

## **History of NIMLS/MLS Hawaii, Inc.**

From 1982 until 1984 the top priority of the® MLS committee of the Hawaii Association of Realtors, chaired by Deanna Hammersley, was to investigate the feasibility of implementing a statewide Multiple Listing service, a service that would be accessible to all Hawaii Realtors® regardless of the location of the property within the state. It would have been the ideal time to regionalize since the MLS vendor contracts of all five boards of Realtors® in Hawaii were to expire by 1985. Unfortunately, the vendor insisted upon by the Honolulu Board of Realtors® (PRC) was unacceptable to the neighbor island boards.

PRC, the vendor selected by HBR, did not have a public records (TMK) program. Their contract with HBR required them to develop a public records program that was at least equal to the existing system provided by their current vendor, Multi-List, but the existing Multi-List database which contained more than 10 years' sales data was about to be abandoned along with the computers, the software, and the research personnel who gathered the data.

Fortunately, Multi-List wanted to maintain a presence in Hawaii. In August 1984 Sandy Banks, President of Sonoma MLS (a regional MLS in northern California and a customer of Multi-List) walked into Deanna Hammersley's office in Kona with an offer to facilitate discussions between Multi-List and the neighbor island boards. The Multi-List proposal was extraordinary - \$1/month for the main computers, the acquisition and financing of 250 printer terminals, a license to use the Multi-List MLS software, and the perpetual and exclusive right the "TMK" software and database at a price that appeared to be financially achievable. When Multi-List agreed to finance the acquisition of 250 printer terminals, NIMLS became one of only three MLS's in the nation to put a computer in every office.

For the next thirty days the leadership of the 4 neighbor island boards met many times in an attempt to develop the framework for a regional system. Unfortunately, the leadership of the Maui board would not agree to the concept of "full service/single participation fee" agreed to by the other

three boards. Maui chose to acquire its own computer, to license the Multi-List MLS software, and to not offer an on-line TMK system or a printer terminal to their members. The decision in Kona was not without controversy since a few members in Kona felt that centralization of the MLS services was not to the benefit of the Kona membership; that the public record system was overrated and could be easily replaced by the Redi/Multi-List TMK books. Leadership of all three Boards felt an on-line TMK system, updated daily, met the needs of the membership better than the books which were updated annually at that point in time.

Eventually, the leadership of the Hawaii Island, Kauai, and Kona boards reached consensus that the primary goal of the new regional MLS should be to raise the level of expertise and professionalism of every member. This goal would be met by installing a computer terminal in every office to give every Realtor® member 24-hour access to MLS and TMK data. The major item of discussion in drafting the joint venture agreement was how to keep the three individual boards relatively autonomous, leaving the individual Boards control of what their membership paid for the service. At the time, Board staff was inputting the listing data, and all three boards charged an input fee in addition to the fees imposed by NIMLS. Today all brokers can choose to load their own listing data or pay Board staff to input the data for them.

The leadership of the three neighbor island boards agreed to accept the proposal from Multi-List. The Neighbor Island Multiple Listing Service (NIMLS) was created in a joint venture agreement signed by the three neighbor island boards in 1984, and the work of transferring the existing MLS databases to the Multi-List software, installing 250 printer terminals in offices, and training some 750 members to use the new system began.

The original management committee, made up of three members from each Board, was Deanna Hammersley (Chair), Arline Loughridge, and Peter Young from Kona; Jerry Chang, Bill Pendered, and Elroy Osorio from Hawaii Island; Louis Abrams, Bob Middleton, and Rowena Cobb from Kauai.

NIMLS began operation January 1, 1985 with an old mainframe computer and just \$9,000 in operating capital invested by the three neighbor

island boards when they signed the joint venture agreement. The initial dues were \$35/user, including a bi-weekly book, 24-hour on-line access to both MLS and TMK databases, and a printer terminal in every office.

