

FAARSIDE



www.faarmembers.com

The Voice of Real Estate



[General Assembly Adjourns: What it means for Real Estate p.40](#)



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PRESIDENT'S FORUM



KEVIN MCGRATH
2018 PRESIDENT

MCGRATH WILL CATCH YOU LATER...

Kevin sends his apologies for taking a pass on the May President's Forum. He is caring and staying close to his son Jake, who is battling Leukemia. Kevin extends a grateful thank you to all those who have shown their concern and offered support and prayers. It is a day at a time battle.

Look for Kevin's words of wisdom laced heavily with his sense of humor in the August issue of FAARSide.

SENTRILOCK AND LOCKSMITH FEES

The 2016 contract FAAR signed with Sentrilock stated that locksmith fees, caused by faulty lockboxes, would be paid by Sentrilock for the first three years of box ownership. The three year coverage begins when the box is purchased/leased (even from another association), which may be before the March 2016 conversion date. The coverage ends for most FAAR members March of next year. However, for those who have transferred from other associations, that coverage may be ending sooner depending on when they purchased their Sentrilock boxes. Questions? Contact Membership Services Director, Lori Hillard-Wehr at lhillardwehr@faarmembers.com

WHERE ARE MY CREDITS?



BY BARBARA CASTILLO, RCE
PROFESSIONAL DEVELOPMENT DIRECTOR



DPOR is having some technical difficulties and recently earned credits are not appearing accurately for any class taken after February 23, 2018.

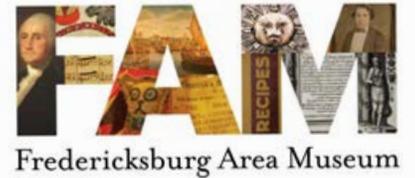
Education credits completed after that date are up-to-date in the Board's database, and other information related to the license (active/inactive status, expiration date, etc.) is accurate as of the time/date stamp on the website.

There is not yet an estimated timeframe for when the education credit information shown here will be current. Contact Real Estate Board staff with questions at 804-367-8526

A SPECIAL GIFT FROM THE FAM

The Fredericksburg Area Museum (FAM) is offering FAAR members special membership pricing! A membership to the FAM is a great new-home gift for clients and supports the FAM's mission to collect, teach, and preserve the history and culture of the Fredericksburg region. FAAR members can purchase a pack of 5 Family memberships for \$150 (a 50 % discount) or a single Family membership for \$50 (a \$20 discount). Family memberships extend to everyone living in the same household and include:

- Free admission to the museum for one year
- 20% off food at Splitsville
- Inclusion in the Time Travelers network (200+ museums)
- Discounts to FAM events and programs
- Free architectural walking tours (April – October)
- Invitations to exclusive member-only events



For more information or to purchase a membership, please contact Melanie Johnson at mjohnson@famcc.org.

ETHICS - 2 YEAR CYCLE

Check your ethics date by logging in at faarmembers.com/myaccount and looking in the blue box for "Your Last COE Date"

If your ethics date falls before 1/1/2017, you will need to retake an NAR approved ethics class by the end of 2018 to stay compliant with the two-year ethics cycle. Take ethics [online](#) or in the [classroom](#)—after your class, forward your completed class certificate to Membership Services Director, Lori at hillardwehr@faarmembers.com.



I HAVE NO TIME...



BY PAT BREME, RCE, CIPS
CEO



In my 25 plus years with FAAR I have heard that comment often from members who say no when asked to consider a leadership role at FAAR. The comment has merit... who has TIME for anything extra in their lives? Absolutely no one, yet some do make the time to get involved in the community of real estate...

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CONGRATULATIONS AWARD WINNERS



Professional Honor Role Recipients show off their certificates at the 2018 REALTOR® Awards at Stevenson Ridge.

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I HAVE NO TIME...



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MORE HOUSES, MORE PEOPLE... MORE PROBLEMS? HOW REALTORS® FIT IN THE DEBATE ON GROWTH



BY KIM MCCLELLAN,
PUBLIC POLICY DIRECTOR



According to the Weldon Cooper Center for Public Service at the University of Virginia, more than half of the Commonwealth's population will live in or north of Fredericksburg by 2040. The Census Bureau estimates that Virginia's population as of July 1, 2017 was 8,470,020. If we used today's numbers, that would mean over 4.2 million people would live in our region and north in just over 20 years. That's an astounding number to consider when you think about the struggles we already have with school capacity, affordable housing, and traffic congestion. Where do we put all of these people and how do our communities plan for that kind of growth?

Stafford County recently repealed a part of its cluster ordinance due to concerns that it was allowing accelerated growth in the rural areas that was not consistent with the County's Comprehensive Plan. Supervisors cited significant pressures from development including school overcrowding, concerns about water and sewer infrastructure, and issues with rural roads handling ever growing numbers of daily vehicle trips. The concerns about growth are real and experienced by all of us who live in this community, but the flipside of restricting growth also leads to issues like the lack of affordable housing. Over the last five years, median home prices have climbed significantly throughout our area from a low of \$219,000 in March of 2012 to a high of \$305,950 in April of 2017. First-time homebuyers are finding it harder and harder to break into our market and workforce housing for teachers, firefighters, and police officers is virtually non-existent in many of our communities.

It is extremely hard to balance all of these concerns and FAAR wants to know what you, our Realtor® and affiliate members, think about how we're growing and how FAAR should engage on these issues. We have a standing position on growth in our annual Legislative Package that hasn't changed much in the last 10 years, focusing mostly on stormwater management programs, fair taxation, and sensible adequate public facilities programs. The FAAR Public Policy Committee thinks it's time to revise that policy with your input.

Over the next several months, FAAR will issue a survey on development to solicit your feedback and set up a series of focus groups on growth to further expand on those topics. These are purely listening sessions for FAAR Public Policy Committee members and Board Members, we will have no agenda or approach we are trying to sell. We will use the data from the survey and the personal feedback from the focus groups to inform our position going forward. So please be on the lookout and get engaged. We want our positions to be truly reflective of the wants, needs, and concerns of our 1,500 Realtor® and affiliate members.



LINDA DORT,
REALTOR®

ERIN NEWBILL,
REALTOR®

SHA WILLIAMS-HINNANT,
REALTOR®

The REALTOR® Code of Ethics promises exemplary conduct.

Are you living up to the promise?

Starting April 20, an aspect of professional standards will be featured each week for 25 weeks. The kick-off is a video describing the services FAAR provides, followed by 5 videos on the Pathways to Professionalism (contributed by an Association in Texas),

A description of each Article of the Code is next including the Standard of Practice that is most often cited in a Complaint. Beginning in August, descriptions of the Grievance Committee process, hearing procedures and mediation requirements are scheduled.

The campaign comes to a close with a description of the Ombudsman and Citation programs and the roll out of NAR's new Code of Excellence. All information will be distributed through FAAR's communication tools- the website, email updates, FAARSide, social media and videos.



I Pledge myself:

To protect the individual right of real estate ownership

and to widen the opportunity to enjoy it:

To be honorable and honest in all dealings;

To seek better to represent my clients

by building my knowledge and competence;

To act honestly towards all in the spirit of the Golden Rule;

To observe the REALTOR®'s Code of Ethics and To conform my conduct to its lofty ideals.

April

Introduction to campaign and Pathways to Professionalism

May

Pathways to Professionalism Video series & Quiz on the Code

June

Articles 1 - 7 introduced by contributing FAAR members

July

Articles 8 - 14 introduced by contributing FAAR members

August

Articles 15 - 17 introduced by contributing FAAR members

September

Descriptions of the Grievance Committee process, hearing procedures & mediation requirements

www.faarmembers.com/ethics

Schedule

Week 1 (4/16)	Campaign Overview & video with Alicia Angstadt, Vice Chair of Greivance Committee & Lynn Lenahan, Vice Chair of Professional Standards Committee		
Week 2 (4/23)	Annual article "Fee to File an Ethics Complaint? No!" by Pat Breme, CEO		
Week 3 (4/30)	"I aspire to be Chick-fil-A" Lynn Lenahan, 1st Choice Better Homes & Land Introduce Pathways to Professionalism Video Series found at https://www.nar.realtor/about-nar/governing-documents/code-of-ethics/code-of-ethics-pathways-to-professionalism-video-series		
Week 4 (5/7)	Pathways to Professionalism Video Series "Respect for the Public" Pathways to Professionalism Video Series "Respect for Property"		
Week 5 (5/14)	Pathways to Professionalism Video Series "Respect for Peers" Pathways to Professionalism Video Series "Conclusion"		
Week 6 (5/21)	"Code of Ethics: A Gift of Vision, Preamble" Article - Pat Breme Quiz on the Code		
Week 7 (5/28)	Article 1	Alicia Angstadt	Angstadt Real Estate Group
Week 8 (6/4)	Article 2	Linda Dort	Century 21 New Millennium Fred.
Week 9 (6/11)	Article 3	Sarah Stelmok	Nest Realty
Week 10 (6/18)	Article 4,5	Jennifer Caison	Coldwell Banker Elite
Week 11 (6/25)	Articles 6, 7	Kristie Walker	Nest Realty
Week 12 (7/2)	Articles 8, 9	Arleen Roberts	Coldwell Banker Elite
Week 13 (7/9)	Article 10	Sherry Bailey	Century 21 New Millennium Stafford
Week 14 (7/16)	Article 11	Arleen Roberts	Coldwell Banker Elite
Week 15 (7 (23)	Article 12	Alicia Angstadt	Angstadt Real Estate Group
Week 16 (7/30)	Articles 13, 14	Erin Newbill	Virginia C.U. Realty
Week 17 (8/6)	Article 15	Sha Williams- Hinnant	1st Choice Better Homes and Land
Week 18 (8/13)	Article 16	Cindy LeBrun	Exit Realty Expertise
Week 19 (8/20)	Article 17	Dave Moberly	Dockside Realty
Week 20 (8/27)	"What happens in an ethics hearing?" by Lynn Lenahan		
Week 21 (9/3)	"Why mediate?" by Alex Long, Weichert REALTORS® Mediation as a Service https://www.nar.realtor/code-of-ethics-and-arbitration-manual/appendix-vi-to-part-ten-mediation-as-a-service-of-member-boards		
Week 22 (9/10)	"Why is an Ombudsman program helpful diffusing disagreements in a transaction?" - by Elsa Rake, Century 21 Redwood		
Week 23 (9/17)	Citation program with brochure		
Week 24 (9/24)	Forms for Filing and link to faarmembers.com/forms		
Week 25 (10/1)	NAR's new Code of Excellence program		

Many thanks



To our 2017 FAAR Major Investors in RPAC!

