

June 2013

Save the Date:

Thursday July 25, 2013

RAMC will be hosting a health screening event provided by *LifeLine Screening*

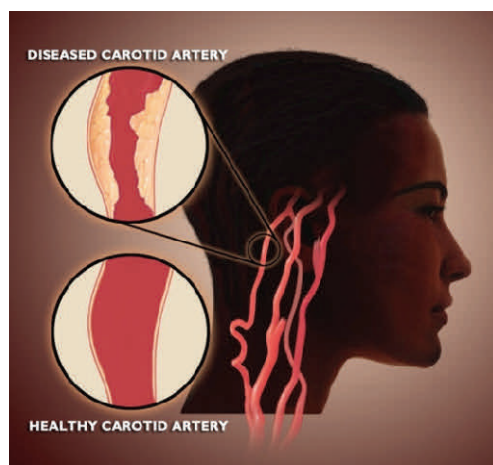
We are pleased to announce that we will be offering ultrasound screenings to scan for Stroke, Vascular Disease and Osteoporosis. These simple non-invasive tests detect abnormalities BEFORE they cause a stroke or other serious event.

Screenings for Atrial Fibrillation (irregular heart rhythm) and Blood tests for complete lipid panel, high sensitivity C-Reactive Protein* and diabetes are also offered. These are all health factors that put us at higher risk of developing vascular and heart disease.

In conjunction with the Helping Hands program, Life Line Screening is proud to offer us \$10 back for every member who signs up and attends this screening.

To help us, while bettering your own health (and receiving your own \$10 discount), please register for the screening now. There are three ways to register:

- 1. Call: 1-800-324-9458**
- 2. Register Online at: www.helpinghandsforhealth.com**
- 3. Fax: 1-866-628-4857**



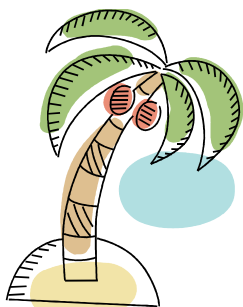
Every 40 seconds someone suffers a stroke.

Every 3 minutes someone dies from one.

You have the power to take control of your health.

Register NOW to get your discounted health screening!

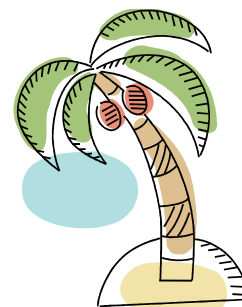
RAMC Summer Hours Begin This Month!



Our Association Office hours are as follows for the duration of the summer:

Monday—Thurs: 8:30am—5pm

Friday: 8:30am—3pm



**REALTOR® ASSOCIATION OF
MARTIN COUNTY**

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Stuart, Florida 34994

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Fax (772) 288-0215

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www.ramcfl.org

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Want to reach RAMC members with your message? Contact Marisa

for information on advertising in the RAMC digest at marisa@ramcfl.org

Deadline for the July edition is **June 20th.**

Verify your CE Credits with DBPR

It is very important to keep all your continuing education letters to validate your coursework. These letters will tell you the course names and how many credits you received. If the credits did not get transmitted successfully to DBPR, then you will be able to use the letters to verify your attendance.

For questions, please call the Customer Contact Center at **850.487.1395** Monday-Friday, 8 a.m. - 6 p.m. and Saturday 10 a.m. - 2 p.m. EST.

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

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

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



Important Phone Numbers and Web Sites

National Association of REALTORS®

888-874-6500

Florida Association of REALTORS®

407-438-1400

Florida Legal Hotline

407-438-1409

Free advice from an Attorney for members of Florida Realtors®!

Florida Tech Helpline

407-587-1450

(M-F 9am-8pm / Sat 9am-5pm)

Free expert assistance and support for all your technical needs.

DBPR

850-487-1395

www.MyFloridaLicense.com/dbpr

(FL Dept. of Business and Professional Regulation)

Check your CE credits and license renewal information at:

www.MyFloridaLicense.com

MLXchange/Fusion Help Desk

888-825-5472

M-F 8:30am-8:30pm / S-S 8:30am-3pm

Form Simplicity

407-587-1430

KURIO

888-935-8746

<http://martincounty.kurio.mobi>

ListHub Support

877-847-3394 (press 2)

ListingBook

866-353-3456

RealBiz 360

888-732-5249 (press 2)

Realtor.com

800-878-4166

RPR (24-7 Support)

877-977-7576

ShowingTime

800-379-0057

Supra

877-699-6787

New REALTOR® Members

William A. Luca	Monarch Realty Group
Anthony (Tony) Beaumont	Drew Pittman Realty
Krista Singleton	RE/MAX Masterpiece Realty
Elisabeth Graham	Keller Williams
Eric Bodine	Water Pointe Realty
Susan Schieren	Prudential Florida Realty
Jessica Polzin	Illustrated Properties
Andrew Jeacoma	Monarch Realty Group
Richard Schofield	Coldwell Banker
Paul Greene	Keller Williams
Vicki Vakani	Lifestyle Realty Group
Robert Hurtt	The Keyes Co.
Amanda Cischke	RE/MAX of Stuart
Gene Garritano	Illustrated Properties
Kaye Barfield-Traficante	RE/MAX of Stuart—Palm City
Radhika Draleus	Illustrated Properties
Laura Maiolo	Keller Williams

New REALTOR® Offices

#1002 J. Wood Realty
330 S. Pineapple Ave, Suite 113
Sarasota, FL 34236-7040
941-922-7600
DR: Allen Hovis

#150B RE/MAX of Stuart—Palm City
3341 SW Martin Downs Blvd.
Palm City, FL 34990
772-220-1116
DR: Maryann Villalva

New Business Partner Offices

A-284 Ozone Wizard
7902 SE Highway
Hobe Sound, FL 33455
772-675-3116
Brad Dunning

A-285 Searle & Associates Insurance
2658 SW Reilley Ave
Palm City, FL 34990
772-781-1515
Mike Searle

A-286 SelectShred, Inc
7960 SW Jack James Drive
Stuart, FL 34997
772-463-3166
Richard Kinkead
Gloria Kinkead

New Secondary Business Partners

Carol Bobo	BB&T
Alfonso Perez	BB&T
Heather Hoffmann	BB&T
Kathy Mershon-Henricks	BB&T
Kristin D. Gomes	BB&T
Melanie Robles Rueff	Wells Fargo

Business Partner Transfers

Patrice Drennan-Smith	PNC Mortgage
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Put Your Gut in Your Safety Toolbox

By Tracey Hawkins

What if I told you that there is a tool that could prevent you from being victimized?

What if I told you that you already possess such a tool?

As a former agent who now works in close contact with agents, I know how important tools of the trade are to your profession. I know that you love the latest and greatest technology tools. Those tools are an important component to operating your business. They can even help protect you. However, right now I want to discuss an important tool that should always be in your "toolbox." Especially when you are working in what the Department of Labor classifies as a high-risk occupation.

This tool issues a warning that tells you when you are about to make a dangerous mistake. This tool requires no batteries and is always "on." What if I told you that this tool is free? You would be interested, right?

Gut. Intuition. Instinct. Sixth sense. That funny feeling. A small voice.

No matter what you call it. It can save your life. Police officers and rape crises counselors state that when interviewing victims, over 99% of the time the victim will say, "I knew something was wrong," "I knew better," "I had a bad feelings," and so on.

Gavin de Becker, author of *The Gift of Fear*, wrote an entire book about trusting our gut instinct and believing in intuition. Having been a real estate agent, there were plenty of times when I felt fear and wondered why I was in an empty house with a complete stranger or why I was driving strangers around in my car. Like you, I hushed that warning voice and focused on earning a commission.

