

NAR Legal Update

Charlie Y. Lee, Associate Counsel, National Association of REALTORS®



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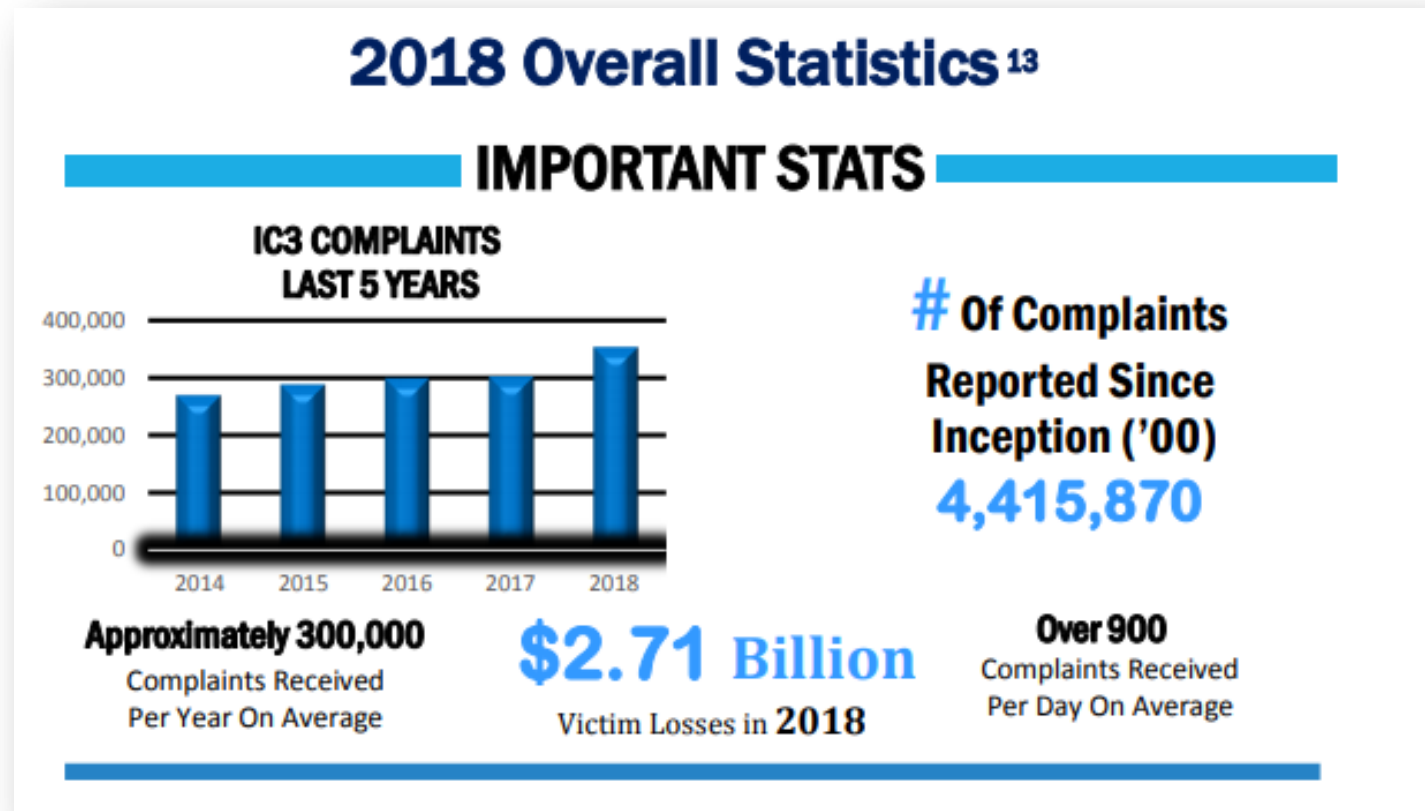
ANTITRUST LAWSUITS UPDATE

- March 6, 2019 – Moehrl v NAR et al. lawsuit filed
- Copycat lawsuits were subsequently filed
- May 17, 2019 – Motion to Dismiss filed
- June 2019 – Plaintiffs Amended Complaints
- Answers due in August

CYBERCRIME/WIREFRAUD

- Long Lost African Prince
- 4.4 Million Complaints Later (since FBI's Internet Crime Complaint Center (IC3) inception in May 2000)
- From 2014-2018, IC3 reported:
 - 1,509,679 total complaints about internet scams since 2014
 - 7.45 Billion in total losses

2018 STATISTICS



* 2018 IC3 Internet Crime Report



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CYBERCRIME VICTIMS

2018 VICTIMS BY AGE GROUP

Victims		
Age Range ¹⁴	Total Count	Total Loss
Under 20	9,129	\$12,553,082
20 - 29	40,924	\$134,485,965
30 - 39	46,342	\$305,699,977
40 - 49	50,545	\$405,612,455
50 - 59	48,642	\$494,926,300
Over 60	62,085	\$649,227,724

* 2018 IC3 Internet Crime Report

For victims over 40:

