

Realtor Digest

A publication for and about our members

April 2009

PROPERTY TYPE REDESIGN IN MLXCHANGE

Coming soon you will notice exciting new changes to our Property Types in MLXchange!

In an effort to better reflect and clarify the types of properties in the current marketplace, we are combining current property types with Residential and adding some features for you to choose from to better describe your listing. Additionally, some of these fields mirror those in Regional MLS to better serve the data share.

Duplex/Triplex/Quad and Townhouse will now be part of the Residential property type listed in the "Type of Dwelling Field."

Here's a list of some new fields and features:

- Type of Dwelling – you will choose the type of Residence within this field;
- Dwelling Style/Design – this will now only refer to the actual style (i.e., Ranch, Boca, Traditional);
- Additional Dwelling Features – have an attached apartment or guest house? Look for those and more in this new field;
- Great Room and 5th Bedroom have been added to the Approximate Dimensions Field;
- Laminate flooring has been added to the Flooring Description Field;
- Housing for Older Persons is now a required and searchable field;
- Subdivision Features;
- Subdivision Information;
- Association Fee Includes;
- Special Information; and
- Waterfront – We have taken on Regional's Waterfront Field identically. You will now be able to choose Pond or Lake within the Waterfront Field without requiring "navigable".

You will not have to do anything to your listings that are currently entered as Duplex/Triplex/Quad or Townhouse. These listings will map to the existing Residential Property Type and the Type of Dwelling fields will map identically as well.

PLEASE NOTE: If you are using an automatic notification for your clients or if you have any saved searches currently under the existing Duplex/Triplex/Quad property type, you will need to modify that search to Residential.



COMING SOON!

MyNewPlace.com is one of the premier apartment and home rental websites in the United States, with over 3 million visitors each month. MyNewPlace.com is excited to provide free exposure for single family homes and townhomes. Headquartered in San Francisco, CA, MyNewPlace.com was founded in 2005 by John Helm, the founding CEO of AllApartments/SpringStreet, which became the number one apartment rental and relocation site on the Internet before its sale to Homestore in 1999.

With the addition of MyNewPlace.com, the ListHub network now includes more than 40 distribution partners! More than 30 of our partners are national or international in appeal.

REALTOR® ASSOCIATION OF MARTIN COUNTY

43 SW Monterey Road, Stuart, Florida 34994
(772) 283-1748 FAX (772) 288-0215
www.RAMConline.org

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REALTOR ASSOCIATION OF MARTIN COUNTY

Vision: Maximize Realtor Profitability

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Thank you...



**2009 RPAC
\$99 Club Members**
Leon Abood
Jennifer Atkisson-Lovett
Thomas Baker
Priscilla Baldwin
Donna Banister
Rick Boschen
Mary Easley Bradley
Judy Burkhardt
Martin Carmody
Jeff Chamberlin
Chris Clifford
William Dean
David Derrenbacker
Stephen Dutcher
Debra Duvall
Dennis Fadden
Marlene Katz
Angie Laviano
Vince Laviano
Dawn Mitchell
James Morgan
Stephen Osburn
Bonnie Peters
Linda Prange
Colleen Sample
Julio Sanchez
Julia Sansevere
Larry Seegott
Walter Smith
Cathie Teal
Devin Teal
Jacqui Thurlow-Lippisch
Mary Ann Villalva
Deborah Wood

**SAVE THE
DATE!!
May 18th
RPAC
Golf Tournament**



Details coming soon!



March Program Sponsors

Residential Marketing:

Thomas Winter
Thomas Winter Photography

Beverly Bray
Sterling Mortgage

Audrey Allen~Wendy Ciacci
National City Mortgage

Christina Tucker
Riverside National Bank

Jeffery Bowers
Masterpiece Builders

Code of Ethics:

Sandy Brownlow
Premier Plumbing Inc.

Core Law:

Rock and Rita Fiore
Preferred Home Watch
& Concierge

Orientation:

Audrey Allen~Wendy Ciacci
National City Mortgage

Basic MLS:

Cindy Miller
Universal Land Title



**SAVE THE DATE!! May 30th
RAMC Family Picnic
Jensen Beach Pavilion
Details coming soon!**

It's About You!