There were immediate problems which threatened the very existence of NIMLS. The aging computer required more staff time and maintenance expense than had been projected by Multi-List in their proposal. The Multi-List employees who had been running the Honolulu operation had already left the company; so Multi-List had to send employees to Hawaii from the mainland to load the data tapes when it was time to update the public record database. The very first time the mainland Multi-List staff loaded tapes to update the public record database, the system crashed, and the staff was unable to get the TMK database running again (Multi-List staff had thrown away the source code for the TMK software!). The integrity of the database was questioned, and TMK customers started canceling at an appalling rate. Multi-List finally acknowledged their responsibility for the situation and retained the services of Craig Pennington, the principal of Coherent Systems, Inc. (and former Multi-List employee who had written the original Multi-List TMK software and who still had the source code) to fix the existing software problem. Multi-List agreed to waive payments until NIMLS could recover from the decline in Board membership caused by a license renewal year in a continuing real estate slump and from the loss of TMK customers resulting from software mishandling by Multi-List employees.

However, dues had to be increased to \$50/member over a period of time to compensate for the lower Realtor® membership and the loss of TMK customers who had been subsidizing costs. Fortunately, a member of the management committee was able to manage the company during this period at no cost to the company which allowed operations to continue.

Happily, Craig Pennington fixed the software problem quickly, the real estate market improved (1986) so Board membership increased, operations continued on a bare-bones budget where all staff did double duty, and NIMLS survived. Many of these original employees are still a part of the operation.

A new, very dynamic Executive Director, Virginia Bush, was hired in 1986, and the operation thrived under her leadership. A strategic planning process was initiated which allowed the management committee to reach consensus on both short- and long-term goals for the company. The mission statement developed at the first strategic planning statement remains unchanged today ...

***“To develop, promote, and provide the highest level real estate information, products, and services at the lowest possible cost to our Members.”***

Delivery of free services to the membership of the Shareholder Boards was established as the ultimate long-term goal. To accomplish this goal, the management team made the following decisions:

1. Costs had to be contained and revenues other than member participation fees had to be developed.
2. To control costs, the company had to operate the MLS system itself rather than hiring a vendor to provide the service if profits were to be retained by NIMLS.
3. To generate revenues from non-member sources, the company should own its own software in order to make enhancements in a timely and economical manner which would always keep the company one step ahead of the competition.
4. To provide a system that would meet the future needs of the membership, the product would integrate MLS and TMK data into one database, complete with photos and parcel maps, available by mobile or cellular phone from vehicles (yet still available via printer terminal).
5. Since there was no product on the market that would even come close to meeting this need, the company would eventually have to write its own software.
6. To offset the cost of developing the software internally, the product should be saleable to other Realtor® organizations and, hopefully, produce sufficient revenues to provide free service to the NIMLS members.

Why the decision to develop software internally rather than continuing to rent software from a vendor?

To control costs, to control the quality of the end product, to eliminate the need to deal with users' groups or vendor representatives to make enhancements to the software desired by the membership, to develop a product from the ground up to meet Realtor® needs, and to produce sufficient revenues to provide services free to the members. Unfortunately, in 1987, NIMLS didn't have the financial capability to immediately accomplish this goal, but hardware limitations forced an interim system upgrade.

1987 was a big year for NIMLS.

The computers inherited from Multi-List were becoming more and more expensive to maintain, and they could no longer handle the increased number of users and the increasing size of the database, and NIMLS had to do something to maintain acceptable service levels. After a great deal of investigation at the 1987 NAR convention in New York, the decision was made to upgrade the system – Step One in the Master Plan. At the same time that NIMLS was deciding to upgrade their system, NAR's computer division (Realtor® Computer Services, RCSMLS) was seeking a beta test site for their new RCSMLS book-publishing software. Since RCSMLS was Realtor®-owned, the NIMLS Management committee felt that the NAR goals would be similar to those of NIMLS; so NIMLS elected to negotiate a contract with NAR – after confirming with the next three Presidents of NAR that NAR would support the software for at least five years. The selection of the new RCSMLS software required an equipment upgrade to VAX/VMS computers manufactured by DEC (Digital Equipment Company). However, the new RCSMLS software did not include public record (TMK) software! An on-line TMK system was still just a glimmer in a dreamer's eye on the mainland while Hawaii had enjoyed an on-line system for more than ten years! So, if NIMLS were to maintain the level of service its customers expected and to retain the revenue stream from the sale of TMK to non-Realtor® customers, NIMLS would be forced into the software development business.

The management committee of NIMLS launched an extensive search to find someone to write the new public record software to run on the new VAX computers. Not surprisingly, Craig Pennington of CSI came most highly recommended due to his extensive background in writing software to handle both MLS and public record databases.