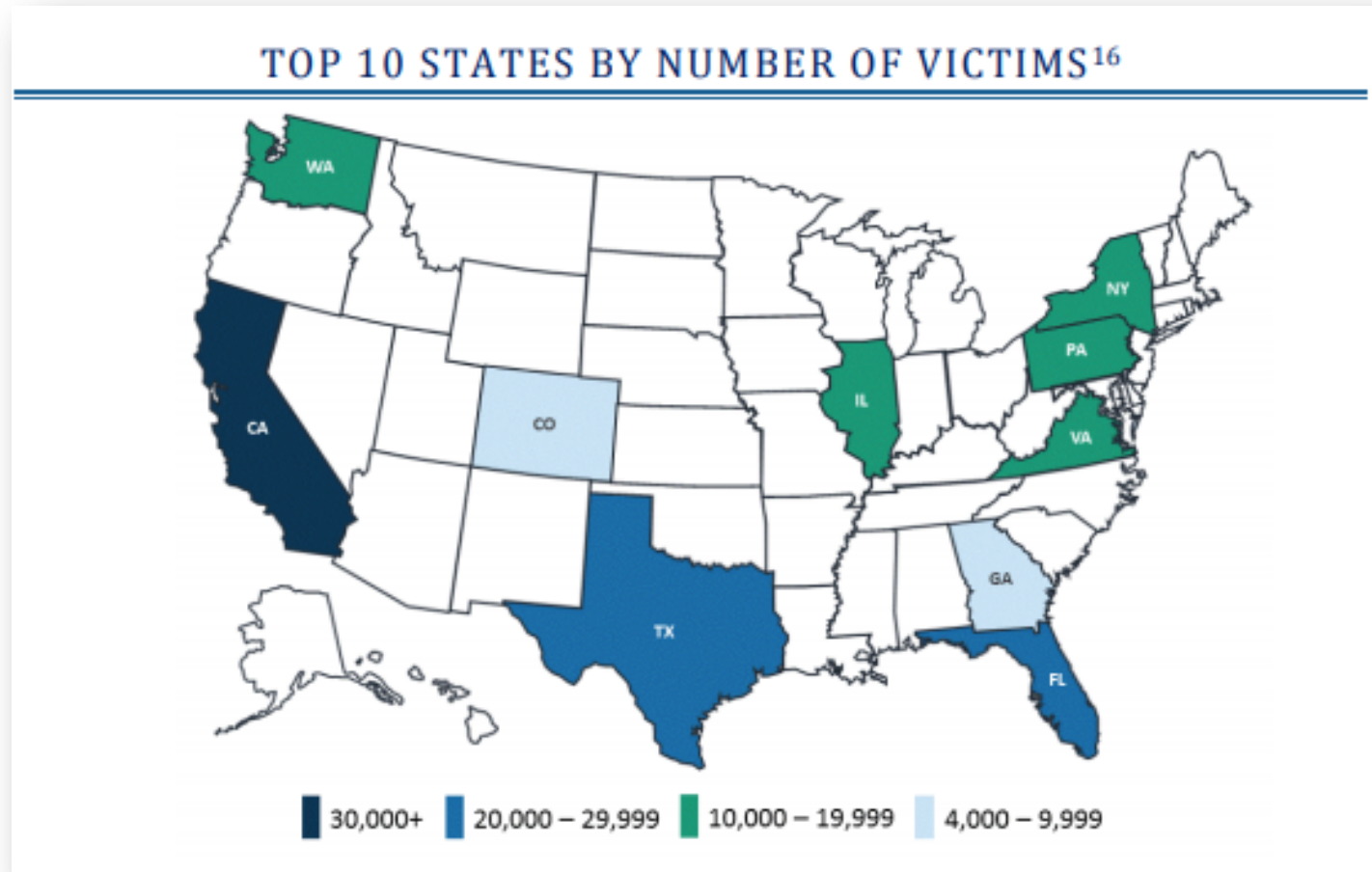
- Avg. loss of approximately \$11,000
- Total loss of \$1.5 Billion



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TOP STATES



* 2018 IC3 Internet Crime Report

No. 24 Oregon - 4,511 victims



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TOP STATES



No. 22 Oregon - \$28,599,963



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REAL ESTATE CYBERCRIME/WIREFRAUD

- Real Estate/Rental Cybercrime in 2018
 - 11,300 Victims*
 - \$149,458,114 Total Loss*
 - 1100% increase in BEC/EAC victims **
 - 2200% of monetary loss **
- Per the FBI, real estate is now one of the top victims of malware attacks in the U.S.

*2018 IC3 Internet Crime Report

** Since 2015

TACTICS

- **Business E-Mail Compromise (BEC)** – Targets businesses working with foreign suppliers and/or businesses regularly performing wire transfer payments
- **E-Mail Account Compromise (EAC)** – Targets individuals. These sophisticated scams are carried out by fraudsters compromising email accounts through social engineering or computer intrusion techniques to conduct unauthorized transfer of funds
- **Phishing/Vishing/Smishing/Pharming** - Unsolicited email, text messages, and telephone calls purportedly from a legitimate company requesting personal, financial, and/or login credentials.
- **Spoofing** - Contact information (phone number, email, and website) is deliberately falsified to mislead and appear to be from a legitimate source.

THE PLAYBOOK

- Watch MLSs, syndication sites like REALTOR.com, Redfin and Zillow to identify pending home sales.
- Profile the parties in the transaction (real estate agents, title companies, law firms, sellers and buyers) using public websites.
- Hack an e-mail account, watch correspondence until they can step in and send false wiring instructions (e.g. last minute change).
- Steal down payment, closing costs or mortgage payoff funds.
- Rinse and repeat.

AGENT LIABILITY

Bain v. Platinum Realty, LLC, No. 16-2326-JWL, 2018 WL 3105376 (D. Kan. June 25, 2018).

- Fake wire instructions came from agent's e-mail account
- Agent claims she never sent the fraudulent wire instructions
- However after fake wire instructions were sent, agent confirmed to buyer to wire money before closing
- Jury found real estate agent 85% liable
- Judgment of \$167,129

NAR EFFORTS

- On March 12, 2019, NAR hosted representatives from American Bankers Association, American Land Title Association, Mortgage Bankers Association, RESPRO and the American Escrow Agents Association to meet with FBI.
- Working together to combat wire fraud, including educating members and developing common messaging to raise consumer awareness.

RECOMMENDED PRACTICES

1. Educate buyers about possible scams.
2. Make sure you send documents safely (transaction management system).
3. Never send wire instructions via e-mail.
4. Verify instructions with phone number independently obtained.
5. Double check e-mail addresses (call person if unsure).
6. Monitor e-mail for unrecognized activity.
7. Never click attachments.
8. Use strong passwords.

