

February 2012

**IMPORTANT: MANDATORY SUPRA LOCKBOX & KEY SWITCH-OUT  
FEB. 29<sup>TH</sup> THRU MARCH 2<sup>ND</sup>—INFORMATION ON PAGES 6-7**

Please be our guest...

## *RAMC's Valentine Social*

**Thursday, February 9th**

**5:30 to 7:00 pm**

at

### *Bru's Room Sports Grill*

1725 SE Federal Highway, Stuart

Free appetizers and 2 drinks per member!

Compliments of **John Uhle & Associates,**  
**Karen Gilmore of East Coast Mortgage Lending,**  
**& the RAMC Membership Committee**

A publication for and about our members

# ramc digest

#### **UPCOMING REQUIRED COURSES:**

**March 22nd**

**9am: Code of Ethics**

**&**

**1pm: Core Law**

***See page 13 for more information***

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**REALTOR® ASSOCIATION OF**

**MARTIN COUNTY**

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Stuart, Florida 34994

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**HELENE GRATTON**

Receptionist

## President's Message

Dear Member;

As most of you are aware a recent vote of the Realtor Association of Martin County Board of Directors favored merging RAMC with The Jupiter Tequesta Hobe Sound Association of Realtors. The JTHS Board of Directors also voted in favor of a merger of associations. I would like to clarify a few misconceptions and let you know how the process works from this point.

The final decision regarding the merger will come from the members of RAMC. A Special Meeting of the Membership will be called in early April at which time each member will have the chance to vote on the proposal.

In the meantime a task force of members will be selected to compile all of the information and disseminate it to the members in the form of FAQ's, Fact Sheets and Town Hall Meetings. The goal is to get all of the information needed for the members to make an informed decision. The first FAQ document will arrive in your email box soon, please take the time to read the information with an open mind to the long term future of our association. If you

have a question that you would like answered, an email address has been set up for you to send your questions to the task force. The email address is [questions@martin-realtors.org](mailto:questions@martin-realtors.org) and will also be located at the bottom of the FAQ document.

Please keep an open mind to the long term future of the association when reading the information provided and I encourage you to attend the Town Hall Meetings to listen to the options and ask questions.

Thank you,



*Marty Carmody*

2012 RAMC President

### SAVE THE DATES:

## Feb. 29<sup>th</sup> thru March 2<sup>nd</sup>

SUPRA will be in Martin County to switch out lockboxes and keys. **EVERYONE WITH A SUPRA KEY AND/OR LOCKBOXES MUST ATTEND!** You will need to bring your boxes and key to this event. See additional information on pages 6-7



# Membership

## New REALTOR® Members

Robert Alfieri	Keyes Company
Miya Birely	Coldwell Banker/Hobe Sound
Susan Bonnell	Century 21 IRP Realty/Jensen Beach
Stephanie Bouzianis	McAlister Properties
Carisa Bravoco	Premier Realty Group
Jerome Cleveland	South City Realty
Lance Collins	Re/Max of Stuart/Patrick Stracuzzi Team
Joyce Cox	New Wave Realty, Inc.
Denise Curley	RE/MAX of Stuart
Patricia Duquette	Coldwell Banker/Stuart
Powell Fisher	Golf & Waterfront Communities
Jan Frasier	Keller Williams of the Treasure Coast
Valerie Hauthaway	Keller Williams of the Treasure Coast
Patti Hirsch	Keyes Company
Michael Izzolo	Prudential Florida Realty
Jay Keegan	Keller Williams of the Treasure Coast
Jill Keegan	Keller Williams of the Treasure Coast
Tamara Kick	Prudential Florida Realty
Donald Langdon	Tesoro Realty, Inc.
Christine Matos	Mel-Ry Realty Group
Lonnie Thomas Mister	Golf and Waterfront Communities
Michael Mole	RE/MAX of Stuart
Mindy Monacelli	South Florida Realty Management
Joel Newman	South Florida Realty Management
John Roberts	Beach Front Mann Realty
Glenn Tonner	Mel-Ry Realty Group
Laura Vinci	RE/Max of Stuart/Patrick Stracuzzi Team
Bruce Wunner	RE/MAX Masterpiece

## MLS Only

Juan Ber	Floridian Real Estate Group
Greg Harte	Greg Harte Associates

## Realtor® Transfers

Brian Allabastro	Tesoro Realty, Inc.
Tracey Grimes	Keller Williams of the TC
Janice Gross	Prudential FL Realty/Stuart
Patricia Jayne	Above All Realty Group
Susan Maxwell	RE/MAX of Stuart
Judith Palmer	Above All Realty Group
Lynn Primavera	Keller Williams of the TC
Linda Warner	Lifestyle Realty Group

## New Realtor® Offices

**#968 Floridian Real Estate Group LLC**  
 5571 N. University Dr.  
 Suite 101  
 Coral Springs, FL 33067  
 954-282-9736 Phone  
 888-886-8598 Fax  
**DR: Juan Ber**

**#969 Greg Harte Associates**  
 PO Box 220397  
 Hollywood, FL 33022  
 (954) 588-5702 Phone  
**DR: Greg Harte**

**#970 Tesoro Realty, Inc.**  
 2000 SE Tesoro Blvd.  
 Port Saint Lucie, FL 34984  
 (772) 345-4040 Phone  
**DR: Donald Langdon**

## New Business Partners

**A632 Ferreira Construction Company**  
 100 SE Salerno Road  
 Stuart, FL 34997  
 (772) 286-5123 Phone  
 (772) 286-5139 Fax

**Casey Cass**  
**John Knowles**

**A633 Home Diagnostic Services, LLC**  
 1519 Eastlake Lane  
 Sebastian, FL 32958  
 PO Box 782288  
 Sebastian, FL 32978  
 772-539-1906 Phone  
 772-918-4765 Fax

**John LaCorte**

**A634 ResMac**  
 6501 Congress Ave, 2<sup>nd</sup> floor  
 Boca Raton, FL 33487  
 (772) 678-9759 Phone  
 (877) 683-1459 Fax

**Jeffrey Herbst**

# Code of Ethics



NATIONAL ASSOCIATION OF REALTORS®

## REALTORS'® Pledge of Performance and Service

*The NATIONAL ASSOCIATION OF REALTORS® adopted the Code of Ethics in 1913, following the professions of medicine, law, and engineering.*

*REALTORS® are real estate professionals who have chosen to join the National Association and abide by its strict Code of Ethics.*

*What does this mean to you? It means that any REALTOR® with whom you work has voluntarily agreed to abide by a Code of Ethics, based on professionalism and protection of the public.*

*REALTORS® are subject to disciplinary action and sanctions if they violate the duties imposed by the Code of Ethics.*

*The Code of Ethics is a detailed document that spells out the professional responsibilities of every REALTOR®.*

*Do not hesitate to ask a REALTOR® for a copy of the Code, including the Standards of Practice. The Code is your assurance of dealing with a professional who has your best interests in mind.*

*The Code of Ethics consists of seventeen Articles and related Standards of Practice. The basic principles of the Code are summarized below.*

*Please note that the following is not a substitute for the Code, but simply a general overview of the Code's key principles. For additional information about the Code of Ethics and its enforcement, speak with a REALTOR® or contact the local association of REALTORS® nearest you.*

### Duties to Clients and Customers

#### Article 1

REALTORS® protect and promote their clients' interests while treating all parties honestly.

#### Article 2

REALTORS® refrain from exaggeration, misrepresentation, or concealment of pertinent facts related to property or transactions.

#### Article 3

REALTORS® cooperate with other real estate professionals to advance their clients' best interests.

#### Article 4

When buying or selling on their own account or for their families or firms, REALTORS® make their true position or interest known.

#### Article 5

REALTORS® do not provide professional services where they have any present or contemplated interest in property without disclosing that interest to all affected parties.

#### Article 6

REALTORS® disclose any fee or financial benefit they may receive from recommending related real estate products or services.

#### Article 7

REALTORS® receive compensation from only one party, except where they make full disclosure and receive informed consent from their client.