Ignoring your gut can get you hurt, killed, assaulted or robbed while working.

As a safety expert, I often get questions about what is the right or wrong way to do the job. There are right ways to show and host open houses, specific safety techniques, but in situations where there are variables and no clear right or wrong answers, listen to your gut. One of the most popular questions is: which is correct, locking the door or not locking the door when showing? The answer is listening to your gut, trust your instinct. It will tell you what the right answer is for that situation (and actually any situation that you will find yourself in as agents).

According to Stacey Johnson-Cosby, a Reece and Nichols sales agent who works in Kansas and Missouri, her gut comes into play when she enters a house. She typically locks the door behind her. "I don't know if it is from an earlier situation of walking into a house and finding evidence of a squatter and being terri-

fied of what could have happened, or a voice telling me that a criminal may follow me inside as easily as being waiting for me inside." Johnson-Cosby, a 25-year sales veteran says that sometimes the voice is more overwhelming, demanding that she lock the door. Other times, she doesn't feel the serious need, but has made it a habit.

"Ignoring your gut can get you hurt, killed, assaulted or robbed while working."

Agents often assure me that they work in a "safe" part of town, or never show after dark. Your gut, not the address, nor time of day, will dictate when you need to be extra careful.

Criminals have cars, (often very nice cars) therefore they can go anywhere that you may be, even upscale neighborhoods, (especially upscale neighborhoods). Don't let your preconceived notions get in the way of seeing criminals or potential criminal opportunities. Let your instinct guide you, not what you see or other prejudices you have. Oftentimes, you will not understand why your gut is sending you fear signals. You can't determine what is wrong. Don't try. Instinct sees something before you realize it. Don't worry about being polite when your body tells you to flee and get out of a dangerous situation. Just go. Your safety is more important than hurting someone's feelings. Prioritize.

Chantay Bridges, an agent with Clear-Choice Realty and Associates in Los Angeles, California, had an experience where her gut prompted her to do something logic would advise against. When preparing for an open house in a noted gang- and graffiti-infested neighborhood, she noticed a group of unruly teenagers on the porch next door. She knew it wouldn't be good for potential buyers to see them there. Instead of being scared, intimidated and leaving, her instinct told her that there was no danger. She approached them and recognized one of the youth. She was able to diffuse the situation successfully. "I wouldn't recommend that to everyone. I happen to have experience working with youth." She advised that agents take proper precautions, including having a partner host with you, carrying pepper spray, and utilizing safety apps.

Here are three things that you need to start doing today to respect that inner voice and to ensure that you are not victimized when you can avoid it:

1. Acknowledge that like all animals in nature, we all possess a gift that allows us to sense danger. However, we are the only ones who routinely ignore it in the interest of being polite. We all have a built-in survival mechanism that is

hardly ever wrong. Think about situations where you had a “bad feeling”, or were uncomfortable. That was your gut warning you. Once you are aware of what that feels like, be in tune with it and learn to recognize it. Don’t try to figure it out or to use logic. Just listen and escape the situation.

2. Respect that inner voice and act on it without hesitation and without questioning the validity. Once you get a bad feeling about a potential client, a showing situation, or even strange behavior in an open house, believe that feeling. Do some research on potential clients, find out who they are and if they are legitimate clients. If you are unable to verify who they say they are, whether they really own the property, where they work or anything about them, be ready to let them go.
Yes. Be willing to let a potential client go. You can’t put a price on working safely and just taking your chances and hoping that the bad feeling you get about these potential clients is wrong. Nothing is worth jeopardizing your safety.
3. Defend your right to put safety before politeness. Do not apologize to anyone who questions your safety practices. Do not waiver from those practices just because someone else thinks they are silly. Johnson-Cosby says buyers often laugh when they are leaving a house and find the doors locked. “I don’t mind. At least they know I take their safety

seriously.” Crimes often happen when you relax regular safety practices out of convenience or embarrassment. Just that one time, is often the time something goes wrong.

Source: Tracey Hawkins aka “Tracey, the Safety Lady” is a former real estate agent and has been teaching agent safety over the last 18 years. In 1995 Hawkins founded [Safety and Security Source](#) in Kansas City, Missouri, and presents on topics including personal, home, auto, and real estate safety. She conducts training on these topics and more during webinars, expos, and live seminars around the United States. Hawkins was recently chosen as one of Kansas City’s Most Influential Women.

This article is part of the National Association of REALTORS® 2013 REALTOR® Safety article series.

Visit NAR’s REALTOR® Safety website at REALTOR.org/Safety for more tips, articles, videos, and webinars.

ATTENTION BROKERS: Your Annual Certification is Due

It’s time for RAMC’s Annual Certification to be completed. Recently you received an email from Helene Gratton containing a form that you need to fill out and return to RAMC verifying the agents that hang their license in your office. Please make sure to complete this form and send it back to us as soon as possible.

If you did not receive the form in your email, then please see the format below to fill out and send us your list. Certification forms can be either emailed to Helene@ramcfl.org or faxed to 772-288-0215 before **July 31st.**

X if change	Last Name	First Name	E-mail	Home Address	City	St	Zip	Mobile Phone
<p><i>I certify this is a complete listing of all individuals licensed with any firm in FL in which I am a principal, partner or corporate officer.</i></p> <p>BROKER (Designated REALTOR® — PRINT (First Name): _____ (Last Name) _____</p> <p>Signatory's Name—PRINT in lower case for e-mail Signature: _____</p> <p>Date: _____</p>								
<p>Questions? Call Helene at 772-283-1748.</p>								

Plans Announced for Women's Council of Realtors®

2013 District III Event

SAVE THE DATE: June 10, 2013 and plan to go "Up, Up and Away" with WCR. The Women's Council of Realtors® District III Forum Committee have their plans well underway for another successful event. This year's event is chaired by 2013 District III Vice President Pamela Terrell, 2012 Past Local Chapter President Tampa Women's Council of Realtors® and 2013 DVP Districts III and VI. Ms. Terrell was also awarded Women's Council of Realtors® Rising Star, State of Florida, 2012. Pam says in her personal invitation to all of you: Colin Powell once said "Excellence is not an exception....it is a prevailing *Attitude*." Women's Council of Realtors® District III looks forward to sharing our exciting "Event of Excellence" with YOU!

Plan to join this dynamic group from the Greater Palm Beaches, Jupiter/Tequesta/Hobe Sound, Stuart-Martin County and Saint Lucie Chapters from 11:00 AM – 2:00 PM at the PGA National Resort & Spa, 400 Avenue of the Champions, Palm Beach Gardens, FL for lunch and an afternoon of education and networking. Cost for the day will be \$35.00. Make your reservations by June 3rd. Contact Liz Woody at 561-630-6488 or Eliza-beth.woody@thirdfederal.com. You may also reserve your place at www.FloridaWCRDistrictIII.com.

Our special guest and keynote speaker will be Amy Worth-Paul, 2013 Florida State Chapter President of Women's Council of Realtors®. She will be sharing her thoughts on her theme for 2013 "Dream...Believe...Achieve in 2013". Ms. Worth-Paul is a Broker/Associate in RE/MAX Platinum Realty's Sarasota Office serving Bradenton, FL; Lakewood Ranch, FL; Longboat Key, FL; Osprey, FL; Siesta Key, FL. Worth-Paul holds the Graduate Realtor Institute (GRI), Accredited Buyer's Representative (ABR), Certified Depressed Property Expert (CDPE), WCR's Performance Management Network (PMN), and e-PRO designations. She has a bachelor's in Business Administration from the University of Florida. Friendly and approachable, Amy is a wonderful example of how to lead without domination.

