

The Newsletter of the
Fredericksburg Area Association of REALTORS®

AUGUST 2023

FAARSIDE

The Voice of Real Estate

| www.faarmembers.com

EXPO

FREE IN 2023

FOR FAAR

REALTORS®

WHO SIGN UP BY
SEPTEMBER 5

p. 48

FREDERICKSBURG
CONVENTION CENTER



PRESIDENT'S PERSPECTIVE



CAROL SONDRINI
2023 PRESIDENT

Hello FAAR Family!

Summer is nearing an end and the second half of the year is well under way. I am looking forward to cooler weather and the beauty of autumn! FAAR has a lot of great plans for the coming months including our EXPO September 13th and it is FREE this year! We have an amazing panel scheduled and we will dig into our current market and a look at what the future may hold. Our annual Halloween Mixer returns in October, which is FREE!! And on November 1st we can enjoy a FREE day of education. If you are a golfer (or want to be) Par for FAAR is on October 13th and you can help our Realtors Foundation help our neighbors attain and retain housing.

Keep reading your Friday emails and checking the FAAR calendar so you are in the know about all of the benefits available to YOU our members.

@FAARMEMBERS



Connect
with us!

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

AGENTS WHO ARE

REALTORS® ARE HERE FOR IT.

Here to help you put down roots, set up shop
or give you a soft place to land.

Here for the celebrations, the challenges
and all the communication in between.

Here for heart-to-hearts and home-sweet-homes.

Here for the walk-through, the inspection,
the closing, and a lifetime.

Here protecting your property rights,
and advocating for the issues that affect your neighborhoods.

Here to strengthen our communities through volunteerism.

Here with the ethics, expertise and market insights
that make a difference.

Here for it all.
Here for you.

REALTORS® are members of the National Association of REALTORS®



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WE SHOW UP. WE SPEAK OUT. WE STAND FOR FAIR HOUSING.

The REALTOR® Code of Ethics takes
a firm stance against discrimination.



REALTORS® are members of the National Association of REALTORS®

MEMBER COUNTS AS OF 7/31/2023

1876 REALTOR® Members

131 Affiliate Members

PHOTOFY + NAR

Welcome members of the National Association of REALTORS®!

NAR has partnered with Photofy to allow you to easily personalize and share the "That's Who We R" social media campaign assets on your social media accounts, so you can leverage the campaign locally.

Sign up today for free access to Photofy's exclusive toolset for NAR members and start leveraging the national ad campaign on social media.

[Click here to view Video Tutorials.](#)

GET STARTED

Have questions? [Contact Us](#)

PHOTOFY PRO

A powerful tool for your brand to drive business marketing and to create social

Sharing your pride in the "That's Who We R" campaign is easy! Use the new social media assets at nar.realtor/thats-who-we-r, or the **Photofy app** to personalize a selection of campaign content with your photo, logo, or contact information and share to your social media accounts.

Sign up at photofy.com/nar

Sample Ballot

Slate of Candidates- 2024 Leadership

Electronic Voting began August 11 and ends September 13 at noon.

Results will be announced on September 13, 3:00 PM, at the General Membership Meeting on the floor of the FAAR Expo (<https://bit.ly/23faarexpo>). The results will be communicated to the entire membership September 15.

Here are the candidates for your 2024 Board of Directors:

| | |
|--------------------------|---|
| President | Randy Walther |
| President-Elect | Lauren Tate |
| Vice President | Matthew Rathbun |
| Secretary | Gary Gardiner |
| Treasurer | Tamar Myers-Moffatt (year 1 of 2-year term) |
| Immediate Past President | Carol Sondrini |

REALTOR® Director Candidates: Two (2) positions open. You may select up to two (2) on this ballot.

Deanna Beltran
Dawn Curry
Denise Smith

Affiliate Director Candidate: One (1) position open. You may select one (1) on this ballot.

Nick Bohn

Returning Directors

LeAnn Black, term ends December 31, 2024
Abby Fitzsimmons, term ends December 31, 2024
Dawn Josemans, term ends December 31, 2024
Meghan Kala, term ends December 31, 2025

From Section 8a. of the Bylaws

"Additional candidates for the offices to be filled may be placed in nomination by signed petition of at least twenty percent of the REALTOR® members. The petition shall be filed with the Secretary (via Chief Executive Officer pbrowning@faarmembers.com) by August 30, 2023. The Secretary shall send notice of such additional nominations to all REALTOR® members before the election."*

(As of 7/31/2023 there are 1876 REALTOR® members. 375 names are needed to complete the petition requirement and be sent to FAAR by August 30, 2023.)

Slate of Candidates

REALTOR® Directors—3 candidates for 2 positions—Select up to 2

Deanna Beltran



Deanna Joy Beltran's candidacy for the board of directors represents a unique opportunity to foster unity among realtors and brokers. With a strong commitment to collaboration and a vision for bringing professionals together, her leadership can help create a cohesive and supportive community within the real estate industry. By electing Deanna, we're choosing a candidate dedicated to strengthening our collective voice and enhancing the growth prospects for all realtors. She embodies the qualities of a true team player, evident through

her unwavering dedication, strong work ethic, and sincere commitment to her responsibilities. She cheers on everyone that crosses her path and sincerely wants the best for them. With a proven track record of prioritizing tasks and working diligently, she has consistently demonstrated her ability to contribute meaningfully to any endeavor. Her genuine dedication to fulfilling her duties is a testament to her character and the value she would bring to the board of directors.

Dawn Curry



Dawn Veronica Curry has been in Real Estate since 2016. She has an extensive background in contract negotiations as well as healthcare management and received her Master's in Organizational Development. When asked why Real Estate, she said, "I didn't know it at the time but it was the perfect marriage of all my past experiences." Real estate allows her to genuinely help those in

need, especially the Seniors. In her downtime, she loves on her 5 bassets and enjoys tending to her garden. Dawn has been the President of the Women's Council for two years. As a FAAR BOD, Dawn hopes to continue professionally elevating REALTORS in the community as business leaders.



Tanner
Mulvihill

"On Virginia is for Realtors, I interview top producing real estate agents in the local Northern Virginia Area to find out what they are doing to be successful."

SUBSCRIBE ON ITUNES OR SPOTIFY.

**VIRGINIA
IS FOR
REALTORS**
with Tanner Mulvihill



Denise Smith



Denise Smith is an Air Force veteran born and raised in Texas. She has been married for twenty-nine years with two kids, and has been in real estate for 18 years. Denise specializes in working with first time home buyers and difficult sales but can assist with any real estate need. She strives to go above and beyond for her clients and gets to know them on a personal

level so she can determine their wants and needs in a home, making the home buying and selling processes as enjoyable as possible! Denise is a firm believer in giving back to the community and helping those in need. She leads and serves on several committees that give back to the community.

Candidate | Affiliate Director

Affiliate Director—One candidate for 1 position—Select 1.

Nick Bohn



Nick Bohn is a nationally recognized top 1% mortgage loan originator in the US. Managing his own branch and business downtown Fredericksburg through Movement Mortgage. Nick Bohn is running for Affiliate Director to strengthen affiliate involvement in

FAAR while improving FAAR's reach and impact to its members. Nick's primary goals are to love and serve God, Family and Community. Thank you in advance for your vote for Nick Bohn!

There's no home for discrimination.

Encourage equity in real estate.

[Learn more →](#)

brightMLS

VOTE



2024 FAAR BOARD OF DIRECTORS

Deanna Joy Beltran

- TO FOSTER UNITY AMONG REALTORS
- ENCOURAGE MORE INVOLVEMENT AT FAAR
- STRENGTHENING OUR VOICES COLLECTIVELY
- AN UNWAIVERING DEDICATION
- HAS A STRONG WORK ETHIC



REALTORS® Commitment to Excellence and YOU!

Exactly 3 years from your original endorsement date, your C2EX Endorsement runs its cycle.

Renewing your C2EX Endorsement lets you continue to show clients and colleagues your commitment to conducting your business at the highest professional standard.

Here's how to easily renew it (and BONUS...complete NAR's Code of Ethics training requirement!)



As your endorsement anniversary nears, the C2EX platform will automatically send you **90, 60, and 30-day notifications** reminding you that it's time to work on your renewal and inviting you back to c2ex.realtor to work through any newly required Assessments, Learning Paths, and Tasks.



You will have **180 days to renew** your endorsement (90 days prior and 90 days after endorsement anniversary). For example, if your endorsement anniversary is May 1st, you can begin working on your renewal February 1st and will have until July 31st.

Did you know?



Completing and maintaining your C2EX Endorsement serves as an equivalency option for NAR's Code of Ethics training requirement*.

*The C2EX Endorsement does not qualify for Continuing Education credits through state licensing bodies. For more information on how to receive CE credit for individual licensing, please contact the applicable state and local association of REALTORS®.

