

June 2011

## NAR approves 2012 \$40 dues increase to fund new REALTOR® Party Political Survival Initiative

By Kim McClellan, Government Affairs Director

In January 2010, the Supreme Court issued a landmark decision in the Citizens United vs. the Federal Election Commission case that allows corporate money to be used for candidate and issue advocacy. Prior to this ruling, many states were prevented from using corporate dollars to fund what's called independent expenditures. These expenditures are done in support or opposition of a candidate completely independent of any campaign. This is what NAR has historically done with opportunity races. RPAC money was used to fund phone banks, mailings, and radio or TV ads in support of REALTOR-friendly candidates. NAR paid for those activities with RPAC money and did not give those funds directly to the candidate. These independent expenditure opportunity races

were done in addition to the RPAC money that was given directly to a candidate for that campaign to decide how to use it. The new Supreme Court ruling means that dues dollars, in addition to RPAC dollars, can now be used to support candidates running for elected office through opportunity races and to advocate for or against issues being considered by the local, state, or federal government.

Every industry, trade group, labor union, and non-profit is anxiously anticipating what this ruling will mean in the political arena. Will large corporations with very deep pockets start engaging in these independent expenditures? Will more and more money be needed to stay relevant in this new political reality? NAR has a long his-

tory of power and influence in Washington due in large part to its very active political fundraising through RPAC. The real estate profession is confronting monumental issues—from the mortgage interest deduction to Fannie and Freddie reform to the mortgage lending process to the availability of credit—that clearly have an impact on your ability to do business. To maintain its dominance in Washington, NAR has launched the REALTOR® Party Political Survival Initiative to support candidates and issues that are favorable to the real estate industry and homeownership.

To fund this new initiative, NAR has approved a dedicated dues increase of \$40 for 2012.

*continued on page 5, NAR \$40 Dues Increase*

## New member benefit... NAR discount for FAAR members

FAAR is proud to offer members a discount program for purchases made on NAR's website [www.realtor.org](http://www.realtor.org).

Check out these great discounts:

- 10% discount on product/publication purchases from the [realtor.org](http://realtor.org) store
- 10% discount on NEW Print On Demand program where Members can personalize and print some of NAR's hottest sellers!

- Direct access to printed products, eProducts and NEW Print on Demand personalized products
- Usage of 10% discount on already reduced products and publications each month

To take advantage of the discount, be sure to enter promotional discount code FAAR7 when you checkout.

## In This Issue

President's Forum	Page 2
Calendar of Events	Page 2
Volunteer Update	Page 3
RPAC Contributors	Page 4
Stellar Service, Part 2	Page 5
Education Update	Page 6
FAAR Awards	Page 7
Affordable Housing Week	Page 8
Golf Tournament	Page 9
Citation Program	Back Cover



*It's Time...*

## A message from FAAR's President

Claire Focier-Rowe, ABR, ABRM, CRB, GRI  
Coldwell Banker Elite-Massaponax

FELLOW MEMBERS,

Can you believe half the year has past? I know I can't; but what I do know is that real estate activity is picking up! This is what we have all been waiting to hear and it is great news for our industry.

For just a minute let's talk about the good news! Even commentators have started to agree that we have seen an increase in the recent activity – therefore it must be true! What kind of activity? Well there has been an increase in the number of purchasers emerging, showings are up, inventory has declined, plus we have witnessed an increase in the number of multiple offers on properties. These are all good signs of forward momentum and just in time for our spring/summer market! Great news!

For years, many of us didn't understand or care to understand how governmental affairs affected their business. I too was happy to be working everyday selling real estate and not worrying about changes to the industry or what changes to Federal or State laws had on my business. It's time we open our eyes and be vigilant. Even though we have seen some gains in momentum and overall improvement in our business, we must continue to be careful, watchful, and ready to act; especially when limitations are about to be placed on our business.

There are several areas of concern that we must all continue to monitor and be aware of so that we can prepare ourselves as the tide changes. First and foremost is the overall financial stability of our government; at this point I am not even going to mention Fannie or Freddie! Secondly, the

impact that economic markets abroad will have on our homeownership and finally oh yes, the changes taken place in lending practices. Not to say, these are the only challenges because we know that's not true, we do face others. For now these seem to me to have the most impact on our business. The question then becomes how as an Association do we take on these huge hurdles? Well it's time to do it together! It's time for us to work together so we have a larger and stronger voice. It's time for all of us to continue to work with our elected representatives and invest in our Association with our time, talents and yes, monetary support, too. Most importantly, it's time for you to look not just at your day-to-day activities, but the industry as a whole.

These are challenging times, we must face the fact that short sales will be with us for years to come, loans will be harder to obtain, and the cost to maintain or build a home will only rise; especially with the upheavals abroad and our rising gas prices. As an industry, we will continue to face difficulties, but to be successful one must continue to be fully engaged and ready for business. We must continue to keep the faith, be positive and dedicated to this industry. We must take responsibility for our business. If we buy into the negative it will consume us, we must be ready for success because only then can we succeed!

Yes, it's time!

*Claire*

## Save the Date!

July 12	REALTOR® Family Fun Day Kings Dominion
August 27	Shop for the Cause Foundation Fundraiser
September 15	Homeless Shelter Dinner
September 21	Conference & Trade Show
October 14	Member Mixer Barbara Kenny Art Show
October 1-27	Cereal Drive
October 27	Halloween Mixer
November 17	FAAR Town Hall Meeting
November TBD	Secret Santa Sign-up
December TBD	Secret Santa Drop-off
December 8	Installation Dinner
December 15	Homeless Shelter Dinner
December TBD	Candlelight Tour

## TICKETS ON SALE NOW!

Kings Dominion Family Fun Day for REALTORS® and their friends and families - tickets are \$42 each (a \$30 savings) includes park admission, lunch, T-shirt, and a chance to win great prizes! If you already have season passes, cost is \$15 per person and includes lunch, T-shirt, and raffle ticket.

### Shop for a Cause!

Join us for a special day of shopping at Macy's on August 27. Attendees will receive special discounts and more. Tickets are \$5 each and proceeds will benefit the Fredericksburg REALTORS® Foundation.

