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ON THE COVER

32 A Smarter Way to Find a Home How Homes.com Reimagined Home Search From the Ground Up

If you spend any time searching for homes online, you've probably noticed that real estate sites have all taken an almost identical approach toward how they do home search. From offering the same way to search and filter to displaying similar results, all of the major real estate portals are basically doing the same thing. In reality, no consumer takes the same path to find their dream home, and each journey is different. So why should all real estate search sites present the same, cookie-cutter results? In early 2017, Homes.com set out to solve this problem with the goal of creating a new way to search for a dream home that was smarter, yet still simpler to use than anything ever seen before in the real estate space. In this month's cover story, we do a deep dive into the completely reimagined Homes.com.







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RISMedia's 2019 Real Estate Newsmaker Awards honor recipients for their newsworthy contributions to the housing industry and their positive impact on the communities and consumers they serve.



RISMedia's 2019 Newsmaker Award winners will be featured in the December 2018 issue of RISMedia's Real Estate magazine and honored at a reception at the National Press Club in Washington, D.C., next May. Nominees were chosen as an RISMedia Real Estate Newsmaker for a variety of headline-making accomplishments, including:

- Advancing the industry
- Impacting change
- Technology achievements
- Championing diversity and inclusion
- Business success and growth
- Humanitarian efforts
- Industry activism and support
- Thought leadership and influence
- Excellence in customer service
- Creativity and innovation

{Online}



View these and more at blog.rismedia.com!



How Is Luxury Staging Different Than Other Staging?

No matter the size or price, the ultimate goal when staging is always the same: to enhance the overall look and appeal of the home, to show the property in the best possible light and to increase the attraction and desirability of the space.



5 Issues You May Face When Inheriting a House

In the wake of a family tragedy or death, being the executor of an estate can be especially challenging. And the biggest asset in an estate—and the most difficult to resolve—is usually a house.

The (Near) Future of Smart Home Tech

Using a handheld device like it's a magic wand to instantly control the temperature, lighting, security and overall atmosphere of your home is no longer the starry-eyed stuff of science fiction.



Hottest Zip Codes in America: High-Income Millennials Dominate Markets

Where are buyers flocking to? According to realtor.com[®]'s fourth annual Hottest Zip Codes in America list—which analyzes 32,000 zip codes—a new contender stands at the No. 1 spot.

31 Agents Split \$2 Million Mega Millions Lottery Prize

What would you do if you won tens of thousands of dollars in the lottery? That's exactly what 31 real estate agents were recently able to ask themselves.

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RISMedia Is Boston Bound!



This month on RISMedia.com, look for:

- All-access coverage of our **#PowerBroker** Forum
- Highlights from #NARAnnual
- Photos from the #PowerBroker Dinner
- and more!

Coming in December:

The Class of 2019 Real Estate Newsmakers





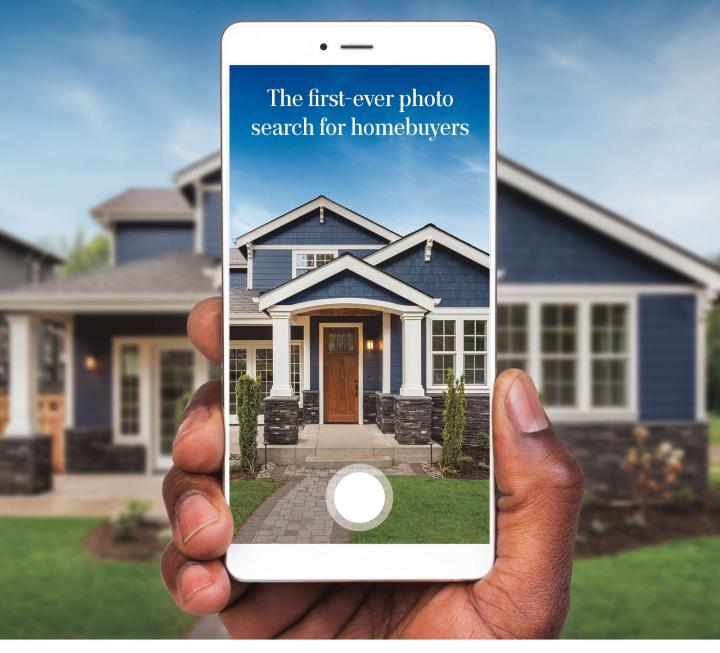




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{Publisher's Desk}

Broadening Perspectives



Pam O'Connor, Michael Saunders, Paul Boomsma and I at the Global Symposium in Barcelona. Photo Credit: AJ Canaria of PlanOmatic.

just returned from attending LeadingRE's Global Symposium in Barcelona, Spain, where I was honored to moderate the Thought Leaders panel (page 40). While attending this conference certainly gives one a great excuse to visit a spectacular destination, it offers so much more than that. Being part of the event in Barcelona revealed not only the vast potential for brokers within the LeadingRE network, but really the wideranging possibilities this

business holds for all of us, no matter where our corner of the world happens to be.

It all comes down to perspective-looking at how we do business in new ways, whether that means reaching across borders or shaking up what we're doing right in our own backyards. That's just what David Mele and his team did when they relaunched the Homes.com site earlier this year. "As we looked across the home search landscape, we found what we termed a 'sea of sameness," says Mele in our cover story this month (page 32). "We wanted to break away from the status quo and create something that would serve today's homebuyers and those in the future."

We love David's thought process and enthusiasm in stewarding the new Homes.com. Here at RISMedia, we're privileged to learn about real estate professionals each day who are doing their part to "break away from the status quo" to serve homebuyers and sellers. That's why we launched our Real Estate Newsmaker Awards last May and broadened the search this summer. As I write this, our team is finalizing the list from the thousands of nominations that poured in, and we're excited to spotlight RISMedia's 2019 Real Estate Newsmakers in next month's December issue. Don't miss this exciting showcase.

Finally, if you're reading this while in Boston for the annual REALTORS® Conference & Expo, please join us on Friday, Nov. 2, for our annual Power Broker Forum at the Boston Convention Center, Level 2 - Room 258. Our panel of leading brokers will discuss how to "Compete-and Win-in a Changing Real Estate World." We hope to see you there and/or at our Power Broker Reception & Dinner that evening.

Wishing you continued success,

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John E. Featherston **CEO & Publisher**



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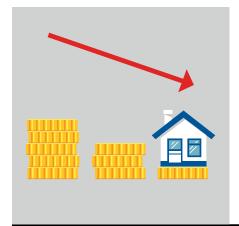
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In Manhattan, apartment prices slipped in the third quarter of 2018, to an average \$1.9 million and a median \$1.14 million.

Source: Halstead's Third Quarter 2018 Market Report

According to the August Luxury Home Index by realtor.com[®], these are the fastest-growing luxury markets:

- 1. Sarasota County, Fla.
- 2. Queens County, N.Y.
- 3. Santa Clara, Calif.
- 4. Boulder County, Colo.
- 5. Collier County, Fla.

FOR SALE

According to the latest National Association of REALTORS® (NAR) Housing Opportunities and Market Experience (HOME) quarterly survey, 70 percent of Americans are optimistic about selling, with 50 percent "strongly" believing now is the ideal time to list.

In 2017, Chinese investors poured \$39.7 billion into real estate in the U.S. The majority—\$30.4 billion—was on the residential side, and in California,

Florida and New York.

Source: Juwai.com





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{Policy Matters}

New Tax Law Offers Big Surprise Deduction for Most Real Estate Professionals

This column is brought to you by the NAR Real Estate Services group.

by Evan Liddiard



ine months after the whirlwind enactment of the Tax Cuts and Jobs Act of 2017, most Americans remain unimpressed. In recent polling, only 39 percent approve of the new law, while 43 percent don't like it.¹ Yet, according to the White House, 82 percent of all middle-income households will receive a tax cut. Obviously, there's a disconnect.

For millions of self-employed real estate professionals, including agents and brokers, one of the missing pieces of the puzzle is a brand-new deduction that few taxpayers know about, and fewer still understand. Meet the 20-percent deduction for qualified business income.

The centerpiece of the new tax law is a reduction in the corporate tax rate from 35 to 21 percent. Proponents of the plan knew, however, that nine out of 10 businesses in America aren't organized as corporations. Rather, they're pass-through businesses such as partnerships, limited liability companies, S corporations, or most common of all, individual entrepreneurs who own their own businesses. Self-employed independent contractors such as real estate agents are perfect examples.

Knowing that these Main Street businesses wouldn't appreciate a Wall Street-only business tax cut, Congress included a similarly robust tax cut in the form of a special 20-percent deduction. But the problem is that many of the selfemployed and other pass-through business owners aren't yet aware of the deduction and how it applies to them.

The great news for most agents and brokers is that the 20-percent deduction is available and is fairly simple and straightforward if their taxable income for the year is below a certain threshold. For married taxpayers filing a joint return, this income limit is \$315,000. For everyone else, it's half this amount, or \$157,500. Even better, a partial deduction may be claimed for incomes of up to \$415,000 (joint returns) or up to \$207,500 (everyone else).

For business owners with incomes above the thresholds, the deduction is more complex. The law offers a 20-percent deduction on certain income from a "qualified trade or business." This is defined as every enterprise except for a dozen or so prohibited businesses including health, law, accounting, brokerage services and consulting. Providing services to an employer as an employee doesn't count.

Initially, it was unclear how these restrictions were going to be applied to those engaged in real estate brokerage with incomes above the thresholds. However, in a big win for those who help people buy and sell real property, the Internal Revenue Service (IRS) ruled in August that "brokerage services" doesn't include real estate broker activities.

The bottom line is that a very high percentage of real estate professionals, with income both below and above the limits, will find a new, hefty deduction awaiting them come tax time next year. Even better, this year's estimated tax payments can be reduced to take it into account. For frequently asked questions about Section 199A, go to the IRS website at https://www.irs. gov/newsroom/tax-cuts-and-jobsact-provision-11011-section-199adeduction-for-qualified-businessincome-faqs. **RE**

¹ https://www.realclearpolitics.com/epolls/other/ trump_republicans_tax_reform_law-6446.html



Evan Liddiard is a senior policy representative, Federal Taxation, for the National Association of REALTORS[®].

Introducing John Smaby, 2018 President-Elect, National Association of REALTORS®

MODERATOR:

Christina Pappas District Sales Manager, The Keyes Company, Miami, Fla.; Liaison for Large Firms & Industry Relations, NAR

PARTICIPANT:



John Smaby Broker, Edina Realty, Edina, Minn.; 2018 President-Elect, NAR

The Power Broker Roundtable is brought to you by the National Association of REALTORS® and Christina Pappas, NAR's Liaison for Large Firms & Industry Relations. Watch for this column each month, where we address broker issues, concerns and milestones.

Christina Pappas: With nearly 40 years as a broker with one of the largest firms in the real estate business, John Smaby has seen it all, from a host of new competitors to all sorts of market conditions. And yet, he never let up on his commitment to serving the greater good of this industry, whether as president of the Minnesota Association of REALTORS® or as chair of RPAC.

As John says, "A lot of people along the way devoted their time to help the real estate business...I feel it's important to do my part, as well." I'm happy to introduce John to all of you today. John, congratulations on your role as 2019 president! In your opinion, what are some of the most significant changes you've witnessed over the course of your career?

John Smaby: Thanks, Christina! I'm so grateful for the chance to help serve our members. There's been so much change, of course, but I'd have to say one of the biggest changes I've seen in 30-plus years is the difference in association and broker control. The power today lies with the agent, not the broker or the association. In our current fast-paced, technological world, we have a hard time getting the eyeballs and attention of the agent. In the old days, when I wanted to get continuing education credits, I went to a class. Now, I can take that class online, in my basement, wearing my pajamas. It used to be very easy for brokers and associations to have face time with members. Now you have to work harder than ever to deliver your value proposition.

CP: As president of NAR, how will you help ensure the association is delivering value to members?

JS: For one thing, I'm passionate about being a good steward of our members' money. My Leadership Team colleagues and I understand the critical nature of investing in our future to ensure our association's sustainability, but it's imperative that the association spends within our means and the NAR checkbook is well balanced. At the NAR Board of Directors meeting back in May, directors approved a \$30 dues increase that allows our association the chance to reinvest in ourselves and provide greater value to our members. Careful management of this investment in our association now will reap dividends in the future.

CP: Speaking of sustainability, there's a lot of talk among brokers about the threat new 'disruptors' pose to the traditional real estate model. What's your take on that?

JS: We have to understand our disruptors. They like to win. Winning should also be part of our vision statement going forward—we like to win for our members. We're competing on a daily basis and we're ready, willing and able to stand up to the disruptors, but sometimes the best strategy is to partner with them"It used to be very easy for brokers and associations to have face time with members. Now you have to work harder than ever to deliver your value proposition."

> - John Smaby Broker, Edina Realty; 2018 President-Elect, NAR

that's what our recent iOi (Innovation, Opportunity & Investment) Summit was all about. We have to make smart business decisions that make us competitive in the long run.

CP: What are some of the other challenges facing today's brokers?

JS: Brokers are being squeezed in many ways. Their bottom lines are impacted more than ever with so many new business models emerging in our industry. Brokers are getting more creative, and in some cases, they're learning how to run lean. Many are taking their space down by 30, 40, 50 percent. They've been able to adapt to technology and still provide quality service.

CP: What can brokers do to ensure agent productivity and retention?

JS: The name of the game is still recruit, develop and retain. But in today's world, developing a great relationship with agents means developing a great relationship with technology. Because agents don't need to be in the office as often, brokers have to develop digital relationships as much as face-to-face relationships. **RE**

➡ For an expanded version of this article and other NAR Power Broker Roundtable topics, please visit www.rismedia.com.



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Ready to Raise the Bar?

by Marc D. Gould

ow can we bring a higher level of professionalism to the real estate industry? We've been asking this question for decades. Finally, I'm thrilled to say, a pathway is in place, and it's time to walk the talk.

