

## BRIGHAM TREMONTON BOARD OF REALTORS®

“It is during our failures that we discover our true desire for success.”  
Kevin Ngo

### CALENDAR

#### AUGUST

**8 – Membership Luncheon**  
Sponsor Darin Lowe - Pillar  
to Post Home Inspections  
**12:00pm at Eagle Mountain**  
**Golf Course, 960 E 700 S.**  
**Brigham City**

**8 – BOD Meeting 1:15pm**  
**11 – 13 Leadership Summit**  
**Board Office Closed**

20 – Tremonton Home Tour  
21 – Brigham Home Tour  
27 – Tremonton Home Tour  
28 – Brigham Home Tour

#### SEPTEMBER

**2 – Labor Day**  
**Board Office Closed**

3 – Tremonton Home Tour  
4 – Brigham Home Tour  
10 – Tremonton Home Tour  
**10 – Affiliate Committee**  
**mtg. 10:30am-Board Office**  
11 – Brigham Home Tour  
**12 – Membership Luncheon**  
**Meet the BTBR Candidates**  
**12 – BOD Meeting 1:15pm**  
17 – Tremonton Home Tour  
18- Brigham Home Tour  
**23 – Stop the Bleed training**  
**10:30am to 12:00pm**  
24 – Tremonton Home Tour  
25 – Brigham Home Tour

#### OCTOBER

Save the date for our Safety Activity this year. Brigham Community Hospital will be presenting their “STOP THE BLEED” course for us on Monday, September 23<sup>rd</sup>. Unfortunately, with the way things are, you never know when you may need this.

#### Market Turmoil Raises Concerns

Stock market volatility, as trade disputes with China intensify, will likely lead to new lows for mortgage rates. But if tensions continue, [NAR Chief Economist Lawrence Yun warned](#), it could come at a cost and eventually lead to an economic recession.

#### REALTOR® R to Top HQ

NAR's building on Chicago's Magnificent Mile will soon feature a massive REALTOR® R to continue to bolster the brand of members nationwide. Plus, the latest housing data and how the Summer Splash challenge has taken off while raising funds for the REALTORS® Relief Foundation—all in the new [The Voice for Real Estate](#) video.

#### What Rate Cut Means for Buyers

The Federal Reserve cut interest rates last week for the first time since the Great Recession took hold in 2008. The move isn't likely to deliver significant juice to an already favorable borrowing environment for home buyers. [Here's why.](#)

#### FHA Limits Cash-Out Refinances

Refinancing a mortgage to take cash out using a home's equity just got a little harder under new limitations on cash-out refinances by the U.S. Department of Housing and Urban Development. HUD is lowering loan-to-value requirements, which will limit the number of homeowners who qualify. [Read the reason for the change.](#)

#### MVP: Great Offers for Members

Visit the new website of FCA US LLC, a REALTOR Benefits® Program partner, and see the exclusive automotive benefits for members. When you act by Aug. 31<sup>st</sup> through [NAR's MVP program](#), you'll receive the 7 Secrets to Lead Generation Success webinar, plus earn a chance to win an exclusive Jeep® Brand prize package.

#### Smart Growth in 21<sup>st</sup> Century

Plan to attend on Monday October 7<sup>th</sup>. Become Expert in Influencing Community Land Use Decisions.