IF FRAUD OCCURS

1. Notify other parties in the transaction
2. Contact bank where funds were transferred immediately
3. File a complaint immediately at [IC3.gov](https://www.ic3.gov)
 - Filing within 72 hours provides best chance for recovery
4. Report to local FBI office

E-MAIL NOTICE TEMPLATE

“

IMPORTANT NOTICE: Never trust wiring instructions sent via email. Cyber criminals are hacking email accounts and sending emails with fake wiring instructions. These emails are convincing and sophisticated. Always independently confirm wiring instructions in person or via a telephone call to a trusted and verified phone number. Never wire money without double-checking that the wiring instructions are correct.

Email Notice Template available on nar.realtor:

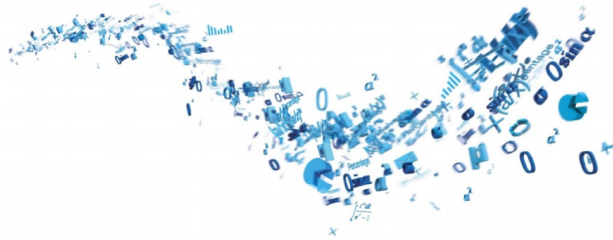
<https://www.nar.realtor/law-and-ethics/wire-fraud-email-notice-template>

CYBER AND FIDELITY INSURANCE REPORT

Cyber and Fidelity Insurance Report



Aon Risk Solutions
Specialty
Professional Services



Cyber and Fidelity Insurance
Report for Real Estate Brokers

Cyber and Fidelity Insurance Report



Aon Risk Solutions
Specialty
Professional Services

Real estate transactions are a target for sophisticated fraud schemes and when the frauds succeed, often all the service providers are potential litigation targets. The National Association of REALTORS® would like to identify providers that offer insurance for these threats and then compare the insurance offerings. Three different types of insurance coverages may be needed to protect the brokerage from these threats: Errors & Omissions/Misadventure, Professional Liability Insurance (E&O or MPLI), Cyber Insurance, and Crime Coverage (see Notes at end defining each insurance product).

Exposure Analysis

Real estate brokerages are comprised of independent contractor salespeople. The salespeople may be responsible for their own insurance needs. Because of the many ways brokerages are structured, providing one universal insurance solution for brokerages is not possible.

Since there is no universal solution, we will examine how various lines of coverage respond to the fraud scheme. In the typical scheme, a party to the transaction receives fraudulent information from a fraudster impersonating another participant in the transaction such as the seller. The party may then provide the incorrect instruction to a third party, bank or lawyer, who uses the information to direct the payment to the fraudster's bank account, which leads to a loss. This type of scheme is known as "Social Engineering Fraud."

The real estate professionals will not incur the loss themselves from the fraud scheme. However, they may be involved in the suit for the loss sustained. If it is found that the salesperson was negligent because the fraudster breached the brokerage's computer network to gather intelligence about the transaction, the E&O policy should provide a defense to the salesperson and the brokerage. However, the lost funds will not be covered by the brokerage's E&O insurance as discussed in the next section because the salesperson was not the party making the fund transfer.

Coverage Discussion

Businesses are facing an endless stream of attempted and often successful deceptive funds transfers. Although insured's instinctively think of these as "cyber losses," they have not been covered by most cyber insurance policies or crime policies. There are at least seven potential scenarios for deceptive funds transfers:

- 1) The transfer is effected entirely by a hacker independently penetrating a computer system or a user's personal device like a smart phone, and making the transfer;
- 2) The hack and transfer are enabled by employee negligence;
- 3) The fraudster convinces an employee to reveal credentials, enters the network by using them, and then transfers funds;
- 4) The fraudster gets an employee to open an attachment or click on a link, thereby allowing the network to be penetrated, and allowing the transfer of funds.

Aon Risk Solutions | Specialty | Professional Services

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Show more about this report

SCRIBD

of 10

Report is available on nar.realtor:

<https://www.nar.realtor/reports/cyber-and-fidelity-insurance-report>



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NAR RESOURCES

- **Wire Fraud Landing Page:** <https://www.nar.realtor/topics/wire-fraud>
- **Sample Wire Fraud Notices:** <https://www.nar.realtor/data-privacy-security/wire-fraud-notices>
- **Legal Case Summary:** <https://www.nar.realtor/legal-case-summaries/licensee-liable-for-wire-fraud-losses>
- **Video Alerts and Education:**
 - <https://www.nar.realtor/videos/window-to-the-law/how-to-avoid-wire-fraud-in-transactions>
 - <https://www.nar.realtor/videos/wire-fraud-alert-for-buyers>
 - <https://www.nar.realtor/videos/window-to-the-law-data-security-program-basics>
 - <https://www.nar.realtor/videos/window-to-the-law-cybercams-and-the-real-estate-professional>
 - <https://www.nar.realtor/videos/window-to-the-law/window-to-the-law-creating-a-cybersecurity-program>
 - <http://realtormag.realtor.org/daily-news/2016/04/22/video-arm-your-clients-against-wire-fraud>
- **Data Privacy and Security Landing Page:** <http://www.nar.realtor/topics/data-privacy-and-security/resources>
- **Data Privacy and Security Toolkit:** <https://www.nar.realtor/law-and-ethics/nars-data-security-and-privacy-toolkit>

COMING SOON AND POCKET LISTINGS

- Coming Soon listing generally refers to when agent has a signed listing agreement but the property is not available for showing or sale until a later date.
- Pocket Listing (Office Exclusive Listing, Off-MLS Listing) generally refers to a listing in which an agent has a signed listing agreement and the seller opts-out of placing the listing on the MLS.
- Neither are new, but have become more popular due to current market conditions.

