



## RPR Master Q & A Sheet

Prepared by Brint Wahlberg, President  
Missoula Organization of REALTORS®

This sheet contains the running list of questions, and current answers on hand regarding the REALTOR® Property Resource (RPR), a 21<sup>st</sup> Century Initiative of the National Association of REALTORS®. The initial questions were generated by the MOR Presidential Advisory Group (PAG), and additional items that came up after the Real Estate Information Symposium hosted by the Houston Association of REALTORS® March 30 and 31, 2010.

The RPR as an information platform will be in Montana very soon. The public records information will soon be available to most, if not all, REALTORS® in Montana. This document is prepared in order to facilitate the discussion as to our next step in deciding how much further MOR should go to make this database as effective as possible for our members, while safeguarding our data and ensuring the relevancy of this program.

Initial questions:

### **1. What is the problem that NAR is trying to fix with this solution?**

NAR CEO Dale Stinton said that the transfer of information is the new currency in our industry. What is provided by the IDX and basic MLS is no longer enough to meet new consumer's wants/needs. This platform is to achieve many things his main argument was that it is a single-source for all property information to be obtained. Through the RPR the hope is that REALTOR® efficiency and professionalism will increase. The benefit is that this technology is REALTOR® owned and operated, if RPR was not available 3<sup>rd</sup> parties could enter the market (Zillow, Google, Corelogic) and sell us back this data. Additionally if a 3<sup>rd</sup> party succeeds with this, we have little to no control over what they say or do.

## **2. What is the cost to MOR to participate?**

There is no financial cost, nor is there any suggestion of monetary gain. The continual party-line message from the RPR is that this is a “no-additional cost” service for all REALTOR® members. There could be certain non-monetary costs however, staff time in assisting decipher data, tech support, database management, etc.

## **3. If an MLS shares information can it limit who has access i.e. just REALTORS® in the same state, just REALTORS® in adjoining markets, just REALTORS® in MLSs where MOR has an agreement to share, etc.**

Yes, we can limit our data to direct who we want to see it. Apparently the system is very flexible and we can limit/choose who can and cannot see our data, active, sold, or anything. I was told at both the conference and by Kristen Hernandez that in our contracts we define what types of properties we want to share, and what fields within the properties (beds, baths, sold price, etc) we wish to display.

## **4. Can different information be shared with different areas i.e. active information only to the whole state, active as well as sold where there is an agreement to share, offers of compensation only where there is an agreement to share?**

Yes, we can pick and choose.

## **5. What about rural areas where limited or no information is available...what’s the value to REALTORS® in these areas?**

This question has been given to Kristen who will hopefully have an update when she is in Missoula. She asked for which counties we were specifically curious about which Mae provided to her. She is planning to research those and get back to us to let us know what info will be available, and where they’re getting it from.

## **6. If an MLS decides not to participate, can individual brokerages and/or franchises submit information on their listings to RPR?**

My understanding is that yes they can; to answer the next question, they equally can put their listings in if an MLS opts not to.

## **7. If an MLS does participate, can an individual brokerage request that their listings not be included? See above**

**8. If it will be two years before RPR is fully functional, what will be available when? Larger markets first then smaller? Urban first then rural? Some other schedule and breakdown?**

The implementation is first come, first serve, and the talk from Marty Frame was that the roll-outs would carry over from 4<sup>th</sup> qtr of this year to 1<sup>st</sup> qtr of next year. There was no mention of any preference to larger vs smaller, basically just whoever signs up gets in line will be handled in that order.

**Additional questions and information:**

**9. At the REIS, it was mentioned that the RPR has a single-sign on authentication. I asked Kristen about the security of the system for RPR, as protecting the data within it is extremely important. Additionally I was curious if there will be reports made available to the boards so they could track abuse, much like we have with Scout.**

E-mail exchange between Brint and Kristen:

Our hope is to work with your MLS to have a single sign-on and we have developed our system so that it is compatible with whatever security you already have in place. As far as providing reports, let me check on that. I know that we're planning to build a 'dashboard' for MLSs/Associations to access to see usage information and such. My hunch is that this information will be included in that piece.

