



Texas Real Estate Teachers Association Newsletter

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From the President ...

It's hard to believe we're approaching the end of our 2014-2015 membership year. Yes, that's right. The annual membership year ends August 31st. If your membership is about to expire, the time's right to renew it now, so you can continue to enjoy the benefits of one of the premier real estate educator associations in the country.

TRETA™'s goals for the ensuing year remain the same as in years' past:

- To provide a professional forum for real estate educators from colleges, universities, proprietary schools, regulatory agencies, members of real estate boards and associations, real estate administrators and supervisors, real estate trainers, coaches, and other interested professionals to share ideas and experiences;
- To offer members training and educational opportunities for professional growth and development;
- To present opportunities to network with a broad spectrum of like-minded professionals, increasing your capacity to establish life-long associations that enrich your personal, social, and professional life;
- To provide a means of obtaining up-to-date real estate information to enhance your professional standing in your local community;

- The chance to participate in TRETA™'s Annual Conference, where members exchange ideas, hear exceptional speakers, acquire updates on real estate rules and regulations, and experience the chance to grow in knowledge and teaching skills;
- To offer the opportunity of achieving the distinguished Certified Real Estate Instructor professional designation, the CREI™; and
- To provide leadership opportunities by volunteering to serve on our Board or one of TRETA™'s professional committees.

These are just some of the many benefits that you'll miss out on by letting your membership expire. So please, go to our website, www.TRETA.org and renew your membership now for only \$35.

Incidentally, if you want to streamline your membership status and eliminate having to re-enroll every year, become a lifetime member - for a one-time fee of \$ 225. You can easily do that at our website, www.TRETA.org, as well.

There is another important point to remember about your participation: By letting your membership lapse, current members are denied the opportunity to gain from the ideas, experiences, and accomplishments you have achieved over the years, a loss that would be sadly felt by us all.

You can have an important impact on the future direction and growth of our association by encouraging your colleagues and associates to become members of TRETA™. In getting your friends and associates involved, you'll be contributing to the quality of real estate education across Texas.

In closing, I want to extend a special thanks to last year's membership director, Bart Stockton, and his committee for the outstanding membership results achieved over the year. Bart is now TRETA™'s 2015-2016 President-Elect and has passed his membership responsibilities on to Mike Phillips and a new, enthusiastic membership committee consisting of Jeannette Black, Chip Brown, Charlotte Goeters, Joe Goeters, Donald Hays, Philip Schoewe, Glenwood Stevenson, and Bonnie Wilson. Any membership questions may be directed to me, Mike, or to one of our membership committee volunteers at membership@treta.org .

Best wishes,
Karen Nichols
2015-2016 TRETA™ President

If you're not a TRETA member now, you may want to sign up after reading the article below ...



TREC Advisor

The agency exists to safeguard the public interest and protect consumers of real estate services. In accord with state and federal laws the agency oversees real estate brokerage, appraisal, inspection, home warranty, right-of-way services and timeshare interest providers. Through education, licensing and regulation, the agency ensures the availability of qualified and ethical service providers, thereby facilitating economic growth and opportunity across Texas.

INSIDE THIS ISSUE: Instructor Training Course Update (page 1 only)

INSTRUCTOR TRAINING COURSE WILL BE REQUIRED FOR QUALIFYING AND NON-ELECTIVE CE INSTRUCTORS

The Commission is committed to protecting Texas consumers and ensuring that real estate license holders are qualified, honest and trustworthy. This includes making sure instructors of qualifying and non-elective CE courses are knowledgeable and competent. To accomplish this task, §535.63 of the Rules of the Commission was revised to require that instructors have training in adult education.

Beginning January 1, 2016, instructors of qualifying and non-elective CE courses must complete an adult education instructor training course of at least 8 hours that is acceptable to the Commission and dated within 5 years of the date of the instructor application.

Instructors who provide proof of having obtained the following certifications or designations within 5 years of filing their instructor application will have met this requirement: CREI (Certified Real Estate Instructor); DREI (Distinguished Real Estate Instructor); and CDEI (Certified Distance Education Instructor) for those teaching distance education. The Commission will also consider other existing adult education training courses to determine if the course is acceptable when submitted to the agency for review.

