FAARSIDE

www.faarmembers.com

The Voice of Real Estate

EXPO PREVIEW p. 36

NEW REPORT FOR MEMBERS p. 25

NO BROADBAND
DOWN OLD TOWN ROAD? D. 20

FROM THE PRESIDENT



DREW FRISTOE 2019 PRESIDENT

PRIDE & PROFESSIONALISM

My entire career the main thing everyone talks about in the REALTOR® world is Professionalism. The National Association of REALTORS® has stepped up and put together a free program for REALTORS® called *The*Commitment to Excellence (C2EX).

The self-guided tool starts with you taking an assessment quiz. From there, each person will get a different path to finish the course. The program will take you through topics like customer service, technology, real estate law and the code of ethics. Once you finish a section, you receive a badge. When you finish all of the topics you get a badge you can share to show you completed the course.

Go to <u>C2EX.realtor</u> and get started. Then pass on the information to all the REALTORS® in your office and *help* spread professionalism throughout the industry!

HOT SUMMER NIGHTS

DUAL CAREERIST NEEDING NIGHT CLASSES?



BY BARBARA CASTILLO, RCE, CIPS PROFESSIONAL DEVELOPMENT DIRECTOR



2 | FAARSIDE JUNE

Look no further! Complete your mandatory CE needed for license renewal in the FAAR Academy classroom this summer. Classes will be held from 6-9 PM throughout the summer. Ethics will be held 6/25, Fair Housing and Agency on 7/9, Contracts 7/18, and Legal Updates with Food on 7/23. Lemonade, Iced Tea, and Popsicles provided! Registration is open at faarmembers.com/calendar

THATS WHO WE R®

For REALTORS®, "That's Who We R" functions as a rallying cry, instilling pride in their everyday actions and all the ways they go above and beyond to improve the lives of their clients, consumers, and their communities.

For consumers, "That's Who We R" educates them on the REALTOR® difference and becomes an inherent call to action to work with a REALTOR®, who abides by the Code of Ethics, practices advocacy, and is backed by the nation's largest professional trade association.

It's the Code of Ethics that helped to inspire our new campaign, "That's Who We R". The campaign demonstrates the value of a REALTOR®, distinguishes REALTORS® from the rest, and delivers a sense of pride in being a REALTOR®.

Submit your R Story at thatswhower.realtor— Each month the prompt will change, allowing you to submit multiple stories.



EVERYTHING YOU WANT TO KNOW ABOUT 2019 REAL ESTATE FIRMS...



NAR published a robust overview called the 2019 Profile of Real Estate.

To access the Profile which includes-

Characteristics of Real Estate Firms, Business Activity of Forms Forms provided to Agents & Staff Future Outlook of Firms, and more!

VISIT

bit.ly/reprofile

CONTENT

GENERAL ASSEMBLY ADJOURNS: WHAT DOES IT MEAN FOR REAL ESTATE?



See the photos from the April 17th Legislative Reception

p. 6

Barbara Speaking: DPOR Violation Summary	
RPAC Major Investors Thank You	14
Are you Ready?	16
RPR: Your Invaluable Member Benefit	18
Congratulations Kim McClellan	18

BROADBAND: IT'S LIKE ELECTRICITY AND WATER



FAAR PARTNERS WITH LOCAL HOUSING NON-PROFITS TO EXPAND AFFORDABLE HOUSING OPPORTUNITIES

UPDATE ON NAR LAWSUIT





p. 18

Congratulations Spring Award Winners	24
Changing of the Guard: Meet Foundation President-Elect Anne Overington	26
Summer Lawyer Series	30
2019 Expo Preview	36
Bright Mid-Year Update	38
FAAR Professional Standards Process	42



RECENT PHOTOS

p. 56



GENERAL ASSEMBLY ADJOURNS: WHAT DOES IT MEAN FOR REAL ESTATE?



The General Assembly adjourned its latest session on Sunday, February 24, 2019. The Virginia REALTORS® Legislative Team along with many local Government Affairs Directors worked tirelessly to shepherd the statewide agenda through the legislative process. Continue reading for a summary of the bills that were enacted during the session.

POA/COA Packets - Delegate David Bulova (HB 2385) / Senator David Sutterlein (SB 1580)

A recent court ruling raised the question of whether the delivery of an "incomplete" disclosure packet in a Property Owners Association (POA) or resale certificate in a Condo Owners Association (COA) begins a buyer's ability to cancel the contract within the three-day right of rescission.

The Virginia REALTORS® sought legislation to clarify that the delivery of an "incomplete" packet begins the three-day right of rescission. This standard will provide more certainty to both buyers and sellers by giving both parties a firm deadline.

Mineral Rights - Senator Jill Holtzman Vogel (SB 1292)

In certain real estate transactions, mineral rights may be associated with property that do not necessarily transfer with the purchase of the land, but rather are held as separate owner interests.

The Virginia REALTORS® sought legislation to add "mineral rights" to the Residential Property Disclosure Statement buyer beware form that each potential buyer receives in a real estate transaction.

This notice will encourage buyers to perform due diligence regarding mineral rights associated with the property.

Consumer Protection Act - Delegate Riley Ingram (HB 2218)

Currently only local Commonwealth Attorneys have the authority to prosecute unlicensed real estate activity. Enforcement of unlicensed activity is often secondary to more serious criminal prosecutions.

The Virginia REALTORS® sought legislation to add unlicensed real estate activity to the Virginia Consumer Protection Act to allow for greater consumer protection against this illegal activity.

Under the Consumer Protection Act, entities such as local government attorneys or individual citizens could bring civil action against people participating in unlicensed activity.

Clarification for Real Estate Firms -Delegate Jason Miyares (HB 2352) / Senator Monty Mason (SB 1061)

The Virginia REALTORS® sought legislation to clarify that a real estate licensee can hire an unlicensed assistant as an employee or as an independent contractor.

This legislation also allows the Virginia Real Estate Board to define what duties an unlicensed assistant can legally undertake, regardless of whether they are an independent contractor or an employee.

The FAAR Public Policy Committee is currently soliciting issues to review for possible inclusion in the 2019 Legislative Package. If you have an issue of concern, please visit www.faarmembers.com/submit-an-issue to send it along to the Committee for consideration.

FREE EVENT 6-12-2019 | 9:30-11:30 AM | AT FAAR

AS CLEAR AS MUD: REAL PANEL

These topics can be a little... unclear. Enjoy a lively panel discussion from local REALTORS® as we take a closer look at these common real estate situations and how they affect your business.

"RAPID FIRE" SESSION

Basic Showing Etiquette
Non-Keyholder Access, Unpermitted Basements

FEATURED TOPICS

Handling Multiple Offers

Pre-Marketing of Coming Soon Properties

(best practices including negotiating for success)

(advertising with aggregators, educating the seller, safeguarding the commission)

Panelists include



Facilitator Deb Ellis, Broker, Coldwell Banker Elite
Marriah Unruh, Broker, Keller Williams Capital Property
Kelly Walker, Broker, Coldwell Banker Elite
Tammie Mason, Broker, Century 21 Redwood Realty
Catherine Rubio, Agent, Coldwell Banker Elite
Pamela Black-Lemon, Agent, Dockside Realty
John McLaurin, Attorney, Universal Title
Michele Freemvers, Attorney, Ekko Title

SPONSORED BY





C2EX CONTEST: EXCELLENCE PAYS

Be the first FAAR Realtor® to earn the badge at c2ex.realtor and notify FAAR by June 7th to win \$100 gift card & recognition at the June 12th Panel.

POST PANEL LUNCH



After the panel, stick around for lunch with Bright Regional VP Vernon Jones from 11:30 AM - 1 PM!

CHECK ONE OR BOTH PANEL	LUNCH	2050 Gordon W. Shelton Blvd, F'burg, VA 22401
$REGISTER\ ONLINE-at\ www.faarmembers.com/calendar\ Old Communication of the communication o$	OR complete the inforr	mation below, send to
Name	_	△ △ * △Ⅲ △ ≡ Ⅲ
Company	_	
Phone		
Email		FAAR

Red, White, & Brew, FAAR & You!

Join FAAR for a 4th of July inspired night of brews, BBQ, and...Abe Lincoln?!

Thursday, June 27, 2019 / 5:00pm to 8:00pm

Strangeways Brewing, 350 Lansdowne Road Fredericksburg, VA 22401

Entrance fee includes Pifer Bros BBQ, great local craft beer, and satisfies your RPAC Fair Share! Major Investors attend for free with a quest.



That's not all—enjoy a special visit from Abe Lincoln himself at this unique event!









REGISTER ONLINE AT FAARMEMBERS.COM/CALENDAR OR FAX COMPLETED FLYER TO (540) 736-0301

Name		Company	
Phone		Email	
Credit Card		Zip	CVC
# of TicketsTot	alExp. Date	Signature	
Guest Names			

Contributions to Virginia REALTORS® RPAC are voluntary and are used for political purposes; they are not deductible for federal or state income tax purposes. Members may contribute more or less than the suggested amount and may refuse to contribute without reprisal. The National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed. NAR has established state Federal RPAC Disbursement Allocations based on anticipated National RPAC needs. Thirty percent of all Major Investor contributions are sent to NAR to be applied to the Federal RPAC Disbursement Allocation and are charged against the limits under 52 U.S.C. 30116 with the remaining seventy percent maintained for state and local usage. Decisions regarding Virginia REALTORS® RPAC contributions to meet the Federal RPAC Disbursement Allocation will be made throughout the fundraising year. By attending this event, you authorize FAAR to use any photos or videos taken during the event in future media promotions



Sarbara speaking... A SUMMARY OF DPOR VIOLATIONS



BY BARBARA CASTILLO, RCE, CIPS
PROFESSIONAL DEVELOPMENT DIRECTOR

Although DPOR no longer publishes an official publication of violations and disciplinary actions, the Real Estate Board meeting minutes are public record and it's quite easy to research and compile. While assembling this years' violations, Escrow continues to be the number 1 infraction! In total, DPOR looked into approximately 200 complaints from April 2018-March 2019, and found violations for 131 agents. Fines ranged from \$150-\$4000, and most individuals were ordered to complete 2-6 hours of remedial classroom education in addition to their fine. Read a summary of the infractions here.