Next, hold on to your seats as you are taken "Up, Up and Away" with the dynamic Dennis Giannetti the "Breakthrough Ninja" as he gives us tips on Life and Business Strategies such as:

1. Understanding where you are right now in the area of your life that you want to improve
2. Understanding what matters most in obtaining the leverage to make necessary changes and improvements
3. Finding ways to interrupt prior disruptive habits and pat-

terns of behavior that hold you back

4. Reframing challenges so that situations become solutions
5. Creating new ways to approach the challenges and obstacles so that they become opportunities

Shifting the Mindset so the new opportunities become the habits and behaviors that produce the desired results consistently.

Born and raised in New England, Mr. Giannetti moved to Florida in 1990 where he continued his college education while running his own martial arts and self-defense studio. In 1993 Dennis met his wife Jennifer, began graduate school and started his career in training and coaching. For more than 5 years, Dennis traveled across the country working with Fortune 500 companies teaching leadership, conflict resolution, and team building. In 2000, Dennis entered the real estate market in sales. He quickly moved to management and eventually, to a Chief Learning Officer Position where he continued to coach and train sales executives. In 2008 he was exposed to Ninja Selling at a workshop held in South Carolina by Mr. Larry Kendall. Since then, he has been committed to the path of helping people increase the balance in their checkbook and their life. In 2012 Mr. Giannetti entered the Robbins-Madanes Professional Coach Training where he has been trained to use the strategic intervention tools proven in "Real Life Breakthroughs" by Anthony Robbins and professionally supplemented by world renowned therapy expert Cloe Madanes.



Please join us for a great day at PGA! Reservations by June 3rd. Call or email Liz Woody at 561-630-6488 or Eliza-beth.woody@thirdfederal.com or you may reserve your place online at www.FloridaWCRDistrictIII.com.

Each month we feature an article from the current year's REALTOR® Code of Ethics put forth by the National Association of Realtors®. Along with the article is a case study, or example, to illustrate a scenario in which the article would apply to a situation.

Article 6 of the Realtor® Code of Ethics states:

REALTORS® shall not accept any commission, rebate, or profit on expenditures made for their client, without the client's knowledge and consent.

When recommending real estate products or services (e.g., homeowner's insurance, warranty programs, mortgage financing, title insurance, etc.), REALTORS® shall disclose to the client or customer to whom the recommendation is made any financial benefits or fees, other than real estate referral fees, the REALTOR® or REALTOR®'s firm may receive as a direct result of such recommendation. (*Amended 1/99*)

CASE STUDY

CASE 1: PROFIT ON SUPPLIES USED IN PROPERTY MANAGEMENT

REALTOR® A, a property manager, bought at wholesale prices, janitorial supplies used in cleaning and maintenance of an office building which he managed for his client, Owner B. In his statements to Owner B, he billed these supplies at retail prices. REALTOR® A's practice came to the attention of Owner B who filed a complaint with the local Board of REALTORS®, charging REALTOR® A with unethical conduct in violation of Article 6 of the Code of Ethics. In questioning during the hearing called by the Board's Professional Standards Committee, REALTOR® A's defense was that the prices at which he billed these supplies to his client were no higher than the prices which Owner B had been paying prior to putting the property under REALTOR® A's management. It was clearly established that no disclosure of this profit or supplies used in property management had been made, and also that in proposing the management contract, REALTOR® A had held out to Owner B the inducement of attainable economies in operation. REALTOR® A was found by the Hearing Panel to be in violation of Article 6.

CASE 2: MANAGER'S USE OF CLIENT'S PROPERTY FOR VENDING MACHINES

REALTOR® A managed Client B's large apartment building, and made an arrangement under which coin operated vending machines were placed in the basement of the building. Six months after the machines were installed, Client B noticed them and raised a question to the propriety of REALTOR® A's action in installing them, and deriving revenue from them, without Client B's knowledge and consent. REALTOR® A's response was that he had considered the machines a service to the tenants which in no way affected Client B's interests. He told Client B that he did derive a small amount of revenue from them, which had not been remitted to Client B because he felt that this revenue compensated him for his time and effort in arranging for installation of the machines and maintaining contact with the firm that operated them. He suggested that if Client B was unhappy he could seek a formal ruling by submitting the matter to the Professional Standards Committee of the Board of REALTORS®.

Accordingly, Client B did just that. At a hearing on the matter it was established that REALTOR® A had not consulted his client at the time he authorized installation of the machines; that revenue derived from operation of the machines had been retained by REALTOR® A; and that Client B had been furnished no information whatever in the matter until he observed the machines in his own periodic inspection of the building. It was the conclusion of the Hearing Panel that, whether or not the presence of the machines was a service for the tenants, the giving of authority for their installation was in effect a rental of the space they occupied; and that, in the absence of any disclosure to the owner, REALTOR® A was in violation of Article 6 of the Code of Ethics.





Join us for

The Art of Controlling the Sale

3-Hour Continuing Education (CE) Course

Presented By: Nationally Acclaimed Sales Trainer, **Kim Dickey**

In *The Art of Controlling the Sale* you will learn, through language and techniques, how to allow the prospect to be smart and right about doing business with you. Urgency isn't about moving quickly, it is about moving with the right behavior. You will learn seamless negotiation techniques and strategies to perfect the most important skill in real estate. A strong negotiator will never have to compete based on the commission amount. You will also learn how to think like a *For Sale By Owner* (FSBO) and institute proven techniques to educate the FSBO. REALTORS® don't just help people buy and sell property, they absolutely change lives.

Wednesday, June 26th

9:00 am - Noon

REALTOR® Association of Martin County (RAMC)

43 SW Monterey Road, Stuart, FL 34994

Course fee: \$20

Course Outline and Agenda

- Defining Urgency
- Building and Maintaining Urgency for Buyers
- Building and Maintaining Urgency for Sellers

Break

- The Technical Side of Negotiating
- Nine Ground Rules to Negotiating
- Deliberate Negotiating Techniques
- Negotiating Using the Entire Sales Contract
- Role Play: Negotiating

Break

- In the Head of a *For Sale By Owner*
- What is a *For Sale By Owner* Thinking?
- Educating Past the Seller's Real Estate Ignorance
- Communicating and Demonstrating Value
- Question and Answer Session

Brought to you by:



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First American Title
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Jim Fischer

Account Executive
First American Title
772.285.7793
jhfischer@firstam.com

Please RSVP to:

Renee Jordan

Professional Services Coordinator
REALTOR® Association of Martin County
772-283-1748 ext 1002
renee@ramcfl.org



First American Title™

education outlook

Realtor Association of Martin County

Invest in your success with
RAMC Education.

RAMC is committed to providing you with a variety of educational programs designed to enhance your real estate career.

RAMC offers several programs each month. Whether you are looking to renew your license, update your skills, or become certified in a certain area of real estate, RAMC has a course for you.

If you have questions or need additional information, please call us at 772-283-1748 or visit the website at ramcfl.org

Check In

Please arrive 10-15 minutes before class begins in order to allow time for check-in. On site registrations will be permitted if seats are available.

