

# REALTORS TODAY

-NEWSLETTER-



Office Hours  
Mon -Fri  
8-4:30  
Open during lunch hours

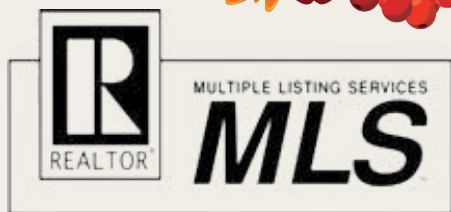


Inside This Issue

Birthdays	Page 2
App of the Month and Leadership Directory	Page 3
Newmie's Newbie Blog and Board Store Special	Page 4
Agents on the Move	Page 5
BOD Minutes	Pages 6-7
Market Statistics	Pages 8-10
Tour of Homes Schedule	Page 11

Calendar of Events

- November 4: Annual Installation Banquet 6:00
- November 8: Membership Engagement Committee Meeting 10:00
- Community Relations Committee Meeting 11:00
- Technology & Education Committee Meeting 1:30
- November 9: Finance Committee Meeting 10:00
- MLS Committee Meeting 11:00
- November 13-17: NAR Conference
- November 23-24: OGAR Office Closed for Thanksgiving Holiday
- November 30: BOD Meeting 9:00



Happy  
**THANKSGIVING**

**HOME IS MORE IMPORTANT THAN EVER**

Need a loan to buy your next new home? Build your dream home? Improve your current home? We're ready to help. Apply online today!

2023 Gold Level Affiliate  
[www.arvest.com](http://www.arvest.com)

arvest.com/homeloan  **ARVEST BANK**

Member FDIC Equal Housing Lender Loans subject to credit approval.

2023 Gold Level Affiliate



**Central Bank  
of the Ozarks**

For Great Online CE and Monthly Promotions Visit:  
<http://theogar.theceshop.com/>