TREC-approved qualifying education providers may request approval to offer an 8-hour adult education instructor training course for this purpose. However, license holders will not receive CE credit for completion of the course. A course outline was developed for review and comments by the Education Standards Advisory Committee (ESAC) and an Adult Education Instructor Training Course application was approved by the Commission at its May meeting. The application (which includes a course outline) can be found at the TREC website. If there are questions regarding the course outline or course application form, qualifying education providers may contact an Education Specialist at education@trec.texas.gov.

THE TIL-RESPA INTEGRATED DISCLOSER RULE

Chuck Jacobus, CREI, Attorney at Law

Last year we discussed the impact of the Consumer Finance Protection Bureau, which was enabled through the Dodd-Frank Wall Street Reformed Consumer Protection Act, and its impact on the mortgage lending business. This year, they have passed voluminous **new regulations** on closing disclosures and good faith estimate disclosures for lenders.

I. FORMS

There were two big changes. First, the good faith estimate and the initial truth-in-lending disclosure statement have been combined into one new form, the **Loan Estimate** form. Second, the **HUD-1** and final **Truth-In-Lending Disclosure** (Final TIL) have been combined into another new form, the **Closing Disclosure** form, which is designed to provide disclosures that will be helpful to consumers in understanding all of the costs of the transaction. These new forms become effective October 3, 2015, and apply to all closed in consumer credit transactions, but does not apply to HELOC, reverse mortgages, or mobile home loans.

A. The Loan Estimate Form – Timing Requirements

1. The Loan Estimate Form must be provided no later than the **3rd business day** after receiving the consumer's loan application.
2. It must also be delivered or placed in the mail no later than the **7th business day** before consummation of the transaction.
3. The creditor must also ensure that the consumer receive any revised Loan Estimates (if any) no later than 4 business days prior to consummation.

Consummation occurs when the consumer becomes contractually obligated to the creditor on the loan (i.e. when he signs the real estate lien note). A business day is defined as a day on which the creditor's offices are open to the public for carrying out substantially all its business functions and means all calendar days except Sundays, and legal public holidays specified under federal law, such as New Year's Day, the birthday of Martin Luther King, Jr., Washington's birthday, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans' Day, Thanksgiving Day and Christmas Day.

HUD has also published a new Special Information Booklet which must be provided to the consumer not later than 3 business days after the loan application.

B. Closing Disclosure Form – Timing Requirements

1. The creditor is required to ensure that the consumer/borrower receives the Closing Disclosure no later than **3 days before consummation** of the loan.
2. Settlement Agents are also required to provide the seller with the Closing Disclosure reflecting the actual terms of the seller's transaction. The settlement agent must provide the **seller** its copy of the Closing Disclosure no later than **the day** of consummation.

Creditors may contract with settlement agents to have the settlement agent provide the closing disclosure to consumers on the creditor's behalf. Creditors and settlement agents can also agree to divide responsibility with regard to completing the Closing Disclosure, with the settlement agent assuming the responsibility to complete some or all of the Closing Disclosure.

The new Closing Disclosure Form does not comply with the Texas Department of Insurance funding guidelines. The Texas Land Title Association and TDI are working on a new Closing Statement Form to comply with TDI rules for title company accounting requirements.

Expert lenders to get more involved in selecting title companies. If the disclosures are not correct, the lender gets fired, so they will want a title company they know they can count on.

Title companies have also changed their procedures. Customers will only be allowed in the foyer and conference rooms to attend the closing. They must now have a privacy policy to protect all confidential information. All escrow agents must have a “clean desk” so no one else will have access to confidential documents.

Overcoming Writer’s Block

By Melissa Weathersby, MBA
Adjunct Instructor, San Antonio College

Have you ever found yourself staring at the clock while painfully trying to type a single paragraph for a writing project? Or do you lay awake in bed watching the clock knowing that a writing project is due by 5pm the next day? Many writers are challenged by “analysis paralysis” and fret over every detail of their work until they are reduced to a page of few sentences and a mind over-loaded with thoughts and worries. In order to help my future authors overcome writer’s block, I have come up with a method to allow them to consistently focus on their creative content and reduce procrastination and “analysis paralysis”:

1 Schedule a set time every day (or weekly) that you commit only to writing. No email. No research. Nothing but writing. Schedule no less than 1 hour and up to 3 maximum. This is an appointment that cannot be canceled or moved. The only exception is an ambulatory emergency!

