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Lien On Property: What Agents Should Know

In the realm of real estate, the implications of property liens can be significant, affecting both buyers and sellers. While many are aware that banks can claim a home if a borrower defaults on a mortgage or home equity loan, several other creditors can also stake a claim to a property through liens. Grasping the nature of property liens is crucial for real estate agents, enabling them to assist clients effectively in navigating these potential obstacles.

What Is a Property Lien?

A property lien is a legal right that a creditor holds over a debtor's property, allowing them to secure the repayment of an owed amount. When a lien is placed on a property, the creditor gains the authority to foreclose on that property if the debt remains unpaid.

To establish a lien, creditors must file their claim with the appropriate county office, and the procedures may vary by state. Generally, creditors will inform debtors about the lien before it is officially recorded.

Different Types of Property Liens

Property liens can arise in various forms, primarily categorized as voluntary or involuntary.

Voluntary Liens

These are liens that property owners willingly enter into, such as:

Mortgage Liens: When obtaining a mortgage, homeowners agree to use their property as collateral, enabling lenders to place a lien that remains until the debt is fully satisfied.

Home Equity Loans: Similar to mortgages, these loans also involve voluntary liens on the property

Involuntary Liens

Conversely, involuntary liens can be imposed without the property owner's consent:

Tax Liens: Governments can place liens for unpaid property taxes, which take precedence over other types of liens.

Judgment Liens: When a creditor wins a court judgment against a debtor, they may file a judgment lien to secure repayment.

Mechanic's Liens: Contractors or builders can file these liens to recover unpaid services.

HOA Liens: Homeowners associations may impose liens for unpaid dues, following specific notification protocols.

The Impact of Liens on Real Estate Transactions

For real estate agents, understanding how liens function is vital when assisting clients in buying or selling properties. Liens can complicate transactions, potentially making sales impossible if not addressed beforehand.

Key Considerations for Agents

Pre-Transaction Checks: Agents should investigate any existing liens on a property before a client makes an offer. Discovering a lien during negotiations can derail the entire process.

Short Sales: In cases where the sale price does not cover existing mortgage debts, agents must navigate lien implications carefully to facilitate a successful transaction.

Strategies for Searching and Removing Liens

Property Liens: Continues on page 9

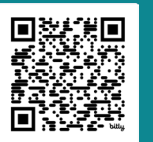
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Unlock MLS Introduces Game-Changing Tools for Real Estate Success

KENT REDDING
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REALTOR®
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If you've been looking for a competitive edge in today's rapidly evolving real estate market, the new benefits unveiled at the Unlock MLS Central Texas Housing Summit are bound to take your business to the next level. Unlock MLS has introduced two powerful tools that will give subscribers access to advanced market analytics and an exclusive data-sharing collaboration. These benefits — UnlockStats and a data-sharing partnership with the Houston Association of REALTORS® (HAR) and the San Antonio Board of REALTORS® (SABOR) — are game-changers for real estate professionals aiming to deliver more targeted advice to clients.

UnlockStats: Powerful Market Intelligence at Your Fingertips

UnlockStats is the first of these exciting benefits, and it's available exclusively to Unlock MLS subscribers. Market analysis has never been easier or more insightful than with this new tool, designed to help you make informed decisions for your business and clients. Whether you're analyzing market trends for residential sales, leasing, or land, UnlockStats simplifies the process by providing pre-built reports that you can easily customize. Here's why it's a valuable tool for your business:

Straightforward & Easy to Use: Unlike many market analysis tools that overwhelm users with complex data, UnlockStats features a clean, intuitive dashboard. You won't have to worry about making mistakes when customizing your reports. Everything is designed for simplicity, allowing you to focus on delivering actionable insights.

Hyper-Relevant Data: UnlockStats offers the granularity you need to wow your clients. Whether you're preparing a listing presentation or consulting a buyer, you can pull data that's specific

to a city, ZIP code, or even a specific MLS boundary. The tool offers flexible time frames — weekly, monthly, or yearly — so you can adapt your insights to the needs of any situation.

Comprehensive Reporting Options: UnlockStats provides detailed reports across multiple parameters, including buyer and seller demand, price range comparisons, inventory levels, and even heat maps. This means you can create clear, professional charts and graphs that address your clients' exact concerns without wasting time on irrelevant information.

Learn more and get started at ABoR.com/UnlockStats.