§ 54.1-2132. A.4

Licensees engaged by buyers shall exercise ordinary care.

There were 19 disciplinary actions found, with fines ranging from \$300-\$1150, and remedial education required including 4 hours agency, 4 hours contracts, and 12 hours escrow.

§ 54.1-2133.A .1,4

Licensees engaged by landlords to lease property shall Perform in accordance with the terms of the brokerage agreement and exercise ordinary care.

There were 2 disciplinary actions found, with fines of \$550-\$650, and remedial education

required including 4 hours of property management.

§ 54.1-2137. B

Commencement and termination of brokerage relationships: Brokerage agreements shall be in writing.

There were 2 disciplinary actions found, with monetary penalties ranging from \$200-\$350, and remedial education required including 3 hours Contracts and 2 hours Agency.

18VAC135-20-155.

Grounds for disciplinary action, the board has the power to fine any licensee or certificate holder and to suspend or revoke

any license or certificate issued under the provisions of Chapter 21.

There were 5 disciplinary actions found, with fines from \$500-\$2650. Additionally, 2 were given 2 years' probation, and one license was revoked.

18VAC135-20-185. C.2

Maintenance and Management of Financial Records. Failing to retain for a period of three years from the date of closing or from ratification, if the transaction fails to close, a complete and legible copy of each executed

contract of sale, any executed release from contract, any executed lease agreement, any executed property management agreement, and each settlement statement related to a real estate transaction, in the broker's control or possession unless prohibited by law.

#1
INFRACTION?
ESCROW

There were 3 disciplinary actions found, with fines ranging from \$500-\$1000.

18VAC135-20-190. E.4

Advertising by Licensees. Failing to obtain the written consent of the seller, landlord, optionor or licensor prior to advertising a specific identifiable property.

There were 2 disciplinary actions found, both with a \$450 fine, and 3 hours remedial education in Agency and Ethics.

18VAC135-20-210.

Disclosure of Interest. If a licensee knows or should have known that he, any member of his family, his firm, any member of his firm, or any entity in which he has an ownership interest, is acquiring or attempting to acquire or is selling or leasing real property through purchase, sale, or lease and the licensee is a party to the transaction, the licensee must disclose in writing that he is a licensee and that he, any member of his family, his firm, any member of his firm, or any entity in which he has an ownership interest has or will have an ownership interest to the other parties to the transaction. This disclosure shall be made to the purchaser, seller, lessor, or lessee upon having substantive discussions about

specific real property.

There were 9 disciplinary actions found, with 4 receiving 2 years' probation, one license revocation, remedial education of 3 hours Ethics, 3 hours Agency, and fines ranging from \$1000-\$2500.

18VAC135-20-240.

Provision of Records to the Board. a licensee of the Real Estate Board shall

produce to the board or any of its agents within 10 days of the request evidence of signature cards or bank records, any document, book, or record concerning any real estate transaction in which the licensee was involved, or for which the licensee is required to maintain records for inspection and copying by the board or its agents.

There was 1 violation found, with a fine of \$300 and license probation.

18VAC135-20-250.

Response to Any Inquiry of the Board. A licensee must respond to an inquiry by the board, other than requested under 18VAC135-

20-240, or its agents within 21 days.

There was 1 violation found, with a fine of \$2050, and license revocation.

18VAC135-20-260.1

Prohibited Acts. Furnishing substantially inaccurate or incomplete information to the board in obtaining, renewing, reinstating, or maintaining a license.

There were 5 violations, with fines ranging from \$150-\$1500, and 1 license revocation. 2 hours remedial education in Property Management and Broker Management was also ordered.

18VAC135-20-260.5

Prohibited Acts. Signing an experience verification form without direct supervision or actual knowledge of the applicant's activities.

There were 4 violations, with 1 license suspension and 2 license revocations, and a fine of \$150.

18VAC135-20-260.6

Prohibited Acts. Having been convicted or found guilty regardless of the manner of adjudication in any jurisdiction of the United States of a misdemeanor involving moral turpitude, sexual offense, drug distribution or physical injury, or any felony, there being no appeal pending therefrom or the time for appeal having elapsed.

There were 12 violations, 3 receiving probation, and 7 license revocations. Fines ranged from \$150-\$1200.

18VAC135-20-260.7

Prohibited Acts. Failing to inform the board in writing within 30 days of pleading guilty or nolo contendere or being convicted or found guilty regardless of adjudication of any convictions as stated in subdivision 6 of this section.

There were 2 violations, with fines ranging from \$150-\$500.

18VAC135-20-260.10

Prohibited Acts. Having been found in a court or an administrative body of competent jurisdiction to have violated the Virginia Fair Housing Act, the Fair Housing Laws of any jurisdiction of the United States, including without limitation Title VIII of the Civil Rights Act of 1968 (82 Stat. 73), or the Civil Rights Act of 1866 (14 Stat. 27), there being no appeal therefrom or the time for appeal having elapsed.

There was 1 violation, with a fine of \$1150, and 3 hours Ethics and 3 hours agency education ordered.

18VAC135-20-260.11.f,g,j

Prohibited Acts. Actions constituting failing to act as a real estate broker or salesperson in such a manner as to safeguard the interests of the public, including but not limited to the following; A broker failing to account for or remit any moneys coming into a licensee's possession that belong to another, A licensee failing to submit to the broker in a timely manner, all earnest money deposits, contracts, listing agreements, deeds of lease, or any other documents for which the broker has oversight responsibility, A licensee practicing real estate with an inactive or expired license.

There were 34 violations, with fines ranging from \$250-\$1900, and most violators required to complete 3 hours of remedial escrow education.

18VAC135-20-260.12h

Prohibited Acts. Actions constituting engaging in improper, fraudulent, or dishonest conduct, including but not limited to the following: A licensee representing in offers he received the earnest money deposit when he has not or he knows the check is worthless.

There were 7 violations, with fines ranging from \$150-\$2650. Additional penalties included probation for 1 licensee, and revocation for 1.

18VAC135-20-270.3

Conflict of Interest. Performing regulated activities as a standard agent, limited service agent, or independent contractor for any client outside the licensee's brokerage firm(s) or sole proprietorship(s).

There were 3 violations, with the penalty being license revocation for 2. All violators received a fine of \$1150.

18VAC135-20-290. 1

Improper Dealing. Offering real property for sale or for lease without the knowledge and consent of the owner or the owner's authorized representative, or on any terms other than those authorized by the owner or the owner's authorized representative.

There was 1 violation, with a \$550 fine imposed.

GO HOME WITH A JUAN SOTO BOBBLEHEAD AT FAMILY FUN NIGHT WITH THE POTOMAC NATIONALS ON SATURDAY, JULY 20!

More details on p. 58

18VAC135-20-300.6

Misrepresentation/Omission. Failing as a licensee to tender promptly to the buyer and seller every written offer, every written counteroffer, and every written rejection to purchase, option or lease obtained on the property involved.

There was 1 violation, with a \$650 fine and 3 hours of remedial education in contracts ordered.

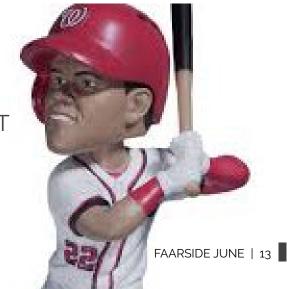
18VAC135-20-310.1

Improper Delivery of Instruments. Failing to make prompt delivery to each principal to a transaction, complete and legible copies of any written disclosures required by the Code of Virginia, listings, lease, offers to purchase, counteroffers, addenda and ratified agreements, and other documentation required by the agreement.

18VAC135-20-310.2

Improper Delivery of Instruments. Failing to provide in a timely manner to all principals to the transaction written notice of any material changes to the transaction.

There were 17 violations, with fines ranging from \$200-\$1150, and remedial education of 3 hours escrow, 3 hours contracts or 3 hours escrow ordered for most violators.





To our FAAR Major Investors in RPAC!

Golden R (\$5,000)

Suzy Stone Melanie Thompson

Crystal R (\$2,500)

Christine Singhass FAAR

Sterling R (\$1,000)

Sherry Bailey
Suzanne Brady
Pat Breme
Julie Carriger
Linda Fosdick
Drew Fristoe
Mark Geslock

Lori Hillard-Wehr
Jo Knight
Lynn Lenahan
Kevin McGrath
Dave Moberly
Mary Beth Rich
Chip Taylor

Sha Williams-Hinnant

Also thank you to our Governor's Club and Capitol Insiders!

Governor's Club (\$500)

Carrie Danko Arlene Mason

Capitol Insider (\$250)

Phillip Blake
Dawn Josemans
Cindy LeBrun
Kim McClellan

Brooke Miller
Anne Overington
Sally Shea
Sarah Stelmok

Amy Taylor

2019

VIRGINIA
GENERAL ASSEMBLY WRAP-UP

More than

* 3,128 *

bills and resolutions were introduced during the 2019 Virginia General Assembly Session.

6 INITIATIVES of the Virginia REALTORS® were introduced as bills, and all have **PASSED**.

The **PUBLIC POLICY COMMITTEE**

reviewed 234 bills.

138 Action Bills

PPC recommended either supporting, opposing, or amending.

>>>

We supported 92 Bills 71 passed

We opposed 21 Bills 20 defeated

We had

25

Bills
amended or defeated



96
MONITOR
BILLS

The PPC actively monitored to assess any impact on our members or the real estate industry.

Learn more about RPAC at virginiarealtors.org/rpac



ARE YOU READY? BY PAT BREME, RCE, CIPS CEO

The question is are you ready to step up be a leader in the organization or will you remain an observer perhaps a complainer without knowing all the facts. Every year the Association sends out an invitation to consider running for a director position on the Board of Directors. Last year three new directors were elected, Cindy LeBrun, Carol Sondrini and Deb Ellis. They offer their reasons for getting involved—



Carol Sondrini

I am very happy to be a part of FAAR because I believe in the mission of FAAR and I know that without the hard work of volunteers, it cannot be as effective. I first joined Education Committee and was so impressed that I also joined the REALTORS® Foundation and Awards Committee and was honored to be elected to the Board of Directors. I decided to run for the Board because I want to help continue the vision and pathway set forth. The staff and committee members are knowledgeable, professional and inspiring. Being a part of FAAR has definitely helped me to become a better and more informed REALTOR®.