In addition, at the RPR level, the following is an excerpt from the Data License Agreement re: security:

(b) Privacy and Information Security. RPR shall comply with all applicable privacy and information security laws including, but not limited to, security breach notification laws. RPR shall also take all reasonable steps, in accordance with commercially reasonable security practices, to protect the security and privacy of the Licensed Content from unauthorized access, use or disclosure, including but not limited to providing single sign-on from the Provider's system, keystroke pattern detection, and/or requiring users suspected of sharing their passwords to log in with a one-time password send via text message or email with a variable expiration.

(Brint's Follow-up) Since our MLS is through LPS (Paragon) will this be something we access by simply logging into paragon as we have always done? Or will we now log into an RPR main-frame that is populated with our MLS data?

Ideally, you will log in to Paragon, which will have a link to RPR there. It would then open a 'new' window and you'd be automatically logged into RPR. You'll be accessing RPR servers at that point, but you will access it from within Paragon.

**10. Can we do a data-share through the RPR, and offer compensation to agents with boards with whom we choose?**

Yes we can, we simply choose which boards we want to data-share with (they would need to do the same) and make sure that we additionally share the commission compensation field. RPR will not police the data-share, so outside agreements would need to be in place between the boards, RPR could simply be the platform that provides the transfer of data.

**11. It came up at the REIS concerns about non-disclosure states (Texas is one as well), I sent a follow up on that to Kristen:**

Look at the RPR system as an extension of your MLS system. In your MLS system, you have access to sold information. You will also have this available to you within RPR. The RVM values will not display for anyone outside of your MLS (or those you data-share with), since the RVM includes MLS data in its calculation. When REALTORS® outside of your MLS access properties in your area, they will NOT see any sold information, since this information is not publicly available to anyone.

(Brint's follow up) I've heard some rumblings (mainly from Michael Wurzer with his FBS blog) that RPR plans to sell our sold data to non-REALTOR® parties. I know certain summaries are going to be made available in bulk to some agencies, but we won't see our data become a commodity that RPR will sell to any interested party will we?

Absolutely not!! Your 'raw' data will never leave our servers. You are correct in saying that certain summaries will be made available (including the RVM, which the MLS data is one piece of a larger calculation), but the raw data itself will not leave our servers. It's in the agreement, if you'd like me to send that piece to you, just let me know

**12. Much of the concern has been over the wording in the contracts, mostly due to what has been left out or not considered in the contractual agreements for an MLS to load it's data. At the REIS there were two different panels suggesting a wide array of things "we" as boards should add to it. I asked Kristen if we could adjust/amend our contract as our board and attorneys see best suit us:**

Absolutely!! I can send you a Word version of the agreement, which you can make 'edits' to and send to your attorney. As long as all the suggested changes are done with 'track changes' on, I can then review your edits and send them to our legal team. We understand that each market may have some specific changes that need to be made and we'll do our best to accommodate them.

## **Additional information gained that I want to share:**

### **Move / Corelogic / RPR**

**RPR** – A “members” only side of how the information is being delivered, this platform is developed for REALTORS® to use, and no one else

**Move.com/REALTOR®.com** – A public site that will re-design REALTOR®.com to become a more comprehensive website that provides a mix of public features and amenities mixed with MLS data. Where available sold data is made available, however non-disclosure states will not. In non-disclosure states AVMs (automatic valuation machines) will be more general and will go on listed prices. Move and RPR promote themselves as compliments to each other, Move represents the public side, RPR is the REALTOR® side.

**First American Core Logic** – Will soon split from First American and have a new name, geared to provide MLS data to loan underwriters to enhance underwriter efficiency and accuracy. No mention of how non-disclosure states are handled. Separate AVM will be available for REALTORS® to use, will be linked in with First American’s systems.

- Side note, in a conversation I had with the president of Stewart Title over concerns that if we gave First Am access to this we’d have to do the same he informed me that Stewart has no interest in the “data race”. Stewart will continue to focus on their service and the transaction management software known as Sure Close. Stewart sees themselves becoming transaction coordinators/managers for REALTORS®, and not data/software/AVM providers

On April 16, 2010 – the PAG and I met once again to review these questions and updates so far. More questions came from the session, and below those questions are pasted, once again with Kristen’s response in blue.