Data Sharing with HAR & SABOR: Expanding Your Market Reach

The second new benefit is a groundbreaking data-sharing collaboration between Unlock MLS, HAR, com, and SABOR. By the end of this year, Unlock MLS subscribers will have access to three years of historical listing data from the Houston and San Antonio MLS areas without having to switch platforms. This seamless integration within Matrix allows agents to gather a broader scope of market intelligence, positioning themselves as regional experts. This partnership offers:

Competitive Edge: By leveraging multi-regional data, you'll gain insights into how your local market

trends stack up against other parts of Texas. Whether your client is curious about housing growth along major economic corridors or seeking to understand the impact of relocations on their market, you'll have the data to back up your advice.

Better CMAs & Market Expertise: With access to detailed comparative market analyses (CMAs), you'll be able to offer more accurate pricing guidance for both sellers and landlords. The ability to compare trends across different regions also provides a clearer picture of market dynamics, improving your client conversations and boosting your credibility.

Career Longevity: As the real estate market becomes more interconnected, having access to diverse data sources becomes crucial for long-term success. This collaboration ensures that Unlock MLS subscribers are equipped to stay ahead of the competition by using the latest insights from across the state.

Learn more about this new partnership at ABoR.com/DataShare.

This Is Just the Beginning!

Paired with tools like Unlock MLS Research powered by Unlock MLS Housing Economist Dr. Clare Knapp, these new subscriber benefits are designed to help you thrive in an increasingly complex market. I hope you are as excited as I am to explore these exciting new features!





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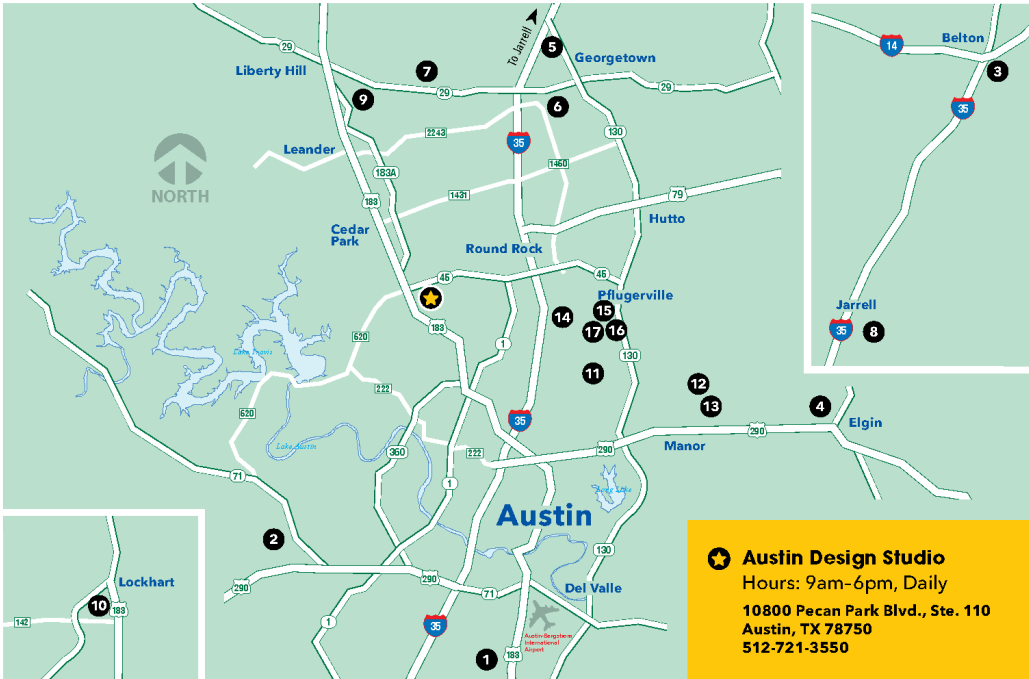
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- 1 McKinney Crossing**
From the mid \$300s
- 1,491-3,475 sq. ft., 3-5 bdrms., 2-3.5 baths
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- 7803 Tranquil Glade Trl., Austin, TX 78744
512-767-1460

- 2 Scenic Pass - Heritage Collection**
From the high \$500s **Last Chance**
- 2,070-2,485 sq. ft., 3-4 bdrms., 2.5-3 baths
 - Less than 8 miles to downtown Austin
- 8002 Little Deer Crossing, Austin, TX 78736
737-443-6606