Golden R (\$5,000)

Suzy Stone
Melanie Thompson

Crystal R (\$2,500)

Barry Moore
Christine Singhass

Sterling R (\$1,000)

Sherry Bailey
Suzanne Brady
Pat Breme
Donna Chandler
Laura Fangman
Linda Fosdick
Drew Fristoe

Mark Geslock
Jo Knight
Lynn Lenahan
Dave Moberly
Mary Beth Rich
Sarah Stelmok
Chip Taylor

Sha Williams-Hinnant

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

Governor's Club (\$500)

Arlene Mason
Cindy LeBrun
Dawn Josemans

Capitol Insider (\$250)

Jennifer Church
Brooke Miller
Lori Hillard-Wehr



Thank you for being a Major Investor!



What you get for the Money

RPAC Fundraiser

- Free Entrance
- Free Guest
- Open Bar
- Specialty Wine Glass



Thank You Event

Exclusive appreciation event only available to major investors with local legislators



PERK 01



Freebies

- Free ticket to annual Awards Event and Installation
- Open Bar
- Exclusive RPAC Gift

PERK 02



Recognition

- Spotlight ad in FAAR publications
- Recognition at all major FAAR Events
- Special Recognition on website and social media

PERK 03

PERK 04



RPAC's Major Investor Program consists of an elite and passionate group of Realtor® investors who partner with NAR to shape the political future of the real estate industry.

Thank you for making a difference.

Interested in joining this elite group of investors? Contact Kim McClellan for more details at kmcclellan@faarmembers.com.

EXPERIENCE LOCAL DINING WITH A TWIST!

TASTE OF FREDERICKSBURG

ADDRESS

*Braehead Manor
490 Central Road
Fredericksburg, VA 22401
Lower Parking Lot,
Transportation
provided to Main House*

05.03.18

5:00-8:00 PM

DETAILS

*Wine Tasting by
Chateau MerrillAnne
Winery*

*Beer Tasting by
Maltese Brewing*

FOOD PROVIDED BY



*Boom Bang Pow Shrimp
Caprese Skewers
Pimento Cheese Toast
Cheeseburger Sliders
Honey Dijon Chicken*

PROCEEDS SUPPORT



**Major Investors
of \$1,000 & more
attend for free with
a guest!**

**\$30 TICKET INCLUDES
WINE & BEER TASTINGS
& DELICIOUS DINNER**

sponsored by



\$30 per person _____ # tickets needed

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



Name _____ Company _____

Phone _____ Email _____

Credit Card # _____ Zip _____ CVC _____

Total _____ Exp. Date _____ Signature _____

Guest Names _____



Contributions to Virginia REALTORS® RPAC are voluntary and are used for political purposes; they are not deductible for federal or state income tax purposes. Members may contribute more or less than the suggested amount and may refuse to contribute without reprisal. The National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed. NAR has established state Federal RPAC Disbursement Allocations based on anticipated National RPAC needs. Thirty percent of all Major Investor contributions are sent to NAR to be applied to the Federal RPAC Disbursement Allocation and are charged against the limits under 2 U.S.C. 441a with the remaining seventy percent maintained for state and local usage. Decisions regarding Virginia REALTORS® RPAC contributions to meet the Federal RPAC Disbursement Allocation will be made throughout the fundraising year.



SATURDAY, MAY 19, 2018

Community Service Day

Let's build something together!

FAAR is partnering with the 516 Project and FABA to conduct home repair projects throughout our entire service territory. One project in each jurisdiction, lots of helping hands to get the job done!

Projects will be selected based on the needs of homeowner applicants to the 516 Project. No prior skilled labor experience required, but certainly appreciated!

Thank you to our lunch sponsors!



Important Details:

- No skills required
- Each project will have a team lead to coordinate in advance and on build day
- Lunch & water provided onsite
- Two shifts available: 9am-12pm and 12pm-3pm

And there's more:

- Deadline for signup is Tuesday, May 1
- Projects may be changed or consolidated depending on number of volunteers
- Teams of volunteers welcome!

Sign up at <http://bit.ly/2pdgLLC>



BYRON IS BACK!



BY BARBARA CASTILLO, RCE, CIPS
PROFESSIONAL DEVELOPMENT DIRECTOR

Join us as we welcome Byron Smith, SR. Esq., CCIM, CRB back to the FAAR Academy classroom for the FIRST EVER Commercial Leasing class created specifically with FAAR members' needs in mind. This is a RARE opportunity to spend 8 hours with a seasoned professional covering commercial leasing.

Topics covered include: Requirements of a lease, types of leases, measuring rentable/usable space. Also covered are the differences between gross, modified gross and absolute net leases. Byron will explain in detail the various lease clauses and how they impact cash flow. Class exercises will include the 6 factors

needed to be examined when analyzing value of leases and subleases.

This is the perfect class to gain the fundamental skills needed when representing both the landlord or the tenant in a commercial transaction!

This unique class will be available around the state later in the year for \$199 and up- but FAAR members have the opportunity to attend May 31 for just \$149. Price includes 8 hours of CE- RE Related and lunch.

Only 50 seats will be available, act quickly!

Reserve your seat at faarmembers.com/calendar

GAIN THE FUNDAMENTAL SKILLS NEEDED WHEN REPRESENTING BOTH THE LANDLORD OR THE TENANT IN A COMMERCIAL TRANSACTION.

FUNDAMENTALS OF COMMERCIAL LEASING at FAAR

with Byron Smith, Sr. Esq., CCIM, CRB

MAY 31 includes 8 hours CE Real
9AM - 5PM Estate Related and LUNCH!

Review on Byron's last class at FAAR

Loved It! The instructor was very knowledgeable and was able to take a difficult subject and put into language we all could understand. - Tammy Berfield, REALTOR®



FIRST EVER Commercial Leasing class created specifically with FAAR Member's needs in mind!

CLASS TOPICS

Topics covered include: Requirements of a lease, types of leases, and measuring rentable/usable space. Also covered are the differences between gross, modified gross, and absolute net leases.

Byron will explain in detail the various lease clauses and how they impact cash flow.

Class exercises will include the 6 factors needed to be examined when analyzing value of leases and subleases.

\$149 FAAR MEMBERS
\$199 NON-MEMBERS

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



Name _____ Company _____
Phone _____ Email _____ Total (\$) _____
Credit Card # _____ CVC _____ EXP. Date _____
Billing Address _____
Authorized Signature _____

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

2ND FLOOR CLASSROOM, 2050 GORDON W. SHELTON BLVD., FREDERICKSBURG, VA 22401



May 9, 10



Seller Representative Specialist
Instructor: Matthew Rathbun
Time: 9-5

August 20



Pricing Strategies Advisor (PSA)
Instructor: Rebecca Straley
Time: 9-5

September 27

Real Estate Investing
Instructor: Sarah Stelmok
Time: 9-3

October 23



Certified Real Estate Team Specialist
Understanding and Leveraging Teams
Instructor: Matthew Rathbun
Time: 9-5

November 7



Seniors Real Estate Specialist
Instructor: Sarah Stelmok
Time: 8-4

16-hour CE Seminars

~~February 6 & 8~~
~~April 10 & 12~~
June 12 & 14
August 7 & 9
October 9 & 11
December 4 & 6

30-hour Post Licensing Seminars

~~February 6, 8, 13, 15~~
~~April 10, 12, 17, 19~~
June 12, 14, 19, 21
August 7, 9, 14, 16
October 9, 11, 16, 18
December 4, 6, 11, 13

8-hour Broker Management Seminars

~~January 24~~
May 23
September 25



CONFUSED ABOUT CARRYOVER?



BY BARBARA CASTILLO, RCE, CIPS
PROFESSIONAL DEVELOPMENT DIRECTOR

The good news is that Real Estate Licensees who have completed all of their required Continuing Education (CE) credit hours--16 for a Salesperson and 24 for a Broker--in the previous licensure term and who have completed extra credit hours in the last six months of that same licensure period may qualify to "carry over" extra CE credit hours and apply them to their current licensure period.

If you believe you have extra CE credit that qualifies to carry over into your current license period, and wish to receive approval for it, complete the Continuing Education (CE) Course Worksheet at <http://bit.ly/DPORcarryover>

Submit the worksheet and copies of your course completion certificates to the Board by e-mail at reboard@dpor.virginia.gov or FAX to 866-826-8863.

For any classes taken at FAAR Academy, your certificates are conveniently stored for you to view and print any time you would like. Simply log into your faarmembers.com account and click on "My Classes".

DPOR Staff will review your worksheet to evaluate whether your CE is eligible to carry over into your current license period. You will receive a letter with the results of the staff review.

If you do have eligible carryover CE, it will show up on License Lookup within two business days of the staff review. For further information or any questions about this process, please contact Barbara at Bcastillo@faarmembers.com.



YPN Young Professionals Network sponsored by ALCOVA MORTGAGE

May 9 | 5PM | Networking at Red Dragon Brewery
 Young at Mind, Young at Heart, No ID Required

PEERS & BEERS



2018 Property Management Network Schedule

Wednesday, July 25, 2018
 9:00am
 FAAR Academy Classroom
 Facilitator:

Assistance Animals

- Do I really have to allow that comfort python?
- How to stay legal with confusing guidance and best advise your landlords

Wednesday, September 19, 2018
 9:00am
 FAAR Academy Classroom
 CE Credit Class

Virginia Realtors® Property Management Class

Tuesday, November 27, 2018
 9:00am
 FAAR Academy Classroom
 Facilitator: Frances Heatherman,
 Heatherman Homes

Marketing Rentals

- What's the best way to market your clients' property?
- Tips from the experts on getting the best possible exposure for your rental listings



V R L T A UPDATE

VRLTA UPDATE

Get the information you
NEED on the Virginia
Residential Landlord
Tenant Act!



