

Memphis Area

Homes^FOR^OSale^R™

POLICY MANUAL

Updated January 13, 2008

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STATEMENT

The official trademark name of the Memphis Area Association of REALTORS® homes magazine is “Memphis Area Homes For Sale™.” The name of the magazine is registered with the states of Tennessee, Arkansas, and Mississippi with the initial distribution dated March 22, 1991. Homes For Sale™ magazine is governed by the Memphis Area Association of REALTORS® board of directors. Policies and rates are controlled by the association staff, and are subject to final approval by the MAAR board of directors. Policies are reviewed and revised as the association staff deems necessary. Any suggestions, comments, or complaints may be submitted in writing and address to the Homes For Sale™ manager for review and consideration.

Homes For Sale™ magazine is published bi-weekly, totaling 26 issues per year, by the Memphis Area Association of REALTORS®. Copyright 1992 by the Memphis Area Association of REALTORS®. All rights reserved. Reproduction in whole or in part without permission by MAAR is strictly prohibited.

All advertising in Homes For Sale™ magazine is believed to be accurate and truthful, but each ad is solely the responsibility of the advertiser.

The Memphis Area Association of REALTORS® does not make any representation, warranties, or guarantees concerning the properties advertised in the Homes For Sale™ magazine, and assumes no responsibility for typographic, photographic, or other errors or omissions. MAAR reserves the right to edit or refuse any advertising submitted to this publication.

FORMAT

The size of the magazine is 7.5 inches by 10.75 inches

The magazine is divided into two primary advertising sections

- Display
- Classified

The Display Ad section begins on page 3.

The Classified Ad section begins immediately after the Display Ad section. The classified area map will always be placed on following right page. The ads will begin on the next left page after the map.

The magazine will be saddle stitch bound.

DISPLAY ADS

Display Ads – Rules and Regulations

- Only MAAR Members or MAAR MLS subscribers can advertise.
- REALTOR® members can advertise non-members but must include the member's name, firm name, and phone number.
- All advertisements must have a firm name and firm phone number of the MAAR member.
- Advertisers must advertise under the firm name and firm phone number in which they have their membership.
- Advertisers are not allowed to advertise if their HFS balance is 60 days past due.
- Advertisements must pertain to real estate services and/or listings.
- Ads are not to include advertisements of non-real estate related services or businesses.
- There is to be no editorial content.
- All ads must comply with Fair Housing advertising guidelines, TREC Advertising Rules and Regulations, Federal Trade Commission Truth in Lending Act, and NAR's Trademark Protection Program.

Display Ads – Ad Sizes, Dimensions, and Prices

Full Page Ad	7 inches wide x 10.25 inches high	\$295 per issue
Half Page Ad	7 inches wide x 5 inches high	\$165 per issue

Display Ads - Creation

Members will create their ads using AdApproval, the ad creation software provided by JV Rockwell Publishing Co. AdApproval can be found on the following website:

<http://prooftopress.com/maar>

Members will log in using a password that is set up specifically for AdApproval.

The initial screen name given to the user will be: user's firstname lastname

The initial password given to the user will be: password

Members will be able to choose the template for their ad and select the items they would like featured on their ad.

Display Ads – Scheduling

Members will also schedule their ad through AdApproval. Members will be able to schedule an ad in advance.

Display Ads – Support

JV Rockwell Publishing Co. will provide direct technical and design support for advertisers by email and a toll free number.

Display Ads – Proofing

MAAR will proof through each scheduled display ad.

Reasons to proof:

- Check to see if rules and regulations have been followed or violated.
- Check for any grammatical errors
- Check for any other problems that may arise (ex. photo problems).

Display Ads – Layout

MAAR will decide the layout or order of the ads if specified by the advertiser. If the ad placement is not specified, the ads will be laid out in random order.

The first page of the display ads begins on page 3. This position is a reserved position. If the advertiser of this position wishes not to advertise, the advertiser who submits the first ad will be placed on this page.

Display Ads – Deadlines

Deadlines for Display Ads will always be at 11:59:59 on the Sunday before publication date. Advertisers must submit their ad online by this time. MAAR will proof the ads and approve them for print by the following Tuesday morning.

Display Ads – Filler Ads

Filler ads will be used where space permits.

