

# Realtor Digest

A publication for and about our members

April 2010

## *A New Look for RAMC!*



As of April 1, 2010, the Realtor Association of Martin County has officially adopted a new logo! The design, by Mark McKee, draws on the color palette we've adopted for the new website, and features the sailfish that is so iconic and important to our areas' history. Look for RAMC to begin incorporating the new logo into our communications and marketing materials right away!

# REALTOR ASSOCIATION OF MARTIN COUNTY

Vision: Maximize Realtor Profitability

43 SW Monterey Rd. Stuart, FL 34994  
772/283-1748 FAX 772/288-0215  
E-mail: raofmc@martin-realtors.org  
www.RAMOnline.org

## OFFICERS

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bonniepeters@prudentialfloridarealty.com

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# Membership News - It's all about you!

## NEW REALTORS

Lisa Anzil  
Paulette Bell  
Debbie Davies  
Sandra Divita  
Judy Carol Gale  
Linnea Johnson  
Donna Jones  
Jessica LeMaster  
Robert Matheson  
Michael Ponte  
Kevin Robinson  
Keisha Thomas  
Norma Van Vleet

Better Homes & Gardens – Laviano & Associates  
Better Homes & Gardens – Laviano & Associates  
Coldwell Banker  
Coldwell Banker  
Keller Williams of the Treasure Coast  
Eagle Point Realty LLC  
Piper's Landing Realty  
Keller Williams of the Treasure Coast  
Hartman Realty LLC  
RE/MAX of Stuart  
Prudential Florida Realty  
Keller Williams of the Treasure Coast  
Beach Front Mann Realty

## Transfers

Penny Buxton to Better Homes & Gardens Laviano & Assoc  
Larry Constantine to Better Homes & Gardens Laviano & Assoc  
Patricia Gelineau to The Dyer Group Inc  
Marilyn Griffin to Premier Realty Group  
Tim Griffin to Premier Realty Group  
Robert Haas to Prudential Florida Realty  
Jami McKee to Oakwood Bay, Inc.

## New Offices

**#903 Eagle Point Realty LLC**  
1834 SE Washington St  
Stuart, FL 34997  
(772) 233-0746  
Fax (772) 219-2368  
DR: Linnea Johnson

**#906 Ryan Strom, REALTOR**  
3481 SE Willoughby Blvd #102  
Stuart, FL 34994  
(772) 781-1616  
Fax (772) 781-0620  
DR: Ryan Strom

**#907 Gerhardt Commercial  
Real Estate**  
2783 SW Mariposa Cr  
Palm City, FL 34990  
(772) 834-1204  
Fax (772) 287-2446

## New Affiliate

**Treasure Coast Property  
Inspections**  
512 St Lucie Crescent  
Stuart, FL 34994  
(772) 263-6471  
Fax (772) 286-9066  
Alan Burroughs

# 2010 Golf Tourney!

**Thursday, May 20th  
1:00 PM**

**\$85 Per Golfer**

**Shotgun Scramble**

**Entry Fee Includes:**

- Buffet Lunch Prior to Start
- Hot and Cold Hors d'oeuvre After Golf
- Prizes and Awards

**For more information Contact  
Jeremey or go to:**

**[www.ramconline.org/golf](http://www.ramconline.org/golf)**



**Congratulations to Affiliate James Childre and wife Erin on the birth of their baby girl, Ireland James Childre .**

*(pictured at left)*

**Congratulations to Realtor Matt Osburn and new Grandpa Steve Osburn on the birth of Matts' daughter, Chloe.**



**April is Fair Housing Month!**

Check out these FREE e-products: “Fair Housing Sales: Pocket Guide”, “Fair Housing Rental: Pocket Guide” and “Fair Housing Handbook - Fourth Edition”.

Take advantage of these and the hundreds of other NAR products and resources available for FREE or AT-COST through NAR's Right Tools, Right Now initiative. A number of new offers and updates to existing products will be available to help you in the coming year so keep checking [www.REALTOR.org/RightTools](http://www.REALTOR.org/RightTools) monthly.



