

# Sarasota REALTOR®

The Official Monthly Publication of the Sarasota Association of Realtors® OCTOBER 2014



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Page 6

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# Sarasota REALTOR®

'The Official Publication of the Sarasota Real Estate Community'

## 6 Stronger Together

*The historic merger of SAR and MAR has been approved, setting the stage for future enhancements and improvements in service to our combined membership.*

## 9 Realtors® Conference

*This year's big Realtors® Conference & Expo in New Orleans Nov. 7-10 promises to be an excellent opportunity for education, networking, and great fun for all!*

## 12 Q&A on Homesteads

*Sarasota County Property Appraiser Bill Furst provides all the information you need to understand the county's Homestead Exemption process, and how it works for you.*

## 15 Still Strong

*August sales figures once again approached the 1,000 level, with no end in sight to the strong summer real estate market in Sarasota County.*

## 18 Helping Families

*The Commercial Investment Division of SAR is once again hosting the annual CID Charitable Golf Tournament on Monday, Oct. 27th. Proceeds benefit Season of Sharing!*

## In every issue

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## Sarasota Association of Realtors®, Inc.

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### 2014 SAR Officers

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RE/MAX Platinum Realty

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Xena Vallone Realty

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#### Mission Statement

The mission of the Sarasota Association of Realtors® is to advance members' professionalism through delivery of education and resources while upholding the Realtors® Code of Ethics.

We are committed to be the leading advocate of real estate in the communities we serve by protecting private property rights and expanding relationships with individuals and organizations both locally and worldwide.

Sarasota Realtor® is published monthly by the Sarasota Association of Realtors® Inc.

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Editorial ideas and manuscripts are welcome. Byline articles and columns express the opinions of the writers and do not necessarily reflect the policies or sentiments of the Sarasota Association of Realtors®, Inc. All submitted copy is subject to editing.

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## Award Nominations Sought

The SAR Nominating Committee is again seeking nominations for our three service awards. Nominations may be submitted by any member, nominating another member, or nominating themselves. Nomination forms are available on our website at [www.sarasotarealtors.com/awards](http://www.sarasotarealtors.com/awards), or e-mail [peggy@sarasotarealtors.com](mailto:peggy@sarasotarealtors.com) or call 952-3402 to request a form. **All forms must be received by the extended deadline of Wednesday, Oct. 8th, 2014.**

### Realtor® of the Year Award

This award is based on the member's lifetime contributions to the Realtor® organization, service in the community and business accomplishments. Although total contributions are considered, activities over the past three years will receive priority consideration.

### Humanitarian Award

The recipient of this award is honored for a significant contribution as a volunteer for an organization or project in the community.

### Meritorious Service Award

The Realtor® selected for this honor is one whose service to the Sarasota Association of Realtors® and his/her fellow Realtors® has been of such effectiveness and quality so as to deserve special recognition. The member's service must be both consistent and valuable, and their dedication to personal professional development must be both consistent and of high quality. The member must be held in high esteem by his/her fellow Realtors®.

## Affiliate Spotlight on Dave Marvel

The October 2014 SAR Affiliate Spotlight is on Dave Marvel of Peace of Mind Home Inspections.

Dave is a Certified Master Inspector and Owner of Peace of Mind Home Inspections, one of the top rated home inspection companies for the past 14 years.

Home inspections, insurance inspections, mold assessment testing, allergy testing and a number of other benefits are available to his clients.

Peace of Mind Home Inspections opened their doors in 2000, and in 2010 Dave became a State Licensed Inspector.

Dave is an active member of the Sarasota Association of Realtors®, Women's Council Realtors®, Sarasota Chamber of Commerce, and supports Habitat for Humanity. Dave is a supporter of RPAC, St. Judes and many other local charities/fundraisers.

Dave can be reached by email at [dave.marvel.pom@gmail.com](mailto:dave.marvel.pom@gmail.com), or by phone at 941-448-5096.



Dave Marvel



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# Stronger Together!

## SAR, MAR memberships agree to merger

The members of the Sarasota Association of Realtors® (SAR) and Manatee Association of Realtors® (MAR) voted on Sept. 16th to merge the two organizations. The new group will be called the Suncoast Realtor® Association, pending the approval of the National Association of Realtors®.

The vote was held at the SAR Annual Meeting and a specially convened MAR meeting.

The merger, which will take effect January 1, 2015, will combine the membership of both associations, which currently stands at around 5,250 Realtors® and 489 business partners. The current boards of directors of both associations will continue to serve through December 31, 2014.

“The overwhelming approval for the merger indicates that this is a move whose time has come,” said SAR President Peter Crowley. “Members understand that Sarasota and Manatee County operate as one market and that it makes sense to pool our resources. Our community can be proud of the forward-thinking action taken by Realtors® today.”

“Our next steps are to work together to begin a strategic planning process, prepare a budget for 2015 and appoint volunteers to serve on committees,” said MAR President Sherry Grooms. “We will also be creating a new logo and developing a new website. There is a lot to do between now and January 1.”

As part of the merger vote, members also approved a slate of officers and directors for the combined group, to be led by President Stafford Starcher.

“I am honored to be the first President of the Suncoast Realtor® Association during this historic time,” said Starcher. “I look forward to working with the combined talent of both organizations.”

The new board will be composed of the following officers and directors:



**From left to right: 2015 President Stafford Starcher; Treasurer Xena Vallone; 2013 SAR President Roger Piro; SAR CEO Kathy Roberts; and 2014 SAR President Peter Crowley.**

**President:** Stafford Starcher, RE/MAX Alliance Group  
**President-Elect:** Linda Formella, Keller Williams Realty Manatee

**Treasurer:** Xena Vallone, Xena Vallone Realty

**Secretary:** Greg Owens, Keller Williams on the Water

**Directors:** Nancy Allen, Wagner Realty; Peggy Christ, Bee Green Realty; Georgina Clamage, Michael Saunders & Company; Joe Hembree, Hembree & Associates; Alex Krumm, RE/MAX Alliance Group; Maryann Lawler, Keller Williams on the Water; Renee Marquiss, Xena Vallone Realty; Denise Oyler, RoseBay International; Christina Pitchford, Allen Real Estate; Rita Smith, Coldwell Banker Residential Real Estate; John Wentz, Keller Williams Realty Manatee; Jim Wolcott, Keller Williams Realty Manatee

**Immediate Past President:** Peter Crowley, RE/MAX Alliance Group; Sherry Grooms, RE/MAX Alliance Group

The new combined trade association was slated to hold Committee Fair events to promote committees on Monday, Sept. 29th at the SAR building, and Friday, Oct. 3 at the MAR building. More joint events and the scheduling of various education classes, programs, seminars, MLS system training and other activities will be formulated during the next three months.





**At top, the moment the successful merger vote was announced. At left, SAR President Peter Crowley addresses the packed auditorium awaiting the vote results. Bottom right, SAR members pick up their ballots to vote on the merger.**

In addition, staff personnel for the two merging organizations will meet and work out all the logistics required to hit the ground running with a smooth transition for the start of 2015.

The two associations each have long, storied histories, with SAR beginning in 1923, and MAR celebrating their 100th anniversary year in 2014.

The new combined Association begins Jan. 1, 2015!





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# NAR Annual Conference & Expo

This fall, more than 17,000 Realtors® and guests will gather at the 2014 Realtors® Conference & Expo, Nov. 7-10 in New Orleans, LA. It's real estate's largest gathering of industry professionals from around the world, and it only happens once a year. You can still register for the big event!

The event features 100 education sessions from nationally recognized speakers, 400 industry vendors with the latest business solutions and global connections not found at any other event. This year's theme is "Realtors® in Full Swing!", and the location - New Orleans - is the perfect destination to combine a work trip with a fun vacation! European traditions blend with Caribbean influences, and the colorful history and architecture blend to create a magical experience!

Here are some Conference facts:

- Last year's attendees made double the amount of income from real estate than the average NAR member. That's because the conference always attracts top professionals and experts in the industry, and it's a great place to network for important referrals.

- The event is affordable again this year. NAR has reserved rooms at 23 hotels, with room rates starting at just \$165 per night. Four registration options are available to fit any schedule or budget.

- Committed members attend this event. They are more likely to be involved in local and state associations, and they make time for education and professional development. And they also build their business on global contacts and referrals, many of which they make at this annual gathering.

The theme will include the opportunity to order custom beads and participate in the Mardi Gras atmosphere of the city.

The big finale of the event will be the Realtors® Celebrity Concert, featuring acclaimed singing artist Jennifer Hudson.

Register today by visiting [www.realtor.org](http://www.realtor.org) and searching for the keyword "conference." You'll be glad you did!

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## SAR supports candidates in election

The Sarasota Association of Realtors® Political Action Advisory Trustees interviewed candidates during the week of July 14-18th. SARPAAT recommendations were submitted to the Sarasota Association of Realtors® Board of Directors who approved support for the candidates shown below:

Sarasota County Commission Dist. 2: Paul Caragiulo  
 Sarasota County Commission Dist. 4: Alan Maio  
 Sarasota County School Board Dist. 1: Ken Marsh  
 Sarasota County Charter Review Board Dist. 1: Neutral  
 Sarasota County Charter Review Board Dist. 2: Richard Dorfman  
 Sarasota County Charter Review Board Dist. 3: Neutral  
 Sarasota County Charter Review Board Dist. 4: James Gabbert  
 Sarasota County Charter Review Board District 5: Bruce Dillon

All candidates were asked the same series of questions. Please see a summary of their answers below.