The Commitment to Excellence (C2EX) program officially launches in November, in conjunction with the National Association of REALTORS®' (NAR) annual convention in Boston. Every NAR member can take advantage of this innovative and engaging online platform, designed to help members provide the best possible service to consumers and one another.

HOW IT WORKS

The Commitment to Excellence committee immediately understood that achieving its goals meant creating tools members have never seen before—an entirely new approach to professional development.

C2EX isn't a course leading to a designation or certification. REAL-TORS[®] won't be able to earn this by sitting in a class and then paying a fee. They earn it through their actions and involvement.

C2EX is an entirely individualized online learning adventure. No two members will have the same experience.

Participants start their journey with a self-assessment, which determines their proficiency in 10 competency areas relating to data privacy, customer service, the Code of Ethics, advocacy, technology and other vital topics.

For brokers, there's an 11th dimension focused on creating and maintaining an environment that's conducive to mentoring and encouraging professionalism among your agents. Based on the assessment results, the C2EX platform generates customized learning paths and provides tools and resources to increase knowledge and skills. Action steps and learning prospects are fun and engaging, and can be completed whenever it's convenient using a desktop, laptop, tablet or smartphone.

EARNING THE ENDORSEMENT

When a core competency is complete, an Excellence Badge is awarded. Once all 10 (or 11) badges are earned, members will receive NAR's official Commitment to Ex-

cellence endorsement.

C2EX success markers include a collection of digital insignia to use in marketing materials, showcasing the member's achievement. The program is also being promoted to consumers, so agents who have earned the endorsement can enjoy a unique market advantage.

BENEFITS TO BROKERS

Participation in C2EX is entirely voluntary, but the incentives for brokers are incredibly compelling. First, there's no cost. It's a powerful, complimentary training tool that assists every brokerage, regardless of size.

C2EX tackles the most critical facets of industry excellence. New agents have a pathway to move from "just got my license" to "I've got this!" Seasoned agents can pol-

ish any rough spots and earn an endorsement that attests to their knowledge and experience.

As your agents work through the C2EX platform, you'll be able to track their progress and suggest additional content to review. It's easily the most simple and effective way to "raise the bar" in your brokerage, reduce liability, and give your agents an edge with consumers.

100-PERCENT MEMBERSHIP-DRIVEN

This initiative was approved by NAR's Board of Directors in November 2016, and has been directed by the Commitment to Excellence committee, working with NAR staff.

It's taken heavy lifting to reach this point, but the Commitment to Excellence committee shares my enthusiasm—including one early skeptic, Ted Loring from California.

Today, Loring believes Commitment to Excellence "is a major, but achievable goal that could revolutionize the relationship between NAR

> and individual REALTORS®. We're creating exciting, highly personalized tools that will help me, and every other member, become better at the job of putting people and property together."

> Please spread the word. Raising the bar begins at www.nar.realtor/c2ex on Nov. 2. **RE**

Marc D. Gould is senior vice president of Member Development for NAR, overseeing a wide range of professional development programs for REALTORS®, including the Real Estate Buyer's Agent Council (REBAC). REBAC is the world's largest association of real estate professionals focusing specifically on representing the real estate buyer. With more than 30,000 active members, REBAC awards the Accredited Buyer's Representative



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Note: Rekey coverage not available as part of sellers listing coverage. © 2018 Home Security of America. Inc. All rights reserved.

{Executive Appointments}



NRT LLC announced that Ayoub Rabah has been named president of Coldwell Banker Residential Brokerage in the

Central West region. Rabah, formerly senior vice president of Marketing at Home Partners of America, will be responsible for the daily sales operations and development of more than 3,700 affiliates in 50 offices throughout Chicagoland, Northwest Indiana, Southeast Wisconsin and Southwest Michigan. Rabah is replacing **Fran**



Broude, who will continue on as president through Jan. 1, 2019. She has been named NRT's senior vice president of Growth Strategies.

In other company news, Michael Fischer was named senior vice president of Marketing for NRT's Coldwell Banker branded operations. Fisch-



er will be responsible for the dayto-day management of the Coldwell Banker marketing department, as well as leveraging talent to support its more than 50,000 independent sales professionals in 55 major markets across the U.S. Fischer will report to NRT President and CEO M. Ryan Gorman.

Realty ONE Group has appointed Kathy Baker, of KB Consulting

Solution, as director of Learning. Baker will focus on training franchise owners and educating professionals on how to achieve greater success, faster. Baker was broker/partner of a RE/MAX in Raleigh, N.C., for over 17 years, as well as served as senior training consultant and vice president of Franchise and Business Solutions at RE/MAX, LLC.



The National Association of REALTORS® (NAR) recently named Victoria Gillespie as its new chief marketing and com-

munications officer. In addition, as of Oct. 15. Shannon Mc-

Gahn has taken the post of NAR's senior vice president of Government Affairs. McGahn succeeds Jerry Giovaniello,



who is retiring at the end of 2018. Gillespie brings over 30 years of industry experience, previously having owned and operated her own real estate agency, as well as served as the senior vice president of the RE-ALTORS® Federal Credit Union and senior vice president of Enterprise Marketing and Communications for Northwest Federal Credit Union. Mc-Gahn previously served as the staff director for the Committee on Financial Services in the U.S. House of Representatives and as communications director for the House Republican Conference.



Realogy Holdings Corp. has appointed John Brennan chief ethics and compliance officer, in addition to his current

chief audit executive role. Brennan, who joined Realogy in 2017, assumes leadership for Realogy's Ethics and Compliance program. Brennan is succeeding Liz Gehringer, who was named COO of Coldwell Banker Real Estate.

The Board of Managers of the National Broker Portal has announced Daniel J. Riley, Esq.,



as chairman of the board. Riley, EVP of Administration at Howard Hanna Real Estate Services, is replacing David Charron, former chief strategy officer of Bright MLS.

Coldwell Banker Real Estate LLC has appointed Liz Gehringer chief operating officer. Gehringer, formerly senior vice president, chief ethics



and compliance officer at Coldwell Banker parent Realogy Holdings Corp., will oversee the brand's field service, operations, learning, talent attraction, international and events groups. She will report to Coldwell Banker CEO/ President Charlie Young. **RE**

For more executive happenings, please visit www.rismedia.com.



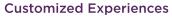


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Becoming a Business Black Belt

by Brian Buffini

he real estate industry is always changing, and with today's nonstop tech advances, it's evolving faster than ever. It's easy to think that whoever has the latest, fanciest gadgets will have the advantage, but that's not necessarily the case.

Becoming a business black belt involves more than utilizing the latest tools and gadgets that promise quick success; it requires mastering the fundamentals of business until they become second nature; continuing to learn and sharpen your professional edge; and cultivating the faith that you have the potential to be the best in your trade.

Undoubtedly, having the right tech tools helps, but it doesn't guarantee success. If you want to master your business, you have to follow these steps:

NEVER STOP LEARNING. Without proper instruction, everything takes longer to learn or improve. The most successful real estate pros are able to thrive in any market because they've adopted the attitude of a student and seek out new training opportunities. Although they're committed to the fundamentals, they're always striving to learn something new that can help them increase their productivity and streamline their business.

PRACTICE. Practice isn't ∠ something you do; it's what you are. Legendary athlete Babe Didrikson Zaharias said, "The formula for success is simple: Practice and concentration, then more practice and more concentration." Practice is essential for forming successful habits. Just as the greatest basketball players practice the fundamentals of shooting until they can't get it wrong, successful business people practice the fundamentals of businesslistening, negotiation, sales-until it's so much a part of them that they can do it in their sleep.

3. difficult to give up control and listen to your coach, but it's essential if you want to succeed. A coach offers outside insight and perspective into your business and provides suggestions to help you improve. Although you may be resistant to hear it at times, leaning into their suggestions and following their advice will

help you achieve your goals, differentiate yourself from the competition and master your business (rather than having your business master you).

4 VISUALIZE. Visualization is a powerful technique that creates a deep connection between your imagination and your purpose. Envision yourself achieving your goals and leading a successful business. More specifically, before each listing presentation or client meeting, envision it. This will not only help you tap into a more positive mindset; it'll also allow you to think of and address any potential issues beforehand.

5 FIND YOUR EDGE. In order to push past your limits to achieve higher performance levels, you have to find your edge. Look for ways to grow; it'll help you identify your strengths and improve your skills—both critical elements of success.

One of the best ways to stay on the path to mastery is with training. After all, learning doesn't stop once you've earned your real estate license. As Michelangelo purportedly said, "Ancora imparó," which translates to, "I am still learning." In order to continue to thrive, it's vital to enroll in real estate training and seminars; they'll keep you sharp, motivated and on track toward business mastery. **RE**

Brian Buffini immigrated to San Diego from Ireland in 1986 and became a top-performing REALTOR[®]. He then founded Buffini & Company to share his powerful lead-generation system. Buffini & Company has trained over 3 million people in 37 countries and coaches more than 25,000 business pros.



Today, Brian's a New York Times best-selling author and reaches over 1 million listeners a year through "The Brian Buffini Show" podcast. For more, visit buffiniandcompany.com.

Gas Pipelines a Blight in Real Estate? Explosions and Easements May Cause Resale Concerns by Liz Dominguez

N atural gas. In recent years, when hearing this single, seemingly minor detail for a property's utility hook-up, buyers typically conveyed a tone of excitement. Nationally and in recent history, natural gas has been the leading choice for heating fuel in the U.S. residential property space; however, according to the U.S. Energy Information Administration, electric heat may be gaining ground. Is affordability the only stimulus, or are other factors at play? Here's what could be causing a possible disinclination toward natural gas heating:

Fear in Response to Gas Explosions and Health Hazards

Although rare on a large scale—there have been 646 incidents related to natural gas distribution since 1998, according to the U.S. DOT Pipeline and Hazardous Materials Safety Administration—gas explosions and other related incidents do occur. Recent events may be causing buyers to hesitate with homes that are hooked into a natural gas pipeline.

Recently, a large area of Merrimack Valley, spanning the towns of Lawrence, Andover and North Andover in Massachusetts, experienced a catastrophic gas line explosion that led to the death of one resident, injuries for around 25 individuals and the damage or destruction of more than a dozen homes and businesses. At press time, over 8,600 residents are without gas heat and hot water, and the restoration may be a monthslong process. The culprit? Natural gas pressure that was 12 times above the normal level before the explosion, according to USA Today. Columbia Gas of Massachusetts, which handles the distribution of gas to these neighborhoods, is currently under investigation by the National Transportation Safety Board.

The investigation has uncovered that parent company NiSource, which serves about 3.9 million customers across seven states and operates an estimated 60,000 miles of distribution pipelines, is tied to three other gas-related explosions.

Additionally, health scares may be causing an aversion toward natural gas heating. While exposure to low levels of natural gas shouldn't be a concern, long-term exposure can lead to headaches, dizziness, nausea, eye and throat irritation, fatigue, breathing problems and pale skin or blisters, according to HealthLine. What can industry professionals do to assuage these fears? The best course of action is to educate homeowners. They should evacuate the area immediately if they experience:

- · A sulfurous smell like rotten eggs
- A hissing or whistling sound near a gas line
- Plants that are dying or dead for seemingly no reason
- Any signs of a white cloud, blowing dust or bubbles in standing water
- A damaged connection to a gas line

Valuation Impact for Homes Near Easements May Alter Consumer Perception

Opinions are split on whether gas lines near homes, specifically main lines with easements, affect a home's property values. Multiple studies defend either side; however, the majority of studies claiming that gas pipeline easements don't negatively affect a home's value are conducted by gas companies themselves, injecting the question: Are the results biased?

According to one source, the Forensic Appraisal Group, pipeline easements can reportedly create negative impacts ranging from 50 percent of the easement land value to 30 percent of the entire property value. What can impact a home's valuation? According to the report, there are several stigma factors, such as potential damage to irrigation systems and wells, damage due to crop loss, soil compaction, stray voltage, and more.

Properties constructed near one of the larger transmission lines that feeds the gas distribution network may have more trouble selling than homes that are merely hooked up to an extended network of natural gas distribution pipes. Could there be additional causes for concern above those listed by the Forensic Appraisal Group? Gas pipeline easements, depending on local laws, may affect the use of a property; residents may not be able to build permanent structures or plant trees directly over easements. Additionally, if the gas company needs to repair the pipeline, they would most likely have the

right to dig up the homeowner's yard.

How can consumers stay well-informed during the home-buying process? They may have to do their own due diligence.

"If [a gas company] has an easement granting it access to the property to work on a gas line, that usually is noted on the title filed with the house," said Tom Pool, a spokesman with the California Department of Real Estate, in a local news interview for SFGate. "In addition, sellers of homes are required to notify the buyer of all material facts that affect the value of the property, which might include a nearby pipeline."

However, Pool said if the seller hasn't been told of the pipeline's existence, they can't be held accountable if they fail to inform the buyer.

Agent Strategies for Facing This Market Challenge

A little research can help turn these concerns into actionable strategies

for agents. Ask questions on behalf of your sellers and buyers if information isn't readily available, such as:

- Is the property near a main gas pipeline, and is there an easement attached to the home?
- Has the neighborhood been inspected and audited recently for care and quality? Corroded pipes can lead to gas leaks.
- Are there any natural gas-related sources that can be provided to the consumer to educate them and directly address concerns?

Lock down scripts that will help sellers and buyers feel at ease about the transaction. Being honest and open about the situation will ensure that they're prepared for all scenarios. **RE**



R ASSOCIATIONAL REALTORS* Liz Dominguez is RISMedia's associate content editor. Email her your real estate news ideas at Idominguez@rismedia.com.

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Leading the Team in 2019

John Smaby Steps Into the Spotlight as NAR President

by Maria Patterson

hile John Smaby is being sworn in as 2019 president of the National Association of REALTORS® this month, he makes it guite clear

that he is just one part of the team. As he puts it, "We are a seven-person Leadership Team for four years, and for one year, I'm privileged to direct the choir."