2 Schedule a separate time for researching your topic. Collect all of your research and keep this information organized and accessible prior to your writing appointment. Therefore, when it’s time to write, you have what you need. Many writers waste time looking for references and research and wear themselves out before they even get started.

3 Make sure your writing space is free of distractions and inspires you to write (not daydream or think of your to-do list). If you work from home, use instrumental music or your favorite scented candles to create a “mood”. Train your senses to know when it’s time to create. If you write in a public place such as the library or a coffee shop, you can use your headphones and music to drown out noise and get your creative senses stirred.

4 Use the Pomodoro Technique® (www.pomodorotechnique.com) to break up large writing projects.

Use a timer set for 25 minutes, and write until the timer stops. Then get up and take a 3 to 5 minute break. Once your break is finished, set the timer for another 25 minutes and repeat the process until you have done an hour or so of writing. I have modified this, and I personally write for 45 minutes and take a 10-15 minute break. The key is to write for blocks of uninterrupted time. If a thought pops into mind during your writing time, jot it down on a separate “to-do” list so that you don’t stop your flow of creativity. Tend to “to-do’s” when you have completed your writing appointment. No cheating!

5 Establish project deadlines and give yourself time to research and write with time to spare for editing and publication! Knowing when things are due can help reduce your anxiety. Keep a calendar of your project deadlines- in view at ALL times! -and you’ll be able to stay on top of important dates. Get an accountability partner or coach/mentor to check-in with in order to meet those goals.

I find that writer’s block disappears when you consistently research your topic prior to writing, when you consistently make time to write, and when your writing environment is organized and conducive to writing and creating. Clutter, chaos, and last minute deadlines invite anxiety so keep your writing surface clear and tidy, your calendar in clear view daily, and have your research files within reach. If you have to get up to get to your files, you may end up in another room or aisle of the library “browsing”! Here’s to your amazing productivity in 2015! Feel free to contact me for more writing tips or accountability coaching at Info@WriteThisWay.info.

About the Author: Melissa Weathersby, MBA, is an experienced self-published “authorpreneur” with an international following. Her first book- a faith-based, inspirational, “how-to” book- landed her on national speaking platforms such as the Trinity Broadcast Network and MegaFest 2013. Her book has landed in Canada; Lagos, Nigeria; Nairobi, Kenya; The Philippines; Pakistan; India; Sri Lanka; South Korea; Moscow, Russia; Perth, Australia; Cardiff, Great Britain; London, England, and Rio de Janeiro, Brazil

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ME!

Disclaimer: As with any endeavor, there is no guarantee of the amount you will save by using these tips. Each individual’s success depends on his or her knowledge, motivation, and actions, author seminar for aspiring authors called “Write This Way” and has written a workbook to help aspiring authors write, publish, and market their messages.

By [Melissa Weathersby](#) | January 29th, 2015

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As an addition to some of the teaching tips shared by Lloyd Hampton at the most recent TRETA Conference in Corpus Christi, Mike Phillips included some of the following techniques instructors may find helpful in the real estate classes they teach.

TRETA Talk Teaching Tips

By Mike Phillips, MBA, MA, CREI, GRI
TRETA Membership Director, 2015-16



1. Get out from behind the podium or desk, and engage directly with your student audience.

Establish eye-to-eye contact with your students so they feel you are delivering your course content to each one of them personally.

Related to this, make sure your verbal and non-verbal actions are extended to all of your students, not just those who appear to be most receptive to the material you're presenting.

Don't pace back and forth while presenting your course material. Instructor pacing, for most student audiences, is both distracting and annoying.

2. For those teaching qualifying courses, interject a few test-taking tips that will help the students get a leg-up on passing their real estate licensing exams on the initial try.

For example: Visit the exam site before the test date to reduce the stress related to locating the testing site the day of the exam; save all your mathematics questions until the end of the test; at most, there will be only 8 math questions on the entire exam, and they'll be on the national part of the exam only; don't second-guess yourself once you've selected an answer; etc., etc.

3. Throughout my professional life, I have tried to live up to this wonderful quote attributed to Theodore Roosevelt: "No one cares how much you know, until they know how much you care."

