \_\_\_\_\_ License#: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Company Name: \_\_\_\_\_

Company Address: \_\_\_\_\_

Total Payment: \$ \_\_\_\_\_ Check No. (if paying by check) \_\_\_\_\_

### CREDIT CARD INFORMATION

Name on Card: \_\_\_\_\_ Acct#: \_\_\_\_\_

Exp: \_\_\_\_\_ Billing Zip Code: \_\_\_\_\_ Signature: \_\_\_\_\_

# NEIAOR 12HR CE BROKERS & MANAGING BROKERS

## REGISTRATION FORM

### 12-HOUR CE COURSE - FOR BROKERS & MANAGERS

Indiana licensees must complete 12 hours of approved CE by June 30th every year. (Managing Brokers must have 4 of the 12 hours in an approved management course. This two-day course satisfies Indiana's 12-hour CE requirement for both Brokers & Managing Brokers.

**Tuesday, June 7, 2022**

NEIAOR Office | 521 Professional Way, Kendallville, IN

- ☐ How NOT to Get Sued (4CE) 8 AM –12 PM  
(Instructors: Joe Mishak & Renee Cox)
- ☐ Safeguarding You and Your Real Estate Transactions (2CE) 1–3 PM  
(Instructor: Margaret Sklenar)
- ☐ Understanding Real Estate and Mortgage Fraud (2CE) 3–5 PM  
(Instructor: Margaret Sklenar)

**Wednesday, June 8, 2022**

NEIAOR Office | 521 Professional Way, Kendallville, IN

- ☐ \*\*Anti-Trust & Fair Housing Case Law Updates and Analysis (4CE) 8 AM–12 PM  
(Instructor: Matt Hunter)      \*\* This class is for Brokers & Managing Brokers.

### CLASS FEES:

**Our Best Deal!**  
**\$75 package**

for Northeast REALTOR® Members!

- Hourly Class Rate:
  - Northeast Members: \$10 per hour
  - REALTORS® from other associations: \$15 per hour
  - All other non-member licensees: \$20 per hour
- Package Rate (Includes all 12 hours)
  - REALTORS® from other associations: \$135
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Submit form via: **MAIL:** 3403 E. Dupont Rd, Fort Wayne, IN 46825 **FAX:** (260) 422-9966 or **EMAIL:** [Ashley@UpstarIndiana.com](mailto:Ashley@UpstarIndiana.com)

Name (Please print): \_\_\_\_\_

NRDS#: \_\_\_\_\_ License#: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Company Name: \_\_\_\_\_

Company Address: \_\_\_\_\_

Total Payment: \$ \_\_\_\_\_ Check No. (If paying by check) \_\_\_\_\_

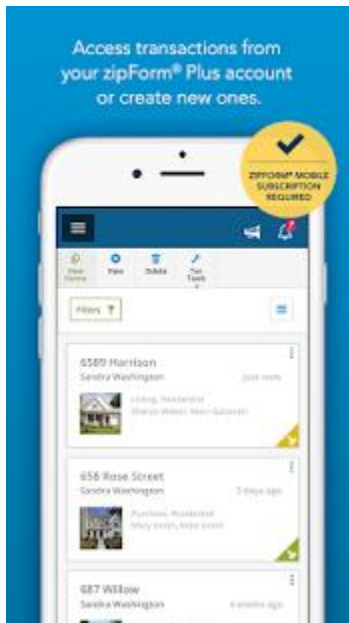
#### CREDIT CARD INFORMATION

Name on Card: \_\_\_\_\_ Acct#: \_\_\_\_\_

Exp: \_\_\_\_\_ Billing Zip Code: \_\_\_\_\_ Signature: \_\_\_\_\_

## CHECK THIS OUT!

Zipform mobile add-on is an app called "ZipForm Mobile Companion". It is included in our subscription. Download the free app and use your zipforms log-in credentials. Great feature to be able to pull up your forms and so much more on the go!



