

2023

FREDERICKSBURG AREA ASSOCIATION OF REALTORS®

AFFILIATE DIRECTORY

Connecting REALTORS® and Affiliates



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www.faarmembers.com

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The Association covers the City of Fredericksburg and the Counties of Stafford, Spotsylvania, King George, Orange, & Caroline.

Although some members do business in other counties (Louisa, Westmoreland, Prince William, etc.), they have selected FAAR to be their primary association.

Agents, please use the services of our affiliate members who represent allied services in the real estate industry.

Membership Statistics

REALTOR® Members

1875

Affiliate Members

131

Member Offices

307

YOUR 2023 LEADERSHIP TEAM

Executive Committee



President

Carol Sondrini

Berkshire Hathaway HomeServices
PenFed Realty
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President Elect

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Dawn Josemans

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Kardin Lillis

Weichert, REALTORS®
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Immediate Past President

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Matthew Rathbun

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Sherrie Shaw (Affiliate)

Nationwide Mortgage Bankers
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Fredericksburg, Virginia 22401
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FAAR Staff

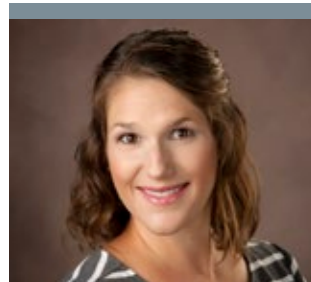
Offering services online and in person!



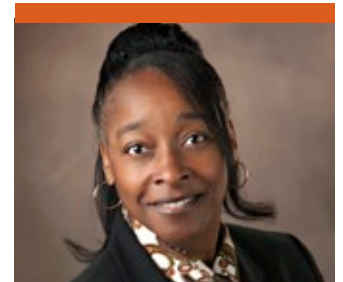
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Membership Services Director
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Kim McClellan, RCE
Public Policy Director
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Linda Alsop, AHWD Financial
Director / HR Director
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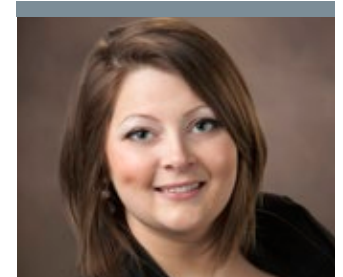
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Lauren Zuza, AHWD, e-PRO®
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2023 Scheduled Events*

*Dates and times subject to change. Confirm at faarmembers.com/calendar

Ready to register?
Head to faarmembers.com/calendar

Date	Event
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9/6	RI 502: Sales Contracts Day 1
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9/7	RI 502: Sales Contracts Day 2
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9/8	Ethics for Property Managers Class
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9/11	The Productive REALTOR®
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9/13	FAAR EXPO
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9/15	Latte and Learn
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9/13	Shelter Dinner
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9/26	Broker Management
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9/27 Marketing the Listing Certificate Course
9/28 Major Investor Dinner
10/4 RI 507: Ethics and Professional Responsibility Day 1
10/5 RI 507: Ethics and Professional Responsibility Day 2
10/10 CE/PL Seminar Day 1
10/11 Latte and Learn
10/12 CE/PL Seminar Day 2
10/13 Par for FAAR Golf Tourney
10/14 YPN Pub Crawl
10/17 PL Seminar Day 3
10/18 Working With Investors
10/19 PL Seminar Day 4
10/24 RI 508: Virginia Law and Regulations Day 1
10/25 RI 508: Virginia Law and Regulations Day 2
10/26 Halloween Mixer
11/1 Free Day of Education
11/2 Latte and Learn
11/2 RE Roundtable: Spotsylvania
11/7 Real Estate Negotiation RENE Certification Day 1
11/8 Real Estate Negotiation RENE Certification Day 2
11/8 RI 503: Business Planning Day 1
11/9 RI 503: Business Planning Day 2
Nov. 12-17 NAR NXT Annual Conference
11/27 Managing Broker Network
12/1 Latte and Learn
12/7 RI 501: Agency in Virginia Day 1
12/7 Installation
12/8 RI 501: Agency in Virginia Day 2
12/12 CE/PL Seminar Day 1
12/13 YPN Panel
12/14 CE/PL Seminar Day 2
12/19 PL Seminar Day 3
12/19 Shelter Dinner
12/21 PL Seminar Day 4

View the Bright MLS training schedule and the Graduate, Realtor Institute (GRI) class designation schedules at faarmembers.com/flyers



Benefits of Membership

GENERAL

The FAAR Logo The bold logo reminds members and the public that *the REALTOR® community is a modern, vibrant organization*. It is a commitment to the members of exceptional service and to the community. It is a dedication to providing professional service and promoting the area's quality of life.