New REALTOR® Members

Tammy Eiseman - Keller Williams of the Treasure Coast
 Roger Howells - Renar Realty
 Kirk McLean - Premier Realty Group
 Gary O'Neill - The Keyes Company
 David Rubinstein - Platinum Properties

New REALTOR® Office

#888 Jeffrey Arnett, Lic RE Broker
 2740 SW Martin Downs Blvd., #294
 Palm City, FL 34990
 (407) 619-3759 FAX (660) 826-6061
DR: Jeffrey Arnett

New Affiliates

Farm Credit of South Florida
 11903 Southern Blvd., Suite 200
 Royal Palm Beach, FL 33411
 (561) 346-0333 Fax (561) 965-9099
James Prescott

Office Name Change

Treasure Coast Home Team is now **E-Xpress Properties**
 901 Martin Downs Blvd., Suite 212
 Palm City, FL 34990
DR: Gregg Mills



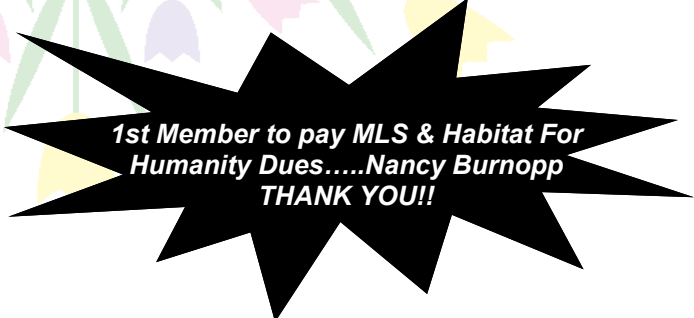
Congratulations!
 Drew, son of member
 and proud mother
 Stefani Campo Hughes

Membership Drops/Inactives

Mel Cannon
 Kathryn Carr
 Jacqueline Castoro
 Ronald Caudell
 Deborah Donahue
 Yvette Gausson
 Tom Gill
 Laura Ingber
 Charles Koehler
 Nick Lipari
 Frank Meyo
 Dave Phipps
 Ilona Schwartzberg
 Diane Scott
 David Skillman

Transfers

Richard Bourgea to Prudential Florida Realty
 Paul Liotta to Real Estate of Florida
 Brian Reynolds to Prudential Florida Realty



**1st Member to pay MLS & Habitat For
 Humanity Dues.....Nancy Burnopp
 THANK YOU!!**

RPAC AWARDS PRESENTED ON MARCH 17, 2009

Capitol Club Members

Jennifer Atkisson-Lovett
 Rick Boschen
 Judy Burkhardt
 Steve Dutcher
 Dennis Fadden
 Margaret Good
 Rick Hartman
 Angie Laviano
 Steve Osburn
 Bonnie Peters
 Linda Prange
 Charlie Ross
 Colleen Sample
 Julia Sansevere
 Larry Seegott
 Wally Smith
 Jacqui Thurlow-Lippisch
 Jim Weix

Gold Sustaining Members

Jeff Chamberlin
 Debra Duvall
 Vince Laviano
 Cathie Teal
 Mary Ann Villalva

Stateman

Dave Derrenbacher
 Dawn Mitchell

Sterling R

Maria Wells

RPAC Pins

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 Thomas Baker
 Priscilla Baldwin
 Donna Banister
 Mary Easley Bradley
 Martin Carmody
 Chris Clifford
 Kathy Conard
 Phil Dean
 William Dean
 Bob DeSantis
 Patricia Duray
 Doc Ellingson
 Elmira Gainey
 Richard Geisinger, Jr.
 Cheryl Giannunzio
 Lynda Hillman
 Bill Holmes
 Marlene Katz
 Jay Keegan

Ed Long
 Sean Mann
 James Morgan
 David Powers
 Kevin Powers
 Sheila Rimer
 Julio Sanchez
 Andy Spears
 Sally Stetson
 Patrick Stracuzzi
 Patrick S. Stracuzzi
 Devin Teal
 Deborah Wood



Spotlight On . . .



Committee Chair:
Professional Standards Committee

Ann Busbee, CRS, GRI, LTG

Real Estate Office / Position: Busbee Realty—Broker/Owner

Years in real estate: 18

Real Estate Specialty: Single-family residential—55+ communities & manufactured homes

Why did you want to serve as a Committee Chair? To share my experience and my open-mindedness to all sides of an issue.

Former career/profession: Administrative Assistant, Veterans Administration Central Office, Washington DC

What is your proudest moment as a REALTOR®? Serving as President of Stuart/Martin County local chapter of Women's Council of REALTORS® in 1999.