**Home - Condo - Commercial Inspections  
Licensed Pest Control Operator  
“Termite” WDO Inspections  
Wind Mitigation Inspections**

**Call 772-285-0234**

**Email: [Jim@FloridaHomeInspector.com](mailto:Jim@FloridaHomeInspector.com)  
[www.FloridaHomeInspector.com](http://www.FloridaHomeInspector.com)**

*Ask me about our FREE 3 hour CEU Course!  
“Women’s Council of REALTORS® Affiliate of the Year”*

**RAMC would like to offer our sincere condolences to our members and their families for**

**The Passing of Director  
Donna Banisters’ Father**

**Diana Rosenblatt’s Husband**



# Learn More to Earn More



April Breakfast Club  
**"Realtor Spanish 101"**  
April 9  
9:00-10:00 AM

Are you prepared for Spanish speaking clients? Do you know what to say so you can at least get the prospect contact info? Realtor Marina Garzon will provide the basic tools and understanding of some of the cultural differences. You'll leave with a glossary of basic real estate related words, sentences, questions, and copies of Spanish contracts to help break the language barrier.

*Breakfast Compliments of Kevin Sargent of First Peoples Bank.*

## **Listing Contracts Seminar**

Date: May 6, 2010  
Time: 9:00 AM-12:00 PM  
CEU: 3  
Tuition: \$20 member if paid by 4/30; \$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 the Exclusive Buyer Brokerage Agreement.

*Refreshments Courtesy of Kerrie Russell of Real Estate Showcase.*

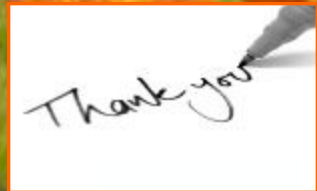
## **FAR/BAR Sales Contracts Seminar**

Date: May 13, 2010  
Time: 9:00 AM-12:00 PM  
CEU: 3  
Tuition: \$20 member if paid by 5/7; \$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 Mike Fazzarri of Stanley Steemer.*

March Program  
Sponsors



### **Residential Marketing:**

Carlos Gonzalez  
Darr Schackow Insurance

Nicole Mier  
River Crest Insurance

John Chervený  
Homes by JMC

**Christine Campbell-Gabor**  
**Top Notch Homewatch**

Cindy Miller  
Universal Land Title

Michael Steffen  
National Building Inspections

**Basic MLS:**  
Christina Banks  
Wells Fargo

**New Member Orientation:**  
Robert Dees  
Smart Start Building Inspections

**Code of Ethics**  
Mona Montanino  
Mason Title

**Core Law**  
Christine Campbell-Gabor  
Top Notch Homewatch

**Breakfast Club:**  
Kevin Sargent  
First Peoples Bank

## April & May Programs at a Glance

### April Breakfast Club “Realtor Spanish 101”

**4/9 9:00am - 10:00am** Free, but reservations are required  
Are you prepared for Spanish speaking clients? Do you know what to say so, at least, you get the prospect contact info? Realtor Marina Garzon will provide the basic tools and understanding of some of the cultural differences. You'll leave with a glossary of basic real estate related words, sentences, questions, and copies of Spanish contracts to help break the language barrier. Breakfast compliments of Kevin Sargent of First Peoples Bank.



### Seminar – “Listing Contracts/Buyer Broker Agreements”

**5/6 9:00 am – 12:00pm CEU: 3 \$20 by 4/30, \$25 thereafter, \$35 non-member**  
Christopher Twohey, Esq. will give a comprehensive review of the Exclusive Right of Sale Listing Agreement and the Exclusive Buyer Brokerage Agreement. Breakfast compliments of Robert Dees of Smart Start Building Inspections.



### Seminar – “FAR/BAR Sales Contracts”

**5/13 9:00 am – 12:00pm CEU: 3 \$20 by 5/7, \$25 thereafter, \$35 non-member**  
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 Legal Liability training requirement. Breakfast compliments of Tim Stone of Bank of America.



### May Breakfast Club “Spring Cleaning—Organize Yourself and Your Clients”

**5/14 9:00am - 10:00am** Free, but reservations are required  
Are you ready to reduce stress, save time, and lose the clutter in your home or office? And, what about your clients? Do they need help de-cluttering their home? Cindy Capwell of Get Organized, Inc. will show you valuable tips to take control of your home/office and your clients can de-clutter for an easier move. Breakfast compliments of Reina Ramos of Seacoast National Bank.



### Public Records (iMapp)

**4/12 1:00pm - 3:00pm** Free, but reservations are required  
Learn how to access all tax records, run demographics and print labels for a particular area/subdivision.