Cindy LeBrun

I have been involved with FAAR for many years, Chair of the Grievance Committee, member of the Events Committee and my most rewarding time, as a Governor on the REALTORS® Foundation. Our members don't fully understand the Governors' commitment of their time and talents to raise money for many needy local residents. *The work only happens when people get involved.*

My reason to serve on BOD was to assist the new President with his vision of bringing the membership together, whether they are experienced or just being sworn in. I want to support the BOD's efforts to educate, encourage and support our members to be successful REALTORS®. I have advanced my career by taking advantage of educational opportunities, networking and assuming leadership roles.

Deb Ellis

I am very passionate about education. I see a need in our industry for ongoing education because the industry is constantly changing. I want to learn from other educators so I can make a positive difference as an instructor. Better training will increase the number of agents with a deeper knowledge base and who live the Code of Fthics.

One benefit of serving on the Education Committee, is getting to interact with many other talented instructors the other is to nurture agents from many different backgrounds at all levels in their careers. This exposure has helped me grow as an instructor, broker and leader as well. Committee work is collaborative and positive changes are generated in the friendly, respectful environment but FAAR's committees need new faces and points of view.

Rewarding committee work led to a desire to join the Board of Directors. I believed that as a Board member, I could bring a fresh perspective as well as communicate to association members the amazing value the association offers.

In the short time I have been a Director. the experience has given me more than I expected. The Board does more than agents realize. I am honored to have been chosen. to be an advocate for the members and a spokesperson for the benefits the association offers. By being involved, I continue to gain more industry knowledge and how to use the information to succeed. I want to share what I learn with members.

Be a participant in the process. Make your opinions and concerns heard. Be a catalyst for change!

Interviews to take place in June. The Board votes on the slate at its July meeting. The election ballot is pushed out to the members in August. The winners are announced at the September 25 Expo.

Questions? Contact me. Pat Breme. at pbreme@faarmembers.com.

View the Application, Board Member Code of Ethics and the FAAR Antitrust Policy at

bit.ly/FAARboardapp



Sabrina Anderson and Cindy LeBrun proudly display the Professional Honor Role Achievement



RPR: YOUR INVALUABLE MEMBER BENEFIT

Imagine there was a tool that helped you showcase your local neighborhood knowledge while also increasing your efficiency. A digital platform and application, literally at your fingertips, that gave you access to the nation's largest property database. A resource that was available to you at no extra cost, because it was part of your yearly membership dues.

Well, there's no need to daydream. This tool exists and it's called RPR.

RPR is the nation's largest property database built exclusively for REALTORS®.

All the layers of real estate data, property reports, and tools within RPR are available to you as part of your NAR dues.

RPR users pay no monthly usage fees, no upgrades, no additional costs whatsoever. All we ask for is a bit of your time to open your RPR account and try it out. You, like hundreds of thousands of other REALTORS®, will soon discover how much RPR can add to your business.

Here's a quick glance at some of the great features you'll find in RPR:

- Nationwide Public Record Data
- Your Local MLS data and listings from many MLSs around the US
- Datasets to research properties, markets, neighborhoods, and schools
- The one-of-a-kind REALTOR® Valuation Model® (RVM®)
- · Customizable, client-friendly reports

- branded with your contact info and photo
- Demographic and psychographic data, consumer spending behavior and investment analysis tools
- Accessibility on-the-go with RPR Mobile™

FAAR PUBLIC POLICY DIRECTOR, KIM MCCLELLAN, RECEIVES PRESTIGIOUS RCE DESIGNATION FROM NAR

Kim McClellan, Public Policy Director of the Fredericksburg Area Association of REALTORS®, is being honored by the National Association of REALTORS® with the REALTOR® Certified Executive (RCE) designation, which recognizes exceptional efforts made by REALTOR® association executives and professional staff.

McClellan is one of over 500 REALTOR® association executives and professional staff who have achieved this mark of excellence.



Start using RPR

RPR can play an important role in helping you achieve your business goals. But if you aren't using it, you can't reap the numerous benefits that it has to offer.

We know that REALTORS® have a lot riding on their next deal. Which is why RPR created the nation's largest property database, exclusively for REALTORS®. It provides them with data, tools and reports so they can "wow" their clients and close more deals.

Why wait?

Begin using RPR today. It's easy to set up your account by following these easy steps:

Go to the RPR Website (narrpr.com)

- Under the login information, click on the link "Create Account"
- 2. Use your individual NRDS Number and follow the rest of the instructions to set up your account.

What Does it Cost?

Zip. Zilch. Zero. RPR is available at no cost and is an included benefit as part of your NAR yearly dues.

It's right here, waiting for you to try. Join your fellow REALTORS® who recognize RPR as a major difference maker to their brand, their business, and their bottom line.

Congratulations

Prior to becoming a candidate for the RCE designation, applicants must document their association management and academic experiences. Once they have completed this first step, eligible candidates must successfully complete a multiple-choice exam, which is based on a comprehensive understanding of association operations and management practices.

Candidates must demonstrate knowledge of areas critical to REALTOR® association management including association law, governance, and issues related to member services. To retain the designation, RCEs must be re-certified every four years.



BROADBAND; IT'S LIKE ELECTRICITY AND WATER...



Most REALTORS® in our region have probably experienced this scenario: you have the most perfect property that checks all of the boxes except for one. There is no access to high speed Internet. People either use their phone's hotspot or have spotty satellite coverage. But that's not a big deal, right? WRONG! Many buyers today think about high-speed Internet access like basic utilities. It's an expectation right up there with electricity and running water. And a lack of high-speed Internet can have buyers running the other way.

FAAR surveyed our membership to get some feedback on how broadband impacts their clients and their business.

"Most of my buyers consider Internet access a primary concern when selecting a home," stated 2017 FAAR President and REALTOR® with Dockside Realty Linda Fosdick.

"My buyers choose neighborhoods with high-speed access," said 2013 FAAR President and REALTOR® with United Real Estate Premier Suzanne Brady.

"Internet and cell phone access impact my clients and my business immensely. Once I was showing a property to an airline pilot. He was sure it was the perfect house until he decided to make a phone call. No service was a deal-stopper," commented Mary Ellen Reed with the Real Estate Marketplace.

"I am working with clients who found the house they want, finally, but there is not an option for Internet," said FAAR Board Member and REALTOR® with Coldwell Banker Flite Carol Sondrini.

Jurisdictions throughout the Fredericksburg region have struggled to address gaps in coverage for their citizens. Orange County has the most compelling broadband expansion program, providing hard-wired fiber to all of their schools and then taking it from there to individual citizens. The County aims to expand their fiber network over the next few years so that nearly every home in the County has access to high-speed Internet.

King George County is also trying to pave the way for increased broadband connectivity by waving fees and expediting permits for a local company aiming to bring "air fiber" broadband to county residents.

The state also has a focus on broadband, with Governor Northam announcing a rural broadband initiative last summer with



the goal of connecting all communities in the Commonwealth to broadband Internet in the next 10 years.

FAAR recognizes the important role that broadband plays in the business of real estate and life in general. That is why the FAAR Public Policy Committee has included a special standing position as part of our Legislative Priorities package specifically on broadband.

CHECK OUT OUR FULL SET OF STANDING POSITIONS AT

bit.ly/StandingPositions

Our position states:

FAAR supports the expansion of affordable, accessible and reliable broadband and cellular service throughout the Commonwealth of Virginia, particularly in unserved and underserved areas. Broadband access facilitates growth in property values, business opportunities, and job creation. While there is no single strategy or policy to accomplish this, FAAR supports continued collaboration between Federal, state, and local governments, and the private sector to achieve the goal of broadband expansion.

FAAR PARTNERS WITH LOCAL HOUSING NON-PROFITS TO EXPAND AFFORDABLE HOUSING OPPORTUNITIES

On any given day, 200 adults and children are homeless in our community. Homelessness is often a root cause of many other issues such as poor health, trouble in school, and lack of employment. No one can feel stable without a place to call home.



The Fredericksburg Area Association of REALTORS® (FAAR) has partnered with local housing non-profits to help expand affordable housing opportunities through the launch of the Stable Homes Partnership. FAAR began working last year with housing non-profits through the Continuum of Care (CoC), a federally-mandated local planning body that coordinates housing and services for homeless families and individuals.

Under the CoC umbrella, FAAR partnered with Micah Ecumenical Ministries, Loisann's Hope House, Empowerhouse, and the Thurman Brisben Center to create a marketing and recruitment plan to expand the pool of property owners' in the region willing to rent to families and individuals facing housing challenges. The partner organizations assist tenants with rent and

security deposits, while also providing case management and regular property inspections to smooth the path for long-term stability and success. Property owners engaged in the program have access to a ready pool of quality tenants paying fair market rent, reducing costly downtime advertising and showing their properties.

FAAR and the CoC agencies hosted two public information sessions on this program at the end of March. These informational meetings featured an overview of the program and panel discussions with both property owners and case managers involved in the program. The program administrators aim to expand their pool of landlords by following up with the attendees of those meetings.

THE REALTOR® CODE OF ETHICS

Never heard of it?

It's probably
because our code is
something we like
to practice rather
than preach. It's a
commitment to
honesty, integrity,
and trust that's been
protecting property
owners like you
since 1913.



ongratulatio



··· SPRING ··· WINNERS







Manager of the Year **Deb Ellis** Coldwell Banker Elite



Rookie of the Year **DeAnna Hamn** 1st Choice **Better Homes & Land**



* 2018 PROFESSIONAL HONOR ROLE *



Kevin McGrath Long & Foster Real Estate, Inc.



Melanie Thompson Award **Carol Sondrini** Coldwell Banker Elite



Exit Realty Group



SRES 1st Choice Better Homes & Land



1st Choice Better Homes & Land



Tricia Barnes ABR, GRI, CRB, ABRIM 1st Choice Better Homes & Land



ne Brad ABR, SRS **United Real Estate Premier**



nifer Caison Coldwell



Valerie Dellandre Virginia CU Realty



Linda Dort ABR, SRES, CRS Century 21 New Millennium

Educator of the Year





Holt for Homes



Pam Kuper SRS Century 21 New Millennium-Fredericksburg



ABR. GRI. CRS, SRES 1st Choice Better Homes & Land



Cindy LeBrun ABR, CRS. SRS, SRES Exit Realty Group



ABR, GRI 1st Choice Better Homes & Land



Nest **Realty Group**



GRI, CRS Long & Foster Real Estate, Inc.