In 1972 Mr. Pennington was one of the founders of Diversicom Time Sharing, a company formed to write software that would then be offered to customers on a time-share basis. The company had written a program to handle the escrow process, including closing statements & RESPA, etc. At the same time the company was developing the escrow software, the company was also developing an income-analysis program that was sold to Realtors who then asked the company to develop an MLS software program. The MLS software concept was sold to the Sunnyvale Board of Realtors, developed and installed so successfully that other Boards of Realtors® requested the software. The software was installed in most of the boards in the Santa Clara Valley plus Menlo Park & a few other locations when Dacom acquired the company from Mr. Pennington and his partners.

Dacom, in addition to the MLS business, was in the TMK book publishing business in several states, including Hawaii. In Hawaii, Dacom's joint venture partner for marketing was G.A. "Red" Morris, whom most of us know as a former Chair of the Real Estate Commission and publisher of the "Condominium Guide". Dacom decided to offer the real estate public record information on line, and Mr. Pennington headed the Product Development team that designed and implemented the software to offer "TMK" data on-line for the first time. The program ran on PDP 11 computers in Santa Barbara, and customers in Hawaii could dial a local number to access the computers via a packet switch telnet.

At the same time, Dacom, under Craig Pennington's direction, designed & installed the first software to digitize photos which made it possible for the first time to publish the MLS book, with photos, in the format we take for granted today.

In 1977, Dacom was acquired by McGraw Hill, the book publishing company, primarily to acquire the photo digitizing software developed by Mr. Pennington. McGraw Hill had also acquired Multi-List just prior to the

time that Multi-List was successful in their efforts to acquire the Honolulu Board of Realtors® MLS account. HBR was the first board in the nation to take advantage of the new integrated (data + photo) book format. HBR wanted the “TMK” data also; so Dacom/Multi-List installed PDP 11 computers in Honolulu to service the HBR account. It was these PDP 11 computers that NIMLS acquired from Multi List.

NIMLS experienced a positive relationship with Craig Pennington while he was fixing the Multi-List TMK software and approached Mr. Pennington to help with maintenance of the database. Mr. Pennington was also contracted to write enhancements for NIMLS for several years. The relationship was so positive the decision was made to enter into a joint venture agreement with CSI to develop the new TMK on-line software, the prologue to the development of the dream.

Why a joint venture rather than owning the software outright? To keep costs down at a time when NIMLS had limited cash flow and because Craig owned outright the Co-Pilot software that would become the foundation of the new TMK software. Because Craig was a partner in the development of the software, his hourly rate to NIMLS was substantially reduced which made the development economically viable.

The Management Committee unanimously agreed to make this giant leap to improve the system. New computers were ordered from DEC, a contract was signed with RCSMLS for MLS software, a contract was signed with Craig Pennington for public record software, new office space was leased moving from the first to the second floors in the Gold Bond Building on Ala Moana Blvd., financing was obtained, and fingers were crossed.

The Management Committee in 1987 consisted of Deanna Hammersley (Chair), Lin McIntosh, Margie Abinosa from Kona; Rowena Cobb, Laverne Bessert and Doc Measel from Kauai; Pat Scullary, Elroy Osorio, and Delene Holt from Hawaii Island.

The total invested in new hardware & software, some \$250,000, while a large amount of money to NIMLS, represented a sweetheart deal because RCSMLS, also a new organization, was anxious to use the NIMLS installation as a test site for their new book publishing software and as a

showcase for their prospective customers who would be in Honolulu for the NAR convention in November, 1988. NIMLS was able to negotiate an extremely favorable contract with RCSMLS because NIMLS was the first regional to utilize the new RCSMLS book publishing software. Even with all the consideration from RCS in exchange for NIMLS being a test site, additional lease payments amounting to \$65,000 were made during this period, and NIMLS borrowed \$25,000 from the three Boards; so by the end of the third quarter of 1988 NIMLS was making payments on about \$340,000 in debt. Being aggressive in cash management is not new to the organization.

The growth of the TMK customer base continued until, today, the sale of TMK to non-Realtor® customers accounts for almost 50% of the annual revenue. \$500,000/year in revenues being produced by an original investment of \$64,000. Don't you wish your real estate investments showed this kind of return?