# BIRTHDAYS

## October

1  
Sherri Garvin  
Kim Cox  
Keri Ralston  
Brandi Haddock

2  
Courtney Maresh

3  
Morgan Faubion  
Shelby Hartwell-Crowder  
Sydney Smith

4  
Gail White

5  
Kenny Stevens  
Chuck Parsons

6  
Cassie Berryman  
Daren Strait  
Lalaine Mohr

7  
Mason Williams

8  
Belinda Hurley  
Shelly Mock  
Tyler Casey  
Lindsey Niebaum

9  
Vicki Chew  
Cody Smith  
Tiffany Rea

10  
Rick Muenks  
Heather Griffith  
Riley Thompson

11  
Holly Mitchell  
Aaron Arlington  
Shannon Van Gorp

12  
Jerald Frazier

13  
Kelly Roberts

14  
Anthony Hance

15  
Howie Nunnelly  
Angela Bollman  
Adam Johnson

16  
Michele Buhr

17  
Sherry Lawrence

18  
Taylor Reece  
Cody McNary

19  
Justin Landry

20  
Brit Hale  
Valerie Searcy

21  
Candi Thompson  
Jennifer Prine

22  
Susie Goodall  
Ed Berberich  
Michael Yates

23  
Kevin Hunter  
Tiffany Jamison

24  
Melissa Gibbens  
Wilber Guerra  
Lacey Baker

25  
Marcee Carpenter  
David Dunn  
Jennifer Atnip  
Dan Forbes

27  
Jeremy Beres  
Mike West  
Mandy McCoy  
Ryan Hubbard

28  
Kathleen Denham  
Aaron Mullin  
Dylan Brooks

29  
Dustin Davidson  
Jill Welch  
Brittney Guthrie  
Michelle Cantrell

30  
Dara Steffen  
Stacy Beasley

31  
Brittany Samuelson



## November

1  
Carol Goad  
Amanda Grubb

2  
Darrel Phipps  
Lesley Cowger

3  
Codi Cook  
Jonathan Russell

5  
Jenn Marti

7  
Nick Kanakis  
Melissa Boes

8  
Tatyana Jones

9  
Wyatt Jones  
Jason Franklin  
Rebecca Jones  
Heidi Queary

10  
Grant Guillory

11  
Sally Bush  
Brett Siebert  
Wren Vickers  
Luis Rangel  
Jeremiah Johnston

12  
Alan Buttram  
Alisha Nunnelly  
Mendy Lasley  
Stephanie Kendall  
Caleb Bowen  
Kaleb Foster  
Robert Gotchie

13  
Jason Rawlings

14  
Marilyn Schultz  
Michael Zouglas  
Elizabeth Turner

15  
Eric Putnam  
Karla Vargas

16  
Levi Utter  
Jillian Bennett  
Dave Cook  
Tiffany Blair  
David Schibi

17  
Beth Ratchford  
Susan Wallace  
Christina Dicken  
Brittney Straw  
Grant Ousley  
Deborah Woods

19  
Ashley Dhooghe  
Devyn Kyle  
Connie Shull  
Robert Conway

20  
Kristi Celata  
Darrell Hindman

21  
Bill Goodwin  
Arlisa Arwood  
Campbell  
Richard Calvert

22  
Diane Newman

23  
Mark Emerick  
Michael Randolph

24  
Tim Reavis  
Randi Jo Werries

26  
David Salts

27  
Tamie Hurt  
Dave Bush

28  
John Yaple  
Dave Hunt  
Kendra Rosinski  
Vic Johnson  
Elizabeth Gold  
Newt Sharp  
Jace Opel

29  
David Thornton  
Shiloh Williams

30  
Russell Reed



# HAPPY BIRTHDAY

# App of the Month

Compliments of the OGAR Technology and Education Committee



Coaching that meets you where you're at, to get you where you're meant to go. Meet, book, have sessions and connect with your Sphere Guides any time!

 **Home loans. Made human.®**  
**Andrea Malcolm**  
 Branch Manager | nmls# 1877264  
**417-439-8161**

Corp nmls# 32046 | Verify a mortgage company or individual license on the Nationwide Mortgage Licensing Consumer Access Site: www.nmlsconsumeraccess.org

**2023 Gold Level Affiliate**

2902 Arizona  
 Joplin, MO 64804  
 417-623-1910  
 www.mtc.llc

 **Meridian Title Company**

**2023 Platinum Level Affiliate**

## 2023 MR STATE DIRECTORS

Jessica Hubbard  
 Donny Allen  
 Kalan Hubbard  
 Forrest Stodghill  
 Melissa Annis  
 Debbie Barlos  
 Crystal Pierson  
 Brandi Haddock  
 Jennifer Reaves  
 Kim Cox

## 2023 OGAR LEADERSHIP

Jessica Hubbard, President  
 Courtney Denney, President Elect  
 Kandice Yapple, Vice President  
 Jeremy Ritchie, Treasurer  
 Chris Nickle, Past President  
 Michael Wicklund-3 Year Director  
 Steve Johnson-2 Year Director  
 Judy Lowe-1 Year Director  
 Kalan Hubbard-1 Year Director  
 Heather Owens-1 Year Director  
 Audrey Sneed-MLS Chair/1 Year

## OGAR STAFF

Kim Cox, Association Executive/CEO  
 Stephanie Burkhart, Director of Operations  
 Diane Newman, Membership Director  
 Cassia Ferrell, Member Services Coordinator  
 Michelle Delaney, MLS & Education Director



# Newmie's Newbie Blog

Streamline all the real estate information you need with the NEW NAR Mobile App. NAR Mobile allows you to expertly navigate the real estate information that's important to you. Up to date and ahead of the game—all while you're on the go.

[https://www.nar.realtor/stay-connected/apps/nar-app?  
utm\\_source=TargetedEmail&utm\\_medium=email&narmail=NARMobileAPPOCT&date=10-17-  
2023&user=3546860](https://www.nar.realtor/stay-connected/apps/nar-app?utm_source=TargetedEmail&utm_medium=email&narmail=NARMobileAPPOCT&date=10-17-2023&user=3546860)



## Board Store Special

2 Riders for \$7!!

*Sale*

2023 Platinum Level Affiliate  
[www.firstam.com](http://www.firstam.com)



*First American Title*™

2023 Platinum Level Affiliate  
[www.wacotitle.com](http://www.wacotitle.com)



[wacotitle.com](http://wacotitle.com)