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- 3 Hidden Trails** **Coming Soon**
- 1,491-2,880 sq. ft., 3-6 bdrms., 2-4.5 baths
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- IH-35 and Bella Garden Way, Belton, TX 76513
254-970-2059

Elgin

- 4 Eagles Landing**
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- 1,271-2,411 sq. ft., 3-4 bdrms., 2-3 baths
 - Near Elgin ISD schools
- 18625 Golden Eagles Way, Elgin, TX 78621
737-200-4300

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- 5 Berry Springs**
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- 1,871-1,987 sq. ft., 3 bdrms., 2.5 baths
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- 6 Overlook Ranch**
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737-637-5292

- 7 Retreat at San Gabriel**
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- 1,271-2,897 sq. ft., 3-5 bdrms., 2-3.5 baths
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- 1104 Cole Estates Dr., Georgetown, TX 78628
737-738-5778

Jarrell

- 8 Sonterra - Cool Water**
From the mid \$200s
- 1,042-2,897 sq. ft., 2-5 bdrms., 2-3.5 baths
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- 85 Hematite Ln., Jarrell, TX 76537
512-598-0023

Leander

- 9 River Bluff**
From the high \$300s **Now Open**
- 1,491-3,474 sq. ft., 3-5 bdrms., 2-4 baths
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- 1809 Garlock Rd., Leander, TX 78641
737-637-4224

Lockhart

- 10 Centerpoint Meadows**
From the mid \$200s **Last Chance**
- 1,271-2,968 sq. ft., 3-5 bdrms., 2-4.5 baths
 - Zoned for Lockhart ISD schools
- 303 Pitkin Dr., Lockhart, TX 78644
737-477-3030

Manor

- 11 EastVillage - Classic Collection**
From the high \$300s
- 1,491-3,475 sq. ft., 3-5 bdrms., 2-3.5 baths
 - Zoned for Manor ISD schools

- EastVillage - Heritage Collection**
From the high \$300s
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- 12 Mustang Valley**
From the mid \$300s **Now Open**
- 1,491-2,880 sq. ft., 3-5 bdrms., 2-3 baths
 - Easy access to US-290 and Hwy. 130
- 15204 Garrano Way, Manor, TX 78653
737-232-5544

- 13 Presidential Meadows**
From the high \$200s **Last Chance**
- 1,315-2,708 sq. ft., 3-5 bdrms., 2-3.5 baths
 - Close to ShadowGlen Golf Club
- 14009 Vigilance St., Manor, TX 78653
512-278-8181

Pflugerville

- 14 Village at Northtown**
From the high \$300s
- 1,360-2,586 sq. ft., 3-5 bdrms., 2-3.5 baths
 - Walking distance to Ruth Barron Elementary School
- 14609 Jefferson Craig Ln., Pflugerville, TX 78660
737-327-4004

Round Rock

- 15 Salerno - Classic Collection**
From the high \$300s
- 1,675-3,474 sq. ft., 3-5 bdrms., 2-3.5 baths
 - Zoned for Hutto ISD schools
- 3711 Riardo Dr., Round Rock, TX 78665
737-327-4242

- 16 Salerno - Hallmark Collection**
From the mid \$400s
- 2,381-3,474 sq. ft., 3-6 bdrms., 2-4.5 baths
 - Convenient to major employers
- 3806 Riardo Dr., Round Rock, TX 78665
737-327-4455

- 17 Salerno - Heritage Collection**
From the mid \$300s
- 1,360-2,897 sq. ft., 3-5 bdrms., 2-3.5 baths
 - Easy access to IH-35, Hwy. 79 and Hwy. 130
- 3805 Tufino Ln., Round Rock, TX 78665
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Deck the Halls with Holiday Cheer and Photos with Santa — A Free Community Event!

KIM DALE
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The Williamson County Association of REALTORS® is ringing in the holiday season with its annual “Deck the Halls” event, and it’s bigger and merrier than ever! The community is invited to join the festivities on Saturday, Nov. 9, from 10 a.m. to 1 p.m. at the association’s office, 123 E. Old Settlers Blvd. in Round Rock, Texas. This family-friendly event offers free photos with Santa Claus, making it the perfect opportunity to invite your clients for a fun holiday outing.