Bright MLS FAAR is a stockholder member of Bright MLS which provides agents with member pricing.

Leadership FAAR is recognized as a progressive association with capable leaders focused on providing relevant services and benefits to the membership.

Strategic Plan The Board of Directors reviews the Plan quarterly to track the implementation of its

objectives. A facilitated planning session occurs every three years. A new strategic plan will be adopted in 2023.

Professional Staff The staff of eight carry out the policies set by the 13-member Board of Directors. They are knowledgeable in their respective fields and dedicated to delivering stellar service.

Committees/Governance- The various groups of volunteers plan and execute an array of networking opportunities and ensure that the association operates according to NAR policies.

Financial Stability FAAR is financially solvent guided by sound policies and investment planning.

RAMCO Membership Database System RAMCO, supported by the National Association of REALTORS®.

was designed by REALTOR® association executives to address the basic needs of REALTOR® associations across the country. Data collection and data migration to other programs will be easier. Membership Services Director Lori Hillard-Wehr comments. "RAMCO is user friendly and designed to accommodate what we do on a daily basis."

FAAR Office The main space of the FAAR office is on the second floor- reception, classroom, staff offices, Member Lounge, REALTOR® Store, restrooms and a kitchen. The first floor FAAR Annex was added for the Board of Directors Room, a small conference room, waiting room, kitchenette and the video studio.

Office Visits The staff and leadership visit real estate offices to bring information

The mission of the Fredericksburg Area Association of REALTORS® is to provide its members with the resources to deliver professional and ethical service and to advocate for issues impacting real estate. FAAR strives to accomplish this mission through a variety of services offered to members.

Take advantage of these products and services today!

about the association and to address your concerns. Call Lori at 540-681-1944 to arrange for a visit.

Affiliate Marketing Program (AMP)

Affiliates are given the opportunity to network more closely with members by sponsoring association events and programs. Activities are often free to the members because of the sponsorships of the AMPs.

PROFESSIONAL DEVELOPMENT

New Member Orientation

Orientation gives members the chance to learn about what services the Association provides and also tools to make your business successful.

Continuing Education Earn continuing or post license education credits or enhance your knowledge through a broad selection of classes taught by top-notch instructors.

Designations Designations advance careers. Courses are scheduled throughout the year.

Non-Credit Educational Opportunities FAAR offers many opportunities for education that are outside of license renewal. FAAR offers many classes aimed at building your business to increase both productivity and profitability.

Outreach Events FAAR hosts a variety of outreach events in areas like North Stafford, Lake Anna, Caroline, Orange, and King George to bring both education and business building opportunities to all of our agents.

Networking/Committee Involvement Participating in FAAR committees is a way to develop leadership skills and make valuable contacts. Members shape the Association's future.

Awards and Recognition

Recognition is awarded for outstanding achievements in the profession at the annual FAAR Awards Event.

FAAR Expo FAAR's premier education and networking event held every September. The FAAR expo returned as an in-person event in 2022.

Additional Events Special events for members may include economic summits, transportation meetings, family fun days, bowling, and a variety of other opportunities to network.



Benefits of Membership (continued)

COMMUNICATIONS

Website and Facebook

Page [FAAR's website \(faarmembers.com\)](http://faarmembers.com) and [Facebook \(facebook.com/faarmembers\)](https://facebook.com/faarmembers) pages are online information resource available 24/7 for the latest news, events, MLS statistics, industry trends and feature articles.

Email Updates and

Newsletters FAAR provides an email update each Friday and a pdf newsletter 2 times a year. These communications focus on association information, events, education and advocacy all delivered straight to your email inbox. Look for the monthly activity summary to give a snapshot of upcoming events.

PRODUCTS AND SERVICES

Professional Discounts

Membership means discounts for a variety of services and

products through FAAR, VAR and NAR vendors.

REALTOR® Store and Member Lounge

The REALTOR® Store offers popular business items from sign riders to St. Joseph statues. The Member Lounge shares space in the Store and is a welcoming corner for you to catch up on paper work or to grab a cup of coffee and listen to the news. Need to access a computer? There is one available in the Member Lounge. The first floor conference room is available for client meetings. Check with the front desk for availability.