How to Avoid Being a Helicopter Professor

By Berlin Fang

Berlin Fang is the director of Instructional Design at the Adams Center for Teaching and Learning at Abilene Christian University.

For years there has been talk about shifting a professor's role from the "sage on the stage" to the "guide on the side." But as some teachers leave the center stage, they may not move to the side as guides. Instead, they may find themselves hovering above students as helicopter parents hover over their children. While a complete lack of guidance is not a good idea, excessive guiding could turn constructivist scaffolds into new forms of crutches.

Here are a few suggestions for providing students with the proper balance of challenge and support.

Allow chaos. Students should learn to tolerate some uncertainty and vagueness in the learning process. "Figuring it out" is part of the learning. While you don't want to be deliberately confusing, you also do not have to oversimplify some necessary complexity in order for students to learn. Some vagueness can encourage creativity. In our university, some of our professors, such as psychology professor Jennifer Shewmaker, have even started to experiment with what we call "free-range assignments." With this approach, students are not prescribed a detailed set of assignments. Instead, they get to define what kind of assignments they will hand in, as long as the assignments illustrate their mastery of the learning outcomes.

Embrace desirable difficulty. Desirable difficulty is something that cognitive scientists believe is helpful for learning (Brown et al., 2014). Do not step in too quickly to help the moment a student appears to stumble or starts to complain that something is too hard or they "don't get it." Reflect first whether the task is indeed prohibitively difficult, in which case you would need to add some prerequisite training. If the task is appropriately difficult, communicate that to students and expect them to persist in

seeking answers.

Increase accountability. There are things students have to learn to do. For instance, if technology is used heavily in class, students should learn to perform some tasks, such as clearing the cache of their browsers. If I argue that students should increase their digital literacy of the type of tools they will likely use in the workplace, most professors would agree. However, some professors may direct students to support professionals at the slightest suggestion of a problem. Eventually these students learn to go to others for answers rather than try to solve problems on their own. The bottom line is: help students, but don't teach helplessness.

Reduce redundancy. Students sometimes treat the course syllabus like those terms of service agreements that are so pervasive on websites and apps. They accept it without actually reading it. Admonitions that "It's all in the syllabus" do not help. However, just because students choose not to read the class syllabus does not mean you have to repeat an instruction 20 times in a course. You can post certain instructions (how to participate in discussions, for instance) once, quiz them if needed, and be done with it. Do not repeat the instructions every time there is a class discussion.

Remove crutches. Professors should help students learn the process of finishing a product without having to rely on constant feedback and guidance. One of our professors, Suanna Davis, recently shared with me a brilliant approach for gradually empowering students to do independent work. Davis has six major assignments in her class. Each assignment involves, say, four steps. For assignment one, she asks students to submit their work for each of the four steps so that she can provide detailed feedback to make sure they understand the process. For subsequent assignments, she gradually removes requirements for some of the steps. For the last assignment, she asks students to submit only the final paper, which she grades with a rubric. As she reduces and removes process-related requirements, the steps for the assignments are still included in the schedule until the final project, even though they are not required to turn anything in. By doing so, she teaches students the enabling tasks for completing their assignments, while empowering them to work increasingly independently.

Mix pull and push. There is certain information you want to push to students, but it is also reasonable to expect them to pull other information. You do not have to send students the syllabus again and again when they request it, especially if it creates a

distraction for students who have already obtained what you want them to have. Instead, include a syllabus or orientation module online and ask students to download or view such instructions themselves when they need it.

I understand that educators walk a tightrope between supporting students and challenging them to be more self-directed learners. Yet it is not impossible to eventually find a good balance. Like building skyscrapers, you start by having scaffolds, but eventually, you want to remove the scaffolds and let students stand on their own.

References:

Brown, P. C., Roediger III, H. L., and McDaniel, M. A. (2014). *Make It Stick: The Science of Successful Learning*. Cambridge, Massachusetts: The Belknap Press.

Deresiewicz, P. W. (2014). *Excellent Sheep: The Miseducation of the American Elite and the Way to a Meaningful Life*. New York: Free Press.

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What Is Teaching without Learning?

By Maryellen Weimer, PhD

Dr. Weimer is professor emerita at Penn State Berks and one of the nation's most highly regarded authorities on effective college teaching.