What did you want to be when you were growing up? A school teacher

Favorite leisure activity: Exercise, reading and traveling

Favorite pet: My only pet was "Poochie" a beautiful black terrier

First car: 1964 bright orange Opal station wagon

Favorite food: Anything Mexican

Favorite movie: Pretty Woman

Favorite band: Jimmy Buffet and the Coral Reefer Band

Favorite vacation spot: Cancun, Mexico

Favorite quote: "If you can't say anything nice, don't say anything at all"

Who do you most admire and why? My husband of 28 years, Buz. He helps me keep my feet on the ground. Being the eternal optimist, he is always happy and supportive. He's my biggest fan.

What is something most people don't know about you? I graduated from the Annapolis Sailing School and am quite an accomplished sailor.

What does the Professional Standards Committee do? Conducts hearings in matters of unethical conduct and disputes involving REALTOR® members and arbitration between principal brokers.



Committee Chair:
Residential Marketing Committee

Brent Gifford, CRS, GRI

Real Estate Office: Prudential Florida Realty

Years in real estate: 8

Real Estate Specialty: Residential/relocation

Why did you want to serve as Committee Chair? I enjoy staying in touch with fellow colleagues and what's more current than Tuesday marketing? It's an honor to be part of RAMC.

What is your happiest/proudest moment as a REALTOR®? Receiving RAMC Silver Lining Award at the annual meeting in 2008.

Former career/profession: Commercial Contractor, Restaurateur, Horse Farm

What did you want to be when you were growing up? Jockey—Seriously!

Favorite leisure activity: Hanging out with my wife, Robbin

Favorite pet: Margarita, our Bichon-Frise

First car: 1957 Chevy and 2nd car 1962 corvette, I should have kept it, today they're worth \$145,000

Favorite restaurant: Captain Charlie Seafood Grill in Juno, FL

Favorite TV program: Seinfeld, it's still funny 15 years later.

Favorite band/musical group: Bruce Springsteen "The Boss". I'm a Jersey Boy.

Favorite vacation spot: Eleuthera, Bahamas

Favorite quote: "The key to life is how well you deal with Plan B."

Who do you most admire and why? My wife, Robbin, she gives me balance. She see things from a different angle than I do; and my mother—her advice was incredible. She lived through the Great Depression and WWII, giving her a great sense of value and what truly matters.

What is something most people don't know about you? I'm an Award Winning Chef.

What does the Residential Marketing Committee do? Conducts weekly Residential Marketing Sessions.

Learn More to Earn More



Breakfast Club: From Homestead to Portability

Date: April 3, 2009
Time: 9:00am – 10:30am
Tuition: FREE, but reservations
Required

From Homestead to Portability, Laurel Kelly will be here to answer all your questions and give a Martin County update. Arm yourself with answers to the questions your customers are asking. Refreshments courtesy of Beverly Bray with Sterling Mortgage.

Listing Contracts/Buyer Broker Agreements

Date: April 16, 2009
Time: 9:00am – 12:00pm
CEU: 3
Tuition: \$20 member if paid by
4/10; \$25 thereafter
\$35 non-member
Instr: Christopher Twohey, Esq.

Christopher Twohey, Esq. will give a comprehensive review of the Exclusive Right of Sale Listing Agreement and Exclusive Buyer Brokerage Agreement. Refreshments courtesy of Robert Dees with Smart Start Building Inspections.

FAR/BAR Sales Contracts

Date: April 23, 2009
Time: 9:00am – 12:00pm
CEU: 3
Tuition: \$20 member if paid by
4/17; \$25 thereafter
\$35 non-member
Instr: John Sherrard, Esq.

John Sherrard, Esq. will examine the FAR/BAR Sales Contract & Addenda and identify the differences between the FAR/BAR and FAR Contracts, along with tips in drafting a solidly binding sales contract. **Satisfies the RAMC Legal Liability training requirement.** Refreshments courtesy of Tim Stone with Bank of America.

Just a reminder...

Please register early so we do not disappoint members and presenters with last minute program cancellations. It is with regret that we must occasionally cancel a program due to low pre-registration.

Verify CE Credits with DBPR

Do you know when your license is due and how many continuing education credits (CE) you need? Verify your due date and CE Credits with Department of Business and Professional Regulation (DBPR).

Follow these instructions to view your Continuing Education Credits online through the DBPR.