Sentrilock Lockbox Services

Purchase lockboxes at the FAAR office.

Quarterly Market Statistics Reports

FAAR partners with Bright MLS to produce quarterly real estate reports that detail local market

trends and provide a valuable narrative about why those trends are happening. FAAR provides a short, press release version and also provides a longer, agent-focused version packed with charts and graphs.

Fredericksburg Area Home Sales Report

Quarterly update compiled by the Virginia REALTORS® Economist for each FAAR jurisdiction.

Notary Service FAAR staff member, Lori Hillard-Wehr, is a notary public. Contact Lori at the office to schedule an appointment for free notary services.

PROFESSIONAL STANDARDS

Code of Ethics FAAR is devoted to increasing the level of professionalism of members and the public they serve. FAAR provides risk management courses, in-



house arbitration and conducts ethics hearings.



Mediation Services FAAR works to resolve disputes between members.

Ombudsman Program Added to resolve issues before they become a complaint.

PUBLIC AFFAIRS

Legislative Advocacy FAAR is your voice in local, state and national government real estate issues, offering members the opportunity for direct involvement.

FAAR Car The white van, wrapped with the FAAR logo is a traveling advertisement for area REALTORS®. It is also the service vehicle for FAAR Academy Road Shows, office visits and for transporting event materials to venues.

RPAC RPAC supports candidates for public office who understand the real estate industry and will work to keep it strong. Relationships fostered through RPAC help REALTORS® cut through government red tape to ensure members can practice the profession they love. In the past 3 years, FAAR was named a Triple Crown winner, meeting goals with members of major investors, funds raised for size, and percentage of member participants.

Read more at
[faarmembers.com/
member-benefits](http://faarmembers.com/member-benefits)



Committees and Networking Groups Roster

Education and Professional Development

Chair: Meghan Kala
meghan@meghankala.com
Vice Chair: Deb Ellis
dellis@cbeva.com
Staff Contact: Barbara Castillo
bcastillo@faarmembers.com

Property Management Committee

Chair: Stephanie Michael
stephaniedmichael@gmail.com
Vice Chair: Don Pett
Don@WilkinsonPM.com
Staff Contact: Kim McClellan
kmcclellan@faarmembers.com

Fredericksburg REALTORS® Foundation

President: David Cropper
David@CropperHomeSales.com
Staff Contact: Kim McClellan
kmcclellan@faarmembers.com

Awards Committee

Chair: Carol Sondrini
carol.sondrini@penfedrealty.com
Vice Chair: Lauren Tate
laurentate@c21redwood.com
Staff Contact: Page Browning
pbrowning@faarmembers.com

Managing Broker Network

Chair: Deanna Beltran
deanna@joyofhomesales.com
Staff Contact: Barbara Castillo
bcastillo@faarmembers.com

Communication and Technology Committee

Chair: LeAnn Black
leannblack13@gmail.com
Vice Chair: Susan Jurkouich
idomyhomework4u@gmail.com
Staff Contact: Lauren Zuza
lzuza@faarmembers.com

Public Policy/ RPAC Committee

Chair: Matt Young
myoung@ekkotitle.com
Vice Chair: Linda Dort
lindadorthomes@gmail.com
Staff Contact: Kim McClellan
kmcclellan@faarmembers.com

Young Professionals Network (YPN)

Chair: Tamar Myers-Moffatt
therealtexpert@gmail.com
Vice Chair: Drew Fristoe
dfristoe@cbeva.com
Staff Contact: Lauren Zuza
lzuza@faarmembers.com

Special Events Committee

Chair: Richard Bibb
richard.bibb@goosehead.com
Vice Chair: Carrie Fincham
carrie.fincham@fairwaymc.com
Staff Contact: Jennifer Saenz
jsaenz@faarmembers.com

Professional Standards

Chair: Sherry Bailey
c21bailey@aol.com
Vice Chair: Sha Williams-Hinnant
realtorsha@gmail.com
Staff Contact: Page Browning
pbrowning@faarmembers.com

Diversity, Equity, and Inclusion (DEI) Committee

Chair: Randy Walther
randywalther@fxbg.net
Vice Chair: Rick Perry
TopProducer4U@gmail.com
Staff Contact: Page Browning
pbrowning@faarmembers.com

Grievance

Chair: Alicia Angstadt
angstadtreoup@gmail.com
Vice Chair: Kristie Walker
krismariew@gmail.com
Staff Contact: Barbara Castillo
bcastillo@faarmembers.com