If you have not already, please visit c2ex.realtor/users/profile and set your email preferences to ensure delivery of C2EX platform updates and notifications. In the Email Preferences section, toggle "Updates via email" to the On position.



If your C2EX Endorsement is not renewed within the 180-day renewal period, you will be notified that you are no longer endorsed. Your NRDS record and REALTOR.com profile will be adjusted to reflect. Once you have again achieved Endorsement, you will then have a new endorsement date.



Visit c2ex.realtor today!

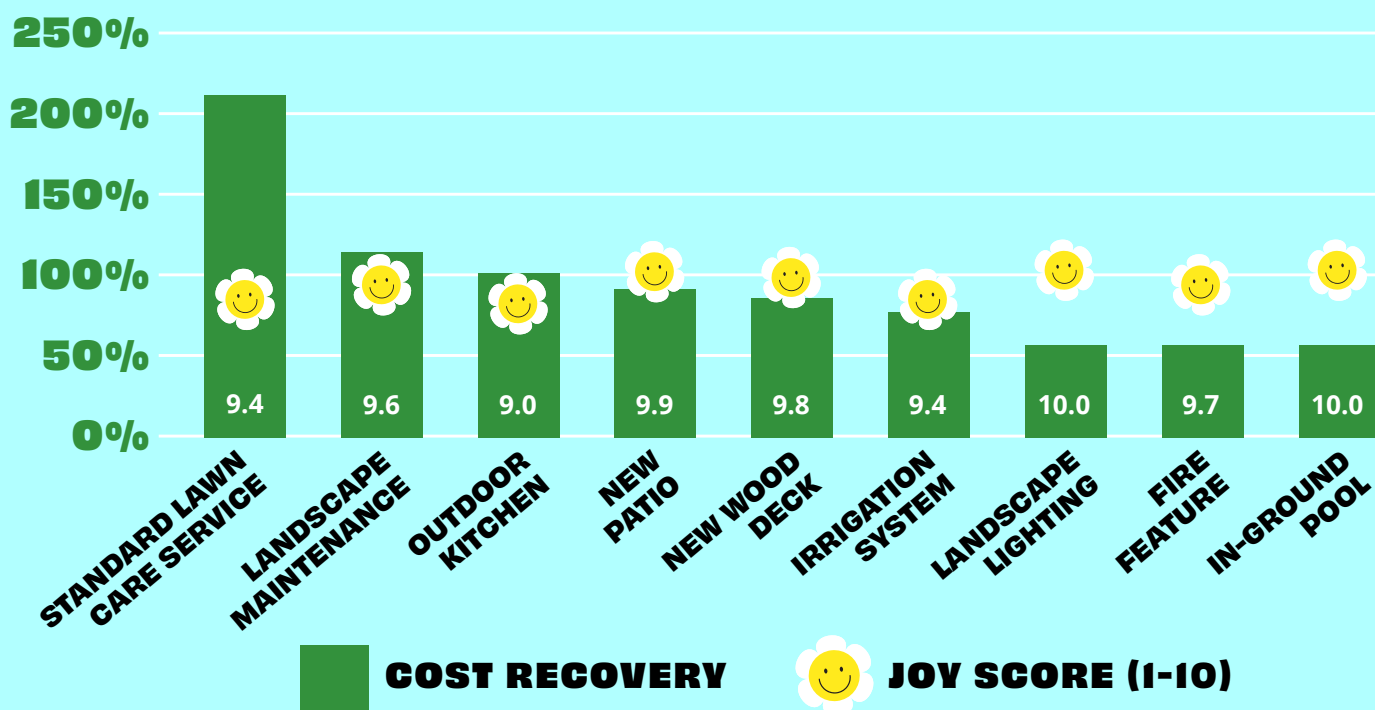


COST vs Joy

THINKING ABOUT OUTDOOR REMODELING? SEE HOW HOMEOWNERS SCORE COST VS. JOY.

As the summer months roll in, take a look at the Cost-Recovery and Joy Scores associated with popular outdoor remodeling projects. Notably, some projects with a lower cost recovery (e.g., In-Ground Pool Addition) still brought in a HIGH Joy Score!

OUTDOOR REMODELING PROJECTS



SOURCE: NATIONAL ASSOCIATION OF REALTORS®
2023 REMODELING IMPACT REPORT: OUTDOOR FEATURES



BROUGHT TO YOU BY THE VIRGINIA REALTORS® RESEARCH TEAM

GET MORE RESEARCH AT -> virginiarealtors.org/research

CHECK OUT OUR PODCAST! -> virginiarealtors.org/rooflines

DID YOU KNOW?

UHM OFFERS UNIQUE SERVICES!

BENEFITS FOR YOU & YOUR CLIENTS



CERTIFIED PRE-APPROVALS

Fully underwritten & approved loan file pending appraisal & title. This is especially beneficial for Government (FHA, VA, USDA) borrowers to give assurance that your buyer is well-qualified.



Our app is a co-branded mobile platform with all of your contact information. You receive loan status updates and are alerted to all borrower activity. If a borrower runs a payment calculation on a new home they are interested in, you're the first to know!



In this volatile rate environment, borrowers are able to shop with confidence by locking in their interest rate for up to 90 days while they shop for a home. Particularly beneficial for borrowers with tight debt ratios.



MORTGAGE BANKING

Being a mortgage banker means we service nearly all of the loans we originate. This presents an added bonus to the MyUHM app. After closing, every month that the buyer uses the app to make their house payment, they will see your name, picture, and contact information. Free perpetual advertising!

This information is intended for professionals and referral sources and is not for distribution to consumers. Full details on all products are available on request. Information contained herein is subject to change without notice.

*Lock and Shop Program ("Program") will lock your initial interest rate for up to 90 days. To be eligible for the Program, borrower must participate in the Ready, Set, Home! Certified pre-approval program with Union Home Mortgage ("UHM"). No property address is required when participating in the program. There is a \$1,000 required pre-payment of closing costs ("Pre-Payment") associated with this Program due at time of lock. The \$1,000 will be applied as a credit to closing costs at the time of loan closing. The \$1,000 pre-payment will only be refunded if the loan does not originate with UHM. Subject to lender discretion. Visit <https://bit.ly/LockTendC> for full terms and conditions.



Scott Hine

Producing Area Sales Manager

T/F: (540) 999-4437
C: (540) 429-2474
TeamHine@uhm.com
www.uhm.com/shine

NMLS #475661
VA MLO-21619VA, FL
LO71587, MI 475661, PA
67794, WV LO-34063, MD
28717, MO 475661

3006 Lafayette Blvd.,
Fredericksburg, VA 22408



Union Home Mortgage Corp. NMLS 2229
nmlsconsumeraccess.org
8241 Dow Circle West Strongsville OH 44136

The information provided here is for educational purposes. When interest rates and loan program information are included, it is for illustration purposes only and not a solicitation or quote for services. This is not an advertisement or loan estimate. Current interest rates, loan programs and qualification criteria can change at any time. If you have questions or need assistance, we can be reached using the contact information above.
OH RMLA RM.802837.000.

SEVEN REASONS TO WORK WITH A REALTOR®

Buying and selling a home can be stressful. You need an agent who is a REALTOR®, a member of the National Association of REALTORS®, by your side. Here's why:

1

GET THE INSIDE SCOOP.

Real estate professionals have access to exclusive neighborhood and property information to make you a smarter buyer or seller.

2

SIMPLIFY YOUR SEARCH.

An agent can educate you on current market conditions and help you find homes that match your criteria using local broker marketplaces—known in the business as multiple listing services.

3

NAVIGATE A COMPLEX PROCESS.

A real estate professional can guide you on forms, disclosures, and the lending process to help you avoid costly mistakes and delays.

4

NEGOTIATE LIKE A PRO.

An agent has the expertise to negotiate terms, from price to repairs, on your behalf.

5

BE UP-TO-DATE.

You may have bought or sold a home before, but markets and transaction processes are always changing.

6

HAVE A TRUSTED ALLY.

Your agent can talk you through the pros and cons behind big decisions and share their network of trusted home inspectors, lenders, remodelers, and more.

7

DO THE RIGHT THING.

Make sure your agent is a REALTOR®. REALTORS® are bound by a strict Code of Ethics based on professionalism, consumer protection, and the golden rule.

THE DIFFERENCE BETWEEN AN AGENT AND A REALTOR® IS REAL.

Visit: realtor.com/thats-who-we-r



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ROOFING • SIDING • DECKS • WINDOWS • GUTTERS • HVAC



TimberTech
Go Against the Grain.