Registration

Online (members only):

- Log into <http://www.RAMCFL.org>
- Click on Register for Classes
- Click on the class your wish to register for
- Click on Register Now
- Enter credit card information if there is a fee
- Click on Register
- Click on Print Register on Confirmation page

Phone – 772-283-1748



43 SW Monterey Rd, Stuart, FL 34994

June 2013 Courses

Form Simplicity

Thursday, June 6th 9am- 12 noon FREE

Form Simplicity is the free forms program provided to our members through Florida Realtors. Trainer Tom Baker will give you a soup-to-nuts run through of the program, from how to add contracts to how to create forms packages and working with transactions.

Basic MLS

Friday, June 7th 9am- 12:30pm 3 CEUs FREE

Learn the rules and regulations, MLS overview, client set up, listing input, search & maintenance, add photos, print reports & add a listing to open house tour.

Advanced MLS

Friday, June 7th 1:30pm- 4:30pm 3 CEUs FREE

This class will cover listing search review, customizing search templates, customizing grids, exporting, custom reports and agent web page set-up.

Live Webinar “Preparing a Listing Contract” with Cynthia DeLuca

\$20.00/ \$35.00 non members

Friday, June 14th 9am- 1pm 4 CEUs

This course is perfect for outlining the various types of listing agreements and the duties of each.

Realist Hands On!

Monday, June 17th 9am- 12 noon FREE Limited to 20

Realist is the public records/tax roll information service provider for RAMC MLS. Learn how to run searches for mailing lists, exports, and create mailing labels among other functions.

Fusion Hands On!

Monday, June 17th 1:30pm- 4:30pm FREE

Fusion MLS is a cross-browser alternative platform to replace the IDS solution, and it's quicker! Limited to 20 attendees.

New Member Orientation

Thursday, June 20th 9am to 4pm FREE

For new RAMC members.

“Art of Controlling the Sale “with Kim Dickey

Wednesday, June 26th 9am- 12noon 3 CEUs \$20.00

Kim Dickey, sales trainer and motivational speaker for over 25 years, will help you learn how to build the foundation for powerful Relationship Selling.

"Thank You" to our May Program Sponsors

Program	Date	Sponsor	Sponsor Company
Marketing	5/7/2013	Jason Fletcher	Cutco Closing Gifts
Basic MLS	5/9/2013	Joanne Zarro	Sterling Mortgage
Intermediate MLS	5/9/2013	Gail Kleeman	Group One Mortgage
Breakfast Club—MS Excel	5/10/2013	Joanne Zarro	Sterling Mortgage
Marketing	5/14/2013	Joe Rauso & Frank Leporino	DR Horton
Orientation—Breakfast	5/17/2013	John Uhle	John Uhle & Associates
Orientation—Lunch	5/17/2013	Lloyd Graf / Wendy Ciacci	Wells Fargo
Marketing	5/21/2013	Steve Fenton	Fenton Services /Handyman Matters
Marketing	5/28/2013	Mike Searle	Searle & Associates
Become a Social Media Superstar	5/30/2013	Steve Fenton	Fenton Services /Handyman Matters

If you are a Business Partner and you would like to sponsor a meeting or educational event, please contact Renee Jordan at 772-678-7245 or renee@ramcfl.org We have openings available.

2013 RPAC Donors

\$99 Club Members

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Christine Bearse	M. Jacqui Thurlow-Lippisch
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David Powers	Mary Bradley
Deborah Wood	Mary Brodeur
Debra Duvall	Patrick Stracuzzi
Dennis Fadden	Patrick Stracuzzi, Jr.
Diana Bruton	Phillip Parisi
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Erin Odwazny	Ricou Hartman
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Keri Burgess	
Kevin Powers	



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 Jennifer Atkisson-Lovett
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 Nick Potts
 Priscilla Baldwin
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Statesman's Award

Julia Sansevere
 Rosalind DeGraff

President's Circle

Maria Wells
Golden "R" Sustaining Member



WE WILL ROCK YOUR WORLD

Florida Realtors®
2013 Convention & Trade Expo
MEETING DATES: Aug. 14-18
TRADE EXPO DATES: Aug. 15-16
LOCATION: Rosen Shingle Creek, Orlando, FL

The 2013 Florida Realtors® Convention & Trade Expo will “Rock Your Business World” this August!

The energy is truly electric. More than 2,500 influential Realtors® from around the Sunshine State will plug in to leading-edge learning and career-boosting opportunities.

Your convention registration is your ticket to the once-a-year Realtor Rock Concert for your business.

Choose from more than 35 education sessions. Enjoy world-class entertainment and special events. Put more than 150 Trade Expo exhibitors to work for you.

[CLICK HERE](#) to register now!

View the calendar of events and educational workshops **[here](#)**.

New to Real Estate and want to know why you should attend? RAMC’s own Katey Bourgeois of Maggie Anderson & Associates attended the convention last year for the first time, and this is what she had to say about it—**[read her story here](#)**.

Business Partner Tip of the Month

Doors tend to be used for years without getting much notice. Here are 4 signs to help you figure out if you need to repair/replace your home’s front door.

1. Doesn’t keep out noise. A key function of a front door is to effectively block noise – or reduce it significantly. If your front door isn’t keeping noise to a minimum, it may be time to consider a replacement.

2. Drafts come under door. Air coming underneath the door affects your home’s overall climate - a tell-tale sign that your doors aren’t energy efficient. Newer model doors can help your home keep warm air inside during the winter months and hot air outside during the summer months.

3. When it rains, there’s water near the door. Make notes of when you see water seep through underneath the door – that could mean that there are structural issues. The main issue of a leaky front door is the potential for the wood frame around the door to rot, which would require a complete repair/replacement of both frame and door.

4. Broken/loose locks/handles/hinges. The pros of a newer door model can far outweigh the costs of repairs to these parts of your door.



Courtesy of Steve Fenton with Fenton Services / Handyman Matters

Realtors® Score Big in 2013 Legislative Session

TALLAHASSEE, Fla. -- May 3, 2013 / 7:16 PM -- With an additional \$1.1 billion to spend this year, there was less drama this session. Well, there was the incident this week when House Democrats protested the stalemate over healthcare reform by requiring all bills be read in full. The task was handed off to "Mary," a mechanical auto-reader that "read" bill texts aloud for two days.

The stall tactic didn't ultimately slow proceedings. In fact, the House moved through 75 percent of the day's agenda on Wednesday. Nor did it impact Florida Realtors' priorities. By Wednesday, most of our initiatives had either passed or were well on their way toward passage.

"As I travel the state, it's exciting to see the degree to which Florida's Realtors are involved in grassroots advocacy," says 2013 Florida Realtors President Dean Asher, a broker-owner with Don Asher & Associates Inc. in Orlando. "After meeting with lawmakers throughout the session, I'm happy to report that the Realtor Party has produced results you'll be happy with."

Following are highlights of the 2013 legislative session, which adjourned moments ago:

BILLS THAT PASSED

Much-needed funding for affordable housing programs. Lawmakers allocated more than \$200 million from the large national mortgage settlement last year to numerous housing programs. Sen. Andy Gardiner (R-Orlando) negotiated the Senate's settlement spending plan, SB 1852, which provides \$50 million for rental assistance (State Apartment Incentive Loans or SAIL) and \$40 million to refurbish existing homes for low-income families and provide down payment assistance and lease-purchase assistance (the State Housing Initiative Program, or SHIP). It also directs \$20 million to Habitat for Humanity, \$16 million for additional retired judges to help relieve the foreclosure caseload and \$10 million in legal aid services for low- and middle-income homeowners facing foreclosure. While Florida Realtors prefers that funding for affordable housing programs come from the doc stamp taxes collected on every real estate transaction for the Sadowski Trust fund, we appreciate the Legislature's commitment to provide affordable housing for Florida's low-income families and the elderly. Effective when mortgage settlement money is deposited in Florida's general revenue fund.