Whether it’s for holiday cards or just to capture special memories, Santa will be there, ready to hear Christmas wishes and pose for pictures with children and families. But that’s not all! Attendees can enjoy a variety of activities designed especially for kids, along with delicious snacks and hot cocoa to keep everyone in the holiday spirit. What better way to enjoy the start of the festive season than with a community gathering filled with laughter and joy?

In the true spirit of giving, “Deck the Halls” also features a holiday toy drive benefiting children in need. Guests are encouraged to bring new, unwrapped toys or make a monetary donation to support the Austin Angels Society, which provides assistance to foster children. Your donations will help brighten a child’s holiday season, making this event not just about celebrating but also about giving back.

Toy drive donations will continue to be accepted after the event. From Nov. 14 to Dec. 13, anyone can drop off new, unwrapped toys at the association’s office. This extended donation window allows more opportunities for people to participate and help make a difference for children in foster care. Every toy collected will go toward bringing joy to kids who need it most during the holidays.

In addition to the live event, an online Christmas tree auction

will be held from Nov. 6-13. Fully decorated Christmas trees and other holiday items, donated by local businesses and individuals, will be up for bidding, with all proceeds supporting foster children. It’s a fun way to add some beautiful holiday décor to your home while contributing to a great cause.

So, whether you’re coming to enjoy some festive fun,

snag a picture with Santa, or bid on a beautiful tree, “Deck the Halls” is an event you won’t want to miss. Spread the word to your friends, family, and clients — it’s a perfect opportunity to kick off the holiday season together!

For more details, visit the Williamson County Association of REALTORS® website at wcrealtors.org/deck-the-halls.



ABREP Monthly Luncheon: **Briana Lacey-King**, **Janea Merriewether** of Capital Title, **Jonna LaGrone-Haynes** of Keller Williams Realty, **Victoria Feather** and **Diane Myers**, both of Capital Title



Brohn Homes Dusty Boots Tour: **Jasmine Chowdhury** of Walzel Properties and **Chris Hernandez** of Realty One Prosper Group

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ABoR Housing Summit: **Lauren Neil-Jeffery** and 2024 President **Kent Redding**, both of Berkshire Hathaway Texas Realty



Austin YPN REALTOR Safety Event



WCREALTORS Luxury Bus Tour: **Tracy Talkington** of SouthStar Bank, **Tommie Acquisto** and **Tony Wilson**, both of Pure Realty



WCREALTORS Luxury Bus Tour: **Guy Mehner**, **Sydney Bailey**, **Sara Coltharp** and **Jack Daneshvar**, all of Drees Custom Homes



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Leading with Purpose and Exciting Events Ahead

TANYA CHAPPELL
2024-2025 PRESIDENT

REALTOR®
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As the 2024-25 President of the Women's Council of REALTORS Austin, I am honored to share a glimpse into our week of collaboration, leadership, and education at the Leader Summit in Galveston. Our 2025 board came together not just as colleagues but as a united team committed to creating a lasting impact on our local real estate community. The energy and synergy we built during the summit will drive us forward, and we can't wait to bring this momentum back to Austin.

This past week was a true experience of the importance of connection within our industry. As we work on our 2025 calendar, the focus is clear: growth through leadership and collaboration. We're excited to enhance our partnerships with industry affiliates, ensuring that together we can elevate the standards of service and success in our market.

Our network isn't just for seasoned professionals. Whether you're a new REALTOR looking to establish yourself or an experienced agent aiming to grow your leadership and business, the Women's Council of REALTORS Austin provides unparalleled opportunities for growth. This is a place where business thrives, but even more importantly, it's where leaders are developed. Our community supports, educates, and uplifts one another like no other.

We are thrilled to invite you to two upcoming events that showcase the value of being part of our network. On Oct. 16, we'll host Redefining Success: Innovation Day, where we will dive into what it truly means to succeed in real estate. Spoiler alert: It's about far more than just how many homes you sold. It's about the impact you make in your clients' lives, your community, and your own journey of personal and professional growth.

Following that, our 2nd Annual Designer Purse Bingo on Oct. 23 will bring a fun and exciting opportunity to network and engage with fellow industry professionals. Don't miss your chance to take part in this fabulous event!

There has never been a better time to get involved with the Women's Council of REALTORS Austin. I encourage you to reach out, attend an event, and see firsthand

how the Women's Council is more than just a network—it's a family dedicated to lifting each other up. Together, we will rise, redefine success, and continue to lead the way in 2025.