#### Article 8

REALTORS® keep entrusted funds of clients and customers in a separate escrow account.

#### Article 9

REALTORS® make sure that contract details are spelled out in writing and that parties receive copies.

### Duties to the Public

#### Article 10

REALTORS® give equal professional service to all clients and customers irrespective of race, color, religion, sex, handicap, familial status, or national origin.

#### Article 11

REALTORS® are knowledgeable and competent in the fields of practice in which they engage or they get assistance from a knowledgeable professional, or disclose any lack of expertise to their client.

#### Article 12

REALTORS® paint a true picture in their advertising and in other public representations.

#### Article 13

REALTORS® do not engage in the unauthorized practice of law.

#### Article 14

REALTORS® willingly participate in ethics investigations and enforcement actions.

### Duties to REALTORS®

#### Article 15

REALTORS® make only truthful, objective comments about other real estate professionals.

#### Article 16

Respect the exclusive representation or exclusive brokerage relationship agreements that other REALTORS® have with their clients.

#### Article 17

REALTORS® arbitrate financial disagreements with other REALTORS® and with their clients.

# REALTOR SAFETY

## Home, Safe Home: Tips for Securing Your Home

Many real estate professionals have home offices. Whether you work at home or not, you might want to consider additional steps to secure your home. Burglars usually leave if they can't break in within ninety seconds. Anything that slows down a thief by even a minute or two can keep your house from being robbed.

Make sure that all doors to the outside are metal or solid, 1 3/4" hardwood and have good, sturdy locks.

Use the locks you have. Keep your doors and windows locked, even if you're at home. Get your children into this habit, too. And always lock up your home when you go out, even if it's only for a few minutes.

Secure sliding glass doors with commercially available bars or locks, or put a wooden dowel or broomstick in the door track.

Make sure your windows, especially at ground level, have good locks and use them.

Make sure all porches and other possible entrances are well lit. Heat, or motion-sensing lights, are a good choice for outdoor lights.

Trim any bushes or trees that hide doors or windows. Keep ladders, tools, toys, and recreational equipment inside when you're not using them.

Don't hand out keys to friends, even if they are trustworthy. Know the location of all your house keys all the time. Never use hide-a-keys or leave the key under the doormat, above the door, in a flowerpot, or

anywhere outside the house. You may think you're being clever, but experienced thieves know all the tricks. Also, keep your car keys and house keys on a different ring if you ever use valet parking or leave your keys with parking lot attendants or even at a repair garage.

Watch your trash: Just bought a new entertainment system? A bunch of empty boxes out by the curb triggers an alarm to would-be thieves. Instead of putting boxes out in plain sight, cut them down, and stuff them in trash bags.

Keep written records of all furniture, jewelry and electronic products. If possible, keep these records in a safe deposit box, fireproof safe, or other secure place. Take pictures or a video, and keep purchase information and serial numbers if available. These help law enforcement agencies track recovered items.

Clearly display your house number, so police and other emergency vehicles can find your home quickly.

If you see a screen that has been cut, broken windows, or a door that's been left open, don't go in. Call the police from a neighbor's house or a public phone.

If you hear a noise that sounds like someone breaking in or moving around, quietly call the police and wait calmly until they arrive. If you can leave safely, do so. Otherwise, lock yourself in a room you are in, pretend to be asleep.

(Sources: City of Baton Rouge, LA; www.homesecurityinformation.com)



**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...

- FHA Products Available
- First Time Homebuyers
- Second/Investment Homes
- In-House Underwriting enables us to close your loan FAST!
- USDA/Rural Program Available
- Great Rates On Jumbo & Super Jumbo Mortgages

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

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



909 S.E. Fifth Avenue  
Delray Beach, FL 33483  
561-665-4200

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

# Leap Year Exchange: Lockbox, ActiveKEY & eKEY

Wednesday February 29<sup>th</sup>, Thursday March 1<sup>st</sup> & Friday March 2<sup>nd</sup>  
 Hutchinson Island Resort Marriott – Plantation Ballroom  
 555 NE Ocean Blvd  
 Stuart, FL 34996

See the appointment schedule on the following page. Please make every effort to attend  
 Important Reminder: During the swap of Lockboxes, there may be listings that do not have a Lockbox on them. Please call before showing to ensure you have access.

## Everything must be exchanged!

Exchange your old blue iBoxes for new Bluetooth iBoxes – 1 for 1 exchange

Exchange your ActiveKEY for a new ActiveKEY or upgrade to eKEY

Exchange your eKEY software for new eKEY software – existing eKEY users need a new serial number

ActiveKEYS **must** be exchanged for a new one **or** simply make your smartphone your lockbox key and carry only one device!  
 eKEY is an 'app' that turns your smartphone into your lockbox key. See the smartphone [certified device list](#) that can turn into your lockbox key. To download the eKEY 'app':

iPhone – Select 'App Store' icon, select **Search** and search for **Supra eKEY**, select the app, & tap **Install**

Android – Select 'Market' icon, select **Search** and search for **Supra eKEY**, select the app, & tap **Install**

BlackBerry – On your phone, open the internet browser, type [www.ekeymobile.com](http://www.ekeymobile.com) and download

**\*\*Important: Make sure the eKEY 'app' is downloaded prior to attending the event\*\***

	Key Type Comparisons		
	ActiveKEY	eKEY Basic	eKEY Professional
<b>**Pricing</b>	\$203.40, billed annually by Supra	*\$15.95, billed monthly by Supra	*\$20.95, billed monthly by Supra
<b>Functionality</b>	Basic Lockbox functions	Basic Lockbox functions	Basic Lockbox functions <i>and</i> MLS, maps, and showing activity
<b>iPhone Adapter &amp; Fobs</b>	N/A	iPhone adapter required to open Lockboxes, *\$54.95. If showing in cooping areas, Androids & Blackberry will need a fob to open iBoxes, *\$54.95	

\*Dollar amount does not include applicable tax

\*\*Pricing subject to change

### Please bring with you to the exchange event:

- Payment for the iPhone adapter or fob in forms of: American Express, Discover, MasterCard, or Visa
- A government issued photo ID
- Your assigned old blue iBoxes, exchanged 1 for 1
- Your ActiveKEY or smartphone
- Bring BOTH ActiveKEY & smartphone, if upgrading to eKEY



# Appointment Schedule

Check the schedule to see where your last name falls alphabetically. You will want to avoid scheduled showings close to your appointment time. Please allow 1 hour to exchange your Lockboxes and keys.

**If you cannot come at your appointed time, please trade with another agent. It is NOT necessary to call RAMC to inform them you're trading appointment times.**

Sorry, you have to come in person. No one but you can pick up your lockboxes, ActiveKEY or eKEY.

<b>Times</b>	<b>Wednesday February 29<sup>th</sup></b>	<b>Thursday March 1<sup>st</sup></b>	<b>Friday March 2<sup>nd</sup></b>
9:00 AM	AAAA - ABRE	GIAN - GRAY	PRAN - RADA
9:15 AM	ADAM - ALLA	GRIF - HAIG	REDD - RITC
9:30 AM	ALLY - ANGE	HALE - HARM	RIVE - ROSS
9:45 AM	ANZI - AYRE	HARR - HEAL	RUCC - SAND
10:00 AM	AZZI - BARR	HEBB - HOLB	SANF - SCHA
10:15 AM	BASS - BEAU	HONE - HURR	SCHM - SFOR
10:30 AM	BECK - BLUE	HUTC - JOHN	SHAU - SMIT
10:45 AM	BLUM - BREW	JONE - KENT	SNOW - SPRI
11:00 AM	BRIG - BUCK	KENW - KROG	SPUG - STIN
11:15 AM	BUON - BYRO	KRON - LARS	STJU - TAYL
11:30 AM	CAIA - CARL	LATH - LITT	TEAL - THOM
11:45 AM	<b>Closed For Lunch</b>	<b>Closed For Lunch</b>	<b>Closed For Lunch</b>
1:00 PM	CARM - CHAN	LONG - LYON	THOR - TOUG
1:15 PM	CHAP - CLAR	MADD - MART	TOWN - VARB
1:30 PM	CLAU - COLL	MATH - MCCA	VILL - WASH
1:45 PM	COLO - CORN	MCCO - MCGR	WATK - WHIT
2:00 PM	COSG - CULL	MCKE - MEYE	WIDL - WOLF
2:15 PM	CUSA - DEAN	MICH - MONI	WOOD - ZEBI
2:30 PM	DEAT - DEWI	MONK - MURP	ZEIT - ZZZZ
2:45 PM	DIBA - DUNC	MUSS - NEY	<b>OPEN</b>
3:00 PM	DURN - EIS	NOE - ORR	<b>OPEN</b>
3:15 PM	ELLI - FARI	OSBU - PARA	<b>OPEN</b>
3:30 PM	FATO - FLOR	PARE - PERE	<b>CLOSED</b>
3:45 PM	FLYN - FREE	PERK - PINT	
4:00 PM	FRIE - GHER	PIRE - POTT	
4:15 PM	<b>CLOSED</b>	<b>CLOSED</b>	