### Sarasota County Commission

Sarasota County Commission District 2 (open seat-no incumbent).

Paul Caragiulo-Republican-Interviewed

Steve McAllister-Write In candidate-Not invited to interview.

Pete Theisen-Write In candidate –Not invited to interview.

Alexandra Coe-NPA-Not invited to interview.

Sarasota County Commission District 4 (open seat-no incumbent).

Alan Maio-Republican-Interviewed

Ray Porter-Democrat-Interviewed.

John Minder-NPA-Not invited to interview.

### What is the single most important challenge facing the county in the next 3 years?

Caragiulo: Roads and Infrastructure

Maio: Continue to maintain current services without a tax increase.

Porter: Manage growth in a rational way - supports smart growth.

### Do you support or oppose the proposed changes to the 2050 Plan as it relates to Fiscal Neutrality and Affordable Housing?

Caragiulo: Support

Maio: Support

Porter: Supports some changes and has concerns about other changes.

### How would you facilitate the issue of those who

### are opposed to sprawl but also fight urban infill higher densities? What are your thoughts on higher density uses within the Urban Service Area Boundary?

Caragiulo: Support higher density for infill and redevelopment projects. Supports New Urbanism in general.

Maio: Supports higher density for infill and redevelopment projects. Supports private property rights.

Porter: Supports higher density for infill and redevelopment projects.

### Homelessness is an important issue. Should Cities and the County work together on a solution to the issue or work independently of one another?

Caragiulo: Work together but City of Sarasota doesn't have the resources to handle issue.

Maio: Work together to solve issue.

Porter: City and County not really working together now.

### How would you work to attract new employers, keep existing businesses and encourage local expansion?

Caragiulo: Provide a more welcoming attitude to new businesses, encourage job creation from small businesses.

Maio: Work on creating a better business climate by supporting and encouraging local business

Porter: Work with EDC. Promote Green/Clean industries by offering incentives to locate here.

### Sarasota County School Board

Sarasota County School Board District 1 (incumbent Bridget Ziegler).

Ken Marsh-Interviewed

Bridget Ziegler-Interviewed

### Do you feel the current budget is sufficient to operate the school system in the future?

Marsh: Yes

Ziegler: Yes

### Give us your thoughts on Charter Schools. How should they be funded?

Marsh: Support Charter Schools but concerned about the future of new schools especially for profit Charter schools. Supports current funding.

Ziegler: Supports Charter Schools and views herself as an advocate for Charter Schools.

### Give us your thoughts on Common Core-Do you support or oppose the use of these guidelines?



Marc Mansfield can be reached at 941.952.3410



Marsh: A set of standards for Florida. Supports the concept and School Board should monitor the implementation of the standards.

Ziegler: Does not support Common Core. There are number of issues with these guidelines.

**What is the most important challenge facing the school system in the next 3 years?**

Marsh: Must work to decrease dropout rate within the system. Provide a quality education for all students.

Ziegler: Must work on restructuring teacher compensation and institute performance based pay.

**Sarasota County Charter Review Board**

Sarasota County Charter Review Board District 1 (open seat-no incumbent).

Valerie Buchand-Democrat-Unable to attend interview.

Steven Fields-Republican-interviewed.

Sarasota County Charter Review Board District 2 (open seat-no incumbent).

Richard Dorfman-Republican-Interviewed.

Vicki Nighswander-Democrat-Interviewed.

Sarasota County Charter Review Board District 3 (open seat-no incumbent).

Joe Justice-Republican-Unable to interview.

Jennifer Cohen-Democrat-Did not respond to interview request.

Sarasota County Charter Review Board District 4 (incumbent James Gabbert).

James Gabbert-Republican-Interviewed.

Shawna Machado-Democrat-Did not respond to interview request.

Sarasota County Charter Review Board District 5 (open seat-no incumbent).

Bruce Dillon-Republican-Interviewed.

Julia Nowak-NPA-Interviewed.

**What motivated you to run for this office?**

Fields: Want to continue to serve on the Charter Review Board. Served in another district.

Dorfman: Keep the Charter the way it is now-Don't need any unnecessary changes.

Nighswander: Enjoy public service. Want to maintain Sarasota quality of life.

Gabbert: Want to continue to serve on Charter Review Board. Want to keep Charter intact.

Dillon: Want to continue to serve the community.

Nowak: Want to serve and willing to listen to the people.

**What is the role of the Charter Review Board?**

Fields: Screen possible changes to the charter. Monitor community ideas.

Dorfman: Monitor the Charter and screen for possible



changes.

Nighswander: Gather community input on quality of life issues.

Gabbert: Gatekeeper of the Charter. Should be protective of Charter.

Dillon: CRB is the gatekeeper of the Charter. Open minded to community input.

Nowak: Charter needs a Preamble. Should review changes such as the 2050 Plan.

**Should the Charter Review Board members be elected or appointed?**

Fields: Elected.

Dorfman: Appointed.

Nighswander: Elected.

Gabbert: Elected.

Dillon: Elected.

Nowak: Elected.

**What should be the relationship between the Charter Review Board and the County Commission?**

Fields: No relationship is needed between the CRB and County Commission.

Dorfman: CRB should be independent of Commission.

Nighswander: Have mutual discussion on community issues.

Gabbert: CRB should be independent of Commission.

Dillon: CRB should have a cordial relationship with Commission.

Nowak: CRB should be a checks/balance to the Commission.

**Is there a need for the Charter Review Board today?**

Fields: Yes.

Dorfman: Not really necessary to have a CRB.

Nighswander: Yes. Gives the community a voice.

Gabbert: Could be abolished.

Dillon: Yes.

Nowak: Yes. Serves as an extra check/balance.

## Homestead Exemptions: Everything you need to know

By Bill Furst, GRI, CRS, CRB  
Sarasota County Property Appraiser

I just closed on my new home! What's the Homestead Exemption? How do I qualify? What will it mean to me? When may I apply? How do I apply?

These are all excellent questions that we get asked frequently. We are here to assist homeowners in applying for and receiving any and all property tax benefits to which they are entitled. But there is some confusion out there, so here's a brief summary of what a new homeowner needs to know and do.

The Homestead Exemption is a reduction in the Assessed Value of the property. The Homestead Exemption has two parts. The first \$25,000 of Assessed Value is exempt from ad valorem property taxes. Any Assessed Value from \$50,000 to \$75,000 is also exempt, except for school taxes. Homeowners who qualify for the Homestead Exemption also benefit from the Save Our Homes Cap, which caps annual increases in Assessed Value at no more than 3% or the change in the Consumer Price Index, whichever is lower.

To qualify for the exemption an applicant must be a permanent resident of the State of Florida and own and occupy the property on January 1. The most common means of demonstrating that status is to hold a valid Florida Driver License or ID, have a vehicle registered in Florida and, if the person chooses to vote, be registered to vote at the homestead address. Since the Federal Government passed the My Real ID act in 2004, driver licenses and other government issued identification must be registered to a person's legal address.

The Homestead Exemption may save a homeowner up to \$600 depending on the taxing districts levying taxes on their property. In 2013 homestead property in unincorporated Sarasota County with value over \$75,000 saw a tax savings of \$477. Properties in the incorporated cities and the Town of Longboat Key would see greater savings due to the additional taxes levied in those areas. The sheltered value from the Save Our Homes Cap, which fluctuates up or down every year and is unique to each property, will also result in tax savings.

Qualified property owners may apply for the Homestead Exemption at any time, up to the March 1 statutory deadline, once they have established themselves as permanent residents of Florida at the homestead address. Applications may be filed online through [www.sc-pa.com](http://www.sc-pa.com), or, filed in person at one of our offices.

And let's not forget Portability. If a Homestead Exemption applicant claimed the exemption on a previous residence in the past two tax years, some or all of the difference between the market and assessed value of the previous homestead, if any, may be transferred to the new homestead resulting in additional tax savings in year one of the new exemption.

There are additional exemptions available to widowed and disabled persons as well as disabled veterans and income qualified persons over 65. Visit our website at [www.sc-pa.com](http://www.sc-pa.com) for more information.

### Constitutional Articles and Statutes related to Homestead

#### Article VII, Section 6, Florida Constitution:

Every person who has the legal or equitable title to real estate and maintains thereon the permanent residence of the owner, or another legally or naturally dependent upon the owner, shall be exempt from taxation thereon..upon establishment of right thereto in the manner prescribed by law.

**Section 196.011, Florida Statutes:** Every person..who on January 1 has legal title..is entitled by law to exemption from taxation as a result of its ownership and use shall, on or before March 1 of each year, file an application for exemption with the county property appraiser. Failure to make application when required, on or before March 1 of any year shall constitute a waiver of the exemption privilege for that year.

**Section 196.012(18), Florida Statutes:** Permanent residence means that place where a person has his or her true, fixed, and permanent home and principal establishment to which, whenever absent, he or she has the intention of returning. A person may have only one permanent residence at a time.