**ASSURANCE  
TITLE  
COMPANY**





## PARAGON 5.87 RELEASE NOTIFICATION

Updates to Paragon, including new features and functionality, will be applied to your MLS system **via a downtime deployment.**

**Update window**

**Start: February 22, 10:00 PM CT**

**End: February 23, 6:00 AM CT**

# Paragon Release 5.87 Highlights

## Local Market Update for January 2022

A RESEARCH TOOL PROVIDED BY THE INDIANA ASSOCIATION OF REALTORS®

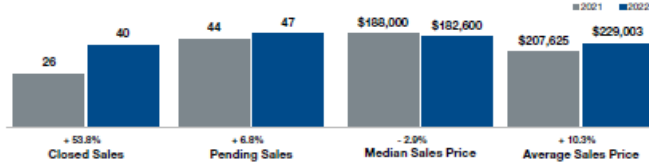


### Dekalb County

Key Metrics	January			Year to Date		
	2021	2022	Percent Change	Thru 1-2021	Thru 1-2022	Percent Change
New Listings	40	36	-10.0%	40	36	-10.0%
Closed Sales	20	40	+53.8%	20	40	+53.8%
Median Sales Price	\$188,000	\$182,600	-2.9%	\$188,000	\$182,600	-2.9%
Percent of Original List Price Received*	97.9%	97.4%	-0.5%	97.9%	97.4%	-0.5%
Months Supply of Inventory	0.7	0.5	-28.6%	---	---	---
Inventory of Homes for Sale	33	25	-24.2%	---	---	---

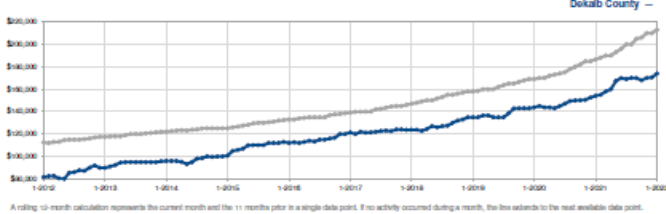
\* Does not account for list price from any previous listing contracts. | Activity for one month can sometimes look extreme due to small sample size.

#### January



#### Median Sales Price

Rolling 12-Month Calculation



Current as of February 16, 2022. Data obtained from participating Multiple Listing Service (MLS) and Broker Listing Cooperative® (BLC®). Report © 2022 ShowingTime.

## Local Market Update for January 2022

A RESEARCH TOOL PROVIDED BY THE INDIANA ASSOCIATION OF REALTORS®

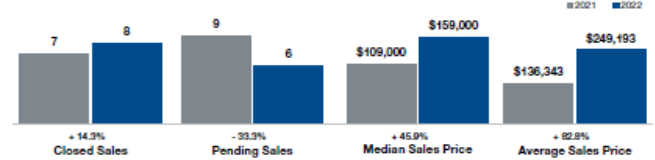


### Lagrange County

Key Metrics	January			Year to Date		
	2021	2022	Percent Change	Thru 1-2021	Thru 1-2022	Percent Change
New Listings	15	6	-60.0%	15	6	-60.0%
Closed Sales	7	8	+14.3%	7	8	+14.3%
Median Sales Price	\$100,000	\$159,000	+59.0%	\$100,000	\$159,000	+59.0%
Percent of Original List Price Received*	96.0%	95.4%	-0.6%	96.0%	95.4%	-0.6%
Months Supply of Inventory	1.2	0.7	-41.7%	---	---	---
Inventory of Homes for Sale	18	10	-44.4%	---	---	---

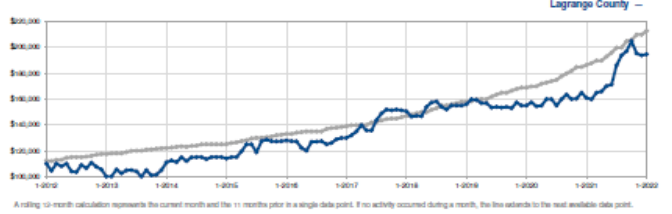
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#### January



#### Median Sales Price

Rolling 12-Month Calculation



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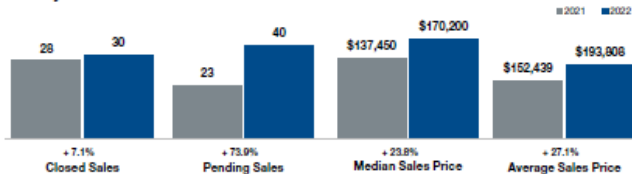