A second-generation REALTOR®, Smaby brings nearly 40 years of experience to the role of 2019 president of the National Association of REALTORS®. As a broker at Minnesota's Edina Realty, he has been in the trenches with real estate professionals to understand their needs on a firsthand basis, and his years of service at the state and national association levels afford him a big-picture perspective on the challenges and opportunities facing the industry at large. Here, in this exclusive interview, Smaby shares some of his thoughts on the year ahead and the bigger picture for real estate.

Maria Patterson: You have a long history of association involvement at various levels. Why do you feel this has been, and continues to be, an important part of being a REALTOR[®]?

John Smaby: My father was a REALTOR®, and from an early age, I saw how much my dad respected the REAL-TOR® family. Because of his work ethic, and because this industry provided him tremendous opportunities, my family has benefited, and has received so many gifts over the years. I didn't completely understand or respect that until about 10 or 15 years ago when I started thinking about, 'How did I get here today?' A lot of people along the way devoted their time to help the real estate business...to help it adapt and change with the times. So that's why I feel it's important to do my part, as well.

MP: What are your thoughts upon stepping into the role of NAR President? What are you most excited about?

JG: I've been on the runway for four years as a team member, so the most important part is continuing to be a strong and inclusive team player. We are a seven-person Leadership Team, and for one year, I have the privilege to direct the choir.

Our team is committed to taking a broader view of the vision for our association. Traditionally, incoming NAR leadership selects a theme for the year ahead that is representative of their team and priorities. But 2018

President Elizabeth Mendenhall, 2020 President Vince Malta and I decided to do something a little bit different—we adopted the "Own It" theme to carry us through three years. Our team is unified; this is just one example of the commitment we've made to each other, reflective of our memberscome-first focus. We're working hard as a group to make a collective decision for the betterment of mem-

bers and consumers across America. If we all look at the longer-term view for our association, that will outlive my short term as president.

MP: What will be your top priorities during your presidency?

JS: Our members will determine our priorities, and we have a fabulous strategic thinking committee to help do that. With their help, we have identified four priorities to focus on throughout 2019:

- First, to advance the membership and consumer communications. Toward the end of 2017, when CEO Bob Goldberg took over the reins at NAR, we opened a fresh chapter in our association's history. Bob is a visionary and is changing our strategy—especially in terms of consumer and member communications. We're looking forward to rolling out a new consumer advertising campaign in 2019.
- Second, we're doubling our efforts in advocacy and regulatory monitoring. The polarization in Washington has created different opportunities and obstacles for the association in the future. With Jerry Giovaniello retiring at the end of the year, we have hired a new senior vice president of Government Affairs, Shannon McGahn, to retool our Advocacy Group. We're remodeling our house, and this is one more area that we're focused on.
- Another area we'll be focusing on involves our role as stewards of data. In this day and age when data security is crucial to all businesses, it's imperative that NAR is a good steward of the data for both our

members and consumers. Additionally, we are heightening our technology advocacy efforts in support of our members and the industry.

- The fourth priority focuses on member professionalism and enhancing the member experience. How do we provide ways for members to educate themselves and ultimately raise the bar of professionalism? One of our major initiatives is the Commitment to Excellence program, which is rolling out at the 2018 RE-ALTORS® Conference & Expo, and covers 10 areas of competency for REALTORS®. This education-based program is an added value and will really make a difference for all members.

MP: How are some of the changes taking place at NAR helping to move the association forward?

JS: We're remodeling our association and that takes some time. Our "house" was built in 1908; we have to create a new house that the next generation of REALTORS® can continue to remodel and keep making better. In the kitchen, we have to cook up some news ideas. We have a library, but how do we study? Are we wired? Do we have the right technology? Do we have the REALTOR® Party family room with the YPN bar? The MLSs and invited guests need to feel welcomed. And you need to put a roof over the top that makes it all sustainable.

Part of our renovation includes tearing down walls. At the start of 2018,

Bob Goldberg rolled out a new internal

organizational alignment and made changes to the senior management team to more effectively and efficiently serve our 1.3 million members. Silos have been broken—quickly, we are becoming a more nimble, dynamic and innovative association.

MP: What will be some of your greatest challenges as president?

JS: Member involvement. We can't grow if our members aren't connected. Our world today is much smaller than it ever was, but it's also more disconnected in that the world comes at us from so many different directions. There are so many opportunities and different roles for agents, companies and associations to take on, which makes organized real estate today more important than ever. More agents are fearful of what could happen to a

"I wake up every day and think about what I can do to advance our association. I'm grateful, because this is the greatest business in the world!"

- JOHN SMABY 2018 NAR President - Elect

business they love. We have to help them understand that the changes that are happening are evolutionary. We had discount brokers in 1980, and we have competition in our marketplace today. Successful agents can tell their story and share their viewpoint better than anyone else, so we have to get REALTORS[®] more involved.

MP: What are the most significant legislative/regulatory issues currently facing the real estate industry, and how is NAR advocating for members?

 $\ensuremath{\mathsf{JS}}$: We're still trying to understand the full effects of the tax reform legislation, and what it means for our

members—this fight is not over. We recently had a nice win for our brokers with the Section 199A Pass-Through deduction. With a new chief lobbyist at NAR, now is a great time to refresh our approach. The fast eat the slow in today's world—we have to be more nimble and more flexible. The REALTOR® Party is strong, but if we can continue to engage more RE-ALTORS® and consumers, it will only get stronger.

MP: What are your predictions for the 2019 housing market?

J5: I feel like there's a little more normalizing happening in America—a little bit more balance. You can't make a prediction that puts a blanket over it, but I think pricing increases are going to slow a little, and then we'll see where the economy takes us. Some areas, of course, will continue to see

unbelievable growth.

One thing is for sure: We won't become a nation of renters. Owning a home is still the greatest asset, and we have to do everything we can to protect that.

$\ensuremath{\mathsf{MP}}\xspace$ Any closing thoughts, John, as you prepare to step into the role of NAR President?

JS: I would like to say thank you to the membership for giving me a chance to play a small part in the future of our association. It's something that I wear proudly on my badge. I wake up every day and think about what I can do to advance our association. I'm grateful, because this is the greatest business in the world! **RE**

For more information, please visit www.nar.realtor.

How the Passing of Bill SB 826 Stands to Disrupt California Real Estate Businesses

Commentary by Desirée Patno

alifornia Governor Jerry Brown recently signed the SB 826 bill into law, a landmark legislation requiring female representation on corporate boards. Specifically, the bill requires that at least one woman be on the board of publicly-held companies in California by year-end 2019. Despite concerns over its potential efficacy, the bill is an important step in diversity and inclusion, as well as for the advancement of women.

In an official letter, Governor Brown states, "There have been numerous objections to this bill and serious legal concerns have been raised. I don't minimize the potential flaws that indeed may prove fatal to its ultimate implementation." He continues, "Given all the special privileges that corporations have enjoyed for so long, it's high time corporate boards include the people who constitute more than half the 'persons' in America."

How does this concern real estate? Publicly-held real estate companies in California are most likely to be affected by this new legislation, requiring female representation on their boards. This might be a productive start for increasing the share of women in areas where they're greatly underrepresented, such as commercial real estate.

A report by The Real Deal looking at top investment sales and leasing brokerages in Los Angeles, Calif., demonstrates the significant difference in female representation between commercial and residential real estate brokers. In the top commercial real estate firms in LA, the percentage of women brokers ranges from 0 - 29 percent, compared to



42 - 60 percent in residential firms.

At the executive level, the 2015 Commercial Real Estate Women Network Benchmark Study found that 17 percent of men surveyed held executive titles, while only 9 percent of women stated the same. Although residential real estate has a fair ratio of male-to-female agents, commercial real estate and leadership positions across the board are maledominated.

A common reason for why there are few opportunities for female ad-

vancement in leadership positions is that the industry continues to be a "boys' club," where key players on the golf course often conduct business at outings and at retreats, where women aren't invited. Also, those who are able to climb the ladder rely heavily on connections and networking, since the industry is based on relationships. Corporations and brokerages might find it costly to change their hiring processes, but the results will likely increase their customer base and book of business in the long run.

However, gender diversity shouldn't stop at just meeting quotas to improve the quality and longevity of diversity in firms. Other ways companies and their employees can address the gender gap at all levels of employment include mentoring and collaboration among both men and women employees, changing hiring practices, such as creating recruiting ads that emphasize women's strengths, and advertising recruitment opportunities at speaking engagements.

Gender diversity and female representation at the board level requires a more rigorous and formal approach from top down. Corporations will have to embrace diversity and inclusion as a core tenet in their ethos and daily operations until it becomes a continual practice with long-lasting effects. **RE**

Desirée Patno is the CEO and president of Women in the Housing and Real Estate Ecosystem (NAWRB) and Desirée Patno Enterprises, Inc. (DPE), as well as chairwoman of NAWRB's Diversity & Inclusion Leadership Council (NDILC). With 30 years of experience in housing, Patno is a champion for women's economic growth and independence. In 2017, Entrepreneur.com



named her the Highest-Ranking Woman and 4th Overall Top Real Estate Influencer to Follow. For more information, please visit www.nawrb.com. **RPR**[®]



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– Paul W.

Fran Hoang, REALTOR[®] Fran made it happen with RPR reports











A SMARTER WAY TO FIND A HOME

How Homes.com Reimagined Home Search From the Ground Up

by Paige Tepping

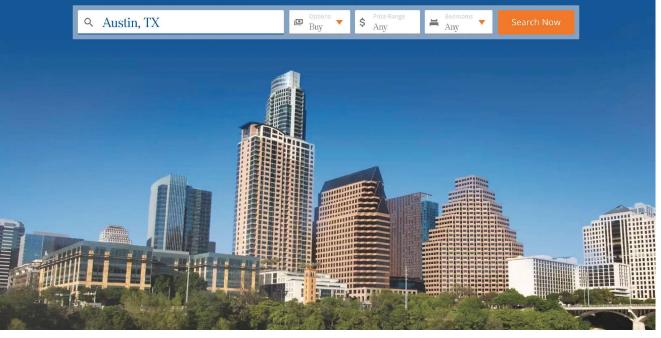
f you spend any time searching for homes online, you've probably noticed that real estate sites have all taken an almost identical approach toward how they do home search. From offering the same way to search and filter to displaying similar results, all of the major real estate portals are basically doing the same thing.

In reality, no consumer takes the same path to find their dream home, and each journey is different. So why should all real estate search sites present the same, cookie-cutter results?

In early 2017, Homes.com set out to solve this problem with the goal of creating a new way to search for a dream home that was smarter, yet still simpler to use than anything ever seen before in the real estate space. They started by diving deep into how consumers actually conducted their search by interviewing consumers, agents and brokers. What they learned is that the search process constantly changed based on where the buyer was in their journey, and that at each different point along their journey, they had different needs.

In May of this year, Homes.com launched a completely reimagined home search process that was designed to be simple to use, smarter, faster and more personalized to each home shopper. Homes.com

Simply Smarter Home Search



The new Homes.com site challenges the 'sea of sameness' in home search.

"As we looked across the home search landscape, we found what we termed a 'sea of sameness,'" explains Homes.com President David Mele. "We realized that when looking at any given home search site, you could easily remove the logos and not be able to determine which site you were on, since they all looked the same and operated in much the same way."

Mele and the team at Homes.com knew they needed to create a search that met the demands of homebuyers as they moved through their home-search journey: a site that allowed consumers to dream about their next home, but also offered tools to help navigate those home features that were most important versus those that were just nice to have.

"We wanted to break away from the status quo and create something that would serve today's homebuyers and those in the future," says Mele, "so we focused on building a site that would allow people to start their home journey early with tools that enabled them to dream big and, when they were ready, share their dream with those who matter the most."

MOVING THE NEEDLE: A FRESH APPROACH TO THE HOME SEARCH EXPERIENCE

"As a product person, my whole mission is to build something that helps someone do something better," says Homes.com Executive Director of Product Development Brian Finnegan.

"In watching different competitors come into the space, I felt like we hadn't done anything to change or move the needle. Instead, we were slowly evolving from the same script," explains Finnegan. "Creating the new Homes.com offered us the opportunity to not only reimagine the user experience, but to create something that gave home shoppers tools they could use throughout their home search."

Providing consumers with tools to dream big was an important pillar in building the new site. At the same time, the Homes.com team knew that each consumer dreamed differently, and incorporating feedback from buyers and sellers alike, as well as real estate agents and brokers, was key to creating the right mix.

The new Homes.com delivers on everything the team targeted by offering consumers an option to dream big and, at the same time, evolve as their needs change over time.

CONSUMERS CAN DREAM BIG WITH NEW, SIMPLY SMARTER TOOLS

The most notable dream-big feature of the new site is **Homes.com Snap & Search^{beta}**. By simply snapping a photo of a home you're inspired by and uploading it to Snap & Search, consumers now have the ability to search for homes by architectural style in a desired location. Powered by artificial intelligence (AI), Snap & Search is the first-ever photo search tool of its kind. In future versions, users will be able to search with interior photos to find kitchens, bathrooms, etc., that they love.



Consumers can snap a photo of a home they're inspired by, and search by style and location.

Recognizing that all buyers are different and desperately need new tools to help guide them through the buying process from beginning to end, Snap & Search offers early-stage buyers a way to connect their dreams about a "cottage-style home" with similar homes for sale in their desired locations.

"Think about someone going for a walk or driving around an aspira"WE WANTED TO BREAK AWAY FROM THE STATUS QUO AND CREATE SOMETHING THAT WOULD SERVE TODAY'S HOMEBUYERS AND THOSE IN THE FUTURE, SO WE FO-CUSED ON BUILDING A SITE THAT WOULD ALLOW PEOPLE TO START THEIR HOME JOURNEY EARLY WITH TOOLS THAT ENABLED THEM TO DREAM BIG AND, WHEN THEY WERE READY, SHARE THEIR DREAM WITH THOSE THAT MATTER THE MOST."