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**SCAN THIS CODE WITH YOUR
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WELCOME NEW REALTOR® MEMBERS!

| | | | |
|------------------|--------------------|----------------------|--------------------|
| Duane Abrahamson | Emma Clatterbuck | Pamela Famiglietti | Vicki Hembrick |
| Jacob Adams | Shawn Clifton | Yasmen Farag | Steven Henshaw |
| David Anderson | Gina Connell | Carmen Flores | Jennifer Hernandez |
| Mezhgan Anwari | James Crawford | Maylo Flores | Brian Herndon |
| Allen Apple | Kyle Crawford | Jennifer Fogleman | Olivia Hicks |
| Patrick Baden | Madison Dahlke | Shelly Ford | Jordi Hili |
| Samuel Barsana | James Darcy | Steven Fowler | Audrey Hitchcock |
| Fred Bates | Taylor Dees | Heather Frye | Lindsay Hoster |
| Phillip Baxter | Elizabeth Delgado | Cristy Garcia-Kramer | James Hoyle |
| Renzo Beltran | Erica Dillard | Katie Geddes | Quortney Hudson |
| Denise Benedetto | Jared Dix | Pamela Gray | Ruth Ilboudo |
| Isaiah Benton | Kelsey Dix | Pia Gray | Aeneaus Jameson |
| Julie Berrios | Matthew Donaldson | Jason Green | Hunter Janney |
| Susan Bixby | Megan Downham | Taishma Greene | Chester Jenkins |
| Lori Bonnell | Kara Drewry | Phyllis Guasp | Russell Johnson |
| Erin Brewer | Patrick Eagles | Rachel Hackett | Steven Jones |
| Esther Camarotte | Kevin Edwards | Frankie Hannah | Daniel Keaton |
| Robin Campbell | Robert Egan | Kimberly Harrie | Mary Kerns |
| Kelly Canham | Jennifer Ellington | Alex Harris | David Kolakowski |
| Devin Carter | Shaun Evans | LaDeva Harris | Emma Labaran |
| Sheena Catlett | Kenneth Fagan | Michelle Harrison | Jessica LaCava |
| Bailey Ciufo | William Fairfax | Leslie Heflin | Kaitlin Lee |



Check out the new members page at faarmembers.com/newmember

| | | | |
|-------------------|---------------------|--------------------|---------------------|
| Sharon Lewis | Rebecca Muhleman | Danielle Ruffino | Joshua Todd |
| Jared Littlejohn | Maxine Myles | Malinda Sands | Sergio Torres |
| Evan Lomioan | Lewis Nelson | Suzanne Sarhanis | Camacho |
| Mercy | Patricia Nicely | Jaiden Schottel | Kristina Torres |
| Lugo-Struthers | Trent Nickels | Teresa Scott | Kyle Traber |
| Kadera Lyburn | Caitlin Odom | Monay Seals | Sarah Truslow |
| Janelle Madison | Hailey Oliff | Christina Self | Sheila Tyler |
| Alice Maready | Avery- Lynn Osborne | Charlene Serrano | Christian Ulloa-Lam |
| Monique Mariani | Ileana Perez Ruiz | Christy Shamblin | Kelli Walker |
| Tiffany Marshall | LaChrisa Pernell | Alice Sheley | Piper Walsh |
| Amanda Martin | Michele Phillips | Travis Short | Susan Walsh |
| Kristian McClure | Chasity Porter | Kiranbir Singh | Matrica Ware |
| Jae McCrea | Julian Potts | Catrina Slade | Candace Wert |
| Christine McGowan | Michael Ramos | Jennifer Smith | Jacob White |
| Oscar Melendez | Theresa Ramsey | Rob Smith | William Wiard IV |
| Brittany Meyer | Madison Randall | Kara Spears | Amelia Wilks |
| Glen Michael | Lila Riley | LaTonya Stanard | Gregory Williams |
| Rodney Mims | Freddy Rodriguez | Kayla Sullivan | Cecily Williamson |
| Meghan Moon | Montillo | Alexis Surman | Brittany Willis |
| Crystal Moore | Amy Rowe | Ely Terry | Douglas Woods |
| Iliana Moreno | Marlice | Isabella Thompson | Yuping Yang |
| Melanie Mosher | Rucker-Hodge | Sheronica Thompson | Lauren Zalasar |

A LETTER FROM THE CEO...

Dear FAAR Members:

After two short years, it continues to be my pleasure to work with the great leaders, members, and staff at FAAR. Our goal is to provide services that are helpful for you and your business. (Don't forget to fill out the recent member survey to let us know how we are doing!)

When we progress, we sometimes need to make changes. One such change this year is our dues renewal structure. For many years the deadline for dues

renewal has been September 30. A late fee was assessed after that date. This year, the Board of Directors has changed the deadline for 2024 dues to December 15. But please don't wait until the last minute! Not only do you want to beat the holiday rush, but if you pay after the 15th, you will receive a \$100 late fee on your account.

FAAR opens dues renewal August 1, giving you 4.5 months (over 1/3 of the year) to pay without a late fee. But you can plan for the expense much earlier than August 1 since it's a known annual cost. To that end,



WWW.DUMPSTERSFORANYTHING.COM

I want to draw your attention to the benefit that NAR offers: The Center for REALTOR® Financial Wellness. (www.financialwellness.realtor) This site gives tips on budgeting, taxes, business tips, checklists, and much more. Be sure to visit The Center and explore this benefit!

Thanks again for letting me and my colleagues at FAAR provide services to you.

Sincerely,

Page

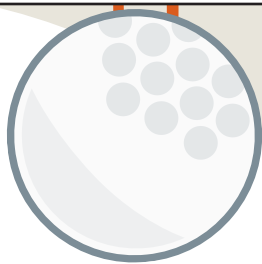
OVER
\$35MM
AWARDED
17K+
FAMILIES HELPED
THROUGH REALTORS®
RELIEF FOUNDATION

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THAT'S
WHO
WE 

Residential • Weekend
Weekly Rentals • Driveway Friendly
Move-Ins/Move-Outs • Interior/Exterior Clean-
Ups





EASY AS 1,2,3!

1 Register

Register at faarmembers.com/parforfaar

\$575 per foursome

2 Show Up

Augustine Golf Club

76 Monument Drive
Stafford, VA 22554

3 Win Prizes

Gift Cards, Memorabilia, and More!



Event Sponsor



Beer Sponsor



Golf Cart
Sponsor



Beverage
Cart Sponsor



Lunch
Sponsor



Golf Ball
Sponsor



Golf Clinic Sponsor

AVAILABLE!

Breakfast
Sponsor



Executive Hole Sponsor: Available!

Goodie Bag Sponsor: PRICE, RICH & ASSOC.

Tabletop Sponsor: VELLUM MORTGAGE

Putting Green Sponsor: NEST REALTY

Snack Sponsor: ALLISON GRAVES

Water Bottle Sponsor: CHARDEN

Driving Range Sponsor: Available!

Hole Sponsor: Available!

FAAR YOUNG PROFESSIONALS NETWORK PRESENTS



REGISTER
TODAY
TO SUPPORT
A GOOD
CAUSE!

MUST BE 18 &
UP TO ATTEND!

OCTOBER 14TH, 2023 | 2-6:30 PM | DOWNTOWN FXBG



2 PM

324 WILLIAM STREET



3:15 PM

525 CAROLINE STREET



4:30 PM

623 CAROLINE STREET

Join YPN for an afternoon of networking and fun, as REALTORS® take over downtown Fredericksburg—all while helping the community! The crawl will begin at Rebellion Whiskey Bar & Kitchen and end at Billiken's Smokehouse. Proceeds benefit the Fredericksburg REALTORS® Foundation (faarmembers.com/foundation).

MEMBER EARLY BIRD (ENDS 10/1): \$25 NON-MEMBER PRICE: \$35
MEMBER REGULAR PRICE: \$35 WALK-INS: \$40

Appetizers will be provided at each stop thanks to the generosity of our hosting establishments & all registrants will receive a pub crawl t-shirt!*

Thank you to our sponsors!