### Noble County

Key Metrics	January			Year to Date		
	2021	2022	Percent Change	Thru 1-2021	Thru 1-2022	Percent Change
New Listings	28	42	+50.0%	28	42	+50.0%
Closed Sales	28	30	+7.1%	28	30	+7.1%
Median Sales Price	\$137,450	\$170,200	+23.8%	\$137,450	\$170,200	+23.8%
Percent of Original List Price Received*	98.2%	98.1%	-0.1%	98.2%	98.1%	-0.1%
Months Supply of Inventory	1.2	1.0	-16.7%	---	---	---
Inventory of Homes for Sale	40	45	+12.5%	---	---	---

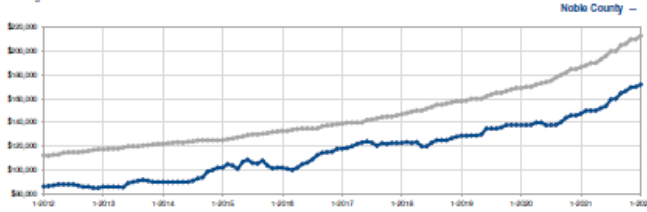
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#### January



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Rolling 12-Month Calculation



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## Local Market Update for January 2022

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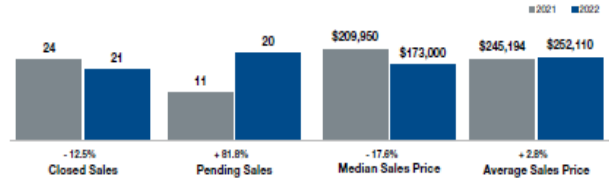


### Steuben County

Key Metrics	January			Year to Date		
	2021	2022	Percent Change	Thru 1-2021	Thru 1-2022	Percent Change
New Listings	10	26	+160.0%	10	26	+160.0%
Closed Sales	24	21	-12.5%	24	21	-12.5%
Median Sales Price	\$209,950	\$173,000	-17.6%	\$209,950	\$173,000	-17.6%
Percent of Original List Price Received*	94.8%	96.4%	+1.7%	94.8%	96.4%	+1.7%
Months Supply of Inventory	0.7	1.1	+57.1%	---	---	---
Inventory of Homes for Sale	29	42	+44.8%	---	---	---

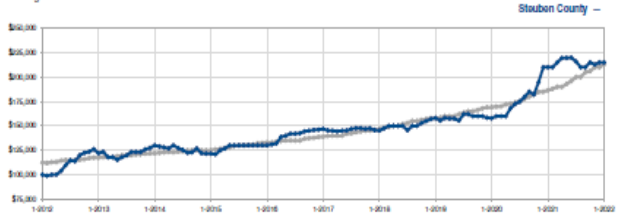
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#### January



#### Median Sales Price

Rolling 12-Month Calculation



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# Local Market Update for January 2022

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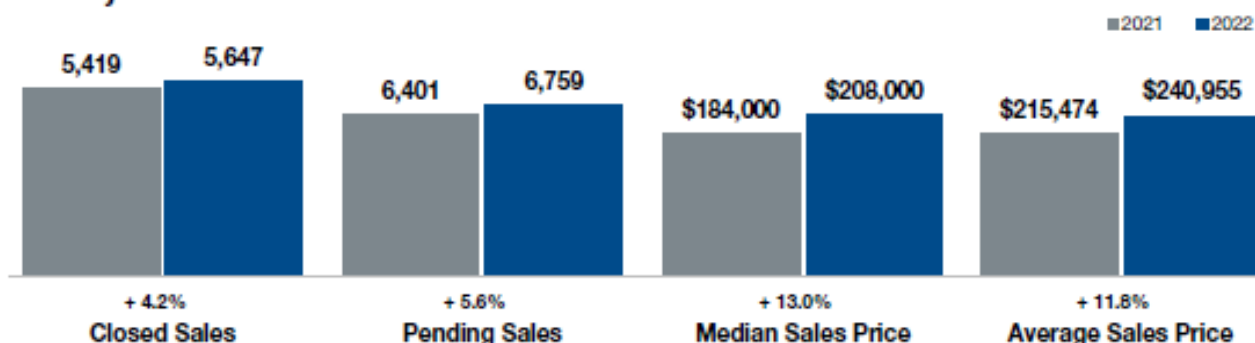