Budget & Finance/ Investment

Chair: Lauren Tate
laurentate@c21redwood.com
Staff Contact: Linda Alsop
lalsop@faarmembers.com

Nominations Committee

Chair: Deb Ellis
dellis@cbeva.com
Vice Chair: Randy Walther
randywalther@fxbg.net
Staff Contact: Page Browning
pbrowning@faarmembers.com

Community Service Committee

Chair: Kristi Murphy
kristi.murphy@Longandfoster.com
Vice Chair: Cara Harris
cara.harris@lnf.com
Staff Contact: Lauren Zuza
lzuza@faarmembers.com

Women's Council of REALTORS®

President: Dawn Veronica Curry
dcurry@kw.com

Joining a FAAR committee is a great way to get involved with the Association and network with fellow agents.

FAAR has a variety of options that appeal to every discipline within real estate and builds on the many talents of our members.

Online Directory

Search Affiliates and REALTORS®

Click Member Search or navigate to faarmembers.com/member-search

[540-373-7711](tel:540-373-7711) [Login](#) [My Account](#) [Join](#) [Calendar](#) [News](#) [Find a Property](#) [Find a Realtor®](#) [Member Search](#) [Logout](#)

[Education](#) [Advocacy](#)  [Your Association](#) [Tools](#) 

Member Search and Online Directory

Search for FAAR members including Realtors® and affiliates

Member Search

You can search for many of our members using this online directory. You can also [click here](#) to search for an office.

Member Type

REALTOR

Last Name [optional]

Zip Code [optional]

License Number [optional]

Field of Business [optional]

Designation [optional]

Office Name [optional]

First Name [optional]

City [optional]

Multilingual REALTORS® [optional]

Cancel

Search

Search by Member type, office name, field of business, languages spoken, and more!

Updating your Info using faarmembers.com

Login at faarmembers.com/myaccount and click on “Update Your Profile”

The screenshot shows the FAAR My Account dashboard. At the top, there is a navigation bar with links: Login, My Account, Join, Calendar, News, Find a Property, Find a Realtor®, Member Search, and Logout. Below this is a header with the FAAR logo and links for Education, Advocacy, Your Association, and Tools. The main section is titled "My Account" and contains a "Member Portal" sidebar with links like My Account, My Classes, My Meetings, My Class History, My Order History, and My Donation History. The main content area says "Welcome to the FAAR Dashboard" and displays a user profile for Ms. Lauren Zuza (Lauren). The profile includes a photo, name, and contact information. A button labeled "Update your Profile" is circled in orange, with an orange arrow pointing to it from the left. To the right of the profile is a section titled "Upcoming Events" listing several seminars.

Information that can be updated here includes

- Address
- Phone Numbers
- Email
- Birthday
- Password Reset Q&A
- Languages spoken
- Primary Field of Business
- Email Preferences
- Text Message Preference
- Email Roster Preference



FAAR Academy continues to be a place you can take not only all the state license required classes in a convenient two day seminar, but also a multitude of electives.

“The FAAR Academy strives to make learning fun with interactive scenario-based education both in the classroom and at road show locations throughout

outlying areas. Don't be surprised to find yourself taking an interactive quiz, competing with the other attendees while in a contracts class! FAAR Academy is an approved school with both VR and NAR and is proud to work together with these associations to offer designations and certification classes. Being a part of FAAR ensures all classes are written and coordinated with memberships needs in mind.” -Barbara Castillo McGrath, RCE, CIPS, Professional Development Director