- DAVID MELE President, Homes.com

tional neighborhood and finding a home they'd love to have...but it isn't for sale," says Mele. "With Snap & Search, they can find homes for sale that are similar to the one that caught their eye."

Just as important as dreaming big in the early stages of the homebuying process, Homes.com also knew that buyers needed to balance their "needs" versus their "wants." Homes.com Match[™] provides a new and more flexible way to search online by offering a way to set "musthave" and "nice-to-have" features, and then delivering tailored search results to the individual user with a personalized match score for each listing. Match serves up homes that are uniquely right for each consumer, rather than presenting all listings equally.



A personalized 'match score' helps buyers balance needs vs. wants.

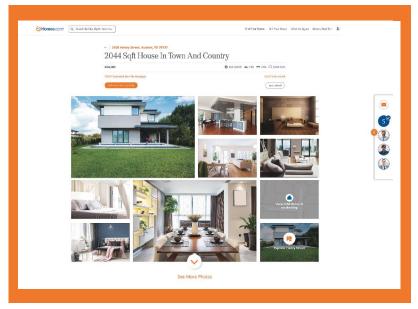
Homes.com's research also revealed that consumers needed a tool to help them share and collaborate while on their home-search journey. To that end, **Homes.com HomeShare™** makes it easy to save, organize and share homes with your spouse, parents, friends, agent and others. It offers a quick, easy way to send listings back and forth, and lets you and your circle give each home a thumbs up or thumbs down and leave comments—all in one place.

Not only are these features unique to Homes.com's new search experience; they also support the evolving needs of consumers, by serving both today's and tomorrow's home shoppers with a simply smarter home search.

"Snap & Search stands out most because it's true innovation," says Mele, "but Match is a more transformational piece as it approaches online search in a human way."

In addition to these new core features, Homes.com's listing detail pages offer a simple and more natural way to explore homes. The redesigned page includes an editorial image gallery view of the entire house, allowing consumers quick access to see what matters most, including a personalized Match section with must-have and nice-to-have features highlighted.

"At the end of the day, this is what everyone cares about most," says Finnegan, who goes on to explain that those searching for homes want



Listing detail pages are designed like a magazine to tell a home's story.

to see pictures first, as this helps home shoppers determine whether they want to view more information about the home or click to the next listing.

To that end, the listing detail pages on Homes.com were redesigned to meet the needs of consumers by bringing the image gallery front and center.

"Our listing detail pages are designed to feel like a magazine with the house telling the story, and it all begins with a picture," says Finnegan.

CONNECTING ADVERTISING TO THE HOME-BUYING JOURNEY

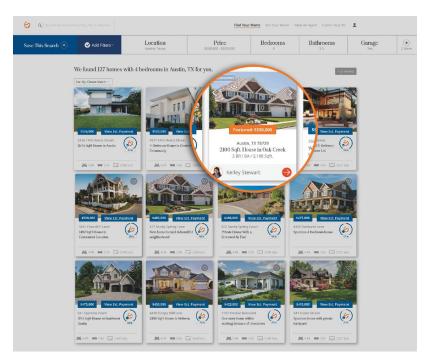
Just as important as delivering a completely reimagined home search for consumers, Homes.com knew there had to be a better and less obtrusive way to display advertising on its new site. By looking closely at the search process, the team created new advertising opportunities that were not only visually appealing, but also optimized to appear at the right place and the right time on the consumer's home-search journey—all while offering a smarter, more effective way for real estate professionals to connect with these consumers.

The new City Sponsor connects potential buyers to advertisers through a native-style ad that has the same look and feel as the listings that appear around it. Created to combat banner blindness that's prevalent among today's savvy internet users, City Sponsor ads are positioned to look like listings. The ad unit offers advertisers top-of-page placement, along with the ability to display their listing inventory and contact information.

"City Sponsor ads are placed in the consumer's line of sight when viewing listings on Homes.com the exact content that consumers are coming to the site looking for so the ads are extremely difficult to ignore," explains Erin Ruane, vice president of Sales at Homes.com. "This means that when consumers are scrolling through listings, they're much more likely to interact with that ad."

Homes.com has also reimagined their most popular advertising product, Local Connect, which allows real estate pros to target and connect with local homebuyers as they search for their next home.

"Local Connect offers consumers the opportunity to connect with agents directly from the listing details page to learn more about a



City Sponsor ads are positioned to look like listings to help fight 'banner blindness.'

particular home," explains Ruane. "What's more, the ad placement is sticky by following as you scroll down the page; this offers consumers additional opportunities to engage."

While the new site features Local Connect advertisers more prominently and frequently throughout the consumer journey, it's important to note that no matter how many agents are participating in Local Connect in any given zip code, the listing agent always gets the lead a unique point of differentiation that sets Homes.com apart from the competition.

"By partnering with Homes.com, agents can propel themselves forward in a crowded search market and get more than their fair share of search activity," says Ruane.

"We're committed to delivering high-quality leads to real estate professionals," says Mele. "Through innovating our user experience, creating new ad opportunities like City Sponsor and revamping Local Connect, we're able to capture homebuyers at the right moment in their home-search journey, and offer leads to agents and brokers that are more likely to convert."

ACCURATE LISTING DATA EQUALS BETTER CONSUMER EXPERIENCE

Another critical part of delivering the best home-search experience is presenting listing data directly from the source. For over 25 years, Homes.com has been a trusted partner to the largest MLSs, franchises and brokers by offering brokers complete control over where and how their listing data is published on Homes.com.

With more than 3 million active listings displayed on Homes.com— 75 percent of which are sourced directly from MLSs—it's critical that Homes.com has the most accurate and updated listing content for today's demanding consumers. "TO ME, THE ART OF THE HOMES.COM STORY IS THAT WE'RE JUST GETTING STARTED. WE'RE CONSTANTLY RESEARCHING AND REFINING OUR STRATEGY ON HOW TO ENGAGE CONSUMERS. AS THEIR NEEDS IN HOME SEARCH EVOLVE, WE WILL TOO, MAKING HOME SEARCH SIMPLER AND SMARTER EACH STEP OF THE WAY."

- BRIAN FINNEGAN

Executive Director of Product Development, Homes.com

"We recognized early that MLSs and their broker partners wanted tools to easily and efficiently make sure their listing data is always kept up-to-date and accurate on Homes.com, all of which can be achieved through our MLS partner programs," notes Mele.

"It's their data, and they should be in complete control of where it goes," adds Mele. "And we make that easy for them."

EARLY FEEDBACK AND FUTURE PLANS

The response from the industry and consumers alike about the new Homes.com has been nothing but positive. With glowing reviews from some of the largest consumer media outlets, the team at Homes.com feels confident that their vision to create a simply smarter way to search was a turning point for real estate search.

"I thought that their old site was fine, but their new site adds in artificial intelligence in ways that make the consumer experience fantastic. In a world of sameness, Homes.com has changed the game," says Victor Lund of WAV Group.

Even more important and impressive, however, are the engagement metrics on the new Homes.com. In fact, since the launch of the site on May 10, 2018, consumers are not only spending more time on the site, but also consuming more pages when they visit.

"Consumers are much more engaged with the new features on the site, which means they're staying longer and visiting more pages," notes Mele. "This, in turn, is generating more leads, which is good news for the agent."

"If we can get an agent to a place where we can demo the site, their eyes are opened and they understand right off the bat just how different this experience can be for the consumer," says Ruane. "They're excited to be a part of it and to partner with us."

But the Homes.com team isn't content to rest on its laurels. Their eyes are already set on the future, with their plans including ongoing user-experience testing and polling homebuyers, sellers, agents, brokers and others on how they use the site and what enhancements they'd like to see. Constant evaluation of user data and feedback are integral in the team's vision to continually evolve Homes.com.

"To me, the art of the Homes.com story is that we're just getting started. We're constantly researching and refining our strategy on how to engage consumers. As their needs in home search evolve, we will too, making home search simpler and smarter each step of the way," concludes Finnegan. **RE**

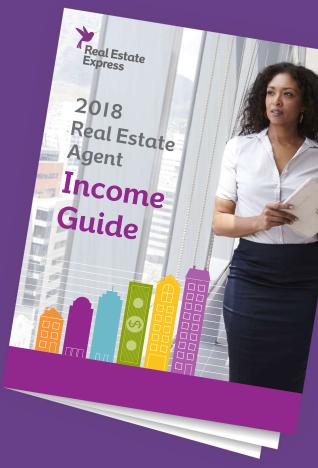
For more information, please visit www.homes.com.

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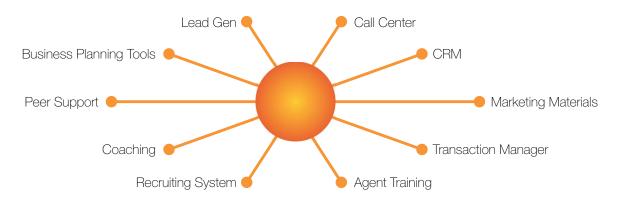


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Will You Fail to Plan or Plan to Fail?

by Terri Murphy



Take a minute to look around. When you thought about your goals in January, is this where you planned to be?

In this industry, being busy is a reality, but being profitable depends on how you spend that valuable asset called time.

If you fell short of your goals this year, it's time to make some serious changes so that you hit them next year. Without a focused plan, you can expect productivity to get hijacked every day by emergencies. As Karen Martin, author of "The Outstanding Organization: Generate Business Results by Eliminating Chaos and Building the Foundation for Everyday Excellence," said, "When everything is a priority, nothing is a priority." What you need to get on a fast track for hitting your goals next year is a real plan...and no excuses.

If you tried business planning in the past, but weren't serious about sticking to it, your productivity may have tanked from all the daily distractions. To succeed, you must run your business by design—not default. Are you tired of falling short of your dream goals? Take time today to focus on designing your business to succeed. Follow these no-fail strategies to help you reach your goals:

Start with a strategic plan. Break the year into manageable 12-week increments to keep you fresh, focused and moving forward into the next segment of business planning and execution. We can only "act in the day," so to be truly effective, focus on your daily habits.* The positive outcome of the compound effect is guaranteed to get you to your ultimate goal. Break down your strategic plan into manageable elements: 1 - 6 months, one year and 3 - 5 years. List your top 12-week goals, then follow your daily plan to get to the next milestone.

Design a real business plan. You may think you had a business plan in the

past, but if it didn't include action items and targeted segmentation of your daily and weekly actions, it was just a dream list. An effective business plan* includes determining your strengths and weaknesses to define areas of delegation. You must identify specific target markets and create action plans to get the sales you seek.

Know your numbers. Many agents would rather spend money on lead generation instead of doing those simple daily steps that are proven to convert more leads to sales. Look carefully and track the actual return on investment to calculate cost of lead and actual conversions as it translates to real sales. Those slick platforms are great at offering turnkey services, but focus on the return on your investment every week. Long-term leads are good, but you need to lead with revenue. You may be surprised to discover that local lead generation may be more successful than incubating web leads in your marketplace. The key here is to measure and track every week to determine the value of the platforms you pay for.

Set aside quiet time each morning to plan your day, incorporate weekly huddles with your team to stay focused and consider hiring a good coach to help keep you on track to the profit zone. **RE**

*Receive a complimentary business plan template and Daily Success Habits tracker at: http://bit.ly/2y70rhc

Terri Murphy is a communication engagement specialist, author, speaker and coach. She is the author/co-



author of five books, and founder of MurphyOnRealEstate.com. Contact her at TerriMurphy.com, MurphyOnRealEstate.com or Terri@TerriMurphy.com.

Exploring Beyond Borders

Brokers Become 'Worldwise' at LeadingRE Global Symposium



by Maria Patterson

Photo Credit: AJ Canaria of PlanOmatic

With a mission to create a network that's "globally aware and worldwise," the 2018 Leading Real Estate Companies of the World® (LeadingRE) Global Symposium gathered real estate professionals from more than 27 countries in Barcelona, Spain, from September 27 - 29 for education, networking and crosscultural enrichment.

Held at Barcelona's Hotel Arts, the 11^{th} annual Global Symposium opened with pre-sessions for LeadingRE's Luxury Portfolio members,



followed by a welcome reception on September 27.

LeadingRE 2018 Chairman Joe Horning, president of Wisconsin-Shorewest REALTORS®, based welcomed the full Day 2 audience on September 28 by recognizing LeadingRE's four board members in attendance: Harold Crye, president of Crye-Leike REALTORS®; Pam O'Connor, past president and CEO of LeadingRE; Pat Shea, president of Lyon Real Estate; and Diane Ramirez, chairman and CEO of Halstead Real Estate, who will step into the role of LeadingRE chairman in 2019.

Horning also reported that a record 27 countries were represented at the 2018 Symposium, including the United Kingdom, Romania, Thailand, Malta, Italy, Switzerland, New Zealand and South Africa. This speaks to the overall growth of LeadingRE's global membership. In fact, since just 2017, LeadingRE Executive Vice President of Global Operations Chris Dietz has welcomed 27 new members from 12 new countries to the network, such as Brazil, Brunei, Colombia, Croatia, and Saudi Arabia.

"The world keeps getting smaller and more connected day after day," said Dietz during his General Session remarks. "You might not be doing business in these countries today, but please don't discount the opportunity to be worldwise and globally aware. If you think of real estate as just local, you're missing out on the opportunity to connect on a deeper level in other markets."

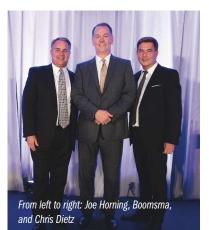
To help drive home the importance of doing business in a global environment, guest speaker Dean Foster, founder of DFA Intercultural Global Solutions, shared insights into the importance of cultural awareness, as well as best practices for doing business beyond borders. As Foster said, "If the mind is the hardware, culture is the software."