## Entire State

Key Metrics	January			Year to Date		
	2021	2022	Percent Change	Thru 1-2021	Thru 1-2022	Percent Change
New Listings	6,311	6,415	+ 1.6%	6,311	6,415	+ 1.6%
Closed Sales	5,419	5,647	+ 4.2%	5,419	5,647	+ 4.2%
Median Sales Price	\$184,000	\$208,000	+ 13.0%	\$184,000	\$208,000	+ 13.0%
Percent of Original List Price Received*	96.9%	97.9%	+ 1.0%	96.9%	97.9%	+ 1.0%
Months Supply of Inventory	0.9	0.7	- 22.2%	--	--	--
Inventory of Homes for Sale	6,981	6,209	- 11.1%	--	--	--

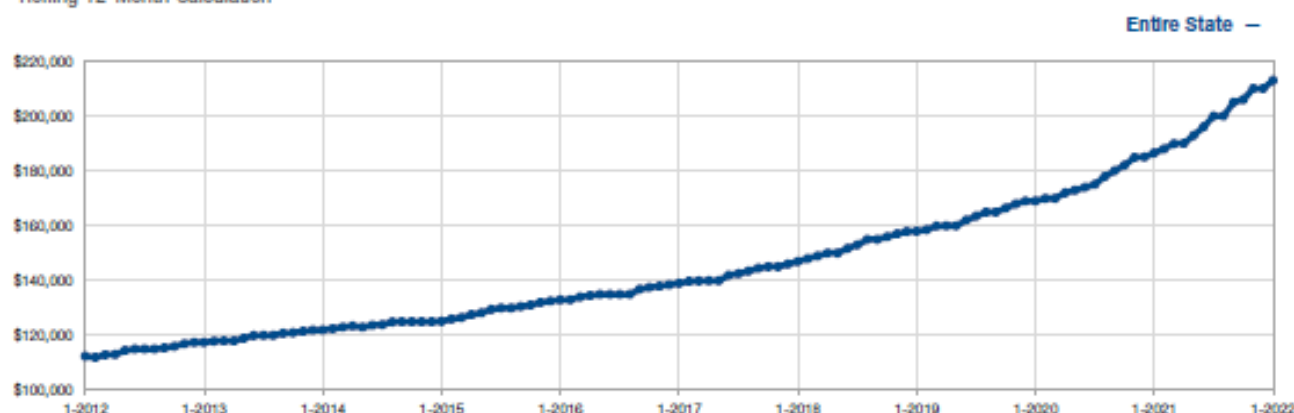
\* Does not account for list price from any previous listing contracts. | Activity for one month can sometimes look extreme due to small sample size.

### January



### Median Sales Price

Rolling 12-Month Calculation



A rolling 12-month calculation represents the current month and the 11 months prior in a single data point. If no activity occurred during a month, the line extends to the next available data point.



Registration for the [REALTORS® Legislative Meetings](#) is now open! Event dates are May 1-6, including the REALTORS® Trade Expo which will take place May 3-4.

Attend the REALTORS® Legislative Meetings to get a behind-the-scenes look at today's political environment and get up to speed on NAR's work to improve access to homeownership, protect private property rights, and build strong communities. At this year's meetings, top industry executives, regulatory agency officials, politicians, and political insiders will speak about the issues that matter most to you and your clients.

To register, have your member ID handy, and click on the link below. Registration is free for NAR members, but you must complete the registration process. Be sure to make a hotel choice with your registration. Review safety protocols [here](#).

**Register Now**





## New This Year

We are excited to see everyone in person again, and in a brand-new location! The Gaylord Resort & Convention Center will be our home for the 2022 REALTORS® Legislative Meetings.

The Gaylord is in National Harbor, a waterfront destination on the banks of the Potomac River that is home to 40 restaurants, boutique and outlet shopping, waterside trails, and the famous Capitol Ferris Wheel.