Benefits

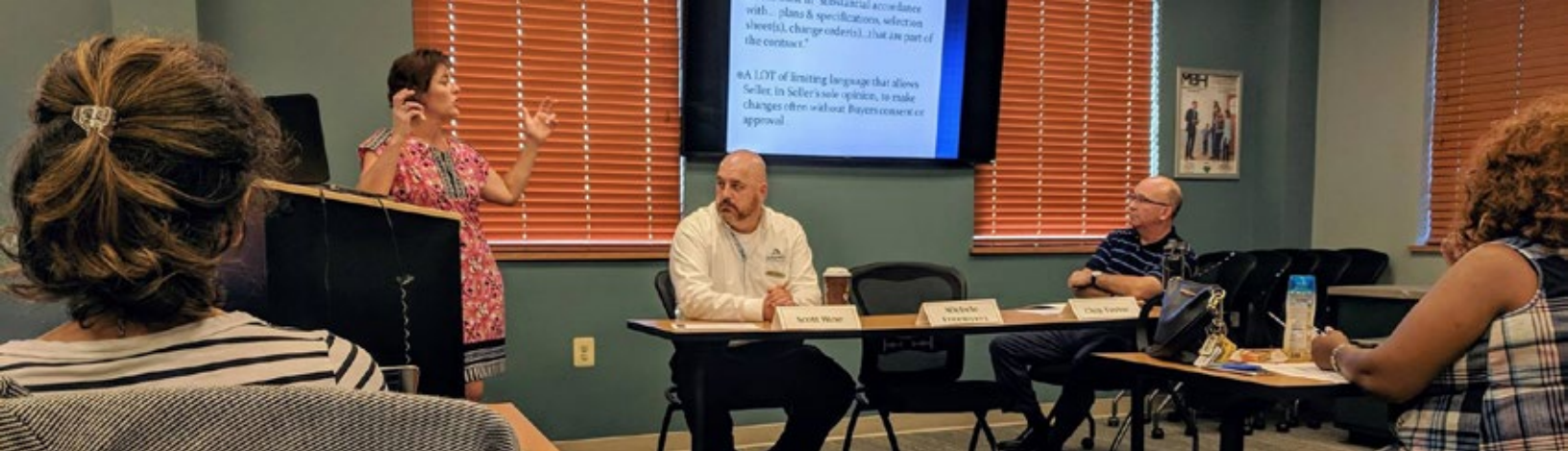
As a member benefit, members can attend FAAR Academy courses at a discounted rate. FAAR Academy is also a source of non-dues revenue for the association. The revenue produced by FAAR Academy is used to minimize membership dues and support additional benefits to association members and the community. In attending courses at FAAR Academy members can feel confident that they are supporting the association, their community, the real estate industry and helping minimize their own dues while receiving quality education.

Instructors

FAAR Academy is an award-winning school offering quality and relevant curriculum designed by the knowledgeable members of the Fredericksburg Association of REALTORS®, our talented team of instructors, and FAAR Academy's Professional Development Director. This unique group of 15+ individuals has over 150 years of combined experience and the degrees, designations and certifications to ensure the information you receive is the best in the industry.

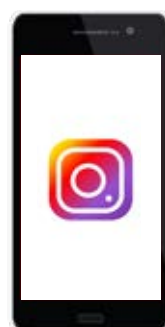
Interested in Instructing?

Ready to elevate the real estate industry and diversify your expertise while supplementing your income and getting free continuing education credit? Email bcastillo@faarmembers.com if you are interested in becoming a FAAR Academy instructor.



Roadshows

FAAR Academy offers competitively priced, complete seminars to meet state licensing requirements (Real Estate Post Licensing, Continuing Education, and Broker Management Courses). FAAR Academy can bring classes to offices including technology, designations and certifications! To schedule an office class, email bcastillo@faarmembers.com.



Connect with FAAR to hear about classes and other news!

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

What's coming up? View the flyers

Visit faarmembers.com/flyers to see all the upcoming classes with open registration.

Too busy to attend a class in person?

Save time! Save money! It is convenient!

Visit faarmembers.com/online-education for FAAR Academy's online classes.

Certifications and Designations

The National Association of REALTORS® and its affiliated Institutes, Societies, and Councils provide a wide-range of programs and services that help members increase their skills, proficiency, and knowledge. Designations and certifications acknowledging experience and expertise in various real estate sectors are awarded by NAR and each affiliated group upon completion of required courses. These are just a few of the designations offered online and at FAAR.

Accredited Buyer's Representative® / ABR®

The Accredited Buyer's Representative (ABR®) designation is designed for real estate buyer agents who focus on working directly with buyer-clients at every stage of the home-buying process. The ABR® designation provides many membership benefits to help your business and network grow, keeping you up-to-date with new enhancements added annually. FAAR Academy offers the main ABR course and a variety of elective options annually. Learn more at abr.realtor.

The Certified Real Estate Brokerage Manager / CRB

is one of the most respected and relevant designations offered in real estate business management and is awarded to REALTORS® who have completed advanced educational and professional requirements. CRB Designees are better positioned to streamline operations, integrate new technology and apply new trends and business strategies. Join today and discover a new approach to enhancing knowledge and leveraging opportunity. Visit REBINstitute.com for more information.

Real Estate Negotiation Expert / RENE

This certification is for real estate professionals who want to sharpen their negotiation skills. The RENE certification program gives REALTORS® the tips and tools they need to be skillful advocates for their clients.