1. Go to this Web site: <http://www.myfloridalicense.com>
2. Click on Renew a license
3. If this is your first time using the site, under Path 1, click on GO. Your initial PIN number should be the last four digits of your Social Security number or Federal Tax ID number. If neither of those numbers works, call the Customer Contact Center at 850.487.1395 (Monday-Friday, 8 a.m. - 6 p.m. and Saturday 10 a.m. - 2 p.m. EST). Be sure to write down your ID and password.
4. If you have used the site before, under Path 2, click on GO and enter your ID and password.
5. Once logged on, click on View Continuing Education.

It is very important that you keep all your continuing education letters to validate your coursework. These letters will tell you the course names and how many credits you received. If the credits did not get transmitted successfully to DBPR, then you will be able to use the letters to verify your attendance.



The newest item
"Sprinkler Key Hider"
@ \$7.00 + tax.

CHECK IT OUT!!! New in the RAMC Store...

Supra ACTIVE Key car chargers @\$19.95 + tax

New Riders in YOUR Association Store ...

FORECLOSURE FOR RENT
FOR SALE OR LEASE SHORT SALE
I'M GORGEOUS INSIDE WATERFRONT
MOTIVATED SELLER



Open House Sign
with A-Frame
\$25.00 + tax

Real Estate Trend Indicator February 2009

Residential								Condominium				
Sold by # of Bedrooms					Inventories			Sold		Inventories		
Price Range	0-2	3	4+	09 Total Units	08 Total Units	2009	2008	Price Range	09 Total Units	08 Total Units	2009	2008
<\$99,999	16	11	2	29	16	224	128	<\$99,999	13	9	259	152
\$100 - \$199,999	12	22	9	43	30	550	696	\$100 - \$199,999	10	12	331	432
\$200 - \$299,999	7	10	6	23	21	430	651	\$200 - \$299,999	11	6	235	229
\$300 - \$399,999	0	7	1	8	15	283	410	\$300 - \$399,999	2	3	143	178
\$400 - \$499,999	1	1	3	5	8	218	262	\$400 - \$499,999	0	1	71	119
\$500 - \$599,999	0	1	0	1	2	118	166	\$500 - \$599,999	0	0	28	58
\$600 - \$699,999	0	0	0	0	3	82	107	\$600 - \$699,999	0	1	28	33
\$700 - \$799,999	0	0	0	0	1	62	82	\$700 - \$799,999	0	0	24	18
\$800 - \$899,999	0	0	0	0	3	53	62	\$800 - \$899,999	0	0	7	16
\$900 - \$999,999	0	0	0	0	1	34	37	\$900 - \$999,999	0	0	7	9
\$1 - \$1,499,999	0	1	0	1	1	102	87	\$1 - \$1,499,999	1	0	19	25
\$1.5 - \$1,749,999	0	0	0	0	0	21	20	\$1.5 - \$1,749,999	0	0	4	9
\$1.75 - \$1,999,999	0	0	1	1	0	26	26	\$1.75 - \$1,999,999	0	0	6	4
\$2 - \$2,499,999	0	0	1	1	0	21	24	\$2 - \$2,499,999	0	0	1	8
\$2.5 - \$2,999,999	0	0	0	0	0	17	19	\$2.5 - \$2,999,999	0	0	0	2
\$3 - \$3,499,999	0	0	0	0	1	7	5	\$3 - \$3,499,999	0	0	0	0
\$3.5 - \$3,999,999	0	0	0	0	0	7	8	\$3.5 - \$3,999,999	0	0	0	0
\$4 - \$4,999,999	0	0	0	0	0	2	5	\$4 - \$4,999,999	0	0	0	0
>\$5,000,000	0	0	0	0	0	11	14	>\$5,000,000	0	0	0	0
Total Units	36	53	23	112	102	2,268	2,809	Total Units	37	32	1,163	1,292
Avg Price	130,490	193,141	365,461	208,390	306,689	489,556	488,019	Avg Price	183,762	176,603	275,566	326,314
Med Price	79,000	135,000	205,000	138,500	221,910	289,900	295,250	Med Price	150,000	120,950	199,000	234,900
Total Val	4,697,651	10,236,451	8,405,611	23,339,713	31,282,270	1,112,761,440	1,373,286,646	Total Val	6,799,200	5,651,300	320,482,801	421,924,148

Solds by Financing Type

Residential

Type	2009	2008
Assum	0	0
Cash	51	56
Conv	48	40
FHA	10	3
VA	2	2
Seller	1	1
Other	0	0

