**Drive with NAR: The REALTOR® to REALTOR**® **Series**

**Season 2, Episode 11**

**Marki Lemons-Ryhal** ([00:00](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

They've served our country, yet they face some unique challenges on the way to becoming home owners.

**Andrea Marzullo-Lane** ([00:05](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

Those circumstances are different than, say, your typical buyer that might be right there with you and going through every house.

**Marki Lemons-Ryhal** ([00:11](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

When military veterans and active duty service members try to use their VA benefits to purchase a home, they often find themselves at a disadvantage against competing buyers.

**Jimmy Vercellino** ([00:22](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

This is bum scoop that permeates throughout the marketplace where veterans are told things about their VA home loan benefits that are not true.

**Marki Lemons Ryhal** ([00:30](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

You are listening to Drive with NAR, the REALTOR® to REALTOR® series, powered by REALTOR® Magazine. Listen, as real estate pros, talk twos of the trade and share stories of inspiration. Get ready to step up your business. This is Markie Lemons Ryhal. Realtors are so grateful for the bravery and service of our men and women in the military, and as we celebrate Veterans Day this month, the best way real estate professionals can honor these heroes is to get educated about their unique needs in the transaction. I'm here with two people who know all about this. Andrea Marzullo-Lane with Berkshire Hathaway Home Services Ambassador Real Estate in Omaha, Nebraska, and Jimmy Vercellino, a mortgage loan originator and regional residential mortgage director at First Western Trust. Jimmy is a military veteran and Andrea is the spouse of a veteran and a dependent, both are instructors of the NAR's military relocation professional certification. First, who are military veterans? What kind of things do they need in a home and what does home ownership mean to them?

**Andrea Marzullo-Lane** ([01:50](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

If they're active duty, they may only be at a station where they're at for anywhere from two, four, and six years with the fact that they're only at these duty stations for a very short time makes it important for agents not to be overly salesy, to have a little more heart with what they're doing for real estate. When I'm instructing, that's one of the things I talk about is that it's not just pushing somebody to get into a house for the sake of a commission, because the military community is a very small, tight-knit community and they all talk and they all support one another, and they deserve our support in return. And that means taking care of them when they're looking towards home ownership. And obviously that's more on an active duty side. And then we also have, if you're close to some of the bases or even just anywhere in the us, you have a large opportunity for veterans who can use those VA benefits and their amazing benefits. And I think understanding all those amazing benefits helps those home buyers and us as agents help them.

**Marki Lemons-Ryhal** ([02:54](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

You stated special requirements. What might be some of those special requirements?

**Andrea Marzullo-Lane** ([03:00](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

Oftentimes, when active duty members are purchasing a home, they may not be in the state or even in the country for that matter. So oftentimes you're dealing with different time zones where they may be five hours behind or they may be five hours forward, and you're signing electronic documents that you need to be aware that those time differences exist. And because of that reason, they may not have boots on the ground to be able to physically walk through a property. And so how are you as an agent overcoming, making sure they meet VA guidelines? VA wants them to be structural, sanitary, and safe. So there are certain things that they look for in that. And I think those are also what creates some of the misconceptions with VA. So there's sometimes circumstances where a spouse may not be available at all, where you're having to work with a power of attorney and being familiar with what that means when you're working through a transaction. That way they may not bank locally. So as they head towards closing, how they're going to handle those closing costs when you get to the closing table and making sure that you think ahead of schedule rather than doing something at the last minute. So it definitely takes, you know, some forethought in that transaction to make sure, because those circumstances are different than, say, your typical buyer that might be right there with you. And going through every house and so on.

**Marki Lemons-Ryhal** ([04:24](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

Many state and local fair housing laws recognize military status as a protected class. It may seem like an obvious question, but why is it necessary for military members to have special protection?

**Andrea Marzullo-Lane** ([04:38](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

So I really think it's exciting in a lot of ways because I would say during Covid especially, we saw a lot of people making comments about, oh, it's a VA offer. I kind of always encourage everybody to say, yay VA, not nay VA, right? Because VA is such an amazing product and it's so easy to do when you understand it. And I think that's the biggest part, is understanding that process. And so to see them have a little extra edge when they're going out to buy is exciting because they have served our country and served in a way that many of us don't understand. And they deserve every opportunity that we can give them because at the very basics, they enable us to own that home to begin with.