With **Chip Dicks**

Tuesday, June 5
9:00 AM-4:00 PM

Designed for both real estate brokers
and salespeople, this course offers:

- Detailed review of lease applications
- a “how to” guide for broker agent compliance
- the awareness and information you need to protect your business

\$99 Early Bird
ends 5/22

Get the information and awareness
you need to protect your business!

6 Hours CE/2 Hours PL
Real Estate Related/Current Industry Issues and Trends

Registration is required.

Class Fee **\$99 Early Bird** **\$120 Members** **\$130 Non-members**

+5PHR
Education

REGISTER ONLINE — faarmembers.com/calendar

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

Name _____ Company _____

Phone _____ Email _____

Credit Card _____ Zip _____ CVC _____

Total _____ Exp. Date _____ Signature _____

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



Spring Award Winners



2050 Gordon W. Shelton Blvd,
2nd Floor
Fredericksburg, Virginia 22401
540.373.7711



REALTOR® of the Year
Linda Fosdick
CRS, GRI, ABR, SRS
Dockside Realty



Manager of the Year
Kevin McGrath
Long & Foster
Fredericksburg



Rookie of the Year
Ruth Campbell
1st Choice
Better Homes & Land



REALTORS® Choice
Clay Murray
Coldwell Banker Elite
Spotsylvania



Educator of the Year
Michele Freemyers
Ekko Title



Melanie Thompson Award
Clay Murray
Coldwell Banker Elite
Spotsylvania

2017 Professional Honor Role



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



Milton Branch
GRI
1st Choice Better
Homes & Land



Suzanne Brady
ABR, SRS
Century 21
Redwood



Jennifer Caison
Coldwell Banker
Elite
Massaponax



Jennifer Church
ABR, SRS
Holt for Homes



Carrie Danko
1st Choice Better
Homes & Land



Valerie Dellandre
SRS
Virginia C.U. Realty



Linda Fosdick
CRS, GRI,
ABR, SRS
Dockside Realty



Drew Fristoe
ABR
Coldwell Banker Elite
Massaponax



Janet Holt
Holt for Homes



Natalie Holt
Century 21 New
Millennium
Fredericksburg



Linda Laub-Canty
ABR, GRI, CRS, SRES
1st Choice Better
Homes & Land



Cindy LeBrun
ABR, CRS,
SRS, SRES
Exit Realty Expertise



Lynn Lenahan
GRI, ABR
1st Choice Better
Homes & Land



Erin Lewis
Nest Realty
Group



Andrea Maitland
CRB, CRS, GRI
Century 21 Redwood
Spotsylvania



Brooke Miller
GRI, CRS
Long & Foster, Inc.
Fredericksburg



Sandy Pearce
ABR, SRES, PMN
Coldwell Banker Elite
Spotsylvania



Bonnie Ramey
GRI
Nest Realty
Group



Mary Beth Rich
ABR
Century 21 New
Millennium
Fredericksburg



Anthony "Tony" Shade
ABR
RE/MAX
Allegiance



Sharon Shade
ABR, ABRM
RE/MAX
Allegiance



Christine Singhass
United Real Estate
Premier



Sarah Stelmok
GRI
Nest Realty
Group



Chip Taylor
Long & Foster
Fredericksburg



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



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



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



CONGRATULATIONS AWARD WINNERS



BY JULIE CARRIGER
EVENTS AND SPONSORSHIPS DIRECTOR

On April 18th FAAR members enjoyed a motivational awards luncheon at Stevenson Ridge with guest speaker Janel Donohue, President of Rappahannock United Way. Janel delivered a compelling examination of her life and encouraged us to “accept it, change it, or move on” by controlling the only thing we can in life, ourselves and our reactions.

Brian Brooks with Atlantic Bay Mortgage welcomed us and kicked off the event. FAAR President, Kevin McGrath, hosted the awards ceremony as Master of Ceremonies.

Scott Hine with Assurance Financial assisted Bonnie Ramey, Awards Chair and the previous 2016 award winners with announcing the award recipients shown to the left.

Lots of winners at this lunch as the Fredericksburg REALTORS raffled off ten baskets and the raffle sponsors gave away two different giftcards to lucky winners!

Thank you to Atlantic Bay Mortgage, Assurance Financial, Ekko Title, MBH Settlement Group, Affordable Home Loans, Embrace Home Loans, PermaTreat Pest and Termite Control, Spring Arbor of Fredericksburg, Universal Title, Suntrust Mortgage and Fidelity Bank Mortgage for sponsoring this great event!

View the photos from the event [here](#).



MAKE SURE YOUR TEAM IS PLAYING BY THE RULES!



BY ROBERT COOPER
PUBLIC POLICY COMMITTEE CHAIR

Are you part of a real estate team that advertises under a different name from your brokerage? If so, there are rules that you need to follow to ensure compliance with DPOR regulations. A new law passed in the 2018 General Assembly session codifies that a team “means two or more individuals, one or more of whom is a real estate salesperson or broker, who (i) work together as a unit within the same brokerage firm, (ii) represent themselves to the public as working together as one unit, and (iii) designate themselves by a fictitious name.” If these conditions are met, the team must obtain a business entity salesperson license from DPOR. This was always the rule, but the new law clarifies that definition to ensure that the public has ready access to information about all real estate teams.

Teams provide a valuable real estate model to distribute workload and risk while maximizing business success. But for members of the general public, it can get confusing. A team might advertise in a way that seems like they are their own brokerage, but when a citizen searches the DPOR database, nothing shows. It is essential that the public has ready access to the information of the team and that they can identify the principal broker. The principal broker is ultimately responsible for all business conducted by a team, just like with individual salespeople.

It is simple to obtain a business entity license through DPOR. Access the form at <https://bit.ly/2HmDk8L>, fill it out, and send it into DPOR with payment. A new license costs \$210 and a reinstatement of an expired license costs \$195. So, if you're a team and you've been operating without a business entity license, go ahead and get legal. It's the ethical thing to do!

Latte and Learn

RADON IN REAL ESTATE

with Ryan Paris
from the Virginia Dept. of Health



Radon is a cancer-causing radioactive gas. You cannot see, smell or taste radon, but it may be a problem in your home.

This class has everything you need to know on how radon can affect your sales

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46

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“The First Step in a 1000-mile Journey”: How the Dream of a Fair Housing Act Became Reality

One hundred years after the last shots were fired in the Civil War, African Americans were still struggling against unfair treatment and discrimination in practically all aspects of society. Through individual acts of defiance and nonviolent mass protests, the civil rights movement of the 1950s and 1960s pushed against the societal norms and laws that allowed discrimination. And it was working. Federal, state, and local laws slowly began to change, and by 1965 there were laws on the books outlawing discrimination in employment, schools, and other public services. In August 1965, the Voting Rights Act was signed into law, designed to stop discrimination against blacks at the voting booth. The next hurdle to overcome was discrimination in housing.

The National Committee Against Discrimination in Housing and the NAACP began a nationwide push for integration in housing. The theme was taken up by Martin Luther King, Jr. in 1966 when he came to Chicago in the first explicitly northern campaign in the civil rights movement, the Chicago Freedom Movement. The proponents of that movement argued that the City of Chicago could end housing segregation by imposing changes on the way

real estate brokers did business. Lead by the National Association of REALTORS®, the majority of real estate brokers opposed so-called “forced housing” laws, arguing that the federal government should not be involved in home owners’ personal decisions regarding whom they wanted to sell their property to.

Those personal decisions, and the real estate practices that enabled them, allowed housing discrimination and neighborhood segregation to flourish. “We are here today because we are tired,” Dr. King explained at a rally in Chicago’s Soldier Field. “We are tired of paying more for less. We are tired of living in rat-infested slums... We are tired of having to pay a median rent of \$97 a month in Lawndale for four rooms while whites living in South Deering pay \$73 a month for five rooms.... Now is the time to make real the promises of democracy. Now is the time to open the doors of opportunity to all of God’s children.”

Over the next several months, King and local activists held non-violent demonstrations outside real estate offices and marched into all-white neighborhoods. The reception they received from the communities, however, was often fierce and violent. Seeking to end

the protests and prevent further ruptures, Chicago mayor Richard J. Daley negotiated with Dr. King and other housing activists, leading to an agreement in which the Chicago Housing Authority promised to build public housing with limited height requirements and the Mortgage Bankers Association agreed to make mortgages available regardless of race. Although King called the agreement “the most significant program ever conceived to make open housing a reality,” he also saw it as only “the first step in a 1,000-mile journey.”

Dr. King’s Chicago Open Housing Movement is often credited with having laid the groundwork for the Fair Housing Act of 1968. Similar movements were soon started in other major cities, attempting to keep a focus on discriminatory housing practices and the effects of neighborhood segregation at a time when the nation’s attention was also drawn towards the Vietnam War and a slowing economy.

In the end, the process of actually passing the Fair Housing Act started with the briefest of mentions in President Lyndon B. Johnson’s State of the Union address in January 1968. Nearing the end of his speech, Johnson stated his intention to urge Congress to act on several pending bills that address civil rights measures, including fair jury trials, equal opportunity employment, and fair housing. “This statement,” reported the National Association of REALTORS®, which opposed

any federal fair housing law, “was greeted by dead silence.”

After that, little happened on the legislative front until the release in March 1968 of the Kerner Commission Report. In July 1967, in the wake of riots in Chicago, Los Angeles, Detroit, and other cities, President Johnson formed the National Advisory Commission on Civil Disorders (also known as the Kerner Commission) to investigate the causes of the unrest and provide recommendations for the future. The report concluded that the nation was “moving toward two societies, one black, one white—separate and unequal.” Unless conditions were remedied, the Commission warned, the country faced a “system of ‘apartheid’” in its major cities. In order to correct these issues, the Commission urged legislation to promote racial integration and enrich slums, primarily through the creation of jobs, job training programs, and decent housing, including creation of a national fair housing law. Despite its urgency and warnings, the Kerner Commission’s recommendations were set aside by the president and Congress.

One month later, on April 4, 1968, Martin Luther King, Jr. was fatally shot in Memphis, TN. Riots immediately broke out in urban areas throughout the country. It was this national tragedy and its aftermath that served as catalysts for passage of the pending fair housing legislation, which had been introduced earlier but stalled in Congress.