# FAIR HOUSING WORDS IN MLS REMARKS/COMMENTS

MLS is considered “advertising” under the Fair Housing law and the words used in the remarks/comment section of the MLS must comply with the law. Words should describe the property; not the prospective buyer or tenant. Avoid sentences or phrases “Ideal For.” Remember that the fair housing law prohibits discrimination in the sale, rental, leasing, financing and advertising of housing based on race, color, religion, sex, country of national origin physical or mental handicap, familial status and sexual orientation. In reviewing advertising, enforcers will look at the effect, not just the intent, of the advertising. If the ad discourages a prospect from considering the property, if it indicates a preference for a particular buyer/tenant, the ad could be found illegal.

**Neither HUD nor NAR will approve any “list” however; this is given to you to assist in your understanding of the fair housing law.**

## RACE, COLOR, NATIONAL ORIGIN

American	African	Asian	Black
Caucasian	Chicano	Chinese	Colored
Cuban	English	Hispanic	Indian
Integrated	Irish	Jewish	Latino
Mexican	Mexican-American		Oriental
Polish	Puerto Rican	Seasonal Worker	
White/White only			

## RELIGION

Catholic	Protestant	Christian	Jewish
Mormon	Mosque	Shrine	Temple

*Avoid phrases such as Near Church or Synagogue; Walk to Jewish Community Center.*

## HANDICAPPED

Able bodied	Agile	Alcoholics	Blind
Crippled/No crippled	Deaf	Drinkers/No Drinkers	
Handicapped/No Handicapped		Healthy Only	
Impaired	Independent Living	Mentally ill	
Mentally Handicapped	Physically Fit		
Retarded/No retarded			

*Real estate advertising must not contain explicit exclusions, limitations, or other indications of discrimination based on handicap.*



## FAMILIES WITH CHILDREN

Adult	Adults only	Adult community
No children	No teenagers	One child
Married	Mature couple	Empty nester
Newlywed	Older person	Singles Only
Couples/Couples only		

## SEX

Bachelor	Bachelorette
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*Housing is available to persons of only one sex and not the other.*

## OTHER

Must be employed	No unemployed
No SSI	No smoking
Board approval required	
Membership approval required	

## WORDS THAT APPEAR TO NOT VIOLATE THE LAW

Great View	Master Bedroom	Rare Find	Golf Course
Jogging trails	Quiet Street	Walk-In Closets	Family Neighborhood
Desirable Neighborhood	Mother In Law Suite	Walk to XYZ School	



**URGENT**

## NEW SIGN ORDINANCE RULES FROM THE TOWN OF SEWALL'S POINT

January 25, 2012

Dear Realtors®:

First, I would like to thank the Realtor® Association of Martin County in assisting the Town of Sewall's Point in sharing this information about our sign codes as they apply to real estate signs. Changes to the Sewall's Point Sign Code were made by the Town Commission in 2009. Many of those changes dealt directly with real estate signage. As a continuance in our educational efforts related to the ordinance, I have outlined the salient issues for real estate signs. For a complete copy of the sign ordinance, go to [www.sewallspoint.org](http://www.sewallspoint.org). The municipal codes can be reached via the tab on the left-hand column. The sign ordinance is contained in Chapter 74.

- Signs will be professionally lettered, black and white ONLY. It will be no more than two square feet overall area.
- The sign will be no taller than 3' overall height and be placed no closer than ten feet from the paved surface of any roadway abutting the property on which the sign is placed. In the case of a hedge or other obstruction that exists closer than ten feet from the paved surface, signs must be placed as close as possible to said hedge or other obstruction.
- The signs may contain the words "For Sale," "For Rent", "For Lease", "Sale Pending" or "Open House", the company's logo or graphic, the owner, company and/or agent's name, telephone number, and other contact information if applicable.
- The signs must be removed within five days after a property is sold, rented, or leased, or after the listing expires or is otherwise terminated.
- No more than one real estate sign shall be permitted per property, except that on riverfront or waterfront property, one additional real estate sign, which must be water facing, shall be permitted provided that the sign is no further than 25 feet inland from the natural mean high water mark of the adjoining body of water.
- No attachments of any kind or type are permitted except riders that are permanently attached to the sign and are included within the overall two square foot size limitation described above.

- No signs are to be located in the public right-of-way. The Town will immediately remove the signs, and they will be discarded if not claimed within fifteen (15) days.
- Open House Route signs used to provide directions to an open house are allowed. The signs shall be no larger than 18" by 6" and contain only the words "OPEN HOUSE" inside of an arrow. Signs shall be black and white only. Signs may be posted on the day of the open house no earlier than 10:00 A.M. and must be removed by 4:00 P.M. No more than one Open House Route sign is permitted. Signs cannot be placed on private property without obtaining permission of the property owner or resident. No more than one Open House Route sign is permitted, and is limited to Saturday and Sunday use only, except for the quarterly open houses held by the Realtor's® Association. Open house route signs are not permitted within 100 feet of the intersection of Sewall's Point Road and East Ocean Boulevard. Said distance shall be measured from each corner of the intersection.
- During an Open House, in addition to the listing sign, one Open House sign on the property shall be permitted and shall be removed by 4 P.M.

No attachment such as brochure holders, balloons, flags or any other attention-getting device is allowed.

The Town's goal is to protect Sewall's Point's natural beauty, therefore ensuring the highest property values. The most common sign violations we experience are related to the sign height, riders not permanently attached or over the size limit, signs too close to the road and improper open house signs. We ask that you please pay particular attention to the areas of the ordinance. With respect to the distance from the roadway, the signs are frequently moved into the road right-of-way by landscapers. Please ask your clients to keep ten feet back from the roadway's edge.

Thank you for your attention regarding these ordinances, and as always, feel free to call me anytime at 772-287-2455, or email, [rkellogg@sewallspoint.martin.fl.us](mailto:rkellogg@sewallspoint.martin.fl.us), if you have any questions or concerns.