Foster was followed by a look at the state of the global economy by LeadingRE Chief Economist Marci Rossell. According to Rossell, while the first six months of 2018 were strong across the majority of the globe, recent weeks had witnessed









a bit of a "global pause" due to three overarching causes: the looming Brexit deadline (at press time); U.S. monetary policy/interest rates; and the trade war between the U.S. and China. While Rossell foresees these issues resolving themselves before too much damage is done, they're currently causing uncertainty, and "when people feel uncertainty, they stop, no matter what culture they're in," she explained.



To help members compete around the globe, no matter how economic conditions unfold path forward, LeadingRE President Paul Boomsma offered Symposium attendees a look at the opportunities in today's market, and detailed how the network is equipping brokers to compete against new entrants to the real estate space.

"What are these new competitors doing?" asked Boomsma. "They're

doing something consumers like, and we should learn what that is."

The Global Symposium was highlighted by several other high-impact sessions, including interviews with Dietz and broker members from Barcelona, Malta, the Philippines and Thailand: a deep dive into innovation and technology headed by LeadingRE Dean of Innovation Matthew Ferrara; insights into the current state of the luxury market from Luxury Portfolio President Stephanie Anton; a motivating discussion on sharpening your competitive edge from Wendy Alexander, former CEO of New Zealand brokerage Barfoot and Thompson; and a special presentation from former LeadingRE President and CEO Pam O'Connor.

"The most distinctive quality we have is independence," said O'Connor. "We're not beholden to venture capital firms. We're built by brokers for brokers."

RISMedia Founder, President and CEO John Featherston helped wrap up the event's educational program by moderating the Thought Leaders session, where panelists shared key takeaways and audience members posed questions.

LeadingRE announced that its 2019 Global Symposium will be held in Athens, Greece, from September 15 - 17. The network's annual conference will be held from Feb. 20 - 22, 2019 at the Wynn in Las Vegas. **RE**

For more information, please visit www.leadingre.com.



An estimated over **\$36.5 billion** a year is lost in the U.S. due to Elder Financial Abuse. According to the National Adult Protective Services Association, only one in 44 cases is reported.

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The Three Faces of Real Estate

by Adam Contos

hose of us who make real estate our lives have seen a mountain of news and blog headlines about the current state of "chaos" in our industry.

I agree that we're in a state of disruption, but disruption has always been part of the industry. Emerging businesses and brands have always tried to upset the norm and grab marketshare from more established players. That's what makes them disruptive. Many of them come and go, while others push the industry forward.

Whether a brand or model has existed for four months, four years or four decades, the critical need remains the same: to meet and engage with consumers where they are today—and where they're going to be tomorrow. Where they were yesterday isn't important anymore. Want proof? When's the last time you posted a classified ad?

Within the current real estate space, I've noticed the emergence of three basic groups. I call them the Three Faces of Real Estate.

FACE 1: DISRUPTIVE DISCOUNTERS

These models get a lot of media attention, but many are still finding their footing. And although some of them are advancing tech innovations that add valuable speed and convenience, others seem to be delivering less instead of more.

Potential dangers with some—not all—of these models include a slide toward a lower standard of service, a smaller role for agents, less-capable agents, insufficient broker oversight



and inadequate consumer protection. Another potential concern: Some of them run counter to the goal every model should have, which revolves around delivering a consistent, memorable customer experience across the board.

FACE 2: ONLOOKERS

This group is passive and inactive. They're watching, but not doing anything. They're not improving, evolving or seeking out new ideas—seemingly content to stick to the script they've had for years. Many of them appear defensive, digging in and refusing to adapt or change. Their strategy equates to sitting on the sidelines as the action unfolds around them.

The problem is that you can't sit on the sidelines forever. Sooner or later, you have to get in the game. And when you do, playing defense isn't enough.

FACE 3: CONSTANT INNOVATORS

These people and brands focus on what they do great—and embrace innovative ways to do it smarter and better. They're always improving, learning and searching for new ideas that serve the consumer and enhance the customer experience. And they never take their foot off the gas.

What's more, the members of Face 3 take a modern and forwardlooking approach in all they do. They seize new opportunities that emerge from disruption and leverage the best new technologies and strategies to their advantage. Change? Embrace it. Evolution? Always evolving.

The members of Face 3 also understand the value a full-time, fullservice professional brings to the process. They're positioned to thrive in any market condition.

These businesses use technology to increase personal engagement, not reduce it. And for clients who'd rather get through the process without much interaction? The Face 3 models accommodate them, too, just as expertly. Because customer experience rules the day.

Yes, our industry is in a state of change and disruption, but disruption isn't new. What's new is the increasingly wide range of choices in the market. For brokers, agents and consumers alike, choosing wisely is more consequential than ever. **RE**



Adam Contos is CEO of RE/MAX, LLC. For more information, visit www.remax.com.



Historic Inventory Shortage Across U.S., realtor.com® Reports

by Liz Dominguez

nventory on a nationwide basis is low; in fact, shortages are at their worst in 20 years. What's the current market climate? Looking at the first six months of 2018, inventory listed on realtor.com[®] is 18.2 percent lower than it was during the same period of 2015. And the raw number for homes on the market in 2018 (6.2 million), is a lot less than the 14.3 million total in January 2009, according to the U.S. Census.

"Buyers have the least amount of options than they've ever seen before," says Javier Vivas, director of Economic Research at realtor.com, adding that "competition has virtually doubled over the past five years."

Realtor.com analyzed the 50 largest metropolitan statistical areas, focusing on the most significant drops in inventory. Here are the cities where inventory is the most limited:

1. Sacramento, Calif.

Median list price: \$453,000 Decrease in inventory: -55.1 percent Drop in square footage on the market: 10,409,000

2. Charlotte, N.C.

Median list price: \$334,600 Decrease in inventory: -52.2 percent Drop in square footage on the market: 17,257,000

3. Indianapolis, Ind.

Median list price: \$260,000 Decrease in inventory: -49.6 percent Drop in square footage on the market: 10,726,000

4. Buffalo, N.Y.

Median list price: \$190,000 Decrease in inventory: -47.1 percent Drop in square footage on the market: 2,843,000

5. Detroit, Mich.

Median list price: \$248,500 Decrease in inventory: -46.4 percent Drop in square footage on the market: 16,299,000

6. Minneapolis, Minn.

Median list price: \$337,100 Decrease in inventory: -41.3 percent Drop in square footage on the market: 12,688,000

7. Milwaukee, Wis.

Median list price: \$250,000 Decrease in inventory: -37.3 percent Drop in square footage on the market: 4,953,000

8. Louisville, Ky.

Median list price: \$249,500 Decrease in inventory: -36.8 percent Drop in square footage on the market: 3,454,000

9. Richmond, Va.

Median list price: \$311,500 Decrease in inventory: -36.8 percent Drop in square footage on the market: 4,192,000

10. Seattle, Wash.

Median list price: \$552,600 Decrease in inventory: -35.1 percent Drop in square footage on the market: 4,687,000

Meanwhile, some of the larger markets are experiencing an inventory rebound, with less sellers holding underwater mortgages and many hoping to sell while prices continue to rise, according to the report. However, this localized market shift hasn't been widespread enough to reverse the shortages on a national level. **RE**

For more information on the report and the methodology used, visit www.realtor.com.



Liz Dominguez is RISMedia's associate content editor. Email her your real estate news ideas at Idominguez@rismedia.com.

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2018 REBAC Hall of Fame Inductees:

How Education Can Enhance the Buyer Experience

by Liz Dominguez

REBAC recognizes a select group of individuals who have displayed exemplary acts of buyer representation and who have played a significant role as experts and leaders in the industry. These ABR[®] designees are chosen for the REBAC Hall of Fame by an independent panel.

This year's Hall of Fame inductees include John Ralph of Team North Star of the Wells Group in Durango, Colo; Lyla Stark of RE/MAX Jefferson City in Missouri; and Michael Straley of the Go Straley Group at eXp Realty. These inductees will be showcased during the ABR®, SRES® & GREEN Networking and Awards Reception at the REALTORS® Conference & Expo in Boston, Mass., on Nov. 3, 2018.

But what does it mean to be a Hall of Famer?

According to Straley, who is the supervising broker of Stafford Market Center at eXp Realty, the recognition comes

with a sense of responsibility for elevating the real estate industry and the value of homeownership.

"I hope to raise awareness for what I believe is foundational for our country: the ownership of real property and the laws surrounding it," says Straley. "When you own something, as opposed to renting it, you treat it differently and you feel like the rule of law protects you. It's a lifelong dream, and when people achieve it, they go through a transformation that's exciting to watch. I hope my Hall of Fame achievement helps to promote that."

Stark, associate at RE/MAX Jefferson City who never dreamed she'd be so successful in real estate, and has found her calling, has always followed the philosophy of working toward truly helping people instead of being a salesperson, which aligns with the REBAC mission of buyer representation—to bring that goal of homeownership to clients with a service-oriented attitude.

Ralph, licensed associate real estate broker of Team North Star at the Wells Group, believes Hall of Famers

have an obligation to show dedication to their career and clients.

"This includes continued education that helps enhance service to those buyers you can help throughout the years. It also means participation in your real estate boards and community activities, whether it's on a local, state or even national level," says Ralph. "Helping promote the REALTOR® brand and image so that those you work with understand the benefits—and realize they can trust you to do the best job on their behalf—is a major contributing factor."

Community involvement is another common thread that binds Hall of Famer recipients together.

Playing a significant role in local groups and real estate associations can help REALTORS[®] establish themselves as experts, which goes a long way toward helping to advance REBAC's mission commitment to buyer representation and its practice.

For Ralph, a recurring involvement in local and state boards is very rewarding and one of the resources he uses to stay well-informed of changing technological and industry trends, as well as local and national real estate market shifts.

"While participating on various committees over a 15year period, I served as president of my board twice and as one of the six district vice presidents on our state board," says Ralph. "Knowing that I can make a difference helping to shape the future of our profession as we deal with so much new technology and how it affects our role in real estate is exceptionally gratifying."

Additionally, volunteering his time and resources to charity has made Ralph realize that he gets back so much more than what he gives—a sense of accomplishment and being able to help others. Ralph's brokerage sets aside a percentage of each closing commission to put toward community causes, such as for the Boys & Girls Clubs of America, Big Brothers Big Sisters of America and Project Merry Christmas for disadvantaged families.

Straley agrees on the benefits of community involvement, having been involved with multiple organizations over the years, both with industry groups and also with non-real estate-related associations.



John Ralph Team North Star of the Wells Group

"I volunteered at the Thurman Brisben Center, a homeless shelter, for about five years and helped run a job-assistance program there twice a month. In addition, I was also the Women's Council of REALTORS[®] president in 2016 for the Fredericksburg Network and received the Virginia Women's Council of REALTORS[®] Member of the Year award in 2015."

In addition, Straley has been involved with local church groups, as has Stark.

"I'm a very strong member of my church and make donations," says Stark, who has also worked with St. Jude Children's Research Hospital to raise donations for cancer research, in addition to working with Habitat for Humanity alongside her son to help build residential homes for families in need.

Most important, however, is a shared goal toward self-improvement, specifically regarding client care.

What does education do for real estate professionals?

"One of the most important things it does is give you new insight into how buyers should be treated and how they should be given special guidance. Counsel them and you open up a whole new world," says Stark.

According to Straley, continuing education and designations take agents and brokers to another level.

"Being a real estate professional and running your company means that your

education, in so many aspects, needs to continually incline. When you see people in the industry educate themselves, they go through these transformations of understanding, and watching them elevate their company...it's like these light switches go off."



Michael Straley Go Straley Group, eXp Realty

"One of the most important highs for a REALTOR® is to take the time to learn about buyer representation and get the ABR® designation," says Stark, who shares that the confidence learned from these courses shows buyers that you're looking out for their best interest, especially in today's buyer-beware environment.

Ralph, who has benefited highly from his ABR[®] designation, doesn't understand why there aren't more industry

professionals in his area who take advantage of continuing education.

"I can proudly advertise being an expert at helping buyers," says Ralph. "When I put this together with CRS, RSPS, e-PRO[®] and CIPS, it gives me a point of differentiation so that I can explain to people that only a small

> percentage of REALTORS[®] around the country are committed enough to this profession to do what it takes to earn these designations."

> > In the end? These Hall of Famers understand that ABR[®] and other designations show clients how passionate an agent or broker is about their career and helping clients reach their homeownership dreams.

"The ABR® designation is very recognizable. Most people wouldn't climb a mountain without being outfitted properly, and

I believe this designation is the proper 'equipment' for industry professionals," says Straley. "The ABR® designation lets you learn from the success of others, in-

stead of by making mistakes, and is the highest level of professional acumen out there. Leverage all of the designations—there's so much to learn." **RE**

For more information, please visit REBAC.net



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Competition Motivates Greatness: A Broker Public Portal Story

Commentary by Tim Dain

The wall that separated the public from listing data fell with the rise of consumer demand for more information. A few bricks still stand, but a new mythal is being built. For the unfamiliar, a mythal is a plot element from fantasy novels that prevents certain control from being employed, affects everyone in its bounds and may allow everyone to use its power.

Public access to broker supplied real estate data is the foundation for this new paradigm. It's on this premise that a few visionary leaders labored to construct the Broker Public Portal (BPP) with Homesnap. They saw a need and acted, providing brokers and agents an alternative way to promote homes to consumers.

Together they pressed forward, often in the face of criticism from those they respected and admired. BPP did it with the belief that the professional side of the industry could pull together, despite the challenges of getting us rowing in the same direction.

In one of my favorite books growing up, the fantasy novel "Elminster in Myth Drannor," Ed Greenwood writes, "They were like an old and mighty wall, that stands against such winds of change for year upon year, until even its builders forget that it was built... There will come a day for such a wall when it will topple... It always does... That fall when it comes will be the laying of the mythal. But the stones of the wall being (industry stones), will linger in the air for an astonishingly long while..."

Greenwood's prose, with some paraphrasing, captures the essence of what brokerages and MLSs experienced when listings moved online. What the BPP founders knew then, and now, is that competition is healthy and necessary. Rivalries are exciting and energizing. They also drive innovation and diversity. The greatest of rivalries survive the passing of time and changing of culture, and they transcend industry segments.