Tax loophole closed. This goes into the win column for Florida Realtors. Working with several legislators, language was included in different bills to close a tax loophole used by for-profit affordable housing builders to exploit the law. They accomplish this by forming

non-profit subsidiaries primarily to pay lower property taxes. Thanks to Reps. Daniel Davis (R-Jacksonville) and Doc Renuart (R-Ponte Vedra) for accomplishing this via HB 437, and Sen. Wilton Simpson (R-Trilby) for placing this language in several Senate bills. *Effective: July 1, 2013.*

Lawmakers to squatters: Jig's up. Homes left unoccupied due to foreclosure have brought out all kinds of opportunists, including those seeking free rent in swanky digs under the veil of adverse possession. HB 903 by Rep. Daniel Davis (R-Jacksonville) amends Florida's long-standing adverse possession law to curb these abuses. *Effective July 1, 2013*, persons claiming adverse possession must:

- pay all outstanding taxes and liens levied by the state, county or municipality within one year of claiming adverse possession;
- provide the county property appraiser with their contact information, the date when the adverse possession claim began, a legal description of the property, and the dates when outstanding taxes and liens were paid. Filing this return with the property appraiser does not give an adverse possessor an enforceable interest in the property.

Squatters who don't file a return may be charged with trespassing. If an adverse possessor leases the property to a third party, they can be charged with theft.

Citizens will shrink, but not because of higher rates. A legislative session wouldn't be complete without an insurance reform bill. The bill that crossed the finish line, SB 1770, started off big and controversial, calling for substantial rate increases for many of Citizens' nearly 1.3 million policyholders and all new policyholders. The end product is still big -- 75 pages -- and includes a Florida Realtors priority: create a clearinghouse to enforce Citizens' eligibility requirements. But it does not include a requirement sought by Sen. David Simmons (R-Altamonte Springs) that all new policies be actuarially sound. Simmons chaired the Senate Banking and Insurance Committee this session and negotiated a compromise between an ambitious Citizens reform bill passed by the Senate and a "lighter" version proposed by the House.

"There were so many insurance bills this session that seemed to go in so many different directions, including huge rate increases. But early on we identified the one reform -- an eligibility clearinghouse -- that would do the most good for the most people without unleashing rate increases that could hurt Florida's economic recovery," says John Seebree, Senior Vice President of Public Policy. "The

legislation that did pass was the result of many long hours of negotiations between legislators, insurance companies and agents, consumer groups and Realtors."

Here's what the bill accomplishes:

- All applicants for Citizens coverage will have to go through a clearinghouse to establish eligibility. If applicants can obtain private market coverage at a cost that's within 15 percent of the Citizens' premium, they are ineligible for Citizens. Incidentally, this is current law but easily circumvented.
- Currently, homes with a replacement cost of up to \$1 million are eligible for Citizens coverage. Beginning in 2015, the maximum replacement cost will drop \$100,000 a year for three years. In 2017, then, homes with a replacement cost greater than \$700,000 will not be eligible for Citizens coverage. This won't apply to homes in areas where the Office of Insurance Regulation determines there's no "reasonable degree of competition," such as the Florida Keys.
- Removes Citizens eligibility for homes built or substantially improved seaward of the Coastal Construction Control Line after July 1, 2014.
- Expands the Citizens Board of Governors to include a consumer advocate, who will be appointed by the governor.

Effective: July 1, 2013, unless otherwise provided.

Foreclosure reform. With buyer demand increasing and inventory levels at record lows, Realtors consider foreclosures lingering in the courts as prime housing stock. To be sure, foreclosing on a mortgage is a long process in Florida -- about 853 days, more than twice the national average. That should begin to change with the passage of HB 87 by Rep. Kathleen Passidomo (R-Naples). The bill allows lenders to ask the court to justify why a final order hasn't been entered, and gives condominium and homeowners associations the right to request the court move the process along where appropriate. Consumer interests are addressed in several provisions including: (1) requiring lenders to prove they own the loan for a property before foreclosing on it; (2) reducing the time lenders can seek deficiency judgments from five years to one year and (3) providing protections for innocent parties who purchase a property without knowledge that a previous owner may have a claim to the property. For the person whose home is erroneously foreclosed on, HB 87 provides for the recovery of damages (monetary, compensatory, punitive, statutory and consequential), injunctive relief and fees. Effective upon be-

coming law.

Rent out homestead every year, keep tax exemption. This initiative originated in North-east Florida, where property owners sought to rent out their homestead during The Players Championship golf tournament and the Daytona 500 without jeopardizing their homestead status for several tax exemptions. Under current law, rental for any amount of time in the second of two consecutive years triggers abandonment of homestead and loss of the homestead exemption in the second year. SB 342 by Sen. John Thrasher (R-St. Augustine) provides a "safe harbor" that lets people rent their homestead for up to 30 days a year without losing the exemption. However, rentals that exceed 30 days for two consecutive years jeopardize the homestead exemption in year two. Note that the law doesn't address how many days beyond the 30-day threshold triggers abandonment of homestead. A Department of Revenue opinion allows for rentals of up to six months every other year if proof of substantial residency and other conditions are met. *Effective: July 1, 2013.*

New option: Electronic version of yearly property tax notices. Many businesses have cut down on the cost of paper and mailing by giving customers the option to check bills online. HB 247 by Sen. Jeremy Ring (D-Margate) and Rep. Bryan Nelson (R-Apopka) attempt to do the same thing for Florida, and it could impact a few real estate-related forms, such as the annual TRIM notices (property tax assessments). Currently, counties mail TRIM notices and other documents, including sample election ballots, to homeowners by first-class mail. Under HB 247, a county can opt for an online system, providing certain conditions are met, such as an "opt-in" system for collecting email addresses. *Effective: Oct. 1, 2013.*

Hidden liens no more. Sometimes governmental and quasi-governmental entities place liens on property that aren't known until closing, which can disrupt an otherwise good transaction. HB 267 by Realtor and Rep. John Wood (R-Winter Haven) requires these liens to be recorded in the county where the property is located in order to be valid. This bill only applies to liens entered by a governmental or quasi-governmental entity for services, fines, or penalties, and does not affect liens for taxes, non-ad valorem or special assessments, or utilities. *Effective: Oct. 1, 2013.*

New disclosure for residential leases. HB 77 by Rep. Elizabeth Porter (R-Lake City) contains a number of revisions to Florida's Landlord and Tenant Act. It also includes a new disclosure that must be given to tenants when they receive notice as to where their security de-

posits or advance rents are being held, if they'll receive interest on the money and so on. The bill also contains provisions about screens, recurring tenant violations of a lease, evictions after acceptance of partial rent, non-renewal notice requirements, writs of possession and the transfer of security deposits from a previous owner to a new landlord. Property managers are encouraged to review this legislation closely. *Effective: July 1, 2013.*

Green energy tax incentives. In 2008, Florida voters approved a constitutional amendment providing tax breaks to residential property owners who install solar energy devices or wind-resistant materials. HB 277 by Rep. Michelle Rehwinkel Vasilinda (D-Tallahassee) and Rep. Jose Felix Diaz (R-Miami) creates rules to implement the tax break for solar energy devices installed on or after Jan. 1, 2013. The bill does not, however, shield windstorm mitigation upgrades from property taxes. That exemption was stripped out of the bill to win support from the House Finance & Tax Subcommittee. *Effective: July 1, 2013.*