ABR. CRS. SRES. GREEN **Green Tree Realty**



REALTORS® Choice **Pam Downing** Coldwell Banker Elite



ABR Century 21 New Millennium-Fredericksburg





Tony" Shade ARR RE/MAX Allegiance



Sharon Shade ABR, ABRM RE/MAX Allegiance



Sarah Stelmok ABR, GRI, SRES Nest Realty Group



Chip Taylor Long & Foster Real Estate, Inc.



Penny Traber ABR, GRI, CRS, SRS 1st Choice Better Homes & Land



Ginny Vickers ABR, SRS 1st Choice Retter Homes & Land

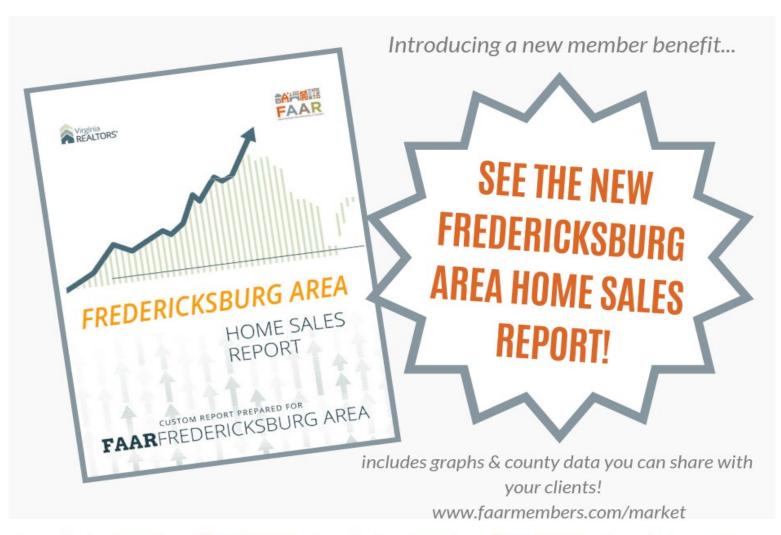


Williams-Hinnant ABR. CRS. GRI. CIPS. PMN. SRES 1st Choice Better Homes & Land



Professional Honor Role Linda Fosdick, ABR, GRI, CRS Dockside Realty

Linda is a long-time member and unfortunately her name and photo did not appear in the House & Homes ad recognizing the recipients so we'd like to recognize her here!





Take advantage of the opportunity to explore, discover, and connect with fellow REALTORS® at the annual convention at Williamsburg Lodge.. Momentum 2019 will feature sessions on marketing your business, trends in business and sales, legal updates, housing forecasts, & much more!

Register today for only \$99 at bit.ly/2GFGJzg

FREDERICKSBURG REALTORS® FOUNDATION: CHANGING OF THE GUARD

MEET PRESIDENT-ELECT ANNE OVERINGTON

The Foundation provides grants to local charitable organizations whose clients struggle with hardships that threaten their ability to secure and retain shelter.



Founded in 1990 by the Fredericksburg Area Association of REALTORS®, the Fredericksburg REALTORS® Foundation, Inc. is a private, non-profit organization. The Foundation solicits public and private contributions to distribute among various charitable organizations throughout the Fredericksburg area. It is governed by the IRS as a Section 501(c)(3) private foundation. All donations to the Foundation are tax deductible.

The Fredericksburg REALTORS®
Foundation has enjoyed many years of forward-thinking leadership under President Mary Beth Rich. When Mary Beth joined the Foundation in 2014, the group made just 3 grant awards. In her first year as President, the Foundation made 7 awards for a total of \$17,250. In 2018, the Foundation made 11 awards for a total of \$30,319.83 granted out. FAAR and the Foundation are grateful for the incredible work Mary Beth inspired as President. It is now time for her to hand the baton to the next in line for a new chapter in the Foundation's history.

Anne Overington has served on the Foundation since 2017 and comes to the group with a long history of giving back. Get to know what makes her tick and what she has planned for the future of the Foundation!

Name: Anne Overington

Company: Century 21 Redwood, The

Overington Team

Years in real estate: 12

Passions: Family, The Middle East, adorable

grandchildren, helping seniors, and

volunteerism

1. How did you get your start on the Foundation?

Kim McClellan with FAAR called and asked me to meet her to discuss the opportunities. She had heard of my involvement with the Alzheimer's Association and other community non-profits and thought this might be a good fit. We've lived in



Fredericksburg for over 30 years and my desire to help area residents continues to grow. After learning more about the Foundation's mission, I was thrilled to be a part of this incredible resource for our community.

2.In your opinion, what kind of impact does the Foundation have on our community?

The impact is increasing as we elevate our visibility and involvement in the Fredericksburg area. I think there may be a misconception about REALTORS® being "Million Dollar Producers" and that can translate into a public perception that we set ourselves apart from the community. That couldn't be farther from the truth! As you know, many of us are committed to bettering the communities in which we live. Our



2018 Foundation Governors pose for a quick picture during the busy golf tournament!

region is diverse and the needs of people are complicated. Our ability to provide funds for housing-related needs is more important than ever.

3. If you could tell FAAR members one thing about the Foundation, what would it be?

The Fredericksburg **REALTORS®**

Foundation is the charitable giving arm

of FAAR and is here to assist area residents with basic housing-related needs. The money we give away is all raised through fundraising efforts (golf tournament, bingo,

50-50 raffles, etc...) and does not come from member dues. Non-profits rely on us to grant money to fund basic projects like plumbing, roofing, ramps, security,

and more, so that

rapport with so we

can anticipate their

area residents

can live safely My goal is to continue to increase and comfortably. **Each Foundation** awareness and develop new Governor has a income streams so we have more non-profit, or two, grant money to give away! that they develop a

> needs. Mine happens to be senior housing for our aging population.

4. What are you goals for the Foundation's future?

My goal is to continue to increase awareness and develop new income streams so we have more grant money to give away! It's important for community non-profit organizations to know we are available to them. The need is increasing and we don't want to rely just

on REALTORS® and Affiliates to fund our grants. Asking other area businesses to become involved will be a major focus as we move forward. *Our annual golf* tournament and other fundraising efforts will continue to help us raise money but I'd love to see corporate dollars come rolling in to help us help Fredericksburg.









SUMMER LAWYER SERIES



BY BARBARA CASTILLO, RCE, CIPS
PROFESSIONAL DEVELOPMENT DIRECTOR

Don't take a summer break from sharpening your skills. FAAR Academy is excited to present a 4-part Summer Lawyer's Series of classes throughout the summer.

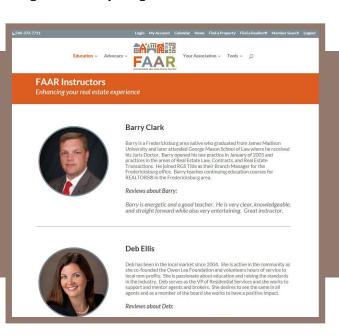
The series kicks off June 3rd, with Michele Freemyers and friends presenting the "Believe it or Not" case studies class. Those tricky areas like unpermitted basements, incomplete HOA packets, and more will be covered.

Next in the series is "MythBusters" with Barry Clark on July 10th. MythBusters will address common misconceptions and preconceived notions about real estate transactions. On July 24th, we will be hosting Virginia REALTORS® General Counsel Laura Farley, who will be covering all the complicated laws and hot button topics that can cause confusion.

Finishing out the series will be Michele Freemyers and Virginia Delegate Marcus Simon on August 7th presenting "How the Sausage is Made". The class will be covering all the new laws that go into effect on July 1, 2019, as well as a behind the scenes look at the legislature in action!

All 4 parts in the series offer CE or PL credit. Register today to guarantee a seat!

Read or leave
instructor reviews
at the new
faarmembers.com/
instructors page!



SUMMER LAWYER

"BELIEVE IT OR NOT: THIS REALLY HAPPENED"

with Michele Freemyers, Kevin McGrath, Scott Hine, Deb Ellis, Chip Taylor

Monday, June 3rd 9 - 11 AM

CE 2 Hours RE Related PL 2 Hours Current Industry **Issues & Trends**

Unpermitted finished basements? Incomplete HOA packet? Down payment gifted funds don't materialize? Tree fell on house day before closing?

Back by popular demand—We're bringing the show back to the classroom! We will explore these **head-scratching scenarios** and others, as well as bonus instruction covering 2019 contract changes with an all star cast of experts in their fields.

You don't want to miss this fun and fast-paced interactive style of instruction!



You won't believe some of these situations, but you will leave knowing how to handle them!

This isn't a classit's entertainment!

*

Class Fee

\$25 for Members \$35 Non-members

New for 2019: All same-day registrations subject to \$5 walk-in fee.

REGISTER ONLINE — at faarmembers.com/calendar, select class, login to register OR BY FAX — complete the registration information below and fax to (540) 736-0301.

_Company_____ Name____ Email_____CVC____ Credit Card_____ Total Exp. Date Signature

NOTE: If you require ADA assistance for the classroom, please call FAAR at time of registration at (540) 373-7711. Opinions and information delivered in all FAAR courses should be confirmed as compliant with the Student's Company Policy before including in business practices. Refunds will only be given in the event FAAR Academy cancels the class or if the registrant withdraws from the class by contacting FAAR during business hours, at least one (1) business day prior to the class date. By attending this event, you authorize FAAR to use any photos or videos taken during the event in future media promotions.





FAAR Classroom, 2nd Floor, 2050 Gordon W. Shelton Blvd., Fredericksburg, VA 22401

MYTHBUSTERS: BUSTING MYTHS IN REAL ESTATE

with instructor Barry Clark | July 10 | 9-11 AM | FAAR Academy Classroom

Real estate is complex. There are a host of issues that come up during any transaction including contract issues, lending issues and legal issues. Consumers have access to far more information than in the past. That access to information has both benefits and detriments.

Many times, consumers have pre-conceived notions on how certain aspects of a real estate transaction are going to happen. Often these notions are wrong and can lead to problems for the consumer and the people working on the transaction.