Filler ads include:

Ads provided by MAAR to promote MAAR's services
NAR public awareness campaign ads.
MAAR's Star-Sponsor ads

CLASSIFIED ADS

Classified Ads – Rules and Regulations

- Only MAAR Members or MAAR MLS members can advertise.
- All ads must have an active status in order to be published.
- Classified ads run continuously until cancel by the agent.
- Classified ads only cancel automatically if the status changes from active to any other status.
- Ads must have remarks at the time it was scheduled. If an ad does not have remarks, it will be canceled by MAAR.
- Advertisers are not allowed to advertise if their HFS balance is 60 days past due. If the ad is scheduled to run, it will be canceled by MAAR.
- All ads must comply with Fair Housing advertising guidelines, TREC Advertising Rules and Regulations, Federal Trade Commission Truth in Lending Act, and NAR’s Trademark Protection Program.

Classified Ads – Ad Size, Dimension, and Price

Single Classified Ad	2.0625 inches w x 2 inches h	\$18 per ad/ per issue
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Classified Ads – Creation and Scheduling

Agents are responsible for creating, scheduling and canceling their ads through MAAR’s MLXchange.

Steps to create and schedule an ad:

- An agent can either create / schedule their ad when a listing is first being entered, or after the listing is added and has become an active listing.
- The HFS fields are in the edit mode of MLXchange. HFS fields include:
 - HFS Overlay
 - HFS Mag Remarks (if no remarks are supplied here, the remarks will automatically be pulled from the public remarks)
 - HFS Mag Ad
 - The default HFS status is set to NONE or No Ad or Cancel Ad.
 - Agents will need to consciously change the HFS status to NOTIC or Run Ad Till Cancelled.
 - Once an ad has been scheduled agents will be prompted with this message: “Running an HFS magazine ad will incur an \$18 charge per ad, per issue.” To move forward, agents must acknowledge this message by clicking an okay button.
 - After all fields have been entered, the agent must click the submit button for the ad to be saved.

Agents are responsible for creating, scheduling and canceling their own ads. MAAR does not accept responsibility for any of these actions.

Classified Ads – Proofing

MAAR will proof through each newly scheduled and newly modified classified ad.

Reasons to proof:

- Check to see if rules and regulations have been followed or violated.
- Check for any grammatical errors
- Check for any other problems that may arise (ex. photo problems).

Classified Ads – Layout

Ads are sorted first by area and then by price from low to high.

The first page of the classified ads begins on the first left page immediately following the map which immediately follows the display ads.

Classified Ads – Anatomy of the Ad

All ads will automatically include the address, the price, the agent name, the agent phone number, the co-agent name (if any), the co-agent phone number, the firm name, and the firm phone number.

Agents are responsible for providing the remarks, the photo, and the optional photo overlay.

Remarks

- The remarks are pulled first from the HFS Mag Remarks. If remarks are not supplied in this field, they are then automatically pulled from the Public Remarks field.
- The remarks allow for 250 character limit.

Photos

- The photo that is used on the classified ad is the primary photo that is labeled in MLXchange.
- Agents are responsible for adding a primary photo to their listing.
- If no photo is submitted at the time the ad is scheduled, the ad will print with a generic house rendering.

Optional Photo Overlay

- This field is *optional* and does not cost extra.
- The overlay allows for a 30 character limit.

Classified Ads – Deadlines

Deadlines for Classified Ads will always be promptly at 11:59:59 on the Sunday before publication date. Advertisers must submit their ad in MLXchange by this time. MAAR will proof the ads and approve them for print by the following Tuesday morning.

CLASSIFIED AREA MAP

The classified section is divided into 39 areas for agents to place their ads. The following grid shows the MLS area and the Coordinating HFS area and number.