Licensure changes for brokers, appraisers. SB 852 by Sen. Aaron Bean (R-Jacksonville) brings Florida appraisers into compliance with the Dodd-Frank Reform Act, enabling them to continue to perform appraisals on federally-related transactions. To help the Florida Real Estate Appraisal Board complete disciplinary actions within a year -- a federal requirement -- the state budget appropriates funds for nine new staff positions. The bill also takes a tougher stance against brokers who lose their license in disciplinary actions. If the Florida Real Estate Commission revokes an individual's broker's license, it also revokes any multiple licenses the broker may hold. *Effective upon becoming law, unless otherwise provided.*

In other appraisal news, lawmakers passed SB 1398 by Sen. Dorothy Hukill (R-Port Orange), allowing online pre-licensing courses to be offered for appraisers. Unlike real estate salespersons and brokers, appraisers currently may only take post-licensing classes via the Internet. *Effective: July 1, 2013.*

Budget appropriations

- \$1.543 million for Florida International University to enhance the Florida Public Hurricane Loss Projection Model so it can assess flood damage resulting from hurricanes. Currently the model only assesses windstorm damage. This will help insurers better estimate the maximum loss that should be insured.
- \$700,000 for the final phase of a study on ways to reduce the amount of nitrogen released from conventional septic tank systems. The study also looks at

septic tank technologies.

- \$500,000 to combat unlicensed activity.
- Funding for nine new positions at the Florida Real Estate Appraisal Board.

BILLS THAT DID NOT PASS

Phase out of the sales tax on commercial leases. Lawmakers understand that for Florida to be competitive with other states and online retailers, and considered pro-business by prospective employers and companies seeking to relocate, we must eliminate the sales tax on commercial leases. However, Florida still feels the pinch of lean budget years, and even a proposal to phase the tax out over six years failed to soften its \$1.3 billion fiscal impact for some lawmakers. Florida Realtors will make this a priority next session, and will begin strategizing with all stakeholders early this summer. Working with Rep. Marlene O'Toole (R-Lady Lake) and Sen. Dorothy Hukill (R-Port Orange), who sponsored HB 629 and SB 656, respectively, Florida Realtors laid the groundwork on this key legislative initiative, and the House Speaker says he'll address this and other sales tax issues next session. That may also include sales tax on online purchases, a goal of SB 316 by Sen. Nancy Detert (R-Venice), which lost steam in the final weeks of the session. "This year was about educating legislators and stakeholders about the unfairness of Florida's sales tax on commercial leases," says Florida Realtors President Asher. "Because of the commitments we have received from legislative leaders, I feel confident we will be successful next year in our legislative efforts to roll back this tax."

Administrative review of property taxes. A bill sponsored by Polk County Realtor and attorney Rep. John Wood (R-Winter Haven) sought substantive changes to value adjustment boards and their review of property tax assessments. HB 1381 and its Senate companion, SB 1754 by Sen. Greg Evers (R-Crestview) contained improvements to current law, such as definitions for "just value," "market value" and "fair market value." However, the bills also included controversial provisions, prompting Rep. Wood to pull the measure.

Notifying tenants of pending foreclosure. HB 169 by Reps. Kionne McGhee (E-Miami) and Hazel Rogers (D-Lauderhill) and its companion Senate bill, SB 516 by Sen. Geraldine Thompson (D-Orlando), sought to give prospective tenants more notice that the property they're about to rent is in foreclosure. Florida Realtors was concerned the bills were too big of a solution for a small problem. Landlords would have been required to provide written notice that the lease may end earlier than the stated end date.

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Open House Tour Schedule Through December 31, 2013

Marketing is held at 8:30 a.m. in the Association Auditorium on each Tuesday listed.
Effective October 1, 2011, Marketing & the Open House tour are open to RAMC MLS members and Business Partners
Tour hours are 9:30 a.m. to 12:00 noon

Open houses must be entered into the MLS system before the cut-off time listed below:

MAP	AREA	TOUR DATE	CUT-OFF IS 5:00 PM
F	6	1/8/2013	1/4/2013
H	7	1/15/2013	1/11/2013
I	7	1/22/2013	1/18/2013
G	8	1/29/2013	1/25/2013
R, S	14	2/5/2013	2/1/2013
Q, T	14,16	2/12/2013	2/8/2013
O, P	12	2/19/2013	2/15/2013
J	9	2/26/2013	2/22/2013
K	9	3/5/2013	3/1/2013
L	9	3/12/2013	3/8/2013
M, N, Indiantown	10	3/19/2013	3/15/2013
A, Z	1, 7015	3/26/2013	3/22/2013
Y	1	4/2/2013	3/29/2013
B, C	3	4/9/2013	4/5/2013
D	3	4/16/2013	4/12/2013
E	5	4/23/2013	4/19/2013
F	6	4/30/2013	4/26/2013
H	7	5/7/2013	5/3/2013
I	7	5/14/2013	5/10/2013
G	8	5/21/2013	5/17/2013
R, S	14	5/28/2013	5/23/2013*
Q, T	14,16	6/4/2013	5/31/2013
O, P	12	6/11/2013	6/7/2013
J	9	6/18/2013	6/14/2013
K	9	6/25/2013	6/21/2013
L	9	7/2/2013	6/28/2013
M, N, Indiantown	10	7/9/2013	7/5/2013
A, Z	1, 7015	7/16/2013	7/12/2013
Y	1	7/23/2013	7/19/2013
B, C	3	7/30/2013	7/26/2013
D	3	8/6/2013	8/2/2013
E	5	8/13/2013	8/9/2013
F	6	8/20/2013	8/16/2013
H	7	8/27/2013	8/23/2013
I	7	9/3/2013	8/29/2013*
G	8	9/10/2013	9/6/2013
R, S	14	9/17/2013	9/13/2013
Q, T	14,16	9/24/2013	9/20/2013
O, P	12	10/1/2013	9/27/2013
J	9	10/8/2013	10/4/2013
K	9	10/15/2013	10/11/2013
L	9	10/22/2013	10/18/2013
M, N, Indiantown	10	10/29/2013	10/25/2013
A, Z	1, 7015	11/5/2013	11/1/2013
Y	1	11/12/2013	11/8/2013
B, C	3	11/19/2013	11/15/2013
NO MARKETING		11/26/2013	-
D	3	12/3/2013	11/29/2013
E	5	12/10/2013	12/6/2013
F	6	12/17/2013	12/13/2013
NO MARKETING		12/24/2013	-
NO MARKETING		12/31/2013	-

*Indicates deadline has been moved up due to a holiday

TO VIEW AREA MAPS PLEASE GO TO RAMCFL.ORG AND CLICK ON "MLS"

