



# NEWS BRIEF

## AUGUST 2015

### RESIDENTIAL SECTOR

#### To the World, U.S. Real Estate Is a Good Deal

U.S. housing markets are the most affordable in the world, at least according to a recent study of more than 300 metro housing markets in nine countries conducted by the research group Demographia.

By: REALTOR®MAG, Daily Real Estate News, July 7, 2015

To read the article in full, visit: <http://realtormag.realtor.org/daily-news/2015/07/07/world-us-real-estate-good-deal>

#### Mortgage Trades Join To Urge Formal TRID Hold-Harmless Period

More than 20 real estate industry trade groups joined together Monday in support of HR 3192, the Homebuyer Assistance Act, which will provide an official hold-harmless period for enforcement of TRID for those that make good-faith efforts to comply.

By: Trey Garrison, HousingWire, July 27, 2015

To read the article in full, visit: <http://www.housingwire.com/articles/34591-mortgage-trades-join-to-urge-formal-trid-hold-harmless-period>

#### A Town's Walkability Becomes More Key

You may want to highlight the walkability of a neighborhood and area, particularly when you're working with first-time buyers and young adult clients.

By: Daily Real Estate News, REALTOR®Mag, July 29, 2015

To read the article in full, visit: <http://realtormag.realtor.org/daily-news/2015/07/29/town-s-walkability-becomes-more-key>

#### Beige Book: Housing Continues Positive Trend

All 12 Federal Reserve Districts continued to report that economic activity expanded from mid-May through June, with positive reports on the residential real estate market, according to the most recent Beige Book.

By: Brena Swanson, HousingWire, July 15, 2015

To read the article in full, visit: <http://www.housingwire.com/articles/34487-beige-book-housing-continues-positive-trend>

#### Managing the Unintended Consequences of TRID

As the industry braces for TILA-RESPA Integrated Disclosure rule (TRID) to finally be implemented, mortgage bankers must put a plan in place to manage vendor liability and risk within the context of the new rule.

By: Melissa Kozicki, Commentary, MReport July 20, 2015

To read the article in full, visit: <http://themreport.com/news/government/07-20-2015/managing-the-unintended-consequences-of-tila-respa-2>

#### Rent-to-Own Homes Make a Comeback

Wall Street firms have found a new way to profit from consumers with blemished credit who can't qualify for a mortgage: let them rent a home first with the option to buy it later.

By: Laura Kusisto, The Wall Street Journal, July 28, 2015

To read the article in full, visit: <http://www.wsj.com/articles/rent-to-own-homes-make-a-comeback-1438108813>

### COMMERCIAL SECTOR

#### Negotiating Loan Commitments from the Borrower's Perspective

Lending activity for commercial real estate remains robust with an improved (or improving) economy and persistently low interest rates.

By: Brooks R. Smith, National Real Estate Investor, July 20, 2015

To read the article in full, visit: <http://nreionline.com/finance-investment/negotiating-loan-commitments-borrower-s-perspective>

#### Not So Fast: The Reality Of Commercial Real Estate In Cuba

In the business of commercial real estate, those willing to weigh the risks of early market entry are often presented with exceptional rewards.

By: Christian Beaudoin, JLL Commercial Real Estate, July 20, 2015

To read the article in full, visit: <https://www.linkedin.com/pulse/so-fast-reality-commercial-real-estate-cuba-christian-beaudoin>

#### New Lending Regulation Requires Developers To Have More Upfront Cash

A lending regulation that went into effect this year has some bankers and commercial real estate developers concerned that the rules could dampen new construction.

By: Stephanie Guzman, Albuquerque Business First, July 29, 2015

To read the article in full, visit: <http://www.bizjournals.com/albuquerque/blog/real-estate/2015/07/new-lending-regulation-requires-developers-to-have.html>

#### Virtual Reality & Commercial Real Estate – A Perfect Match

When it comes to commercial real estate, a video game accessory is not the first thing that comes to mind.

By: Bridget Bortnick, Real Data Management, July 28, 2015

To read the article in full, visit: <http://www.rdm1.com/virtual-reality-and-commercial-real-estate/>

#### Millennials Will Change Commercial Real Estate

We've all read about the new millennial wave that's going to take over home buying in residential real estate.

By: Nicole Weinberger, Penton Media-Florida Realtors®, July 29, 2015

To read the article in full, visit: <http://www.floridarealtors.org/NewsAndEvents/article.cfm?id=326235>

#### Commercial Connections: Summer 2015: Your Voice, Your Business, Your Community

The summer issue includes a recap from the May Legislative Meetings in Washington, D.C., two articles on local associations making an impact in their communities, profiles of the eight new companies in the 2015 NAR REach® Class and more.

By: National Association of REALTORS®, June 29, 2015

To read the article in full, visit: <http://www.realtor.org/commercial>