Sincerely,

Robert Kellogg  
Town Manager



Women's Council of Realtors®  
Stuart-Martin County, Florida Chapter  
[www.wcrmartin.com](http://www.wcrmartin.com)

**Elected Officers**

Susan Hutchinson  
President  
772-497-4091

[Susan@SusanJHutchinson.com](mailto:Susan@SusanJHutchinson.com)

Sherri Spears  
President Elect  
772-341-4957

[sherrifrealestate@gmail.com](mailto:sherrifrealestate@gmail.com)

Diane Romer  
V.P. Membership  
772-708-2267

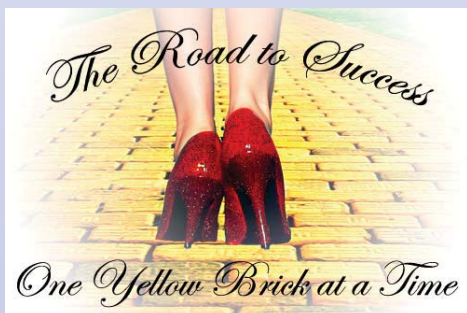
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Lisa Anzil  
Secretary  
772-370-0358

[LAnzilRealtor@gmail.com](mailto:LAnzilRealtor@gmail.com)



**Membership Meetings:**

2<sup>nd</sup> Thursday of the month, unless otherwise noted, at:

***Piper's Landing Clubhouse***  
***6160 SW Thistle Terrace***  
***Palm City, Florida 34990***  
11:30 AM – 1:00 PM

**January 19, 2012**

Obtaining Stratospheric Success in 2012  
John Carr

**February 9, 2012**

The Green Architect  
Niki Norton-Gozdz, R.A./Crossroads Architecture

**March 8, 2012**

All About the Indian Street Bridge  
Beth Zsoka, Public Information Officer

**April 12, 2012**

Joint Meeting with  
Jupiter/Tequesta/Hobe Sound & St. Lucie County Chapters  
How to Brag, Boast & Brand Yourself  
Sasha ZeBryk

**May 10, 2012**

Protecting yourself from Pitfalls in a Distressed Market  
Ronald Scott Kaniuk, Esq.

**June 2012**

District III Forum

**July 12, 2012**

**Meeting to be held @ Monarch Country Club**

Victor Olivera - Merrill Lynch  
Alternative Home Financing/Down-payment Options

**August 9, 2012**

Summer Break

**September 13, 2012**

At Home with Diversity  
Special Location!

**October 11, 2012**

Officer Elections & 6<sup>th</sup> Annual Purse Auction

**November 15, 2012**

Update from Martin County Property Appraiser  
Laurel Kelly

**December 13, 2012**

Holiday Celebration/Installation of Officers

**Reservation Line: 772-223-7466**

**Reservation Email:**

**[Diane.WCRMartin@gmail.com](mailto:Diane.WCRMartin@gmail.com)**

# Realtors<sup>®</sup> ♥ Technology

*This month, we are featuring a list of neat tools that can make your life easier while enhancing your business!*

## Find the Perfect Color Match

A fresh coat of paint is a powerful and affordable enhancement to any room. The next time you're looking for color inspiration, check out Olympic Paint's free ColorClix software for Windows or OS X, or download the app to your iPhone. With ColorClix, you can grab a color from the gallery or upload your own photo; the app will select paint samples that most closely match the colors in the image. The app will also display complementary colors, with a full spectrum of hues and shades. Add notes and tag colors as favorites. Or create specific room projects and save selected colors to the project folder. Free. PPG Industries; Pittsburgh; 800-441-9695; [www.olympic.com/colorclix](http://www.olympic.com/colorclix).



## Free Investment Property Analysis

Investors require extensive financial information about properties, such as the internal rate of return or net present value. And that can be hard to calculate without any help. Real Estate Analysis Free is investment software that quickly analyzes property data to produce sophisticated facts and figures. Enter basic property information, property value information, and applicable income and expense figures into the Real Estate Analysis form. The program generates a detailed report complete with charts and graphs. You can also upload images of the property to customize the report and share it directly with your clients via e-mail. Free. Real Estate Analysis; Topeka, Kan.; [www.realestateanalysisfree.com](http://www.realestateanalysisfree.com).



## Point, Shoot, and Fax

Transform your iPhone or iPad into a mobile fax machine. The eFax Mobile app lets you send faxes using the iPhone's built-in camera. Simply take a photo of a document and the app will enhance the image, combine multiple images, and fax them through your phone. You can create customized cover sheets and add search tags so you can easily find them later. Or send

documents as an e-mail attachment. Downloading the app is free, but to use it you need an eFax account; monthly plans start at \$16.95. j2 Global Communications; Los Angeles; 800-958-2983; [www.efax.com](http://www.efax.com).

## Never Miss a Word

It's possible that this pen really is mightier than the sword. The Echo Smartpen has a built-in microphone that captures every word of client meetings, lectures, and important conversations. It holds up to 800 hours of audio and includes a speaker and a standard headphone jack for playback. Connect the pen to your computer with a micro USB connector to transfer your audio as well as any written notes and drawings that you make on your Livescribe Dot Paper. Want to share your notes and recordings? Podcasts can be sent as an e-mail or embedded on Facebook or on a Web site or blog. \$169.95 for the 4-gigabyte version; \$199.95 for the 8-gigabyte version. Livescribe; Oakland, Calif.; 877-727-4239; [www.livescribe.com](http://www.livescribe.com).



## Do-It-Yourself PR

Looking for new ways to publicize yourself and your real estate services? The PR Toolkit for Real Estate Professionals is a collection of customizable templates, tips, and instructions that will help you create a real estate-specific public relations campaign. Learn how to write press releases, implement social media strategies, boost your search-engine results, and become a trusted contact for newspaper reporters. The kit, which can be downloaded from the Web immediately after purchase, also includes a free PR consultation via the phone, e-mail, or Skype. \$49.99. JW Public Relations; Kalamazoo, Mich.; 269-274-4071; [www.jwprtoolkits.com](http://www.jwprtoolkits.com).

## Track Your Miles

Quickly and easily record your tax-deductible miles driven for business with MileBug, a mobile app available for the iPhone and Android and Symbian smartphones. The app breaks your records into detailed reports by vehicle or by business. Tailor the interface with frequent destinations, choose kilometers or miles, or set up custom rates. When tax time comes, all your mileage is in one paper-less location, which can be e-mailed or printed as an Excel file from your computer. Available through the iTunes App Store. \$2.99. Izatt International; American Fork, Utah; <http://milebug.com>.

## MLS Classes

MLS Classes offer 3 CEU credits each and are FREE to RAMC MLS members and their administrative personnel. Registration is required.



Each class teaches you different aspects of using MLXchange to search for properties and communicate results effectively with your clients. Basic MLS is a pre-requisite but you may take Intermediate and Advanced in whatever order you like (they are not sequential; they each cover different in-depth topics)

### Basic MLS

2/9 9am-12:30pm

3/8 9am-12:30pm

### Intermediate MLS

3/8 1:30pm-4:30pm

### Advanced MLS

2/9 1:30pm-4:30pm

**Basic MLS** covers RAMC Rules & Regulations overview, client set-up and functions, listing search, printing standard reports, listing input and maintenance, adding photos, and open house info.

**Intermediate MLS** covers listing search review, hotsheets, financial functions, customizing search templates, customizing grid views, and CMAs.

**Advanced MLS** covers listing search review, customizing search templates, customizing grid views, exporting data, using the Report Manager, setting up Agent Web Page & statistical searches.

## 2012 DESIGNATION COURSES

Co-sponsored by the Jupiter, St Lucie and Martin County REALTOR® Associations

GRI courses can be taken in any order.

GRI 1

**August 13-15 & 20-22**

**Jupiter-Tequesta-Hobe Sound Association of REALTORS®**

Member: \$275 by 8/1, \$325 thereafter  
To register, call 1-561-746-2707 ext. 103  
CEU: 45 Post-Licensing\* or 14 License Renewal

\*Members attending GRI 1 to satisfy the 45 Hour Salesperson Post Licensing requirement are eligible to receive a \$20 discount. Prior to registering, call your board for a coupon.

GRI 2

**September 3-5 & 10-11**

**REALTORS® Association of St. Lucie County**

Member: \$275  
To register, call 1-800-669-4327  
CEU: 11 specialty or 30 broker's post licensing

GRI 3

**May 2-4 & 9-10**

**REALTOR® Association of Martin County**

Member \$265 by 3/23, \$300 thereafter, non-member \$300  
CEU: 11 specialty or 30 broker's post licensing  
To register, call 1-800-669-4327

For more information go to:

<http://www.RAMCOnline.org>, click on Education then Designations & Certifications

<https://www.floridarealtors.org/Education/Courses/index.cfm>



**T  
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P**

### Verify your CE Credits with DBPR

It is very important to 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.


For questions, please 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.