**Marki Lemons-Ryhal** ([05:25](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

My father and both of my grandfathers served in the Army, and my great-grandmother essentially was able to acquire a home in the 1950s, a two flat building. And she had to do so in conjunction with the fact that my grandfather was a veteran. So they used a VA loan to purchase a home, and I still own the land. Jimmy, there are some misconceptions about how VA financing works, which can negatively impact the real estate transaction for military buyers. Can you explain how VA financing works and what these misconceptions are all about?

**Jimmy Vercellino** ([06:03](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

Certainly, Marki, thank you for having me. That's a beautiful story that you share and it warms my heart to hear that. One of the things that I've learned over the years is a lot of people don't know this, but all the way back to 1862, the Union priority was assigned, and this allowed veterans to purchase lands at up to a $1.25 an acre. So, Marki, if you have any acreage that I can purchase from you right now for a d$1.25, I will take 20 acres at the end of our time together, okay?

**Jimmy Vercellino** ([06:34](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

But here's what I've learned about VA over the years is that, you know, the VA doesn't advertise this stuff. You know, if you think about it truly, the VA Lender's Handbook is not really made aware to veterans and active duty service members and mortgage loan originators don't understand it, Marki. So what I've learned and what I've experienced over the years is it's like, look, if the VA doesn't advertise it, mortgage lenders don't understand it, then how in the world can we expect our real estate professionals and most importantly our veterans to understand this information? And the answer is, they don't. Which is why the MRP certification is so important for agents to really get certified to serve veterans in active duty military, so that way they can arm themselves with the facts. Number one, I'm going to speak like a marine here for a second, I hope that's okay.

**Jimmy Vercellino** ([07:24](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

And secondly, deploy this information to the marketplace. And talk about what is exactly the VA loan. We talk about this a lot in our industry, and we're actually, myself included, and I'm not using the term, technically correct, colloquially, we refer to the VA loan, but it's really a VA guaranteed loan, meaning that a veteran is going to obtain a mortgage loan from the bank. Let's start there or stop there for just a moment. I should say, they're going to get mortgage financing from the actual bank itself. All the VA does, Marki, is just guarantee the loan by 25%. That's it. And the reality of the situation is, is that the VA has limited involvement on every transaction outside of the VA guarantee. So it would be like, Marki, let's just say for a moment that your grandfather purchased that home. He bought it for a $100,000.

**Jimmy Vercellino** ([08:18](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

All the VA does is they say, Hey, Mr. Lender, in the event that the veteran were to default on the loan for any reason or another will guarantee 25% of that loan amount in the event of default. That's it. That's all the VA does. So Marki, what the neat thing about VA loans is it's kind of like the veteran is putting down 25%, even though they're not putting any money down, right? So what this allows us to do as veterans is to purchase a home up to any purchase price we'd like. There is no cap or no loan limits on a VA loan up to any purchase price. We'd like no money down. You have to qualify of course, by way of income and credit, right? But this is the only loan product that will allow us to do that. In addition to that, it has no PMI, private mortgage insurance.

**Jimmy Vercellino** ([09:07](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

So when you couple all of these things together, it truly makes, as Andrea mentioned earlier, one of the most, if not the most competitive products that are available on the marketplace today, that still all too often many veterans are unaware of. So not only is there myths or misperceptions in the real estate community that the VA loan takes longer to close, or it's more arduous, or that the seller has to pay for all of the fees. These are all just nonsense. In the Marine Corps, we'd say bum scoop, Marki. Okay, this is bum scoop that permeates throughout the marketplace where veterans are told things about their VA home loan benefits that are not true. Now, really quick, I just want to add this last point. There's also myths that exist within the veteran community. We think that we can only use our VA loan once not true. We think that we can only have one VA loan at a time. Not true. We think that we can only use our VA loan to purchase a home. Not true. You can use it to refinance as well. So there's all of these really neat and amazing functions that the VA loan has that allows veterans to build and create wealth. I say that intentionally through the acquisition of real estate utilizing their VA home loan benefit.