# Agents on the Move

## Drops

Amanda Liontas  
Realty One Group Ovation

Rita Glenn  
Charles Burt Joplin

Carol Woodward  
Charles Burt Joplin

Jedidiah Buck  
Keller Williams

Heather Roach  
Charles Burt Joplin

Sharon Eaton  
Pro 100 Joplin

Adam Underation  
Keller Williams

## New MLS Only Members

None

## Transfers

Kyra Thompson  
to Real Broker, LLC

Tena LeMasters  
to NextHome SoMo Life

## New Affiliates

Melissa Boes  
Apex Title & Closing Services

## New MLS Only Offices

None

## New Appraisers

None

## New Offices

None

## New Members

Andrea Martin  
Keller Williams Elevate

Kanda Cornell  
Keller Williams Elevate

Haiden Stafford  
Charles Burt Joplin

Laura Wilks  
Next Home SOMO Life

Misty DeCocq  
Realty One Group Ovation

Teoda "Tee" Walker  
Keller Williams Elevate

Tamara Jarrett  
Red Cedar Land Co.

Pamela Chyba  
ListWithFreedom.com

Brianna Pharr  
EXP Realty, LLC

Heather Collins  
Real Broker, LLC

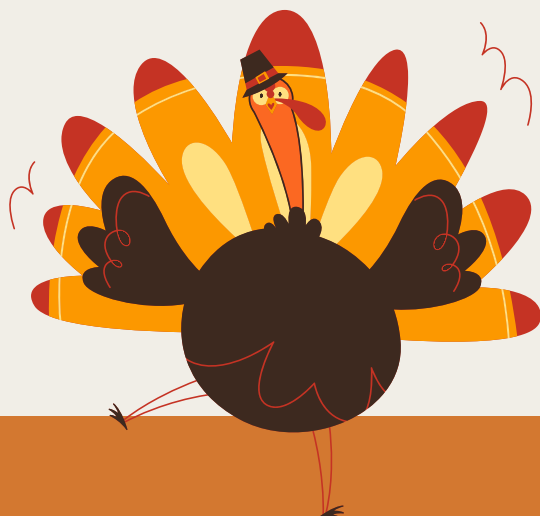
Glennis Naylor II  
Venture Group Real Estate

Kaleb Snow  
Real Pro Carthage

www.smbonline.com  
2023 Platinum Level Affiliate



2023 Silver Level Affiliate  
www.cbtitleinc.com



# Board of Directors Minutes

Ozark Gateway Assoc of REALTORS®, a Regional MLS Board of Directors Minutes

Thursday, October 26th, 2023, at 9:00 am

Present: Jessica Hubbard, Courtney Denney, Judy Lowe, Kandace Yapple, Jeremy Ritchie, Steve Johnson, Kalan Hubbard, Heather Owens, and Audrey Sneed.

Staff Present: Kim Cox and Diane Newman

Roll call was taken from attendance in the room by the Association Executive.

President called meeting to order.

Motion made to approve the October meeting agenda as emailed.

Motion made to approve minutes from the September BOD meeting.

Motions/Recommendations brought forward by committees/AE/BOD/members:

1. Recommendation by the Finance Committee. Motion made to approve the financials for September and the Year-To-Date for 2023. Note: Finance Committee invited BOD to attend their next meeting on November 9th at 10:00 am for the Q&A session with the contractor we are looking at remodeling the conference center kitchen, bathrooms, and ramp.
2. Recommendation by the Finance Committee. Motion made to donate \$1,000 in total to Shop with a Cop in the cities of Joplin, Carl Junction, Carthage, Webb City, Seneca, Neosho, Baxter Springs, and Lamar, at \$125 apiece.
3. Recommendation by the Finance Committee. Motion made to donate \$100 to the Lafayette House for their awareness campaign. This request was brought to BOD directly from the Lafayette House.
4. Recommendation by the Finance Committee. Motion made and amended to reinstate paying the current federal allowable mileage rate instead of the current .27.
5. Recommendation brought forward by the MLS Committee. Motion was made and denied lowering the fine from \$100 to \$50 for Authorization the Show listings entered more than 30 days after closing (to be in line with the other MLS fines).
6. Recommendation brought forward by the MLS Committee. Motion was made to add the following (more specific) language in italics to the current MLS rules: Listings must be filled in where these required fields are; “in city limits”, directions, room dimensions (including but not limited to all bedrooms, living room and kitchen), level on which each room resides, lot size (not applicable to rentals), variable acres. Recommendation made to send a request to the MLS Committee to discuss the current breakdown of square footage.
7. Recommendation brought forward by the MLS Committee. Motion was made and amended to add the following verbiage to our MLS Rules: “No listing in the OGAR MLS may direct a selling agent to contact a seller directly for anything other than arranging a showing; offers and negotiations MUST be conducted through the listing agent/broker. \* Penalties for violating this rule shall include immediate removal of listing per each offense (and education for listing members from OGAR staff). 1st offense - No fine. 2nd offense (and beyond) - \$50 fine. After 3rd offense - 90-day MLS suspension. After 4th offense - Review done by Board of Directors. \* Staff to make sure that MLS rules are provided to every new member, and that current members receive rules and updates. The new rule to go into effect 1/1/24. Notices to go out to membership by staff on 11/1/23 and 12/1/23 by email blast, Facebook post and a note sent directly to the DR's. \* Discussion was held, and the staff is to send out the current Bylaws and MLS Rules on January 2, 2024, to the whole membership and do that annually.
8. Recommendation brought forward by the Leadership Development Committee. Motion was made to have Crystal Pierson and Jessica Hubbard to fill the 2 open State Director positions and to have Andy Beasley (first) and Donny Allen (second) as alternates should any positions become available.
9. Recommendation brought forward by the RPAC Committee. Recommendation made that Finance Committee consider purchasing a portable mini-PA system with microphones (handheld and lavalier style) for when we need to go offsite for events. We will get a quote and an email will be sent to the BOD for their approval or disapproval later.
10. Recommendation was made for the 2024 RPAC committee to start earlier in the year and make a schedule of events for the entire year so that people can calendar the events. Also, a recommendation was made for the 2024 RPAC Committee to consider having their choice of seat (and maybe a free cocktail hour) before the Installation Banquet for RPAC Major Investors.
11. Recommendation by the Membership Engagement Committee. Motion made and approved to approve the conditional memberships for agents listed below: New Agents: (2nd = Secondary membership) New Agents: Lindsey Macfee - Keller Williams Elevate Emma Bushnell - Keller Williams Elevate Zachary Macfee - Keller Williams Elevate Victor Adam Escoto - Keller Williams Elevate Deanna Marroquin - Charles Burt Joplin Andrea Martin - Keller Williams Elevate Kanda Cornell - Keller Williams Elevate Haiden Stafford - Charles Burt Joplin Alyssa Vaughn - A-List Properties Premier, LLC (2nd) Wayne Gray - REAL Broker, LLC (2nd) Chance Mehrhoff - Team Ozarks Realty (2nd) Pamela Chyba - List with Freedom.com (2nd) New Appraisers: None New Offices: None New Affiliates: Elite Title Company, LLC - Amanda McKee

# Board of Directors Minutes

8. Recommendation brought forward by the Leadership Development Committee. Motion was made to have Crystal Pierson and Jessica Hubbard to fill the 2 open State Director positions and to have Andy Beasley (first) and Donny Allen (second) as alternates should any positions become available.
9. Recommendation brought forward by the RPAC Committee. Recommendation made that Finance Committee consider purchasing a portable mini-PA system with microphones (handheld and lavalier style) for when we need to go offsite for events. We will get a quote and an email will be sent to the BOD for their approval or disapproval later.
10. Recommendation was made for the 2024 RPAC committee to start earlier in the year and make a schedule of events for the entire year so that people can calendar the events. Also, a recommendation was made for the 2024 RPAC Committee to consider having their choice of seat (and maybe a free cocktail hour) before the Installation Banquet for RPAC Major Investors.
11. Recommendation by the Membership Engagement Committee. Motion made and approved to approve the conditional memberships for agents listed below: New Agents: (2nd = Secondary membership) New Agents: Lindsey Macfee – Keller Williams Elevate Emma Bushnell – Keller Williams Elevate Zachary Macfee – Keller Williams Elevate Victor Adam Escoto – Keller Williams Elevate Deanna Marroquin – Charles Burt Joplin Andrea Martin – Keller Williams Elevate Kanda Cornell – Keller Williams Elevate Haiden Stafford – Charles Burt Joplin Alyssa Vaughn – A-List Properties Premier, LLC (2nd) Wayne Gray – REAL Broker, LLC (2nd) Chance Mehrhoff – Team Ozarks Realty (2nd) Pamela Chyba – List with Freedom.com (2nd) New Appraisers: None New Offices: None New Affiliates: Elite Title Company, LLC – Amanda McKee