The portal wars and battle for online exposure are approaching a threshold of a great rivalry. From this rivalry, good things have happened. In response to the dramatic increase in cost-per-lead, great advancements in consumer transparency, brokerage services, agent marketing and industry software have resulted, including the success of the BPP.

The need for competition is what inspired MLSs and brokers to create the BPP to rival the portals that dominate online consumer home search. The result has been an alternative that works under the Fair Display Guidelines that are important to the people who create listings, because leads are delivered directly and exclusively to the listing agent without deflection to paid placement agents who have no connection to the property. Competition is always good for real estate; we've learned, adapted and benefited from competition. Broker Public Portal with



Homesnap is one of those major benefits.

A word of caution. The few companies that live at the top of a mountain breathe thinner air; simple errors have serious implications, and everyone is watching. I know that mentioning BPP as a major competitor in the online real estate listing game might seem premature to some. But what would mobile technology be today if MCI hadn't stepped up to compete with the titan AT&T?

If your MLS is still on the fence to join BPP, take a fresh look at this movement. It's gaining traction and is becoming a more effective voice for industry interests as we're gaining a greater local and national audience for home search. You have a choice to join and make your voice be heard. Let's take part in building the new mythal. **RE**

Visit http://www.brokerpublicportal.com/founders. html to see if your brokerage or MLS already supports the movement.



Tim Dain is president of MARIS, an MLS that provides business solutions for Missouri and Illinois REALTORS® with 13 associations, 58 counties and over 13,000 members.

A Team That Cares: Finding the Right Property Data System

by Liz Dominguez



hanging software systems is a challenging proposition, especially when that system is as vital to your membership as a tax/public records system.

That's the dilemma that the Memphis Area Association of REALTORS[®] (MAAR) faced in 2014. After years on a homegrown tax system, MAAR wanted to move on to "a very specific type of tax system that didn't exist yet," says MAAR MLS Director Nick Jones. "We essentially wanted to rebuild our existing tax system, only bigger and better."

We recently spoke with Jones and MAAR CEO Melanie Blakeney to find out what MLSs and associations can learn from Memphis' transition to a new tax solution.

Taking Time to Find the Best-Fit Vendor

For MAAR, the RFP (request for proposal) process lasted a year. The association wanted to find a partner that could work with their unique needs. Rather than relying on a vendor to provide tax data, MAAR wanted to run their own in-house data through the vendor's tax system. This meant that a potentially challenging system customization was necessary—something most vendors shied away from.

The partner that MAAR eventually selected, CRS Data, had the opposite reaction, however. They were "eager" and "enthusiastic" to take on the difficult challenge.

In addition, CRS Data was willing to provide data where MAAR's old system hadn't—another key selling point for the association. "Our old system provided data for three counties, but MAAR represents members in additional areas. CRS Data had the capability to provide coverage in outlying areas and counties," says Blakeney.

A Challenging Development Process Made Easy

In addition to being eager to take on a challenge, MAAR found that CRS Data took a humble, "no assumptions" approach to understanding their existing system and building out their new one.

"They didn't assume they knew how our system worked," says Blakeney. "They went to Memphis and spent a lot of time just trying to understand what we had before trying to figure out how to convert it. They were very thoughtful in their process."

That process yielded unexpected insights, as well. "You think if you work in a system, you know everything about it," says Jones. "Through their work with us, CRS Data was able to draw out things we didn't even know about our system through their level of detail. It really helped us have a better understanding of what we were trying to build."

When it came time to transition to the new system, "there was a lot of technical effort that had to go into that, probably more than anyone would want to deal with," says Jones. "CRS Data has a fantastically talented staff that worked with that—engineers and software developers who are able to take some pretty hard hits on the process and pull everything out of the fire to keep things on track."

Unveiling the New System to MAAR Members

If your organization has been through a system transition before, you know that the most difficult part often isn't the development process, but rather, getting your members to adopt and adapt to the new system. Fortunately for MAAR, with a team approach, this process was relatively painless.

"Anybody who's been through an MLS conversion assumes there will be a portion of the membership who will be frustrated because the new system is different," says Blakeney. "But CRS Data was able to customize the system in such a way that when our members looked at it, it seemed almost familiar to them—so we didn't have a huge learning curve, and the acceptance was really very high."

To make the transition easier on their members, MAAR ran the tax systems in tandem during a training period that lasted several weeks. The association also went all out on communications, notifying and educating their members about the switch across multiple channels.

Key to helping their members transition to the new system was the in-person training sessions led by CRS Data. The company sent trainers to Memphis to help members adjust before and during the changeover.

"As our members began to explore, they noticed that this product offers so much more than the old system, and they really became excited about it," says Blakeney. As with any new system, there are always kinks to work out. CRS Data helped MAAR create a system to identify issues and make timely updates.

The Ongoing Customer Experience

Today, MAAR's new tax system is up and running smoothly, thanks in large part to CRS Data's ongoing—and excellent—customer service.

"CRS Data has some of the coolest customer service people around," says Jones. "They do an excellent job of follow-up and keep a close watch on us."

MAAR reports that their new system has had excellent up-time and has done a great job of keeping their robust property data current. In addition, their members have enjoyed access to features like:

- The ability to create CMAs that cover all area transactions, not just those that have run through the MLS
- A Market Conditions Report using MAAR's custom report format
- The ability to narrow down comparables by drawing shapes on a map, a feature that MAAR reports has been praised by the system's heaviest users
- Map data layers, including flood zones

The system transition and ongoing customer experience that CRS Data offers have gone so well that MAAR upended a year-end tradition. "Usually vendors send goodies and treats to their customer," says Blakeney. "We actually send cookies to them."

A Team Approach

So what set CRS Data apart from the competition throughout the entire process? According to Blakeney, "They were very interested in getting it right, and offered implementation schedules, weekly phone calls and excellent project management."

For Jones, it was CRS Data's technical competence that stood out. "I was impressed by their technical ability, and our access to that ability was a lot higher than what I have experienced with other vendors. Throughout the experience, I really felt like they had an intuitive understanding of what we were trying to accomplish. It really felt like we were working together toward a shared goal; it wasn't just us trying to tell them what to build.

"They're good people," concludes Jones. "They're really up front with us and excited about doing business with us. $\ensuremath{\text{RE}}$

Take a moment to visit CRS Data during the 2018 REALTORS® Conference & Expo at booth No. 852. Want to learn more about CRS Data? Visit their website at CRSData.com.



Plan Ahead on Taxes and Double Down on Savings

Brought to you by the National Association of REALTORS $\ensuremath{^{\circ}}$ REALTOR Benefits $\ensuremath{^{\circ}}$ Program Team

s 2018 draws to a close, it's an excellent time for brokers to get a jump on tax season. Planning ahead involves more than organizing tax records; it also includes purchasing necessary business-related equipment, supplies and services—expenses that are directly associated with operating a real estate brokerage and may be eligible to be deducted against business income.

Fortunately, members of the National Association of REALTORS® (NAR) can complete many tax-saving purchases before the end of the year while also taking advantage of additional savings through the REALTOR Benefits® Program. Over 30 companies provide unique savings and offerings to REALTORS®, including the following organizations that supply products and services often considered as qualified business expenses.

Dell

Is it time to make technology upgrades? Whether in the office or on the road, real estate brokers and agents rely heavily on the latest technology. Dell meets those needs with a wide range of notebooks, tablets, desktops, servers, electronics, and accessories in its Consumer and Small & Medium Business lines. RE-ALTORS[®] receive exclusive member discounts up to 40 percent on select Dell products, along with free U.S. ground shipping.

Dell also offers free technology consultations with an experienced small business advisor who can recommend solutions tailored to a broker's needs, preferences and budget.

Lenovo™

For more savings on technology solutions, look to Lenovo[™], another partner in the REALTOR Benefits[®] Program. Lenovo[™] offers discounts up to 35 percent on its entire product line, including award-winning Think-Pad[®] notebooks, as well as its highly acclaimed IdeaPad multimedia notebooks, IdeaCentre and ThinkCentre desktops, PCs, tablets, convertibles and accessories. Free ground shipping is available to NAR members on all online orders.

Lenovo[™] frequently runs special limited-time sales, which allows NAR members to enjoy additional savings on top of regular discounts offered through NAR's REALTOR Benefits[®] Program.

FCA US LLC (including the popular Jeep[®] Grand Cherokee)

Most real estate professionals use their vehicle extensively for business purposes. As a result, purchasing or leasing a new car or truck for business use may offer a significant tax deduction. (Consult a professional tax advisor for details on rules regarding eligibility.)

In addition to tax savings, FCA US LLC, NAR's Official Automobile Manufacturer, offers REALTORS® and family members a \$500 cash allowance on the purchase or lease of select new automobiles, which can be combined with other incentives for even greater savings. Additionally, REAL-TORS® receive an extensive vehicle maintenance package on the purchase or lease of select Chrysler, Dodge, Jeep®, Ram, FIAT®, and Alfa Romeo models.

When combined, the cash allowance and Mopar® Vehicle Protection package, created exclusively for RE-ALTORS®, offers \$1,000 in total savings to REALTORS®—which is the equivalent to NAR membership dues for more than six years.

Victor O. Schinnerer & Company

Errors and omissions (E&O) insurance is another tax-deductible business expense generally claimed by real estate brokerages. Victor O. Schinnerer & Company, one of the largest and most experienced underwriting managers of specialty insurance programs, has partnered with NAR to provide a first-class E&O insurance program to REALTORS[®].

Brokers may be able to take advantage of several premium credits, as allowed by state law, including

Save Money on Holiday Shipping With FedEx

With the holiday season fast approaching, it's time to send gifts near and far. FedEx, a proud participant in NAR's REALTOR Benefits[®] Program, is pleased to offer REALTORS[®] a variety of special savings on select FedEx[®] shipping solutions.

NAR members save on select services for both personal and business use, including up to 26 percent on FedEx Express[®], up to 12 percent on select FedEx Ground[®] services, and up to 20 percent on select FedEx international services. FedEx Office also provides special savings on their most vibrant marketing materials, including promotional flyers, color copies, brochures, and more.

Get more when you ship with FedEx Rewards. Enrollment is fast, easy and free, and there are no minimum requirements. To learn more and save, visit www.NAR.realtor/RealtorBenefits/FedEx.

a credit for being an NAR member, holding select NAR designations, continuing education, use of standard contracts, use of home warranties, risk management programs, etc. Additionally, a longevity credit is available after reaching the threeyear, five-year and 10-year marks. Your insurance agent or broker can get you a quote in minutes by using Schinnerer's new online quoting platform, V².

Intuit®

Preparing for tax season isn't always easy; however, the burden can be less for brokers and agents who use QuickBooks® Self-Employed. It's one of Intuit's signature products and helps to track mileage, capture receipts and categorize expenseswhich can all be accomplished from your smartphone, laptop or desktop. Intuit provides exclusive savings to NAR members on QuickBooks® Self-Employed, as well as TurboTax®, America's best-selling tax software. There's also a OuickBooks® Self-Employed/TurboTax[®] bundle option to help maximize savings when purchasing the products together, allowing brokers and agents to pay quarterly and year-end taxes online through a seamless integration.

Intuit has developed four short and informative "tax tip" videos, specifically for NAR members, which can be viewed at NAR.realtor/Realtor-Benefits/Intuit. This is an excellent and convenient way to get smart on tax deductions, including deductions on business expenses, advertising expenses, home office space, mileage tracking, and much more before your next tax season.

End the Year on a High Note

Successful real estate professionals must make sharp business decisions, which includes securing professional tax advice on deductible business expenses and purchasing qualifying products and services at the best prices. Count on partners in the REALTOR Benefits® Program to help accomplish these goals in 2018 and beyond. **RE**

The REALTOR Benefits® Program is the exclusive member benefits program of the National Association of REALTORS®, bringing savings and special offers just for NAR members. Program partners are carefully selected and understand the unique needs of real estate professionals. Learn more and save by visiting www. NAR.realtor/RealtorBenefits. "Like" us on Facebook (Facebook.com/NARRealtorBenefitsProgram) to stay up-to-date on new announcements, special offers and shareable tips for NAR members.

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5 Tips to Keep Up Momentum on Your Team

by Sherri Johnson

aximizing your team's lead generation, prospecting and conversion between now and the end of the year will dictate your team's listings and sales, plus position them to have more leads in their pipelines, ensuring that they'll have more opportunities in the first quarter of next year. Keeping the flywheel going, and making sure you and your team members are all "game on" during the remainder of the year, will not only add more sales to this year's numbers, but also increase your marketshare and income, and keep morale high on your team.

Stay in the game. While most real estate agents are slowing down their activities, those who continue prospecting will have more listings and sales between now and the end of the year, setting themselves up for a very profitable January and February.

Hold weekly sales meetings and review agents' call activity. It's true that what's tracked and measured improves, and what's tracked, measured and reported exponentially improves. Your agents will go from selling two houses per month to selling four or six per month. Ask agents on your team: "What are you working on? Who are the top 10 buyers or listing leads you have that are ready to list or buy this month?" Challenge them to make more calls and popbys in order to raise their game to increase the people in their pipeline. They must be getting actual face-toface appointments with the names in their pipeline in order to actually convert the leads into income.

Keep your daily prospecting schedule. Remind your team to stay on top of the "money hours" by making an appointment on their phone. A daily reminder on your Facebook group page, or a text or email out to your team, will keep this top of mind. Everyone on your team should be calling 5 - 10 people a day until they fill their calendar with appointments. Remind your team that every call they make is an opportunity to make \$5,000 or more. **Hold a call event.** Get your agents talking to their sphere, past clients, leads and neighbors with a special Team Call Day or Evening. Set goals for your team for highest number of calls, new listing leads, new buyer leads, actual set appointments and pre-approvals generated. This is a "Success Is Contagious" activity to do with your team. Everyone thrives on one another's success, and it's a great form of accountability and camaraderie.

Have a listing or sales contest.