ARE THEY THE SAME?

- NO – A Coming Soon is different if it is used appropriately and fairly.
- A Coming Soon becomes a Pocket Listing when the listed property is never made available to the general public.
- Coming Soon when used appropriately is completely legitimate.
- Pocket Listing is more risky and raises many questions.

COMING SOON – PROPER USES

- Coming Soon is appropriate when it helps the seller
 - Market generation
 - Provides seller extra time
- Presents a true and accurate picture
- All buyers are treated equally and fairly
- Complies with state laws, regulations and MLS rules

COMING SOON – IMPROPER USES

- Never lists on the MLS
- Shown only to a select few
- Without seller permission or consent
- No signed listing contract
- Accept bids or offers before advertised time
- No logical or reasonable reason
- Only appropriate if it's not misused

POCKET LISTINGS

- Most experts agree that sellers (majority) are best served by MLS listing.
- MLSs facilitate transactions by creating a consolidated source of accurate property information, and function best when information is complete.
 - Pocket Listings can compromise information accuracy and undermine cooperation.
- MLSs ensure max exposure and provides the best chance for highest offer.
- General perception that Pocket Listings only benefit the listing firm.

POCKET LISTINGS – PROPER USES

- Rarely in the best interest of the seller.
- Seller wants privacy (e.g. celebrity, divorce).
- Seller wants a quick transaction.
- Seller wants control and to limit the number of strangers walking through seller's property.
- Seller wants to test price.

LEGAL RISKS

- Breach of Agent's Duties
- State Laws and Regulations
- Fair Housing
- Antitrust

BREACH OF DUTIES

- Loyalty – Act solely in the principal's best interests at the exclusion of all others including broker's self interest.
 - Dual Agency (*NYC Lawsuit - Houlihan*)
 - Conflict of Interest: Self Interest (*Double Commission*) vs. Seller's Interest (*Highest Price*)
 - *Sweetwater v. Umansky*
- Reasonable Care and Diligence
 - Competent
 - Superior skill and expertise
 - Same duty as doctor or lawyer
- Cooperation – Duty to cooperate when in the client's best interest. Rooted in the premise that broad exposure and cooperative marketing produce best result.

STATE LAWS AND REGULATIONS

- Colorado
 - Advise client during listing contract negotiation the risks and benefits risks of “coming soon.”
 - Motivation must be only for seller’s benefit.
- South Carolina
 - Cannot advertise as “Coming Soon” before entering into a listing agreement.
- Idaho
 - “Coming Soon” that markets to only a select group is misleading advertisement.
 - No safe haven for claims that a seller is content just because of accepted offer.
 - Could violate Idaho’s Consumer Protection Act.

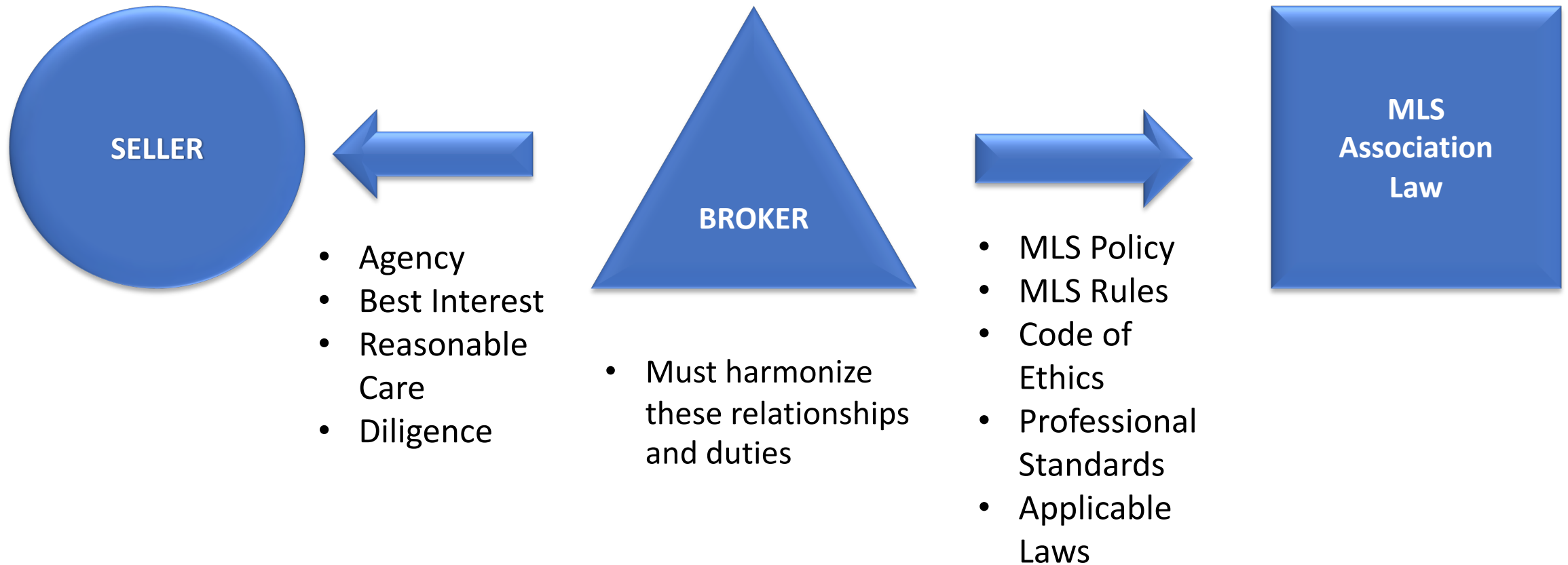
STATE LAWS AND REGULATIONS

- Nebraska
 - Must have an active listing agreement.
 - Must be in the name in which broker does business and under the broker's supervision.
 - Must be with the property owner's knowledge and written consent.
 - Must actually be "Coming Soon" and not shown or marketed before indicated time.