## Committees that met with no Recommendations/Motions:

1. Community Relations didn't meet and is completed for the year unless something comes up. (Courtney Reports)
2. Program & Events Committee – met to create centerpieces for banquet. (Courtney Reports)
3. Awards Committee – made their annual selections. (Kandace Reports)
4. Membership Engagement: Courtney Denney and Diane Newman met to discuss Facebook Rules as requested by the BOD. The staff will pin the rules at the top and new members moving forward will have to agree to the page rules before they are accepted as a member of it. Here is the layout that was presented. A motion was made to implement the rules on the FB page as follows: Rules for this group (these rules apply to all members of this page): \*Be kind. Be professional. I agree to abide by the NAR Code of Ethics and uphold Fair Housing values. \*A property cannot be posted that is not listed in the OGAR MLS. \*Any posts/comments showing signs unbecoming of a member or that may be an anti-trust violation will be deleted by OGAR staff. For deleted posts, the member will be sent a warning, a 2nd offense will be a 90-day suspension from the page, and a 3rd warning will be a 12-month suspension from the page. The page is for networking between realtors and affiliates and is a non-public page. Negative banter will NOT be tolerated. Members may use their own personal pages if they choose. This is not a mandatory page for members to join. Recruitment of any kind is NOT allowed. (7/29/20) BOD approved allowing members a one-time, informational announcement/post regarding their candidacy and that NO solicitation be included in the post.

## President's Report – Jessica Hubbard

1. Updated BOD that the Governing Docs Task Force has moved on to the MLS Rules and will continue the first part of 2024. They completed a full review of the Bylaws in 2023 and the membership approved the changes via a vote in September.

## Association Executive Report – Kim Cox

1. Updates Recurring business – Reported by Association Executive (Kim Cox):
2. Accounts past due presented; 9 suspended agents, 4 late agents, 1 company, 0 affiliate.
3. Violations and Tribunal update; 0- CCP violations. Violation breakdown (7): 2 – No photo; 2 – Status Updates needed, 2 – Sentrilock serial numbers missing; 1 – No room dimensions.
4. Presented the flyer that Michelle made for the Conference Center rentals.
5. Total raised from the RPAC Trivia Night – \$506. Kim to send money to Missouri REALTORS RPAC fund.
6. Motion made to donate \$100 to the Solace House in memory of long-time member Eula Hill.

## New Business:

1. Motion made to move into Executive Session. Discussion held.
2. Motion made to exit Executive Session.
3. On the new lockboxes, the stickers with the numbers are falling off. The board has asked the staff to make sure they at least mark them on there in some other way (ie; permanent marker, stickers, etc.).  
The above motions passed with majority vote. Meeting adjourned.



# MLS Statistics

September RESIDENTIAL SALES TRENDS Figures are taken from a comprehensive report compiled monthly By the MLS Service of the Ozark Gateway Association of REALTORS®, Inc.

Number of Units SOLD

Number of Units FINANCED

Year	Total	1-2 Bed	3 Bed	4+ Bed	Conv.	FHA	VA	Cash	Own	Lease Purch	RD	Other
2018	3091	612	1716	759	1378	390	149	755	13	157	208	31
2019	3281	628	1867	779	1393	445	170	765	14	243	228	22
2020	3497	620	2042	870	1497	557	193	702	9	231	311	35
2021	3965	763	2189	1013	1797	554	225	997	5	116	243	28
SEPT. 2022	369	79	212	77	165	55	24	86	0	15	20	4
SEPT. 2023	285	56	174	55	115	47	13	89	0	11	9	1