### Basic MLS

**4/19 9:00am - 12:30pm CEU: 3 Free, but reservations are required**  
**5/17 9:00am - 12:30pm CEU: 3 Free, but reservations are required**  
Learn the rules and regulations of the RAMC MLS, MLXchange system overview, client set up, listing input & maintenance, listing search, how to add photos, print reports, and add a listing to open house tour.

### Intermediate MLS

**5/17 1:30pm - 4:30pm CEU: 3 Free, but reservations are required**  
Listing search review, prospecting, hot sheets, financial functions and CMAs.

### Advanced MLS

**4/19 1:30pm - 4:30pm CEU: 3 Free, but reservations are required**  
This class will cover listing search review, customizing search templates, customizing grids, exporting, custom reports and agent web page set-up.

### Pre-registration is very important and easy to do online!

1. Log onto <http://www.RAMCOnline.org>
2. Click on *Calendar*
3. Click on *Register for Events* or *View Calendar*
4. Click on the program
5. Click on the "Check Out" button on *Event Registration* page
6. Click on the "Check Out" button on *Your Functions* page
7. Fill in credit card information if there is a fee
8. Click on the "Check Out" button on *Check-Out Basket* page

Verify registration: Under *Register for Events* a  will appear by the events you are registered for.

*Jupiter-Tequesta- Hobe Sound Association of Realtors® Presents*



**CIPS I:**  
International Real Estate for Local Markets (11CE Credits)

**Monday April 12th & Tuesday April 13th**  
**Class on those dates will be 8:00 AM - 5:00 PM**  
**Fee: \$149.00 Early Registration/After March 31, 2010 \$169.00**



This Course is ideal for anyone who may encounter opportunities in their local market to assist in an international transaction, e.g., assisting an immigrant or foreign investor, or helping a U.S. resident purchase property abroad.

**David Wyant, CIPS, GRI, ABR, TRC, e-Pro, AHWD**



Just awarded the “2009 International Instructor of the Year” by the National Association of Realtors®, David brings his experience as a Realtor, Broker, and International Businessman to the classroom. He has the ability to make the classes fun, interesting and relating to current events.

David became a Realtor in the late 90’s, started his own brokerage in 2001, was named President of his local Association in 2002, and Realtor of the Year in 2006. He served as a 2009 District Vice President for the Florida Realtors®. He currently serves as Vice Chair of the Global Business Forum for the Florida Realtors® is a member of their Global Business Committee and continues to serve on the NAR Global Business Committee and the CIPS Advisory Committee.

He is a licensed Real Estate instructor in Florida and Arizona, teaches GRI and CE Express for the Florida Realtors®, an Instructor for the National Association of Realtors®, and a member of the National Association of Realtors® International Faculty.

**Quote from CIPS attendee** ” I have truly enjoyed the time with you and the manner in which you taught each and every course has been beyond my expectations. I never thought that 8-hour classroom days could be so entertaining and informative at the same time. WOW, what a great experience! “

**Call Debbie for Reservations & Information 561-746-2707x103**

**LIMITED SEATING**



**Pay online at: [www.jupiterarea.com](http://www.jupiterarea.com) or fill out form below and fax to:**

**JTHS Association FAX: 575-9766**

\_\_\_ Yes, I will attend the CIPS I - International Real Estate for Local Markets on April 12th & April 13th

\_\_\_ Enclosed is \$ \_\_\_\_\_ check or:

\_\_\_ Visa \_\_\_ MC # \_\_\_\_\_ Exp. \_\_\_\_\_ CIN # \_\_\_\_\_

\_\_\_\_\_ Print Name \_\_\_\_\_ Office \_\_\_\_\_ Date \_\_\_\_\_



# At Home with Diversity

with David Wyant

**\*7 CE Credits\***

Monday, April 19<sup>th</sup>

8:30pm - 5:00pm


Realtors Association of St. Lucie  
6666 S. US Highway 1, Ste 1  
772-465-6080

## **Course Description:**

This training, built on the letter and spirit of the Fair Housing Act, provides participants with information about working with buyers of different minority groups, cultures, and ethnic backgrounds. This one-day course focuses on increasing diversity awareness, building cross-cultural skills, and developing a diversity business plan.