**while supplies last*



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REGISTRATION TABLE SPONSOR



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RAFFLE SPONSOR

REGISTER TODAY AT FAARMEMBERS.COM/CALENDAR

OR EMAIL BELOW INFORMATION TO LZUZA@FAARMEMBERS.COM

+5PHR
Event

Name _____ Company _____

Phone _____ Email _____

Credit Card _____ Zip _____ CVC _____

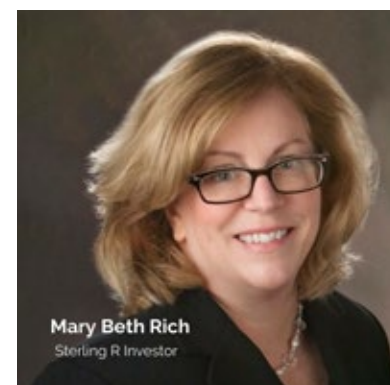
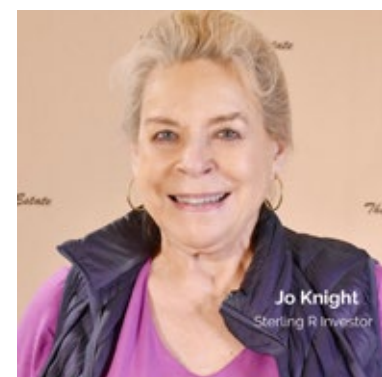
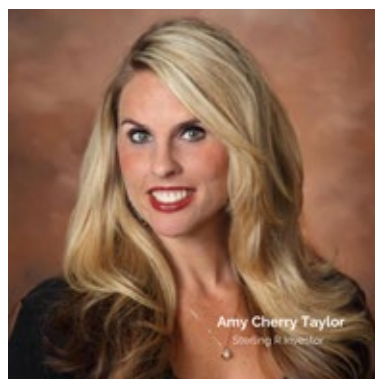
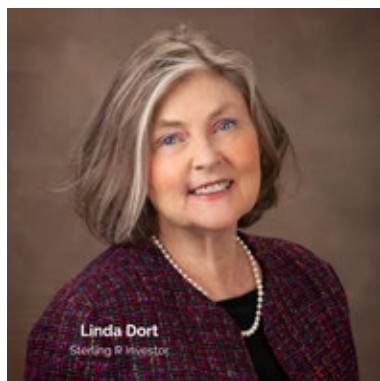
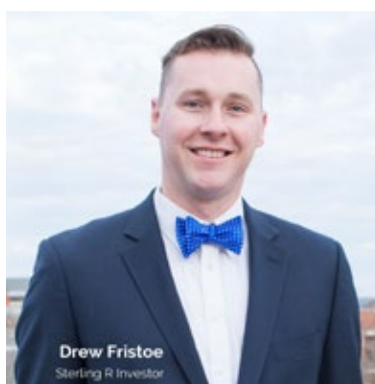
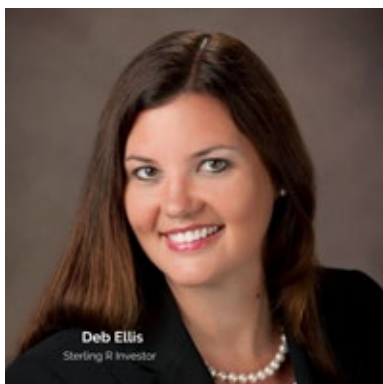
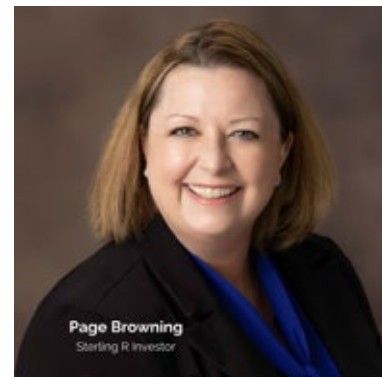
Billing Address _____

Total _____ Exp. Date _____ Signature _____

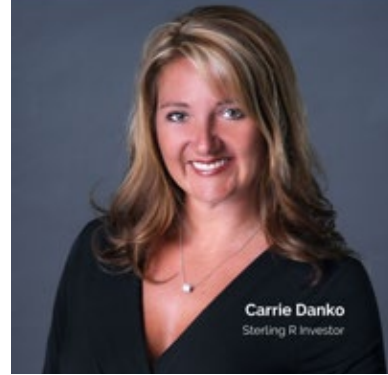
Guest Names _____

By attending this event, you authorize FAAR to use any photos or videos taken during the event in future media promotions.

Thank You



RS[®] Major Investors



ROLLBACK TAXES: WHAT REALTORS® SHOULD KNOW

Founding Father Benjamin Franklin wrote, "Our new Constitution is now established, everything seems to promise it will be durable; but, in this world, nothing is certain except death and taxes." Finding ways to reduce one's taxable liability fuels an entire industry and one way to reduce a property's real estate taxes is to enroll undeveloped acreage into a jurisdiction's land use program. But Franklin's quote holds true as once that property comes out of land use, taxes must be paid back. How do Realtors® know whether a parcel is land use and how to you advise your clients to address any taxes owed whether you are working with buyers or sellers?

First, let's cover some basics. What is a "land use program"? Property owners can enroll their raw land in a county's land use program which allows the owner to reduce their taxable liability if certain conditions are met. The land needs to be used for agricultural, forestry, or other eligible working land designations and the owner agrees not to develop or subdivide the property for residential construction. Once enrolled in the program, the land is no longer assessed at its full, developable market rate, but receives a reduced assessed value. Once the property is taken out of

land use, the owner needs to pay rollback taxes for a period of five years from the date the land was removed from the program.

It can be tricky to get that information as some owners may not even know that past relatives who owned the property put it into land use. Land contracts will typically have an affirmative disclosure on whether rollback taxes are applicable and provide an opportunity for buyer and seller to agree on who will satisfy any rollback taxes that may be due. Land purchases often include a study period where this kind of work can be done to calculate the full cost burden well before closing.

For properties sold using a residential real estate contract, most contracts require that the structure and associated property be conveyed without any encumbrances on the title. While this doesn't specifically mention rollback taxes like the land contract, this clause still applies and protects the buyer from having to absorb the full responsibility of the potential financial burden.

The best tool for figuring out if a parcel is in land use is the tax record. Each jurisdiction will have a section on the current assessed value and a land use value, if applicable.

An example of a tax record from Stafford County appears below. In addition, working with your trusted settlement agent will ensure that issues such as the potential for

rollback taxes are addressed early in the transaction process to ensure a smooth settlement.

Stafford County Real Estate Tax Search/Payment

Owner

Name / Mailing Address:

Property Description

Map #:

Alt. ID/PIN:

Legal:

No Situs Address

Current Assessment

Land Value: \$120,800

Improvement Value: \$0

Land Use Value: \$1,700

Total Taxable Value: \$1,700

[View Real Estate Details](#)

DAVE THE MOVER LLC

*Honest & Capable . . . We Put our Heart into Every Move!***David P. Wassenaar****DaveTheMover.com**
540-229-9999 mobile
540-373-4717 office

1.575M

TREES PLANTED ACROSS
THE UNITED STATES

750K

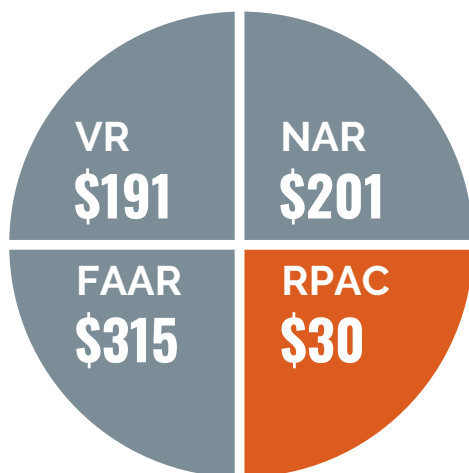
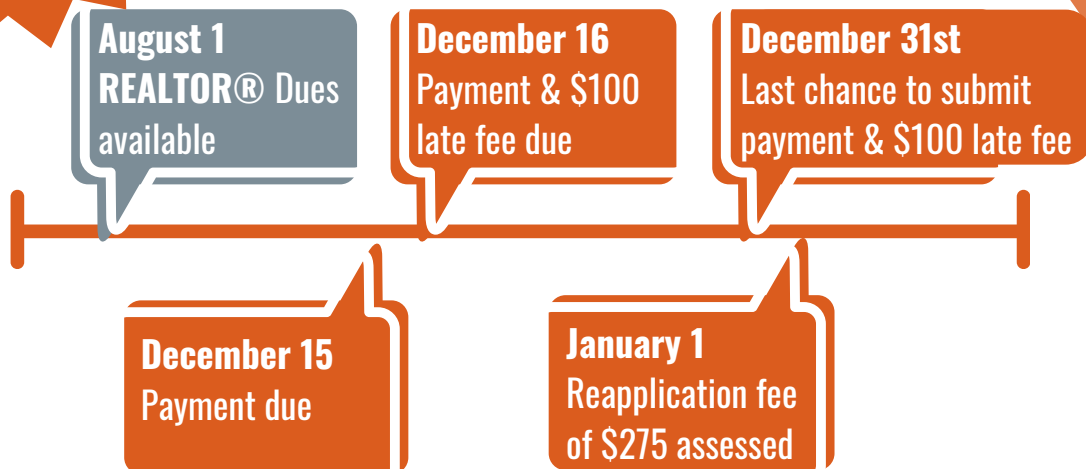
METRIC TONS OF
CARBON REDUCED

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National Association of REALTORS®