Register for the upcoming course at www.faarmembers.com.

At Home With Diversity® / AHWD®

Learn to work effectively with – and within – today's diverse real estate market. The At Home With Diversity certification teaches you how to conduct your business with sensitivity to all client profiles and build a business plan to successfully serve them.

Presented by the National Association of REALTORS®

For more information on this course and its business principles, visit www.nar.realtor/at-home-with-diversity.

Certified Residential Specialist / CRS

The CRS designation is the highest credential awarded to residential sales agents, managers, and brokers. On average, CRS designees earn nearly three times more in income, transactions, and gross sales than non-designee REALTORS®.

Register for the upcoming CRS courses at www.faarmembers.com.



Prefer self-paced learning?

NAR has compiled an extensive library of field guides. Check them out at <https://www.nar.realtor/library-archives/references>

REALTORS® with a designation earn up to

82%

more than their counterparts without.

e-PRO®

NAR's e-PRO® certification teaches you how to use the latest social media technologies, such as Facebook and Twitter, to create an online presence vital in reaching today's hyper-connected consumers. NAR's e-PRO® certification also teaches you how to take advantage of rich media and e-office strategies to run your business more efficiently.

Presented by the National Association of REALTORS®
Learn more about e-PRO® at www.epronar.com.

NAR's Green Designation / GREEN

Through NAR's Green Designation, the Green Resource Council provides ongoing education, resources and tools to help real estate practitioners find, understand, and market properties with green features. Presented by The Green Resource Council—Learn more at green.realtor

Military Relocation Professional / MRP

NAR's Military Relocation Professional certification focuses on educating real estate professionals about working with current and former military service members to find housing solutions that best suit their needs and take full advantage of military benefits and support.

Register for the upcoming course at www.faarmembers.com.

Seniors Real Estate Specialist® / SRES®

The SRES® Designation program educates REALTORS® on how to profitably and ethically serve the real estate needs of the fastest growing market in real estate, clients age 50+. By earning the SRES® designation, you gain access to valuable member benefits, useful resources, and networking opportunities across the U.S. and Canada to help you in your business. SRES® Designation program educates REALTORS® on how to profitably and ethically serve the real estate needs of the fastest growing market in real estate, clients age 50+.

Presented by SRES® Council—Learn more at sres.realtor

Be on the lookout for these classes and more at FAAR at faarmembers.com/calendar





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 Foundation provides grants to local charitable organizations whose clients struggle with hardships that threaten their ability to secure and retain shelter. The Board of Directors appoints Governors for a three-year term. The Governors are made up of eleven REALTORS® and two Affiliate members.

2023 Board of Governors

David Cropper, President
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540-760-8702

Committed to the entire housing picture...

Since 2020, the Fredericksburg Realtors® Foundation has granted out over \$60,000 to local non-profits focused on housing. These funds were used for emergency COVID relief, veteran housing, wheelchair ramps, and much more. The amazing generosity of our members allowed us to help countless families and individuals throughout our community. The organizations that we supported include:

- SAWs Virginia
- Thurman Brisben Center
- Transitions 4 You, Inc.
- 516 Project
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The Power of Listing on the MLS