## NEW FIELDS in MLXchange

On April 1, 2010 we added Foreclosure and Bank Owned as standalone required fields in MLXchange. These fields appear just below the Short Sale fields. If you had a listing that was marked as bank owned or foreclosure in the Special Information field then they were automatically marked with a Y (YES) for you. If your listings were not indicated as either of type, then you'll need to edit your listing and satisfy the requirement of those fields. Additionally, you will need to refresh any client searches that you have created to include these fields if you had them set up to receive listings that are bank owned or foreclosure listings.



<b>R</b> Type of Listing Contract	<input type="text"/>	▼ Desc
<b>R</b> Short Sale Y/N	<input type="text"/>	▼ Desc
<b>R</b> Short Sale Addendum Y/N	<input type="text"/>	▼ Desc
<b>R</b> Foreclosure	<input type="text"/>	▼ Desc
<b>R</b> Bank Owned	<input type="text"/>	▼ Desc
<b>R</b> List Price	<input type="text"/>	

## Using MLXChange on a Mac

Anyone with a recently purchased Mac has Apple Bootcamp installed, which can be used to access MLXchange. For Mac users, several options are available:

1. Mac Bootcamp: The first option is to use a feature called Bootcamp that comes installed on newer Macs. Using Bootcamp, the computer is turned into a Windows PC with the full capabilities and speed of standard Windows machine. [www.apple.com/support/bootcamp/](http://www.apple.com/support/bootcamp/)
2. Virtualization Software: The second option uses a third party program such as Parallels [www.parallels.com](http://www.parallels.com) or VmWare Fusion [www.vmware.com/mac](http://www.vmware.com/mac) to create a virtual Windows PC inside your Mac. The system can operate simultaneously with the Mac operating system; your Mac computer becomes two computers in one.

Both these options will require a licensed, valid Windows installation disc, but you should be able to use one from an old computer, provided you aren't still actively using that PC. You'll need to call Microsoft to validate the installation. Support for these products is available at their respective websites, listed above. Please note that RAMC cannot provide support or guarantee success with these methods, and using them may require an above-average familiarity with the Windows installation process.



## SupraWeb Enhancements / New Login Info

Starting in April the new SSO login process will be in place for SupraWEB. The SupraWEB enhancements will bring new features, including customizable showing reports that can be sent automatically to the agent or the homeowner, and SupraWEB Mobile, which is designed specifically for smartphones. It will work with iPhone, BlackBerry, Android, Palm WebOS, Palm OS, and Windows Mobile. You'll also get enhanced showing feedback options, including the ability to create up to ten customized questions per listing.

As part of this change, you will need to create a new user ID and password before they can access SupraWEB. This will be a one time process and only takes a few minutes. You must visit: [www.ekeyprofessional.com/sso.html](http://www.ekeyprofessional.com/sso.html) to learn how this simple process works. If you need assistance with the SSO set up process, please contact the customer support team at 1-866-421-0308.





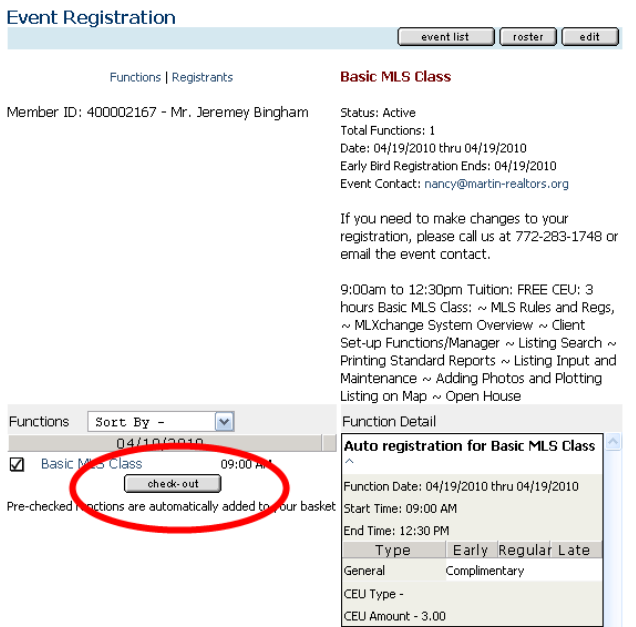
# Welcome to the NEW ramonline.org!

This month we'll be focusing on how you search and register for events and classes held here at RAMC. Registering for classes online is convenient and easy once you take the time to learn a few simple steps!