**FAAR CLOSED?
PLACE DUES
PAYMENTS IN
NIGHT DEPOSIT
BOX OR PAY
ONLINE!**

2024 REALTOR® Dues Renewal



RPAC is like insurance for your business

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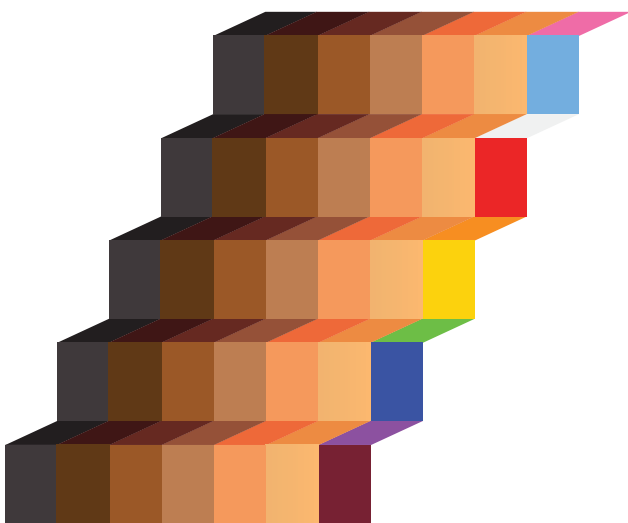
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If recent events have taught us anything, it's this: we have more work to do. Racism is real, tragically so. Discrimination, in all its forms, still casts a long shadow in this country, and too many are being denied the opportunities that all Americans deserve. Our commitment to the diverse communities we serve starts with a Code of Ethics. Our code sets a higher standard for fairness in housing than any federal law, it's backed by a culture of member accountability, and it extends to our work on Capitol Hill, where we continue to advocate for meaningful change.

At the National Association of REALTORS® we believe that fairness is worth fighting for, and we won't stop until the fight is won. Because that's who we are.

If you experience or witness discrimination in real estate, we urge you to report it.

Visit hud.gov/fairhousing to file a complaint with the Department of Housing and Urban Development.



Printable: RPR app

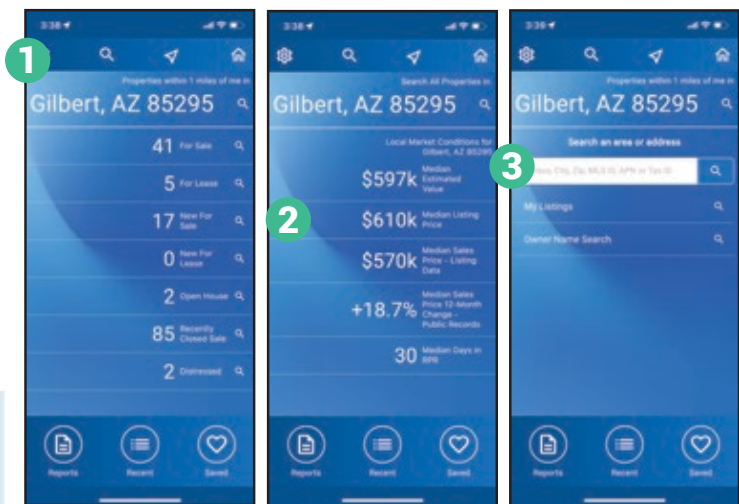
Swipe the RPR home screen to reveal 3 sections:

- 1 View properties within a set radius of your current location.
- 2 View local market conditions.
- 3 Search an area or address, including advanced options like searching by your listings and owner name.



PRO TIP

Download the RPR app on your phone through the Google Play or App Store.



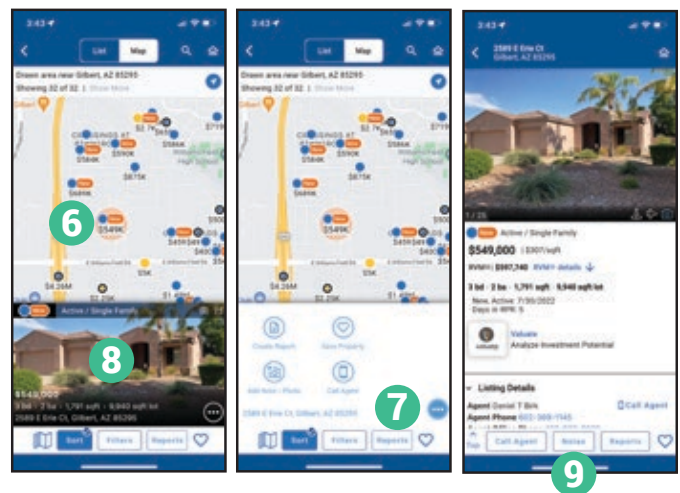
How do I search for a property using my current location?

- 4 Tap your location on the homepage.
 - a Choose *For Sale*, *For Lease*, *New For Sale*, *New For Lease*, *Open House*, *Recently Closed Sales*, or *Distressed* to narrow your results.
Note: Distressed and Open House properties appear only when available.
- 5 A map of your area will appear with icons showing properties.
 - b Select *Map Actions* to view all map options.
 - c Select *Parcels* to view parcel boundaries on map.

● Press *Redo Search in this Area*.

How do I view the details of a property from the map view?

- 6 From the *Map*, tap the icon of the property you wish to view.
- 7 Tap for quick options on the property, i.e., saving the property, calling the agent, taking notes, or running a report.
- 8 Tap the property to view full property details.
- 9 At the bottom of the screen, tap to call the agent, take notes (photo or text), run a report, or save the property.



What Property Details can I view on the RPR app?

1 Listing Photos (turn phone into landscape mode to view in fullscreen)

2 Basic property information including the Realtors Valuation Model (RVM®) and its confidence score

3 Listing Details (if available)
Agent
Phone / Email Address
Office Address
Listing ID
Listing Source
Agent Remarks

4 Description

5 Location Details
Directions to Property
Area Description
Flood Zone
Subdivision
Walkability Score

6 Owner Facts
Owner Name
Mailing Address

7 Property Facts

8 Median Estimated Home Value

9 Listing History

10 Prior Sales Transactions

11 Schools

12 AARP Livability Index

13 Interior Features

14 Exterior Features

15 Legal Description

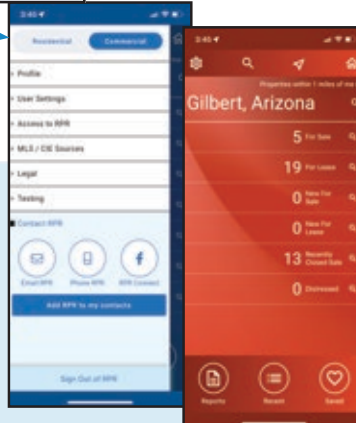
16 Mortgage Records (if available) & Tax Info



PRO TIPS

RPR Commercial

Access *RPR Commercial* by clicking the gear icon on the upper left corner of the app. At the top of the screen, toggle from Residential to Commercial.



Access Properties Anywhere

When you save a property on the narpr.com website, it also appears in your saved properties in the RPR app, and vice-versa. Access your saved properties from any device.



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Vellum Mortgage is a home mortgage lender created to elevate the entire mortgage experience. This benefits not only our clients but also our employees as well as business partners. In addition, our mission is to provide a completely transparent loan process, backed by quality and integrity. These are the

principles of the name we're founded on. We're redefining the experience, making it easier and more enjoyable.

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The Leydig Team has partnered with top local real estate agents, financial planners, builders and other real estate and financial service professionals to provide you with the best mortgage experience customized for your personal financial story.

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In Virginia, approx: 1 in 4 first-time buyers did not put any money toward the down payment and financed the entire purchase price with a mortgage in 2022.

PERCENT OF DOWN PAYMENT BY FIRST-TIME & REPEAT BUYERS

Source: National Association of REALTORS® 2022 State/Local Profile of Home Buyers and Sellers

| | Virginia First-time Buyers | Virginia Repeat Buyers |
|--------------------------------|-------------------------------|---------------------------|
| More than 50% | 7% | 6% |
| 41% to 50% | * | 9% |
| 31% to 40% | * | 5% |
| 21% to 30% | 11% | 17% |
| 11% to 20% | 16% | 27% |
| 6% to 10% | 21% | 6% |
| 1% to 5% | 23% | 13% |
| 0%** | 23% | 18% |
| Median percent financed | 91% | 76% |

* Less than 1 percent

** Financed the entire purchase price with a mortgage



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GET MORE RESEARCH AT → virginiarealtors.org/research

CHECK OUT OUR PODCAST! → virginiarealtors.org/rooflines

2023 Scheduled Events*

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

Ready to register?
Head to faarmembers.com/calendar

Date

Event

9/6 RI 502: Sales Contracts Day 1

9/7 RI 502: Sales Contracts Day 2

9/8 Ethics for Property Managers Class

9/11 The Productive REALTOR®

9/13 FAAR EXPO

9/15 Latte and Learn

9/13 Shelter Dinner

9/26 Broker Management

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

11/2 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



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- Free "Train-the-Trainer" opportunities



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2024 is your year to earn a designation or certification!