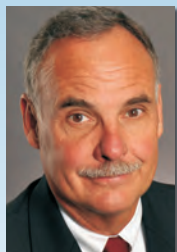
**Section 196.031(a), Florida Statutes:** Every person who, on January 1, has the legal title or beneficial title in equity to real property in this state and who resides thereon and in good faith makes the same his or her permanent residence..is entitle to an exemption from all taxation up to the assessed valuation of \$25,000 on the residence and contiguous real property.

**Section 196.031(b), Florida Statutes:** Every person who qualifies to receive the exemption provided in paragraph (a) is entitled to an additional exemption of up to \$25,000 on the assessed valuation greater than \$50,000 for all levies other than school district levies.

For more information please contact the Property appraiser's office at [PA@SC-PA.com](mailto:PA@SC-PA.com) or 941.861.8200.



**Bill Furst**  
SARASOTA COUNTY  
PROPERTY APPRAISER



For more information, contact the Property Appraiser Bill Furst's office at 941.861.8200.



# Seller-financing on residential transactions: Can we do it or not?

By Peter T. Currin, Esq  
Realtor®-Attorney Joint Committee

It's a familiar story. The home sale you've worked so hard on is falling through because the buyer can't get a loan. Your seller owns the home free and clear and really wants to sell, so you suggest seller financing. Maybe you can put this deal together after all.

Not so fast! Recent changes in Federal law brought about by the Dodd-Frank Act of 2010 could make your seller a "loan originator," triggering various rules and licensing obligations. Failing to comply with those rules and obligations could subject the seller-financer to penalties or even make the loan unenforceable.

Fortunately, there are two seller-financing exclusions to the loan originator designation. Having a basic understanding of these seller-financing exclusions will help you advise your clients about seller financing. Here is the first exclusion:

## The Three-Property Exclusion

- May be used up to three times in any 12-month period
- May be used by any type of seller (natural person, corporate entity, trust, etc.)
- Seller cannot have constructed the dwelling in seller's ordinary course of business
- Interest rate must be fixed for at least the first five years
- If rate becomes adjustable after five years, certain caps and limitations apply
- Loan must fully amortize – it cannot balloon
- Seller must document that the buyer has "reasonable ability to repay the loan"

The last two requirements make this exclusion impractical. First, seller mortgages are rarely fully amortizing. Sellers usually want a short-term loan with a balloon payment due in a couple of years, with the expectation that the buyer will get a traditional loan to pay off the seller mortgage when it balloons. Second, most sellers are not equipped to "underwrite" a buyer's ability to repay. In light of this, the Consumer Financial Protection Bureau added this second exclusion:

## The One-Property Exclusion

- May only be used once in any 12-month period
- May only be used by a seller that is a natural person, estate, or trust
- Seller cannot have constructed the dwelling in seller's ordinary course of business
- Same interest rate requirements as the three-property exclusion

This exclusion is much more practical than the three-property exclusion, because the loan can balloon and the seller does not have to "underwrite" the buyer's ability to repay the loan. In most cases, this is the exclusion that will protect a seller-financer from triggering (and likely violating) the loan originator rule.

It is important to note that the loan originator rule only applies to residential loans made to natural persons, for personal, family, or household purposes. Loans secured by commercial property, loans secured by residential property but made to a corporation or any other type of entity, and loans extended to finance the purchase of residential investment property are not subject to the rule.

It is also worth noting that these two exclusions to the loan originator rule only apply to sellers. A private lender who is not the seller of the property being mortgaged must be wary of the loan originator rule, since these exclusions would not apply. Even intra-family mortgage loans could run afoul of the loan originator rule. Eventually, the Dodd-Frank Act may be revised to address this, but right now, any private consumer loan on residential property—other than seller-financing that qualifies for one of the exclusions—carries significant risk for the lender.

This article is just a summary of the seller-financing exclusions under the Dodd-Frank Act. Other restrictions imposed by the Dodd-Frank Act, including restrictions on the use of certain language in mortgage loan documents, are beyond the scope of this article. Seller financers and private lenders need to understand the Dodd-Frank Act and other laws and regulations affecting lending, including the Truth in Lending Act, Regulation Z, and state licensing/lending laws. Consider working with a knowledgeable real estate attorney whenever you or your clients have a transaction involving seller or private financing.

Author's Note: A revised Seller Financing addendum to the Florida Realtors/Florida Bar residential contract, prepared in response to the Dodd-Frank loan originator rules, is due to be released in October 2014.

The revised addendum should be of great assistance when documenting a seller-financed transaction, to ensure that the seller qualifies for one of the two exclusions. However, if questions arise about the application of the exclusion, whether an exclusion applies, etc., sellers are still encouraged to consult with a real estate attorney to ensure compliance with all applicable laws.

**Peter T. Currin, Esq., Williams, Parker, Harrison, Dietz & Getzen, is a member of the SAR Realtor®-Attorney Joint Committee.**

# SAR-Habitat Team Build starts strong



Volunteers from SAR and the Suncoast YPN gather to work on the new SAR-Habitat for Humanity Team Build at 2944 Sterling Lane on Sept. 13.

This year's SAR-Habitat for Humanity Team Build project had an amazing start with a wall-raising day on Saturday, Sept. 13th at 2944 Sterling Lane. More than 30 volunteers enjoyed participating in the morning of hard work, networking, and friendship.

This year, SAR donated \$10,000 toward the project, from the organization's Affordable Housing Fund, administered through the Community Foundation of Sarasota County. This is the fourth consecutive year that SAR has sponsored a Team Build, and so far \$85,000 has been contributed to help make the dream of home ownership come true for deserving families in our area.

The project is under the direction of the SAR Community Outreach Committee, chaired by Roxanne Foley. The committee has been bolstered by the fledgling Suncoast Regional Young Professionals Network, and the group sent several volunteers to work on the project on Saturday.

There will be many more opportunities to join in on the home

construction as it moves toward its expected completion in early 2015.

SAR members will work side by side with Joann Robinson, the new Habitat homeowner who was selected to receive the low-interest loan, which is contingent on her volunteerism with the Habitat organization. Robinson said she is thrilled to finally be on the verge of owning her own home, and she looks forward to hosting her children and nine grandchildren at family get-togethers.

To sign up and give volunteer hours, simply visit [www.sarasotahabitat.org](http://www.sarasotahabitat.org) and look for the Volunteer Up button. Then, go to the SAR project page, 2944 Sterling Lane.

This is also a great opportunity for high school students over age 16 to gain community service hours. Realtors® and business partners with children over age 16 are invited to participate and gain both educational credits, and the satisfaction that comes with community-minded projects.

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# Closed transactions remain strong in Sarasota County

Homes and condos continued to sell at a brisk pace in Sarasota County in August, once again nearly reaching the 1,000 level with 975 closed transactions. The eight-month total from the start of the year now stands at 7,850, about 100 sales ahead of last year's near record totals.

The breakdown for closed sales in August 2014 was 698 single family homes and 277 condos sold, according to figures released by Florida Realtors®. Closings were up 5 percent from last month (July), when they hit 928, and up 1.8 percent from August 2013, when there were 957 closings.

The median sale price for single family homes stood at \$195,750 in August 2014, down slightly from the July figure of \$201,000, and almost identical to last August's figure of \$195,000. The condo median was \$177,000, down 16 percent from the July 2014 figure of \$205,000, but almost 10 percent higher than last August, when the median sale price was \$161,000. The fluctuations in condominium prices have not been unusual in recent years, compared to the steadier nature of the single family home market, and tend to reflect the buying tendencies of investors and the "downsizing" couples seeking a smaller abode.

"I continue to be impressed by the staying power of this market as we have now seen six months in a row with sales above or very near the 1,000 level," said Sarasota Association of Realtors® President Peter Crowley. "If we remain at this peak activity, and I haven't seen any indications of slowing down, we could see another historic year in 2014. Agents I have spoken to report no slow down at all for their open houses, and multiple offers on properties continue to be the norm as the available inventory continues to shrink."

The current inventory of available properties stands at 3,745, down 4.2 percent from the July total of 3,912 and almost identical to last August's figure of 3,793. The inventory has dropped very close to the low point of recent years – the July 2012 figure of

**"Sarasota County real estate is definitely alive and well ..."**

**- SAR President Peter Crowley**

3,644. The month's supply of inventory stood at 4.1 for single family, down from July's figure of 4.4 and lower than last August's figure of 4.2. For condos, the August figure was 3.8, the same as July 2014 and lower than last August's figure of 4.0.

Distressed sales remained far below the levels experienced four years ago, indications of a strong market returning to historic norms. In August 2014, 22 percent of total sales were short sales or foreclosure sales. This was up slightly from the 19.5 percent figure in July 2014. Last August, the figure was 21.5 percent, very near to the current figure.

The median sale price for the 12-month period ending in August, which moderates monthly swings, was \$192,500 for single family homes, 10 percent higher than last August's 12-month period of \$175,000. For condos, it was \$178,500, up about 11.5 percent over last August's 12-month period of \$160,000.

Pending sales remained robust in August 2014, hitting 832, almost identical to July's 834 and slightly



lower than last year's August total of 864. This should translate to sales in September coming in about the same as the August numbers.

"Sarasota County real estate is definitely alive and well, and is reflected so in these statistics," said Crowley. "But even beyond the numbers, the enthusiasm of our agents and the incredible demand expressed by the buyers is encouraging. We are the place people want to relocate, the place people want to invest in, and the place people want to retire."