See pages 10 and 11 for details on how to purchase tickets.

## REALTORS® contribute to Habitat for Humanity

By Arlene Mason, Chair for FAAR's Public Relations Working Group

**O**n April 16, 2011, more than 40 FAAR members and their friends and families supported Habitat for Humanity's Fourth Annual Ride VA fundraiser. As riders of the event rode through Spotsylvania, Stafford, King George, and Fredericksburg they were assisted at each stop by local Realtors.

"We are thrilled with the success of this event considering the inclement weather that we experienced, we raised over \$9,500. The support of the sponsor's and community was amazing this year, it truly takes a team effort to make an event of this size successful, and FAAR's participation has been instrumental," said Michelle Wilson, Member of FAAR and part of the RIDE VA Team.

Greater Fredericksburg Habitat for Humanity objective is to eliminate poverty housing from the greater Fredericksburg area (city of Fredericksburg and counties of King

George, Spotsylvania and Stafford) and to make decent shelter a matter of conscience and action. This is accomplished by joining affluent and low/moderate income people together in partnership, building new relationships and a sense of community as well as new houses.

overcrowded conditions or in severely sub-standard conditions.

Habitat also operates Restore at 4755 Jefferson Davis Highway, Fredericksburg, VA 22408. The store collects donations of used furniture, appliances, surplus building sup-



FAAR Volunteers are all smiles at Habitat's RideVA fundraiser.

Habitat fulfills its mission by building homes for low/moderate income families (income below 50% of area median income) who are presently paying more than 30% of their family income for housing, living in

plies, plumbing, and electrical supplies that are then sold to the public. REALTORS® can support this effort by donating items to the store and referring clients to the store who are making renovations.

## Calling all volunteers...help needed at Bluemont Concert July 9

**F**AAR is proud to sponsor this year's Bluemont Concert series. The Community Outreach Working Group and Public Relations Working Group invite FAAR members to volunteer at the July 9 Bluemont concert featuring Bill Emerson & Sweet Dixie.

Six volunteers are needed: 4 to work the admissions tables and 2 people to work the T-shirts and door prize tickets table.

Volunteers need to be at Maury Field (the Old High School football field next to the old FAAR office at the corner of Hanover and Kenmore in Downtown Fredericksburg) at 6 p.m. to help set up the tables.

This is the first concert of the series, the concert starts at 7:30 p.m. and ends around 9:30 p.m. Volunteers will be able to attend



the concert for free. Attendees of the concert are encouraged to bring chair, blankets, and a picnic. There will be a snack bar run

by a local charity.

In the event of bad weather, the concert will be held at James Monroe High school. There are no advance ticket sales; tickets are available at concert. Requested admission: \$5 per person, \$4 Bluemont Friends & Seniors, \$2 kids under 12.

To volunteer, please contact Pamela Wharton, Community Outreach Working Group chair, at [pamela.wharton@baycountysettlements.com](mailto:pamela.wharton@baycountysettlements.com).

For more information about Bluemont, visit <http://www.bluemont.org/Concerts/Fredricksburg.html>.