In other exciting news, the **REALTORS® Trade Expo** will be conveniently located in the Gaylord so you can easily use time between meetings to visit over 100 vendors who will be showcasing their business-building products and services.

With hours from 10 a.m. to 5 p.m. May 3-4, there will be plenty of time at the Expo for you to explore resources, take in product demos, seek out member information, network with your peers, and compete for prizes. Bring a guest to the Expo—it's free!

# 2022 MEMBER BENEFIT CONTINUING EDUCATION



**Powered by the Indiana Association of REALTORS®**

## HOW-TO: ACCESS YOUR IAR MEMBER BENEFIT CE

[Start at RECP.org](https://www.recp.org)

*RECP is IAR's school*

1. Enter your username (typically your email address) and password and click "Login."  
*Please do not create a new account or pay for CE.*
2. Once you are logged in, you will be on the "Registrations" page. Look for the 2022 CE package and click "Access Course" to the right side of the listing.
3. Start one of the four 2022 courses!

[Email RECP staff for help logging in](#) or call 1-800-742-4067. *Please do not create a new account or pay for CE.*

## 2022 CE PACKAGE = 12 TOTAL HOURS

1. **Antitrust: Let's Fix This!** – 3 hours, Broker credit
2. **Forms: What You Should Know** – 4 hours, Broker & Managing Broker credit
3. **H2O Risks, Rights, and Regulations** – 3 hours, Broker credit
4. **Fair Housing: History and Current Events** – 2 hours, Broker credit

You may complete one, two, three or all four of the courses – at any time, in any order. You may stop and restart the courses whenever and as often as you need. Logout to ensure your progress is saved. You will get your certificate of completion immediately so long as you pass the assessment at the end of the course and fully complete the survey that follows. You can also access your certificate(s) of completion any time in your RECP account. [Email RECP staff for help or with questions](#) or call 1-800-742-4067.

[illegible]

## ATTENTION BROKER/OWNERS:

**YOUR IRMLS RECERTIFICATION PARTICIPATION AGREEMENT WAS SENT TO YOUR EMAIL ON AUGUST 27. BELOW IS A COPY OF THE FIRST PAGE OF 5 PAGES. THIS MUST BE COMPLETED TO UPDATE THE IRMLS AND ENSURE THAT THEY HAVE YOUR CHOICE OF COPYRIGHT PROTECTION IN THEIR FILES. IF YOU NEED ANOTHER COPY SENT TO YOU, PLEASE CONTACT THE BOARD OFFICE AT [NIAOR1@MCHSI.COM](mailto:NIAOR1@MCHSI.COM).**

### Indiana Regional MLS LLC Participant Agreement

This AGREEMENT is made and entered into by Indiana Regional MLS LLC ("IRMLS"), with offices at 1415 Union Street, Lafayette, IN 47904; and \_\_\_\_\_ ("Firm Participant"), with offices at \_\_\_\_\_.

#### DEFINITIONS AND USAGE.

1. **Definitions.** For purposes of this Agreement, the following terms shall have the meanings set forth below.

**Association:** The REALTOR® association or multiple listing service organization through which Firm Participant and Subscribers receive the IRMLS Service.

**Association Policies:** The rules and regulations, and policies and procedures adopted by Association's board of directors or authorized delegates, as Association amends them from time to time.

**Individual Participants:** With regard to each office of Firm Participant, the individual responsible for Firm Participant's conduct under IRMLS Policies that is a "participant" as that term is defined in the IRMLS Policies.

**IRMLS Affiliates:** IRMLS Affiliates means IRMLS and its officers, directors, employees, agents, representatives, licensors and shareholders.

**IRMLS Database:** All data available to Firm Participant on the IRMLS System, including the Participant Contribution and all other text, binary, and photographic image data, in any form now known or hereafter discovered.

**IRMLS Policies:** IRMLS's then current bylaws, rules and regulations, and policies and procedures adopted by IRMLS's board of directors or authorized delegates, as IRMLS amends them from time to time.