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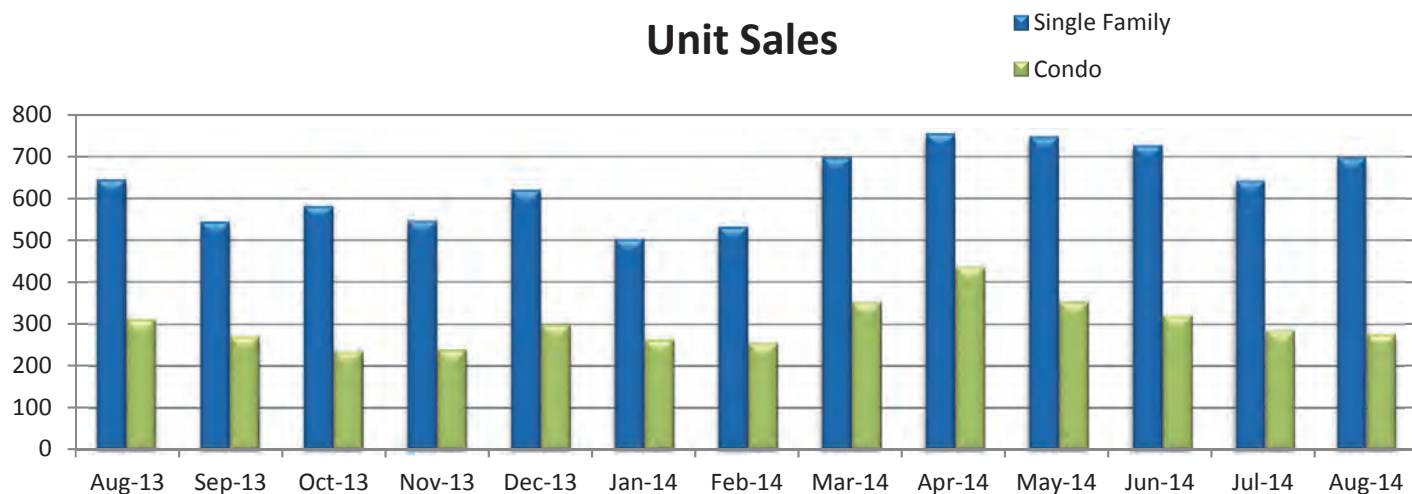
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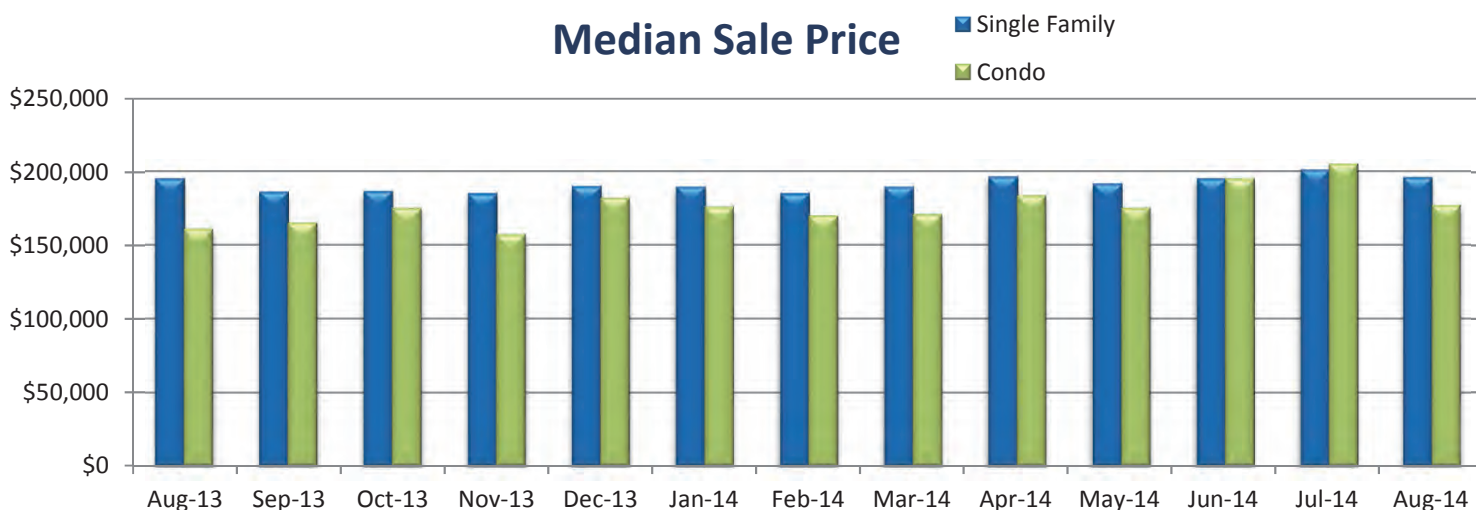
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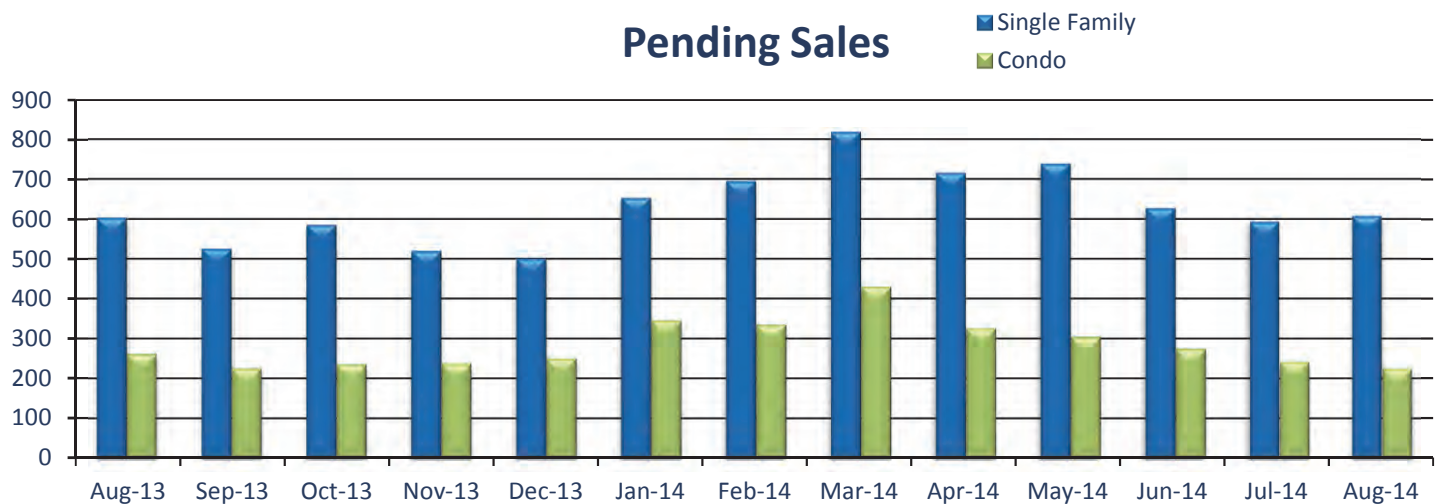
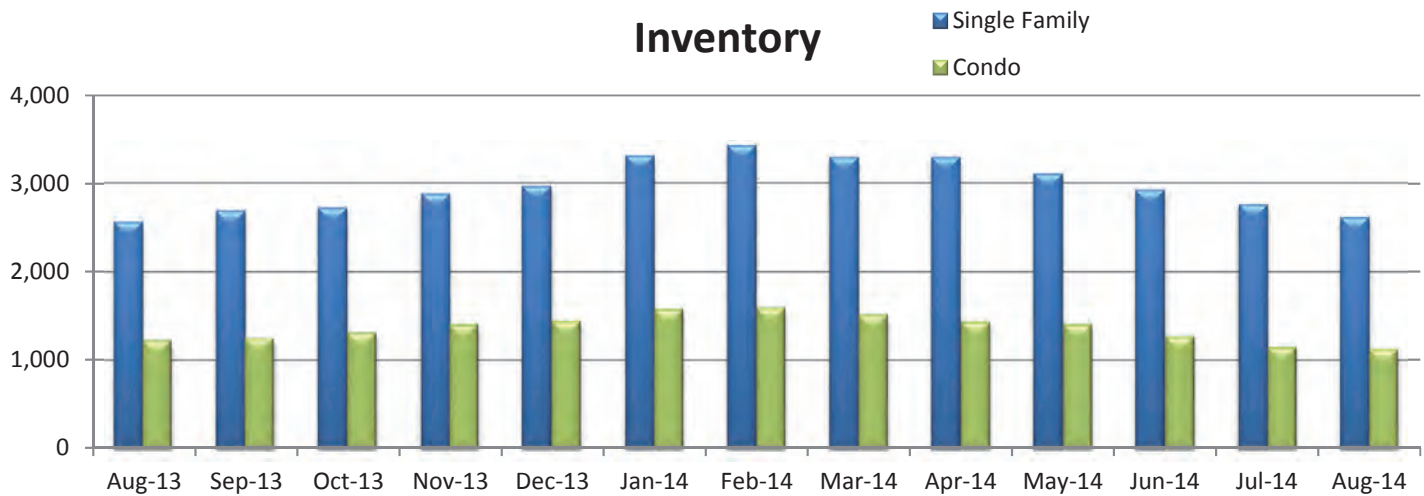
## Median Sale Price



## Single Family

	#Active	#Sold	%Sold	Average DOM	Median Sale Prices	Median Last 12 Months	Months of Inventory	Pending Reported	%Pending	# New Listings	% Price Original
<b>This Month</b>	2,619	698	26.7	80	\$195,750	\$192,500	4.1	608	23.2	731	92.3
<b>This Month Last Year</b>	2,570	645	25.1	89	\$195,000	\$175,000	4.2	603	23.5	885	94.2
<b>Last Month</b>	2,765	643	23.3	89	\$201,000	\$189,000	4.4	593	21.5	813	92.2
<b>YTD</b>	-	5,362	-	85	\$195,000	-	-	5,447	-	7,213	-

Statistics were compiled on Sarasota County properties in the MLS as of Sept. 15th, 2014. Single-family statistics are tabulated using the property style single-family home. Median sales price is the middle value, where half of the homes sold for more, and half sold for less. Listings sold were closed transactions during the month.