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On April 5, President Johnson sent a letter to the Speaker of the House, urging Congress to act on the fair housing bill. “This tragedy has caused all good men to look deeply into their hearts,” Johnson wrote. “When the Nation so urgently needs the healing balm of unity, a brutal wound on our conscience forces upon us all this question: What more can I do to achieve brotherhood and equality among all Americans? There are many actions the Congress can take, on its part. The most immediate is to enact legislation so long delayed and so close to fulfillment. We should pass the Fair Housing law when the Congress convenes next week.” Just a few days later, on April 11, 1968, and just before Dr. King’s funeral, Title VIII of the Civil Rights Act of 1968, better known as the Fair Housing Act, became law.

The original Fair Housing Act banned housing discrimination and redlining on the basis of race, color, religion, or national origin. It also made it illegal to “deny any person access to or membership or participation in any multiple listing service, real estate brokers’ organization, or other service, organization, or facility relating to the business of selling or renting dwellings” on the basis of race, color, religion or national origin. Since 1968, the Fair Housing Act has been revised several times, so that it currently includes seven protected classes: race, color, religion, national origin, sex, disability, and familial status.

The new law wasn’t perfect, requiring many revisions and interpretations over the next several years, revisions which continue today as real estate practices and our society’s understanding of discrimination and equality evolve. The passage of the Fair Housing Act represented a turning point in our country’s view of who has a right to decent housing and participation in the American dream: not just some, but everyone.

For more information, resources and to get involved, visit www.FairHousing.realtor



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IT'S NOT OUR STORIES YOU WANT TO HEAR, IT'S THEIR STORIES...



BY MARY BETH RICH
FOUNDATION PRESIDENT



In the several years I have served as President of the Fredericksburg REALTORS® Foundation, I have written many of these articles. I've written our story, the story of the Foundation...how we've raised money, given money, strategically thought about who we are, hosted a golf tournament, and asked all of you to contribute money. But you don't give money to the Foundation because of me or any other Governor. We know you give because of THEIR stories, the stories of the people that we serve. Over the years, I have heard many moving stories about the good our grants have done and now I'd like to share a few with you.

In 2016, the Foundation granted \$750 to S.E.R.V.E., a Stafford County-based food pantry and critical needs non-profit. The funds were used for the Exceptional Need Cases, often senior citizens or single mothers facing an emergency. One specific Exceptional Needs Case supported a single mother of four with holiday assistance like toys, food, and decorations. But there was something else that she desperately needed, something that she was too embarrassed to tell anyone about. This single mother with children ranging in age from four to sixteen had not had water in over four months. She was bathing at a neighbor's house and was petrified that if she told anyone, she would be

turned into Child Protective Services and her children would be taken away from her. For just \$268 to cover the delinquent bill, fees, and reconnection fee, this family had their world transformed in a way that toys alone could never have done. This family was able to get back on their feet through the generosity of contributors like you.

Earlier this year, the Foundation granted \$1,200 to Mental Health America of Fredericksburg, which provides one-on-one at-home Senior Care for individuals struggling with mental illness. In this specific case, the homeowner was convalescing from an illness at the hospital but was due to return home. His home was in such bad condition, without working plumbing in the bathroom and significant rot in the floorboards, that the hospital was not going to let the man return home. The Foundation's grant allowed the plumbing to be repaired and the floor to be reinforced so that it was safe for both the homeowner and his home healthcare aide to be inside.

These kinds of stories are repeated again and again when we distribute funds to local non-profits. Your contributions really do make a difference!





WELCOME 2018 NEW MEMBERS!

Imran Akbar	Todd Call	Barbara Gentry	Jessica Langdon
Sharon Amann	Sharlene Capobianco	Barbara Gonzalez	Larry Longshore
Wanda Anderson	Nick Castaldo	Susan Gordan	Shawnte Mallory
Kevin Armstrong	Kelly Chewning	Ana Graham	Monique Mariani
Kim Armstrong	Zenas Choi	Adam Gran	Kris Martin
Matthew Armstrong	Nicole Cottom	Patricia Gaulty	Thomas Mazzei
Ina Balanenco	Jannett Cruz	Natalie Gunn	Robert McCallum
Victoria Balitcaia	Samantha Cutlip	Deanna Hamn	Samy Misdary
Rebekah Ball	Christine Dandridge	Mary Harbison	Christopher Muldrow
Maribel Barker	Angela Dean	Jennifer Heath	Christine Nielsen
Michele Barrera	Ernie Del Rossie	Gregg Hoffmaster	LaRene Olbeter
Donald Baxter	Ann Deutsch	Peggi Howell	Crystal Ontiveros
Deanna Beltran	Micah Dianda	Shontae Hunter	Morgan Opicka
Deneen Bernard	Jennifer Doughty	Tamika Jackson	Jose Ortiz
Kelly Bond	Shannon Doyle	Sharyn Jenkins	Nicole Pastell
Seth Brown	Dashawn Edwards	Hilary Johnson	Kathy Perryman
Matt Bruce	Debbie Everhart	Tina Johnson	Sarah Poole
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Christina Burroughs	Abby Fitzsimmons	Allison Kennedy	James Reid
Joseph Bury	Erica Folmar	Valerie Kettl	Tracy Romero
John Butler	Brooke Gaffney	Carl Koons	Telly Salafia
Michelle Byrne	Robin Gaita	Phillip Lamb	Demetria Sample



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Marriah Unruh

Ricardo Valdez

Daisey Van Landingham

Devon Vines

Lindsay Walker

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Stephanie Ware

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Melinda Wertz

Christy Whitehurst

Katie Williams

Kardin Wykoff

Donna Young



Looking for new member resources?

Check out the new members page at

faarmembers.com/newmember



Carol Libbon | Coldwell Banker Elite
Spotsylvania

Hometown
Dayton, Ohio

Current Location
Spotsylvania, Virginia

Title
Real Estate Agent

Number of Years in the Industry
8 1/2

Why do you love working in real estate?
I'm a people person and I love to engage with others and make friends. What a perfect match to reach out to others, help with a very important decision of buying or selling a home and to become their friend in the process. It's a win, win for me at every turn. Keeping in touch with them is vital as they not only remember you as their friend, but as a point of referral to their friends and family.

Favorite Work Story
I am working with a one income family that homeschool their 2 teenagers. Their income is so limited that buying a home in their price point was a challenge. We found an older home in Caroline that was rebuilt after a fire, so everything was new inside. After having the septic inspection this past Friday, we found the septic failed and everything has to be redone and the seller agreed to pay for it. My client just beamed from ear to ear knowing she was going to have a whole new home, one that she could call her own and that she was going to afford that was fully renovated!! YEAH!! I am so happy for her!!

What are you most proud of in your career?
That people refer my name to others!
Yes, I must be doing something right!!

Do you have a special cause or volunteer your time?
I am very involved in my church, reaching out in the community and showing the love of Jesus to others. We host a college group every week in our home to have dinner & Bible Study.

Fun Fact
I love to make soap! This is my special homemade goodie I can give out as gifts and special events. It's also my stress relief to be imaginative and creative.



Alex Long | Weichert REALTORS

Hometown
Fredericksburg

Current Location
Port Royal (downtown)

Title
Associate Broker, CCIM, ALC, AICP

Number of Years in the Industry
39 to 40

Why do you love working in real estate?
Same reason Genghis Khan gave for his travels: seeing interesting places and meeting new people.

What are you most proud of in your career?
Helped a number of people and helped create a number of developments and also conserve land thru conservation easements.

Do you have a special cause or volunteer your time?
I serve on the Town of Port Royal Town Council and Planning Commission; giving blood is easier and less painful. Also served on the FAAR Professional Standards Committee for a number of years, and many years ago, Grievance Committee.

Fun Fact
My library is spread in piles over the house because the bookshelves are full; perhaps 2,000+ books. Was graduated from the 'Couch Potato to 5k' school in September, 2014 and generally average over two races a month and training. Still a lousy runner with little skill and lesser ability; but is all about trying. There is a lot of courage in the back of the pack. Finished this year's Marine Corps Marathon at 11,203 out of 20,150 finishers; 162 out of 401 in my 60-64 age group.



Clay Murray | Coldwell Banker Elite
Spotsylvania

Hometown
Botetourt County, Virginia

Current Location
Fredericksburg, VA

Title
REALTOR®

Number of Years in the Industry
25.6 in dog years

Why do you love working in real estate?
There's never, ever a dull moment. No two days are the same. An avid attention to detail in an ever-changing industry is a challenge that I embrace. The best part though is being there to celebrate successes with my clients and solidly being there for them to work through any challenges we face — together. I say it all the time and it may sound corny, but it always rings true..."We'll get there together!"

What are you most proud of in your career?
Being able to continually help clients and friends solve their real estate challenges, find solutions, and ultimately achieve what they set out to do. Buying or selling a home is physically, mentally, and emotionally tough to do and if I can get them through the process with a smile on their face and as little stress as possible, then I'm a happy camper!

Do you have a special cause or volunteer your time?
I do! I have a few avenues that I volunteer my time which are incredibly rewarding. I work in our Outreach Food Pantry at church, Fredericksburg United Methodist, to meet local folks in need and distribute food to help them make ends meet. I host a food drive every month to make sure we keep the food pantry stocked, ready to serve others. With FAAR, I really enjoy helping out at the Thurman Brisben dinners we serve while building a gracious camaraderie amongst my fellow volunteers. I also volunteer as a class coordinator for Dave Ramsey's Financial Peace University. It is inspiring to help guide folks of all ages through the powerful class and to share best practices about how to find peace in our finances.

Fun Fact
I grew up on our family farm outside of Roanoke, Virginia where we made apple cider (Murray's Cider Company, Inc. since 1938) and raised cattle.

MEMBER MONDAY
Fill out the form on the home page of faarmembers.com to get featured in social media updates, the FAAR Friday emails, and the FAARside—just like these members!



Penny Traber | 1st Choice Better Homes & Land

Hometown
Fredericksburg

Current Location
Fredericksburg

Title
REALTOR®

Number of Years in the Industry
18

Why do you love working in real estate?
So many reasons...clients that have become friends, helping people navigate the maze of the real estate world, doing something different every day, learning something new...always, flexibility of schedule, opportunity to work with my family...Mom, Husband, 2 Sisters and Niece and an awesome group at 1st Choice,

Favorite Work Story
My Mom has been a local Realtor for 40+ years. She tried to convince me for years to get in to the business and I didn't want anything to do with it. When my son was born, I decided to stay home and got my license to work "part time." Ha...no such thing! I later transitioned in to full time so that my husband could quit his job and go back to college full time...and 18 years later I'm still in it!