Absorption Rate

Residential

2009	2008
20.25	27.54

Absorption Rate

Condo

2009	2008
31.43	40.38

Solds by Financing Type

Condo

Type	2009	2008
Assum	0	0
Cash	18	15
Conv	18	17
FHA	0	0
VA	0	0
Seller	0	0
Other	1	0

Solds by Number of DOM

Residential

DOM	2009	2008
1-30	39	22
31-60	13	22
61-90	14	11
91-120	12	7
121+	34	40

Absorption rate: indication of average length of DOM
 To calculate the absorption rate, divide the number of listings in your market by the number of sales during that month. For example, if your market had 300 home listings last month and 100 sales, the absorption rate is three months.

Solds by Number of DOM

Condo

DOM	2009	2008
1-30	6	3
31-60	6	1
61-90	4	5
91-120	1	4
121+	20	18

Multiple Listing Service



Were you just recently in iMAPP and found the screens to appear a little different? To better serve you, iMAPP has implemented the following changes to the iMAPP Search Screen Layout.

The SEARCH AREA location has moved to a more visible location at the top right of the Search Screen, thus improving the functionality of the system. Each of the iMAPP Search Tabs (Tax, MLS, and Specific Board Search Tabs) reflect this change for consistency.

Open House *Tour Schedule*

April 7 thru May 26

Map	Area	Tour Date	Cut-off
J	9	4/7/09	4/3/09
K	9	4/14/09	4/10/09
L	9	4/21/09	4/17/09
M, N, INDIANTOWN	10	4/28/09	4/24/09
A	1	5/5/09	5/1/09
Z	7010, 7015	5/12/09	5/8/09
St. Lucie County	7190, 7180, 7280, 7220, 7170, 7270, 7150, 7150, 7260, 7110, 7140, 7750, 7740, 7710, 7720, 7730, 7500, 7400, 7800, 7600, 7370, 7130	5/19/09	5/15/09
B, C	3	5/26/09	5/22/09

Tax Search | **MLS Search**

Search County Tax Records

Search Area: *

Search Field	Search Type
Owner Name	Starts With
Property Street Address	Contains
Parcel ID #	Starts With
Subdivision (select)	Equal To
Property Zip Code	Starts With
Sale Date	Greater Than or Equal To
Sale Price	Greater Than or Equal To
Living Area	Greater Than or Equal To
Year Built	Greater Than
Owner Occupied	Equal To

For additional search fields, select the search name from one of the search field select lists.

SEARCH AREA MOVED FROM HERE TO TOP OF PAGE

Map Search Area:

Perform Search *
Reset Form | Clear Fields

*Changing the search area may alter existing search criteria. After changing search area, review search criteria before performing a search.

Tax Search | **MLS Search**

Search MLS Listings

Database: *

Search Field	Search Type
Listing #	Equal To
MLS Area	Equal To
Property Type	Equal To
Listing Status	Equal To

All Property Types

For Technical Support, please contact us at 888-462-7701 – Monday – Friday from 8:00 AM to 5:00 PM or you can e-mail Support at Support@IMAPP.com.

Short Sale Update...

REALTORS® ACHIEVE VICTORY WITH SHORT SALE COMMISSIONS
NAR preserves Realtor® commissions. After extensive lobbying and educational efforts by NAR, Fannie Mae made the attached announcement last week.

Fannie Instructs Its Servicers Not to Cut Commissions on Short Sales

On February 24, 2009, Fannie Mae sent Announcement 09-03 to its servicers instructing them NOT to negotiate commissions on short sales below the amount negotiated by the listing agent (unless the commission exceeds 6 percent). The requirement took effect March 1, 2009. Fannie Mae recognizes that (a) negotiating commissions for short sales is unfair because getting a short sale to closing requires intensive work over many months, often requiring working with numerous buyers, and (b) compensating real estate agents fairly benefits Fannie Mae because agents play a crucial role in short sales. The Announcement reminds servicers that third party approvals (i.e., private mortgage insurers) may be required and can affect commissions.

NAR has asked both Fannie Mae and Freddie Mac to strengthen their policies against reducing short sales commissions. NAR welcomes Fannie's announcement, and has urged Freddie to follow Fannie's lead.

NEXT STEPS:

NAR will continue to work with Freddie Mac and other mortgage providers to enact similar regulations that will ensure that Realtors® are compensated fairly.

NAR will continue all actions to preserve the commissions of Realtors® in all real estate transactions.