CODE OF ETHICS

- Protect and promote client's interest while treating all parties honestly. (Article 1)
- Advise seller of policies regarding cooperation and any compensation amounts to be offered. (SOP 1-12)
- Cooperate and make property available for showing when in the seller's best interest. (Article 3 & SOP 3-10)
- Do not misrepresent availability to show or inspect property (SOP 3-8)
- Be honest and truthful in communications and present true picture in advertising, marketing and other representations. (Article 12)

DYNAMICS



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BEST PRACTICES

- Don't advertise a property without written consent of the seller.
- Get a listing agreement that is legally compliant and fully executed.
- Know and follow your state laws, regulations and MLS submission rules.
- Make sure the seller understands the pros and cons of an exclusion (EXPLAIN, EXPLAIN and EXPLAIN).

RESOURCES

- Articles:
 - The Latest on Coming Soon: <https://www.nar.realtor/realtor-ae-magazine/the-latest-on-coming-soon-listings>
 - Law & Policy: Professionalism and pocket listings: <https://www.nar.realtor/realtor-ae-magazine/law-policy-professionalism-and-pocket-listings>
 - "Coming Soon" – Is it in the Seller's Best Interest?: <https://www.nar.realtor/articles/coming-soon-is-it-in-the-seller-s-best-interest>
- Window to the Law Videos:
 - Coming Soon Listing Best Practices: <https://www.nar.realtor/videos/window-to-the-law/window-to-the-law-coming-soon-listings-best-practices>
 - Off MLS Listings: <https://www.nar.realtor/videos/window-to-the-law/window-to-the-law-off-mls-listings>



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NAR LEGAL RESOURCES



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RISK MANAGEMENT EDUCATION AND SUPPORT



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WINDOW TO THE LAW

A monthly video series focusing on legal topics of interest to the real estate industry.

- Coming Soon Listings
- Teams
- RESPA
- Wire Fraud
- Independent Contractor Classification
- Antitrust
- Social Media
- Interactions with an Appraiser
- Campaign Finance Law
- ADA: Basics & Website Accessibility
- Copyright Infringement
- Patent Trolls
- Drones
- Elder Abuse
- And many more.



<https://www.nar.realtor/videos/window-to-the-law>

LEGAL PULSE

Quarterly newsletter analyzing recent legal trends, as well as emerging issues, impacting real estate professionals.

Legal Pulse

Current Issue: 4Q 2018: Agency, PCD, RESPA, and Fair Housing



Legal Pulse Newsletter

With respect to the *Re: Home Office of the Legal Answer*, the court stated that the taxpayer filed a notice of deficiency with the IRS, and the IRS issued a final notice of deficiency. The court stated that the taxpayer filed a petition for review of the IRS's decision with the Tax Court, and the Tax Court affirmed the IRS's decision. The court stated that the taxpayer filed a petition for review of the Tax Court's decision with the Ninth Circuit, and the Ninth Circuit affirmed the Tax Court's decision. The court stated that the taxpayer filed a petition for review of the Ninth Circuit's decision with the Supreme Court, and the Supreme Court affirmed the Ninth Circuit's decision.

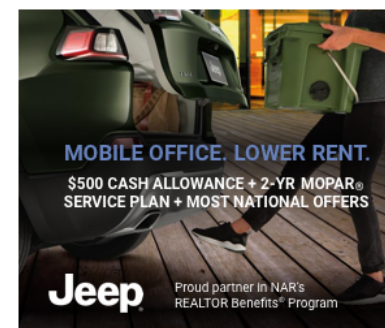
[Explore this issue](#)

[Download or print this quarter's Legal Pulse newsletter.](#) (PDF:402.62 KB)

This edition of the quarterly report analyzes legal trends in risk management areas that affect real estate professionals: Agency, Property Condition Disclosure, RESPA, and Fair Housing.

- [Read the 4Q 2018 Executive Summary](#)

Search Legal Pulse



Advertisement

<https://www.nar.realtor/publications/legal-pulse>



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STATE ISSUES TRACKER

Interactive, searchable database of real estate-related state regulations, as well as comparisons of various state approaches to core real estate issues.

State Issues Tracker

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This interactive, searchable database tracks and analyzes a number of core issues that concern NAR members. REALTORS® can use the state issues tracker to research state regulations that affect the real estate industry, make comparisons among different state approaches to an issue, and find citations of the particular state law addressing each issue.



[Access the State Issues Tracker](#)

Core Issues

The Core Real Estate Issues, which are updated on a yearly basis, are:

- Affinity Marketing and After-the-Fact Referral Fee Limitations
- Agency
- Appraisal Management Companies
- Broker and Salesperson License Reciprocity and Portability
- Broker Lien Laws,
- Broker Price Opinions
- Development Impact Fees
- Energy Conservation and Climate Change
- Fire Sprinklers in New Homes
- Foreclosure Alternatives