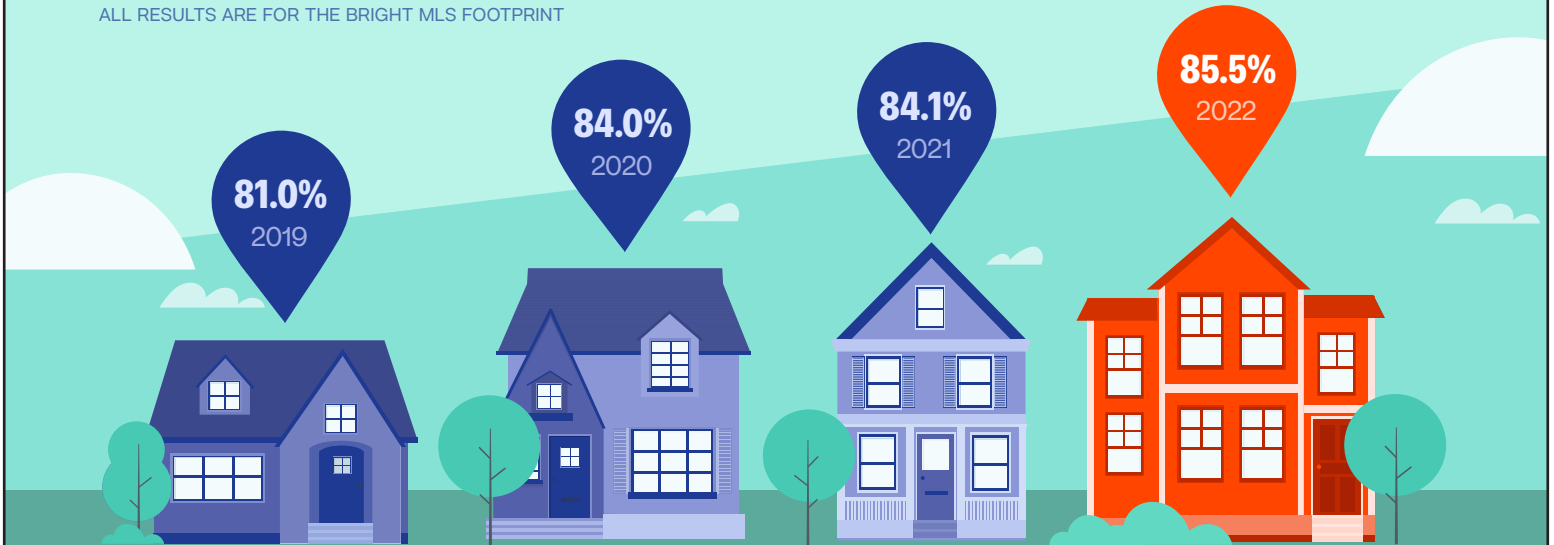
ALL RESULTS ARE FOR THE BRIGHT MLS FOOTPRINT

Study Authors

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Lisa Sturtevant, PhD, Chief Economist at Bright MLS



Savvy Sellers List On-MLS

The vast majority of sellers list their homes on the MLS, with numbers trending upward in the post-pandemic market.



The Price Is Right

Homes listed on the MLS sell for more. Better yet? The price premium for on-MLS listings has increased in recent years.*

Sellers who list on-MLS get better offers! In 2022, the typical on-MLS seller received \$53,890 more than someone selling a similar property off-MLS.

The Benefits of Full Exposure

Because properties listed on the MLS are seen by more people, they're more likely to bring in better offers—fast.

Pro Tip for Buyers & Sellers

Work with a local real estate pro and use the MLS to list, market, and view available homes.



*On-MLS increase based on the 2023 average sale price of homes marketed through Bright MLS compared to other similar homes in the same area, as reported in the Bright MLS On-MLS Study [BrightMLS.com/OnMLSStudy]. Every home is unique and the housing market is subject to fluctuation. Results cannot be guaranteed.

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Scott Hine
Area Sales Manager
(540) 429-2474
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Jordan Taylor
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I love helping families find the best lending tools for meeting their real estate goals. I'm going to get you the information you need to make the best decision for your personal situation.



Rebekah Ball
Loan Partner
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My role is to help you with paperwork. I'm going to let you know what we need and why and to answer any questions you have. Consider me your personal loan concierge.



John Hayden
Loan Administrator
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jhayden@uhm.com