FAQs:

Q. My lender won't pay more than 5 percent. Why not?

A. Fannie's policy only applies to loans it owns or guarantees. If the loan is owned or guaranteed by Freddie, the same policy should apply. Other lenders have other policies.

Q. Why can't Fannie require all servicers to follow its commission policy?

A. Fannie has no jurisdiction over loans that it does not own or guarantee. Servicers handling loans for other lenders and investors are subject to their policies, not Fannie's policies.

Q. What should I do if the servicer for a Fannie loan tries to reduce my commission?

A. Tell them about Announcement 09-03. They can find it at www.efanniemae.com. Just search for "Announcement 09-03."

For Further Information:

Contact Joe Ventrone (jventrone@realtors.org) or Jeff Lischer (jlischer@realtors.org).

The National Association is now accepting recommendations for committee service in 2010!

Process for 2010 Committee Recommendations: All committee recommendations must be submitted via the Online Committee Recommendation Database on REALTOR.org. Deadline for submission is May 26, 2009.

Using the database, members can recommend themselves or other suitable candidates for up to three (3) committees at a time. Members are encouraged to seek recommendations from colleagues with whom they have worked closely, and in particular members of leadership at the national, state and local level.

When submitting a recommendation you will be required to include relevant comments that highlight the candidate's skills and qualifications for consideration. All comments are confidential, so feel free to be candid.

Follow these steps to access the Committee Recommendation Database*:

1. Log-on to REALTOR.org
2. In the left-hand blue side bar click on "NAR Governance"
3. Beneath that, select "Committees"
4. In the center screen choose "Committee Recommendations for 2010-Reference Page"
5. Select "I. Submit a Committee Recommendation"

The link below may also be used to access the recommendation database directly on REALTOR.org. <http://www.realtor.org/comsel.nsf/webpage/MbrHome?OpenDocument>

Individual committee structure* can be found here: <http://www.realtor.org/comsel.nsf/ViewthisYrCommittees?OpenView>

SHORTSALE ASSISTANCE AND INFORMATION

Members are constantly asking where they can find resources on how to deal with short sales and REO properties. FAR and NAR both have resources where you can direct your members:

Rescue Sellers with Short Sales: <http://www.floridarealtors.org/FLRealtorMagazine/2007/September/0907Rescue.c>

Successful Short Sale Seminars: <http://www.floridarealtors.org/FLRealtorMagazine/2008/April/0408ShortSales.c>

Legal Hotline Q&A: <http://www.floridarealtors.org/FLRealtorMagazine/2009/January/QAShortSales.c>

How To Work Short Sales and Foreclosures: <http://www.floridarealtors.org/FLRealtorMagazine/2007/November/1107Realtor.c>

Nar's Short Sale Field Guide: <http://www.realtor.org/library/library/fg335>

FAR ~ NAR ~ RAMC News...

RIGHT TOOLS RIGHT NOW

NAR knows that the current state of the economy has affected you and your real estate business. They recognize the challenges you are facing and are here to help.

Effective immediately, NAR is launching the **Right Tools Right Now** initiative for their 1.2 million members.

This Association-wide program provides over 300 NAR publications, resources and services to you for FREE, at cost, or at significantly reduced pricing. Their goal is to make NAR's robust roster of business-building tools available to you **Right Now**.

The **Right Tools Right Now** program includes offers and information in the following categories:

- Convention & Events
- Technology Services
- Research Tools
- Enhanced Services
- Online Training
- Educational Tools & Publications
- Articles & Information

Use the following link for complete details on this initiative:

www.REALTOR.org/RightTools

You'll find hundreds of NAR products, resources and services offered for FREE, at cost, or at a significant discount. New offers will be made available in the weeks and months ahead, so be sure to check back often.

The Leadership Team of the NATIONAL ASSOCIATION OF REALTORS® encourages every member to take advantage of these resources. They are pleased to offer the **Right Tools Right Now** to support you and your business throughout 2009.

Contact Information Central at 800-874-6500 or access www.REALTOR.org/RightTools should you have any questions on this initiative.

H.R. 1105 OMNIBUS APPROPRIATIONS BILL

It was an eight-year battle against formidable opponents, but the National Association of REALTORS® (NAR) declared victory in the campaign to keep banks out of real estate. The permanent ban became official upon President Obama's signature approving the legislation.