This class is designed to address some of these misconceptions and assist the agent in addressing those issues with the consumer before they become a problem. The idea behind the class is to create an environment of better educated consumers and real estate agents.

includes

2 hours CE Real Estate Related or 2 hours PL Current Industry Issues

sponsored by



Advance registration required* Members ___\$25

Non-Members ____\$35

*new for 2019: all same-day class registrations subject to \$5 walk-in fee

REGISTER ONLINE — faarmembers.com/calendar & log in to our system OR BY FAX — complete the registration information below and fax to (540) 736-0301.



_Company_____ Name_____

Phone _____Email ____

Credit Card____Zip___CVC___

Exp. Date Signature Total

NOTE: If you require ADA assistance for the classroom, please call FAAR at time of registration at (540) 373-7711. Opinions and information delivered in all FAAR courses should be confirmed as compliant with the Student's Company Policy before including in business practices. Refunds will only be given in the event FAAR Academy cancels the class or if the registrant withdraws from the class by contacting FAAR during business hours, at least one (1) business day prior to the class date.



SECOND FLOOR CLASSROOM. 2050 GORDON W. SHELTON BLVD. FREDERICKSBURG. VA 22401

SUMMER LAWYER SERIES

REAL ESTATE LAWS YOU NEED TO KNOW

July 24 | 9 AM - 11 AM | FAAR Academy Classroom

Your real estate practice requires knowledge of a wide range of complicated laws.

This session will touch on hot-button topics that frequently come up and create confusion. Topics include the Property Owner's Association Act, contracts, short sales, property management, antitrust law, and more!

Instructor: Laura Farley, Vice President of Legal Operations/Deputy General Counsel with the Virginia Realtors

> July 24 July 24 9 AM - 11 AM



includes

- 2 Hours CE Legal Updates with Flood
- 2 Hours Broker Management
- 2 Hours PL Current Industry Issues/Trends

Advance registration required.*

\$15 Members & Non-Members

*new for 2019: all same-day class registrations subject to \$5 walk-in fee

REGISTER ONLINE — faarmembers.com/calendar & log in to our system OR BY FAX — complete the registration information below and fax to (540) 736-0301.

_Company_____ Name_____ Phone_____Email____

Credit Card_____Zip___CVC___

Total Exp. Date Signature

NOTE: If you require ADA assistance for the classroom, please call FAAR at time of registration at (540) 373-7711. Opinions and information delivered in all FAAR courses should be confirmed as compliant with the Student's Company Policy before including in business practices. Refunds will only be given in the event FAAR Academy cancels the class or if the registrant withdraws from the class by contacting FAAR during business hours, at least one (1) business day prior to the class date.

SECOND FLOOR CLASSROOM, 2050 GORDON W. SHELTON BLVD. FREDERICKSBURG, VA 22401



SUMMER LAWYER SERIES

HOW THE SAUSAGE IS MADE: NEW LAWS AFFECTING REALTORS® & REAL ESTATE

WITH VIRGINIA DELEGATE & EKKO ATTORNEY MARCUS SIMON

August 7 | 9 AM - 11 AM | FAAR Academy Classroom

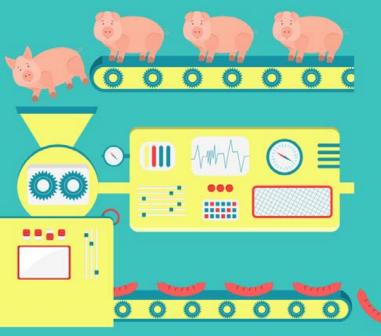
Learn about the new laws that passed, those that came close, and most importantly—how and why from a very inside perspective."

New laws went into effect July 1st affecting everything from HOA Resale Disclosure packages, to New Disclosure/disclaimers about flood zones to hands-free driving (what REALTOR® doesn't spend a lot of time on their phone and in their car!)

includes 2 Hours CE Legal Updates with Flood 2 Hours PL Current Industry Issues/Trends

sponsored by





Advance	registration	requirea.*
---------	--------------	------------

_\$25 Members ____\$35 Non-Members

*new for 2019: all same-day class registrations subject to \$5 walk-in fee

REGISTER ONLINE — faarmembers.com/calendar & log in to our system OR BY FAX — complete the registration information below and fax to (540) 736-0301.

+5PHR Education

NameCompan		eCompany			
PhoneEmail_					
Credit Card			Zip	CVC	
Total	Exp. Date	Signature			

NOTE: If you require ADA assistance for the classroom, please call FAAR at time of registration at (540) 373-7711. Opinions and information delivered in all FAAR courses should be confirmed as compliant with the Student's Company Policy before including in business practices. Refunds will only be given in the event FAAR Academy cancels the class or if the registrant withdraws from the class by contacting FAAR during business hours, at least one (1) business day prior to the class date.

SECOND FLOOR CLASSROOM, 2050 GORDON W. SHELTON BLVD. FREDERICKSBURG, VA 22401



HOME LOAN EXPERTS

Assurance Financial specializes in home loans. That's all we do. Realtors like that we handle processing and underwriting in-house and how well we take care of their clients, consistently closing their loans on time. Our customers like us because we offer competitive rates and fees, quick turnarounds on their loans, and really good customer service.





540-300-7941

5450 Southpoint Plaza Way, Fredericksburg, VA 22407

PURCHASE | REFINANCE | CONSTRUCTION

➌ NMLSCONSUMERACCESS.ORG CONVENTIONAL | FHA | USDA RD | VA | JUMBO

2019 REALTOR® EXPO



SEPTEMBER 25, 2019

PLAY WIN TAKE ENGAGE GO GAMES PRIZES ACLASS VENDORS WILD

The FAAR Special Events Committee & the FAAR Education Committee have been hard at work planning the 2019 FAAR Expo. There will be some new twists to this year's expo with a special focus on more ways to **win prizes every hour** throughout the day.

Mark September 25th on your calendar & look for registration in July!



GO ALONE GO TOGETHER

Keynote

9-10 AM Pete Kopf, 2020 REALTOR® Party Director | Classroom 1



Pete brings decades of real estate experience with him from his home state of Ohio and currently serves as the REALTOR® Party Chair at NAR. He will focus on growing your business through the power of the REALTOR® brand. From professionalism to the Code of Ethics to RPAC and advocacy, being a REALTOR® sets you apart.... Learn how to harness that power!

The Age of Aggregators—Creating Opportunities & Sustaining Value

10:30-11:30 AM Matthew Rathbun | Classroom 2



Some see proliferation of listing data among multiple aggregators and websites as a threat to the industry, while others have been mastering the use of these marketing platforms to serve their clients and build their business. This session helps agents re-establish their value proposition with their clients utilizing the tools and free resources offered by the data aggregators to help with personal branding, marketing their client's listings and creating more business opportunities. You'll leave with a list of tools and practices that have been proven to enhance your business.

2020 Vision: An Economist's View

11 AM - 12 PM, Dr. Lisa Sturtevant, Chief Economist, Virginia REALTORS® | Classroom 1



Boom or bust?? That is the question that REALTORS® and anyone in the real estate industry is always asking themselves. The Virginia REALTORS® Chief Economist will sift through the tea leaves of today's real estate market and give you the insights and information you need to weather any storm.

HOA's from A to Z

12:30-1:30 PM MIchele Freemyers | Classroom 1



Everything you need to know about the HOA's affect on your transaction! Partial HOA packet? Seller has violations? Initiation fee confusion? Learn how to navigate these and other situations in this NEW class with Michele!

bright MID-YEAR UPDATE

Summer's here, but we know that you're not in vacation mode. You're on the job...and we are too. You rely on the Bright system 24 hours a day, 7 days a week; and our team remains committed to providing every individual subscriber with the best possible performance and service to help drive your business forward.

Over the last few months, we've been focused on the following areas:

- Offering a more standardized set of Neighborhood/Subdivision information:
 We worked to standardize the subdivision names by removing misspellings
 and duplicate options. The final step of this process is to have local experts
 review the finalized list to help remove unnecessary options or add options that
 might not currently be available.
- Providing updated Public Records with the feature information: Sale and owner information was updated earlier this year, and the Public Records team continues to work to make sure the information available on the Public Record shows in Bright.
- Adding new PDF and HTML report options: Based on subscriber feedback, we are working to add a Synopsis report. The team is also working to offer the Gallery Report in additional property types.
- Days on Market: We have made a lot of progress with DOM/CDOM calculations to make sure they will be presented in accordance with Bright compliance rules. We're also convening regional feedback on the rules to ensure the output meets the needs of agents and brokers.
- Residential Lease: Based on subscriber feedback, we're implementing more specific field options for Residential Lease listings. These changes include removing unnecessary fields, renaming fields to be more specific to these listings and adding new field options based on subscriber requests.

In addition, we have made a number of recent changes and updates. The articles below share some of these updates:

- Residential Activity Report is now available | brightmls.com/#/article/9817
- Print reports now show frequently used reports | brightmls.com/#/article/9962
- Daily listing alert emails now available | brightmls.com/#/article/9829
- Get Free Access to Inman Select Courtesy of your local Association | <u>brightmls</u>. com/#/article/9819
- Search for Residential Sale and Lease listings using Multiple Property Types brightmls.com/#/article/9993

It's been a busy year so far and we expect the second half of the year to be just as busy. In every change we make and new feature we add, we are 100% committed to you and your clients to make their home buying and selling experience as successful as possible.

SECTION 8 CHANGES

As part of a recent update, you can now designate whether your Residential Lease property is approved for the Section 8 program funded by the U.S. Department of Housing and Urban Development. This enhancement will give you the ability to work with renters who are looking for properties that have been approved for Section 8.

SUMMARY OF THE CHANGES:

A new field titled Section 8 Approved has been created within the Residential Lease and Multi-Family property types. The field contains a single checkbox to indicate a property is Section 8 Approved. (Please note: There is NO option for Section 8 Approved = No.)

Listings that have Section 8 Approved selected in the Documents Available picklist will be automatically updated to reflect a marked checkbox for Section 8 Approved.

Watch the video at bit.ly/bright8



June 6, 2019





EMCEE: Bill Lublin

Bill is currently the CEO of the Social Media Marketing Institute (SMMI), CEO of Century 21 Advantage Gold, REALTOR®, and selfproclaimed Tech Freak.