>> [Click here to Verify CE Credits at DBPR Online](#)

>> [Click here for Florida Realtors® Education Contacts](#)

For more information about Florida Licensing requirements, you can visit the Florida Realtors® website by [clicking here](#)

### How to register online for a seminar:

1. Log into <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; fill in credit card information if there is a fee
7. Click on the "Check Out" button on *Check-Out Basket* page. (Please click this button only once...be patient).
8. Confirmation and order # on the *Purchase Detail* page.
9. Verify registration: Under *Register for Events* a  will appear by the events you are registered for.

## February & March program offerings

Seminars that offer Continuing Education Credits are depicted with the CEU icon and number of hours you will receive.

# Education

### SEMINAR

## Inside the Home Inspection Process

3 CEU

Date: **Thursday, February 23rd**  
Time: **9:00am – 12:00pm**  
Tuition: **\$20 by 2/17, \$25 thereafter; \$35 non-members**

Get information that you can really use to build the confidence level of your client, protect them from getting ripped off, and explain the results of the inspections. Learn more about Termite Reports, Construction, and How to Find a Good Inspector. This training is presented by Jim Bloomer from Signature Home Inspections

### LIVE WEBINAR

## Tax Law Changes

3 CEU

Date: **Friday, February 24th**  
Time: **9:00am – 12:00pm**  
Tuition: **\$20 by 2/17, \$25 thereafter; \$35 non-members**

This course will teach Realtors® about tax law changes that are currently in effect. It will also highlight changes to the tax laws as they affect real estate practitioners and the consumers they deal with in their daily activities. Learn the errors in filing tax returns, investment interest as a deduction, and tax form changes and the reasons behind them.

### LIVE WEBINAR

## Meeting the Needs of Challenging Clients

3 CEU

Date: **Friday, March 16th**  
Time: **1:00pm – 4:00pm**  
Tuition: **\$20 by 3/9, \$25 thereafter; \$35 non-members**

Buying a home can bring out the stressed side of just about anyone. How does a Realtor® dissolve conflict or personality clashes when doing business? How do they know if they may be perceived as challenging and stubborn? Learn how to diffuse conflict, engage in active listening, and produce solutions for your client without becoming mired down in conflict and misunderstanding. Live webinar presented by Patti Ketcham.

### BROWN BAG LUNCH

## Tax Strategies for the Real Estate Professional

Date: **Wednesday, March 21st**  
Time: **12:00pm – 2:00pm**  
Tuition: **Free, but reservations are required**

Learn the great benefits of being self-employed! Take control of your taxes! You will get an overview of the Small Business Bill and the tax benefits for self-employed Realtors® which apply to 2012 Taxes! Learn what deductions you are entitled to and how to go about taking advantage of those deductions all year round. Build your business by maximizing on new tax deductions. Expand your business by spending less time on paperwork and more time with clients! Learn how to give your accountant or CPA iron-clad records that will hold up to an IRS audit!

### LEGAL LIABILITY REQUIREMENT

## Code of Ethics

3 CEU

Date: **Thursday, March 22nd**  
Time: **9:00am – 12:00pm**  
Tuition: **\$20 by 3/16, \$25 thereafter; \$35 non-members**

Satisfy the RAMC biennial Legal Liability and the NAR quadrennial Ethics cycle 3 requirements. Not sure of your requirement due dates? Log on to <http://www.ramconline.org>, click on View My Profile and then scroll down to Member Req.

*Breakfast compliments of Steve Fenton of Fenton Services/Handyman Matters.*

### LICENSE RENEWAL REQUIREMENT

## Core Law

3 CEU

Date: **Thursday, March 22nd**  
Time: **1:00pm – 4:00pm**  
Tuition: **\$20 by 3/16, \$25 thereafter; \$35 non-members**

This course is the mandatory 3-hour segment of the 14 hour continuing education course required for license renewal. This course **does not** satisfy the RAMC Legal Liability requirement.

*Afternoon snacks compliments of James Childre of National Property Inspections.*

# Thank You!

... to our January program sponsors:

Date	Program	Affiliate Name	Affiliate Company
1/3/12	Marketing	Jay Wazelle	Exacta Land Surveyors
1/10/12	Marketing	Brian Reich	Piper's Landing Yacht & Country Club
1/17/12	Marketing	Camille Snow	The Place at Stuart
1/18/12	Social Media Seminar	Cindy Miller	Universal Land Title
1/24/12	Marketing	Members of the Business Partner Committee	
1/27/12	B-fast Club "Top Producers"	John Cherveney	Homes By JMC
1/31/12	Marketing	Marge Isadore	AETNA Plumbing

## RPAC Contributors—\$99 Club

Diane Asker	Chris Clifford	Angie Laviano	Sally Stetson
Jennifer Atkisson-Lovett	C. Lawrence Constantine	Vince Laviano	Patrick A. Stracuzzi
Tom Baker	Teresa Cooper	Sean Mann	D. Teague Taylor
Priscilla Baldwin	Bill Dean	Shannon Mann	Devin Teal
Donna Banister	Dave Derrenbacker	Stephen Osburn	Jacqui Thurlow-Lippisch
Christy Bearse	Debra Duvall	Phillip Parisi	Mary Ann Villalva
Rick Boschen	Bob Eis	Bonnie Peters	Sherri Westervelt
Mary Bradley	Dennis Fadden	Victor Post	Randy Wisniewski
Keri Burgess	Eric Hartman	Linda Prange	Deborah Wood
Judy Burkhardt	Ricou Hartman	Charles Ross	
Sandy Burton	Gail Honey	Colleen Sample	<i>Your name could be here, too!</i>
Marty Carmody	Marlene Katz	Julia Sansevere	
Bob Castellano	Robert Ladd	Gary Scott	

### What is RPAC?

Your Realtors® Political Action Committee (RPAC) raises funds voluntarily from members of Florida Realtors® for use in issue, campaigns and campaign contributions to political candidates at federal, state and local levels.

### What's in it for you?

RPAC provides you with the opportunity to have a collective statewide and nationwide impact on the election of officials who will shape legislation that affects your livelihood and the way real estate professionals do business.

### Where do your RPAC dollars go?

Of every dollar you contribute, up to 70 cents stays in Florida to support state and local candidates and issues. The remaining 30 cents goes to the national RPAC for grassroots activities and supporting candidates running for office on the federal level.



# Realist is here!



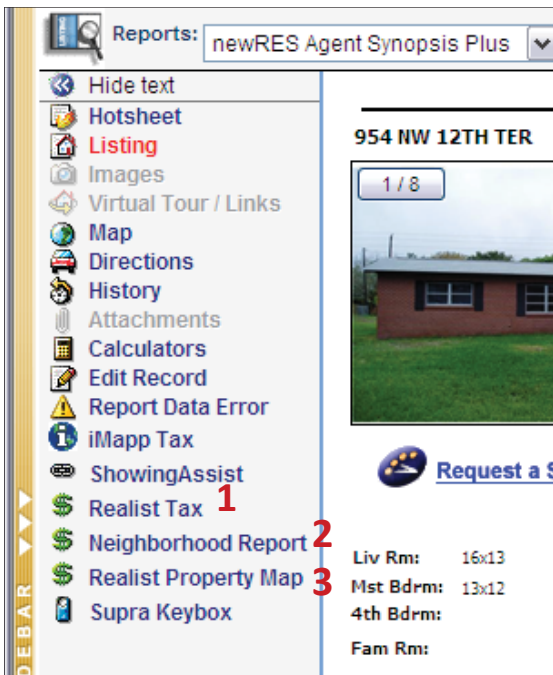
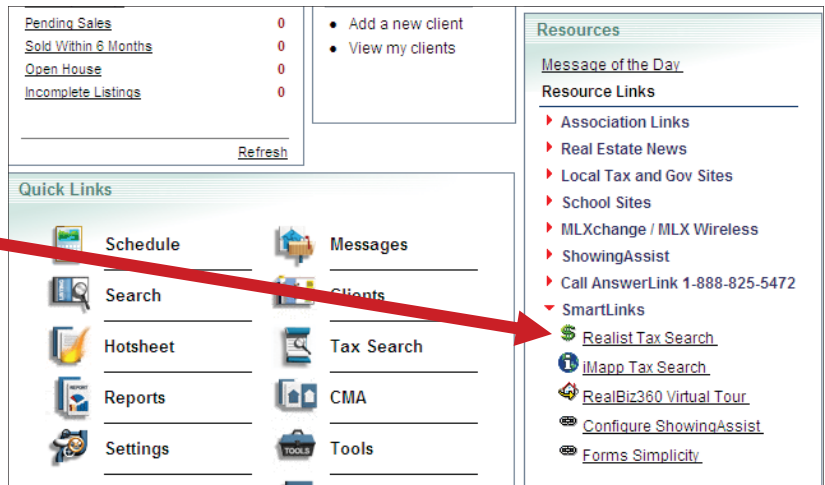
# MLS