Condo											
	#Active	#Sold	%Sold	Average DOM	Median Sale Prices	Median Last 12 Months	Months of Inventory	Pending Reported	%Pending	# New Listings	% Price Original
<b>This Month</b>	1,126	277	24.6	92	\$177,000	\$178,500	3.8	224	19.9	284	92.4
<b>This Month Last Year</b>	1,223	312	25.5	92	\$161,000	\$160,000	4.0	261	21.3	333	92.6
<b>Last Month</b>	1,147	285	24.9	84	\$205,000	\$176,000	3.8	241	21.0	283	92.3
<b>YTD</b>	-	2,585	-	90	\$181,500	-	-	2,477	-	3,060	-

Statistics were compiled on Sarasota County properties in the MLS as of Sept. 15th, 2014. Condo statistics include condo, co-op, villa and townhouse. Pending sales are sales where an offer has been accepted during the month, but the sale has not yet closed. DOM indicates the average number of days that sold properties were on the market before a contract was executed.

# CID Golf Tournament helps less fortunate



The Commercial Investment Division of SAR will once again host their 13th annual Charity Golf Tournament on Monday October 27, beginning with 8 a.m. registration and 10 a.m. shotgun start at The Founders Club, 9000 Fruitville Rd. There is still time to register- cost is \$125 per person.

The tournament proceeds will benefit the Season of Sharing which helps individuals and families on the verge of homelessness who reside in Sarasota County. Funds provide for rental assistance, utility payments, child care costs, transportation, food vouchers and other expenses.

**Platinum Sponsor:** BMW of Sarasota; **Gold Sponsors:** Achieva Bank, Synovus Bank; **Silver Sponsors:** Ross Realty, Bay Cities Bank, Sabal Palm Bank; Coldwell Banker Commercial NRT, Hembree & Associates, Sperry Van Ness, and Obeo. **Beverage Sponsors,** Berlin-Patten, Osprey Real Estate Services; **Hole Sponsors,** Liberty Savings Bank, Gateway Bank, Innovative Agent Services, First American Bank and Florida Business Opportunities.

Sponsorships are still available - just visit:

[www.commercialsarasotarealtors.com](http://www.commercialsarasotarealtors.com)

or call Marc Mansfield, CID liaison, at 952-3410.

## CID Monthly Meeting Schedule

### Commercial Marketplace Sessions

Increase visibility for your properties, learn of new opportunities, and exchange information with commercial professionals. Deals are made at these sessions.

1st, 2nd & 4th Fridays at the SAR Auditorium  
3rd Friday at the MAR offices

The monthly general meeting (3rd Tuesday) includes a Marketplace session, giving members at least five opportunities each month to promote their listings and network with fellow members.

### Commercial Marketplace Sessions

- Friday, Oct. 3rd, 9 a.m. - SAR Auditorium, 2320 Cattlemen Road, Sarasota
- Friday, Oct. 10th, 9 a.m. - SAR Auditorium, 2320 Cattlemen Road, Sarasota
- Friday, Oct. 17th, 9 a.m. - MAR, 10910 Technology Terrace, Lakewood Ranch, FL
- Friday, Oct. 24th, 9 a.m. - SAR Auditorium
- Friday, Oct. 31st, 9 a.m. - SAR Auditorium

### **CID General Membership Meeting**

- Tuesday, Oct. 21st, 8 a.m. - TBA- *CID Members Only*

## 2014 CID Officers & Directors

### Officers:

*President:* **Lori Hellstrom**, Osprey Real Estate Services

*President-Elect:* **Tim Mapp**, Mapp Realty

*Vice-President:* **Tony Veldkamp**, Sperry Van Ness

*Secretary:* **Ron Struthers**, Coldwell Banker NRT

*Treasurer:* **Dave Roth**, RE/MAX Alliance Group

*Past President:* **Linda Emery**, Sperry Van Ness

### Directors:

**Rico Boeras:** Sarasota Commercial Realty (3 years - 2016)

**Charlie Brown:** Insignia Bank (3 years - 2016)

**Susan Goldstein:** Michael Saunders & Company (2 years - 2015)

**Roberta Kolton:** Michael Saunders & Company (2 years - 2015)

**Peter Skokos:** Norton Hammersley (1 year - 2014)

**Joe C. Hembree:** Hembree & Company (1 year - 2014)



Lori Hellstrom,  
2014 CID  
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## Tech Expo: SAR technology event set Oct. 8

**Event:** SAR Tech Expo  
**Date/Time:** October 8, 2014 11AM networking/  
 luncheon, 12-5PM breakout sessions  
**Location:** SAR, 2320 Cattlemen Road, Sarasota, FL  
**Register now at** [www.sarasotarealtors.com](http://www.sarasotarealtors.com)  
**Cost:** \$20 for SAR, MAR members; \$30 others  
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### Step 1. Create the Leads

You won’t be successful in this business unless you can generate leads! William True of True Real Estate will discuss guerrilla tactics to ‘hit the ground running’ so you can start making money NOW,

while Barry Grooms of RE/MAX Alliance Group will give an electric presentation on using blogging to become the go-to agent for your area in the least amount of time possible with the least amount of resources.

### Step 2. Work the Leads

SAR’s own Christina Pitchford of Allen Real Estate will lead a hands-on workshop on converting internet leads into real buyers and sellers. This isn’t your everyday real estate class - get training from a bonafide internet ninja with role playing, effective scripts, and all around good times!

### Step 3. Turn Your Leads Into Customers For Life

Brian Pesin of Contactually will be flying in specially from California to show you how to easily and effortlessly build the single most important tool you have at your disposal: your database!

Integrate Facebook, LinkedIn, GMail, and more into a simple, easy-to-use interface that is guaranteed to blow your mind (and blow UP your bank account). Amy Smythe Harris of Urban Provision Realtors® will show you how social media can become your favorite lead cultivation tool and revolutionize the way your business runs online.

## Green networking panel discussion set

**Event:** Green Panel Discussion  
**Date/Time:** Wednesday, Nov. 12, 6 to 9 p.m. -  
**Gourmet hors d’oeuvres & drinks**  
**Location:** SAR Auditorium  
**Cost:** \$5 for: Students & Members of: SAR, MAR,  
 USGBC FL Gulf Coast and HBA Manatee-Sarasota.  
 \$10 for other guests.

Join SAR and the Myakka River Branch LEED for Homes Committee for a fun and informative Green networking and panel presentations and discussion exploring the scores of different sustainability programs.

Including: Universal Design, Water Star, HERS Score, & Walk/Bike Score.

Participants include:

- Panel moderator, Harold Bubil. Real Estate editor for the Sarasota Herald/Tribune.

- Dale Lewis – Intro “Why It’s Important” LEED AP, ICC Residential Green Home Inspector, IBHS Fortified Home Evaluator, FGBC Certifying Agent, NAHB-Certified Green Professional and licensed General Contractor with 40 years in the construction industry.

- Robin Grantham – Water Star Senior Communications Coordinator Southwest Florida Water Management District, Water Star program administrator, and former Water Conservation Hotel & Motel program coordinator

- Dennis Stroer – HERS Score. RESNET Rater CALCS-Plus,

- Larry Hale / Irene Teesdale – Universal Design Larry is an architect with Hale – Edwards Associates, P.A. with specialties in UD and Green building. He is a member of FGBC and a USGBC LEED AP and Chair of LEED for Homes Committee. Plus he is UD Design Circle Facilitator for Institute for the Ages and a UD consultant to Florida House. Irene is an M.S., DLC Gerontologist

- Lee Hayes Byron – Walk / Bike Score & Transportation - Sustainability Manager for Sarasota County, overseeing sustainability improvements within government. Previously worked for the county’s Environmentally Sensitive Lands program.

To Pre-register or Sponsor, visit:

<http://usgbc-fgc.org/>



*Catherine McCaskill, Professional Development, can be reached at 941.952.3404*

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[www.luxuryhomemarketing.com/Sarasota](http://www.luxuryhomemarketing.com/Sarasota)

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Rebecca L. Brewer	Sunset Coast Properties, LLC
Laura Pearson	Premier Sotheby's Intl. Realty

### CERTIFIED INTERNATIONAL PROP. SPECIALIST (CIPS)

Denise P. Mei	Michael Saunders & Company
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### RESORT & SECOND HOME PROPERTY SPECIALIST (RSPS)

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# Improve your basic MLS skills in October

Pre-registration is required for all MLS classes at the web site [gopherit.mfrmls.com](http://gopherit.mfrmls.com). All classes are hands-on in the SAR Technology Center (except for Entering and Updating). Registration is limited to 18.