#### **1. In regards to the “packaged data” that the RPR will provide to 3<sup>rd</sup> parties:**

KH: I assume this refers to the “RPR Offerings” which is the contractual definition of the two products we will sell to the mortgage/lending industry. The contract names those offerings as the “RVM”, which is the calculation of estimated value that includes the MLS data to derive the estimated value, and the “Match and Append” product.

##### **a. Can you explain what summaries will be sent, and who they will be sent to?**

There are no summaries sent, no listing level data is made available to the purchaser, except for these very specific data points: The RVM calculation itself (with no listing data) and on Match and Append, we provide the active status if the listing is active, and the list price if it’s active. No other data is provided.

**b. How detailed will the summaries be, will they be per zip code, per city, per neighborhood?**

The lender provides us with a list of the properties they want the information on, and we respond with a Yes/No response and the List price if it's active.

**c. Who decides which party does and does not receive these summaries, and will local boards be informed as to which 3<sup>rd</sup> parties will be receiving this data?**

There is a definition in paragraph 1.v of RPR Customers. We have agreed to provide a list of such customers upon reasonable request with a signed confidentiality agreement, and will be happy to do so in this case as well. Let me know if that's required.

**d. What is the process a 3<sup>rd</sup> party must do to receive these reports?**

Again, these are more analytical data points than reports. It's important to note that we provide only 3 data points in these products: the RVM calculation, the active status and list price on the match and append product. The bulk of the language in the license agreement is an agreement between us and the MLS to re-distribute the MLS data ONLY to the REALTORS® within the MLS, and other MLSs at the sole determination of the MLS. As far as process, the RPR Customers will sign contracts for the data they purchase, and it will be provided most likely in a format defined by the agreement, and will be restricted to a single use, not for reuse or distribution.

**2. Do you have a contact in Spokane that I could talk to and see how their Beta test is going?**

KH: We have testimonials from around the country that are available on our blog site. I am not able to give out contact information just yet. <http://blog.narrpr.com/product/from-our-beta-users>

**3. A concern came up regarding system updates. Suppose a county changes their information site, or redesigns how data is delivered to the RPR. How quickly is the turn-around to correct these technical issues? What safeguards will the RPR have in place to make sure that if site updates or improvements are handled quickly?**

KH: We have pretty strict requirements for each of our vendors to ensure that updates are sent to RPR frequently. In the case of a county change, for example, as soon as the county assessor makes that available, our vendor, LPS, would be notified of that and would grab the changes and it would get processed. Each county/data set is different in how they are updated.

4. **If the Missoula Organization of REALTORS® decides not to provide any MLS data to the RPR, will the RPR still populate the data-base with active (for sale) listings that are already provided to Move/realtor.com? Or will it just be a data-base of public records without any indication of what is currently listed for sale?**

KH: Move/realtor.com is a completely separate entity and we will NOT take data provided to them to use on RPR. Your license agreement with them prohibits it and it's not something we would do. If your organization decides not to proceed with RPR, RPR will still be available to your members, but on a limited scale. There would be no RVM, no listing information, etc. The public information would be there, as well as any applicable 'layers' that have been added.

5. **In Houston at the Real Estate Information Symposium there was mention that there were 20+ MLS boards already in line for the RPR. What is the current count of those that have signed on already? In your region what boards have already signed up? Also, have you had these discussions with any other Montana boards, and if so – how is that coming along?**

KH: That number changes daily. (yes, it really does!! 🤔) I think we are up to about 32 or so actual signed agreements. Once beta is over, we anticipate having over 2<sup>00</sup>S<sup>00</sup> using the system, with that number growing each week. I'd have to look at my specific 'western' region when I get back to the office to give you an exact count there. In Montana specifically, agreements have been sent out to 3 other Boards. Each of them is waiting to see the presentation at the State meetings next week.

**Per the point that Kristen mentioned the RPR blog with feedback from the beta testers, I watched the video and reported these observations to the PAG:**

Brint Wahlberg:

I just watched the video from the Beta testers, a revolving question that has continually come up is what is this for, and why do we need it? Check that video, the people who are directly testing the RPR have some comments that shed light upon this.

