



PROFESSIONAL STANDARDS • EVENTS • **MULTIPLE LISTING SERVICE**  
**POLITICAL ADVOCACY** • **LEADERSHIP** • **A VOICE FOR REALTORS®**  
COMMUNITY OUTREACH • EDUCATION • ETHICS  
**REALTOR® BENEFITS PROGRAM**



## November 2020 Newsletter

*Three Rivers would like to Thank this month's newsletter sponsor*



**Jodie Luke**  
*Junior Loan Officer* | NMLS# 1933602  
**T: (815) 348-7028 E: [jlake@cmgfi.com](mailto:jlake@cmgfi.com)**  
14 STONE HILL RD UNIT F, OSWEGO, IL 60543  
BRANCH NMLS# 1950175

Click **HERE** to visit my website  
[www.cmgfi.com](http://www.cmgfi.com)

**REACH OVER 950**  
**THREE RIVERS**  
**ASSOCIATION OF REALTORS®**  
**MEMBERS**  
**HERE**



**BY PLACING YOUR BUSINESS**  
**INFORMATION IN THIS SPACE**

**E-mail Becca at [rxmitigation@gmail.com](mailto:rxmitigation@gmail.com)**  
**for details**

**IMPORTANT NOTICE:**  
**All in person events and meetings**  
**have been cancelled**

**until at least January 19, 2021  
due to COVID-19 regulations and concerns**

**Three Rivers Association of  
REALTORS office will be closed on  
Thursday, November 26  
and Friday, November 27**



**Three Rivers President Eddie Ruettiger's  
November video message**



[Click HERE for Eddie Ruettiger's November video message](#)

**Mueller's Musings by Attorney Gary Mueller**

This month's "Mueller's Musings" is jam packed with great information you are not going to want to miss!



[Click HERE to read the November Mueller's Musings](#)

**National, State and Local updates from our  
Government Affairs Director Jon Scholtes**

Jon provides his usual comprehensive update on what's happening with our legislators nationally, state wide and locally.



[Click HERE to read Jon's November report](#)

## Meet Affiliate Carol Fisher from White Glove Building Inspections, Inc.

Carol shares with us how beneficial and personally fulfilling her experiences volunteering on committees at Three Rivers over the past couple of years has been and how it can be for you as well.



[Click HERE to read Carol Fisher's article](#)

## Meet Affiliate Maureen Broderick, Sr. Mortgage Leander at Fifth Third Bank

You will want to read Maureen's insightful article entitled "How COVID-19 has impacted mortgage lending". It brings to light some of the difficulties this circumstance has created for the lending industry as it seeks to service today's borrowers.



[Click HERE to read Maureen Broderick's article](#)

## UPCOMING CE CLASSES




Your **TRUSTED SOURCE**  
for state-approved education




**NOVEMBER 18 CE CLASSES**  
**9:00am to 12:00pm**  
"Code of Ethics...  
It's good business"  
ETH 1512, 3 hours elective credit

**1:00pm to 4:00pm**  
"Pitfalls and  
Possibilities"  
RB 707, 3 hours elective credit



Your **TRUSTED SOURCE**  
for state-approved education



**DECEMBER 2 CE CLASSES**  
**8:30am to 12:30pm**  
"COR 1900,  
Illinois Core"  
4 hour class

**1:30pm to 3:30pm**  
"Earnest Money Issues  
and Efficiencies"  
RB 776, 2 hours elective credit

Get details and register at  
[www.trarealtors.net](http://www.trarealtors.net) or call 815-744-4520

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[www.trarealtors.net](http://www.trarealtors.net) or call 815-744-4520

# 2021 MANAGING BROKER LICENSE RENEWAL



Your TRUSTED SOURCE  
for state-approved education



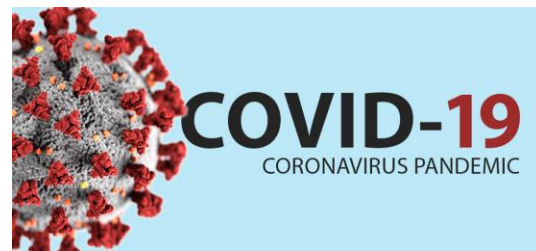
**12 HOUR MANDATORY  
BROKER MANAGEMENT  
CE CLASS  
BME 1804  
NOVEMBER 9 AND 16  
9AM TO 4PM**

[Click HERE for detailed information](#)

Get details and register at  
[www.trarealtors.net](http://www.trarealtors.net) or 815-744-4520

## COVID-19 related information for you.....

NAR HOT LINE FOR QUESTIONS ABOUT  
COVID-19, CARES ACT & MORE...  
800-874-6500



Stay up to date with Illinois REALTORS® and the National Association of REALTORS® Coronavirus resources and information.....