## Do You See Your Name on This List?

James Acors	Jennifer Chambers	Andrew Fristoe	Ellen Jarrell	Keith Merrell	Mark Rheume	Susan Stonehill
John Alfasi	William Chance	James Fry	Anna Jenkins	Bernard Merritt	Mary Rich	Doug Story
Charles Amos	John Cheadle	John Fugett	Richard Jenkins	Camilla Messer	Georgia Richardson	Michael Straley
Sabrina Anderson	Thelma Cheadle	Teresa Fugett	Victoria Jennings	Elizabeth Messer	Carole Riddle	Rebecca Straley
Debbie Bailey	Arthur Chiavarioli	Audrey Gardiner	William Jerozal	Barbara Miller	Thomas Roach	Betty Sullivan
Sherry Bailey	Kathy Choi	Jennifer Garrett	Deborah Jett	Brooke Miller	Jorge Robert	Denise Sullivan
John Baker	Debra Clark	Arlene Gettlin	Diana Johnson	Dolores Miller	Arleen Roberts	Mark Sullivan
Bobby Balderas	Phyllis Clark	Rita Gibbons	Doris Johnson	Mark Miller	C. Daniel Robinson	Gary Summers
Merlyn Banks	Rodney Clark	Cindy Gillies	Marlo Johnson	Michael Miller	Jeffery Robinson	Karen Swaney
Nguyen Banks	Susan Clark	Michael Gillies	Ralph Johnson	Tracy Miller	Reina Robinson	Kati Sweeney Bock
Maribel Barker	Anne Clemons	Robert Gillies	Rosemary Johnson	Mary Minchin	DeShawn Robinson-Chew	Robert Swink
Tricia Barnes	Joseph Cleveland	Roxanne Giovannini	Sheila Johnson	Nancy Minnich	Robert Rochoon	Amy Taylor
Lisa Barrett	James Coates	Debra Gitlin	Steven Johnson	Vickie Minnick	Gina Rodriguez	Chip Taylor
Philip Baysden	Laura Collins	Paul Gitlin	Marian Johnson-Hayward	Emma Mitchell	Boyd Rollyson	Herbert Taylor
Christopher Beach	Sheila Collison	Kimberly Glassie	Jacquelyn Johnston	Nancy Mizelle	Kellie Ross	Sandra Taylor
Staci Beach	Joyce Compton	Patricia Glover	Thom Jones	J. Moore	William Ross	Sherrie Tedrick
Carol Beachboard	Abelardo Contreras	John Goad	Brandon Jones	Linda Moore	Heather Roth-Hagerman	Annette Terziotti
Alexander Belcher	T.C. Cooksley	Amy Good	Dawn Josemans	Sherwood Moore	Dinah Rovito	Martha Thompson
Kathryn Belcher	Amy Cooper	Donna Goodwin	Cynthia Jaskowiak	Steven Moore	Christine Rufener	Melanie Thompson
Robert Belman	Vanessa Corey	Sarah Gordon	Margaret Jurich	Betty Jo Morecock	George Runkle	Michelle Thompson
Robert Benson	Barbara Cornwell	Sarah Gormley	Christian Kaila	Robert Morecock	V. Lisa Rush-Smiths	Patsy Thompson
Lisa Berry	Miguel Correa	Lewis Graves	Ashley Kaila Hulvey	Marjan Moridzadeh	Dorothy Russell	Camilla Tierney
Richard Berry	Donna Cosola	Brenda Gray	Marie Kelly	Barbara Moseley-Marks	M. Elizabeth Safley-Griffey	David Tignor
James Bethell	Adrianna Cowan	Jo Anne Green	Diane Kelso	Sandra Mostoller	Jorge Saliceti	Carla Tittle
Anne Bierlein	Mollie Cramer	Linh Green	Karen Kennison	Karen Motley	Susan Sarver	William Todd
Tracey Bilodeau	Claudia Grone	Kathryn Greenlaw	Joyce Kerns	Katherine Mudd	Kristy Satterfield	Penny Traber
Lynda Birdwell	Tanji Cropp	Bernarr Gregory	Shirley Kimble	Connie Mulgrew	Stitch Saunders	Tammy Tran
Cynthia Bishop	Pamela Crosslin	Bettina Grein	David Kitterman	Gary Nance	Pamela Scavongelli	Robert Truslow
Ann Black	Alicia Croston	William Grein	Deborah Klingensmith	Kristofer Nance	Relda Schick	Judith Turlington
Barbra Blackburn	George Crowe	Carl Grenn	Jo Knight	Stephanie Nance	William Schmage	Maria Turner
Maria Blair	Brian Cunningham	Carolyn Griffith	Rusty Knight	Wendy Nast	Harold Schmidt	Susan Turton
Kimberley Bland	Joby Cunningham	Nancy Grinnan	Nicole Komatz	Thomas Neal	David Schneider	Paul Vandeboncoure
Marylou Blue	Michael Curry	Grant Griswold	Mary Kulesa	Maria Nealis	Barbara Schuckman	Meleah Vaughan
Victoria Boarman-	Kathy Danielson	John Gustafson	Jessica Kurian	Sherry Nefferdorf	Gina Schwartz	Lillian Vavrick
Phillips	Barbara Darby	Randi Guthrie -	Peggy Labbe	Jaime Negron	Donnal Seay	Joy Veazey
Patricia Bodolosky	James Darby	Schwatken	William Lambert	Erin Newbill	Kathleen Sequeira	Virginia Vickers
Doreen Boggs	Alberta Davis	Erin Haag	Linda Laub-Canty	Ann Nicholas	Jeffrey Setzer	Denise Vrabel
Michael Boitnott	Kathy Deal	Lori Haase	Robert Lawson	Marvin Nichols	Anthony Shade	Michael Vrabel
Darlene Bolden	Scott Deal	Kathleen Hall	Cindy LeBrun	Betty Nolan Kiser	Sharon Shade	Wayne Vucovich
Audrey Borja	Valerie Dellandre	Sherry Hannigan	Anna Lee	Pablo Nunez	Klaus Shaffer	Barbara Waite
Michael Bouchard	Anne Delozier	JoAnn Hargrave-Roth	Sharon Lee	Christina Nye	Andrew Shannon	Kristie Walker
Charles Bowling	Catherine Delozier	Ellen Harich	Ellen Leeds	Michael O'Connell	Sandra Sheehan	Jane Wallace
John Brady	Daniel DeMarchis	Freida Harris	C. Lynn Lenahan	Oya Oliver	Priscilla Sheeley	Melinda Wallace
Suzanne Brady	Ioan Denes	Michele Harris	Daniel Leshner	Janel O'Malley	Katrina Shinn	Shawn Ware
Milton Branch	Kay Dennison	Kathleen Harrison	Allison Lester	Heather O'Neill	Jennifer Sielicki-Waldron	Thomas Washington
Cathy Bray	Ralph DeRosa	Juli Hawkins	Susan Lester	Penny Ostlund	Harrison Simpson	Darrell Watson
Sonny Bray	James Dixon	Ruby Hawkins	Emily Levy	Ruthan O'Toole	Christine Singhass	Donna Watts
Kevin Breen	Kristina Dixon	Judith Hazelo	Carol Libbon	Tina Ott	Leona Skidmore	Kemper Weaver
Dale Breer	Mark Dorsey	Kristina Heitman	Patricia Licata	Shawn Palivoda	Ralph Skidmore	Karen Weimer
Patricia Brene	Linda Dort	Katrina Heldreth	Linda Light	Jamie Pangretic	Lloyd Smart	Catherine Welch
David Brewer	Desiree Dove	Donald Helleu	Michelle Light	William Paschall	Barbara Smith	Janis Weller
Ralanda Brewer	Joy Doyle	Brian Hendrickson	Charles Linkenhoker	Susan Pash	Courtney Smith	Bettie Wendt
Ashley Brooks	Donnic Duff	Nancy Hendrickson	Gindy Locke	Michele Patterson	David Smith	Mark Westerbeck
E. Gerald Brown	Vance Dunn	Joyce Henson	Latana Locke	James Patton	Deborah Smith	Betty Westerlund
David Browne	Paul Eakin	Patricia Herman	Tammy Lockler	William Paule	Denise Smith	Pamela Wharton
Jeanette Browne	Jeffrey Edmisten	Jennifer Hernandez	Alex Long	Brigitte Paulachak	Elerose Smith	Robin Wheeler
Falco Bruno	Kathleen Elim	Michele Herron	Janet Lopez	Hilary Payne	James Smith	Kenneth White
Michael Bullock	Amanda Elrod	Amy Heusser	Marilyn Love-Cody	Ryland Payne	Margaret Smith	Karin Whitley
Jane Burdette	Maria Emmith	Linda Hicks	Lesla Lovejoy	Janice Pearson	Marie Smith	Carl Wiberg
Alanna Burleson	Angela Epting	Charles Hill	Kelli Love-Smith	Ralph Peregory	Patricia Smith	Tessa Wilborne
James Burnopp	Solomon Ewool	Lillian Hines	Peggy Lowe	Andre Perry	Robert Smith	Christopher Williams
Amy Burns	Louis Farniglietti	Elizabeth Hodges	Robert Lowe	Candice Perry	Thomas Smith	Rence Williams
Alan Burrell	Julie Farmer	Charles Hoffman	Geraldine Ludwig	Tina Perry	William Smith	Stephen Williams
Kerry Bush	Hilary Fay	Janet Holt	Charles Lynn	Fenton Piggott	Willie Smith	Teunsha Williams-Hinnant
Catherine Butler	Anne Felder	Natalie Holt	Beverly Mabbitt	Robert Pittman	Michael Smorto	Ida Wilson
Robin Butler	Lori Feldhaus	Patricia Hooks	Robin Marine	Denise Pontius	Daniel Snow	Melissa Wilson
Jennifer Caison	John Fennell	Laura Hough	Rence Marshall	Christy Poole	Jon Snow	Michelle Wilson
Christopher Calamos	Gregory Fernet	Kelly Hovey	Arlene Mason	Karen Powell	Richard Snow	Patricia Wilson
Nick Calamos	James Fetsko	Brandie Howdershelt	Carolyn Mathur	Sundi Powell	Sidney Sorenson	Terance Wilson
Sherry Campbell	Laurie Fetsko	Barbara Howe	Nancy Maune	Jimmie Prescott	Shirley Sorrentino	William Wilson
Carolyn Canaday	Sara Figarella	William Howell	Debbie Maxam	Jesse Price	Jose Sorto	Gene Withers
Patricia Caperton	George Finley	Kimberly Hoy	Isabelita Maye	Elsa Rake	Sarah Southworth	Margaret Withers
Linda Caron	Tracey Fleming	Ella Hubbard	Doris McAdams	James Rake	Virgil Spencer	Aneida Wolford-Teasdale
Alfredo Carranza	David Flinn	Tina Hunt	Patricia McCord	Gloria Rallis	Suzanna Squiers	Lisa Wright
John Carruthers	Claire Forcier-Rowe	Shawn Huwar	Gloria McCormick	Bonnie Ramey	Mark Steek	Rebecca Yacone
Tina Carter	Linda Fosdick	Deborah Ingram	Rose Marie McGill	Lisa Rammacher	Sandra Stein	Toni Yates
Donald Carty	Frank Franco	Jessica Ingram	James McLanahan	Kim Ransome	Sandra Stevens	Mary Ellen Yousefian
Theresa Cassi-Hook	Durward Franklin	Harold Irby	Harold McWhirt	Jennifer Rathbun	Deborah Stewardson	Nader Yousefian
Joanne Cathcart	Teresa Frazier	Debra Irwin	Kenneth Melton	Matthew Rathbun	Melissa Stewart	
Michelle Caudill	Shelby Fredo	Leah Jacobsen	Robert Mercurio	Dennis Reece	Suzy Stone	
	Donald Freeman	Roy Jamerson	Steven Merian	Laura Reynolds	Justin Stonehill	