We look forward to seeing you at our upcoming events and hope you'll become an integral part of this extraordinary journey. And don't forget to follow us on social!



TREPAC Bowling Night: Joseph Towns of Keller Williams Realty



ABOR Housing Summit: Alina Pitu of Morris Green Properties and Lori Goto of Encore Real Estate



WCREALTORS Luxury Bus Tour: Lily Hernandez and Robert Butler, both of Keller Williams Realty

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Property Liens: Continued from front page

Identifying liens on a property is a critical part of due diligence. Here are several methods for agents to uncover this information:

- 1. Title Companies: Hiring a title company can provide a detailed report on any liens.
- 2. County Recorder's Office: Agents can access property records directly through local government offices.
- 3. Online Resources: Various websites offer property record searches for a fee.

To remove a lien, there are two main approaches:

Court Order: If the lien is deemed invalid, a court can be petitioned to have it removed.

Paying the Debt: If valid, settling the outstanding amount and obtaining a lien release document is necessary. This document must then be filed with the county recorder's office to officially remove the lien.

Real estate professionals must equip themselves with knowledge about property liens to better serve their clients. Liens can lead to complex sales processes, and an informed agent can provide valuable guidance, ensuring smoother transactions and aiding clients in overcoming potential obstacles. By understanding the nuances of property liens, agents can enhance their effectiveness and support clients in navigating the intricate landscape of real estate.



ABOR Housing Summit: **Michael Cobb**, **Kyle Taylor** and **Melissa Barringer**, both of Choice Home Warranty; and **Sudhakar Karumuri** of SKTXINC



Austin YPN REALTOR Safety Event: **Jordan Richardson Ray** of Austin Portfolio Real Estate, **Michael Coleman** of SoCo Advisory Group and **Ramsey Duncan** of Spyglass Realty



ABREP Monthly Luncheon: **Ola Thompson** and **Kim Whitlock**, both of Keller Williams Realty

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TREPAC Bowling Night: **Lorrie Kennedy** of Classic Realty



ABoR Housing Summit: **Lockie Ealy** of Ealy & Co Real Estate, **Ashley Jackson** of Compass and **Emily Chenevert** of ABoR




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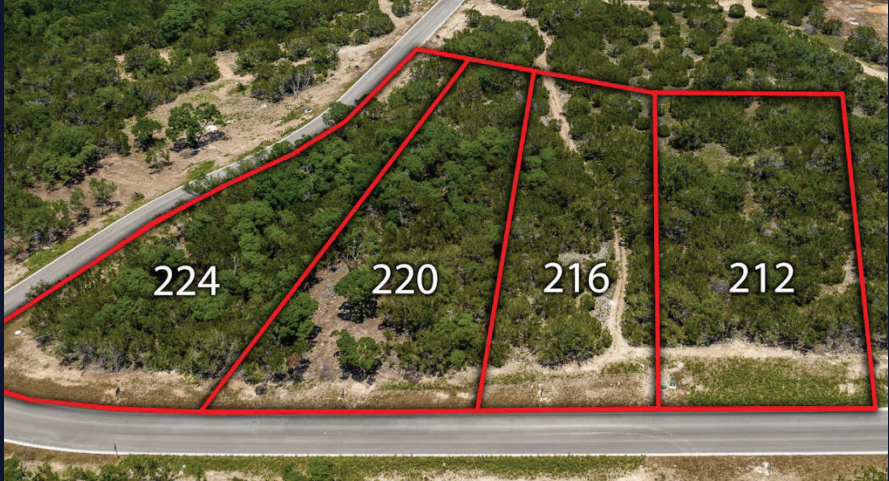


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SITTERLE HOMES



Strengthening Bonds: Five Heartfelt Ways to Reconnect with Clients This Fall

SONIA GUARDADO
2024 TEXAS PRESIDENT

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In real estate, relationships are the foundation of everything we do. But here's the thing: Just as a home needs upkeep, your relationships with clients need tending, too. The fourth quarter of 2024 is the perfect time to reconnect meaningfully with your database, ensuring solid and long-lasting connections.

The fall and holiday seasons are naturally reflective times. People are thinking about what they've accomplished this year and what their goals are for the next. That's where you come in. By reaching out thoughtfully, you can remind your clients that you're not just there when they need a house—you're there to support them through every season of life. Here are five unique ways to do just that.