Give away cash, a trip or a prize, and make it fun. Everyone loves recognition and a good challenge. Your team will have incentive to make the extra call or do that one extra open house. Share the results with your team weekly and let them know how many new listings were generated, sales completed and appointments booked as a result of being hyper-focused on the contest and getting one more listing or sale on the board. Success will breed more success, and your agents' energy will create more motivation and inspiration to up their game and finish the year strong.

Everyone thrives in an environment where there's healthy and fun accountability. If you set the goals for the remainder of the year and communicate them to your team and then offer to help them achieve these goals—you'll be maximizing the latter part of 2018 and making it happen. **RE**

For a free copy of my exclusive Weekly & Monthly Action Plan Worksheet to help keep your agents engaged in prospecting activities, email yourock@sherrijohnson.com.

Sherri Johnson is CEO and founder of Sherri Johnson Coaching & Consulting. With 20 years of experience in real estate, Johnson offers coaching, consulting



and keynotes, and is a national speaker for the Homes.com Secrets of Top Selling Agents tour. For more information, please contact coaching@sherrijohnson. com or 844-989-2600 (toll free) or visit www.sherrijohnson.com.

Why Incorporating a Live Video Strategy in Your Social Media Is a Must

by Adam Bauer

Vou probably already know this, but if you're an agent and you're not using social media effectively, you're losing business. The most recent statistics from the National Association of REALTORS[®] (NAR) show that 77 percent of REALTORS[®] use social media for their real estate business—but, many agents struggle to make time for social media, and their effort is often wasted because they don't have the know-how or strategies in place to maximize what they're posting. If you're going to spend time on social media, you should get the most out of your efforts.

Incorporating live video into your social media strategy is one of the most effective ways to boost your online presence and increase the efficiency of your social channels. Here's why:

It's the kind of content people want.

We're not in the dial-up era anymore. With the explosive growth of mobile usage and the increase of download speeds, technology has advanced so rapidly that consumers can now stream content effortlessly. This growth has led to an increase in your potential and current customers' expectations of what they should see online and on your social media channels. The research company Zenith released a study this year predicting that in 2019, people will consume more content online than on television for the first time ever.

Studies show that consumers want more video content. A whopping 85 percent of customers said they wanted to see more video content from the brands they liked in 2018. A Wyzowl study showed that video impacted a consumer's decision to use a service 81 percent of the time. This means that your potential seller wants video content from you, which will likely effectively influence their decision on which agent to use.

Additionally, live video converts more people than traditional video. Not only does live video create more engagement (conservative studies show a minimum of double the engagement rate), but also, people watch live video more than three times longer than video that's no longer live (https://bit.ly/20LPNbP).

People want to hear from you.

Not all agents are taking advantage of live video in their social media marketing. I often hear, "I don't like the way I look on video. I hate the sound of my voice. I don't want to be on camera. I don't have anything interesting to say." I want to challenge these common vulnerabilities that get in the way of agents being on camera. People are following you because they want to hear what you have to say. Get over your fears and get in front of the camera. The only way to get good at doing live video is to be bad at it and grow from there.

Don't feel like your live video can only be real estate-related. Share your interests and the things going on in your life. Look for ways to connect with your buyers and sellers. You have an active audience where people are willing and wanting to hear your opinion and expertise. Don't disappoint them by not participating in the conversation.

It's a differentiator.

As you know, winning a new listing is becoming increasingly competitive. Most agents aren't utilizing live video like they should, so I would recommend you take advantage of this opportunity to differentiate yourself.

Here's just one example of a live video strategy: Tell every single one of your customers that you'll record a live video of their home. Whether it's a home new to the market or an open house, broadcast a live video highlighting the property. These videos will create more visibility for your listings, which means more potential buyers will see them. This is something not only your current clients will love, but also potential clients looking for an agent will find value in.

Increase your sphere of influence.

Facebook is still the most popular social media network, so it's a great place to start going live. Whether you're using a personal profile or a business page, it's important to note some of the recent changes Facebook has made that impact the reach of your posts.

In February, Mark Zuckerberg made statements that the reach of Facebook business pages is going down significantly, which means the number of people seeing your content has dropped based on new algorithms. Facebook Live helps to combat this issue.

Live video content is extremely authentic because it's here and now, and shows who you are as a business person.

When you go live on Facebook, it gives friends and followers a notification that you're starting a live video. This reminds them of you and your brand—a struggle in an industry where 70 percent of consumers forget who their agent was a year after their transaction (https://bit. ly/2Q0Ah9U). The great advantage of Facebook Live is that you're producing content people can always refer back to on your business page or personal profile.

Additionally, use the people you're already working with to grow your sphere. Invite them to follow your page or profile, and encourage them to share the live video you broadcasted of their home. Facebook gives higher value to posts that incite comments and shares, so you're not only increasing the value of your posts in Facebook's eyes, but also being introduced to the seller's sphere of influence, maximizing your visibility.

It takes less time and is more authentic.

Traditional video takes scripting and editing. While traditional video is

more polished, creating a high-quality video takes a lot of resources. Going live takes nothing but your smartphone.

Authenticity is a key factor that drives millennial consumers and is one of the influencers that impacts their decisions the most. Live video content is extremely authentic because it's here and now, and shows who you are as a business person. People will criticize an over-produced video, but have a lesser expectation of quality in live video because they understand the nature of broadcasting in real-time. Creating authentic, real content is most attractive to most audiences.

It allows you to effectively showcase your expertise.

Every agent profile says they're an expert in something. Whether they say they're a great buyer's agent, will help you find your dream home or claim to know the market better than the rest, consumers still want proof that an agent actually knows what they're talking about. They want to see that they really can deliver on their promises. If you're supposed to be an expert in understanding the market, there aren't many better ways to prove your expertise than in a live video talking about market conditions in that area.

Live video allows you to connect with your community in real-time. Real estate is a local, people-to-people business; relationships are important, and people want agents who understand them and the community. Posting a live video when you're out meeting people in the neighborhood allows you to merge technology and relationships together. **RE**

Adam Bauer is the vice president of Digital Strategy at HomeSmart International. For more information, please visit HomeSmart.com/join.

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Marketing Yourself by Thinking Outside the Box

Commentary by the Experts at Realty ONE Group



alking about yourself may come naturally to some more than others, but when it comes time to market yourself, that's an entirely different story. And if you're in real estate, marketing yourself and your services is one of the top ways of gaining a client's business. To do that successfully, you may want to consider a few methods that can help you stand out.

At Realty ONE Group, we took an informal survey and asked our real estate professionals to share the first thing they noticed about our brand. Many of them agreed it was our unique and creative branding. In understanding that our brand stands out, we knew there was no sense in coloring within the lines. Thinking outside the box when it came to marketing worked in the past and has continued to do so for many of our professionals.

Marketing yourself creatively can work across the board for all industries. We've seen some untraditional methods that have worked well for some of our professionals, and these methods may work for you—or at least give you a healthy starting point to think outside the box.

Maintain an Active Online Presence

Having a social media account and a regularly updated blog are two of the best ways to maintain an online presence that will help give you credibility as a local market expert, as well as a professional who is both tech- and social media-savvy. With a regularly maintained blog, search engines will pick up on your presence and consumers will flock to you for expert advice, tips and other industry news. Social media platforms and blogs are also excellent channels where conversations can start, whether it's through the comments section or a private message.

On the Air

Live-streaming on platforms like Facebook, YouTube or Instagram provide a great way to keep your audience engaged. Everyone loves a good story, and what better way to market yours in a quick, casual and non-intrusive way than through your phone. In the first 30 - 60 seconds, you can quickly introduce yourself and share your market expertise. Filming yourself by using the front-facing camera (selfie mode) is acceptable, but it wouldn't hurt to invest in a video camera setup that allows you to film professional-grade videos.

Rethink Traditional Ad Placement

Your marketing is meant to be discovered and should disrupt without slander or untrue statements. However, if you're unafraid of making waves, consider purchasing ad space next to or within visual distance of a competitor. This can include anything from your traditional transportation ad to a billboard along a major highway. Be sure to consider short and simple messaging, as you only have seconds to capture your audience's attention.

While marketing and talking about your services can often seem intimidating, it's important to understand that it doesn't have to be. Start within the confines of what you're comfortable with—and what your budget will allow—and continue to progress toward more creative ideas that'll effectively convey who you are and what you have to offer. **RE**

Realty ONE Group takes great pride in being the real estate industry's premier UNbrokerage and in providing their professionals with an array of visually stylish marketing collateral, as well as effective coaching programs, guidance and mentorship from non-competing brokers, and a powerful business model. To learn how Realty ONE Group can help take your business to the next level, visit www.RealtyONEGroup.com.

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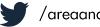
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From Costa Rica to Peru, the Price Is Right

by Suzanne De Vita

or investors in international real estate, opportunity's universal—but today, with geopolitical tension and uncertainty, they have to do what they've always done, but better.

So, where's the upside? In Latin America, according to Live and Invest Overseas, there are bargain homes with momentous potential for profit, even amid regional unrest.

"A strong dollar, coupled with expanding middle classes in some markets and windows of crisis opportunity in others, make this a great time to diversify into foreign real estate, specifically in Latin America," says Kathleen Peddicord, author and publisher of Live and Invest Overseas. "In today's complicated world, international property stands out among investment options because it is both a hard asset and one of the best options for generating cash flow while building real, long-term wealth."

So, buy low and sell high. Here are the best bets, according to Live and Invest Overseas:

1. Granada, Nicaragua

Cost Per Square Meter (CPSM): \$990 Change in Price (YoY): 15.6 percent

- Colonial heritage
- On Lake Nicaragua
- · Primarily relies on tourism

2. Cuenca, Ecuador

CPSM: \$1,123

Change in Price (YoY): -4.6 percent

- Colonial heritage
- In Ecuador's highlands
- UNESCO World Heritage Site

3. Santa Cruz, Bolivia CPSM: \$1,154

- Change in Price (YoY): 15.6 percent
- Arts/cultural scene
- · Bolivia's most populous city
- On the Pirai River

4. Mendoza, Argentina

CPSM: \$1,207 Change in Price (YoY): 27.7 percent

- Frequented by hikers, travelers
- Wineries

5. Fortaleza, Brazil (Aldeota area) CPSM: \$1,209

- Change in Price (YoY): -27 percent
- · Beaches, museums and theaters
- · Economic hub

6. Santa Marta, Colombia CPSM: \$1,266

Change in Price (YoY): -7.5 percent

- On Caribbean Sea (Santa Marta Bay); critical port
- · Primarily relies on tourism

7. Arequipa, Peru

CPSM: \$1,360

Change in Price (YoY): 0 percent

- Peru's second-most populous city
- UNESCO World Heritage Site
- Primarily relies on tourism

8. Asunción, Paraguay

CPSM: \$1,537

Change in Price (YoY): -6.8 percent

- Capital of Paraguay
- Cheap for visitors
- Heart of industry

9. San Miguel de Allende, Mexico

CPSM: \$1,640

Change in Price (YoY): -31.3 percent

- About 150 miles from Mexico City
- Historical landmarks
- Primarily relies on tourism

10. San José, Costa Rica CPSM: \$1,738

Change in Price (YoY): 6 percent

- Capital of Costa Rica
- · Economic hub
- $\boldsymbol{\cdot}$ Museums and theaters RE

Source: Live and Invest Overseas

This appeared first on RISMedia's Housecall, blog.rismedia.com.



Suzanne De Vita is RISMedia's online news editor. Email her your real estate news ideas at sdevita@rismedia.com.



"I consider HomeTeam Inspection Service to be part of my team of

professionals. Having more than one specialist inspect a property brings in their

varied skillsets and saves the buyer, seller and REALTOR[®] time and effort." - Joanne Chando



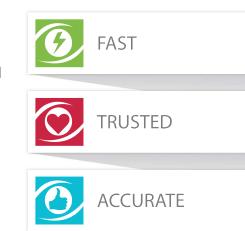
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The Courage to Keep Learning

by Tom Davidson



s kids, we're naturally curious about everything around us. As adults, we tend to be more resistant to new ideas or new ways of doing things because we get comfortable with what we know. A favorite quote of mine comes from American social philosopher Eric Hoffer: "In a time of drastic change, it is the learners who inherit the future. The learned usually find themselves equipped to live in a world that no longer exists."

If we know one truth about real estate, it's that everything changes and there's always something to learn: laws, marketing techniques, lead generation opportunities, changes in the market—I could go on and on. In fact, research shows that the most successful agents make a conscious effort to learn new skills, which is why they go on to make more than double those who don't.

On the heels of the busy real estate season, I challenge you to take a few minutes to focus on what you learned over the last few months.

GRADE YOURSELF

Take a moment to write down key categories that impact your career most. For example: lead generation, networking, winning the listing, marketing, client satisfaction, and so on. Give yourself a grade in each category.

IDENTIFY YOUR STRENGTHS

In what areas did you rise to the top, and why do you think that is? Do you have more experience in those areas? Did you have a great mentor who taught you those skills? Are you passionate about this area of your business? Identify what contributes to your success in those key categories.

DETERMINE OPPORTUNITIES

Take a closer look at the areas in which you gave yourself low marks. Why are you challenged in these areas? Are they skills you haven't learned? Do you lack time to learn these skills? Is this a part of your job that you loathe? Strive to understand where you can improve.

THE NEXT SIX MONTHS

As you look toward the next six months, think about what you can do to capitalize on your strengths and continue to grow. Then, pinpoint one or two areas of opportunity where you can impact your business the most, and make a plan for how to address them. Are there courses you can take to learn the skill? Definitely. Are there mentors you can go to for advice? Of course. This type of unstructured feedback is pertinent to real estate pros. Are there blogs you can read or podcasts you can listen to? Yes. Thousands of them.