MLS Area	HFS Area	Location	MLS Area	HFS Area	Location	MLS Area	HFS Area	Location
181	22	Marshall County	747	1	Downtown	799	14	Eads/ Fisherville
182	25	Tate County	748	2	Midtown	821	8	Millington
183	26	Tunica County	751	5	Berclair/Highland Heights	822	8	Millington
189	34	Other Surr. Areas	752	5	Berclair/Highland Heights	823	8	Millington
291	21	Desoto County	753	5	Berclair/Highland Heights	824	8	Millington
320	34	Other Surr. Areas	754	3	E.Mem/ Colonial Yorkshire	825	8	Millington
520	33	Arkansas	755	3	E.Mem/ Colonial Yorkshire	826	8	Millington
621	23	Tipton County	756	3	E.Mem/ Colonial Yorkshire	827	8	Millington
622	23	Tipton County	757	3	E.Mem/ Colonial Yorkshire	828	8	Millington
623	23	Tipton County	758	3	E.Mem/ Colonial Yorkshire	831	11	Lakeland
651	24	Fayette County	759	3	E.Mem/ Colonial Yorkshire	832	11	Lakeland
652	24	Fayette County	761	20	Whitehaven/Coro Lake	833	11	Lakeland
653	24	Fayette County	762	20	Whitehaven/Coro Lake	841	12	Arlington
654	24	Fayette County	763	20	Whitehaven/Coro Lake	842	12	Arlington
655	24	Fayette County	764	20	Whitehaven/Coro Lake	843	12	Arlington
691	27	Lauderdale County	765	20	Whitehaven/Coro Lake	851	10	Bartlett
692	28	Haywood County	766	20	Whitehaven/Coro Lake	852	10	Bartlett
693	29	Madison County	767	20	Whitehaven/Coro Lake	853	10	Bartlett
694	30	Hardeman County	768	20	Whitehaven/Coro Lake	854	10	Bartlett
695	31	McNairy County	771	19	Parkway Village/Oakhaven	855	10	Bartlett
696	32	Hardin County	772	19	Parkway Village/Oakhaven	856	10	Bartlett
699	34	Other Surr. Areas	773	19	Parkway Village/Oakhaven	861	15	Germantown
721	7	Shelby Forest/Frayser	774	19	Parkway Village/Oakhaven	862	15	Germantown
722	7	Shelby Forest/Frayser	781	19	River Oaks/Kirby/Balmoral	863	15	Germantown
723	7	Shelby Forest/Frayser	782	4	River Oaks/Kirby/Balmoral	864	15	Germantown
724	7	Shelby Forest/Frayser	783	4	River Oaks/Kirby/Balmoral	871	16	Collierville
725	7	Shelby Forest/Frayser	784	18	Hickory Ridge/ S. Riverdale	872	16	Collierville
726	7	Shelby Forest/Frayser	785	18	Hickory Ridge/ S. Riverdale	873	16	Collierville
727	7	Shelby Forest/Frayser	786	18	Hickory Ridge/ S. Riverdale	874	16	Collierville
731	6	Raleigh	787	18	Hickory Ridge/ S. Riverdale	875	16	Collierville
732	6	Raleigh	788	17	Windyke/ Southwind	876	16	Collierville
733	6	Raleigh	789	18	Hickory Ridge/ S. Riverdale	881	9	Rosemark/ Brunswick
734	6	Raleigh	791	13	Cordova/ Appling			
735	6	Raleigh	792	13	Cordova/ Appling			
741	1	Downtown	793	13	Cordova/ Appling			
742	2	Midtown	794	14	Eads/ Fisherville			
743	2	Midtown	795	14	Eads/ Fisherville			
744	2	Midtown	796	13	Cordova/ Appling			
745	2	Downtown	797	13	Cordova/ Appling			
746	1	Midtown	798	14	Eads/ Fisherville			

Specialized Sections**		
	35	Condo/ Zero Lot Line**
	36	Lot/ Acreage/ Farmland **
	37	Commercial/ Industrial**
	38	Recreation/ Resort**
	39	New Homes**

** Advertisers wanting to run an ad in a specialized section must place the ad in MLXchange according to the MLS Area number then call the HFS Magazine Manager (901) 818-2415 with the section change.

COVER POSITIONS AND PREMIUM POSITIONS

Cover and Premium Positions consist of the following positions: front cover, inside front cover, first right page, page 3, last left page, inside back cover, and back cover.

Advertisers are not guaranteed any of these positions unless they reserve the position in the Annual HFS Lottery event.

Advertisers may request to be placed on the waiting list in the event a reserved position becomes available.

Front Cover

Front Cover positions are reserved on a per issue basis. Advertisers may contract one issue during the lottery and then if space permits, advertisers may reserve one more front cover position for the year.