Total Number of Active & Pending Listings: 961

1-30 Days: 29 31-60 Days: 133 61-90 Days: 61 91-120 Days: 33 120+ days: 29

Total Units Sold: 285 Avg. DOM: 69

Avg. Sold Price: \$198,876 Median Sold Price: \$179,000

Absorption Rate: 2.56 months

Summary Statistics	SEPT.-23	SEPT.-22	% Chg	2023 YTD	2022 YTD	% Chg
Absorption Rate	2.56	1.99	28.64	2.17	1.61	34.78
Average List Price	\$306,680	\$247,099	24.11	\$240,606	\$217,351	10.70
Median List Price	\$233,000	\$198,900	17.14	\$199,900	\$180,000	11.06
Average Sale Price	\$198,876	\$195,762	1.59	\$199,558	\$197,344	1.12
Median Sale Price	\$179,000	\$169,900	5.36	\$178,000	\$172,000	3.49
Average DOM	69	67	2.99	73	69	5.80
Median DOM	56	53	5.66	54	51	5.88

Gobble  
TIL YOU  
Wobble



# MARKET STATISTICS

## September 2023

Prepared October 16, 2023

Number of Listings	May-23	June-23	July-23	August-23	September-23	September-23 Pending
Number of Listings from Reporting MLS's	7,961	8,877	9,168	9,902	10,509	28%

Year-to-date Figures	September-20	September-21	September-22	September-23	2023 YTD vs 2022 YTD	2023 YTD vs 2021 YTD	2023 YTD vs 2020 YTD
Number of Residential Properties Sold - YTD	63,889	72,122	65,245	54,299	-16.8%	-24.7%	-15.0%
Median Residential Property Selling Price-YTD	185,000	216,388	240,000	250,000	4.2%	15.5%	35.1%

Monthly Detail Comparison	September-21	September-22	August-23	September-23	Sept. vs Aug.	Sept. '23 vs Sept. '22	Sept. '23 vs Sept. '21
Number of Homes Sold	9,020	7,609	7,184	6,089	-15.2%	-20.0%	-32.5%
Number of Days on Market	26	30	30	33	10.0%	10.0%	26.9%
Average Selling Price	\$265,715	\$287,227	\$311,651	\$305,437	-2.0%	6.3%	14.9%
Median Selling Price	\$225,000	\$243,000	\$259,950	\$251,000	-3.4%	3.3%	11.6%
Monthly Dollar Volume	\$2,396,752,904	\$2,185,507,628	\$2,238,903,182	\$1,859,803,377	-16.9%	-14.9%	-22.4%

Quarterly Comparison	3rd Qtr 2021	3rd Qtr 2022	2nd Qtr 2023	3rd Qtr 2023	3rd Qtr '23 vs 2nd Qtr '23	3rd Qtr '23 vs 3rd Qtr '22	3rd Qtr '23 vs 3rd Qtr '21
Number of Homes Sold	27,801	24,550	19,986	19,923	-0.3%	-18.8%	-28.3%
Number of Days on Market	25	26	36	31	-13.9%	19.2%	24.0%
Average Selling Price	\$267,090	\$294,405	\$302,139	\$308,150	2.0%	4.7%	15.4%
Median Selling Price	\$225,000	\$243,000	\$255,000	\$259,900	1.9%	7.0%	15.5%
Quarterly Dollar Volume	\$7,423,548,042	\$7,239,035,088	\$8,064,223,279	\$6,142,656,545	1.3%	-15.1%	-17.3%

The statewide information in this report is furnished by participating Local Boards, Associations and Multiple Listing Services. This information does not reflect all real estate activity in Missouri.

MR Membership	September-21	September-22	August-23	September-23	Sept. vs Aug.	Sept. '23 vs Sept. '22	Sept. '23 vs Sept. '21
Number of REALTORS®	25,404	26,172	26,169	26,266	0.4%	0.4%	3.4%