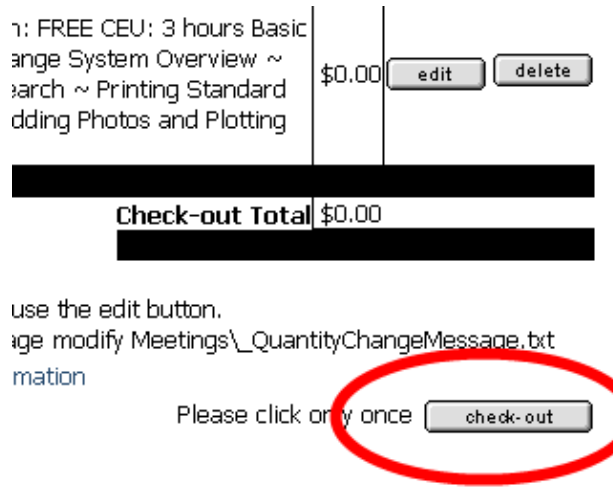
First, take a look at the Calendar link in the menu bar.



Once you're at the View Calendar page, you'll see the classes and events available for online registration for this month. Use the month names in the upper right corner to move forward into the next month. Click on an event to register, then **click the "Check-out" button**.

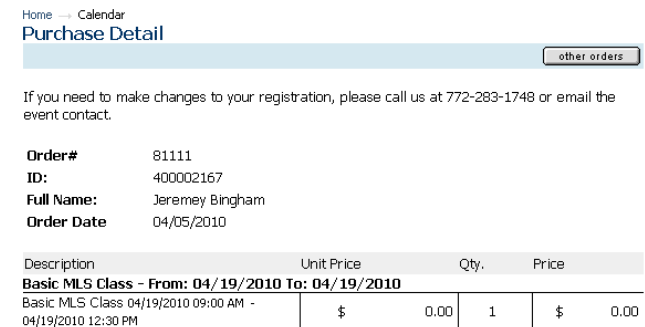


If it's a for-fee event, you'll be directed to the Credit Card entry page enter your information and click check-out again, taking you to the next page. If it's a free event, you'll



use the edit button. Page modify Meetings\\_QuantityChangeMessage.txt information

just need to **click check-out a second time**. This sends you to the final page:



You **must click Check-out again** in order to process your event registration.

You'll then see the Purchase Detail page, which you may print for your records. This page will confirm your registration for all events. You should also receive an email at the address you've provided to RAMC with further details about your registration. If you have any doubt or questions about the process, feel free to call Lanie at the Office and ask.

As always, if you have any questions about any other features on the RAMC website, feel free to contact RAMC office and get in touch with Jeremy!

# Real Estate Trend Indicator February 2010

Residential								Condominium				
Sold by # of Bedrooms						Inventories		Sold			Inventories	
Price Range	0-2	3	4+	'10 Total Units	'09 Total Units	2010	2009	Price Range	'10 Total Units	'09 Total Units	2010	2009
<\$99,999	0	12	3	15	29	228	224	<\$99,999	23	13	270	259
\$100 - \$199,999	11	21	6	38	43	419	550	\$100 - \$199,999	13	10	208	331
\$200 - \$299,999	7	15	4	26	23	321	430	\$200 - \$299,999	5	11	181	235
\$300 - \$399,999	1	6	2	9	8	288	283	\$300 - \$399,999	4	2	99	143
\$400 - \$499,999	0	1	2	3	5	143	218	\$400 - \$499,999	0	0	48	71
\$500 - \$599,999	0	1	1	2	1	99	118	\$500 - \$599,999	0	0	26	28
\$600 - \$699,999	0	2	0	2	0	70	82	\$600 - \$699,999	0	0	31	28
\$700 - \$799,999	0	1	0	1	0	58	62	\$700 - \$799,999	0	0	15	24
\$800 - \$899,999	0	0	0	0	0	46	53	\$800 - \$899,999	0	0	7	7
\$900 - \$999,999	0	1	0	1	0	35	34	\$900 - \$999,999	0	0	8	7
\$1 - \$1,499,999	0	1	1	2	1	75	102	\$1 - \$1,499,999	0	1	14	19
\$1.5 - \$1,749,999	0	0	0	0	0	26	21	\$1.5 - \$1,749,999	0	0	6	4
\$1.75 - \$1,999,999	0	0	0	0	1	18	26	\$1.75 - \$1,999,999	0	0	1	6
\$2 - \$2,499,999	0	0	1	1	1	15	21	\$2 - \$2,499,999	1	0	1	1
\$2.5 - \$2,999,999	0	0	0	0	0	21	17	\$2.5 - \$2,999,999	0	0	1	0
\$3 - \$3,499,999	0	0	0	0	0	6	7	\$3 - \$3,499,999	0	0	0	0
\$3.5 - \$3,999,999	0	0	0	0	0	7	7	\$3.5 - \$3,999,999	0	0	0	0
\$4 - \$4,999,999	0	0	0	0	0	10	2	\$4 - \$4,999,999	0	0	0	0
>\$5,000,000	0	0	0	0	0	15	11	>\$5,000,000	0	0	0	0
<b>Total Units</b>	19	61	20	100	112	1,900	2,268	<b>Total Units</b>	46	37	916	1,163
<b>Avg Price</b>	102,937	239,559	373,956	211,239	208,390	537,219	489,556	<b>Avg Price</b>	170,298	183,762	269,951	275,566
<b>Med Price</b>	54,500	175,000	233,750	130,000	138,500	299,056	289,900	<b>Med Price</b>	101,000	150,000	194,500	199,000
<b>Total Val</b>	4,735,100	14,613,122	7,479,125	26,827,347	23,339,713	1,020,716,185	1,112,761,440	<b>Total Val</b>	7,833,717	6,799,200	247,274,958	320,482,801