Please be sure that you will attend if you reserve a spot! If you need to cancel, please call MFRMLS at 800.686.7451 (not SAR).

## Searching in Matrix

**Oct. 1, 9 to 10:30 a.m.**

You will learn how to perform Quick, Detailed, and Speed Bar searches in Matrix. The Quick Search gives you basic default fields within each listing type. Detailed offers more options and allows you to add additional search fields. The Speed Bar uses specific key words and abbreviations to search for listings, open houses, agents, and offices in a single search field. You will also learn how to search by map and print and email search results.

## Matrix Auto-Emails & Concierge

**Oct. 1, 11 a.m. to 12:30 p.m.**

You will learn how to send a search to a contact by either using auto-notification email directly to the contact or Concierge Mode, which allows you to preview and approve properties before they are sent to your contact. You will also learn where to find and manage all of the emails you send from Matrix

## Realist

**Oct. 1, 1:30 to 3:30 p.m.**

Realist is a public-records database that provides in-depth property and ownership data, market information, street and aerial maps (including interactive, advanced mapping features), as well as market trends. Realist will provide many business-enhancing features.

## MLS Basic

**Oct. 9 or Oct. 14,  
9 a.m. to Noon**

**Mandatory session for all new users, to be completed within 60 days of joining.**



This class will teach both new and returning agents the basic functionality including search, printing and emailing. You will also learn about additional resources and member benefits provided by My Florida Regional MLS, and more. The class is also available online at: <http://mfrmlsuniversity.com> at your convenience.

## MLS Compliance 101

**Oct. 9 or Oct. 14,  
1 to 2:30 p.m.**

**This is a mandatory class for all new members to be completed within 60 days of joining. Existing members must complete the class every two year period, current period May 1, 2013 – June 30, 2015.**

In this class you will learn about the My Florida Regional MLS Rules and Regulations and compliance procedures for accurately listing properties in the MLS Database, along with additional educational materials available on [MFRMLSUniversity.com](http://MFRMLSUniversity.com).

- Rules and Regulations
- Profile Sheet Terms

## Adding/Modifying Listings

**Oct. 9 or Oct. 14,  
3 to 4:30 p.m.**

**This class is mandatory if you will be adding and modifying listings in the MLS (but all agents are welcome to attend!)**

You will be taught how to input and modify listings, enter photos, and add attachments along with valuable tips and techniques.

This class is available through live webinars or you may attend at SAR.

- Profile Sheets
- Adding listing information to MLS
- Adding Photos, attachments and open houses
- ShowingTime and Virtual Tours

## Advanced Matrix

**Oct. 30, 9 to 11 a.m.**

This class will provide you with a more advanced view of the Matrix system.

## Advanced Map-Based Searches

**Oct. 30, Noon to 1 p.m.**

Learn about navigation and basic functionality in the new Matrix system - searching, adding contacts, auto e-mails, hot sheets, and CMAs. This course does not qualify for any required MLS class.

## Working With the Customer/Broker Portal in Matrix

**Oct. 30, 1:30 to 3:30 p.m.**

In this course you will learn how to direct email a listing to the portal; set up the auto email/concierge mode for a customer; navigate the portal page as a customer or broker and much more.



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## Santa Maria

3 bedrooms · 3 bathrooms · Media Room · Pool · 3 Car Garage  
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From left to right:  
 Yvonne Gooldy, Mary Lou Spinelli, Margo MacKenzie (vice-chair), Robin Adair (chair), Julia Applegate, Kristin Triolo and Andrew Batty, GBC Committee members (Not pictured, Per Nordstrom.



## Don't get lost in the translation!

By Christine del Monte  
 Global Business Council

While it is a privilege working with foreign investors, the most important thing to keep in mind at all times is this - do they understand me? Language barriers are not the only hurdle to overcome. Cultural differences can also be communication barriers.

Recently, a past client of mine referred me to a couple from Brazil. They had never invested in the US prior and their English was less than limited. Being bilingual in Spanish had its benefits while working with these particular clients, however, Google translator cleared up any doubts. Our first meeting was successful thanks to the referring client helping me to define their criteria in advance. I highly suggest including the referring party on correspondence.

The Brazilians were coming on a buying trip, with only three days to make an educated decision. They reserved their first day to open a bank account in Miami. First mistake! As a rule, this should be done in advance. It helps if the bank is National, International and has a local branch where the buyer is planning to own property. The bonus is when their banker speaks the buyer's language!

Following steps are crucial to a successful transaction:

1. MOST IMPORTANT! Set up Google Translator! Every time you communicate send out correspondence in both English and the buyer's first language.
2. Determine time zone differential. Set your phone calls, email response times accordingly.
3. Set alternative forms of communication. A few of my favorite FREE Apps are: a.) WhatsApp b.) Skype c.) Facetime d.) Tango.
4. Request buyers' criteria, budget, timelines and expectations in advance, using the referring person to help translate.

5. Confirm/suggest a US bank account with an international satellite office with wiring capabilities. Request name of contact person they are working with. Clear communication about final wiring is key to avoid buyers bringing piles of cash to the closing table!

6. Establish relationship with a currency exchange business. They can provide currency exchange options for the buyer and can even suggest bankers that already are working with foreign buyers and have experience with this making the transaction flow smoothly.

7. Suggest in-house lenders that have international investor experience. Encourage the lender to keep you updated.

8. Choose an attorney/closing title company with international experience. Excellent communication and experience with translator tools is helpful too!

9. Make previous arrangements with service providers to set up utilities to maximize their limited time here. Connecting them with property managers is a plus in order to manage their asset while out of the country.

In closing, understanding, building trust and exceeding the client's expectations are crucial. Foreign investors are only here for limited time periods, forcing them to rely solely on you for other things besides real estate. Becoming a reliable resource leads to building a business of future referrals and contented return customers. It's a "win win" relationship for the Buyers, Sellers and Realtors involved. After all, embracing cultural differences can easily be a part of every professional career development!

**Attention: GBC member, please mark your calendar for Nov. 13, 5 to 7 p.m., for the GBC Holiday Party at Bob's Boathouse. No charge for GBC members, and \$10 for others.**



Robin Adair  
 GBC Chair



# 'I'd like to get to know you!'

Including intentional networking activities provides a great way of getting to know each other at our WCR Business Resource meetings.

Below is a basic summation of the exercises we have had fun with:

- Appy Time!: Form groups of 2-3 and share favorite apps, show others how to download and use it.
- Member-to-Member interview: Gather around the dining tables and intersperse Realtors® between Business Partners as much as possible. A time of 5 minutes is given to ask the person next to them the following questions: What differentiates you in business? What part of your business life do you enjoy most? What part of your family life do you enjoy most? Switch to another new person and do the same for maybe 3 or 4 rounds. Ask for volunteers to introduce an interesting person they met.
- Speed Networking: Use a long table with chairs placed on each side. Have a timer ring a bell and signal the start of exchanging business cards and information about each other. Share something about themselves that differentiates them from others whether it be a personal or business item. After 2 minutes, indicate it's time to switch. After 2 minutes instruct everyone to get up and move to the chair to the left and start the cycle again. Do 4 - 5 rounds and ask volunteers to introduce someone and tell the group what they remember about that person, i.e., introduce them to the group.
- Network Shuffle: Line participants in 2 rows facing each other. Participants exchange business cards. Have a timer ring a bell to start row A sharing a business or life challenge. Row B listens and responds with either a suggestion or a resource to help. Then row B shares a challenge and row A responds. After 5 minutes, the timer rings the bell and row A shifts left with one person at the end of the row moving to the other row and then everyone is facing a new participant. Another round begins. After 4 rounds ask for volunteers to share a challenge



and solution they received during the exercise.

- Leadership Search: Pass out large index cards or hard stock paper with questions. #1 -What is your strongest leadership quality? How do you use this in your business or family life? What leadership quality is most important and why? Repeat these questions on the paper twice on front and back so that people can make notes. Time the exchange and then ask volunteers to introduce someone who they learned about that had the characteristics of a strong leader. Note: I kept these cards to find out who might be a potential leader for the chapter.

At each meeting we will continue to have these exercises and I know it is catching on because more and more people are showing up early to participate. I will add to this list and I would love to hear your ideas for Intentional Networking.

**INVEST IN YOURSELF.** We welcome guests and hope that you can plan a visit to one of the next Business Resource meetings. The following is a schedule of meetings for the rest of the year (**Meetings are 11 a.m. - 1:15 p.m.**):

- October 8** - The Oaks Club
- November 14** - Lakewood Ranch Country Club
- December 12** - Bird Key Yacht Club

## 2014 Leadership Team

### **Susan Phelps**

*President*

Berkshire Hathaway Florida Realty  
Phone: 941-906-7653  
sarasotasuze@gmail.com

### **Tina Darling**

*Membership/Marketing Chair*

Innovative Agent Services  
Phone: 941-921-5027  
tina@floridaassistant.com

### **Rebecca Dalton**

*Secretary*

Lakewood Ranch Communities  
Phone: 941-556-2515  
rebecca.dalton@lakewoodranch.com

### **Kristin Triolo**

*President-Elect*

Sarasota Homes International  
Phone: 941-725-2486  
kristin.triolo@gmail.com

### **Alfreda Smith-Odato**

*Treasurer*

RE/MAX Alliance Group  
Phone: 941-360-7777  
fred@alfreda.com

### **Jacqueline Abney**

*Corresponding Secretary*

Berlin Patten  
Phone: 941-954-9991  
jabney@berlinpatten.com



*Susan Phelps  
WCR President*



# WCR Fashion Show 2014 Highlights



The WCR Fashion on Sept. 17th was a huge success, and a complete sellout! See SAR Facebook page for more photos!