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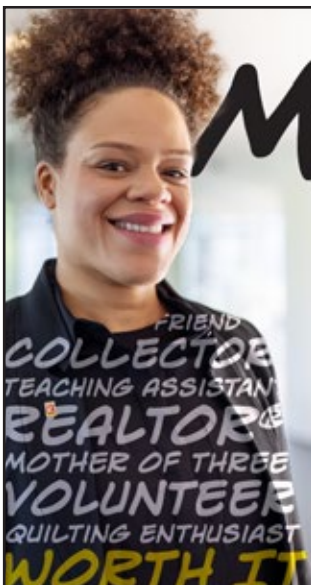
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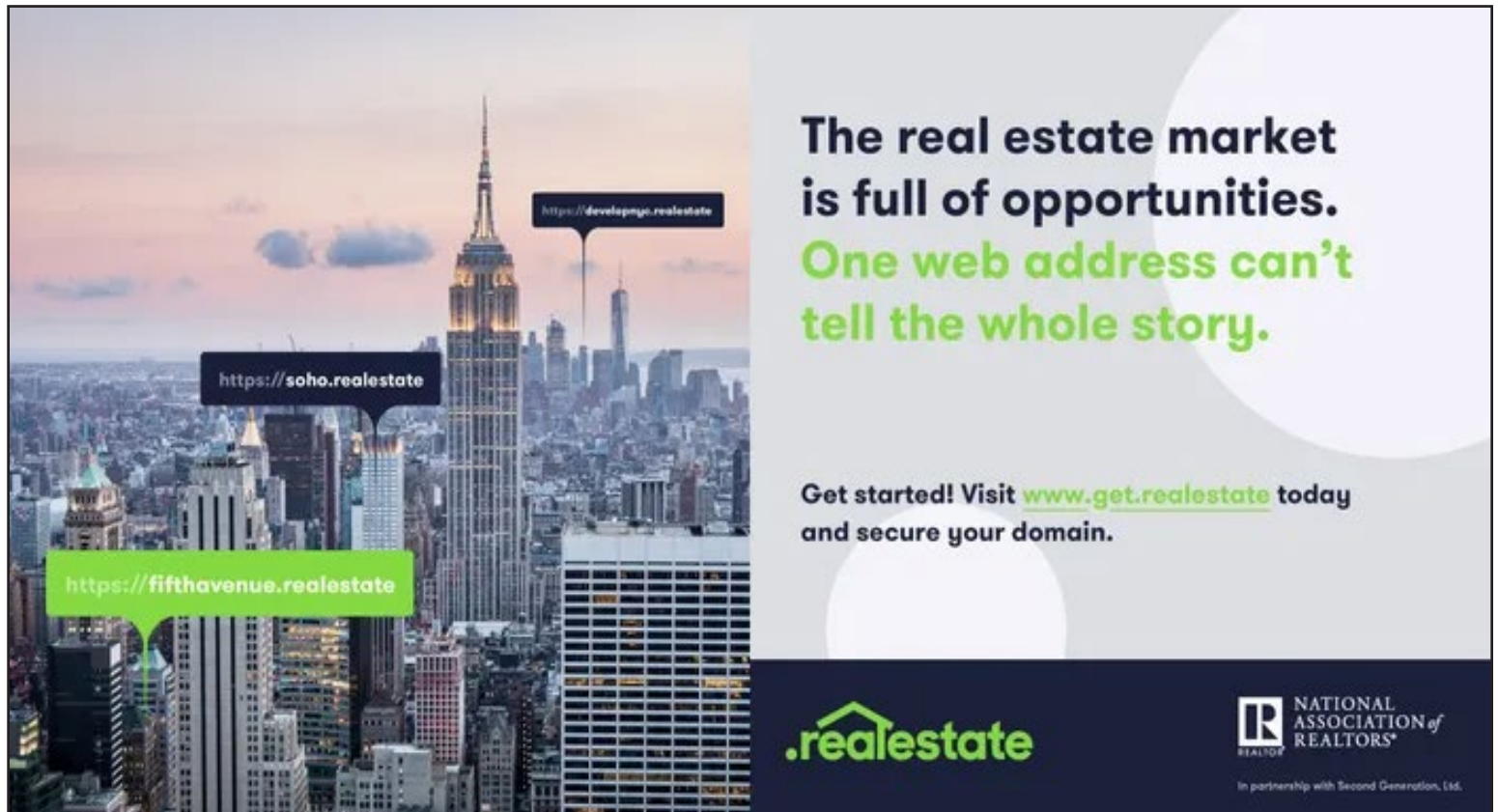
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ECONOMICS OF BUYING A HOME

HOW REAL ESTATE BROKER
COMPENSATION WORKS BENEFITS
BUYERS AND SELLERS ALIKE

The current way brokerage services are paid prevents a greater cost burden that would be especially devastating for first-time and low-income home buyers.

If buyers had to pay real estate broker compensation directly, it would add **thousands of dollars** to an **already costly transaction**.



The typical American household has an average of **\$5,300** in the bank*.

That's a third of the median down payment on a starter home, which is **\$16,100 or 7%** for first-time homebuyers**.



Since most lenders don't allow real estate broker compensation to be financed, every 1% of broker commissions that first-time buyers pay out of pocket would put their home **\$2,300** further out of reach.

*Bankrate inflation-adjusted data from the Federal Reserve 2019 Survey of Consumer Finances

** In 2021, median downpayment was 12% for all buyers, 7% for first-time buyers, (NAR 2020 Profile Home Buyers and Sellers report). Actual dollar amounts based on national median starter home price in Q1 of 2020 according to NAR Q1 First-Time Homebuyer Affordability Index.



Alphabetical by Service Affiliate Directory

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Montgomery, Kelly
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