January 29

Military Relocation Professional



August 7

Military Relocation Professional via Zoom



February 22

Pricing Strategy Advisor



September 25 & 26

Accredited Buyer Representative



March 7

At Home with Diversity



November 12

Investing Strategies

April 17

New Home Construction via Zoom

July 17

Short Sale Foreclosure Certification
via Zoom



2024 Continuing Education Schedule

CE (16-hours)

February 6, 8 (Zoom)
April 9, 11
June 11, 13
August 6, 8
October 8, 10
December 10, 12

PL (30-hours)

February 6, 8, 13, 15 (Zoom)
April 9, 11, 16, 18
June 11, 13, 18, 20
August 6, 8, 13, 15
October 8, 10, 16, 17
December 10, 12, 17, 19

Broker Management (8-hours on Zoom)

January 25
May 16
September 24

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ETHICS

FOR PROPERTY MANAGERS

SEPTEMBER 8, 2023 | 9 AM - 12 PM | ON ZOOM



Earn 3 hours Ethics CE or PL!



This course will give an overview of the NAR Code of Ethics while working through case studies where property managers were charged with unethical conduct and address what steps property managers can take to avoid them.

INSTRUCTED BY

Santiago Montalvo and
Sean Olk of Virginia
Realtors Legal Team

COST TO ATTEND

\$15

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OR EMAIL BELOW INFO TO [EDUCATION@FAARMEMBERS.COM](mailto:education@faarmembers.com)

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A

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B

RECEIVE SPECIALIZED INFORMATION TO STAY ON TOP OF HOME BUYING ISSUES AND TRENDS

R

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August 22 & 23 | 9 AM - 5 PM

in the FAAR classroom

Instructor: Matthew Rathbun

Credits: 2 hours PL Current Industry Issues & Trends or 16 hours CE including

| | |
|----------------------|---------------------------------|
| 3 hours Ethics | 1 hour Agency |
| 2 hours Fair Housing | 1 hour Legal Updates with Flood |
| 1 hour Contracts | 8 hours Electives- RE Related |

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CE

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Ends 10/6/2023

Why take CE at FAAR Academy?

- Experienced Instructors
- Instant Q&A
- More engaging than an online class
- Convenient location in Central Park

The CE Seminar is designed to ensure the 16-hour requirement of DPOR for relicensing are met.

These classes will be held in person in the FAAR classroom. Cancellations must be received 24 hours in advance to receive a refund.

"I take continuing education and other classes at FAAR Academy because I know I'll be getting the most updated information." - Chip Taylor

Day 1 / October 10, 2023

- 8:00–11:00 ☐ Ethics (3 Hrs Ethics)
12:00–3:00 ☐ Agency (3 Hrs Agency)
3:00–5:00 ☐ Fair Housing (2 Hrs Housing)

Day 2 / October 12, 2023

- 8:00–11:00 ☐ Contracts (3 Hrs contracts)
12:00–3:00 ☐ Addenda (2 Hrs contracts, 1 Hr legal updates with Flood Instruction)
3:00–5:00 ☐ Finance for REALTORS® (2 Hrs electives)

Register at faarmembers.com/calendar or email education@faarmembers.com

| CE Cost* | Entire Seminar | 3 Hr Classes | 2 Hr Classes |
|-------------|----------------|--------------|--------------|
| Members | \$180 | \$35 | \$25 |
| Non-Members | \$205 | \$45 | \$35 |

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Please select ☐ Entire Seminar ☐ Specific Classes(check classes above) Please select

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PL

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These classes will be held in person in the FAAR classroom. Cancellations must be received 24 hours in advance to receive a refund.

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Day 1 / October 10, 2023

- 8:00–11:00 ☐ Ethics (3 Hrs Ethics)
- 12:00–3:00 ☐ Agency (3 Hrs Agency)
- 3:00–5:00 ☐ Fair Housing (2 Hrs Housing)

Day 2 / October 12, 2023

- 8:00–3:00 ☐ Contract Writing (6 Hrs contracts)
- 3:00–5:00 ☐ Finance (2 Hrs Finance)

Day 3 / October 17, 2023

- 9:00–11:00 ☐ Advertising Regulations (2 Hrs Current Industry Issues and Trends)
- 11:00–5:00 ☐ Real Estate Law and Board Regulations

Day 4 / October 19, 2023

- 9:00–Noon ☐ Escrow (3 Hrs Escrow)
- 12:00–3:00 ☐ Risk Management (3 Hrs Risk)

Register at faarmembers.com/calendar or email education@faarmembers.com

| PL Cost | Entire Seminar | 2 Hr Classes | 3 Hr Classes | 6 Hr Classes | 8 Hr Classes |
|-------------|----------------|--------------|--------------|--------------|--------------|
| Members | \$255 | \$25 | \$35 | \$70 | \$99 |
| Non-Members | \$305 | \$35 | \$45 | \$80 | \$120 |

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Summer Law Series

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THE 4 MAIN VIRGINIA CONTRACTS & THEIR DIFFERENCES

Nov. 2, 2023 | 9-11 AM
In the FAAR classroom

Credits:

2 hrs CE RE Related or PL Current
Industry Issues & Trends

Instructors:

John McLaurin

Class Cost:

- ☐ \$25 for FAAR members
☐ \$35 for non-Members

- **NVAR: Northern Virginia Association of Realtors Residential Contract**
- **VAR: Virginia Association of Realtors**
- **REIN: Residential Contract Real Estate Information Network**
- **CVR: Central Virginia Regional**



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Contract Differences will cover basic contract law and compare the differences of the four main contracts used in Virginia.

Attendees will learn the differences between these contracts in regard to the Earnest Money Deposit, the Settlement Date and Timing, Possession, the Financing Contingency, Home Inspection Contingency, and Appraisal Contingency. It also goes over the differences between the contracts when there is a title defect as well as some local customs particular to certain regions in Virginia

ADVANCE REGISTRATION REQUIRED*

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Visit BrightMLS.com/OnMLSStudy to access the full study.

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SEPT. 13, 2023 | FREDERICKSBURG CONVENTION CENTER (EXPO CENTER) | 8:30 AM - 4:00 PM

EXPO SCHEDULE

9-10 AM **WHAT'S IN STORE FOR 2024?**

MODERATOR CAROL SONDRINI, 2023 FAAR PRESIDENT
 PANELIST LISA STURTEVANT, CHIEF ECONOMIST, BRIGHT MLS
 PANELIST DAN SANDOVAL, NAHB, REPUBLIC HOME BUILDERS
 PANELIST KATRINA SMITH, VIRGINIA REALTORS® PRESIDENT

MEET YOUR
 REALTOR® STATE
 PRESIDENT!

Discover the future of real estate— Gain insights, strategies, and a dash of humor to stay ahead in the ever-changing housing market. Home is where the heart is, and we'll help you find where the profits are too!

10:15-11:15 AM **UNDERSTANDING HOME INVENTORY**

LISA STURTEVANT, CHIEF ECONOMIST, BRIGHT MLS

How did we get here? Let's take a deep-dive into the various factors such as a shortage of available land, high construction costs, labor shortages, interest rates, and limited housing production that got us here, and look for a way out!

11:30 AM **EXPO FLOOR OPENS | MEET RE RELATED VENDORS TOUR THE "SEPTIC ADVENTURE" | GET A NEW HEADSHOT**

11:30 AM - 1 PM **LUNCH**

3 - 4 PM **HAPPY HOUR | FOUNDATION DUES RAFFLE DRAWING BOARD ELECTION RESULTS**



COST

**FREE FAAR
 REALTOR®
 REGISTRATION
 ENDS 9/5***

**FAAR REALTORS®
 AFTER 9/5 \$50**

GUESTS \$50

*Thanks to the 2023 FAAR Board of Directors, the \$50 admittance fee is waived for FAAR REALTORS® who register on or by 9/5. Registered attendees who cannot attend must cancel their reservation by midnight on 9/11. No shows will be charged \$50.

**NO SHOW FEE:
 \$50***



REGISTER AT FAARMEMBERS.COM/CALENDAR OR EMAIL JSAENZ@FAARMEMBERS.COM

Name _____ Company _____
 Phone _____ Email _____
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 Total _____ Exp. Date _____ Zip _____ Signature _____
 Guest Names _____

By attending this event, you authorize FAAR to use any photos or videos taken during the event in future media promotions.



Broker Management Seminar

Sep. 26, 2023 | 9 AM - 5 PM | Zoom



In addition to the required 16 hours of continuing education courses Brokers must complete 6 hours of broker management courses and 2 hours of broker management supervision. The Broker Seminar focuses on real estate management and safe company policies and procedure, while meeting the course requirements for license renewal in just 1 day!