Sarasota County Property Appraiser Bill Furst



Keli Crowley and SAR President Peter Crowley





The 2014 SAR Leadership Academy graduates were recognized at the Sept. 16 SAR Annual Meeting. From left to right: Rebecca Dalton, Donna Hartzler, Bradley Anderson, Marianne LeBar, Ronda Banks, David Witte, Christine Green, David Consbruck, Joshua Morris, Stanley Heinlein, Cynthia Rogers, Marilyn Kneafsey, SAR President Peter Crowley, Manuel Lopez and Carrie Starr Rumery. Congratulations to our emerging leaders!

## NAR: Protect middle class homeownership

National Association of Realtors® President Steve Brown delivered remarks about the ongoing obstacles to mortgage credit facing creditworthy buyers in mid-September at the Bipartisan Policy Center’s 2014 Housing Summit, *Housing America’s Future: New Directions for National Policy*.

Brown, co-owner of Irongate, Inc., Realtors® in Dayton, Ohio, joined distinguished housing leaders and experts at the conference, including Julián Castro, secretary of the U.S. Department of Housing and Urban Development, Carole Galante, commissioner of the Federal Housing Administration, and current and former U.S. Sens. Kit Bond, R-Mo., Johnny Isakson, R-Ga., and Mel Martinez, R-Fla.

“Homeownership is not a Republican or Democratic talking point, it’s an aspiration that all Americans share,” said Brown. “I’m pleased to be a part of the BPC’s summit, which is an opportunity for experts and policy makers from both sides of the aisle to come together and discuss housing

policy in a bipartisan manner.”

Brown discussed impacts of the new Ability-to-Repay rules on the current lending environment and emphasized how restrictive pricing policies at the FHA and the Federal Housing Finance Agency make homeownership prohibitively expensive for some first-time and traditionally underserved buyers relative to prime offer rates.

FHA’s high annual mortgage insurance premiums and insurance requirement for the life of the loan pose significant challenges to qualified buyers who are being priced out of FHA or the market altogether.

In a letter to FHFA last week, Brown raised concerns about the agency’s proposal to increase its guarantee fees and the upfront loan level price adjustments charged to borrowers. The increases would disparately impact individuals with shorter credit histories and lower down payments and as a result, shut middle class Americans out of the housing market.

# Volunteer for 2015 Committees/Task Forces

To volunteer, please visit [www.sarasotarealtors.com](http://www.sarasotarealtors.com) and click on the Hot Topic with the headline "Sign Up for 2015 Committees"

**Business Partner Committee:** Organize and support activities and events and provide input. A Business Partner membership is required. (Meets as needed)

**Communications:** Assures the association is the single source of accurate, reliable information on our industry in the market. (Meets as needed)

**Community Outreach:** Evaluate, recommend and organize projects that benefit the community, enhance the image of Realtors, and provide opportunities for networking and camaraderie. (Meets as needed)

**Global Business Committee:** Develop education programs, networking events and resources to prepare Realtors® for specific cultural and economic issues that are an integral part of working with the many buyers and sellers of foreign origin. (Monthly)

**Green Realtors® Alliance:** Develop education programs and resources to further the preservation of our environment and natural resources as it pertains to real estate. (Monthly)

**Grievance Committee:** Review ethics complaints and arbitration requests to make preliminary evaluation to determine if formal Professional Standards Hearing is warranted. **Annual training required to serve on this committee.** (Monthly)

**Member Benefits:** Review and analyze proposed programs, products, and services to evaluate the potential benefits to membership and the Association. (Meets as needed)

**Nominating Committee:** Offer recommendations for leadership positions (officers, directors, etc.) and select annual award recipients. (Meets as needed)

**MLS Express:** Plan and conduct weekly MLS Express marketing sessions. (Meets as needed)

**Professional Development:** Provide input regarding education, sales and technology training, leadership development, new member orientation, and risk management. (Monthly)

**Professional Standards:** Enforce the Code of Ethics by conducting hearings on charges of unethical conduct and arbitration of contractual disputes, including entitlement to compensation in cooperative transactions. Annual training is required and service on the Grievance Committee is a prerequisite. (Meets as needed)

**Public Policy:** Involve members in the political process through education, information, and grassroots involvement. (Monthly)

**Realtor®/Attorney Joint Committee:** Plan periodic legal programs for members and provide monthly Q&A for magazine. Duty to stay current with real estate laws and FREC changes. (Monthly)

**RPAC (Realtor® Political Action Committee):** Conduct awareness campaigns, programs and activities to raise funds for the support of candidates and real estate issues. (Meets as needed)

**Political Action Advisory Trustees:** Conducts candidate interviews, recommends PAC contributions and support of candidates and issues, and provides information to members on those decisions.. (Meets as needed)

**Scholarship:** Solicit scholarship applications, conduct applicant interviews and select recipients. (Meets as needed)

**Young Professionals Network:** Gives stronger voice to future industry leaders through networking, etc. (Monthly)



## *The Association is pleased to welcome new members!*

### Designated Realtors®

Cook, Robert: Parce Real Estate LLC  
 Dedio, Anthony: Sarasota Trust Realty Company  
 Depies, Daniel: Carrington Real Estate Services  
 Francis, Stuart: Stuart G Francis R.E. Broker  
 Grabo, Alfred: ARCO Realty Group  
 Hocking, Beth: First Impression Realty LLC  
 Misiak, John: Jam Realty Group LLC  
 Petrone, Michael: Mantis Appraisal LLC  
 Phillips, A. Craig: SunnySRQ Properties  
 Randolph, Donald: Coldwell Banker Sunstar Realty  
 Rovnak, Robert: Florida Home Life Realty Inc  
 Traback, William: New Home Star Florida LLC

### New Members

Asfur, Samuel: Century 21 Beggins Enterprises  
 Barmash, Igor: Coldwell Banker Res R E  
 Benedetti, Jessica: Cabana Real Estate, LLC  
 Borel, Francoise: Michael Saunders & Company  
 Bowermaster, Edward: Keller Williams Realty Gold  
 Brennan, Christopher: Allison James Estates & Homes  
 Carnio, Tatiana: White Sands Realty Group FL  
 Center, Gregg: Keller Williams On The Water  
 Curtis, James: Coldwell Banker Res R E  
 Davelouis, Maritza: Rosebay International, Inc.  
 Decillis, Ann-Mari: Keller Williams Realty Select  
 Decklever, Brett: Bright Realty  
 DiSalvo, Amy: Allegiant Real Estate Group  
 Douthitt, Jeanie: Palmer House Properties  
 Esposito, Valerie: Coldwell Banker Res R E  
 Gortney, Connie: Michael Saunders & Company  
 Grant, James: Coldwell Banker Res R E  
 Harmon, George: Michael Saunders & Company  
 Higgins, Bethany: Michael Saunders & Company  
 Holloway, Cynthia: RE/MAX Alliance Group  
 Howell, Ryan: Hook & Ladder Realty Inc.  
 Jeffus, Julie: Keller Williams Rlty Manatee  
 Jekonski Lerner, Melissa: Michael Saunders & Company  
 Kelly, Kevin: Blakeley & Associates Realty  
 Ley, Harold: Michael Saunders & Company  
 Liss, Evan: Florida VIP Realty Inc.  
 Maiden, Alan: Century 21 Almar & Associates  
 Marano, Ronald: Coldwell Banker Res R E  
 Martin, Wayne: Michael Saunders & Company  
 Metz, Andrew: American Property Group  
 Muldoon, Christopher: Coldwell Banker Res R E  
 Naese, Laura: Michael Saunders & Company  
 Orjuela, Freddy: Atchley International Realty  
 Oser, Jennifer: Atchley International Realty  
 Parfitt, Kevin: Berkshire Hathaway HomeService  
 Parsons, Janet: RE/MAX Alliance Group  
 Peticca, Janie: Keller Williams Realty Select  
 Pitera, Suzanne: Private Wealth Realty Inc.  
 Popovic, Charles: Exit King Realty  
 Randall, Kenyatta: Keller Williams Rlty Manatee

Rattray, Jessica: Keller Williams On The Water  
 Ray, Jeffrey: Michael Saunders & Company  
 Russell, Donald: Sarasota Bay Real Estate P.A.  
 Russell, Charles: Coldwell Banker Sunstar Realty  
 Schule, Bradd: Bright Realty  
 Shi, Zu: Exit King Realty  
 Stanek, Mary: Sarasota Premier Properties  
 Thomas, David: Premier Sotheby's Intl. Realty  
 Thorson, John: Coldwell Banker Res R E  
 Vaughn, Mary: Sunset Realty  
 Violette, Taylor: Michael Saunders & Company  
 Weiss, Sarah: Michael Saunders & Company  
 Wienckowski, Donna: Sarasota Bay Real Estate P.A.  
 Williams, Larissa: Keller Williams On The Water  
 Zellars, Thomas: Michael Saunders & Company