APRIL 2013

Residential								Condominium				
Price Range	Sold by # of Bedrooms					Inventories		Price Range	Sold		Inventories	
	0-2	3	4+	13 Total Units	12 Total Units	2013	2012		13 Total Units	12 Total Units	2013	2012
<\$99,999	31	8	2	41	56	129	175	<\$99,999	51	32	140	159
\$100 - \$199,999	33	39	6	78	60	191	309	\$100 - \$199,999	32	17	175	195
\$200 - \$299,999	12	30	8	50	30	162	200	\$200 - \$299,999	28	18	119	118
\$300 - \$399,999	2	18	7	27	8	142	148	\$300 - \$399,999	11	4	71	56
\$400 - \$499,999	0	5	3	8	4	91	90	\$400 - \$499,999	2	0	30	21
\$500 - \$599,999	0	1	3	4	1	46	63	\$500 - \$599,999	1	0	6	9
\$600 - \$699,999	0	1	0	1	1	27	47	\$600 - \$699,999	1	0	5	6
\$700 - \$799,999	0	1	0	1	1	27	47	\$700 - \$799,999	1	0	5	6
\$800 - \$899,999	0	0	1	1	0	19	25	\$800 - \$899,999	0	1	6	6
\$900 - \$999,999	0	0	1	1	0	9	15	\$900 - \$999,999	1	0	3	3
\$1 - \$1,499,999	0	0	1	1	3	40	39	\$1 - \$1,499,999	0	0	2	11
\$1.5 - \$1,749,999	0	0	1	1	1	13	7	\$1.5 - \$1,749,999	0	0	0	0
\$1.75 - \$1,999,999	0	0	2	2	0	15	20	\$1.75 - \$1,999,999	0	0	0	1
\$2 - \$2,499,999	0	0	0	0	0	13	13	\$2 - \$2,499,999	0	0	0	0
\$2.5 - \$2,999,999	0	0	0	0	0	15	12	\$2.5 - \$2,999,999	0	0	0	0
\$3 - \$3,499,999	0	0	0	0	0	5	10	\$3 - \$3,499,999	0	0	0	0
\$3.5 - \$3,999,999	0	0	1	1	0	5	4	\$3.5 - \$3,999,999	0	0	0	0
\$4 - \$4,999,999	0	0	0	0	0	7	7	\$4 - \$4,999,999	0	0	0	0
>\$5,000,000	0	0	0	0	0	13	9	>\$5,000,000	0	0	0	0
Total Units	78	107	38	223	166	1009	1250	Total Units	128	75	571	606
Avg Price	136,331	246,669	580,586	264,976	199,059	609,390	524,263	Avg Price	172,018	163,257	226,789	239,853
Med Price	130,000	230,000	346,000	185,000	139,000	324,990	270,000	Med Price	133,750	118,500	189,000	185,000
Total Val	10,633,800	26,393,530	22,062,250	59,089,580	33,641,035	614,874,773	655,853,589	Total Val	22,018,350	12,244,300	129,496,563	145,351,100

**Solds by Financing Type
Residential**

Type	2013	2012
Assum	0	0
Cash	124	98
Conv	64	49
FHA	22	10
VA	8	4
Seller	2	1
Other	3	7

**Absorption Rate
Residential**

2013	2012
4.52	7.40

**Absorption Rate
Condo**

2013	2012
4.46	8.08

**Solds by Financing Type
Condo**

Type	2013	2012
Assum	0	0
Cash	97	64
Conv	30	9
FHA	0	0
VA	0	0
Seller	1	1
Other	0	1

**Solds by Number of DOM
Residential**

DOM	2013	2012
1-30	84	54
31-60	36	34
61-90	26	18
91-120	13	9
121+	58	50

Absorption rate: indication of average length of DOM
 To calculate the absorption rate, divide the number of listings in your market by the number of sales during that month. For example, if your market had 300 home listings last month and 100 sales, the absorption rate is three months.

**Solds by Number of DOM
Condo**

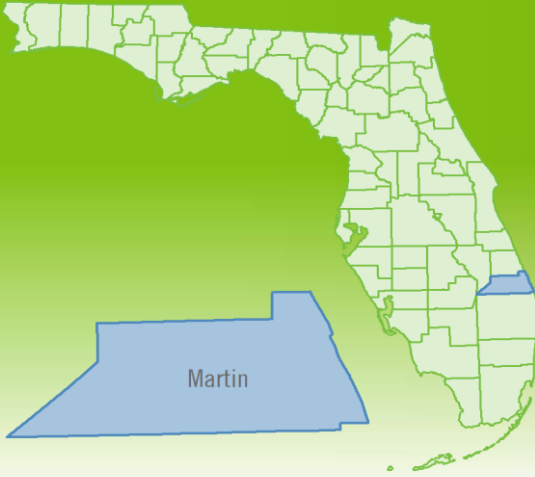
DOM	2013	2012
1-30	31	15
31-60	21	4
61-90	13	8
91-120	9	9
121+	52	38