**Marki Lemons-Ryhal** ([10:19](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

You know what, just stood out to me. I would want to encourage every real estate professional to make a post to honor all veterans about the value of home ownership, because the fact that it doesn't have that mortgage insurance protection actually makes it more affordable. As we consistently see interest rates go up, they don't have that additional cost of either mortgage insurance protection or private mortgage insurance. Therefore, that home is going to be more affordable. And how many veterans have benefits that have not been leveraged? The Center for Realtor development is NAR's home of Exceptional Learning with 10 plus designations and certifications, over 100 micro courses and award-winning podcast and educational events. There is a learning experience for every real estate professional. CRD has educational offerings and nearly every real estate niche from buyer representation to emerging technology and short sales. In addition, courses are offered online and in-person classroom format for you to choose which style best fits your schedule. Plus, November is designation month, and CRD offers 20% off of our core online courses. Visit us at CRD.reatlor to learn more where we're trying to talk about another finance program to put them in, which might not be nearly as financially beneficial to them. So I'm going to definitely take to my own advice and share content about, do you have benefits that you have not leveraged? Andrea, how do you combat the stigmas around VA financing when you're working with clients in a transaction?

**Andrea Marzullo-Lane** ([12:18](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

Talking about some of those hurdles to get over. And like to Jimmy's point when he talks about it's such an amazing loan program. And if that's, you know, one of the biggest things I can impart on agents is too, we're always afraid of the thing we don't understand, right? And if you don't understand that VA program to learn more about it, get your MRP certification because the second half of the class talks about nothing but the loan, right? And it helps you get past those stigmas that we often hear like, oh, well they didn't put any money down and the other buyer had money down. And I always say, well, you know, the government said that this military member is sacrificing their time away from family as well as their life possibly, to be able to earn these veteran benefits and be able to come in with zero down.

**Andrea Marzullo-Lane** ([13:06](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

Oftentimes, that VA loan has a lower interest rate than conventional also, which is to the point of making that payment lower, which encourages, you know, these veterans to invest in that community. You know, that this country that they're protecting and getting past some of those stigmas and helping people to understand it, right? That the process is as easy as you want to make it. I've closed the VA loan in as little as two weeks, so it's able to be done. And people have that idea that, oh, VA is going to be a harder transaction to go through, or that the appraisal is going to be more difficult. And I would strongly disagree with those statements. Again, it's everybody, you know, working together, right? We're all working to get to that closing. We want to get a home for our buyer. We want to help a seller sell their home. And I think sometimes it's understanding how to see those things to help get past a misconception about the program as a whole.

**Marki Lemons-Ryhal** ([14:05](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

We all know about the antitrust lawsuit NAR is engaged in right now. These lawsuits have the potential to append buyer representation as we know it. What impact would that have on military buyers if buyer representation with an offer of compensation becomes the norm?

**Andrea Marzullo-Lane** ([14:28](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

This has been on my mind since the first murmurings that this has, that this was transpiring because as VA is written out, a VA buyer cannot be compensated by the, or the VA agent cannot be compensated by the buyer. So meaning, in competitive offers where buyers were offering to pay some of the sellers closing costs, a VA buyer could not do so. And with the lawsuits that are out there, I just feel like it further cripples our VA buyers. I mean, it's going to rearrange how things are organized because right now, oftentimes our VA buyers are able to get in with just, you know, an earnest deposit because they can get in for zero down. And having to compensate their buyer's agent is going to make it even harder for our veterans to get into homes. I'm, you know, actively watching it just because it'll be interesting to see what transpires and the support, I think it also garners for agents and having that representation for them when accessing home ownership, when looking to purchase a home, it's hard to see it because I don't want them to be crippled.

**Andrea Marzullo-Lane** ([15:41](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

I want them to be lifted up. I want their opportunity to be there. It's definitely new territory. Some of the interesting part, too, is how it will structure. I think for the VA loan, I think that the government's actually going to have to look at restructuring some of the rules that they have for their mortgages, because they're going to have to look at allowing a buyer to compensate their buyer's agent, which does affect the mortgage side of it in that, are they then going to have to rewrite it to where they can roll in their buyer's compensation into that mortgage? Because I know that's one of the questions that at my house we've played around with, you know, because I am a veteran's spouse, so hey, how does that affect going forward? And how are my VA buyers going to be affected going forward? And how do we enable them to be in a strong point of purchase power if this comes to fruition for them? And so I do think it affects both us as agents and mortgage officers, because we are going to have to really work together to, you know, how this transpires because I don't really think agents or even the mortgage industry understands the ramifications that this has or how this affects how the VA loan structure is put together.

**Marki Lemons-Ryhal** ([17:03](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

November is NAR's designation awareness month, and that includes the military relocation professional certification as instructors of the course. What are some key takeaways and how does education for the real estate agent benefit military clients?