This list recognizes investors in RPAC for 2011. If you don't see your name on this list, invest in RPAC today. Just \$25 can help protect your business against harmful government regulations. To make your investment today, contact Kim McClellan at 540-373-7711 or [kmcclellan@faarmembers.com](mailto:kmcclellan@faarmembers.com), or invest online at NAR's website at [www.realtor.org/government\\_affairs\\_secured/rpac/howtocontribute](http://www.realtor.org/government_affairs_secured/rpac/howtocontribute) (login required).

## Stellar Service, Part 2...serious about service

By Pat Breme, RCE, CIPS, Chief Executive Officer

Last year the staff created the Stellar Service campaign to demonstrate their commitment to providing members the service they deserve. Members were asked to complete an online survey at FAARmembers.com after an experience with a staff member. The results showed, with few exceptions, that the staff performance was rated Excellent. The staff is friendly and accommodating when members arrived in the building and service is provided efficiently and courteously.

In an effort to continue their dedication to making a FAAR experience with staff a positive one, the staff is launching Stellar Service, Part 2.

We are committed to improving our service every day...



- We will respond to calls and emails within 24 hours during business hours.
- We will inform members of industry trends.
- We will alert members of safety issues.
- We will be an information resource for members and consumers.
- We will process Membership Applications within 2 business days.
- We will schedule SUPRA key appointments within 2 business days of application finalization.
- We will send Letters of Good Stand-

ing to other Associations within the business day.

Real Estate Career Academy promises to...

- Offer current and relevant curriculum.
- Attract and retain highly qualified instructors.
- Guide members through license renewal requirements.
- Be a valuable resource, current with the latest industry developments.
- Respond to member feedback and strive to be at the forefront of education.

So hold us accountable. Continue to complete the survey. Staff wants to make the FAAR experience a productive and pleasant encounter.

## NAR \$40 dues increase, *continued from front page*

Here is a breakdown of the details of the new initiative:

- Funds will be used specifically for political advocacy efforts
- Funds will supplement RPAC, not replace it
- NAR will use a portion of the funds to support candidates running for federal office and to advocate on national issues like mortgage interest deduction, Fannie and Freddie reform, and other national housing issues
- Funds will be shared between NAR and state and local associations using a per member formula
- VA will get about \$145,000 per year split 50% for state use and 50% for local use
- Local money can be used to support candidates at the City Council and Board of Supervisors or for public

education on issues of importance like the 2009 VRE campaign

- The \$40 dues increase is not tax deductible

FAAR conducted a survey on this topic and heard overwhelmingly from the respondents that while political advocacy is important, this is not the time for a dues increase.

### Vote of FAAR Board of Directors

While understanding and supporting the reasoning behind the initiative, FAAR is opposed to funding the initiative with a dues increase because of the economic hardship it would place on the members. Additionally, FAAR is troubled by imposing mandatory contributions for political activity through the dues process.

### What is the difference between RPAC money and this new fund?

#### RPAC DOLLARS

- Raised directly through voluntary contributions
- Used for direct contributions to a candidate's campaign when they are running for elected office
- Only funds available to give directly to federal candidates running for elected office

#### POLITICAL SURVIVAL DOLLARS

- Raised through dues dollars
- Used for activities in support of a candidate but without their direct involvement
- NOT given directly to candidate, Association decides the message and how to spend the money
- Used for federal, state, and local issues mobilization
- Used for REALTOR® mobilization like Call For Action
- Used for campaign services like helping a local association build a voter file of consumers to reach out to on important issues

## Upcoming RECA Classes

To register for classes, go to [www.faarmembers.com](http://www.faarmembers.com) / click on the Education button and then select "Online Registration."