At about the same time MLS Hawaii, Inc. was developing its Research™ software, Honolulu Board of Realtors® vendor, PRC, was also writing software to handle a new public record database. In the meantime, HBR members paid MLS Hawaii, Inc. \$65/month in addition to their MLS fees to obtain public record (TMK) data. During the entire 8-year term of their contract with HBR (1984 – 1992), PRC was never able to deliver a product that met audit standards. Fines were imposed, and HBR eventually cancelled the contract and retained Boris as their MLS vendor. And MLS Hawaii, Inc. was able to retain HBR members as public record customers.

The installation of the new software in 1987 did not end the development process. Enhancements continue today ... custom formats, sketches of improvements, over 200 additional searchable fields of information - including building permits, condominium analysis, improved search capability, plain English commands, and pretty labels - just to name a few.

While enhancements were being made to the system, the Management Committee was also conducting an investigation into the proper ownership vehicle for the future. Legal and tax counsel both recommended a corporation, to shield the Boards from liability incurred from MLS activities

and to provide the ability to pass dividends tax-free from the MLS to the Boards. An opinion letter was obtained from the IRS confirming that the recommended corporate structure would preserve the tax-exempt status of the Boards and would allow the corporation to pay dividends, tax free, to the Boards provided both organizations maintained an arms-length relationship. Day-to-day control of the corporation was to be left entirely to a completely separate Board of Directors. Meetings were held over a period of months during which the By-Laws and Articles of Incorporation were reviewed extensively with each facet debated at length.

Leadership of all three Boards agreed with this recommendation, and MLS Hawaii, Inc. was incorporated on August 31, 1988, with changes made to the By-laws of each Board simultaneous with the incorporation. Each board was allowed to select their three directors in any manner they wished, and the directors of the corporation were charged with the day-to-day operations of the corporation.

The first directors of the corporation were Bob Bates, Lin McIntosh, and Gary Davis from Kona; Rowena Cobb, Mike Curtis, and Doc Measel from Kauai; Richard Henderson II, Delene Holt, and Pat Scullary from Hawaii Island. Deanna Hammersley was President of the company, again stepping in for a year after Virginia Bush had to resign suddenly for personal reasons.

1988 seemed to be the turning point for MLS Hawaii, Inc. Cash flow improved, and MLS Hawaii, Inc. was able to repay loans in a timely manner while reducing the member participation dues from \$55 per month to \$40/month, keeping the commitment to provide the highest level of service at the lowest possible cost to the member. Over several years during this time, the corporation was able to return \$25,000 in tax-free dividends to *each* shareholder board. Each \$3,000 investment, made in 1983, had returned a total of \$25,000 over 4 years, literally a 100%/year return on investment. The discussion whether to pay dividends or lower fees to the membership is ongoing, but in 1988 the decision was made to accumulate cash reserves to finance the development of the software product still needed to meet membership needs.

In 1991, during the annual strategic planning session, the Board of Directors decided to seriously investigate the possibility of developing a new software program that would integrate public records with MLS. Craig Pennington of CSI was commissioned to do a preliminary study of the project, including recommended specifications and projected time and cost. A users group with members from both Hawaii and the mainland was formed to establish criteria for the software product. The members of the Board of Directors at the time this decision was made were Evelyn Pacheco, Pat Scullary, and Jerry Hirata from Hawaii Island, Bruce Grantham (Chair), Donna Apisa, and Ken Kubiak from Kauai, and LaVerne Allen, Bob Bates, and Deanna Hammersley from Kona.

Just a week after this decision was made, NAR disclosed that the decision reached in a lawsuit filed against NAR by PRC was not in favor of NAR. NAR had licensed portions of the RCSMLS software from PRC, and PRC charged breach of contract. The judgment was in favor of PRC, and NAR elected not to appeal, condemning RCSMLS to a slow death because software that doesn't grow, dies. RCS talked about developing its own software for a while, but NAR leadership made the decision to disband RCS as of December 31, 1996. MLS Hawaii, Inc. had been intuitive in its decision to investigate developing its own system.

Why did the Board of Directors choose to embark on a software development program rather than renting MLS software from a vendor at this point? Each of the directors had experienced at least one users' group meeting where the enhancements insisted upon by the membership were deemed unimportant by the other users of the software. The need to display a variety of utilities (catchment water, for instance) was totally dismissed by other urban users of the software, etc. The number of fields was fixed, any enhancements would cost many thousands of dollars – and be undertaken at the discretion of the vendor, not the directors. Each of the directors had also participated in at least one vendor selection process, and none of the directors wanted to participate in another vendor selection if custom software could be developed for approximately the same amount of money that would be spent renting software from a vendor. And no vendor had a public record software product that could do what REsearch™ TMK was already doing.