What are you most proud of in your career?
Striving to maintain integrity in all transactions, building good working relationships with other Realtors and winning the first Good Neighbor Award.

Do you have a special cause or volunteer your time?
I love everything Peru...the people, the culture, the landscape. I began serving in Peru in 2005 in an orphanage and have continued to visit, serve and build relationships with many I have met over the last 12 years. I have also served and continue to serve locally in various areas.

Fun Fact
I checked an item off of my Bucket List this past October when I was able to visit Machu Picchu in Peru, one of the new 7 Wonders of the World. It was AMAZING!



Ginny Vickers | 1st Choice Better Homes & Land

Hometown
Buffalo, NY

Current Location
Stafford

Title
REALTOR®

Number of Years in the Industry
8

Why do you love working in real estate?
Taking care of people. Having been an RN for many years, I was ready for a change. I enjoy making a difference for my clients and negotiating the best terms for them. It's great to be a part of that and very satisfying.

Favorite Work Story
I had a buyer interested in one of my Listings. I showed him the home and he was very interested in it. I then explained that I don't do dual agency and I would have to refer him to another agent who would help him purchase the home. After thinking about it overnight, he called and said he wanted to keep looking and didn't want to lose me as his agent.

What are you most proud of in your career?
The 110% I give to all my clients and their welfare.

Do you have a special cause or volunteer your time?
Habitat for Humanity- always ready to help those who want to help themselves!

Fun Fact
Everything changes but stays the same.



Tricia Barnes | 1st Choice Better Homes & Land

Hometown
Locust Grove

Current Location
Fredericksburg

Title
Associate Broker

Number of Years in the Industry
28

Why do you love working in real estate?
I love real estate because it's something new and exciting every day with tons of learning/growing opportunities. I love seeing buyers' eyes light up when we find "the one". I love seeing the next chapter in sellers' lives come true as they sell. I love the flexibility of a Real Estate career. The irony is that when I graduated from George Mason University I was working part-time at 1st Choice (my mother's Company) and I said I would never be a Realtor like her!

Favorite Work Story
I really began my career in Real Estate when I was about 5 years old! When my mother would bring home old contracts and paperwork, I would play real estate. I carried a briefcase, wrote contracts and looked at old MLS books.

What are you most proud of in your career?
Clients who become lifelong friends after helping them in Real Estate - what a treasure they are!

Do you have a special cause or volunteer your time?
My special cause is anything my Church is involved in that helps people - visiting nursing home residents; cooking meals for the sick; splitting wood for the elderly; Christmas caroling at the hospital; visiting shut-ins - whatever can bring a smile to someone!

Fun Fact
My husband and I love, breed, raise, train & sell Tennessee Walking Horses. It's so exciting to see a foal's personality begin to blossom, they are so much like kids! Some are mischievous, some are loving, some are rebellious, some are fun, some are serious and some are just crazy! Whenever there's a tough real estate day, a few moments with a wonderful horse helps wash it all away!



Charlotte Rouse | Coldwell Banker Elite

Current Location
Fredericksburg

Title
REALTOR®

Number of Years in the Industry
8

Why do you love working in real estate?
I Love working in the community Where I live and where my children go to school. It's a privilege to help clients and get their trust in one of their bigger decisions in life, selling or buying a home. I'm lucky enough to have many clients turning into wonderful friends, and then being introduce to help additional family members. I'm very passionate about my job and high level customer service

What are you most proud of in your career?
Long term clients and their referrals
- International Presidents Club Award and Emerald Club

Do you have a special cause or volunteer your time?
Member of the Rappahanock Rotary Club and sit on the Germanna Community Foundation Board.

Fun Fact
Born in Sweden and fluent in 4 languages. Worked 17 years in software sales and worked in 6 different startup in Silicon Valley



Lynn Lenahan | 1st Choice Better Homes & Land

Hometown
Fredericksburg (Spotsylvania)

Current Location
Town of Bowling Green

Title
Assoc. Broker, ABR, AHWD, GRI

Number of Years in the Industry
19+

Why do you love working in real estate?
Real estate is an amazing career! It's never dull or boring, there's ALWAYS something going...things to learn, things to share. It's ever changing, fresh! My father always said find a need and fill it. I can't imagine anything more fulfilling than helping people through the process of settling into that perfect spot they can call HOME. I just get caught up in all the excitement right there with them. It's awesome!

What are you most proud of in your career?
The thing I am most proud of is my adherence to the Code of Ethics and Professionalism. It's not that I don't make mistakes. It's a very intricate career and sometimes there are sticky situations. I believe in being honest, truthful and treating others with respect. Interacting with others in a respectful way is huge!

Do you have a special cause or volunteer your time?
I'm very active in my church and community. We do a lot with cooking events: Annual Pig Roast (October-ish), Annual Oyster Roast (March), Chicken Q (on Derby Day), Annual Fish Fry (2nd week of August), Annual Brunswick Stew at Harvest-fest (October). I don't know who has more fun, the people that attend (and they are VERY popular events) or me. Profits go to various organizations benefiting the children and elderly in the community. I'm also a big advocate for blood donation with the American Red Cross..once every 60 days like clockwork! One more thing... anything to advocate for animals...that's me!

Fun Fact
We have a place on the Eastern Shore at Chincoteague. It's a camper with a stick-built room attached and a fenced yard on a permanent site. We pack up the dogs and head down whenever our schedules permit. I lovingly named it our "Shack @ the Shore". It's paradise.



Jennifer Caison | Coldwell Banker Elite

Hometown
Manassas, VA

Current Location
Fredericksburg, VA

Title
Associate Broker

Number of Years in the Industry
15

Why do you love working in real estate?
I enjoy meeting new people on a regular basis from all walks of life and assisting in their biggest financial purchase in life is rewarding. A sense of accomplishment is felt when people are so very thankful for the knowledge and guidance I provide during their transaction. Flexibility of my schedule to be involved with my son is also very important.

What are you most proud of in your career?
Friendships made through clients
Achieving the Professional Honor Roll from FAAR for the past 8 years
International Diamond Society Award for the past 5 years at Coldwell Banker Elite
Being a mentor for new agents

Do you have a special cause or volunteer your time?
I volunteer and head a canned food drive, cereal drive and coat drive for SECA -(Spotsylvania Emergency Care Assistance) every year. I also volunteer as a team Mom for several of my son's sports and activities

Fun Fact
I love old classic cars, hot rods and drag races. People always joke about how fast I talk, type, write and how I am always in a hurry and it definitely fits with my love for drag racing. First to the finish line!



Kenny Franklin | Next Home Elite Plus

Hometown
Stafford County

Current Location
Stafford County

Title
REALTOR®, ABR®, AHWD, e-PRO®,
SFR, MRP

Number of Years in the Industry
As a REALTOR® - 12

Why do you love working in real estate?
I love architecture, local history,
interacting with people and solving
challenges. I would say these are
pluses for working in the real estate
industry.

Favorite Work Story
How much space do I have??? Too
many stories to pick one. But... there is a
story about working with one of Kenny
White's buyers and the home owner
was home in her hot tub. I'll let Kenny
tell the rest of the story.

What are you most proud of in your
career?
Being I'm a 2nd generation REALTOR®,
2nd generation Home Inspector and
the 3rd generation in construction...
carrying on the skills and work ethics
that I was taught growing up working in
my father's construction company and
2 hardware stores.

Do you have a special cause or
volunteer your time?
I have been a sound tech for over 25
years and volunteer at my church,
Stafford Crossing Community Church.
I also go on national & international
church mission trips building homes,
repairing homes and building
relationships. I've built/repared homes
in Jamaica, Honduras, Mississippi,
Virginia, West Virginia, Navajo
Reservation and Long Island. I've done
relational work in Mumbai, India.

Fun Fact
In high school, I lived across the street
from Betty Jasmund in Aquia Harbour.
I'm a licensed home inspector and
a certified Radon testing tech. I've
owned/operated a home inspection
business for 29 years. I've performed
over 10,000 home inspections and over
2,500 Radon tests through the years.
I know a thing or two about houses
because I've seen a thing or two.



Mark Forrer | Exit Elite Realty

Hometown
Bay Village, OH

Current Location
Fredericksburg, VA

Title
Associate Broker

Number of Years in the Industry
14

Why do you love working in real estate?
I like to help people who have not been
afforded the opportunity to buy a home
to own their own home.

Favorite Work Story
I once showed a house that,
unbeknownst to me, had two killer
attack dogs inside. I heard something
moving around inside, so I cracked the
door about four inches. A Doberman
attack dog fit its head through the
crack and nearly bit my nose off.

What are you most proud of in your
career?
I have been able to prevent
several slumlords from operating
in Fredericksburg, with the help of
Fredericksburg City government. I also
stopped a real estate pricing scam in
the City of Fredericksburg.

Do you have a special cause or
volunteer your time?
Fredericksburg Food Bank
Peace Corps of the United States
Memorial Project

Fun Fact
I was a screenwriter in Hollywood for
nearly a decade.

I once flew an aerobatic routine in a
TF-51D Mustang fighter plane—the only
time in my life I ever wore a parachute!



Sandy Hamill | Nest Realty Group

Hometown
Florence, OR

Current Location
Fredericksburg

Title
REALTOR®

Number of Years in the Industry
almost 7

Why do you love working in real estate?
The joy that someone feels when they
get a home especially a first time buyer
is beyond compare, I know I remember
my first home. Helping people get
to that goal no matter what the
circumstance is what keeps me going
every day.

Favorite Work Story
Actually it is a FAAR Meetup story.
I have developed somewhat of a
reputation with my gifts to clients and
at gift exchanges at the Christmas
Meetup- I love Glitter. I remember one
year everyone was fighting or my gift,
cause it had fabulous truffles in it, and
in the end they were all covered in
glitter if they touched the box or ribbon.
Barry Moore said he had glitter in
places it should never be for days!!

What are you most proud of in your
career?
I am most proud of being able to
help young people realize the goal
of getting their credit right and being
able to buy a house. No transaction is
too small if it makes someone happy.
Especially when they thought they
could never achieve the dream of
owning a home.