Tailored Market Updates: Everyone loves a market update, but here's the trick—it must feel personal. Austin is such a dynamic city, and no two neighborhoods are alike. So, rather than sending a generic email with general stats, take the time to tailor updates

for different clients. Perhaps you have clients in South Austin who are curious about how much their home has appreciated or a family in East Austin wondering if it's the right time to move. Providing specific data about their neighborhood and offering insights that matter to them shows you care about their unique situation. Plus, you're giving them valuable information that helps them make informed decisions about their future. It's more than just numbers; it's a way to show you're invested in their journey.

Personalized Video Messages: In today's fast-paced world, nothing says "I'm thinking about you" quite like a personal message. But we're all so busy, and face-to-face meetings aren't always possible. That's where personalized video messages come in. Take a few minutes to record a short, personal video text for some of your key clients. It could be as simple as, "Hey Sarah, I was driving by your neighborhood the other day and thought of you. Hope you and the family are doing well! Let me know if you need anything." It doesn't have to be long, but the personal touch of seeing your face and hearing your voice will make a lasting impact.

Small Client Appreciation Events: Fall is the perfect time to host small, intimate client appreciation events; they don't need to be fancy or over the top. A cozy coffee gathering, a backyard barbecue, or even a small group hike through local trails can be the perfect way to connect in a laid-back setting. The key is to make your clients feel appreciated without overwhelming them. Keep it personal, simple, and heartfelt. These small events allow you to deepen those relationships naturally and meaningfully

while reminding clients that you value them beyond the transaction.

End-of-Year Strategy Sessions: As the year wraps up, many people think about what's next. This is an excellent opportunity to offer your clients an end-of-year real estate strategy session. It's not a sales pitch but a check-in to see where they are and how you can help them plan for the future. You can discuss their real estate goals, whether they're considering upgrading, downsizing, or investing. Offering your time to help them strategize for 2025 shows you're there to support them long-term and positions you as someone who cares about their success, not just the next deal.

Holiday Gratitude Campaign: There's something special about the holidays that makes people pause and reflect. This is the perfect time to send personalized, handwritten thank-you notes to your clients. Yes, handwritten! A thoughtful, handwritten note can make all the difference in a world full of emails and texts. Take a moment to express gratitude for their trust and business over the past year. A simple "thank you" can go a long way in making clients feel appreciated and remembered. It's a small gesture, but it leaves a big impact, especially when it comes from the heart.

Real estate isn't just about houses; it's about people. By finding unique and personal ways to connect with your database, you're doing more than just keeping in touch—you're building lasting relationships. So, take this season as an opportunity to reach out, reconnect, and remind your clients that you're there for them—now and in the years to come.



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ABoR Housing Summit: **Kacy Dolce** of Kuper Sotherby's Int'l Realty and **Jonna LaGrone-Haynes** of Keller Williams Realty



AREAA Homebuyer Workshop: **Enrique Benitez** of Global Capital Realty, **Joe Roach** and 2024 AREAA President **Tosha Chang**




Brohn Homes Dusty Boots Tour



Navigating the New Market: **Scott and Linda Verastegui**, both of Amazing Realty



WCREALTORS Luxury Bus Tour: **Ryan Johnson**, **Trish Aikman**, **Shannon Bertrand** and **Darla Ekrut**, all of The Hollows on Lake Travis



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Real Estate Trends	2	48136
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Austin YPN REALTOR Safety Event: **Ian Grimes** of The Agency Austin and **Michelle Windle**



Priority Settlement Group of Texas Buyer Scripts CE Class



Barksdale Brunch & Browse: **Trinity Gonzales** of ENRG Realty and **Jasmine Cowdhury** of Walzel Properties



Brohn Homes Dusty Boots Tour: **Crystal Reiningger**, **Holly Bunting** and **Sarah Thompson**, all of CB&A REALTORS.