MARKET STATISTICS  
**SEPTEMBER 2023**

**6,089**  
RESIDENTIAL PROPERTIES SOLD  
-20% vs. Sept. 2022

↓

**33**  
AVERAGE DAYS ON MARKET  
Sept. 2022: 30

↑

**\$251,000**  
MEDIAN SALE PRICE  
+3.3% vs. Sept. 2022

↑

**\$1.8 BILLION**  
TOTAL DOLLAR VOLUME  
-14.9% vs. Sept. 2022

↓

### Ozark Gateway Association of REALTORS®

- Designated REALTOR® 49
- Designated Secondary REALTOR® 49
- MLS Only Designated REALTOR® 18
- REALTOR® 554
- Secondary REALTOR® 76
- MLS Only REALTOR® 55
- Salesperson 13
- Designated Appraiser 32

- Designated Secondary Appraiser 12
- Associate Appraiser 4
- Associate Secondary Appraiser 3
- MLS Only Designated Appraiser 19
- MLS Only Associate Appraiser 1
- Designated Affiliate 61
- Affiliate 58

**Total Board/MLS 885**  
**Total Board with Affiliates 1004**

# Market Summary

Residential, September 2023

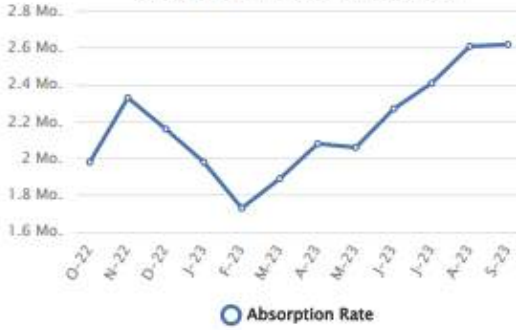
### Number of Listings



### Listing Prices



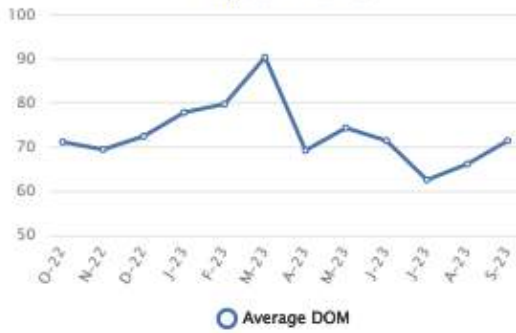
### Absorption Rate, in Months



### Sold to List Ratio



### Days on Market



### Price Volume



## 2023 Silver Level Affiliate

**USA Mortgage**  
The Home of Possibility®

**Your 4 STATE LENDERS!**

**KANSAS** **MISSOURI**  
**OKLAHOMA** **ARKANSAS**



**Rashele M. Hubbard**  
Sales Manager  
[D] 417.592.4525  
rhubbard@usa-mortgage.com  
www.rhubbardhomeloans.com  
133 La Granda Drive, Ste. 4 | Republic, MO 64485  
NMLS ID 3850



**Mandy McCoy**  
Mortgage Loan Originator  
[D] 417.592.4525  
mmcjoy@usa-mortgage.com  
mmcjoy.usa-mortgage.com  
2411 E. 2nd Street, Suite 51 | Joplin, MO 64804  
NMLS ID 384627  
Licensed in Kansas & Missouri



**Sean Parks**  
Mortgage Loan Originator  
[M] 417.392.1747  
sparks@usa-mortgage.com  
sparks.usa-mortgage.com  
2401 E 2nd St., Ste. 5, Joplin, MO 64804  
NMLS ID 700752  
Licensed in Missouri

USA Acquisition Company, LLC dba USA Mortgage NMLS ID 277352. Not a commitment to lend. Additional terms and conditions apply. Headquarters: 2340 Woodcrest Corporate Drive, Suite 100, St. Louis, Missouri 63114, Toll Free: (888) 250-4522. For lending information, go to www.usamortgage.com



# Tour of Homes 2023 Schedule

## *August*

1st: NE  
8th: NW  
15th: S  
22nd: NE  
29th: NW

## *September*

5th: S  
12th: NE  
19th: NW  
26th: S

## *October*

3rd: NE  
10th: NW  
17th: S  
24th: NE  
31st: NW

## *November*

7th: S  
14th: NE  
21st: NW  
28th: S

## *December*

5th: NE  
12th: NW  
19th: S  
26th: NE



**Ozark Gateway  
Association of  
REALTORS®**

**NW — N of 7th & W of Main (CJ)**  
**S — Everything S of 7th**  
**NE — N of 7th & E of Main (WC)**