WHERE: Viriginia **Historical Society**

428 N. Boulevard Richmond, VA 23220

This one day event provides REALTORS® with the latest business technology skills and trends in the real estate industry. Sessions will be presented by a mix of NAR speakers, national voices, and local real estate technology experts.

NAR and Richmond Association of REALTORS® are partnering to bring you the best speakers and topics for your local market.



Thursday, June 6, 2019 • 9:00AM - 3:30PM

PRICING:

\$49 Early Bird (Before May 30) \$59 Regular* Registration includes lunch. *non-member pricing available

REGISTER NOW!

www.NARtechedge.com







Want to start using video in your marketing?

Got a tech issue that's been driving you nuts?





2nd Tuesday of the Month

TECHOTIME

"Topic in 30" & open workshop







A monthly technology workshop every 2nd Tuesday of the month from 10 am to noon in the FAAR Annex. Now featuring a "Topic in Thirty" for the first 30 minutes of each workshop!

2019 Dates

January 8 Email Marketing

February 12 Homesnap & Showingtime

March 12 Instagram

April 9 Video

*May 8 Bright Tips & Tricks with YPN

June 11 Facebook

July 9 Canva

August 13 Youtube

September 10 Website Help

October 8 Password Keepers

November 12 Instagram December 10 Twitter

What you can expect to get out of Tech Time:

Film a video in the Studio, Discover new marketing tools, Pick up new shortcuts. Build a new social media account, Learn how to tweet! You choose how we spend tech time! The possibilities are endless!







GOT A TOUGH ONE? SUBMIT YOUR QUESTION IN ADVANCE TO LZUZA@FAARMEMBERS.COM

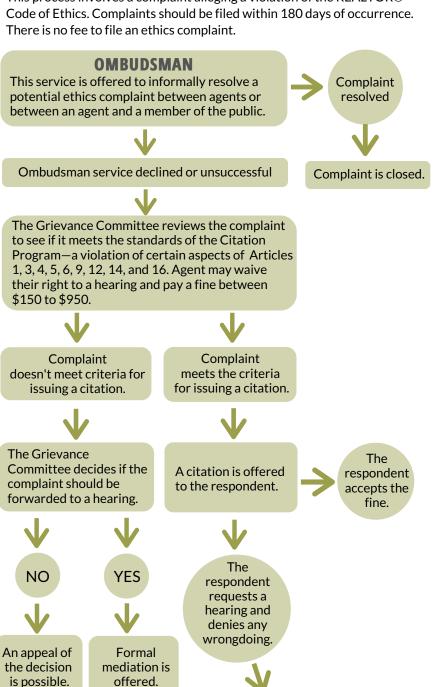


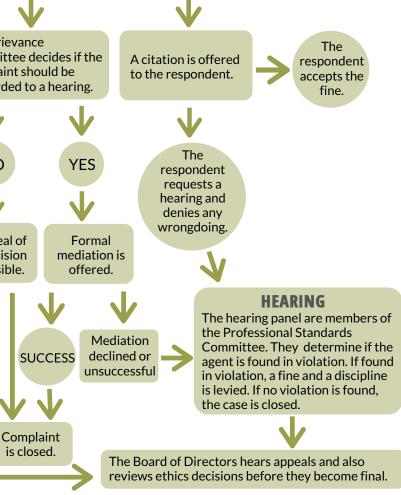


FAAR PROFESSIONAL STANDARDS PROCESS*

ETHICS COMPLAINTS

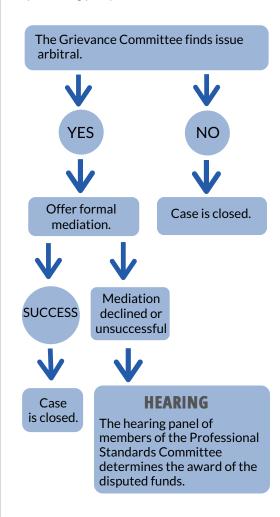
This process involves a complaint alleging a violation of the REALTOR® There is no fee to file an ethics complaint.





ARBITRATION

This process involves a request to settle a commission dispute between brokers and is filed after a transaction is closed. In arbitration, each party pays a \$350 fee. The prevailing party's fee is returned.



*This graphic generally represents FAAR's Professional Standards procedures, but not necessarily every aspect.



Helping REALTORS® Navigate Financial Freedom

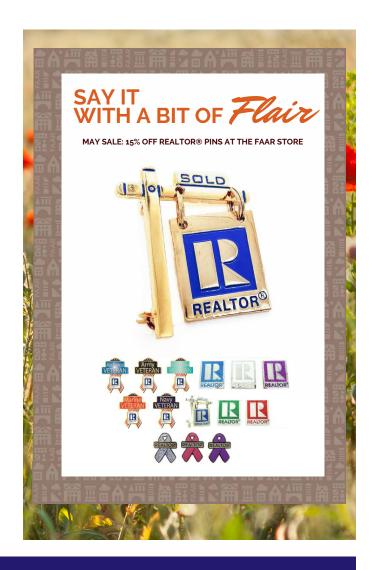
The National Association of REALTORS® is proud to introduce the

Center for REALTOR® Financial Wellness, a unique and interactive website designed to help you maximize your wealth today and achieve an even better tomorrow.

Log-in to Financial Wellness.realtor and start your financial journey today!









EXCELLENCE PAYS

- Be the first FAAR REALTOR® to STEP 1 achieve the C2EX professionalism endorsement
- STEP 2 Notify pbreme@faarmembers.com by June 7th
- STEP 3 Win a \$100 gift card and recognition at the June 12th Panel / Town Hall event

START NOW AT C2EX.REALTOR

UPDATE ON THE NAR LAWSUIT

This update was provided by the National Association of REALTORS® General Counsel, Katie Johnson, in mid-March. FAAR will share updates as available on the progress of this case.

There has been considerable media interest in the litigation filed on March 6 challenging the MLS system and the way that broker commissions are paid. The primary allegation is that home sellers are unfairly being required to pay the commissions of buyers' brokers. The legion of class action law firms that represent the plaintiff claim that these commissions are not subject to negotiations and they question the value that buyer brokers deliver in the home buying and selling process.

NAR believes that the lawsuit is a misguided effort to undermine the MLS system which has long-served both home sellers and home buyers very well. In short, the MLS system is designed first and foremost with the buyer and seller in mind. In the best interests of consumers, we will aggressively and persuasively point out the merits of the overall system.

We plan to file a motion to dismiss the case. In that motion, we will point out that the commission offered to the buyer's broker is determined by the seller – not by NAR or the MLS. It can be a percentage of the purchase price or a fixed amount, as little as one dollar. And, contrary to what the class action law firms allege, the commission is subject to negotiation. We will also point out that courts have repeatedly held that the MLS system increases the efficiency of the market and thus serves the best interests of sellers and buyers alike.

Please note that courts are often reluctant to grant motions to dismiss. If our motion to dismiss is denied, the litigation will then be a long and expensive process. However, we will continue to aggressively defend ourselves, along with the right of the American home buyer to continue to have access to a highly efficient home buying market.

Meanwhile, following are points we've been sharing with media and other external parties, and we welcome you to adopt this as your own:

- The MLS system works in the best interests of both buyers and sellers, and the way commissions are paid plays a key role in maximizing this benefit. The MLS system is pro-competitive and pro-consumer. It works in the best interests of buyers and sellers alike, as it results in a highly efficient residential real estate market. The system yields the maximum number of qualified buyers who may be interested in the sellers' property.
- Brokers play a crucial role in helping buyers and sellers achieve their goals. As more information has become available through MLS and interactive real estate websites, it is more crucial than ever before to have trained. local brokers available to help consumers sort through it all to arrive at the best possible decisions. In fact, 78 percent of homebuyers agree that their broker was an important source of information for buying a new home.
- Home buyers are very satisfied with their home buying experience and home buyers are brokers' best referral source. According to our most recent Homebuying Survey, 62 percent of home buyers were very positive about the home buying process, and

almost 90 percent would recommend their broker to a family member or friend.

- The allegations by the plaintiffs are false. The allegations by the plaintiffs are simply false. The fact is, when sellers have asked brokers to negotiate, brokers have reduced their fees more than 20 percent of the time.
- Years of judicial precedents have upheld the benefits of the MLS system. Legal precedents have upheld the central tenets of the MLS system, and we're confident that the courts will once again affirm the proconsumer, pro-competitive aspects of this system.

NAR has prepared a set of Frequently Asked Questions about the lawsuit. Feel free to use this resource with fellow agents, clients, and customers. NAR will continue to provide updates as this lawsuit progresses.

> ACCESS THE FAQ AT bit.ly/NARlawsuit

UPCOMING CLASSES

S M A R T H O M E S

MATTHEW RATHBUN & ANGEL PIONTEK INSTRUCT



Matthew Rathbun is a veteran instructor with a unique blend of geekiness, humor and an indepth knowledge of the practice of real estate. Matthew is the Executive Vice President of a large, multi-office firm in Virginia and has severed in various capacities in the local, state and National Association of Realtors. Matthew is a frequent contributor to various industry publications and speaks at various national conferences, including Inman and the National Association of Realtors®.

9-11 AM June 21, 2019 @FAAR

The "Smart Home" trend is not going away!

Learn what you NEED to know to represent both buyers and sellers in this market. What devices make a home "SMART"? What are savvy buyers looking for? Get all the information you need at this class!

includes 2 hours Broker Management or 2 hours CE RE Related or 2 hours PL Current Industry Issues





Angel Piontek is the Vice President of Marketing and an Associate Broker at Coldwell Banker Elite. Angel is an industry leader in marketing, communications and smart home technology. Angel is a sought after subject matter expert and has spoken at various industry conferences, Inman and Coldwell Banker. This year, she was featured as an Industry Innovator on RISMedia's Housecall online and RISMedia's Real Estate magazine. She has been named one of the 2019 RISMedia Real Estate Newsmakers.

Advance	registration	is	required.	Class	Fee -	Check	One

\$25 Members \$35 Non-members

*New for 2019: Same day registrations are subject to \$5 walk-in fee

Register online at faarmembers.com/calendar or fax to (540) 736-0301



Name			Company		
Phone			_Email		
Credit Card				CVC	
Total	Zip	Exp. Date	Signature		

NOTE: If you require ADA assistance for the classroom, please call FAAR at time of registration at (540) 373-7711. Opinions and information delivered in all FAAR courses should be confirmed as compliant with the Student's Company Policy before including in business practices. Refunds will only be given in the event FAAR Academy cancels the class or if the registrant withdraws from the class by contacting FAAR during business hours, at least one (1) business day prior to the class date. By attending this event, you authorize FAAR to use any photos or videos taken during the event in future media promotions.