- July 6, Broker Series  
Broker Short Sales, 9 a.m. – Noon  
Broker Agency, 1 p.m. – 3 p.m.  
Broker Technology, 3 p.m. – 6 p.m.
- July 7, Ethics, 9:30 a.m. – 12:30 p.m.
- July 7, Trending Topics  
Death Divorce & Bankruptcy,  
1:30 p.m. – 3:30 p.m.  
Wills, Estate & Title Issues,  
3:30 p.m. – 4:30 p.m.
- July 13, Technology Seminar Session I,  
3 p.m. – 6 p.m.
- July 14, Property Management 101,  
9:30 a.m. – 12:30 p.m.
- July 15, Technology Seminar Session II,  
3 p.m. – 6 p.m.
- July 21, Technology Seminar Session III,  
3 p.m. – 6 p.m.
- July 26, Real Estate Pre-Licensing Begins,  
6 p.m. – 10 p.m.
- July 27, The Key to HUD & FHA Loans,  
1 p.m. – 5 p.m.
- August 4, Lawyers Series: VREB Random  
Inspections, 10 a.m. – Noon
- August 9, Lawyer Series: Dilemmas Facing  
Real Estate Licensees, 10 a.m. – Noon
- August 10, HAFA Short Sales, 9 a.m. – 5 p.m.
- August 11, Lawyers Series: Divorce &  
Estate Law, 10 a.m. – 11 a.m.
- August 16, CE/PL Seminar (Day 1)  
Ethics, 8 a.m. – 11 a.m.  
Fair Housing, Noon – 3 p.m.  
Agency, 3 p.m. – 6 p.m.
- August 17, Lawyers Series: Legal Implica-  
tions of Short Sales and Foreclosures,  
9:30 a.m. – 12:30 p.m.
- August 18, CE/PL Seminar (Day 2)  
Contracts, 8 a.m. – 11 a.m.  
Short Sales, Noon – 3 p.m.  
Escrow, 3 p.m. – 6 p.m.
- August 23, CE/PL Seminar (Day 3 – PL  
Only) Addendums, 8 a.m. – 11 a.m.  
Personal Marketing, Noon – 3 p.m.
- August 25, CE/PL Seminar (Day 4 – PL  
Only) Technology Marketing, 8 a.m. – 11  
a.m. Finance, Noon – 3 p.m.

## New classes at RECA...Lawyers Series

By Valeri Colon, Education Director

Introducing the brand new Lawyers Series at RECA. This Series provides a great overview on several legal and inspection topics. FAAR members can pick and choose the classes they want to attend or register for all in the series for \$75.

### Real Estate Board Random Inspections – Get Ready...

August 4, 10 a.m. - Noon

Instructor: Jay DeBoer

Credits: 1 hr Legal Updates CE/1 hr Broker Management/Not approved for PL

The Virginia Real Estate Board has begun random inspections of broker's offices to enforce compliance with the Code of Virginia as well as Real Estate Board regulations. Preparation can protect brokers from the adverse consequences. From examining the legal basis for the inspections to how brokers will be selected and how "visits" will be scheduled will be discussed. The items to be covered by inspections will be detailed using the Regulations as a guide and what non-compliance with the requirements will mean. Learn the steps to take to avoid trouble before it occurs.

### Dilemmas Facing Real Estate Licensees

August 9, 10 a.m. - Noon

Instructor: Blake Hegeman

1 hr Legal Updates & 1hr Real Estate Contracts CE/2 hrs Elective PL

This course will provide substantive guidance to real estate licensees on important issues currently affecting the real estate industry including short sales, real estate board regulations, contracts, and ethics. It will also engage students in critical thinking as to how to serve the public and fulfill their regulatory and ethical responsibilities.

### Divorce to Death and Their Impact on Real Estate Transactions

August 11, 10 a.m. - 11 a.m.

Instructor: Yvette Nageotte

Credits: 1 hr CE/PL Real Estate Related

The course reviews requirements for equitable distribution of property, gifting, exchanges and the valuation of property. The course also covers wills, decedents' estates, transfers on death and revocation by divorce or annulments. Emphasis is given on how divorce and death affect the real estate transaction, property ownership, title, and financing.

### Legal Implication of Short Sales and Foreclosures

August 17, 9:30 a.m. - 12:30 p.m.

Instructor: Michele Freemyers

Credits: 1hr Legal CE; 2hrs Contracts CE/3 hrs Legal PL

Attendees will learn about lender remedies of deficiency judgments, the tax ramifications and recent legislative tax exemptions, the affect a bankruptcy filing has on the short sale process and timeline, appropriate contractual terms to include in any short sale transaction, and the basic foreclosure process and timeline in Virginia. Special attention will be given to the basis of the borrower's liability via the Promissory Note and Deed of Trust and the difference between recourse and non-recourse loans.

To register for this class and other RECA classes, visit [www.FAARmembers.com](http://www.FAARmembers.com) and click on the Education Tab then select "Online Registration."

If you have suggestions for other RECA classes you would like offered, please contact me at [vcolon@faarmembers.com](mailto:vcolon@faarmembers.com).

## FAAR recognizes members at Spring Awards Program

**F**AAR members and their guests enjoyed a great dinner and guest speaker Terry Watson at this year's Award's Program. The theme for the evening was "Making your career rock!"

Special thanks to the attendees who participated in the REALTORS® Foundation's annual Silent Auction, raising over \$3,500. The funds will be used to provide grants for local agencies such as the Homes for Troops, Hope House, the American Red Cross, and other charities who help local residents with housing crisis needs.

A big thank you goes to the sponsors who helped make this event a success!