☐ 9-11 AM **Broker Management Basics**

Credits: 2 hours Broker Management

An overview of roles and responsibilities of broker management with an emphasis on risk management issues

☐ 11 AM-1 PM **Broker Case Studies**

Credits: 2 hours Broker Management

Enjoy several interactive case studies of sticky scenarios to navigate successfully

☐ 1 - 3 PM **Broker Advertising Regulations**

Credits: 2 hours Broker Management

Take an in depth look at advertising regulations that affect print, digital, email and texting communications.

☐ 3 - 5 PM **Broker Management Supervision**

Credits: 2 hours Broker Mgmt. Supervision

cover an overview of the broker supervision requirements under the Code of Virginia and the Real Estate Board Regulations. This course satisfies the 2019 regulation for 2 hours Broker Supervision credits.

NON-BROKERS

Receive 8 hours of
Real Estate
Related CE for
these classes!

*Students missing more than 10 minutes of class, cannot be given credit.

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Education

zoom
Webinar

Registration required—Check one or more classes above.

| Class Fee** | Entire Seminar | Single Class |
|-------------|----------------|--------------|
| Members | \$99 | \$25 |
| Non-Members | \$120 | \$35 |

REGISTER ONLINE AT [FAARMEMBERS.COM/CALENDAR](https://faarmembers.com/calendar)

OR EMAIL COMPLETED REGISTRATION INFORMATION TO [EDUCATION@FAARMEMBERS.COM](mailto:education@faarmembers.com)

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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 FAAR Academy Classroom is located on the 2nd floor at 2050 Gordon W Shelton Blvd., Fredericksburg, Virginia 22401

Webinar instructions will be sent to registered attendees before the class

WHAT DOES YOUR SETTLEMENT AGENT DO FOR YOUR TRANSACTION?

SEPTEMBER 20, 2023 | 10 AM - 12 PM | FAAR CLASSROOM

INCLUDES 2 HOURS CE REAL ESTATE
RELATED OR 2 HOURS PL CURRENT
INDUSTRY ISSUES & TRENDS

INSTRUCTED BY
MICHELE FREEMYERS

REGISTER TODAY AT
[FAARMEMBERS.COM/CALENDAR!](https://faarmembers.com/calendar)



TAKE A BEHIND-THE-SCENES TOUR FROM RATIFICATION TO CLOSING!

\$10 FOR FAAR MEMBERS | \$20 FOR NON-FAAR MEMBERS

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Education



HOA RULES AND LAWS YOU NEED TO KNOW!

OCTOBER 18, 2023 | 10 AM - 12 PM | FAAR CLASSROOM

INCLUDES 2 HOURS CE REAL ESTATE
RELATED OR 2 HOURS PL CURRENT
INDUSTRY ISSUES & TRENDS

INSTRUCTED BY
MICHELE FREEMYERS

**DON'T LET THE
NEWEST LAWS
CONFUSE YOU!**

**REGISTER TODAY AT
FAARMEMBERS.COM/CALENDAR!**



Homeowners
Association

**JOIN MICHELE FOR A 2 HOUR DEEP-DIVE INTO EVERYTHING YOU NEED TO KNOW
TO PROTECT CLIENTS IN A TRANSACTION INVOLVING A HOME WITH AN HOA.**

\$10 FOR FAAR MEMBERS | \$20 FOR NON-FAAR MEMBERS

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Education



NEW HOME CONTRACTS

DECEMBER 7, 2023 | 10 AM - 12 PM | FAAR CLASSROOM

INCLUDES 2 HOURS CE REAL ESTATE
RELATED OR 2 HOURS PL CURRENT
INDUSTRY ISSUES & TRENDS

INSTRUCTED BY
MICHELE FREEMYERS

MINIMIZE YOUR CLIENTS' RISK WHEN
IT COMES TO NEW HOME BUILDS!

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[FAARMEMBERS.COM/CALENDAR!](https://faarmembers.com/calendar)

BUILDER CONTRACTS ARE SUBSTANTIALLY DIFFERENT THAN THE PURCHASE
CONTRACTS YOU ARE USED TO! ATTEND THIS CLASS TO MAKE SURE YOU KNOW
HOW TO PROTECT YOUR CLIENT IN A NEW HOME CONSTRUCTION TRANSACTION.

\$10 FOR FAAR MEMBERS | \$20 FOR NON-FAAR MEMBERS

REGISTER AT [FAARMEMBERS.COM/CALENDAR](https://faarmembers.com/calendar) OR EMAIL BELOW INFO TO EDUCATION@FAARMEMBERS.COM

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We are a family owned and operated organization that focuses on putting you and your family first. Commitment to our customers is what we do best, let us finance you into your next home. To us a home is more than a place to live, it's an investment for a better future.

★★★★★ a month ago

2 home purchases and a refinance later, Sandy and her team have been my go-to for a seamless lending experience since 2018. They are knowledgeable, prompt, and seem to always have the lowest rate around. I highly recommend them to any one who is in the market for a top-notch, no-nonsense lending experience!

★★★★★ a month ago

Americas Choice Mortgage company is the best in the business! Sandra and her team have gone over and beyond to make sure me and my family understand step by step to these loan processes and made sure to lock us in on the best rate possible! Not once but twice she has delivered us with an outstanding interest rate on our new home loan! Thank you Americas choice mortgage!

★★★★★

This was our second time working with America's Choice Mortgage and have never had any issues. They definitely work for their customers! They answered all my questions and constantly kept us in the loop. Thanks to the entire crew!

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November 7 & 8 | 9AM - 5PM | Matthew Rathbun instructs at FAAR

WHAT TO EXPECT

The RENE Certification Course is an interactive experience to help negotiators elevate their game! The course examines all types of negotiation formats and methods -- including virtual -- so that today's negotiators can play the game to win. A full spectrum of tips, tools, and techniques are provided so that you can provide effective results for your client.

Visit REBINstitute.com for a full course summary and to learn how to earn the RENE certification. BONUS: RENE is an ABR, CRB & SRS elective.

**CREDITS: 8 hours CE RE Related or 2 hours PL
Current Industry Issues & Trends**



Craft a strategy for negotiation and learn when and how to negotiate



Adjust your communication style to achieve optimum results with any party in the transaction



Negotiate effectively face-to-face, on the phone, or through email and other media

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Class Fee:

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



HOMEBUYING PROCESS PRIMER

Buying a home is for many the most complex and important transaction they'll ever do. Key steps involved in the homebuying process include:

Check your credit

Your credit score plays a huge part in your ability to secure a mortgage and improving your credit score can take months of healthy spending habits and paying down debt. Check your credit with your credit card company, online, or with a major credit bureau such as Equifax or Experian. Typically, if your score is below 700, you will likely pay more for your mortgage¹.

Figure out what you can afford

You need to sit down and decide how much you can afford to spend on a down payment, monthly payments and expenses. A mortgage lending rule of thumb is that your total monthly home payment should be at or below 28% of your total monthly income before taxes.² However, lenders still have the ability to provide you more or less depending on your overall financial history.

Hire a professional

Having an expert, local professional to manage the process is more important than ever before. The internet only does so much--real estate agents help people traverse complicated, data-heavy and voluminous information, details and decisions.

Find your dream home

Through local broker marketplaces, REALTORS® have instant exposure and access to the largest, centralized database of residential real estate listings in your area to find the perfect home for you within your budget. Local broker marketplaces make it possible for all kinds of brokerage services to compete on a level playing field because they all have access to the same information. This gives consumers a lot of different choices about what broker they want to work with in terms of everything from the commission model to their particular expertise to their customer service approach.

Choose a lender and mortgage type

In a typical year, most buyers take out a mortgage to finance their home purchase, most commonly 30-year, fixed-rate financing using a conforming loan. However, there are other options including an adjustable-rate mortgage (ARM), where your payments often start out lower, but could increase over time. When choosing your mortgage you need to acknowledge and be aware of the risks you are taking on when making this decision.

Make an offer

Once you've found the right home and financing option, the next step is to make an offer to purchase your new home.

Home inspections

To ensure that the home is safe and won't incur large, unexpected expenses in the future, be sure to get a home inspection before closing on your new home.

Closing

Once the inspection is complete and you've come to an agreement with the seller, you will then close on the deal and sign all of the necessary paperwork. It typically takes a couple of days for your loan to be funded.

¹ https://homeownershipmatters.realtor/wp-content/uploads/2016/01/201503_cfpb_your-home-loan-toolkit-web.pdf

² https://homeownershipmatters.realtor/wp-content/uploads/2016/01/201503_cfpb_your-home-loan-toolkit-web.pdf

HOW REAL ESTATE COMPENSATION WORKS

It's important for home buyers and sellers to understand how real estate agents are paid for the services they provide. Here are seven things you need to know. (For more information check out realestatecommissionfacts.com.)