When you take ideas to places of extremity, they become distorted. “It is not part of my job to make you learn,” Philosophy Professor Keith M. Parsons writes in his syllabus to first-year students. “At university, learning is your job—and yours alone. My job is to lead you to the fountain of knowledge. Whether you drink deeply or only gargle is entirely up to you.”

Yes, students are responsible for learning. Teachers cannot learn anything for them. But what happens when the teaching and learning tasks are thought of as being separate—where I have my job and you have yours? That quickly pushes us to this

place: If I do my job and you don't do yours, it's not my problem.

It's a separation that raises the question of purpose: Does teaching have any reason for being if it doesn't result in learning or promotes it intermittently? Learners don't need teachers the same way teachers need learners. Learning can occur without a teacher, but teaching in the absence of learners is an activity without justification, it seems to me. In his [Huffington Post article](#), Professor Parsons makes the point that teachers are paid the same whether students get As or Fs, but if many of a professor's students are failing to learn, the larger issue is more moral than financial.

Moreover, when students enroll in a college or university, that's at least a tacit acknowledgement that they want to learn from and with teachers. Professor Parsons is right—students come to learn from experts, those who can lead them to knowledge. But is that all students want or need? Is that all teachers have the responsibility to provide?

Teachers can provide guidance. They can show students the way to knowledge, but they don't have to stop there. They can make suggestions about the best ways to acquire that knowledge. They can point out the pitfalls, the mistakes, and the barriers that get in the way of knowledge acquisition. They can keep learners on track and prevent them from getting lost. Those who hike with a guide still do the walking, but the guide is there with them and his or her presence makes the hike safer, easier, and more pleasurable. A guide also expedites learning how to hike safely on your own.

Teachers can provide feedback—and I'm not just talking about those final assessments that grade the learning. They can coach students working to win the learning game. During a game, coaches provide feedback immediately relevant to the unfolding situation. Afterward there's more feedback—for individuals and for the team, in this case a community of learners who are encountering challenging content and trying to master it. It's feedback that aims to improve performance. The coach wants the team to win as much as the players do.

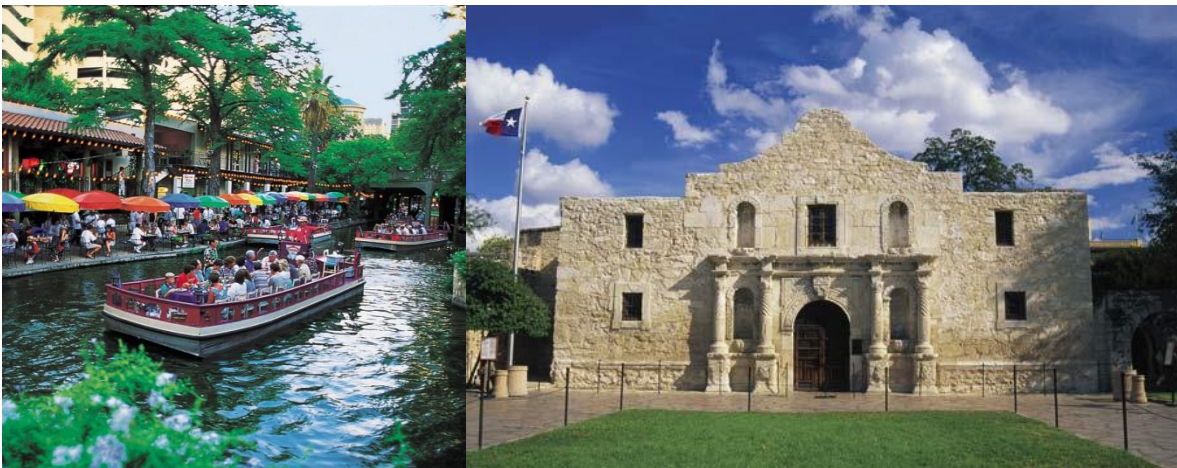
Teachers can provide motivation. By example, they can showcase the value of learning—why a learner needs the knowledge being provided in the course. So many current college students lack confidence—not ability—and do not always believe they can accomplish their goals. They experience failure and conclude they aren't capable. At that point they don't need a teacher who lowers the standards or makes it easy, but

rather one who encourages them to keep trying, shows the lessons to be learned from failure, and helps them use small accomplishments as stepping stones to more significant gains.