Do you have a special cause or
volunteer your time? I love going to
Habitat Events. I have worked the
Women's Build and other things
throughout my years here. My favorite
cause though to donate to attend
events for is Domestic Violence. I have
worked to end this for 20 yrs.

Fun Fact
As a member of Toastmasters a few
years ago I won so many trophies my
husband thought he was going to have
build a separate room for them. I guess
it pays to get a BS in BS!!!



Calendar of Events and Classes

May

- 2 - Keeping it Real Panel
- 3 - Discovering Commercial with Ben Keddie
- 3 - Taste of Fredericksburg at Braehead Manor
- 8 - Tech Time Workshop (first 30 minutes on "Beginner Videos")
- 9 - Seller Representative Specialist with Matthew Rathbun
- 9 - Peers & Beers YPN Networking at Red Dragon Brewery
- 14 - 19 - NAR Midyear Conference in DC
- 18 - Latte and Learn: Radon
- 19 - Community Service Day
- 23 - Broker Management Seminar
- 31 - Fundamentals of Commercial Leasing

June

- 5 - VRLTA Update with Chip Dicks
- 5 - Contingencies that Kill Road Show at Lake Anna
- 7 - New Member Orientation and YPN Post-Orientation Networking at BJs
- 12, 14, 19, 21 - CE, PL, and Ethics
- 12 - Tech Time Workshop (first 30 minutes on "Twitter")
- 19 - Board of Directors Meeting
- 28 - YPN Post-Orientation Networking at BJ's

July

- TBA - Family Fun Day
- 10 - Tech Time Workshop (first 30 minutes on "Facebook ads")
- 10 - Summer Lawyer Series Class "3M: Mobile, Manufactured or Modular"
- 12 - MBN at FAAR 9am
- 17 - Board of Directors Meeting
- 24 - Summer Lawyer Series Class "Dilemmas Facing Licensees"
- 25 - Property Management

August

- 2 - New Member Orientation and YPN Post-Orientation Networking at BJs
- 7, 9, 14, 16 - CE, PL, and Ethics
- 8 - Summer Lawyer Series Contingencies that Kill at FAAR
- 14 - Tech Time Workshop (first 30 minutes on "Youtube")
- 20 - Pricing Strategies Advisor Class: Master the CMA with Rebecca Straley
- 21 - Board of Directors Meeting
- 22 - Summer Lawyer Series Class "Michele Freemyers Class TBA"
- 30 - YPN Networking at Lake Anna

All dates and times shown here are tentative.

Please Check faarmembers.com/calendar for the latest updates.

September

- 11 - Tech Time Workshop (first 30 minutes on "Canva")
- 12 - FAAR Expo at the Expo Center 8am-4pm and YPN Post Expo Networking
- 13 - MBN
- 17 - Success Series starts
- 25 - VR Convention

October

- 4 - New Member Orientation and YPN Post-Orientation Networking at BJs
- 9, 11, 16, 18 - CE, PL, and Ethics
- 9 - Tech Time Workshop (first 30 minutes on "IFTTT")
- 12 - Foundation Golf Tournament
- 17 - VR Fall Broker Conference
- 17 - RPAC Phone Bank
- 20 - YPN Pub Crawl 2pm
- 23 - Understanding and Leveraging Teams with Matthew Rathbun
- 25 - Halloween Mixer at Wilderness Run
- 30 - Real Estate Roundtable (tentative)

November

- 1 - 5 - NAR Annual Conference in Boston
- 2 - Latte and Learn
- 2 - Ethics
- 7 - Seniors Real Estate Specialists Class (SRES)
- 8 - MBN at FAAR 9am
- 13 - Tech Time Workshop (first 30 minutes on "Placester")
- 20 - Board of Directors Meeting
- 27 - Property Management Network
- 29 - Major Investor Wine and Chocolate Reception

December

- 4, 6, 11, 13 - CE, PL, and Ethics
- 6 - Installation of 2019 President and Board at UMW's University Center
- 8, 9 - Candlelight Tours
- 12 - Ethics

READY SET BOSTON!

>>>>>>> REALTORS® CONFERENCE & EXPO
NOVEMBER 2-5, 2018 >>>>>>>



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February 13	Facebook
March 13	Instagram
April 10	Website Help
May 8	Beginner Videos
June 12	Twitter
July 10	Facebook ads
August 14	Youtube
September 11	Canva
October 9	IFTTT
November 13	Placester
December 11	TBA



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

The General Assembly adjourned the 2018 session on Saturday, March 10, 2018. The Virginia Realtors® Legislative Team along with many local Government Affairs Directors worked tirelessly to shepherd the statewide agenda through the legislative process. Continue reading for a summary of the bills that were enacted during the session.



BY KIM MCCLELLAN,
PUBLIC POLICY DIRECTOR



Team Legislation - Delegate Chris Peace (HB 862) / Senator Glen Sturtevant (SB 758)

The legislation defines a Real Estate Team as “two or more individuals, one or more of whom is a real estate salesperson or broker, who (i) work together as a unit within the same brokerage firm, (ii) represent themselves to the public as working together as one unit, and (iii) designate themselves by a fictitious name.”

Clarifies that a Real Estate Team, even individual licensees with unlicensed assistants identifying as a team, will have to obtain a business entity salesperson license. The requirement to obtain a Business Entity License already exists in the statute and DPOR believes that a Real Estate Team should already be obtaining a Business Entity License. This clarification in the statute allows consumers and other members of the general public to search on-line at DPOR for a Real Estate Team.

Requires any principal broker maintaining more than one place of business to obtain a branch office license for each place of business maintained.

Requires brokerage agreements (buyer’s and seller’s agreements) to include the name and contact information of the supervising broker. Consumers need to know, in all

transactions, who the supervising broker is should a problem arise.

Translation of Documents Non - English Language – Delegate David Bulova (HB 439)/ Senator Monty Mason (SB 528)

This legislation encourages real estate licensees to assist the growing diverse population in the Commonwealth by establishing statutory authority for a real estate licensee to refer a party to one or more translation services so the party can contract directly with a translation service of their choosing. The legislation would also make clear that the real estate licensee is not liable for any inaccuracies that may occur by the translator or translation service since all the real estate licensee is doing is advising the party of the availability of translation services. A real estate licensee may not charge a fee for such assistance or referral.

Earnest Money Deposits - Broker Education - Post-License CE - Other Technical Changes – Delegate Riley Ingram (HB 864) / Senator Dave Suetterlein (SB 514)

This legislation would establish in statute a right for the real estate broker to give written notice to the parties and disburse an earnest money deposit in accordance with the clear terms of a real estate purchase contract. The legislation also gives a real estate broker an option to give



General Assembly Adjourns (continued)

written notice of intended disbursement, with a 15-day “protest period” for one of the parties to object in writing. If a party objects in writing, the likely option at that point would be to go to court.

This legislation stipulates that two hours of the existing eight-hour broker education focus on the requirements for broker supervision under the Code of Virginia and the Real Estate Board Regulations. The bill also adds real estate finance to the existing curriculum for post-licensure education.

It requires the Real Estate Board to develop a form to be signed by the parties acknowledging that the purchaser has been advised to review the residential property disclosure statement on the Board's website. Finally, this legislation makes a series of technical edits to various sections of the Real Estate Licensing Law.

Condo and Property Owners Associations - Delegate David Bulova (HB 923)

This legislation would require all Common Interest Communities (Condo and Property Owner Associations) to provide a short summary of important information contained in the resale certificate or disclosure packet, delivered at the same time as the Resale Certificate or Disclosure Packet. Much like the Residential Real Property Disclosure Statement, this summary will provide buyers with a summary of items that could affect their decision to purchase a home in a Common

Interest Community including:

- Annual dues
- Special assessments
- Rental restrictions
- Parking or vehicular restrictions
- Pet restrictions
- Architectural restrictions
- Home businesses
- Length of declarant control

Acceptance of Rent with Reservation – Delegate Chris Peace (HB 855) / Senator Mamie Locke (SB 197)

The current statute requires a landlord to give a notice of acceptance of rent with reservation in order to accept rental payments and still move forward with eviction. The current language of the statute is being interpreted different ways by different judges, so that landlords and tenants, property managers and lawyers don't know exactly how to handle these notices. The purpose of this legislation is to simply clarify the existing law removing the requirement for second notice for the time period between entry of an order of possession and prior to eviction, thus eliminating the confusion with the existing statutory language.

Lexington-Virginia Beach Short-Term Rental Ordinance – Delegate Barry Knight (HB 824)

Earlier this year, the City of Lexington passed an ordinance to regulate short-term rentals that violates state law in a number of different ways. Among other items, the local

ordinance prohibits individuals from owning more than one rental property, requires BPOL taxes, requires a business license, etc.

The purpose of this legislation is to require the City of Lexington to amend its ordinance to come into compliance with various provisions of state law. Every other locality in the Commonwealth that has adopted a short-term rental ordinance has complied with state law and the City of Lexington should be required to do the same thing.

Additionally, the bill was amended in conference to add that any short-term rental located in the Sandbridge Special Service District in the City of Virginia Beach shall be a principal use subject to the City's regulations applicable to short-term rentals.

This amendment was added after Virginia Beach's planning commission proposed an ordinance for short-term rentals which required operators to obtain conditional use permits.

Clarification of Supreme Court Case – Title – Delegate Marcus Simon (HB 311)

A real property owner who buys a house at foreclosure sale, if the occupant does not move out, would file an unlawful detainer in the general district court. In the Parrish case, the occupant challenged the legal title of the successor owner and the Supreme Court ruled that such owner would have to try "sufficiency of legal title" in the circuit court since a general

district court does not have jurisdiction to try legal title to real property. The Office of the Executive Secretary of the Virginia Supreme Court (OES) prepared a narrative in the general district court judge's manual to try to head off the potential of every unlawful detainer case getting derailed by assertion by a tenant or other occupant of insufficiency of legal title to real property. The purpose of this legislation is to put into statutory language the substance of the OES judge's manual narrative.