Leander City Update: **Kristy Smallwood** of Austin Title; **Devona Groneck**, **Shauna Goodwin** and **Cariann Gilmore**, all of Capital Title

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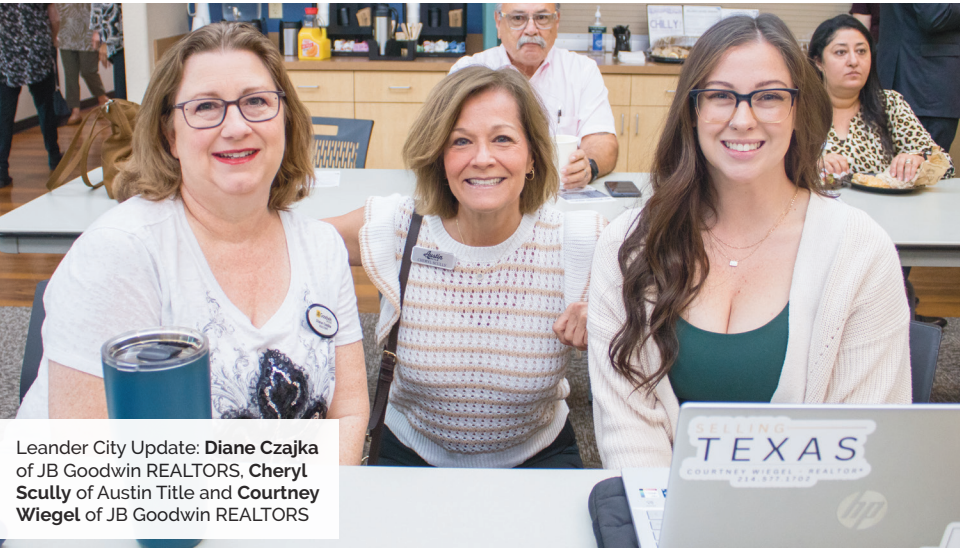
Navigating the New Market:
Chad Goldwasser and David Schnieder, both of eXp Realty



AMBA Oktoberfest Happy Hour:
Tara Rock and Kate Couture



TREPAC Bowling Night: **Kimberly McGarry, Jennifer Johnson, Barbara Jamerson and Elda Telle**, all of Stewart Title



Leander City Update: **Diane Czajka** of JB Goodwin REALTORS, **Cheryl Scully** of Austin Title and **Courtney Wiegel** of JB Goodwin REALTORS



David Weekley Homes Brunch and Tour at Nelson Village



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Barksdale Brunch & Browse: **Tanya Scafe** of Pure Realty and **Ramon Valeriano** of LPT Realty



Austin YPN REALTOR Safety Event: **Marq Haverty** of Keller Williams Realty



Austin YPN REALTOR Safety Event: **Isabella Correa** and **Aaron Mullens**, both of The Mullens Group



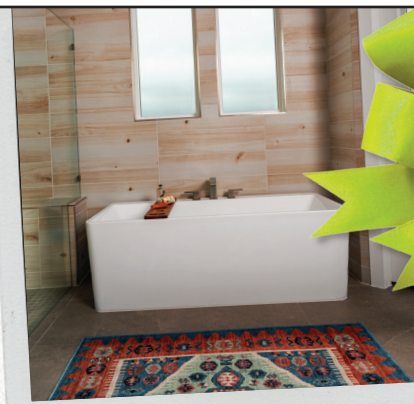
Sitterle Homes Parmer Ranch Savings Event: **Chris Mitchell** of eXp Realty and **Jerrel Reynolds** of Sitterle Homes



Leander City Update: **Alisha Austin** of Homes in Heels Realty and **Stephanie Marek** of Austin Title



Navigating the New Market: **Irene Capistran**; **Jaziel Castro** and **Rick Fonseca**, both of Keller Williams Realty and



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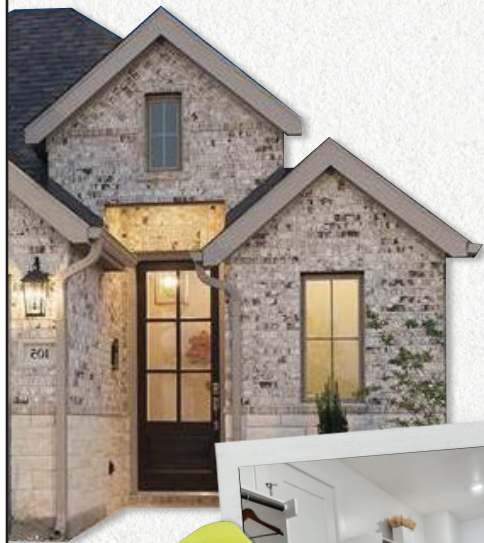
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