Do teacher guidance, feedback, and motivation make a difference? Of course. Research and experience confirm their efficacy. Yes, students do the learning and they can do it on their own, but they can do it better with a teacher who connects with them as learners. Many of us teaching today are doing so because we had teachers who saw themselves as something more than conduits to knowledge. They not only introduced us to knowledge, but they stayed around and helped us have successful first encounters with new and challenging material. And that not only benefits learners, it makes teaching something more than just a job

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THINK SAN ANTONIO IN APRIL 2016!



Let's Grow TRETA Membership!

We will soon be overhauling our Membership Roster! You will be contacted to confirm that the information we have on file is still correct. If you already know we have outdated information for you, or would like to help in the canvass, please email Mike Phillips at mrp@mrphillips.com.

We are also embarking on a membership drive! Rack your brains for potential members and send us their names! Think about your fellow instructors and industry professionals - all walks of real estate are welcome to help us achieve our goal of being the premier education resource for Texas real estate teachers.

Mike Phillips, CREI

Membership Director 2015-2016

Texas A&M University – Commerce is currently seeking adjunct TREC-approved real estate instructors to teach our online program for both pre-qualifying and CE courses. Please email resume to Tammi.thompson@tamuc.edu. The Texas A&M System is an Equal Opportunity/Affirmative Action/Veterans/Disability Employer committed to diversity.

From the Texas Real Estate Research Center ...

Upcoming Conferences & Courses

29th Annual Legal Seminar on Ad Valorem Taxation

September 3 - 4, 2015

San Antonio, Texas

Description:

The 29th Annual Legal Seminar on Ad Valorem Taxation will provide a wealth of information on a variety of legal, economic, and other issues influencing ad valorem taxation.

TREC Legal Update & Ethics Instructor Training Courses

September 22 - November 3, 2015

Fort Worth
El Paso
San Antonio
Austin
Dallas
Houston

Description:

This course fulfills the instructor training mandated by the Texas Real Estate Commission (TREC) for those instructors desiring to teach Legal Update and Ethics courses, editions 7.0, which go into effect January 1, 2016. Instructors must be approved by TREC before registering for this course. [TREC website](#).

Fort Worth Commercial Real Estate Summit

September 23 - 24, 2015

Greater Fort Worth Association of Realtors
2650 Parkview Drive
Fort Worth, TX 76102

Description:

Planned with commercial real estate license holders in mind, this conference provides vital information including current developments, important legal issues, and the economic setting with trends and projections for the Fort Worth area. TREC CE credit will include 9 elective hours plus 6 legal hours (Legal Update/Ethics). Course offered in cooperation with Greater Fort Worth Association of Realtors and Society of Commercial Realtors.

18th Annual Commercial Real Estate Course

October 19 - 20, 2015

Norris Conference Center
816 Town & Country Blvd., Suite 210
Houston, TX 77024

Description:

Formerly held downtown at South Texas College of Law, this year the conference moves to City Centre. Topics include updates on technology, capital, residential real estate effects on commercial markets, demographics, transportation, and an overview of the Texas economy. TREC CE credit will include 9 elective hours plus 6 legal hours (Legal Update/Ethics).

TREC Broker Responsibility Instructor Training Course

December 14, 2015

Real Estate Center, College Station, Texas

Description:

This course fulfills the instructor training mandated by the Texas Real Estate Commission (TREC) for those instructors desiring to teach Broker Responsibility, edition 2.0, which went into effect January 1, 2015. Instructors must be approved by TREC before registering for this course. [TREC website](#).

Texas Real Estate Teachers Association

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TRETA Officers for 2015-2016

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Final Thoughts

We welcome our members input! Please email any suggestions you may have about TRETA to the officer responsible for that function.

We also want your contributions to TRETA Talk. Whether you are a new instructor or a long-time educator your view, knowledge, and voice is essential to our organization. Please send any articles, ideas, or thoughts that you would like to appear in TRETA Talk, as well as a short bio, to sfbrown@dcccd.edu.

Exhibitors for the annual TRETA Conference are encouraged to sign up early. We look forward to seeing you there!

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