### Now With ...

Aldrich, Linda: Atchley International Realty  
 Bell, Jacqueline: Clock International Realty  
 Berg, Jill: RE/MAX Alliance Group  
 Bietsch, Melissa: Keller Williams Rlty Manatee  
 Booker, James "Tony": Bright Realty  
 Courtney, Melissa: Keller Williams On The Water  
 Crosby, Keely: Sarasota Bay Real Estate P.A.  
 DeCastro, Julia: Starling Realty Inc.  
 Drews, Elisa: Wagner Realty  
 Foley, Roxanne: Atchley International Realty  
 Freden, Gregory: Sarasota Bay Real Estate P.A.  
 Garrett, Debra: Keller Williams On The Water  
 Gold, Roni-Marie: Sarasota Luxury Realty  
 Hinz, Jurgen: The Wilmoth Group Inc.  
 Jackson, Kylie: Berkshire Hathaway HomeService  
 Jones, Timothy: Berkshire Hathaway HomeService  
 Kane, Denise: Carrington Real Estate Services  
 Katanic, Susan: RE/MAX Alliance Group  
 Kaufmann, Rebecca: Wagner Realty  
 King, John: DC Suncoast Realty  
 Klein, Kari: Coldwell Banker Res R E  
 Kleppinger, Jackie: Premier Sotheby's Intl. Realty  
 Kleppinger, Keith: Premier Sotheby's Intl. Realty  
 Kurvin, Alicia: Sarasota Luxury Realty  
 Lasley, Sheri: Key Solutions Real Estate Grp  
 Lyons, Amelia: Coldwell Banker Residential RE  
 McDonald, Andrew: Eslinger Realty Inc.  
 Mihalak, Joseph: Medway Realty  
 Orjuela, Paula: Atchley International Realty  
 Oskamp, Elizabeth: Neal Communities Realty Inc.  
 Petz, Beverly: Berkshire Hathaway HomeService  
 Posey, Patricia: Horizon Realty International  
 Putnam, Sandra: Clock International Realty  
 Rogier, Melissa: Keller Williams On The Water  
 Ruiz, Robert: Key Solutions Real Estate Grp  
 Safonov, Nikolay: Keller Williams on the Water  
 Solu, Mart: RE/MAX Alliance Group  
 Thierfelder, Robert: Premier Plus Realty  
 White, Deborah: Sarasota Bay Real Estate P.A.  
 Wiegand, Kevin: Michael Saunders & Company  
 Wilcher, John: RE/MAX Alliance Group  
 Zynda, Paula: Premier Sotheby's Intl. Realty



*Dan Andrews,  
 Membership  
 Director, can  
 be reached at  
 941.952.3408*



The September Orientation welcomed 31 new members to the Association.

## New Affiliates

### **BCB Homes, Inc.**

3696 Enterprise Ave. Suite 100  
Naples, FL 34104  
Phone Number: 239-643-1004

#### **Representative: Barbie Kellam**

Specialty: The measure of a commitment is the length someone will travel to keep it. A relationship with BCB Homes begins well before construction and extends long past the completion of your new home. Since, ultimately, our commitment to craftsmanship is a commitment to you. Whatever your needs, whenever they occur, BCB Homes will be there to fulfill them. It is a well-earned reputation that is based on an overwhelming desire to ensure that your home is as easy to live in as it is pleasurable.

**Email: bkellam@bcbhomes.com**

### **Equitable Mortgage Corp.**

2912 Bee Ridge Road ste. 205  
Sarasota, FL 34239  
Phone Number: 941-685-4168

#### **Representative: Greg Engelmann**

Specialty: When it comes to home financing, people truly appreciate my expertise, honesty and customer care. I help my clients maximize their home financing options through my extensive product knowledge and experience. I listen to each client's goals to customize a loan that meets their individual needs. I will take any confusion, wonder or worry out of getting a home loan for you.

**Email: grege@eqfin.com**

### **Insurance & Benefits Consultants**

6000 Cattleridge Drive #300  
Sarasota, FL 34232  
Phone Number: 941-955-2133

#### **Representative: Michael A Moran CIC**

Specialty: At Insurance & Benefits Consultants (IBC), we are a full service, independent agency specializing in customized solutions for our clients. Insurance & Benefits Consultants (IBC) is headquartered in Sarasota, Florida. Insurance & Benefits Consultants (IBC) has been providing individual and group health insurance services since 1978. We offer FREE instant online insurance quotes from major health insurance carriers. Please call our office for more information and to receive a quote. In addition, learn about all the valuable services IBC has to offer. IBC now offers Auto & Homeowners.

**Email: mmoran@ibcinsurance.com**

### **Mall at University Town Center Corporation**

140 University Town Center Dr  
Sarasota, FL 34243  
Phone Number: 941-552-7000

#### **Representative: Kim Dominguez**

Specialty: Opening October 16, 2014! The Mall at University Town Center will be the dominant fashion shopping destination in Sarasota. The shopping center will feature many distinctive retailers not found anywhere else in the local market. The center will include a combination of upscale fashion and lifestyle retailers as well as a selection of sit down restaurants.

**Email: nfountain@Taubman.com**

### **MSC Mortgage**

100 South Washington Blvd  
Sarasota, FL 34236  
Phone Number: 941-308-2222

#### **Representative: Penny S Breton**

Specialty: Penny is a Loan Consultant who has been able to create loan solutions for specific mortgage needs. She works with a team of underwriters and processors to assist in funding each loan on-time, every time at MSC Mortgage. Penny's success is due to her unparalleled level of service at creating unique loan solutions. When considering the purchase of a new home, refinancing or obtaining additional property, please contact Penny for a personalized mortgage plan.

**Email: penny.breton@mscmortgage.com**

### **SunTrust Mortgage, Inc.**

5899 Whitfield Ave. Suite 100  
Sarasota, FL 34243  
Phone Number: 941-726-7090

#### **Representative: Donna L Evans**

Specialty: Take Control of the Home Financing Process. Whether you're a first-time homebuyer or a longtime homeowner, purchasing a new home can be a complex endeavor—without financing information from a trusted source. At SunTrust Mortgage, we take the time to understand your unique circumstances. And we provide the unmatched service you need to choose a home mortgage plan that works for you, helping you feel confident about your financial decisions. A mortgage professional since 1982, Donna Evans leads a dynamic team of top producing loan officers. They set themselves apart with their tenure, service and product diversity to suit everyone's needs.

**Email: Donna.L.Evans@suntrust.com**



# OCTOBER 2014

Sarasota



Association of REALTORS®

## EDUCATION & EVENTS CALENDAR

PRSRT STD  
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Monday	Tuesday	Wednesday	Thursday	Friday
Sept. 29	<b>30</b> 9 a.m. MLS Basic 1 p.m. Compliance 3 p.m. Adding & Editing	<b>Oct. 1</b> 7:30 a.m. Toastmasters 9 a.m. Searching in Matrix 11 a.m. Auto-E-mails & Concierge 1:30 p.m. Realist	<b>2</b> 8 a.m. MLS Express (UPCC)	<b>3</b> 9 a.m. CID Commercial Marketplace (SAR) 12 p.m. Portraits by Anthony Barbacane
<b>6</b>	<b>7</b> 1 p.m. Realist Lab	<b>8</b> 11 a.m. Tech U	<b>9</b> 8 a.m. MLS Express (SAR) 9 a.m. MLS Basic 1 p.m. Compliance 3 p.m. Adding & Editing	<b>10</b> 9 a.m. CID Commercial Marketplace (SAR)
<b>13</b> 9 a.m. Orientation 1 p.m. MLS Orientation 1:30 p.m. Code of Ethics	<b>14</b> 9 a.m. MLS Basic 1 p.m. Compliance 3 p.m. Adding & Editing	<b>15</b> 7:30 a.m. Toastmasters 11:30 a.m. Seasonal Rental Seminar	<b>16</b> 8 a.m. MLS Express (SAR)	<b>17</b>
<b>20</b>	<b>21</b> 8 a.m. CID General Membership Meeting	<b>22</b> 5 p.m. Changing of the Season Event (SAR)	<b>23</b> 8 a.m. MLS Express (SAR) 2 p.m. GRAS Seminar: Rebates	<b>24</b> 9 a.m. CID Commercial Marketplace (SAR)
<b>27</b>	<b>28</b>	<b>29</b> 7:30 a.m. Toastmasters 3:30 p.m. GBC Reception for AIPP	<b>30</b> 8 a.m. MLS Express (SAR) 9 a.m. Advanced Matrix 12 p.m. Advanced Map-Based Searches 1:30 p.m. Working w/ Customer—Matrix	<b>31</b> 9 a.m. CID Commercial Marketplace (SAR)

Note: All events/classes are at SAR, 2320 Cattlemen Road, except where noted

### My Florida Regional MLS Training

The My Florida Regional MLS training classes are offered at no cost to MLS participants.  
Please register for all MLS classes at the MFRMLS website: <http://gopherit.mfrmls.com>.  
Click on "Class Registration."

Sarasota Association of Realtors®, Inc.  
2320 Cattlemen Road.  
Sarasota, FL 34232



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