- MRIS
- NSWC Federal Credit Union
- PNC Mortgage
- C&F Mortgage
- Ekko Title
- The Title Professionals
- Embrace Home Loans
- The Free Lance-Star



Congratulations to all of this year's award winners. The Professional Honor Role recipients have accomplished career goals while also donating their time and energy to giving back to the community. The recipients accumulated 90 points in the categories of Association Activities, Networking Events, Education Activities, Societies, Institutes & Councils of the National and Virginia Associations of REALTORS®, Service/Civic Activity and Production Points. An applicant must attain a minimum number of points in each category to be eligible for this prestigious recognition.

To join this year's Professional Honor Role recipients, download the application located at [www.FAARmembers.com](http://www.FAARmembers.com) under the Awards tab and start tracking your 2011 activities for submission January 2012.

*FAAR Directory...  
Your Source Guide to Affiliate  
Services & More!*

*The FAAR 2011-2012 Directory is being distributed to all member offices in June. Inside you will find listings of FAAR's affiliate members and AMPs, government, school, and utilities contact information, and more!*

### Local REALTORS® Recognized

**2010 Manager of the Year**  
**CLAIRE FORCIER-ROWE\***  
Coldwell Banker Elite-Massaponox

The recipient displays innovative and creative management skills and is also dedicated to developing educated and well-trained agents in an excellent work environment.



**2010 Rookie Salesperson of the Year**  
**GRACE M. MILLER**  
Coldwell Banker Elite-Massaponox

The award is given to an agent during the first year of licensure who has achieved notable production and participation in Association activities. The recipient exhibits a high degree of motivation and dedication, integrity and knowledge.



**2010 Melanie Thompson Award**  
**LEAH R. JACOBSEN**  
Re/Max Bravo

The mission of the Young Professionals Network (YPN) is to promote professional relationships among REALTORS® support the growth of the area and the real estate community and to assist FAAR in seeking potential leaders to serve the Association and the community. Leah Jacobsen exemplifies the mission of the YPN. The award is named for Melanie Thompson of Century 21 Adventure who has reached the local and state's highest level of Association service.



### 2010 Professional Honor "Role" Recognized for professional achievements and Association and community volunteerism

 <b>SABRINA ANDERSON</b> ABR, CRS Coldwell Banker Home Realty, Inc.	 <b>MERLYN BANKS</b> CFM Basis Property Management	 <b>ANN BLACK</b> CRP, GRI, ABR, SRES 2nd Choice Better Homes & Land	FAAR recognizes 30 REALTOR® members who have played many "Roles" in their professional and community life. They have accomplished career goals but have also given their time and energy to the community. The recipients accumulated 90 points in the categories of Association Activities, Networking Events, Education Activities, Membership in state and national Institutes and Councils, Service/Civic Activities and Production.	
 <b>SUZANNE M. BRADY</b> CRP, ABR Coldwell Banker Elite-Zonal Grove	 <b>JENNIFER CAIXON</b> ABR Coldwell Banker Elite-Massaponox	 <b>JULIE FARMER</b> ABR Coldwell Banker Elite-Massaponox	 <b>HILARY R. FAY</b> Coldwell Banker Elite-Massaponox	 <b>CLAIRE FORCIER-ROWE*</b> ABR, CRP, GRI, ABRM Coldwell Banker Elite-Massaponox
 <b>DREW FRISLOE</b> Coldwell Banker Elite-Massaponox	 <b>DEBORAH K. KLINGENSMITH*</b> GRI, A-PRO Century 21 Adventure	 <b>LINDA LAUB CANTY*</b> ABR, CRS, GRI, SRES 2nd Choice Better Homes & Land	 <b>CINDY LEBRUN*</b> ABR, CRS Coldwell Banker Elite-Massaponox	 <b>C. LYNN LENAHAN*</b> ABR, GRI 2nd Choice Better Homes & Land
 <b>LATANA K. LOCKE*</b> ABR Century 21 Battlefield Coldwell Beach	 <b>ROBIN MARINE</b> ABR, CRS, GRI Coldwell Banker Home Realty, Inc.	 <b>DOTTIE MCGINNIS</b> CRP, CRS, GRI Long & Foster, Inc. Frederick/Hager	 <b>BROOKE MILLER</b> ABR, CRS, GRI Long & Foster, Inc. Stafford	 <b>GRACE M. MILLER</b> Coldwell Banker Elite-Massaponox
 <b>LAURA MONAGHAN</b> ABR Chempore Homes Realty	 <b>KATEY MOSTOLLER</b> ABR Coldwell Banker Elite-Zonal Grove	 <b>BETTY NOLAN KISER</b> CRP Long & Foster, Inc. Frederick/Hager	 <b>BONNIE RAMEY*</b> ABR Coldwell Banker Elite-Massaponox	 <b>MATTHEW RATHBUN</b> ABR, ABRM, A-PRO, GRI Coldwell Banker Elite-Zagland
 <b>ANTHONY "TONY" SHADE</b> ABR, CSP Baker Heritage	 <b>SHARON SHADE</b> ABR, ABRM, CSP Baker Heritage	 <b>CHRISTINE SINGHASS*</b> ABR Coldwell Banker Elite-Massaponox	 <b>LYNN SMITH</b> GRI, ABR, CRP Long & Foster, Inc. Frederick/Hager	 <b>SARAH STELMOK</b> ABR, A-PRO, GRI Coldwell Banker Elite-Massaponox
 <b>SANDRA H. STEIN*</b> Century 21 Adventure	 <b>SUZY STONE*</b> Century 21 Adventure	 <b>CHIP TAYLOR, JR.</b> ABR Century 21 Battlefield-Douglas	 <b>PENNY TRABER*</b> ABR, GRI, A-PRO 2nd Choice Better Homes & Land	 <b>TEUN SHA WILLIAMS-HENNLAN*</b> ABR, GRI, SRES 2nd Choice Better Homes & Land

## Affordable Housing Awareness Week brings focus to important issues

By Kim McClellan, Government Affairs Director

The Fredericksburg Area Association of REALTORS® partnered with the Central Virginia Housing Coalition (CVHC) and many other sponsors to put on the region's first Affordable Housing Awareness Week June 3 - 10. The week featured a kickoff breakfast, a Housing Resource Fair, a series of community forums on housing issues, and home repair projects for needy families.