That's right... Realist K2 was launched on January 24th for RAMC MLS members and provides a sleek, highly customizable, and flexible way to search tax and public records information. If you weren't able to attend one of the classes with Ross Casebere, the trainer from Realist, we will be scheduling Realist training once per quarter with our regular MLS trainer, Doug Fremming. Look for those dates to be released soon!

If you haven't already, please start to use Realist and familiarize yourself with this software because **it will be replacing IMAPP and IRIS at the end of February!** You will no longer have access to those programs after this month, so it is imperative that you know how to use Realist.

You can access Realist from a few different places within MLXchange. The first link to Realist can be found on the homepage of MLXchange once you login, under the "Smartlinks" in the "Resources" sidebar as seen in the image to the right.

Clicking this link to Realist will bring you into the system's home page.



The other links to Realist can be found from within the Property Details screen, as seen in the image to the left.

Here, you will find 3 different links: the first one "Realist Tax" will bring you to the tax report for the specific property which you are currently looking at.

The second link, "Neighborhood Report", will bring you to the Neighborhood Profile which contains demographic information for the neighborhood as well as schools and local business information. (All of the information in this report is customizable, as with all reports in Realist!)

The last link, "Realist Property Map", will bring you to the property in a customizable grid view within Realist from which you can map neighboring properties and see the surrounding parcels.

MLXchange Support (7 days a week)

## 1-888-825-5472

Access FUSION from any browser that supports Flash! (PC or MAC!) Click here:

<http://ramc.fusionmls.com>

For iPads/iPhones, mobile devices, and tablets, you will need to use Kurio:

<http://www.kurio.com/ramc>

### Open House Tour Schedule

Map	Area	Tour Date	Cut-off is 5PM on:
G	8	2/7/12	2/3/12
R, S	14	2/14/12	2/10/12
Q, T	14, 16	2/21/12	2/17/12
O, P	12	2/28/12	2/24/12
J	9	3/6/12	3/2/12
K	9	3/13/12	3/9/12
L	9	3/20/12	3/16/12

# Plant Now to Harvest Later



by Steve Brown, First Vice President, National Association of REALTORS®

NAR recently held its 2012 REALTOR Party Policy and Advocacy Conference in Washington, DC. The purpose was to give our members the opportunity to prioritize NAR's policy agenda for the upcoming year. Our members listed their top public priorities for 2012 in five broad areas of serious concern: taxation, real estate finance, property insurance, appraisal and commercial issues.

During the conference we heard from many government and policy experts as well. To a person, they told us not to expect much legislative activity this coming year because our elected officials are focused on their own campaigns and the Presidential election. Once the election is over, however, we can expect a flurry of activity. In short, our best efforts over the next few months will be in tilling the soil on a number of critical real estate matters. We are going to be planting seeds in fallow ground over the next few months to reap a harvest of better housing and commercial real estate health later.

## On Taxes:

With Congress looking to expand the tax base to reduce the federal deficit, many of the exemptions that home ownership and real estate receive today could winnowed away. The tax issues that NAR will focus on are protecting the [Mortgage Interest Deduction](#), extending [Mortgage Debt Cancellation Relief](#) for homeowners in trouble, preserving the [capital gains exclusion](#) on the sale of residences, and maintaining the [property tax deduction](#) for homeowners.

## On Finance

In real estate finance, the lack of available and affordable mortgage financing has been apparent for some time. Congress is considering a number of proposals aimed at creating healthier housing and mortgage markets. NAR priorities are the reform of [Government Sponsored Enterprises](#) credit policies and short sales. We believe that Fannie Mae and Freddie Mac should be restructured in a way that ensures consumers a reliable source of mortgage funding in all types of markets, under all types of economic conditions. With regard to credit, we believe the lending community needs to focus on providing more reasonable mortgage financing to qualified consumers. And on [short sales](#), NAR continues to push for a faster, more efficient process that will help reduce the inventory of foreclosed homes.

## On Insurance

In the area of property insurance, NAR continues to seek a reauthorization of the [National Flood Insurance Program](#). NFIP has already been extended nine times in the last three years. A 5-year authorization would provide certainty and avoid further disruption of the real estate markets.

[Appraisals](#) are definitely on the minds of many REALTORS®. NAR strongly supports the independence of appraisers and the process and opposes the use of indemnification clauses by Appraisal Management Companies. Realtors throughout the country report serious problems with the current appraisal process.

## Commercial Real Estate

Finally, the commercial real estate industry continues to face adverse conditions, with more than \$1.2 million in commercial loans scheduled to come due in the next few years. NAR supports protecting and enhancing the flow of capital to commercial real estate. We believe that Congress should consider legislation aimed at improving [commercial lending standards and practices](#).

While the year ahead is expected to see little legislative activity, when the issues that pertain to the health and vitality of the real estate market do finally break through today's political ground, we'll be ready. We are diligent caretakers of the ground that lies beneath all—NAR is and will be advocating policies that will result in a bountiful harvest for a recovering economy and an improving housing and commercial real estate industry.

□





# CASEY'S HOPE GOLF & DINNER BENEFIT

You won't want to miss playing for a good cause on this very spectacular private course!



Yacht and Country Club  
Stuart, Florida



**SAVE THE DATE!!**

SATURDAY, FEBRUARY 25, 2012

1:00 PM START

## NAR'S CONFIDENCE INDEX SHOWS UPSWING

WASHINGTON – Jan. 30, 2012 – The National Association of Realtors® conducts a monthly study on Realtors' outlooks about the housing market, and the Realtors Confidence Index for single-family home sales in December increased to 31.6 from November's 30.4. However, it increased 7.1 points in one year – since December 2010 – when it was 24.5. Overall, the Index has shown a slowly improving market outlook.

The index for townhouses was 18.5 in December down slightly from November's 18.7. A year earlier, however, it was 12.6. The index for condos also decreased to 14.3 from November's 15.3, but one year earlier it was only 10.3.

The index also measured Realtors' outlooks by region. Overall, the West had the highest outlook at 35.0, but the South – which includes Florida – came in second at 33.3. One year earlier, the South's index stood at 25.1.

Overall, 55 percent of Realtors surveyed expect prices to rise over the next year, an increase from 50 percent only one month earlier; and 7 percent of Realtors expect prices to rise 5 percent or more compared to November's 6 percent. On the flip side, 38 percent of Realtors expect prices to fall, but that's less than the 43 percent who said the same thing one month earlier.

In an analysis, NAR Chief Economist Lawrence Yun said 2012 kicks off with "a significant amount of good news. ... Existing home sales in December were up from a year ago. Pending sales – that is, contract signings – were 5 percent ahead of a year ago. Housing inventory – the number of homes available for sale – has declined (both for existing and newly built homes). Housing affordability continues at record high levels."

Yun says that one major problem still hangs over the housing market, however: Many middle-class buyers have been shut out of the market because they cannot obtain a mortgage.

"Loan qualifications have become so strict since 2009 that only borrowers with super-high credit scores and spotless credit history are able to obtain mortgages," Yun says. According to one-third of the Realtors surveyed, access to credit was the most important factor limiting clients' ability to buy a home.