1. Compensation is always negotiable.

Compensation is negotiable and can be negotiated at the outset or as agreed to by the parties at any time before the transaction closes. Sellers decide what fee they are willing to pay for their broker's services and how much that listing broker should offer a broker who finds someone who wants to buy their home.

2. There are different compensation models to choose from.

Buyers have many different choices about which broker they want to work, how much they will pay and what kind of service they will get. In the full-service approach, compensation is negotiable and can be negotiated at the outset or as agreed to by the parties at any time before the transaction closes. The reduced service/discounted fee model allows for flexible offerings and pricing. The flat fee approach allows buyers to negotiate a set price per service.

3. Commission rates are set by the market.

The free market organically establishes compensation costs within local real estate markets based on service, consumer preference and what the market can bear, among other things. Commissions fluctuate over time and have notably decreased steadily in recent years, having fallen to a new low of 4.94%.

4. Compensation cannot be included as part of a mortgage.

The vast majority of mortgage lenders do not allow commissions to be added to home loans. Listing brokers' offers of compensation to buyer brokers gives first-time and low- and middle-income homebuyers a better shot at affording a home and professional representation in the home-buying process. For many buyers, saving for a down payment is difficult enough. If buyers had to pay real estate commissions out-of-pocket on top of closing costs, it would push the dream of homeownership even further out of reach for countless people.

5. REALTORS® are bound by a strict code of ethics in the home buying process.

REALTORS® are bound by National Association of REALTORS®'s Code of Ethics to always further clients' best interests, including showing homes that meet buyers' needs regardless of compensation offered. Additionally, NAR has a Fair House Action Plan, abbreviated 'ACT,' which emphasizes (A)ccountability, (C)ulture Change and (T)raining in order to ensure REALTORS® are doing everything possible to protect housing rights in America.

6. The practice of listing brokers' offering compensation to buyer brokers keep local broker marketplaces from fracturing.

Because of this practice, buyer and seller brokers are incentivized to share their information in their local, independent broker data hub. Without it, lack of complete, transparent and accessible data for all would mean smaller brokerages and new entrants have to piecemeal information and couldn't offer as many options to sellers and buyers, and larger brokerages would dominate.

7. The U.S. real estate industry is the world standard.

The U.S. model has long been – and is still – viewed as the best option for consumers around the world. Buyers abroad are forced to wade through a complex and fragmented market where they have to work with multiple brokerages and there is no exclusivity so sales can fall through. It's also common for there to be many hidden costs and for brokers to charge fees and taxes in other countries that add up to the equivalent or greater of costs associated with buying and selling property in the U.S., yet only provide a fraction of the services consumers receive here.

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The FAAR Communications & Technology Committee presents

PROMPTS FOR AI CHATBOTS ROUNDTABLE

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From listing descriptions to determining how likely someone is to move, AI is shaking up the real estate industry! At this roundtable, we'll be discussing and sharing examples of how REALTORS® can utilize the tools currently available to save time, connect with past and future clients, and have smoother transactions.

REGISTER AT
[FAARMEMBERS.COM/
CALENDAR](http://FAARMEMBERS.COM/CALENDAR)

October 10
Zoom
9 AM

COME LEARN TIPS & TRICKS AND
SHARE HOW YOU'RE USING AI!



**THE DIFFERENCE IS
NEIGHBORHOOD
EXPERTISE BEYOND
THE LISTING.**

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2023 REALTOR® CEREAL BOX DRIVE



**OCTOBER
ALL MONTH**

**THE GOAL:
20,000
BOXES**

The REALTOR® annual cereal drive is back! Look for REALTOR® - branded marketing pieces to enhance efforts of collecting cereal from clients and your sphere of influence! Drop off October 26th at the FAAR Halloween Mixer. Check out the great prizes on the back!



Register for the challenge by October 3rd by filling out the form at bit.ly/cerealdrive23 or emailing Barbara at bcastillo@faarmembers.com with the info below

Company: _____

Contact Name: _____

Phone Number: _____

Email: _____



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The Power of Listing on the MLS

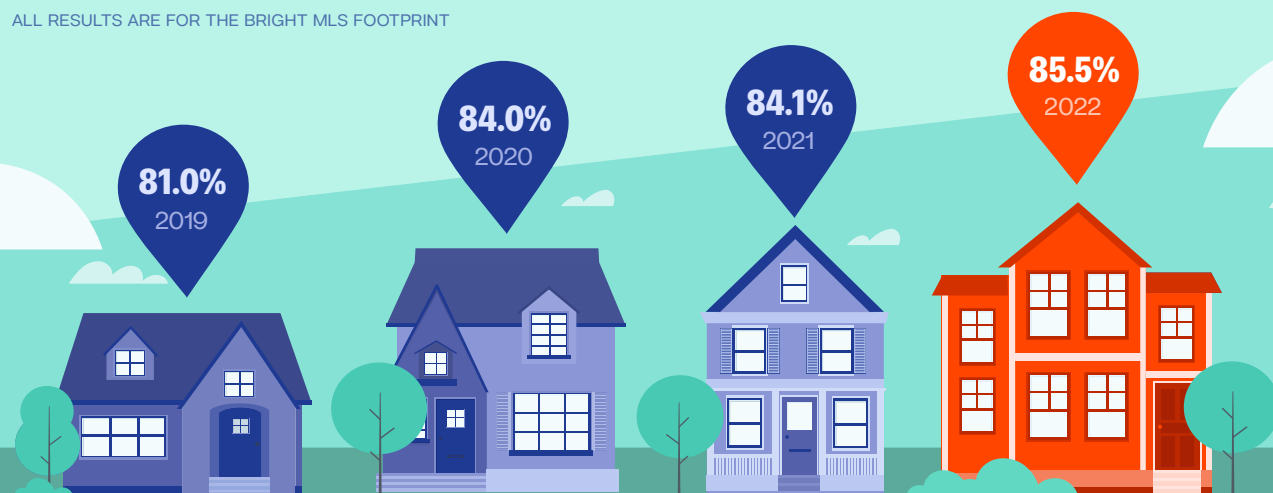
ALL RESULTS ARE FOR THE BRIGHT MLS FOOTPRINT

Study Authors

Kevin C. Gillen, PhD, Senior Research Fellow, Lindy Institute for Urban Innovation and Adjunct Professor of Finance at Drexel University

Ken Schneider, Vice President, Strategic Initiatives at Bright MLS

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.

Price difference when sold on-MLS

18% more
2022

\$54k higher
2022

Increase in typical sales price when sold on-MLS

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.

Visit BrightMLS.com/OnMLSStudy to access the full study.



**Win More Listings
Sell More Homes
Sell Them Faster**



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Juan Carlos Alvarado
(Franchise Owner)

Office: (540) 300-1571

Cell: (910) 333-5221

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UPCOMING RPR WEBINARS

- 06 | SEPT 2023 | Intro to RPR
- 07 | SEPT 2023 | Housing Trends & Stats
- 12 | SEPT 2023 | Social Media
- 13 | SEPT 2023 | Listing Presentation
- 14 | SEPT 2023 | CMA Property Pricing
- 19 | SEPT 2023 | Research Properties
- 20 | SEPT 2023 | Prospecting
- 21 | SEPT 2023 | RPR Commercial
- 26 | SEPT 2023 | Market Trends ScriptWriter
- 27 | SEPT 2023 | New NAR Members
- 28 | SEPT 2023 | RPR Mobile™ Updates

Save Your Seat!

rpr.me/webinars →



NEW TOWNHOMES IN FREDERICKSBURG

Due to open late summer 2023, brand new luxurious townhomes are coming to the sought after Fredericksburg, Virginia. The Grove at Jackson Village will feature 850 homes where residents can live life to the fullest with maintenance-free living. With its great location to the VRE, and I-95, The Grove at Jackson Village is perfect for commuting. Just within reach, residents will have abundant shopping, dining, and entertainment.



COMMUNITY FEATURES:

- VARIETY OF TOWNHOME DESIGNS
- UP TO 5 BEDROOMS, 4.5 BATHS AND 3,025 SQ FT
- 1 AND 2-CAR GARAGES
- 4TH FLOOR LOFT & BEDROOM OPTIONS
- PROFESSIONALLY CURATED INTERIOR DESIGN LOOKS



Join our interest list and stay tuned as we prepare for our community grand opening at The Grove at Jackson Village!

KHov.com/JACKSONVILLAGE | 888-673-4469

The Grove at Jackson Village is offered by K. Hovnanian at Jackson Village, LLC. See khov.com for full details. Artist rendering; illustrative purposes only. All dimensions are approximate. Features and options may vary. Unless stated otherwise, landscaping and decorative items not included. Joining an Interest List does not afford priority status, and is not a guarantee to purchase. See a Sales Consultant for full details. Equal Housing Opportunity.

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