<https://www.nar.realtor/political-advocacy/state-issues-tracker>

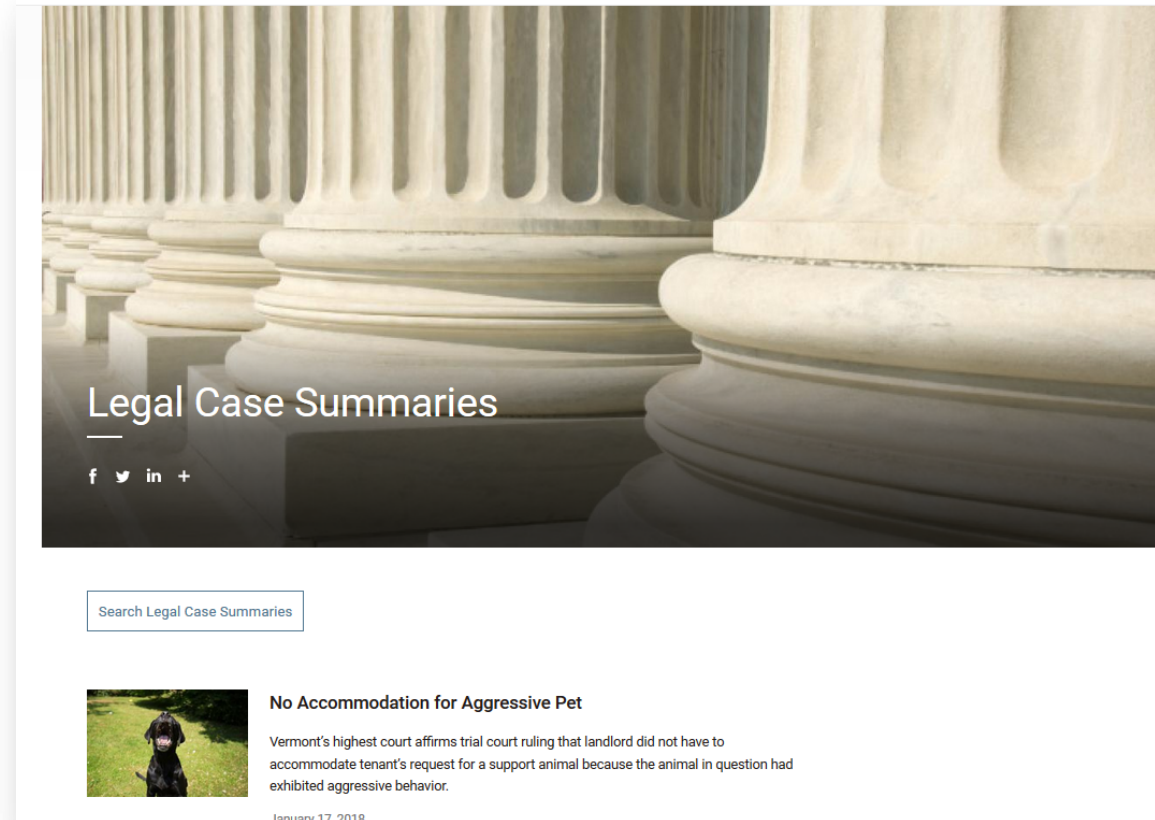


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LEGAL CASE SUMMARIES


Legal summaries of recent cases of interest to the real estate industry.



Legal Case Summaries

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Search Legal Case Summaries

 **No Accommodation for Aggressive Pet**

Vermont's highest court affirms trial court ruling that landlord did not have to accommodate tenant's request for a support animal because the animal in question had exhibited aggressive behavior.

January 17, 2018

<https://www.nar.realtor/legal-case-summaries>



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HOT TOPICS IN BROKER RISK REDUCTION

Hot Topics in Broker Risk Reduction

Katie Johnson, General Counsel & Chief Member Experience Officer
May 2019

WIRE FRAUD (<https://www.nar.realtor/topics/wire-fraud>)

a. Follow these tips to reduce risk of wire fraud:

- i. Alert homebuyers at the outset of the transaction. Many brokers are requiring signed disclosures. <http://www.realtor.org/videos/wire-fraud-alert-for-buyers>
- ii. Instruct homebuyers to call wire recipient using an independently-verified phone number.
- iii. Avoid sending wire instructions (and any sensitive financial information) via email.
- iv. Use a secure transaction management platform to share documents and information.
- v. Use good email security practices – never open unsolicited links or attachments, keep operating system and anti-virus updated, use strong passwords and two-factor authentication, purge regularly, and avoid using unsecured wifi.
- vi. Create an e-mail rule to flag email communications where the “reply” email address is different from the “from” email address shown.
- vii. Immediately report suspected fraud to the bank from which the funds were transferred.
- viii. Get to know your local FBI field office and contact them immediately if fraud is suspected.
- ix. Report fraud incidents to www.ic3.gov.

b. Resources:

- i. *How to Avoid Wire Fraud video:* <https://www.nar.realtor/window-to-the-law/how-to-avoid-wire-fraud-in-transactions>
- ii. *Wire Fraud Email Notice:* <https://www.nar.realtor/law-and-ethics/wire-fraud-email-notice-template>
- iii. *FBI, BEC: The 12 Billion Dollar Scam:* <https://www.ic3.gov/media/2018/180712.aspx>

<https://www.nar.realtor/legal/hot-topics-for-brokers>



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SAMPLE PHOTOGRAPHY AGREEMENTS



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Real Estate TopicsMembershipResearch & StatisticsPolitical AdvocacyEducation

Who Owns Your Property Photos?



November 9, 2016 | Copyright & Trademark, Being a Broker

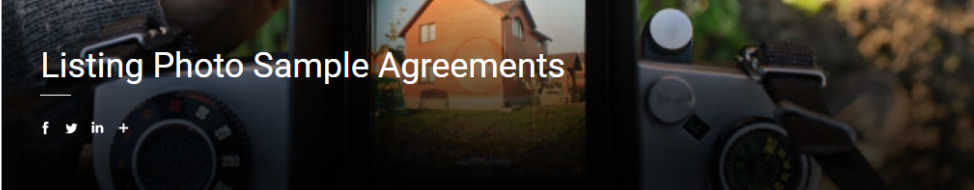
Listing content fuels the real estate industry, and displaying photographs of real properties online is now a vital part of the real estate professional's marketing plan. Sellers use photographs to market properties, and buyers rely on those images to select which properties to visit. MLSs distribute property listings through proprietary databases that include the listing photographs. Moreover, MLSs in turn often license their property listing databases, including broker-provided photographs, to third-party portals, such as REALTOR.com, and other websites and vendors.