**IRMLS Service:** The services IRMLS provides to Firm Participant under this Agreement and similar services IRMLS provides to third parties under similar agreements, including any access or license to the IRMLS Software, the IRMLS Database, and the IRMLS System.

**IRMLS Software:** IRMLS's proprietary web browser interface(s) to the IRMLS System.

**IRMLS System:** The aggregate of all hardware and telecommunications systems that IRMLS maintains, or that IRMLS contractors maintain on its behalf, in order to make access to the IRMLS Database available to Firm Participant.

**Other Participants and Subscribers:** All Participants and Subscribers of IRMLS not party to this Agreement.

**Participant Compilation Contribution or "PCC."** All selection, coordination, and arrangement by Subscribers of the listing information submitted, contributed, or input in the IRMLS System, including the choice, classification, categorization, ordering, and grouping of material or data that is included in the IRMLS System. PCC does not include original text or photographs.

**Participant Contribution:** All data that the Subscribers submit, contribute, or input in the IRMLS System, including text, photographs, images, and other materials, in any form now known or hereafter discovered, except the PCC.

**Saved Information:** Information that Subscribers store in the IRMLS System for their own later use that is not intended by them to be available to Other Participants and Subscribers, including client prospect and contact information.

**Subscribers:** Firm Participant's employees, contractors, salespeople, and assistants (whether licensed or unlicensed as real estate agents or appraisers).

IRMLS Participant Agreement  
August 1, 2021

2. **Usage.** The following usages apply to any interpretation or construction of this Agreement, unless the context clearly indicates otherwise.

(a) Wherever the term "including" is used, it means "including, but not limited to."

(b) The singular and plural numbers and masculine, feminine, and neuter genders of words are fully interchangeable.

(c) Wherever the term "law" is used, it means all statutes, regulations, and case law, both state and federal, as they are amended. Without limiting the generality of the foregoing, "law" expressly includes all state and federal fair housing statutes and regulations.

#### IRMLS'S OBLIGATIONS.

3. Subject to the terms and conditions of this Agreement and the IRMLS Policies and/or Association Policies, Association shall provide one unique user ID and password to each of the Subscribers that is authorized to obtain access to the IRMLS service by virtue of this Agreement or another license agreement; and Individual Participants for which Firm Participant is responsible shall have all rights and obligations of a participant in IRMLS as set forth in the IRMLS Policies and/or Association Policies. The user ID and password will provide Individual Participants access to all data and functions in the IRMLS Service to which Individual Participants are entitled under the IRMLS Policies and/or Association Policies. IRMLS makes no warranties, however, that the IRMLS Service will be available at all times.

#### FIRM PARTICIPANT ACKNOWLEDGMENTS.

4. **Modifications to service.** IRMLS may, but is not required to, modify the IRMLS Service, including removing information and making additional information available, and adding and removing system functions. Certain products and services made available in conjunction with the IRMLS Service may be subject to agreements other than this Agreement and may require payment of additional fees.

5. **Editorial control.** IRMLS is not required to, and assumes no responsibility to, review, edit, or exercise editorial control over the IRMLS Database or the Participant Contribution; use of either is subject to the exclusions of warranties and limitations of liabilities set forth in this Agreement. The foregoing notwithstanding, IRMLS may take any steps necessary in its judgment, including deleting the Participant Contribution or portions thereof, to avoid or remedy any violation of law, breach of the IRMLS Policies, Association Policies, or infringement of intellectual property right. Additionally, IRMLS shall have the right to alter and/or remove metadata and copyright management information contained in the Participant Contribution.

6. **Conditions of service.** Firm Participant must at all times have an Individual Participant designated for each office. Firm Participant shall ensure that at all times Individual Participants for which Firm Participant is responsible under this Agreement satisfy the prerequisites for participation in the IRMLS Service. The prerequisites are set out in the IRMLS Policies and/or Association Policies; at present, they include a requirement that Individual Participants either (a) hold a real estate broker's license, be actively engaged in real estate brokerage, and offer and receive offers of compensation from other brokerage firms; or (b) be licensed or certified by an appropriate regulatory agency to engage in the appraisal of real property. Individual Participants must maintain active membership in a REALTOR® association at all times during the term of this Agreement. Subscribers may enter and retrieve active listing information