The Housing Resource Fair was held at the Spotsylvania Towne Center and featured nearly 30 vendors from a variety of industries including mortgage lending, real estate,

credit counseling, home building, pest control, and featured many non-profit organizations as well. Housing Fair attendees visited vendor booths to collect information and learn about the realities of buying a home or finding affordable rental units. In addition, vendors put on short seminars on topics of interest including reverse mortgages, applying for a loan, and how to seek housing financial assistance, while the local Lowe's store did home repair demonstrations.

The series of community forums held throughout the region revealed some

interesting challenges facing individuals and families trying to secure quality, affordable housing. In many cases, it is not the cost of the monthly mortgage payment that prevents a purchase but rather poor credit history and too much debt. In some areas of the region, a major shortage of rental housing has driven prices up making many options unaffordable. In some other parts of the region, the price of land has made it nearly impossible for new home construction to be affordable. All of the information gathered at the forums will be analyzed to identify common trends facing our communities and any potential solutions that could be implemented.



Local REALTORS® educate the public at the Affordable Housing Resource Fair.

The Affordable Housing Awareness Week also included five "Hero" home repair projects, which provided volunteers and supplies to improve homes located in Caroline, King George, Stafford, Spotsylvania Counties and the City of Fredericksburg.

The Fredericksburg REALTORS® Foundation provided a \$1,000 grant to assist with the "Hero" projects.



FAAR President-elect, Chip Taylor addresses the panel at the King George County Forum.



Fredericksburg Mayor Tom Tomzak shares his thoughts about affordable housing at one of the Forums.

# Golf Tournament Raises Funds for Foundation

## Members get teed off for a good cause!

**A** group of 63 golfers played in the 8th Annual FAAR Golf Tournament on May 2 at Fawn Lake Country Club. The tournament raised over \$1,200 for the REALTORS® Foundation.

Special thanks to this year's sponsors:

- NSWC Federal Credit Union
- Union Mortgage
- Kloke Group
- The Title Professionals
- PNC Mortgage

- **The Free Lance-Star**
- **Ultimate Subaru**

### Tournament Winners

1st Place Team Robin Marine  
Joe Hoffman  
Greg Howard  
Dave Kitterman

2nd Place Team Matthew Romani  
Justin Binns  
Wade Caple  
Lance Knight

3rd Place Team Harry Ovitt  
Tom Myers  
Pete Needham  
Dick Hagaman

Congratulations to all!



*Above: Kevin Breen puts on a skirt to tee off from the ladies tee!*

*Left: Harry Ovitt and his team watch to see where his ball will land.*

## **FAAR Launches the Member Resource Guide to Government and Community Housing Programs!**



Learn about loan and grant programs that can help your clients and find all the contact information you need to get more information.

Highlights include:

- FHA Mortgage Insurance
- VA Loan Guaranty Program
- Homeowners Assistance Program
- And many more

To download your copy of the Resource Guide, visit [www.FAARMEMBERS.COM](http://www.FAARMEMBERS.COM) and click on the Member Resources tab.

[WWW.FAARMEMBERS.COM](http://WWW.FAARMEMBERS.COM)

Fredericksburg Area  
Association of REALTORS®  
REALTOR® STORE

*Sponsored by  
NSWC Federal Credit Union*

## Spring Sale

Stop by the  
REALTOR® STORE  
for fantastic savings!

Water Bottles 15% Off

Shirts Slashed to \$15

Hurry...Sale Ends July 15

PLEASE NOTE:  
Parking is \$10—collected at main gate.

Many thanks to the event Sponsors:



# FREDERICKSBURG AREA ASSOCIATION OF REALTORS FAMILY FUN DAYS!

**Tuesday, July 12, 2011**

Come and enjoy a full day of fun at Virginia's Premier Theme Park with your family and friends!

## Discount Ticket & Meal Package!

A \$72<sup>98</sup> VALUE!

**ONLY \$42.00**

Per person age 3+.

## Meal Only For Season Passholders

**\$15.00**

Per person age 3+. Children ages 2 and under admitted free.

## YOUR PACKAGE WILL INCLUDE

**All Day admission to Kings Dominion!**

**All-You-Can-Eat Private Picnic – served 1:30 pm to 2:30 pm**  
including: Fried Chicken, Hamburgers, Hot Dogs, Baked Beans, Potato Salad, Rolls, Soft Drinks, Iced Tea and Ice Cream Treats. Drinks and Dessert will be served from 1:30 pm-3:00 pm.

**Kings Dominion**

**Estimotektor 305**



**RSVP by July 5—Register online at [www.FAARmembers.com](http://www.FAARmembers.com) or complete form and fax to 540-736-0301. Each attendee will receive a FREE T-shirt! Tickets & T-shirts can be picked up at will call on July 12 or in advance at FAAR. Raffle prizes given away during lunch — Wear your T-shirt to double your chances of winning a prize!**

Name: \_\_\_\_\_ Company: \_\_\_\_\_

Phone: \_\_\_\_\_ Email Address: \_\_\_\_\_

#of Tickets with meal \_\_\_\_\_ x \$42 = \_\_\_\_\_ #of meal only \_\_\_\_\_ x \$15 = \_\_\_\_\_ Total Amount: \$ \_\_\_\_\_

Payment:  Visa  Master Card  Am Express CC#: \_\_\_\_\_ 3-Digit CVC #: \_\_\_\_\_

Exp. Date: \_\_\_\_\_ Authorized signature: \_\_\_\_\_

Guest 1: \_\_\_\_\_ AGE \_\_\_\_\_ Guest 3: \_\_\_\_\_ AGE \_\_\_\_\_

Guest 2: \_\_\_\_\_ AGE \_\_\_\_\_ Guest 4: \_\_\_\_\_ AGE \_\_\_\_\_

This event counts for **5 pts.** under *FAAR Networking Activities* toward the *Professional Honor Role* recognition.

FamilyFunDay—7/12/11



*The Foundation is pleased to participate in this year's Macy's Shop for a Cause. The proceeds of the ticket sales will benefit the Foundation's grant programs.*



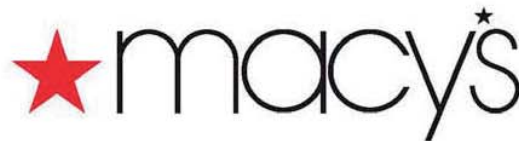
## FIND THE MAGIC OF GIVING BACK!