Improper use of listing photographs, however, can create legal problems for agents, brokerages and MLSs. Authorship and ownership of photographs within the real estate industry is "fractured". Who authored the photograph and who can use what photograph and in what way varies across the industry. Listing photographs may be taken by homeowners, real estate agents, MLS or brokerage employees, or professional photographers.





Photographs may be owned or licensed to different parties in a variety of ways. A misunderstanding of how you may use the photographs for property listings could make you vulnerable to a copyright lawsuit.



For example, copyright infringement of listing photographs is central to the recent lawsuit [VHT, Inc. v. Zillow Group, Inc., No. 2:15-cv-1096 \(W.D. Wash. 2015\)](#). VHT purportedly retains ownership in the listing photographs and only grants non-exclusive licenses to brokers to use the photographs solely in connection with marketing active property listings. In the complaint, VHT alleges that Zillow uses VHT's photographs without authorization in connection with "sold" properties and on Zillow's home design website, "Digs." VHT argues that these uses exceed



Listing Photo Sample Agreements



Sample Agreements

In order to assist members and member firms, NAR Legal Affairs created sample agreements, which should be modified as necessary to fit your particular needs.

These documents are provided as a sample, and are not intended to be and do not constitute legal advice, or a substitute for specific legal advice or opinions. The user of this sample document should not use this document without consulting legal counsel. The use of this document should be modified to address the specific legal needs of the user.

Work for Hire Agreement: This sample agreement provides that the commissioned photographs are a "Work for Hire", which means the commissioning party is the automatic owner of the photographs from their creation.
Download: [DOC](#) | [PDF](#)


Assignment Agreement: In this sample agreement, the photographer assigns all right, title and interest in the photographs to the broker.
Download: [DOC](#) | [PDF](#)



Exclusive License Agreement: A photographer may want to retain its ownership of the photographs. In this sample agreement, the photographer grants to the broker an exclusive license to display and distribute the photographs in connection with the real estate industry.
Download: [DOC](#) | [PDF](#)

[Back to "Who Owns Your Property Photos?"](#)

REALTOR® Content Resource
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FREE consumer content
ready to use for your SOCIAL MEDIA,
WEBSITE, NEWSLETTER
or other materials.

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<https://www.nar.realtor/law-and-ethics/who-owns-your-property-photos>




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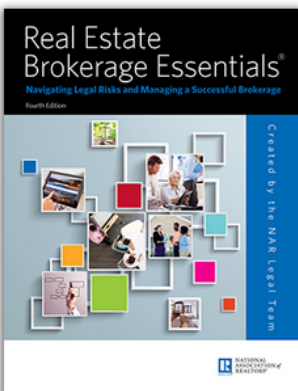


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Real Estate
Brokerage Essentials®
Navigating Legal Risks and Managing a Successful Brokerage
Fourth Edition
Created by the NAR Legal Team



Real Estate Brokerage Essentials®

Item Number: 126-359
[See volume pricing](#)

Real Estate Brokerage Essentials®: Navigating Legal Risks and Managing a Successful Brokerage, Fourth Edition is the most comprehensive business tool for brokers to run their offices efficiently and minimize their risk for legal liability. This is a must have for all Brokers!

Watch [Katie Johnson and the Legal team](#) share why this is the one resource you need to succeed!

This product covers everything from hiring and training employees, licensing issues, dealing with consumers, key intellectual property concepts and how to understand and deal with tough business issues. The product was created by NAR's Legal Team and includes a foreword by NAR General Counsel Katie Johnson.


This comprehensive guide includes training modules on some of the most relevant topics to provide an easy source for assisting brokers with creating effective training programs on risk management issues. The guide offers current case law, checklists, training worksheets, and does so in a way that anyone can relate to. It offers quick tips and helpful summaries and checklists on many of the topics to assure Brokers and able to successfully manage their businesses.

The product features 15 updated chapters with 30% of the content being new, including one completely new chapter called *Emerging Risk Management Issues*.

PAPERBACK

Price: \$49.95
Member Price: \$32.95
Member Savings: \$17.00

- + 1

ADD TO CART 

<https://store.realtor.org/product/book/real-estate-brokerage-essentials?sku=126-359>



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TRADEMARK PROTECTION PROGRAM



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REALTOR® TRADEMARK

Logos and Trademark Rules



Download the REALTOR® Logo

Video: Make Our Marks Remarkable

Trademark Use in Social Media

Membership Marks Manual

Frequently Asked Questions

It is important to use NAR's membership marks—including the REALTOR® logo and the terms REALTOR®, REALTOR-ASSOCIATE®, REALTORS®—correctly and according to the rules outlined in the [Membership Marks Manual](#).

Download REALTOR® Logos and get information on how to use the logos correctly:



REALTOR® logo



Commercial logo



Equal Housing
Opportunity logo



MLS logo

Read the [top 5 things you need to know](#) about using the REALTOR® trademarks correctly, then [take this quiz to test your knowledge](#).