**Jimmy Vercellino** ([17:20](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

So, Marki, when you share that, it reminds me of a quote that a gentleman by the name of Zig Ziglar shared with me many years ago, and he said that you can have anything you want in life if you'll just help enough other people get what they want, right? So I found out what my real estate friends want, right? They want to be able to sell more homes, make more money, have a better quality of life. Most importantly, I found out what my veterans want, my veterans want to be able to build and create wealth utilizing their VA home loan benefit. So my agents that sit through my course, I believe, are going to be able to intelligently converse with confidence to the veteran or active duty service member. You know, I'm reminded of, occasionally when I travel abroad, I find somebody who speaks English and instantly it's like, oh, yes, they speak my language.

**Jimmy Vercellino** ([18:10](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

I can communicate with this individual. Well, it's the same thing in real estate. You know, when you've got a real estate professional who says, Hey, hard charger, I need you to get a copy of your DD two 14 lender's going to check the COE. They look at me and say, well, I'm active duty. Do I still need that? And they go, oh my gosh, what was I thinking? I'm so sorry. Here's what we're going to need to do. Lender's going to request a copy of your LES, then he is going to request a copy of your COE check, the BAH and BAS, and make sure that your ETS is not less than 12 months. Then we're going to get you out there and put some rounds down range utilizing your VA loan benefit. Agents that attend the MRP certification are going to be able to speak that language, number one.

**Jimmy Vercellino** ([18:51](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

And number two, they're going to be able to educate, educate, educate, educate, right? The veteran or active duty service members, so that way they can say, whoa, wait a second. You mean to tell me that I can buy a four unit property with a VA loan? You mean to tell me that I can buy a $1 million home with no money down and no private mortgage insurance? Wait a second. You mean to tell me that the VA loan generally speaking, only requires a 620 credit score? Wait a second. You mean to tell me that I can have more than one VA loan at a time and build a real estate portfolio utilizing my VA loan benefit? So it's simply education and most importantly, Marki. It doesn't do anything if the MRP certified agent doesn't share it with as many people as they can. And that's what we do in our course.

**Jimmy Vercellino** ([19:41](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

It's simple, right? You take five people that you know that are a veteran or active duty service member, you call them afterwards and you say something as simple as, Hey, Jimmy, it's James. I thought about you today. Did you know? Did you know? Did you know? Did you know? Did you know? And two things are going to happen there. Number one, most importantly, the veteran is going to learn something about a benefit that they're entitled to. And number two, it's going to set up the real estate professional to be able to sell more homes, make more money, and increase their referral business by giving they shall receive.

**Andrea Marzullo-Lane** ([20:14](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

I think with some of that giving with what Jimmy's talking about, right, with some of the giving is that sometimes too is as simple as realizing to get down to the story, right? Because Marki, hearing about your dad, like I love that. I love hearing those old stories from people like when you talk about APCS or when you've done those things. And by going to the course and being able to share some of that story enables them to go to their clients and ask for that story. Because I love hearing the stories from my clients or their parents where they talk about their, you know, how they got to where they're at or what some of their experience and being able to be a part of that. It is more than just a move, you know, that it's being a part of that community and it's the community that they live in as well as the military community that they're a part of.

**Andrea Marzullo-Lane** ([21:06](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

I think it's moving, especially as you're looking at Veteran's Day, because the other part of our story is that not everybody gets to come home. And understanding how that comes about, because I think one of the things that as agents, when it comes even to the VA loan, is that disability is not a bad word because these veterans have an opportunity to waive fees that they would otherwise have to pay for. And there are tax benefits in the different states also for the disability benefits that also make that payment come down for the veteran to have home ownership. And again, with that MRP certification, that military relocation professional, right? Because it sounds like a couple movie quotes when we give all those acronyms, is that when you have that understanding and it becomes more passionate, it's not work anymore, it's passion.

**Marki Lemons-Ryhal** ([21:58](https://www.temi.com/editor/t/urws-JjUWuKkIW7SjJVP5ET4Dw-pQZqmCISOdF3TzWSajEjJ3a_2ayuuLbqP5J-bANYIrK5MtycUnGPCkm8e_4tafAo?loadFrom=DocumentDeeplink)):

Well, today I want to thank all servicemen, all veterans, Jimmy and Andrea, your family members for their service. It is time for us to put more veterans in homes and to make sure that we are adhering to fair housing rules and regulations. That's a wrap. Thank you for joining us at Drive with NAR, The REALTOR® to REALTOR® series. Tune in every month to magazine.realtor/drive or subscribe wherever you listen to your podcast. Find more tips to boost your business@magazine.realtor.