Only REALTOR® and REALTOR-ASSOCIATES® may advertise on the front cover.

Front cover advertisers are also entitled to the feature space on page two of the magazine, "About the Cover."

The overall look of the front cover is to remain generally the same with the exception of the photo. The only text/logos that are to appear on the front cover include:

- Memphis Area Homes For Sale logo
- Official Publication of the Memphis Area Association of REALTORS®
- FREE
- Date
- Visit Us Online www.memphishomesmagazine.com
- Cover Home Offered By (*Agent Name, Company Name REALTORS*)
- See Page 2 For More Details
- MAAR Logo
- REALTOR Logo
- Equal Housing Opportunity Logo

Only one actual exterior front view photograph of the house for sale is to appear on the front cover. No Renderings.

Advertisers may provide their own photo. Dimensions for the photo are required to be at least 7.5 inches in width by 10.75 inches in height with at least 300 dpi, or dots per inch.

MAAR will hire a professional photographer if needed. This service is at no additional cost to the advertiser.

Front Cover – About the Cover

Front Cover advertisers are also given a half page ad on page two which is labeled “About the Cover.”

The advertiser will submit the “About the Cover” ad through the same ad software that display advertisers submit their ads.

All display ad rules and regulations are to be followed.

Front Cover Photo	7.5 inches wide x 10.75 inches high	\$480 per issue
About the Cover Ad	7 inches wide x 5 inches high	Price Included

Premium Positions

Premium positions include: Inside Front Cover, First Right Page, Page 3, Last Left Page, Inside Back Cover, and the Back Cover.

Premium positions are reserved on a two month period basis, allowing the advertiser to reserve four or five issues in a row. Advertisers may contract only one position at a time at the lottery, and if space permits, they may reserve only one more position for the year.

The following are the minimum size requirements and price structure.

Inside Front Cover	7 inches wide x 10.25 inches high	\$375 per issue
First Right Page	7 inches wide x 10.25 inches high	\$375 per issue
Page 3	7 inches wide x 10.25 inches high	\$295 per issue
Last Left Page	7 inches wide x 10.25 inches high	\$375 per issue
Inside Back Cover	7 inches wide x 10.25 inches high	\$375 per issue
Back Cover	7 inches wide x 10.25 inches high	\$480 per issue

Advertisers may either provide a print ready ad or use AdApproval to create their ad.

If advertisers choose to provide a print ready ad, they may use the bleed dimensions which are: 7.5 inches wide x 10.75 inches high.

PAYMENTS

Agents are billed individually for each ad. Bills are electronically posted on MAAR's IMS page: <https://ims.maarnet.org>. MAAR sends an email out to membership to remind them of their invoices. Homes For Sale magazine cannot bill a company or non-member of MAAR. Invoices are sent out once a month on the first business day of the following month.

Payment is due within 20 days of invoice date.

60 Days Overdue

If payment is not received within 60 days of invoice due date, the non-paying member shall be suspended from placing ads on the next scheduled deadline.

90 Days Overdue

If payment is not received within 90 days of invoice due date, the non-paying member is subject to suspension or expulsion from membership at the discretion of the Board of Directors.

MAAR may cancel any advertisement if advertiser or advertiser's Designated Realtor is suspended from advertising in Homes For Sale magazine. Advertiser shall pay for all advertising published prior to such cancellation.

CREDITS

Advertisers will not receive credits for "accidental" or "mistaken" ad scheduling. The advertiser should have full awareness of the ad at the time of scheduling.

Advertisers will not receive credits for ads that were canceled shortly after a deadline. Advertisers should be well aware of all deadline dates.

Credits will only be given in the event of an error or mistake caused by the magazine manager, printer, or MLS. A credit will be granted to the advertiser for that portion of the ad as it may have been rendered valueless by the error.

It is the responsibility of the advertiser to immediately report to the magazine manager any error in the advertiser's ad or any failure to publish the advertiser's ad.

A grace period of no more than three issues, or six weeks, is allowed for the advertiser to be credited for errors discovered after the ad was initially placed.

Any other reasons for credits will be to the discretion of the HFS manager, and/or ultimately the MLS committee.

HFS WEB SITE

The Homes For Sale™ web site is located at www.memphishomesmagazine.com

The web site is an added benefit to the advertisers of the printed Homes For Sale™ magazine. It is provided at no additional cost to the advertiser.