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



SNEAK PEAK >



ROCKS EXPO

SEPTEMBER 12, 2018



HEAD TO BJS AFTER THE EXPO FOR
YPN NETWORKING AT 4 PM

FEATURING KEYNOTE SPEAKER

KAREN HALL

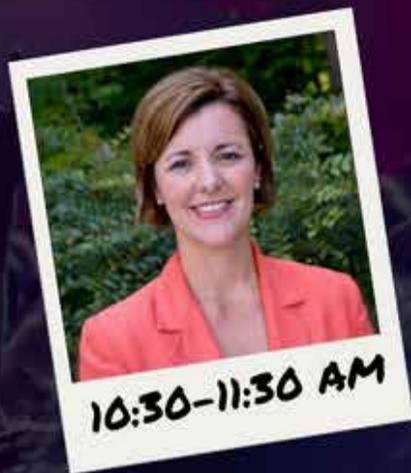
Don't do a Listing Presentation,
Do a Marketing Consultation

People will pay good money to have a consultation with a professional in an industry where you have a need, and when you are selling your home that is marketing. Karen shares step by step, her entire marketing consultation, and exactly how she consistently wins listings and sellers don't even ask how much she charges for her services.

ABOUT KAREN

Karen was "just a military spouse" with a BS in Psychology until 2003 when one final military move brought her and her husband to Northern Virginia searching to purchase their very first home. Having a bad experience with that process prompted Karen to get her Real Estate license and "do" things better. After rising to the Top of her office with a large national franchise, she once again decided things needed to be done differently in 2010 when she broke out to create her own real estate agency.

Looking to brands like Nordstrom, HGTV, Virgin Airlines and Apple, Karen and her husband created a totally different real estate experience for consumers and agents that has been featured in the NAR magazine as a Broker Stand Out, Inman news, Military Times, NPR radio, Real Estate Today radio, and The Residential Specialist Magazine (for CRS). The Principal Broker and co-founder of @home real estate, licensed in VA, MD and DC, Karen is also a blog author for MilitarybyOwner.com, contributor to the MRP course, special delegate to Inc 500, and a speaker for the Virginia Realtors, MOAA, Inman Connect, CRS, and more.



2018 Market Update with Michele Freemyers

1 hour CE Legal Updates

2018 FAAR President Kevin McGrath will moderate this action-packed hour featuring Michele Freemyers, Scott Hine, Tanner Mulvihill and Chip Taylor sharing pertinent market updates. Market Statistics, Interest Rate Trends, Legal and Legislative Updates, and a forecast of what is on the horizon for 2019 will be discussed in an interactive style.

Smart Homes with Matthew Rathbun

2 hours CE Real Estate Related

2 hours CE Broker Management | 2 hours PL Current Industry Issues & Trends

The "Smart Home" trend is not going away! Learn what you NEED to know to represent both buyers and sellers in this market. What devices make a home "SMART"? What are savvy buyers looking for? Get all the information you need at this class!



I HAVE NO TIME...



BY PAT BREME, RCE, CIPS
CEO

In my 25 plus years with FAAR I have heard that comment often from members who say no when asked to consider a leadership role at FAAR. The comment has merit... who has TIME for anything extra in their lives? Absolutely no one, yet some do make the time to get involved in the community of real estate...

The ask is for a commitment of time, energy and ideas but the upside is get a front row seat to the industry, the trends, the FUTURE! This view can and should guide you in making decisions about your business... where are you and where do you want to be in terms of productivity, opportunities, and longevity. It is not just FAAR that benefits through your participation, you benefit!

Current Board members and past presidents were asked two simple questions and they replied.

- 1-Why I decided to do it?
- 2-What are the expected or unexpected, positive outcomes of serving?

Here are the replies received-

- 1-I decided to do it because I like the opportunity to both learn from accomplished peers in our industry in hopes of following in their footsteps and to enjoy the privilege of having a seat at the table with a goal of always improving the associations' service to members like me. If I'm a dues paying member, shouldn't I be involved and utilizing everything that's offered? BOD is just an extension of that thinking.
- 2-It's pretty interesting stuff and it opens a huge network of encouraging, successful,

enlightening people (staff, agents, affiliates) that help me strengthen my business, while focusing on the big picture for agents as a whole. I really like being able to tackle our collective goals as an industry with many voices being heard. Learning with and from one another only makes me a better agent, thus making my clients happier and more successful.

Clay Murray, Coldwell Banker Elite, current Board Member, 2017 REALTORS® Choice and Melanie Thompson award recipient

1-I decided to take on a leadership role for two reasons: I had a desire to serve others in our industry and I wanted more representation at the BOD level from members who actually sell houses (at the time it was mostly Brokers) and are in the trenches every day.

2-There have been many great positives and the big ones are building relationships with other REALTORS® across the country and state and using my experiences to help me personally grow to become a better professional but also a better person.

Brooke Miller, Long & Foster, Inc, 2015 President

1-Why I decided to do it? To be more knowledgeable to run my company and help my agents succeed and stay abreast of

industry trends.

2-What are the expected or unexpected, positive outcomes of serving? Built life-long relationships with the best of our business.

Melanie Thompson, Century 21 Redwood, 1998, FAAR President, 2007 VR President

1-I would say I decided to do it to see what goes on behind the curtain! I took classes at FAAR but wasn't really involved other than Women's Council of REALTORS® so I wanted to be a part of the Association that represents us.

2-Positive outcomes? A sense of recognition amongst my peers, a feeling that what I'm doing makes a difference in the direction of our Association, a feeling that I'm giving back to all those who have served before me. It's a great way to become involved!

Sandy Pearce, Coldwell Banker Elite, current Board member

1-Honestly - did it because I was "Asked".

2-Three unexpected outcomes:

-It has fundamentally and positively impacted my career growth. I now understand what it truly means to be a REALTOR®.

-My sphere of professional, engaged and very close friends has grown infinitely larger. Cherish these relationships.

-It's made me a better me. Both professionally and personally. What time I've given to FAAR could never come close to matching how much I've

gained in return.

Chip Taylor, Long & Foster, Inc., current Director and 2016 President

1-Kevin Breen suggested I become more involved in the association by running for a position on FAAR's Board of Directors. I had been licensed a very short time and I was very involved in the community so I volunteered to be on a couple committees at FAAR. I served on the Board through 2009 and held several positions up to and including the 2008 President of FAAR.

2-I feel very blessed to have been a part of FAAR as a Director and Officer. These positions enabled me to see how important it is to be a part of a trade organization and the benefits it affords its members. In addition, the networking opportunities you receive as a member of FAAR allows you to network with other agents in the state and nationally. Once I got involved at FAAR, I naturally got involved with Virginia REALTORS® and have had the opportunity to be involved in many committees and work groups since the mid-2000s.

Sha Williams-Hinnant, 1st choice Better homes & Land, 2008 President

1-Why I decided to do it? I was asked to serve on the Strategic Planning Task Force and the Education Committee. That led to being considered for the board and finally becoming President in 2013.

2-What are the expected or unexpected, positive outcomes of serving? A better understanding of our marketplace, RPAC, VR, NAR name recognition (when I call, most agents who have been around for a while, know who I am). Additionally, the experience increased self-esteem. I was proud to serve my peers to make my profession better. I also enjoyed the traveling and meeting people at VR and NAR and getting to know the FAAR staff and working closely with them.

Suzanne Brady, Century 21 Redwood, 2013 President

1-There were a couple of reasons (probably a little selfish) - I felt by being on the BOD my own clients would consider me to be professional, knowledgeable and interested in serving my profession. I also wanted to get to know as many fellow REALTORS® as I could. Sometimes it is difficult to step outside the walls of your own brokerage, and the BOD was my avenue to getting to know more REALTORS® and to strengthen my existing relationships.

2-Honestly with your involvement in FAAR, you will definitely gain more than you will give. The personal friendships and professional relationships that consequently develop will certainly aid in your daily business. It is so nice to be able to speak personally and directly to the agent on the other side of the table when you know them. It has definitely helped my

real estate career and has eased some of the tensions during a transaction.

Arlene Mason, Coldwell Banker Elite, current Vice President

1-What I learned by being part of leadership wasn't anything that could have been learned in the classroom. Priceless networking with members has added such value to my career as a REALTOR® and made working with others much easier. The time commitment, other than presidency, wasn't overwhelming or unrealistic.

Christine Singhass, United Real Estate Premier, 2016 President

1-I decided to do it because I was asked. It was an honor to be considered for the position.

2-I can now say I have served my profession.

To newer agents, it shows respect from the REALTOR® community. I get to serve with great leaders and learn from them.

Mark Geslock, Century 21 Redwood, current Secretary

1- I decided to run for the FAAR BOD because I wanted the opportunity to contribute and make a difference.

2- I never expected being on the BOD would have such a positive impact on my business. I learned so much from interacting with other leaders. My involvement in FAAR did not take away from conducting my business. My clients consider my FAAR involvement as a sign of my dedication to my profession.

Linda Fosdick, 2017 President and 2017 REALTOR® of the Year

2017 President Linda Fosdick heads up the Nominating Committee this year. Contact her (linda@discoverlakeanne.com) or me (pbreme@faarmembers.com) if you have any questions. The application forms needed to be completed are The Candidate Profile and the Code of Conduct.

*Fredericksburg Area Association of REALTORS®
Board of Directors Candidate Profile Form*

Name: _____

Check which applies:

_____ Principal Broker

_____ Associate Broker

_____ Office Manager

_____ Sales Agent

_____ Other, explain-

Check which one applies:

_____ Residential

_____ New Homes/Site Agent

_____ Property Management

_____ Appraisal

_____ Commercial

_____ Real Estate Counseling

_____ Other, explain-

Firm: _____

Address: _____

Cell Phone: _____ Office Phone: _____

Office Fax: _____ Email: _____

Year Licensed: _____

How long have you been a member of FAAR?

If less than 2 years, list previous Association affiliations and what, if any, committee or leadership positions.

Why do you wish to serve on the Board of Directors?

Based on your particular talents and skills, what can you contribute to the Board?

Describe your real estate career. How will the time commitment in holding this position affect your career?

List participation on Committees, Task Forces, Networks, Governance of FAAR and VR and NAR.

List FAAR events in which you have attended in the past 2 years.

List VR and NAR meetings you have attended in the past 2 years

NOTE: Attendance at State & National events includes-
VR Legislative Conference 2016 & 2017
NAR Mid-Year Conference 2016 & 2017
Annual VR Conference 2016 & 2017
NAR Annual 2016 & 2017

List other associations, organizations or community groups in which you are active.