**Solds by Financing Type  
Residential**

Type	2010	2009
Assum	0	0
Cash	81	51
Conv	32	48
FHA	13	10
VA	0	2
Seller	0	1
Other	1	0

**Absorption Rate  
Residential**

2010	2009
14.96	20.25

**Solds by Financing Type  
Condo**

Type	2010	2009
Assum	0	0
Cash	37	18
Conv	7	18
FHA	0	0
VA	1	0
Seller	0	0
Other	1	1

**Absorption Rate  
Condo**

2010	2010
19.91	31.43

**Solds by Number of DOM  
Residential**

DOM	2010	2009
1-30	44	39
31-60	16	13
61-90	13	14
91-120	11	12
121+	40	34

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	2010	2009
1-30	10	6
31-60	4	6
61-90	6	4
91-120	4	1
121+	21	20

Based on MLS information from the Realtor Association of Martin County, Inc.



**Paul Patten**  
 Residential Loan Officer  
 Direct: 772-426-8173  
 Cell: 772-631-3019  
 Email: ppatten@gsbb.com

**Helen Dempsey**  
 VP/Residential Lending Mgr.  
 Direct: 772-426-8119  
 Cell: 772-216-6112  
 Email: hdempsey@gsbb.com



## Residential Loans to fit *Your* needs.

- Down Payment Options
- First Time Homebuyers
- Great Rates On Jumbo & Super Jumbo Mortgages
- In-House Underwriting Enables Us To Close Your Loan FAST!
- Second/Investment Homes
- \$250 off Closing Costs

9815 S. Federal Hwy.  
 Port St. Lucie, FL 34952  
 772-408-5940

2400 SE Monterey Road  
 Stuart, FL 34996  
 772-426-8100



A Division of Citigroup Financial Group, Inc.



909 S.E. Fifth Avenue  
 Delray Beach, FL 33488  
 561-665-4200

250 Central Blvd., Ste 106  
 Jupiter, FL 33458  
 561-354-4200

NOTICE SOME RESTRICTIONS MAY APPLY. RATES AND PROGRAMS SUBJECT TO CHANGE. SUBJECT TO CREDIT APPROVAL.

## April 2010 Association Calendar

Questions? Call 283-1748 Fax 288-0215 e-mail: raofmc@martin-realtors.org

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
			1 8:30 Board of Directors Meeting 2:00 MLS Committee	2
5	6 Residential Marketing Area 9, Map K	7 11:00 Supra Key Training	8	9 9:00 Breakfast Club - Realtor Spanish 101
<b>Tallahassee Great American REALTOR Days</b>				
12 1:00 iMAPP / Public Records	13 Residential Marketing Area 9, Map L	14	15	16 9:00 New Member Orientation
19 9:00 Basic MLS (3 CEU) 1:30 Advanced MLS (3 CEU)	20 Residential Marketing Area 10, Maps M & N, Indiantown	21 11:00 Supra Key Training	22	23
26	27 Residential Marketing Area 1, Map A  3:00 Finance Committee	28	29 8:00 Strategic Planning	30