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

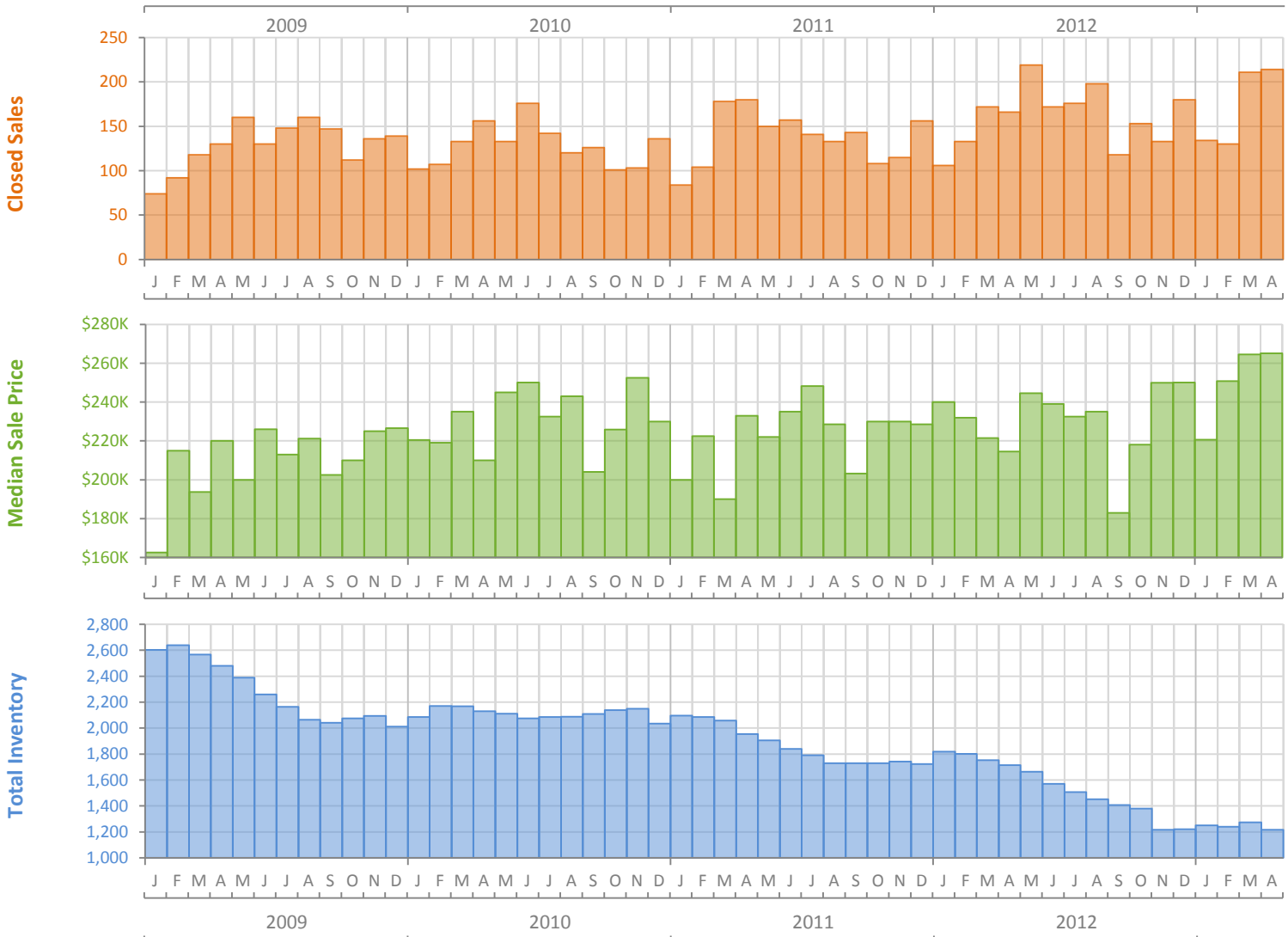
Monthly Market Summary - April 2013

Single Family Homes

Martin County



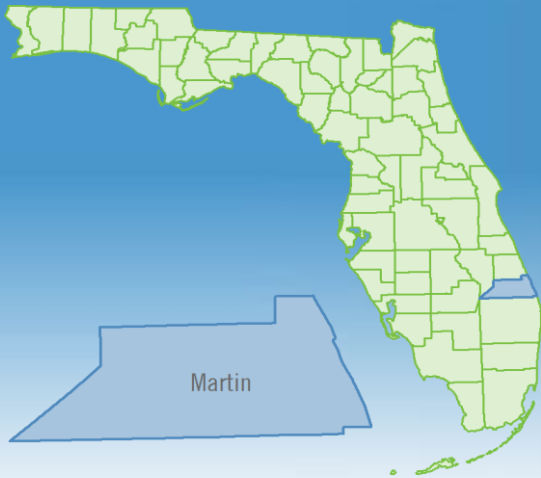
	April 2013	April 2012	Percent Change Year-over-Year
Closed Sales	214	166	28.9%
Cash Sales	95	81	17.3%
New Pending Sales	296	201	47.3%
New Listings	306	304	0.7%
Median Sale Price	\$265,000	\$214,500	23.5%
Average Sale Price	\$423,149	\$320,464	32.0%
Median Days on Market	65	80	-18.8%
Avg. Percent of Original List Price Received	92.0%	88.9%	3.5%
Pending Inventory	526	(No Data)	N/A
Inventory (Active Listings)	1,216	1,714	-29.1%
Months Supply of Inventory	7.2	12.2	-41.5%



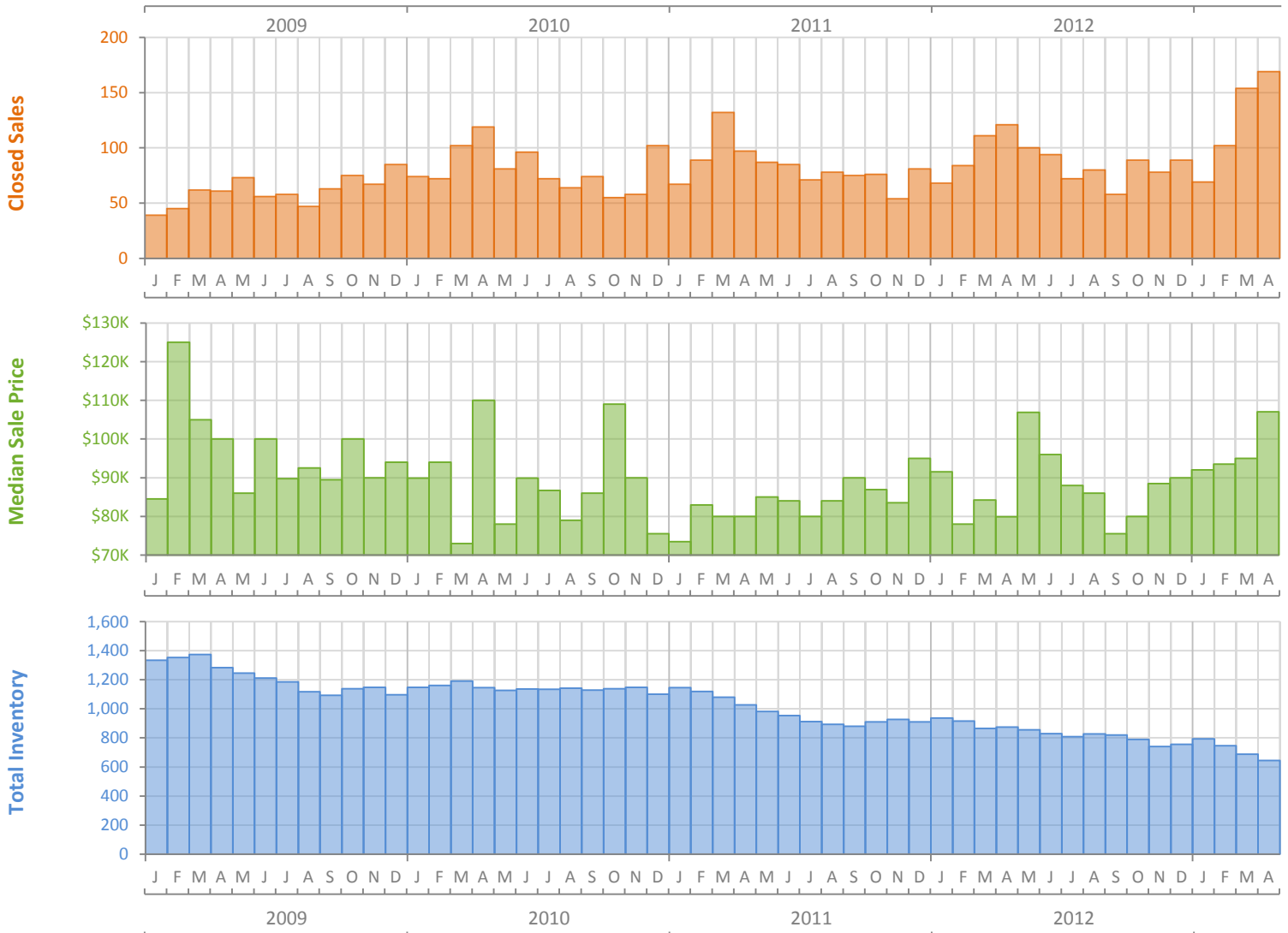
Monthly Market Summary - April 2013

Townhouses and Condos

Martin County



	April 2013	April 2012	Percent Change Year-over-Year
Closed Sales	169	121	39.7%
Cash Sales	128	96	33.3%
New Pending Sales	156	107	45.8%
New Listings	153	187	-18.2%
Median Sale Price	\$107,000	\$79,900	33.9%
Average Sale Price	\$135,786	\$119,737	13.4%
Median Days on Market	85	78	9.0%
Avg. Percent of Original List Price Received	89.6%	87.0%	3.0%
Pending Inventory	231	(No Data)	N/A
Inventory (Active Listings)	645	875	-26.3%
Months Supply of Inventory	6.7	10.6	-36.7%



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during the month of June



June 2013

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
3	4 8:30am—Res. Marketing, Areas 14 & 16, Maps Q & T	5 3pm—Active Key Class 4pm—eKey Class	6 9am—Form Simplicity Training	7 9am—Basic MLS (3CEU) 1:30pm—Advanced MLS (3CEU)
10	11 8:30am—Res. Marketing, Area 12, Maps O & P	12 3pm—Active Key Class 4pm—eKey Class	13 3pm—Govn't Affairs Committee	14 9am—Preparing a Listing Contract w/ Cynthia DeLuca (4CEU)
17 9am—Realist Training (Hands-on) 1:30pm—Fusion Training (Hands-on)	18 8:30am—Res. Marketing, Area 9, Map J	19 3pm—Active Key Class 4pm—eKey Class	20 9am—New Member Orientation	21
24	25 8:30am—Res. Marketing, Area 9, Map K	26 9am—The Art of Controlling the Sale w/Kim Dickey (3CEU) 3pm—Active Key Class 4pm—eKey Class	27 8:30am—Board of Directors	28