[Click HERE for the Illinois REALTORS®](#)

[Click HERE for the National Association of REALTORS®](#)

[New Coronavirus consumer guides available in English and Spanish](#)





*Last Chance for 2020!*

# RPAC RAFFLE

OCTOBER 13th THROUGH  
NOVEMBER 30th

Tickets are **\$20 each**

**One winner** receives  
**2 Quarters of MLS Fees** paid  
or \$300 cash (if non MLS member winner)

[Click HERE for promotional flyer](#)

## VIRTUAL LEARNING EVENT

November 12th from 2pm to 3:30pm

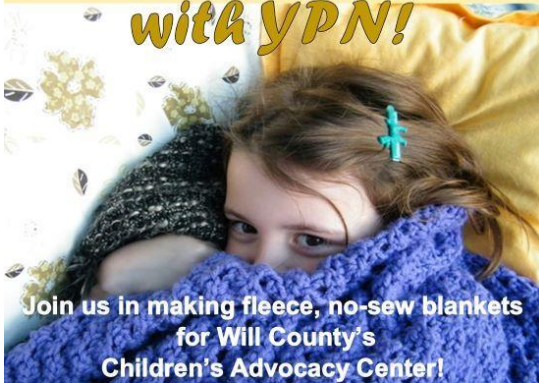
**“How to conduct  
Virtual Open Houses  
and  
Tools to market  
your listings virtually”**



Presented by Jeff Folk from  
Virtuance Real Estate Photography

[Click HERE for promotional flyer](#)

### Snuggle Up with YPN!



Join us in making fleece, no-sew blankets  
for Will County's  
Children's Advocacy Center!

[Click Here for promotional flyer](#)

## RPAC Major Investor Benefits

Invest \$1,000 or more and  
receive benefits from the National  
Association of REALTORS®,  
Illinois REALTORS® and Three Rivers  
Association of REALTORS®

[Click HERE for the list of benefits](#)

**AUTOMATIC  
BILL PAYMENT  
NOW AVAILABLE!**

Members of  
Three Rivers Association of REALTORS®  
can now arrange for  
automatic payment of their bills.  
Simply click the link below  
to get the required form.  
Then, fill it out and e-mail it to:  
amanda@trarealtors.net  
or molly@trarealtors.net  
Call 744-4520 with any questions

ONLINE ILLINOIS  
REAL ESTATE EDUCATION



[Click HERE for the required forms](#)

[Click HERE for complete details](#)

## Real Estate Industry News and Trends

Click on any of these headlines below to read the rest of the story.....

[September MRED market statistics for the Joliet/Will County area](#)

[Documents needed for mortgage pre-approval for each type of loan](#)

[Cybersecurity...What you need to know](#)

[Check NAR's "Right Tools, Right Now" for discounts on products & services](#)

[5 tips to help you get started with investing in real estate](#)

[NAR launches 'NAR en Espanol' on the Web](#)

[Here's a link to timely informational flyers to share with your clients](#)

[NAR now offers financial wellness resources to members](#)

[Important information you need to know if planning a virtual office](#)

Stay informed & make your voice heard...register for REALTOR Party alerts

FHA extends Forbearance options until the end of the year

How to troubleshoot spotty Wi-Fi



## **FOREWARN is a FREE benefit to members of Three Rivers Association of REALTORS** **Have you registered yet?**

This powerful and proactive tool will help you identify and stay ahead of potential risk and allow agents to properly and safely go about the business of listing and selling homes.

[Click HERE for complete details and instructions on how to get set up](#)

## **NEED A SIGN RIDER OR DIRECTIONAL SIGN?**

Did you know that Three Rivers has a "REALTOR® Store" at which you can purchase open house and directional signs plus riders to suit almost any purpose priced from \$5.00!



**Brokers.....missed license renewal?  
Here is helpful information for you**

## **CALENDAR OF EVENTS AND NEW MEMBER WELCOME**



**Click HERE for all information**

**FACTS YOU SHOULD KNOW ABOUT**



AND



Enhance your skills. Empower your future.



[Click HERE for important facts](#)

[Click HERE for the C2EX web site](#)

**THREE RIVERS ASSOCIATION OF REALTORS®**

303 Springfield Avenue, Joliet, IL 60435

**HOW TO CONNECT WITH US:**

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