FAAR ACADEMY

JULY 2019 CONTRACT & LAW CHANGES

1 hour class in the FAAR Academy Classroom

They did it again!
July 1st will bring change yet
again to both NVAR contracts &
Virginia Law.

1 hour CE Legal Updates with Flood (pending)

We have some substantial contract changes as well as new laws going into effect this summer. Make sure to attend one of these sessions to ensure you are both compliant and well versed on these changes. Register today, these sessions will sell out quickly!





Registration required.*CHECK ONE Members ___\$15 Non-Members ___\$25

*New for 2019: Same day registrations subject to \$5 walk-in fee REGISTER ONLINE — faarmembers.com/calendar & log in to our system

OR BY FAX — complete the registration information below and fax to (540) 736-0301.

+5PHR
Education

NOTE: If you require ADA assistance for the classroom, please call FAAR at time of registration at (540) 373-7711. Opinions and information delivered in all FAAR courses should be confirmed as compliant with the Student's Company Policy before including in business practices. Refunds will only be given in the event FAAR Academy cancels the class or if the registrant withdraws from the class by contacting FAAR during business hours, at least one (1) business day prior to the class date. By attending this event, you authorize FAAR to use any photos or videos taken during the event in future media promotions.

FAAR ACADEMY

SECOND FLOOR CLASSROOM, 2050 GORDON W. SHELTON BLVD. FREDERICKSBURG, VA 22401

Understanding the Termite Report

with instructors Jeff Huber & Rusty Markland

NEW CLASS!

DID YOU KNOW

The Wood Destroying Insect Inspection / Report (NPMA-33 form) may be the most misunderstood requirement facing Realtors and homeowners engaged in buying and selling their property. While it is not a law, it is a requirement by lenders and language in most, if not all, Real Estate contracts. The WDI becomes an essential part of the transaction.

Don't miss this new and eye-opening class that will protect YOU and YOUR clients!

June 26, 2019 9 - 10 AM includes 1 hour of CE Real Estate Related

An understanding of the requirements and rules that govern the inspection, reporting and treatment recommendations, protects not only the buyer and seller but also the Realtor in potential litigation.

The purpose of this course is to educate and define the scope and limitations of the inspection and report.

Knowing the rules of engagement, the requirements and rules set forth in inspecting and reporting wood destroying insect and insect damage could mean the difference in a successful settlement and transaction at best and at worse delivering a structure with significant damage and infestation to a new home owner and possible liability.

Registration required*	Class Fee—Check One	\$15 Members	\$	25 Non-members	
*New for 2019: All same-day class registrations are subject to \$5 walk-in fee					
REGISTER ONLINE at faarmembers.com/calendar and login to our registration system OR BY FAX — complete the registration information below, and fax to (540) 736-0301					
OR BY FAX — complete the registration information below and fax to (540) 736-0301.					
Name	(Company			
Phone		Email			
Credit Card		Zip	_CVC		
TotalExp.	DateSignatu	re			
NOTE: If you require ADA assistance for the classroom, please call EAAR at time of registration at (540) 373-7711.					

NOTE: If you require ADA assistance for the classroom, please call FAAR at time of registration at (540) 373-7711. Opinions and information delivered in all FAAR courses should be confirmed as compliant with the Student's Company Policy before including in business practices. Refunds will only be given in the event FAAR Academy cancels the class or if the registrant withdraws from the class by contacting FAAR during business hours, at least one (1) business day prior to the class date. By attending this event, you authorize FAAR to use any photos or videos taken during the event in future media promotions.

FAAR ACADEMY



LEARN ABOUT WHAT POTENTIAL ENVIRONMENTAL CONCERNS CAN POP UP ON YOUR LISTING!

3 hours CE- Real Estate Related 2 hours PL- Current Industry Issues and Trends

What lurks inside your listing? There are several items of environmental concern that may pop up-this is the class to learn about them! A very experienced Home inspector will be covering Radon, Asbestos, Lead, Mold, Water Quality, Carbon Monoxide, Meth Labs and MORE! This is the perfect class to take to ensure you learn about these concerns and can properly advise vour clients.

July 12, 2019 9 AM - 12 PM at FAAR



Advance Registration required*

Class Fee

\$25 for Members \$35 Non-members

New for 2019: All same-day registrations subject to \$5 walk-in fee.

REGISTER ONLINE — at faarmembers.com/calendar, select class, login to register OR BY FAX — complete the registration information below and fax to (540) 736-0301.

Name		Company		
Phone		Email		
Credit Card		Zip	CVC	
Total	Exp. Date	Signature		

NOTE: If you require ADA assistance for the classroom, please call FAAR at time of registration at (540) 373-7711. Opinions and information delivered in all FAAR courses should be confirmed as compliant with the Student's Company Policy before including in business practices. Refunds will only be given in the event FAAR Academy cancels the class or if the registrant withdraws from the class by contacting FAAR during business hours, at least one (1) business day prior to the class date. By attending this event, you authorize FAAR to use any photos or videos taken during the event in future media promotions.





The Pricing Strategy Advisor (PSA) certification is specifically designed to enhance your skills in pricing properties, creating CMAs, working with appraisers, and guiding clients through the anxieties and misperceptions they often have about home values.

Start Pricing Homes with Confidence. WITH REBECCA STRALEY

July 18 | 9 am - 5 pm

at FAAR, 2050 Gordon W. Shelton Blvd Fredericksburg VA 22401

2 hours CE Real Estate Related
2 hours PL Current Industry Issues & Trends

SPONSORED BY



Register for the Pricing Strategies: Mastering the CMA course.

The key to competitive home pricing is becoming proficient at comparative market analyses (CMAs). In the Pricing Strategies: Mastering the CMA course, you will learn how to evaluate the existing real estate market to take the guesswork out of pricing homes.

As the core requirement for the Pricing Strategy Advisor (PSA) certification, this course will enable you to:

- · Determine the market-based value range of a home
- Choose the most appropriate comparables for a property
- Compile a CMA report for proper presentation
- · Collaborate with appraisers

Take the Pricing Strategies: Mastering the CMA course and become a recognized leader in home pricing.

Visit **PricingStrategyAdvisor.org** to learn how to earn the PSA certification.







Class Pricing-Advance Registration Required*

Early bird \$99 ends 7/1 Registration \$110 ends 7/16 Late registration \$120 ends 7/18

*New for 2019: All same-day class registrations are subject to \$5 walk-in fee

Register at faarmembers.com/calendar or fax flyer info to 540-736-0301

Name	
Email	
Credit Card #	‡
Zip	Exp. Date
Total	_Signature

NOTE: If you require ADA assistance for the classroom, please call FAAR at time of registration at (540) 373-7711. Opinions and information delivered in all FAAR courses should be confirmed as compliant with the Student's Company Policy before including in business practices. Refunds will only be given in the event FAAR Academy cancels the class or if the registrant withdraws from the class by contacting FAAR during business hours, at least one (1) business day prior to the class date. By attending this event, you authorize FAAR to use any photos or videos taken during the event in future media promotions.



Working with Investors

with instructor Tim Murphy

THIS CLASS IS A MUST FOR REAL ESTATE AGENTS THAT WANT TO WORK WITH INVESTORS!

3 hours CE- Real Estate Related 2 hours PL- Current Industry Issues and Trends

What every Real Estate Agent & Investor needs to know about real estate investment, from cashflow to flips. This is an indepth course that breaks out all aspects of real estate investment including hard money financing, long term rentals, vacation rentals by owner as well as financing & tax strategies. You will leave with the tools you need to estimate cost of repairs, understand gross & net profit and target investments.

July 17, 2019 9 AM - 12 PM at FAAR



Advance Registration required*

Class Fee

\$35 for Members \$45 Non-members

New for 2019: All same-day registrations subject to \$5 walk-in fee.

REGISTER ONLINE — at faarmembers.com/calendar, select class, login to register OR BY FAX — complete the registration information below and fax to (540) 736-0301.

Name		Company		
Phone		Email		
Credit Card		Zip	CVC	
Total	Exp. Date	Signature		

NOTE: If you require ADA assistance for the classroom, please call FAAR at time of registration at (540) 373-7711. Opinions and information delivered in all FAAR courses should be confirmed as compliant with the Student's Company Policy before including in business practices. Refunds will only be given in the event FAAR Academy cancels the class or if the registrant withdraws from the class by contacting FAAR during business hours, at least one (1) business day prior to the class date. By attending this event, you authorize FAAR to use any photos or videos taken during the event in future media promotions.





Real Estate Investing: Build Wealth Representing Investors and Becoming One Yourself This course covers the fundamentals of real estate investment that practitioners need to know to expand their With Instructor Sarah Stelmok CE 8 hrs Real Estate Related PLE 2 hrs Current Industry Trends September 26, 2019 9:00 AM-5:00 PM © FAAR

fundamentals of real estate investment that practitioners need to know to expand their business services. The one-day course looks at how practitioners can adapt core real estate skills and learn new skills to serve clients who want to invest in single family homes, condos, townhomes, and small multifamily properties.

In this class, you'll learn...

- how to work with investors as they goal set, plan, evaluate, and acquire properties as well as manage them
- how to "walk the talk" and become a real estate investor yourself.

LUNCH INCLUDED!



ACADEMY

Students missing	g more than 10 minutes of c	lass, cannot be gi	ven CE or PL cre	edit.	
Registration required.* Class Fee—Check One		99 Members	\$119 Non-men \$149 Non-men		
*New for 2019: All same-o	lay class registrations sub	oject to \$5 walk-i	n fee		
	nembers.com/calendar and lo e registration information belo	•	•	+5PHR Education	
Name	Com _l	oany			
Phone	Ema	il			
Credit Card	Zi _l	ρ	_CVC		
TotalExp. Dat	eSignature				
NOTE: If you require ADA assistance for the classroom, please call FAAR at time of registration at (540) 373-7711. Opinions and information delivered in all FAAR courses should be confirmed as compliant with the Student's Company Policy before including in business practices. Refunds will only be given in the event FAAR Academy cancels the class or if the registrant withdraws from the class by contacting FAAR during business hours, at least one (1) business day prior to the class date. By attending this event, you authorize FAAR to use any photos or videos taken during the event in future media promotions.					