List real estate/civic awards and/or recognitions.

Briefly describe your contribution to the REALTOR® Associations(s), your community, and firm that you believe will help the Nominating Committee understand your interests, experiences and areas of expertise.

Are you an RPAC contributor?

List professional designations/certifications:

Note: If you require more writing space, you may attach additional information or a resume.

Please attach a recent photo with the form, either printed, on photo paper or in a digital format on CD.

I agree, that if elected to the Board of Directors, I will comply with all the stated requirements outlined in the FAAR Code of Conduct including attendance at all stated meetings and functions.

Signature of Candidate

Date

RETURN COMPLETED FORM BY 5:00 P.M. in June, date TBA to-
Pat Breme
pbreme@faarmembers.com or
C/O FAAR, 2050 Gordon W. Shelton Blvd.
Fredericksburg, VA 22401
Interviews will be conducted mid-June, date TBA.

*Fredericksburg Area Association of REALTORS®
Leadership Code of Conduct*

To exhibit a high standard of leadership to the members, the industry and the community they serve, Officers, Directors, Committee Chairs, Vice Chairs and Committee members shall strive to:

- Demonstrate exceptional standards of personal and professional conduct.
- Promote and exemplify the essence of the Code of Ethics.
- Perform the duties of the office/position in good faith, with reasonable care, due diligence, and competence, without subordinating independent judgment.
- Maintain loyalty to the REALTOR® Association and pursue its objectives in ways that are consistent with member and public interest.
- Participate in Association activities and events.
- Recognize that the role of the leadership is to set policy for the Association and the role of staff is to implement those policies. Understand that leadership does not interfere with the duties of the CEO and the staff or undermine the authority of the CEO with the staff.
- Serve all Association members fairly and impartially and strive for excellence in all aspects of leading and setting policy for the Association.
- Abide by the Association policies, procedures, and its bylaws. Abide by state regulatory laws and state and federal laws impacting REALTOR® Associations.
- Respect the opinions of fellow leadership members. Support and promote the majority decisions of the Association/Working Groups even if it is contrary to personal opinion.
- Maintain the confidentiality of information relating to affairs of the Association acquired in the course of service, except when authorized or legally required to disclose such information.
- Report complaints to the proper leadership/staff authority.
- Refrain from speaking in the name of the Association unless authorized to do so.
- Keep abreast of issues that could adversely affect the Association in order to ensure its lawful and prudent operation.
- Declare any conflicts of interest.
- Contribute a fair share amount to RPAC each year.
- Respond to FAAR communications regarding leadership matters, specifically email, in a timely manner.

For the Board of Directors-

- Attend Board of Directors meetings.
- Serve on short term Task Forces as appointed by the President when requested.
- Represent FAAR at industry related events upon request.
- Represent FAAR at community/civic events upon request.
- Attend the two major meetings of VR*
 - the Legislative Conference (usually in February)
 - the Convention (usually in September).

*Designated officers and VR Delegates will be reimbursed for their expenses.

- Attend VR's annual Leadership Symposium, usually in February.*

*Designated officers and VR Delegates will be reimbursed for their expenses.

- Attend the annual VR Professional Standards Training.

Name

Date

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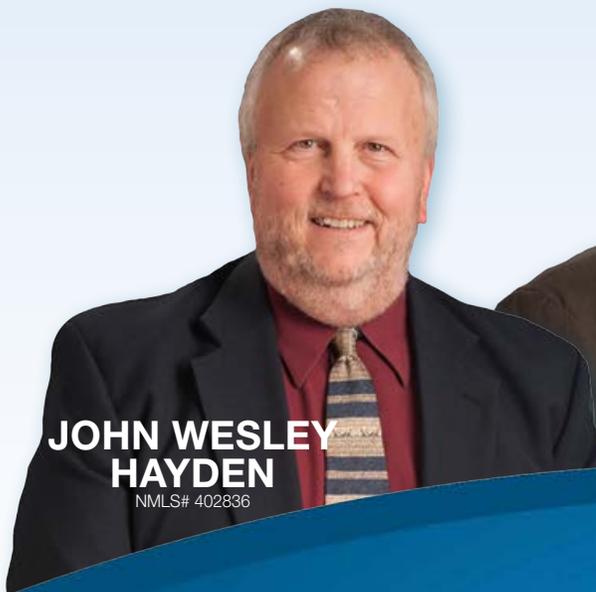
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John Reid

Branch Manager | NMLS # 293315
ph: 540.842.1484
jreid@embracehomeloans.com
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Tammy Reid

Loan Officer Assistant
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1671 Jefferson Davis Hwy, Suite 205
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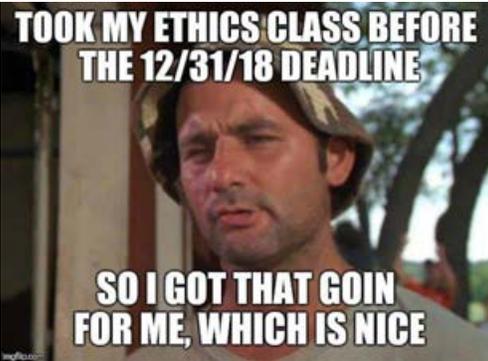
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REALTORS

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Check your ethics date by logging in at faarmembers.com/myaccount and looking in the blue box for "Your Last COE Date." If your ethics date falls before 1/1/2017, you will need to retake an NAR approved ethics class by the end of 2018 to stay compliant with the two-year ethics cycle. Take ethics online or in the classroom—after your class, forward your completed class certificate to Membership Services Director, Lori at lhillardwehr@faarmembers.com.

ETHICS IN THE CLASSROOM

Jun. 12, 8-11 AM	Nov. 2, 9AM- 12PM
Aug. 7, 8-11 AM	Dec. 4 8-11 AM
Oct. 9, 8-11 AM	Dec. 12, 1-4PM

many
thanks



2018 New Sterling R Investor

Family Fun Day

Coming in July—

More details TBA soon!

SAVE the DATE



Halloween Mixer

10.25.2018

*all dates and locations subject to change



provide your expertise to
a FAAR committee



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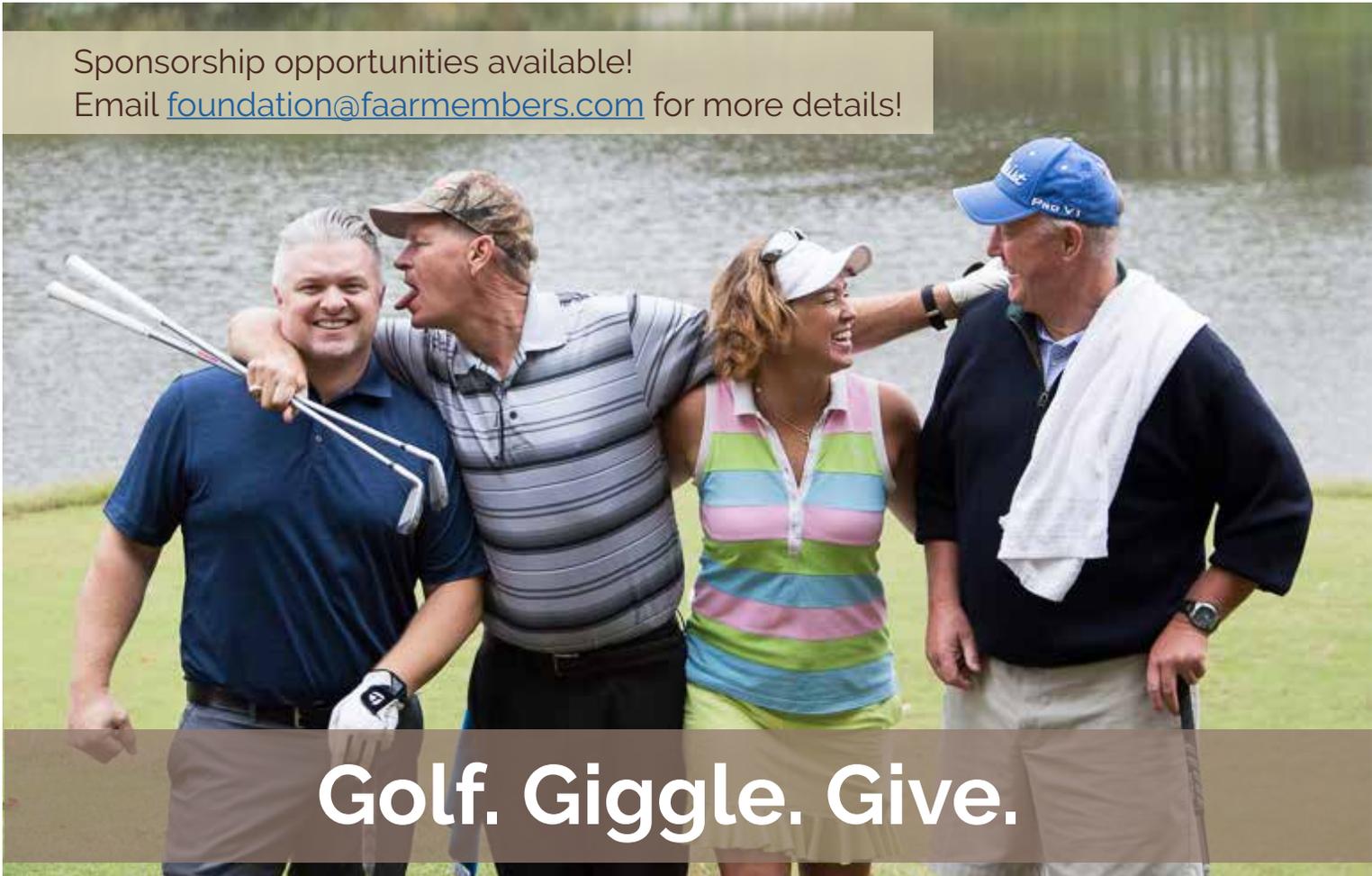


Save the Date for the Realtors Foundation **PAR FOR FAAR** 3rd Annual Charitable Golf Tournament

October 12, 2018 | 9:00 AM Shotgun Start | Lunch Following
Augustine Golf Club | 76 Monument Drive, Stafford 22554
Look out for details on registration in the coming months!



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Email foundation@faarmembers.com for more details!



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