HBR switched to BORIS in December, 1992 at a cost to the membership of \$1.2 million for the use of the Boris software for 3 years, at the end of which HBR will own nothing except, perhaps, some used computer equipment. Boris has public record software, In-Tax, but several hundred HBR members choose to maintain their relationship with MLS Hawaii, Inc. and pay an extra fee to obtain public record data from MLSHI rather than Boris' In-Tax. At the time HBR switched to Boris, MLS Hawaii, Inc. asked for an informal quote from Boris to determine what it would cost to switch to Boris rather than develop software internally. Boris quoted a minimum of \$400,000 – much more costly than the remaining contract balance with Coherent Systems, Inc. The choice seemed easy to make – rent software for \$400,000 and have to stand in line and hope the vendor would make enhancements requested by the membership – or pay less and own the software and be able to make enhancements requested by the users whenever the Board of Directors elected to make them.

The Directors decided to pursue the option of developing software. Boris would always be there – with software originally developed by the Traverse Area Board of Realtors® in Michigan in the early 1980's. Boris, the company, was created by the Traverse Area Board of Realtors and the programmers solely to market the software developed by the 337-member Traverse Area Realtor® board. Boris is now owned by Moore Data.

From May, 1991 until April 1992, the users group met and developed a detailed “Conceptual Design Specification” for the envisioned software. This design was truly “by Realtors® for Realtors®” since the users group was made up of six Realtors® - two from Hawaii plus two from each of two very different locations on the mainland – plus Mr. Pennington. The user group was diverse to be sure that the specifications developed were not too parochial to Hawaii.

The results of the feasibility study were very positive, and in April, 1992, the MLSHI Board of Directors approved the implementation of Phase I of a 5-Phase project proposed by CSI. The members of the MLSHI Board of Directors who made the decision to proceed with Phase I of the software development project in 1992 were Bruce Grantham (Chair), Bob German, and Ken Kubiak from Kauai, Delene Osorio, Pat Scullary and John Tolmie

from Hawaii Island, and LaVerne Allen, Bob Bates, and Deanna Hammersley from Kona.

At the beginning of 1993, the directors of MLS Hawaii, Inc. determined that MLS Hawaii, Inc. was in a position financially to underwrite the balance of the proposed new software and entered into a development agreement with Craig Pennington. The directors of MLS Hawaii, Inc. at this time were Greg Gadd, Delene Osorio and Pat Scullary from Hawaii Island; Bob German, Bruce Grantham, and Ken Kubiak from Kauai, Laverne Allen, Bob Bates, and Deanna Hammersley from Kona. The Presidents and Presidents-Elect of all three Shareholder Boards were advised of the decision to contract for Phases 2-5 of the software project, and questions raised in this meeting resulted in a general legal review of the structure of the corporation and its ability to embark on the software project without approval from the individual Shareholder Boards. Independent legal counsel was retained by the Shareholder Boards, and the opinion letter confirmed that MLS Hawaii, Inc. and its board of directors did have the authority to enter into the software development project.

Because of the complexity of the project, late in 1993 a consultant from DEC was retained to assess the concept of the project and the software architecture. The consultant's report was positive and provided helpful suggestions for future enhancements.

The original timetable for the project envisioned completion within two-years, but a variety of technical challenges have delayed the completion date. The text version was completed on time, and both the RCSMLS and the REsearch™ software were running simultaneously. The next development phase was to have been the book publishing software and the data entry software that would have allowed RCSMLS to be turned off, but pressure was exerted by a small segment of the membership to deliver the PC version with color photos before finishing the text version. As a result, both systems (RCSMLS and REsearch™) ran simultaneously from 1995 until 1998 when the book module was completed for REsearch™. At no time has the software development project prevented the membership from getting the data needed to sell real estate.

Development started immediately on the PC version for Windows 3.11, but the first technical challenge resulted when Microsoft introduced Windows 95. CSI immediately began the upgrade to support both Windows 3.11 and Windows 95, but the documentation for Windows 95 was incomplete and the development was often delayed pending receipt of answers from Microsoft. Development of the Macintosh product was underway at the same time.