REALTORS® and consumers are now protected from potential conflicts of interest and inhibited competition that could have arisen had banks been permitted to enter into real estate transactions. NAR has consistently stated that the real estate industry is not a financial activity. Preserving the barriers between banking and commerce by permanently preventing banks from engaging in real estate brokerage or real estate management is an important national issue, the association says.

For eight years, NAR kept banks out of the real estate brokerage business by backing short-term bans. A separate bill, backed by many members of Congress, failed to come up for a full vote. The current banks-in-real-estate ban, however, is part of the 2009 Omnibus Appropriations bill, which the Senate approved on Tuesday and sent to President Obama for his signature.

NAR does not plan to advertise the victory because banks are currently dealing with greater problems, and REALTORS® focus rests on improving the current housing market.

For background information on the banks-in-real-estate issue, visit realtor.org at: www.realtor.org/banks_and_commerce.nsf



CODE OF ETHICS VIDEO SERIES

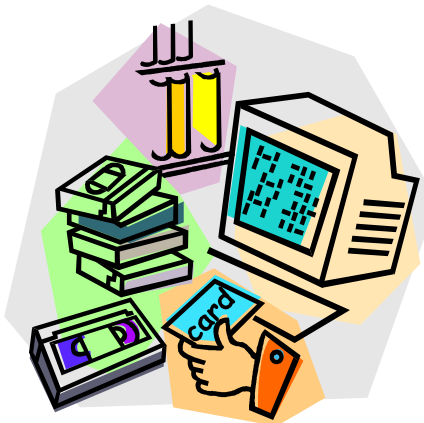
Fifteen short video segments cover the **Preamble, Articles**, and many **Standards of Practice**. Includes support material and questions to stimulate discussion.

Delivery is a **SNAP** through direct video streaming or downloading for use in any classroom or office.

The Best Part? It's available, 24/7, FREE at <http://Realtor.org/Codevideos>, and it's coming soon to YOUR computer screen!

Benefits

- Concise Code of Ethics education in short, 5 to 7 minute segments.
- Perfect for office meetings and training.
- Enhances relationships with clients and other real estate professionals.
- Services as an important reminder of the obligations established in the Code.
- Gets REALTORS® talking AND thinking about the Code.



RAMC KEY CONTACTS TO COUNTY COMMISSIONERS

Applications are now being accepted for Key Contacts to Martin County Commissioners Valliere, Hayes and Ciampi. If you are interested in being part of the legislative process and becoming a Key Contact to represent RAMC, please stop by the RAMC office for an application and description of the duties involved, or call the office at (772) 283-1748.

Area Happenings...



BREAKFAST MEETING

Date: April 9, 2009
Time: 8:30-10:00AM
Topic: "Financial Guidance for You and Your Client"
Location: Piper's Landing
Palm City, FL

Wear your prettiest bonnet and celebrate "April in Paris" at WCR's next breakfast meeting. The guest speaker will be Jeff Cook from Wachovia Bank.



Congressman Rooney Ribbon Cutting

Congressman Rooney with Pat Fitzgerald, JTHS Association Past Pres. & Florida Assoc. of Realtors® VP and our own AE Dawn Mitchell



THE HAZARDS OF SKIING...



Best Wishes to John Sherrard on a speedy recovery!

TUESDAY

The RAMC FAT TUESDAY Member Social in February was a huge success!

Attendance and camaraderie were in full swing. A big **THANK YOU** to Greg Ryan of Group One Mortgage for sponsoring the event.



Reach Home Buyers and Sellers in Print and Online

Looking to connect with more clients? Take a look at The Palm Beach Post. In print and online, The Post offers you many ways to reach customers.



ASK A LOCAL

The Palm Beach Post

PalmBeachPost.com

FYI...

Great news! Supra has made some enhancements to **ShowingValue**, the email and feedback notification included with your service. You will start seeing the name of the person showing your listing, and the address if the box is assigned to an address. All of this without having to log into www.supraekey.com. If you are currently getting ShowingValue email notifications, you don't need to anything. You will get the new email format automatically.

If you are not using the ShowingValue email notification feature, here are the simple steps to enable this feature:

Log into KIMweb at www.supraekey.com using your key serial number and PIN.

1. Click on "ShowingValue" on the left side of the page, under Activity Reports.
2. Click on the "Change Email Settings" link.
3. Choose the "After showing agent eSYNC" or "After keybox opening" option. This will be the first option in the list, and the wording will vary by which kind of key you have. It is important to check this first option as this is the only option that will receive the enhanced emails.
4. Click "Save Now" at bottom right of page.