Get tips for using the terms REALTOR®, REALTOR-ASSOCIATE®, and REALTORS®:

- [With a member's name](#)

<http://www.nar.realtor/logos-and-trademark-rules>

Trademark Tips for Associations Video:
<https://www.nar.realtor/videos/maintaining-the-realtor-brand-for-the-next-100-years>



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REALTOR® TRADEMARK VIDEOS

Make Our Marks Remarkable

f t in +

Download the REALTOR®
Logo

Video: Make Our Marks
Remarkable

Trademark Use in Social
Media

Membership Marks Manual

Frequently Asked Questions



YouTube

The term REALTOR® is not only a trademark owned by NAR and protected by federal law, it is also a valuable membership benefit that distinguishes members from all others in the real estate business. Watch this entertaining, three-minute video to learn how members can protect the value of the mark by using it properly. Remember, a REALTOR® isn't just

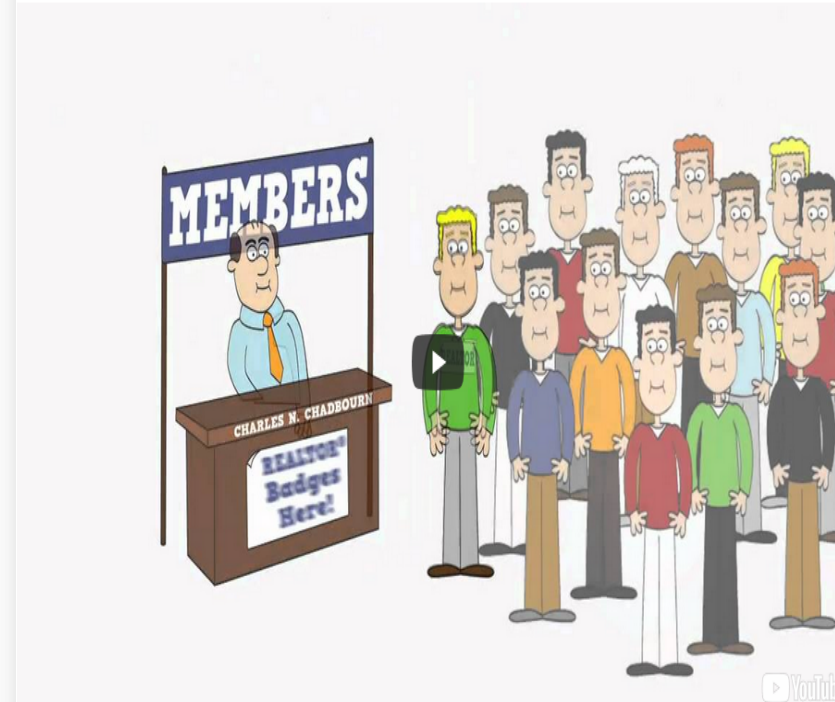
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LITIGATION SUPPORT



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LEGAL ACTION PROGRAM


NAR's Legal Action Committee provides financial assistance in connection with litigation affecting NAR, state and local REALTOR® associations, members, and real estate owners where the cases may have a direct or indirect impact on the real estate industry.

Legal Action Program

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- Purpose
- Legal Action Program Request Form
- Financial Assistance from the Legal Action Committee
- State Associations & Local Board Legal Action Programs
- Legal Action Committee Procedures
- Case Reports
- Legal Action Case Support Scorecard

NAR's Legal Action Committee provides financial assistance to support litigation of significance to the Association, including matters relevant to the practice of real estate, the operation of real estate associations, ownership and use of real estate, and private property rights. Financial support provided by NAR to litigants must be used exclusively to pay the legal fees, costs, and expenses, incurred in connection with the litigation for which assistance is requested and provided. To learn more about the Program and apply for assistance, please consult Program materials found in this section.



Read "Need Legal Funding?" by Ralph Holmen from the Winter 2016 issue of *REALTOR® AEMagazine*.

<https://www.nar.realtor/programs/legal-action-program>



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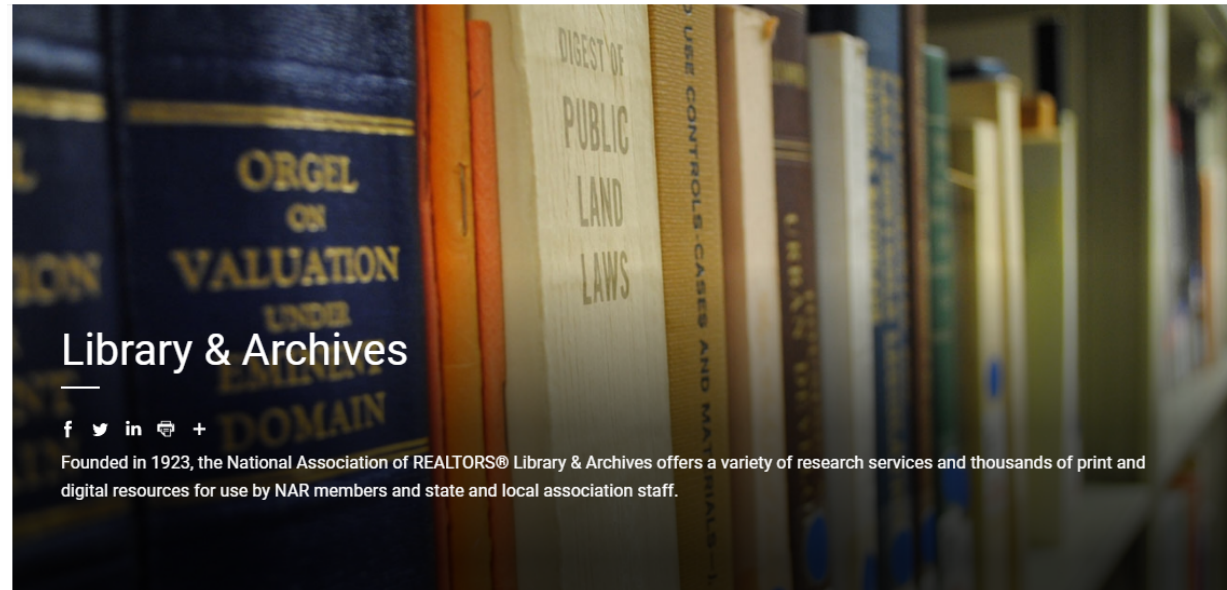
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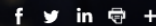


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Library & Archives



Founded in 1923, the National Association of REALTORS® Library & Archives offers a variety of research services and thousands of print and digital resources for use by NAR members and state and local association staff.

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THANK YOU

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