During this same period of time, the real estate market started another decline, and Realtor® membership began shrinking. To develop additional revenues in order to avoid increasing membership dues, the Board of Directors of MLS Hawaii, Inc. elected to pull CSI off the development project in favor of writing the software required to enhance the public record database by developing two new databases now known as Rainmaker™. This new product includes both business registrations and professional and vocational licensing information and is marketed to entities involved in direct mail marketing. The product produced about \$25,000/year in revenue (until the service was bundled with REsearch TMK in 1999) which subsidized the cost of delivering services to the Shareholder Board member. And, the PVL database is a good tool for Principal Brokers to use to be sure all their agents' licenses are current. This product is included at no extra charge in the monthly participation fee paid by MLS Hawaii, Inc. Shareholder Board users.

In mid-1996 the Board of Directors, after a great deal of discussion, decided to encourage use of the new text version of REsearch® by shutting down access to RCSMLS except as needed to print the book. It seemed logical that it would save the members' time if they had to log into a separate system only to enter or change listing data rather than logging into a separate system every time they wanted to access public records. Whirlwind bulk training started May 1, 1996, with Realtors® teaching Realtors®, and RCSMLS was turned off in August, 1996. The membership quickly grew accustomed to searching both MLS and public records simultaneously and appreciated the convenience of not having to log into two separate databases when doing their research.

Personal REsearch™ was introduced in January, 1997 and development continued on the Macintosh interface. The Macintosh

interface was proving to be a harder problem to solve than anticipated, primarily due to problems caused, not by the Macintosh platform, but by the Windows 95 platform.

In May, 1997 MLS Hawaii, Inc. personnel attended a demonstration of a new software product developed by Intergraph Corporation – GeoMedia and GeoMediaWeb. This product for the first time offered the ability to combine graphic data with text data and a solution that would enable MLS Hawaii, Inc. to offer interactive parcel maps as well as color photos to their membership with a browser-based interface. Via the Internet! Truly MLS for Dummies!

Before committing MLS Hawaii, Inc. to the Intergraph solution, the President of MLS Hawaii, Inc., Lin McIntosh, and the Manager of Product Development, Debbie Hutchings, attended the tradeshow at the mid-year NAR meetings in Washington, DC in May, 1997. Their specific charge was to look at other MLS products on the market to be sure the company was on the right track in developing new software. A questionnaire was developed which contained the specifications in the software development guideline. The questionnaire eventually contained more than 5 pages, but rarely did more than the first page get used. If the vendor said, “No” to more than three questions, no further questions were asked because the first questions involved functions that were used on a daily basis by most members.

1. Can you search more than one form type and more than one status at the same time?
2. Can you search non-sequential parcel numbers at the same time (i.e., 3-7-3-29 to 35, 39 to 42)?
3. Can you do negative searches (No Ka Imi Nani Street or NO school district #14)
4. Do you support (or plan to support) the Macintosh platform?

There was no other product on the market that could do what REsearch™ could already do, and the Intergraph product allowed MLS Hawaii, Inc. to support the Macintosh platform for at least color photos; so the Board of Directors authorized the President to enter into a contract with CSI and Intergraph to develop a phase of the project not even conceived when the project was created.

The browser-based product debuted in April, and serious training started in October, 1998. Acceptance of the product has been good among those members who have or have acquired newer computers with high-speed processors.

Version 2.0 of WebREsearch is scheduled for release in early 2000 and will be Macintosh-compatible and will include the new map module using ESRI software. The mapping data is a harder problem to solve since no accurate, current maps exist without a substantial license fee. City & County of Honolulu has complete GIS maps and will be supplying them at a greatly reduced cost to MLSHI.

It has been a long four years, but the end is in sight, and the product is far superior to that envisioned at the outset. It has been suggested that MLS Hawaii, Inc. does not belong in the software development business, but MLS Hawaii, Inc. would not be in business if it had not gone into the software development business in 1987. MLS Hawaii, Inc. has already completed several software development projects ... REsearch™ TMK, the text version of REsearch™, Personal REsearch, and Rainmaker™. WebREsearch™ is the last phase of a goal set in 1987.

Boris would not exist if a 337-member board of Realtors® had not decided to develop MLS software.

The goal is constant –

***“To develop, promote, and provide the highest quality real estate information, products, and services at the lowest possible cost to our Members.”***

And, to the Directors, the lowest possible cost is no cost at all.