The complete [Realtors Confidence Index](#) is available online.

## FIRST-TIME BUYERS MORE WILLING TO COMPROMISE

WASHINGTON – Jan. 30, 2012 – When it comes to space and upgrades, first-time homebuyers are more willing to compromise than repeat buyers, according to the National Association of Realtors® (NAR) 2011 "Profile of Home Buyers and Sellers."

While first-time buyers have big wish lists too, they seem most driven by finding a home that offers a reasonable monthly mortgage payment.

"Single homebuyers tend to value affordability above all when choosing a home and a neighborhood," says Jessica Lautz, NAR's manager of

member and consumer survey research. "They also focus more on living some place convenient to friends and family, as well as entertainment and leisure activities."

The median age of first-time homebuyers is 31, and about 26 percent are married with children.

First-time homebuyers tend to rate energy efficiency high on their wish list, as well as simple, no-hassle technology use in their house, the study finds.

But "even if they like the idea of solar panels, first-time buyers are not likely to spend an extra \$20,000 to have them," says Stephen Melman, director of economic services for economics and housing policy for the National Association of Home Builders.

First-time buyers also are willing to compromise on space: The median-size of a home purchased by a first-time buyer is 1,570 square feet.

Overall, "the top three things that buyers want are a great room instead of a formal living room, a walk-in closet in the master bedroom and a laundry room," says Melman. "First-time buyers want the same thing, but they are more likely to be satisfied with a small laundry room without an attached mudroom, and with a smaller master bedroom and a smaller walk-in closet."

But one thing first-time buyers aren't as willing to compromise on: Buying a home that needs a lot of repairs.

"Buyers that don't have any experience with home maintenance tend to be afraid of renovations, so home sellers should be sure to fix everything they can and make minor home improvements in order to appeal to first-time buyers," Melman says.

Source: "Size Matters Most to First-time Buyers," HSH.com and Fox Business News (Jan. 26, 2012)

## REALTOR-SUPPORTED INSURANCE BILL ADVANCES

TALLAHASSEE, Fla. – Jan. 27, 2012 – In week three of the 2012 legislative session, a number of real estate-related bills saw action.

The Realtor-supported insurance bill that could make Florida more attractive to private insurance companies advanced in both House and Senate committees. SB 1346/HB 1127 would, among other things, remove the requirement that private insurers front millions of dollars to Citizens Property Insurance Corp. to cover losses after a catastrophic hurricane. According to the Office of Insurance Regulation, this is the No. 1 barrier to attracting new companies to the state.

Another Realtor initiative – elimination of local business taxes – spawned a two-hour discussion in a House committee. These taxes, formerly known as occupational license taxes, are normally paid by businesses. Florida Realtors argues that sales associates and broker associates aren't the business owner, and therefore they should be exempt. Ultimately, the vote was postponed until at least next week.

A Senate committee also considered two bills – SJR 312 and SJR 314 – that would remove Amendment 4 from the 2012 November ballot and

replace it with a different version. The bills they considered, however, would only drop the yearly maximum tax appraisal increase for non-homestead property to 7 percent from the current 10 percent, while Amendment 4 provides for a maximum annual increase of 5 percent. Consequently, Florida Realtors supports the current version of Amendment 4 and testified against substituting the new amendment. For now, it appears SJR 312 and SJR 314 don't have enough support to ultimately pass, and the current version of Amendment 4 will go before voters in November.

Finally, the House released its first attempt at a state budget. As it stands, the House plans to sweep all funds generated for workforce housing through a portion of documentary stamp taxes into general revenue.

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### FLA. NO. 5 NATIONALLY AS 'BEST FOR BUSINESS'

WASHINGTON – Jan. 26, 2012 – Wyoming, Florida and Texas rank among the 10 best states for taxes on business, while companies in states like New York, New Jersey and California have a far less pleasant tax climate, according to the Tax Foundation's State Business Tax Climate Index, now in its 8th edition.

The Tax Foundation says it looks at dozens of state tax provisions to create the ranking – a single easy-to-use score that measures each state's tax climate against every other state. While some similar studies focus on residents' tax burden they pay each year, the Index focuses on how a tax system enhances or harms a state's businesses.

"Even in our global economy, a state's stiffest and most direct competition often comes from other states," says Tax Foundation economist Mark Robyn. "State lawmakers need to be aware of how their states' business climates match up to their immediate neighbors and to other states in their region."

#### The 10 best states in this year's Index

1. Wyoming
2. South Dakota
3. Nevada
4. Alaska
- 5. Florida**
6. New Hampshire
7. Washington
8. Montana
9. Texas
10. Utah

#### The 10 lowest ranked states in this year's Index

41. Iowa
42. Maryland
43. Wisconsin
44. North Carolina
45. Minnesota

46. Rhode Island
47. Vermont
48. California
49. New York
50. New Jersey

The Tax Foundation has monitored fiscal policy at the federal, state and local levels since 1937. A copy of the latest report is available on the [Tax Foundation's website](#).

© 2012 Florida Realtors®

### AID FOR MILITARY FAMILIES FACING FORECLOSURE

WASHINGTON – Feb. 7, 2012 – HOPE NOW – a voluntary, private sector alliance of mortgage servicers, investors, mortgage insurers and non-profit counselors – is expanding its efforts to reach at-risk military homeowners.

Hope Now has sponsored 120 face-to-face homeowner events since 2008, but the group recently met in Washington to discuss a comprehensive plan for reaching out to military homeowners facing foreclosure due to Permanent Change of Station (PCS) and other issues. Additionally, a separate group, which included judges, attorneys and several state housing agencies including Maryland, Ohio and Rhode Island, convened during the two day meetings to discuss best practices and standards related to foreclosure mediation.

"The current housing crisis has created a separate set of challenges for homeowners in the military," says John Dalton, president of the Housing Policy Council and former Secretary of the Navy. Among other ideas, one recommendation includes a single point of contact within the military for trouble military homeowners. "Through that single point of contact, housing relocation managers and (military lawyers) will work together to save homes for families serving our country."

"We have already held four years of successful borrower events across the country, and we are now in a position to expand our outreach efforts," says Faith Schwartz, executive director, Hope Now. "We look forward to the opportunity to assist military families and we hope to help solve gaps in the process. ... With our military partners, we have identified at least four military bases for face-to-face outreach events, which we plan to hold in the first half of 2012. Additional bases may be added before the end of the year. We continue to hold discussions with the various military branches each day to finalize these efforts."

Hope Now is an industry-created alliance of mortgage servicers, investors, counselors, and other mortgage market participants, brought together by the Financial Services Roundtable, Housing Policy Council and Mortgage Bankers Association.

For more information go to [www.HopeNow.com](http://www.HopeNow.com) or call the free Homeowner's Hope Hotline at (888) 995-HOPE