**Saturday, August 27, 2011**

Since 2006, Macy's Shop For A Cause Event has partnered with non-profit organizations nationwide to raise more than \$38 million for their ongoing charitable efforts. This is your chance to be part of this monumental event on Saturday, August 27, 2011.

Shop For A Cause gives you the opportunity to give back to your community and to help our organization. Purchase a \$5 Shopping Pass\* for exclusive savings in every Macy's store and online at macys.com on Saturday, August 27th, and we keep 100% of the proceeds. Plus, you can enter to win a \$500 Macy's Gift Card.

Find the magic of giving back, as Macy's celebrates a national day of support for our community.



### TICKETS ON SALE NOW...

Number of tickets: \_\_\_\_\_ x \$5.00 = Total \$ \_\_\_\_\_

Name: \_\_\_\_\_ Company: \_\_\_\_\_

Phone: \_\_\_\_\_ Email Address: \_\_\_\_\_

Payment:  VISA  MasterCard  Am. Express CC #: \_\_\_\_\_

Exp. Date \_\_\_\_\_ 3-digit CVC #: \_\_\_\_\_ Authorized Signature: \_\_\_\_\_

NOTE: Tickets will be available in July. You will be notified when the tickets will be ready for pickup.

This event counts for 5 pts. under *Networking Activities* toward the *Professional Honor Role* recognition.

## If it were not so much trouble...

By Pat Breme, RCE, CIPS, Chief Executive Officer

**H**ave you ever uttered those words followed by..." I would file a complaint against that agent"? Does unprofessional behavior of agents annoy you to the point of frustration but never to actually fill out the paperwork to file a complaint?

As Administrator of the professional standards process at FAAR, I hear that all the time. During the course of a year there are usually less than a dozen complaints filed at FAAR. Do I believe that only 12 situations have occurred to warrant a complaint? No, I think that many agents, after the heat of the transaction is over, don't want to bother with the rather lengthy process. Many also do not want to complicate a future transaction with that agent.

Bottom line, many unprofessional activities are tolerated by fellow agents. The other unfortunate aspect is the public often wit-

nesses or is embroiled in the unprofessional behavior. This certainly doesn't help the image of REALTORS®. When the public is surveyed and asked to rate REALTORS® many reply, "Oh, I trust my own agent, but not many others."

In order to police the industry better and provide a speedier process, the California Association created the Citation System. Recently six area Associations adopted the concept and it is now part of the delivery of professional standards at FAAR, the Dulles, Prince William, Greater Piedmont, Northern Virginia and Blue Ridge Associations.

In essence, a complaint is filed with the appropriate Association and the Grievance Committee determines if the complaint falls under the System guidelines. The Respondent has the opportunity to pay a fine for the alleged violation of an Article of the

Code or infraction of the lockbox system regulations. The Respondent, who elects the Citation System and pays the fine over proceeding to a hearing and possibly being found in violation, is not admitting guilt.

Does it allow the guilty to go free? No more than paying a traffic fine over pleading your case in court. The Citation System only applies to some of the Articles of the Code and does not cover more serious allegations of violations.

A brochure that explains the citation process in detail is available online at [www.FAARmembers.com](http://www.FAARmembers.com) under Docs & Fliers. For a quick overview of the program, check out the new video at [www.youtube.com/user/FAARforum](http://www.youtube.com/user/FAARforum) narrated by FAAR Grievance Committee Chair, Sherry Bailey.

Questions regarding the process should be directed to me at [pbreme@faarmembers.com](mailto:pbreme@faarmembers.com).



FAAR commends its 2011 Affiliate Marketing Partners (AMPs) for committing to support the Association's REALTOR® members. For quality services, contact our AMPs. For information on becoming a FAAR AMP, call 540-373-7711.

### EMERALD PARTNER:

**NSWC Federal Credit Union**  
Lisa Santiago  
540-644-8190  
[lisasantiago@nswcfcu.org](mailto:lisasantiago@nswcfcu.org)

### MEDIA PARTNER:

**The Free Lance-Star**  
Bill Smith  
540-374-5470  
[bsmith@freelancestar.com](mailto:bsmith@freelancestar.com)

### PNC Mortgage

Jim Martino  
540-371-0304  
[jim.martino@pncmortgage.com](mailto:jim.martino@pncmortgage.com)

### Rt. 3 Simply Storage

Judy Gerber  
540-548-0520  
[rt3simplystorage.com](http://rt3simplystorage.com)

### Ekko Title

Michele R. Freemyers  
540-899-1992  
[mfreemyers@ekkotitle.com](mailto:mfreemyers@ekkotitle.com)

### Kloke/Mayflower

Arline Clements  
540-373-7666  
[aclements@kloke.com](mailto:aclements@kloke.com)

### GOLD PARTNERS:

#### Stafford Printing

Howard Owen  
540-659-4554  
[howen@staffordprinting.com](mailto:howen@staffordprinting.com)

#### The Title Professionals

Mark Steele  
540-310-4904  
[mark@thetitleprofessionals.com](mailto:mark@thetitleprofessionals.com)

#### Union Mortgage Group

Chris Smorto  
540-834-1224  
[chris.smorto@union-mtg.com](mailto:chris.smorto@union-mtg.com)

#### Wells Fargo Mortgage

Brian Brooks  
540-785-3355  
[brian.brooks@wellsfargo.com](mailto:brian.brooks@wellsfargo.com)

### SAPPHIRE PARTNERS:

**C&F Mortgage Corporation**  
Brian Whetzel  
540-548-8855  
[bwhetzel@cfmortgagecorp.com](mailto:bwhetzel@cfmortgagecorp.com)

### MRIS

Sue Pinder  
1-888-838-4234  
[sue.pinder@mrис.net](mailto:sue.pinder@mrис.net)

### RUBY PARTNERS:

**MBH Settlement Group**  
Philip Blake  
540-373-1300  
[pblake@mbh.com](mailto:pblake@mbh.com)

### RGS Title

Alicia Thompson  
540-288-1747  
[athompson@rgstitle.com](mailto:athompson@rgstitle.com)