

Bi-Weekly Company Zoom Meeting Summary

January 6, 2026

Guest Speakers:

Pete Minarich – CMG Home Loans – rates are consistent with no major changes

State of Florida Hometown Heros program <https://478133.fs1.hubspotusercontent-na1.net/hubfs/478133/CMG%20Docs/CMGHometownHeroesApplication.pdf>

Contact loan officers for information on a Hillsborough county program that offers a loan at 5.37% and plus \$30K for down payment or expenses

Beginning March 1st the credit bureaus will no longer be allowed to sell trigger leads to lenders, while this is good for privacy it will cause costs of credit bureau services to increase temporarily

Kevin Hagerty – The Baldwin Group Insurance

New insurance carriers have opened up and costs are not rising significantly in 2026

The Baldwin Group can provide post-listing/pre-contract insurance quotes for properties

David Clapp Presentation

David encouraged us to set goals rather than make resolutions for 2026

Florida Realtors (FR) has an article about using AI to help with 2026 financial goals -

<https://www.floridarealtors.org/news-media/news-articles/2026/01/using-ai-set-smarter-2026-financial-goals>

FR Legislative Update

Dave discussed the new proposals HB791 and HJR 787 that propose to remove the authority of local governments to levy ad valorem property taxes. Here's a link to FR 2025 Legislative Final Report that includes all legislation and the status <https://www.floridarealtors.org/advocacy/2025-legislative-final-report>

Updates to forms quickly summarized

Commercial Lease – updates to compensation section and advertising paragraph

Receipt of Condo Docs – now includes turnover inspection report

Listing Agreement – updates to paragraphs 5,6 & 10

Limited Service Listing Agreement – updated paragraph 4

Vacant Land Listing Agreement – updated paragraph 5

Lease Agreement (Right to Lease) – updated paragraph 6

Commercial Listing Agreement – updated paragraph 2

Buyer Broker Agreements

There are now 4 versions available for each type of agency relationship

Updates were made to paragraph 5(b)

New paragraph 5(f) was added

Copy returned to customer section added at the bottom

Showing Agreement – update to paragraph 4

Milestone Inspection Disclosure

A notice for the Sellers to complete the disclosure has been added

A paragraph has been added to identify the association

Vacant Land Contract – paragraph 11 was updated and the bifurcation of time was removed

Compensation Agreements – VERY IMPORTANT!!

There are no longer 2 agreements and 2 modification forms that each address compensation paid either by seller or by seller's broker. They have been replaced by ONE compensation form and ONE modification form that requires a choice of who is paying.

Paragraph 6 that discusses dispute resolution was updated

All of the updated forms are available in appFiles

Link to FR Forms Descriptions list - <https://www.floridarealtors.org/tools-research/form-descriptions>
also from here you can log in to your FR account and see all the latest updates to the FR forms

Economic Outlook – Dave presented information from both NAR's economist Lawrence Yun and Florida Realtors economist Brad O'Connor, both predicting a good market in 2026 because:

Stock market growth has created optimism

Payroll increases and job gains

Home value gains – FL has seen a 70% appreciation over the year 2025

Nationwide home sales are predicted to increase by 14% and median home price predicted to increase by 4%

FL 2025 pending and closed sales were higher than in 2024

FL 2025 new and active listings increased by 10% over 2024 which provides a healthy inventory

Median home prices in FL are expected to remain the same

RE/MAX Information

New, refreshed remax.com

Be sure to look at and make any updates to your RE/MAX agent profile in Max Center

RE/MAX R4 Feb 22 - Feb 25 2026. Link for information and registration

<https://www.remaxevents.com/event/a02a9a4b-4809-4ecd-bbe5-e276bbb96839/home?locale=en-US>

EARLY BIRD REGISTRATION SAVINGS OF \$100 ENDS JAN 7th

Upcoming Classes

Gina Bannan's Marketing Series - **Marketing Made Simple — Design Center Edition** is a short, four-part webinar series via Zoom designed for **both new and experienced real estate agents** who want professional marketing they can create **quickly and confidently themselves**. Each class will be recorded, and the recording will be available in the resource center. Here is a link to the schedule

<https://478133.fs1.hubspotusercontent->

[na1.net/hubfs/478133/January%202026%20Marketing%20Classes.pdf](https://478133.fs1.hubspotusercontent-na1.net/hubfs/478133/January%202026%20Marketing%20Classes.pdf) Email announcements will also be sent out

David Clapp's Contract Class Series – Dave will do a thorough review of the FR/BAR contract both in person and via zoom. There will be multiple sessions at about 1 hour each. The zoom classes will be recorded and the recordings available in the resource center.

Alliance Group Resource Center – Don't forget that the resource center has links, recordings, a company calendar and many more resources at your disposal. The address is

<https://www.agresourcecenter.com/>. To log in, your username is your email address (not your remax.net address, just your regular business address, and your password is the first initial of your first name and your entire last name, i.e. pcrowley.