Any MAAR MLS subscriber who advertises at least one classified or display ad in the Homes For Sale™ magazine will have all of their listings published on the Homes For Sale™ website.

MLS subscribers who select “NO” in the “Allow Internet Display Y/N” field in MLXchange will not have their listing published on the web site.

Web Site – Homepage

Consumers will be able to search for properties using the following fields

- City, State, Zip
- Number of Bedrooms
- MLS#
- Number of Bathrooms
- Price Range
- Google map search
- Property Type

The Homepage will always have the front cover photo as the featured home.

The banner ads and ad tiles on the homepage are to only advertise MAAR services and possibly affiliate members participating in the MAAR Star Sponsorship program.

Web Site – Search Results Page

The search results page includes a list of homes that meet the criteria of the consumer’s search.

Each listing will include:

- The price, the Address, City, and Zip Code
- The primary photo
- Number of Bedrooms, Number of Bathrooms
- Property Type
- MLS Number
- HFS Remarks
- Firm Name, Agent Name, Firm Phone Number
- Link to view on map
- Link to view more information/ listing details

Web Site – Search Details Page

The Search Details Page includes everything that the Search Results Page includes but also features:

- Additional Photos
- Interior Details, including room dimensions and room details.
- Exterior Details, including lot details, parking details, and composition details.
- Other Details, including subdivision details, tax details, fees, termite, insurance, and financing details.
- Directions
- Contact information
- Calculator
- Lead Generator *for advertisers only.

TERMS AND CONDITIONS

Homes For Sale™ magazine will use its best efforts to meet publication and distribution schedules, but failure to meet those schedules shall not entitle advertiser to any price reduction, offset, refund or damages.

Under no circumstances shall Homes For Sale™ magazine be liable for damages for any error in an ad.

Under no circumstances shall Homes For Sale™ magazine be liable for damages for any failure to publish an ad, but in such event Homes For Sale™ magazine obligation shall be to print the ad in the next issue at the cost of the magazine.

EQUAL HOUSING OPPORTUNITY STATEMENT

Homes For Sale™ magazine is pledged to the letter and spirit of the U.S. policy for the achievement of equal housing opportunity throughout the nation. The following notice is published at the beginning of Homes For Sale™ magazine real estate advertising to comply with the guidelines for notification of the Fair Housing Policy:

“All real estate advertised in this magazine is subject to the Federal Fair Housing Act of 1968 as amended, which makes it illegal to advertise ‘any preference, limitation, or discrimination based on race, color, religion, sex, handicap, familial status, or national origin,’ or an intention to make any such preference, limitation or discrimination”

This magazine will not knowingly accept any advertisement for real estate that is in violation of the law. Readers are hereby informed that all dwellings advertised in this magazine are available on an equal opportunity basis.

Homes For Sale™ magazine encourages and supports an affirmative advertising and marketing program which there are no barriers to obtaining housing because of race, color, religion, sex familial status, handicap, or national origin.

ADVERTISING GUIDELINES OF FAIR HOUSING

In order to facilitate and promote compliance with the requirements of title VIII of the Civil Rights of 1968, and particularly section 804© thereof (42 U.S.C. 3601, 3604©) regarding notices, statements or advertisements, the Department of Housing and Urban Development prepared guidelines to indicate graphic and written references that are appropriate for the preparation, publication and general use of advertising matter with respect to the sale or rental of a dwelling as defined by the Act. Advertising in Homes for Sale™ magazine is to adhere to these advertising guidelines.

TENNESSEE REAL ESTATE COMMISSION

Advertising in Homes For Sale™ magazine must comply with the rules and regulations established by the Tennessee Real Estate Commission.

**ADVERTISING PROVISIONS OF THE FEDERAL TRADE COMMISSION
TRUTH IN LENDING ACT**

Advertising in Homes For Sale™ magazine must comply with the rules and regulations set forth by the Federal Trade Commission Truth in Lending Act and its application to real estate advertisements.

NATIONAL ASSOCIATION OF REALTORS® TRADEMARK PROTECTION PROGRAM

Advertising in Homes For Sale™ magazine must maintain proper use of the National Association of REALTORS® trademarks set forth in their policies and guidelines.