Do you have what it takes to achieve the Military Relocation **Professional (MRP) Certification?**

includes 8 hours CE Real Estate Related, 2 hours PL Current Industry Issues and Trends



There are almost 120,000 U.S. Military Service members in Virginia alone.

When military staff and their families relocate, the services of a real estate professional who understands their needs and timetables makes the transfer easier, faster, and less stressful.

The Military Relocation Professional (MRP) certification course teaches you about working with current and former military service members to find the housing solutions that best suit their needs and take full advantage of military benefits and support.

October 1, 2019 9:00 AM-5:00 PM Instructor: Arleen Roberts





Learn how to provide the real estate services at any stage in the service member's military career—that meet the needs of this niche market and win future referrals. Hone in your knowledge and skills for working with active duty military buyers and sellers, as well as veterans with the NAR's Military Relocation Professional Certification.

Good information on what military service members experience as a seller or buyer with practical examples on topics!

Arleen kept class entertaining and on point!

The instructor, Arleen, was awesome. She is former military and had so many first hand tips and stories to share!

To complete certification, you must complete 2 free webinars & pay NAR a ONE-TIME certification fee. Pre-class reading assignment can be found at www.rebac.net/Teach/MRP/ MRP_Core_Course_Pre_Class_Reading.pdf



	_	
Advance registration is required	d. Class Fee - Check One	
\$99 early bird ends 9/13	After 9/13*: \$119 Members	\$139 Non-members

*New for 2019: Same day registrations are subject to \$5 walk-in fee

Register online at faarmembers.com/calendar or fax to (540) 736-0301



Name	· · · · · · · · · · · · · · · · · · ·		Company		
Phone	· · · · · · · · · · · · · · · · · · ·		_Email		
Credit Card				CVC	
Total	Zip	Exp. Date	Signature		

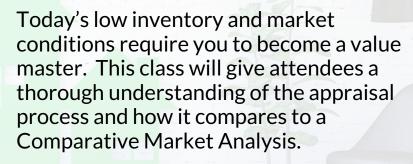
NOTE: If you require ADA assistance for the classroom, please call FAAR at time of registration at (540) 373-7711. Opinions and information delivered in all FAAR courses should be confirmed as compliant with the Student's Company Policy before including in business practices. Refunds will only be given in the event FAAR Academy cancels the class or if the registrant withdraws from the class by contacting FAAR during business hours, at least one (1) business day prior to the class date. By attending this event, you authorize FAAR to use any photos or videos taken during the event in future media promotions.



CMA vs APPRAISALS

with Tim Murphy & James Hopper

October 16, 2019 9:00-12:00 am



THE PRICE IS RIGHT—OR IS IT?

- hours CE Real Estate Related
- hours PL Current Issues and Trends

Advance Registration required—Class Fee*

\$25 FAAR Members \$35 Non-members

*New for 2019: Same day registrations are subject to \$5 walk-in fee

Register online at faarmembers.com/calendar, fax to (540) 736-0301

Name_____Company____ Phone

NOTE: If you require ADA assistance for the classroom, please call FAAR at time of registration at (540) 373-7711. Opinions and information delivered in all FAAR courses should be confirmed as compliant with the Student's Company Policy before including in business practices. Refunds will only be given in the event FAAR Academy cancels the class or if the registrant withdraws from the class by contacting FAAR during business hours, at least one (1) business day prior to the class date. By attending this event, you authorize FAAR to use any photos or videos taken during the event in future media promotions.



Do you manage a team or think about joining one?

written & instructed by Matthew Rathbun

The concept of a real estate team is

nothing new. They have existed for

decades, but over the past several years, the team concept has evolved

and become far more ubiquitous.

agent increase, many real estate

As the real estate industry progresses and the consumers' demands on the

professionals have begun moving their existing single-agent practice to a more

sophisticated and advanced model to

better serve their clients and become



Designing and Sustaining Successful Teams

CE 6 hrs Real Estate Related or 6 hrs Broker Management or PLE 2 hrs Current Industry Issues\Trends

November 12, 2019 9:00 AM-5:00 PM @ FAAR



A MUST for Team Leaders and Team Members!

In this class. vou'll learn...

- The Foundation & Design of a Team
- The Stages of Team Design
- Marketing your Team
- Technology and Communication
- Systems and Workflow

more profitable.

Sponsored by



Perfect for agents thinking of joining a team!

Perfect for team managers!

Students missing	more than 10 minutes of cl	_ `	n CE or PL credit.
Registration required*	Early bird till 11/01	_	\$99 Non-members
Class Fee—Check One	On 11/01 and after	\$119 Members	\$139 Non-members
*New for 2019: All same-da	y registrations subject to \$5	walk-in fee	
REGISTER ONLINE at faarm OR BY FAX — complete the		· ·	' 'APDK
Name	Comp	any	
Phone	Emai	1	· · · · · · · · · · · · · · · · · · ·
Credit Card		ZipC	VC
TotalExp. Date	eSignature		
NOTE: If you require ADA assistance for Opinions and information delivered in a Policy before including in business practiclass or if the registrant withdraws from day prior to the class date. By attending event in future media promotions.	II FAAR courses should be confirmed tices. Refunds will only be given in the class by contacting FAAR during	as compliant with the Stude e event FAAR Academy can business hours, at least one	nt's Company ncels the (1) business













PHOTO TIME! VIEW RECENT PHOTOS

...from the Lake Anna Roundtable | <u>bit.ly/lakeannaphotos</u>

...from the Legislative Reception | bit.ly/19reception

...from the FAAR Spring Awards | <u>bit.ly/19awards</u>











Connect with us!

Click on the phone to go to the social media channel on screen!





Let us find a mortgage solution that is right for your clients. Call 540.548.8855, or visit www.cfmortgagecorp.com/Fredericksburg-Branch



This is an advertisement and not a commitment to lend. C&F Mortgage Corporation NMLS# 147312





FAMILY FUN NIGHT



with the Potomac Nationals



July 20, 2019

Gates open at 5:00 PM 6:35 PM First Pitch by FAAR President Drew Fristoe

Take your family out to the 'Ol Ball Game for a night of fun!

Join us at this years Family Fun Night! \$12 admission includes a reserved seat, baseball hat, and a food voucher. Arrive at 5 PM for a group photo on the field—This night also happens to be a bobblehead giveaway night! Need to park? Save \$1 on parking by reserving through FAAR! Book early so FAAR can request more tickets if needed!

sponsored by

PFITZNER STADIUM 7 COUNTY COMPLEX COURT WOODBRIDGE, VA 22192

RESERVE YOUR SEATS AT FAARMEMBERS.COM/CALENDAR









Bobbleheads! Fireworks! FUN!

Please indicate	the quantity of tickets and parking passes
\$12 Admission	\$5 Parking Pass



REGISTER ONLINE at www.faarmembers.com/calendar—select event & login OR BY FAX complete the registration information and fax to (540) 736-0301

Name	Company	
Phone	Email	
Credit Card #	Zip	CVC
TotalExp. Date	e	
Signature		
Guest Names		FAAR

Serving Realtors since 1967!



(540) 373-6655

24 Hour Turn Around

Problems with listings... moisture in crawl spaces?... Ask about our Crawl Space **Encapsulation Program!**



REALTORS

REQUEST

Let's get Social!













${\sf www.PermaTreat.com}$









Mortgage Advisor 540-376-4194

Deneen Bernard



Danielle Smith Production Mgr. 540-424-5700



Alexander Bernard Loan Processor 540-455-6175



Loan Originator 540-446-3369



Spanish Services 540-538-6813

Mercedes Martell

When you need the job done right, call our Team!



WE'RE READY FOR THE NEXT 25!

INVESTING IN INNOVATION

Secure Document Portal Mobile Quote App **E-Closing Platform**

EXPANDING REACH & EXPERTISE

Residential & Commercial Expansion into Maryland & D.C.

MAINTAINING A PERSONAL COMMITMENT

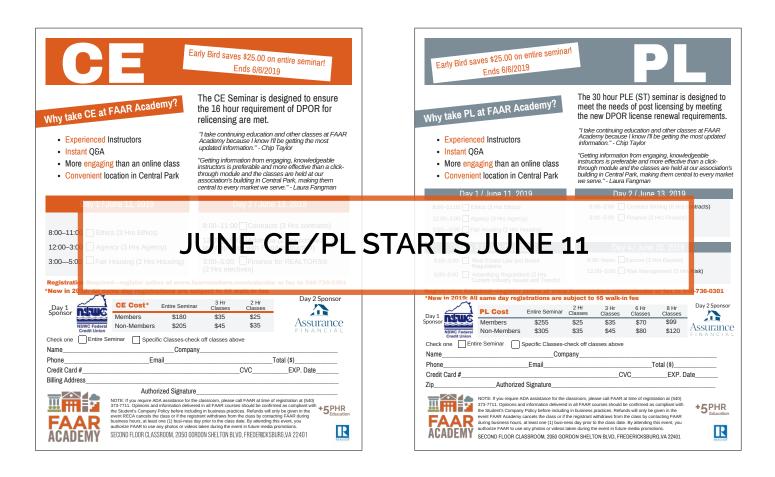
Largest Footprint in DC, MD & VA Trusted, Responsive Branch Contacts Each Office Invested in Its Community

Fredericksburg

Phillip Blake, Branch Manager 1956 William Street Fredericksburg VA 22401 540-373-1300 pblake@mbh.com

Stafford

Kathy Tate, Branch Manager 9 Center St # 105 Stafford, VA 22556 540-658-0992 ktate@mbh.com



TAKE JUST WHAT YOU NEED OR SIGN UP FOR THE WHOLE BUNDLE















































Thank you to these affiliates for their continued support of local REALTORS®.

Search all affiliate members at faarmembers.com/ member-search or visit our Affiliate Marketing Partner sites at faarmembers.com/ marketing-affiliates

Want to see your logo here?

Contact jcarriger@ faarmembers.com for more information on becoming one of our Affiliate Marketing Partners.