You are now set up to get enhanced emails. We hope you will enjoy the time savings of the enhancements.

HOA Reminder

The Meadows at Martin Downs' HOA representative stopped in RAMC on March 16th to remind our members they **DO NOT** allow open houses in their community. The HOA brochure from The Meadows is available at RAMC if you have any questions or would like to review their rules.



Please note that if you haven't come in to switch your old DisplayKEY for the new ActiveKEY system, you **MUST** do so immediately; all

DisplayKEYS will **CEASE** functioning on April 6th, 2009.



Florida
Oceanographic
Society

Hutchinson Island, Stuart Florida

Buy one Adult Ticket @ \$8.00
and get one free!



Tourist Tax Rate Change

As of May 1, 2008, the collections of 4% of rental charged has been for the Tourist Development Tax for Martin County. This is in addition to the 6.5% tax collected by the State of Florida and collected through the Department of Rental.

The tourist development tax is a 4% tax on the total rental amount collected from any person or other party who rents, leases, or lets for consideration living quarters or accommodations in hotels, motels, apartment motels, time shares, rooming houses, tourist or trailers camps, mobile homes or condominiums for a period of 6 months or less. According to Florida law (FS125.0104), the renting of such property is a privilege which is subject to taxation, and the requirements and conditions of that taxation are set forth by the State of Florida, as well as various county governments within the state. Tourist Development Tax can also be referred to as the "Bed Tax" or "Resort Tax".

Please note a discount of 2.5% is allowed on the actual tax reported. The return must be filed on or before the 20th day of the month in which the tax is due. This allows you to keep 2.5% of the tax owed to Martin County. The interest for filing a last return is 9% per day the payment is late. This is in addition to a \$50.00 penalty or 10% of the tax due, whichever is greater.

The new tax generated will allow \$75,000 for publicly accessible beach facilities or beach improvement/maintenance, funds to the Elliot Museum, The Arts Council, Convention and Visitor's Bureau and for the promotion of sporting event in Martin County.

If you are an agent handling rentals, you are most likely submitting this resort tax In a consolidated tax return, which includes the rental property of all your clients. Any failure by you to pay the tax may result in penalties being applied against the property owner.

The Martin County Tax Collector is charged with the duty of collecting, enforcing and auditing the Tourist Tax. The Tax Collector's Main Office is located on Willoughby Blvd., the contact person is Anne Rose Farr, she can be reached at 772-288-5976 if you need further information. The Department of Revenue is located at 337 N US Hwy 1, Suite 207-B in Ft. Pierce, their phone is 772-429-2900.

**April 14th & 15th
Tallahassee, FL**

- Briefing Sessions
- Events with Legislators
- Block Party

Go to FAR's website at www.floridarealtors.org for the most up-to-date information.

ATTENTION RAMC AFFILIATES!

This Ad Could be Yours!

Now accepting contracts for ad space
in the Realtor Digest for 2009.

For availability and rates, please contact Elaine Elwell,
Member Services Coordinator at
(772) 283-1478 or elaine@martin-realtors.org

ATTENTION RAMC AFFILIATES!

April 2009 Association Calendar

Questions? Call 283-1748 Fax 288-0215 e-mail raofmc@martin-realtors.org
Visit us on the web at www.RAMCOnline.org

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
		1 11:00 Supra Key Training 	2 8:30 Board of Directors Meeting	3 9:00 Breakfast Club - From Homestead to Portability
6 Display Keys Deactivated	7 8:30 Residential Marketing Area 9, Map J	8 11:00 Supra Key Training Passover Begins	9	10 Good Friday
13 10:00 Image & PR Comm 1:00 Public Records iMapp	14 8:30 Residential Marketing Area 9, Map K FAR Great American REALTOR Days—TLH	15 11:00 Supra Key Training Income Tax Deadline	16 9:00 Listing Contracts Seminar (3 CEU)	17 9:00 Orientation
20 9:00 Basic MLS (3 CEU) 1:30 Advanced MLS (3 CEU)	21 8:30 Residential Marketing Area 9, Map L 3:30 Gov't Affairs Comm	22 11:00 Supra Key Training  Earth Day National Volunteer Week April 19-25	23 9:00 Sales Contracts Seminar (3 CEU)	24
27	28 8:30 Residential Marketing Area 10, Map M, N, Indiantown	29 11:00 Supra Key Training	30	