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# Trend Indicator

DECEMBER 2011

Residential								Condominium				
Sold by # of Bedrooms						Inventories		Sold			Inventories	
Price Range	0-2	3	4+	11 Total Units	10 Total Units	2011	2010	Price Range	11 Total Units	10 Total Units	2011	2010
<\$99,999	23	14	1	38	36	213	283	<\$99,999	20	34	171	216
\$100 - \$199,999	17	32	4	53	48	345	434	\$100 - \$199,999	17	10	193	219
\$200 - \$299,999	6	18	8	32	30	217	329	\$200 - \$299,999	11	4	151	160
\$300 - \$399,999	0	10	9	19	15	182	214	\$300 - \$399,999	3	1	62	78
\$400 - \$499,999	0	2	4	6	7	111	132	\$400 - \$499,999	0	3	30	22
\$500 - \$599,999	0	3	2	5	4	65	74	\$500 - \$599,999	0	1	22	23
\$600 - \$699,999	0	0	2	2	2	67	62	\$600 - \$699,999	1	0	13	22
\$700 - \$799,999	0	0	1	1	0	40	52	\$700 - \$799,999	0	0	4	6
\$800 - \$899,999	0	0	0	0	2	18	29	\$800 - \$899,999	0	0	6	10
\$900 - \$999,999	0	1	0	1	1	25	23	\$900 - \$999,999	0	1	7	6
\$1 - \$1,499,999	0	1	1	2	3	50	64	\$1 - \$1,499,999	0	0	13	14
\$1.5 - \$1,749,999	0	1	0	1	0	9	15	\$1.5 - \$1,749,999	0	0	0	1
\$1.75 - \$1,999,999	0	0	0	0	0	20	22	\$1.75 - \$1,999,999	0	0	0	0
\$2 - \$2,499,999	0	0	0	0	0	25	15	\$2 - \$2,499,999	0	0	1	2
\$2.5 - \$2,999,999	0	0	0	0	0	12	20	\$2.5 - \$2,999,999	0	0	0	1
\$3 - \$3,499,999	0	0	0	0	0	9	3	\$3 - \$3,499,999	0	0	0	0
\$3.5 - \$3,999,999	0	0	0	0	0	6	8	\$3.5 - \$3,999,999	0	0	0	0
\$4 - \$4,999,999	0	0	0	0	0	6	12	\$4 - \$4,999,999	0	0	0	0
>\$5,000,000	0	0	0	0	0	6	9	>\$5,000,000	0	0	0	0
<b>Total Units</b>	46	82	32	160	148	1,426	1,800	<b>Total Units</b>	52	54	673	780
<b>Avg Price</b>	116,968	241,457	367,952	230,966	232,252	502,768	484,286	<b>Avg Price</b>	149,082	141,419	249,690	253,877
<b>Med Price</b>	109,000	182,500	307,500	177,000	176,000	279,000	259,000	<b>Med Price</b>	110,000	75,750	189,900	179,900
<b>Total Val</b>	5,380,540	19,799,506	11,774,450	36,954,496	34,373,300	717,450,618	871,714,481	<b>Total Val</b>	7,752,260	7,636,650	168,041,095	198,024,269

### Solds by Financing Type Residential

Type	2011	2010
Assum	0	0
Cash	82	72
Conv	46	49
FHA	16	11
VA	6	7
Seller	3	6
Other	7	3

### Absorption Rate Residential

2011	2010
8.91	12.16

### Absorption Rate Condo

2011	2010
12.94	14.44

### Solds by Financing Type Condo

Type	2011	2010
Assum	0	0
Cash	36	39
Conv	15	13
FHA	0	1
VA	1	0
Seller	0	0
Other	0	1

### Solds by Number of DOM Residential

DOM	2011	2010
1-30	46	31
31-60	25	18
61-90	21	13
91-120	14	18
121+	52	67

**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	2011	2010
1-30	15	7
31-60	8	2
61-90	7	7
91-120	2	5
121+	19	32

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

# Why Our Members LOVE Being Realtors®

Seeing your customers and having them tell you how happy they are in their homes makes all the work worthwhile. Every day and every situation is different, and it gives you the opportunity to use what you have taken the effort to learn.



~Peggy Batch-Gattone, Coldwell Banker Hobe Sound

Every Year I am in Real Estate there are more reasons to "love being a Realtor®." What a wonderful way to get to know in detail the county we live in, Martin County. It makes me realize what a special County it is. Every day I meet interesting people, many of whom, become good friends. I have the opportunity to be outside while showing properties, and never have a moment to be bored! The professionals we have an opportunity to work with are excellent and we get to share so much information with both our peers and our clients and customers.



Every day I learn something new....I love this profession which is more like an avocation to me!

~Priscilla Baldwin, Prudential Florida Realty—The Horsepower Team

Being a Realtor is very rewarding, but challenging at times also. It's helping Buyers and Sellers with the changes in their lives that require buying or selling a house.



Having flexibility in my schedule is good for my personal life as well.

~Angie Laviano, Better Homes & Gardens—Laviano and Associates

Why do I love being a Realtor? For me it the wonderful feeling I get when I reach out to a past client and they tell me they love where they live, their family is thriving and they adore their new home. When I hear a client so happy I feel a real sense of accomplishment that I met or exceeded their goals in finding them the home of their dreams.



~Carisa Bravoco, Premier Realty Group

Realtor® is my second career; I started after I retired from the first one and after my wife became a Realtor® herself. What I find the most enjoyable is the idea of actually helping people to find a place where they are going to live, where they are going to spend a lot of time and, for most of them, a place that means the largest investment they are going to make in years and, in some cases, in their lives.

~Salvador Puente, Better Homes & Gardens—Laviano and Associates



I love having a direct impact on helping my clients achieve their real estate goal + building new friendships everyday.

~Patrick Stracuzzi, RE/MAX of Stuart-The Patrick Stracuzzi Team

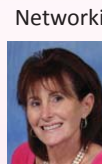
I recently worked with a young couple finding and closing on their first home. They could barely contain their excitement. Watching them walk through the front door of their own home made all the time I spent explaining the process very worthwhile. I keep the heartfelt thank you note they sent on my desk as a reminder of what a truly rewarding job I have. Realtors have a great impact on people



who are making decisions about one of the biggest investments in their lifetime. I feel honored that my customers trust me with that responsibility.

~Debbie Sopko, Fenton Lang Bruner & Associates

I have loved being a Realtor® since 1979, when I initially obtained my Salesperson's license in Broward County. The following year, I became a Broker and have not looked back since. The real estate profession has given me the opportunity to connect and sustain friendships with individuals, who first became customers and clients, followed with close friendships. I love helping people make one of the most important decisions of their lives. I also love working with my fellow new wave realty, inc. agents. They are an upbeat, hardworking group and I am there to assist them every step of the way!



Networking with my fellow RAMC Realtors has also been a positive experience. We are "friendly" competitors and enjoy completing successful transactions. RAMC is unique, as I have discovered, when sometimes visiting other areas.

~Gayle Sokoloff, New Wave Realty

As an independent broker, I love the freedom and independence of running my own business, being there for my family and meeting new people all the time. This profession is ever-evolving, always challenging and provides many rewarding experiences. As Realtors, our potential is limitless. I have met some of the most interesting people and had some of my most amazing challenges in this career. It is a joy to watch first-time buyers faces when the closing is over or



to help someone maneuver through the process of selling a home to move up to their retirement or dream home. You know you have a great job when making friends with people helps to advance your career!

~Debbie Sampson, Above All Realty Group

# Attention Martin County Realtors®... Harbor Community Bank makes financing simple.



Patrice Drennan-Smith  
Residential Loan Officer  
**561.308.1584**  
NMLS#803990

[patricedrennansmith@harborcb.com](mailto:patricedrennansmith@harborcb.com)

The dream of home ownership is alive and well. And with interest rates at record lows, Harbor Community Bank is ready to help make that dream come true for your clients – and help you get one step closer to closing.

At Harbor Community Bank, we make the mortgage process as simple and hassle-free as possible. Our experienced mortgage team stands ready to help your clients find the mortgage that’s right for them – and then manage the approval process toward a quick and efficient closing.

Call me today to find out how Harbor Community Bank can be your valued partner in the pursuit of the American dream.

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## February 2012

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
		1	2	3
6	7 8:30am—Res. Marketing Area 8, Map G 1pm—Marketing Committee 2:30pm—Prof. Development Committee	8 9am—Business Partner Committee Mtg.	9 9am—Basic MLS 1:30pm—Advanced MLS	10
13	14 8:30am—Res. Marketing Area 14, Maps R & S	15	16 8:30am—BOD Meeting	17 9am—New Member Orientation
	Great American Realtor Days—Tallahassee, FL			
20	21 8:30am—Res. Marketing Areas 14 & 16, Maps Q & T	22 3pm—Finance Committee	23 9am—Home Inspection Process Seminar 3pm—MLS Committee	24 9am—Tax Law Changes (Live Webinar)
27	28 8:30am—Res. Marketing Area 12, Maps O & P	29 SUPRA Key Box swap Feb 29th—March 2nd @ the Marriott		