- Charts and Graphs that are loaded quickly for agents to use and analyze (currently to put together charts to analyze and interpret mass amounts of data you have to export to Excel or another spreadsheet program and then manipulate).
- Prospecting abilities for short-sales and pre-foreclosure homes
- HOA info as well as CC&R's (seems to be almost like replacing title package ordering)

- Customization in the valuation methods
- Accurate out of market information “on the fly” for relocating clients who need fast info on their markets they are moving from
- The info is coming from our own trade (NAR), rather than non-REALTOR® sources (government, FATCO Corelogic, etc)

**Finally I made a call over to the Spokane Association of REALTORS® to inquire about their Beta testing. Below is the summary of my conversation with their IT/Tech person that works for SAR:**

He called me back shortly and discussed what he could do to date. As you may have noticed in Kristen’s responses to how things are going in Spokane, the answers from how the platform is actually working are currently being collected and will not be readily available right now. Spokane and their testers have signed a non-disclosure agreement. The reasoning why is that the Beta test is there to find errors, fix them, and come up with new solutions, they don’t want leaked information of errors in the system that are being corrected (I presume).

**So, for Spokane the lead-up to the RPR came as follows:**

Their Board of Directors had already voted and approved a measure to contract with LPS (Paragon) for a program called RE Insight Tax, which is a stream-lined program in Paragon that merges public tax records with MLS records. As the MLS chair I remember our committee discussing this program maybe 2 ½ - 3 years ago. It’s expensive but SAR (Spokane Assoc of REALTORS® ) leadership viewed that getting more data in a single location to all their agents was a good thing. Naturally when RPR came out they were initially upset that LPS was still pushing RE Insight Tax on them, but through further communications they were selected to beta test the RPR and serve as the representative as the “small board” testing sight. Their leadership is very hopeful that the RPR can achieve what RE Insight Tax was going to do, because this non-continued cost service helps keep MLS fees/dues down to all the members, compared to if they had to contract with RE Insight.

So here’s what he could tell me about the Beta test:

- There are 50 members of SAR testing the RPR
- Most all area brokers are involved in the testing and like the fact that the RPR will keep their agents MLS costs down

- After using the system it has become clear to them that this platform is not a back-door attempt to create a national MLS. His words were that this is a, “useful tool that vastly assists agents in listing packages, CMA data, MLS accuracy, and deferral of the liability of information.”
- SAR leadership agreed that the RPR serves their memberships best interest in combining available data to one single source
- The 2<sup>nd</sup> revision of the license has some changes here and there but that it’s a lot better than the very 1<sup>st</sup> one that came out in the fall that was widely criticized by consultants.
- SAR’s leadership actually prefers that any future revenue actually goes back to NAR than to the local boards (something I think would be a controversial opinion with most boards around the nation). He went on to say that taking all revenues from the RPR and putting back to NAR would allow them to further implement more programs for all REALTORS® . Basically taking the funds to better the entire industry as a whole, rather than just reward the local boards, to have faith that the parent company (NAR) knows what they’re doing.
- An important thing that was pointed out, it is currently **not** a single-sign on through Paragon as a Beta test, but it will become one of the “skittles” buttons that you click on in Paragon to access.
- They actually interact with Idaho a lot (Idaho is one of the other non-disclosure states) and the RPR is already set up to allow Idaho agents only specific active views, and their sold data is not going to be made available to Washington agents. It seems the issue of protecting data within boards and state lines has already been addressed.

One of the major benefits Mike told me (and based on some of Kristen’s responses about providing trend data to lenders) is that the RPR, if populated with data from the MLS, will vastly enhance lender and underwriter information and accountability. Mike said to me, “SAR is very excited about the packaging of the data because this will allow REALTORS® to sit down with/talk on the phone with lenders, and be able to review trend data from the RPR that will be the most accurate data available to them. This will greatly improve accountability with lenders and allows REALTORS® to once again be able to show their data (not single specific, but RVM information) and be able to get the best results from lenders and underwriters with this system.”

My final question/statement to Mike was that it seems like SAR will sign up for the RPR once it's live. He said that the non-disclosure doesn't allow him to say yes or no right now, but he can say based on the vision of their leadership that things look positive for their board.

There you have it!

Brint Wahlberg  
2010 President  
Missoula Organization of REALTORS®  
RE/MAX Realty Consultants  
1001 S. Higgins  
Missoula, MT  
406.549.8855