Most of us are so busy with our daily checklist that we sometimes forget the importance of learning new skills. You're not alone. Thankfully, there are plenty of resources available specifically for our profession. Regardless of your status, irrespective of awards and achievements, a successful future in real estate depends on the courage to keep learning. **RE**

Tom Davidson is the general manager of Real Estate Express, the national leader in online learning for prelicensing, continuing education and professional development. Davidson has nearly 15 years of experience in the real estate industry. From sales training and



product development to growing the business, his multi-faceted background encompasses crucial functions to a successful career in the field. To learn more, visit RealEstateExpress.com.

{Power Broker Perspectives}



Cheryl Eidinger-Taylor: Professionalism and Trust Cornerstones to Success

As a 28-year veteran of the real estate business, Cheryl Eidinger-Taylor loves many facets of the industry, from the agents to the consumers to the transactional process itself. But helping people reach their goals is perhaps her favorite aspect.

Eidinger-Taylor serves as president and COO of ERA Key Realty Services of Northbridge, overseeing 15 locations from Auburn to Westboro, Mass. The firm is one of the top 10 in the ERA Franchise system, recording more than \$770 million in sales last year.

How has your market fared in 2018?

Cheryl Eidinger-Taylor: Our market has been robust and very similar in sales volume and transactions to last year. Our firm is seeing the same results. A high demand for homes is helping contribute to this, yet as everyone knows, our supply of homes is very low, so things are selling very quickly. This is making it difficult for buyers, so our agents are having to coach them more carefully about setting themselves up for winning offers and being patient during the process.

What are your plans for growing the firm in the next 12 months?

CET: We intend to increase our agent count by about 10 percent. This will be done via some expansion of existing offices and the potential opening of one or two more offices in new marketplaces.

What sets your firm apart in the marketplace?

CET: A small company feel (teamwork, family) in an environment that can provide the support and tools of a large company. I feel that our training and career development programs are top-notch, and that our agent sphere marketing program is one that doesn't exist in any other firm locally.

How else are you preparing your salesforce to meet the expectations of

VITALS: ERA Key Realty Services

Years in business: 30 Size: 15 offices, 335 agents Regions served: Central Mass., Middlesex County, Norfolk County, Northern Rhode Island and Connecticut and Southern New Hampshire 2017 sales volume: \$770 million 2017 transactions: 2,385 www.erakeyrealty.com

today's consumer?

CET: Many of our career development programs, tools and trainings are focused around how we can best serve our clients. We're focused on keeping pace with technology, understanding today's consumer and still making sure that there's a personal touch in all that we do. No matter how savvy the consumer becomes, trust is still critical, and that can best be built with human interaction.

What are the biggest opportunities for increasing business right now?

CET: I think one of the largest opportunities for increasing business is to be serious about being a professional in real estate. We're seeing a bit of a polarization in our industry where some appear to be riding the wave, in it for the short term and quick sale. Those who are serious and work on becoming more educated, dedicating time to their profession and prospecting regularly, are separating themselves from the pack. I also believe that if an agent can

focus on prospecting for listings, this is an area where they can outpace their peers.

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What are the biggest challenges you're currently facing?

CET: Getting potential recruits to understand that there's more to a successful career in real estate than a brokerage's split. It's difficult to measure or quantify the value of the support, growth opportunities and business opportunities we can provide, yet we see agents come from higher-split companies and do more here with the support and tools we have available.

How are you attracting new agents to your firm and retaining top producers?

CET: We have a few service-based benefits that we use to retain our top producers, many of whom have been with us for a decade or longer. We also celebrate our top producers' success by holding periodic appreciation outings and gatherings to let them know how proud we are of

them and to spoil them a bit. We try to attract experienced agents to our firm by getting the word out about who we are and what we provide. We also embrace adding new talent (new licensees) to the team, and we use all of our training and career development to get them to a successful point in their new career.



Paul Grover: High-End Service and Deep Local Roots

Ever since beginning a career in real estate in 1981, Paul Grover has personally handled more than \$1.5 billion in sales and continues to broker some of the most expensive residential transactions in Massachusetts.

In 2009, he partnered with Robert Kinlin to co-found **Robert Paul Properties**, a boutique agency specializing in the high-end niche markets throughout the state.

How did you first get involved in real estate?

Paul Grover: After graduating from college, I got my real estate license thinking I would sell houses for the summer and save up enough money to travel for a year before going to law school. I didn't sell a single property that summer, but I caught the real estate bug and all my plans changed. That was in 1980, and I'm just as excited about the profession today as I was back then. I love being able to facilitate a successful transaction for my clients.

How is your market faring in 2018? What are the factors contributing to conditions this year?

PG: The Greater Boston market has cooled off a bit after a few years of unprecedented activity. Inventory is still low across the board, but the market was due for a correction after median prices hit historic highs, and that's what we're seeing a little bit of right now. On Cape Cod, however, the high-end is perhaps the strongest it's been in the last five years. This is what we typically see, as the Cape is Boston's feeder market and tends to be a year or two behind.

Are you planning to grow your firm in the next 12 months? If so, in what capacity?

PG: We're always looking for exciting and innovative ways to grow our company while exceeding our clients' expectations. In the next 12 months, we'll continue to scale technology to enhance both our clients' and agents' overall experience.

How are you updating your technology and training to provide the resources agents need to succeed? PG: Technology comes and goes so quickly that it's more about having the people who understand it and know where it's headed than having the right technology. In addition to elite agents, you need an ensemble of talented people who keep a pulse on the cutting edge when it comes to areas like digital marketing, web development and analytics.

How does your firm differentiate itself from others in the market?

PG: We've assembled an incredibly talented team that lives to provide the best service in the industry. That's every brokerage's goal, but we're the only locally-owned firm that does it from Greater Boston to Cape Cod and along the Southern coast of Massachusetts. Our coverage area connects the dots among where our clients spend their time, and we provide a one-stop service with deep local roots to handle all of their real estate needs.

What are the biggest opportunities for increasing business right now?

PG: Properly leveraging technology to increase our reach and improve our ability to effectively communicate with existing and prospective clients.

How are you preparing your salesforce to meet the expectations of today's consumer, especially first-time homebuyers and millennials?

PG: The fundamentals of our job have largely remained the same: learn the clients' goals, navigate them through the process and deliver results. The difference today is that it needs to happen faster. In order for agents to succeed in this climate where they're expected to be available practically 24 hours a day, we had to significantly bolster the support that goes on behind the scenes so the agents can do what they do best and provide uncompromising service without being spread too thin.

How are you attracting new agents to your firm and retaining top producers?

PG: We believe the reason Robert Paul Properties has been able to attract, culti-



vate and hold on to such talented people is that we give them the resources to be more productive here than they would be anywhere else. Our management team has created a culture of success that's driven by synergy throughout the company. We have over 100 agents serving three distinct markets, but across the board, there's consistency in values, vision and ability. The company is structured in a way that streamlines communication and ensures that every part complements the whole.

Michael Sipes: Synergy and Momentum Lead to Growth

RE/MAX Gold Coast has been a family-run business for 28 years, with Michael Sipes running the firm as owner and lead broker. The company has six offices, in addition to its own property management division, and it manages both the vacation rentals and long-term rentals that have become a thriving entity over the last five years.

What makes your firm unique in your market?

Michael Sipes: Over the 28 years, there's been a lot of ebb and flow in the marketplace. Ten years ago, it was a really bad time in real estate with a large number of short sales and foreclosures and property values going down. Our company survived that through our agents. We have 230-plus agents, and some of them have been with us since the beginning. The RE/MAX model has always been "you're in business for yourself, but not by yourself," and that's something that our agents epitomize and take to heart. They run very good businesses and are very professional.

We do a lot of work with the Children's Hospital, as well. We have some agents here that are the top contributors in our region and we're really proud of that. The last I checked, nearly 60 percent of our agent



From left to right: Marc, Glen and Michael Sipes

VITALS: RE/MAX Gold Coast

Years in business: 28 Size: 8 offices, 235 agents Regions served: West Ventura County 2017 sales volume: Approximately \$1 billion 2017 transactions: 2,143 www.californiarealty.com

count was participating in the Children's Miracle Network, which means that they're divesting a certain dollar amount out of each closing to the Children's Hospital. We're hoping to get that to 90 percent.

You mentioned some strong retention numbers. What's the secret to keeping agents and making them happy?

MS: Communication is key, as is supporting them the best you can. I've been the broker for the last eight years, but I pride myself on answering my phone. Retention here begins from the onboarding. We share all our systems that RE/MAX LLC has provided, as well as the systems that we have here in-house. In addition, the agents are greeted by our escrow team. We also have an IT person who works with all of our agents. He's great, and that seems to be a great asset for our team and our agents.

What sort of training does the firm offer its agents to help them succeed?

MS: In addition to social media training, we also have a trainer who does something called "momentum," which is designed for new agents, as well as seasoned agents who just need a refresher. The synergy that occurs in that group when you combine those who have been around for a while and those who are just coming in is awesome.

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How would you characterize your market in 2018?

MS: We're in Ventura County, and in December 2017, the Thomas Fires greatly affected our area. We had six agents who lost their homes, in addition to other agents who had severe damage. The community in general, from Santa Paula to Ventura and other places, was affected, and it impacted the beginning of our year quite a bit.

Toward the latter part of 2017 and into January 2018, there was a time where lenders weren't funding because insurers were stopping their policies from going through. That did begin to change and loosen up, and it's gotten back to normal a little bit, which led to a nice first quarter leading into April and May. In fact, this past May, we saw a 10 percent increase in our transactional volume compared to last year. Overall, we've had about a 5 percent increase over last year. RE

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Q&A: What Happens If I Die Before My Partner and Our Mortgage Is in My Name?

by Gary M. Singer

(TNS)

I own my home with my life partner with "right of survivorship" and understand that if one of us were to pass, the other would solely own the home. However, the mortgage loan is just in my name. What happens if I die before him? There are many different types of mortgage loans, and each has its own rules and intricacies.

The most popular mortgage, by far, is the federally insured institutional amortized loan. This is the typical loan that most people get when buying or refinancing their home, where they make monthly payments for years until it is paid off. In a situation like yours, your credit was used to base the loan decision on, and that made you solely responsible for repaying the debt; however, it required your co-owner to sign the mortgage, which is the document that allows your lender to use the home as collateral to ensure repayment.

If you were to pass on, your partner would become the sole owner of the home. He would not owe the bank any money, but since the home was pledged as collateral for your loan, it could foreclose and sell his home and use the proceeds to repay the debt.

If your partner wanted to continue

living in the home and making payments, your lender would have to allow him to do so. He would still be bound to the same terms and have to maintain insurance, pay taxes and make the payments like before. Additionally, your lender could ask him to sign paperwork to "assume" the loan, making him legally responsible for repaying the debt, basically requiring him to "stand in your shoes" and become the borrower in place of you.

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Like everything else in life, there are certain conditions and restrictions. It's important that he contact the lender and discuss his options. Not all lenders are created equal, so if yours tries to deny him his rights or charge him penalties, he should seek appropriate professional advice. **RE**

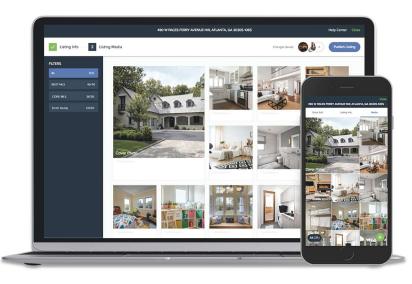
Gary M. Singer is a Florida attorney and board-certified as an expert in real estate law by the Florida Bar.

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Modern Listing Creation Tool Gives Brokers and Agents

POWER TO AMAZE

by Paige Tepping



Bridge Listing Input addresses the needs of today's real estate professionals with a mobile-friendly interface.

n markets throughout the U.S., a substantial number of home listings for sale are still marketed with either a handful of low-quality photos, just a few high-quality shots or no photos at all. Often, this isn't due to lack of care, but instead reflects a struggle with outdated tools that make the process of creating listings arduous and limiting.

While this is disappointing to sellers and the buyers who are searching for properties online, it's led to the development of a new listing creation tool that's giving real estate professionals and their MLSs an edge over the competition, one listing at a time.

Bridge Interactive's Listing Input

tool uses a clean design, machine learning and a rich set of features to make the process of creating listings easier than ever before—and with no limits on high-resolution photos.

The Bridge Listing Input tool was introduced a year ago, and 11 MLSs have already signed up for the service. It's currently live in four markets, where 3,200 brokers are using the product, and more are set to go live over the next several months.

Jenna Rosenblatt, chief operating officer of Village Realty in Atlanta, and her team have been using Listing Input to streamline their entire process for creating listings. She notes the flexibility, time savings and ease of use the tool has given her staff and her agents since they began using it.

"In our old way of creating listings, the tool only worked on a specific desktop machine in our office, which meant agents often had to wait until Monday to create a listing that they signed over the weekend," says Rosenblatt.

Since Listing Input is a web form, it can be accessed from any web browser (including on a tablet or mobile phone), doesn't require any special software to be installed on the broker side, and gives agents flexibility in terms of when or where they can get the process started.

"As a technology-focused brokerage, we're always looking for ways to do things better," says Rosenblatt. "This tool is one of the ways we're able to free up more of our agents' time so they can focus on their clients."

Agents and staff save time by not having to manually enter or re-enter a lot of information, in addition to no longer having to resize images to suit the various platforms. "What used to take about an hour-and-a-half to do now takes about 30 minutes," she says.

The tool also makes collaboration with photographers simple and fast by enabling them to directly load images into the workspace, eliminating the back and forth that agents and staff previously would've done to get images edited down to the acceptable size.

Serving Agents of All Technical Abilities

Listing Input is a versatile tool that can be used by a brokerage's staff or agents without having to purchase Real estate professionals attend a Bridge Listing Input launch event.

a bunch of licenses. Many of the brokers using the tool say they've introduced it as something for use by agents and staff members because some agents prefer to create listings themselves, and others like to have a staff or team member handle it.

The ease of use and modern experience make Listing Input a good fit for a wide range of ages and technical abilities: simple enough for those who may struggle with technology, yet sophisticated enough to satisfy those with advanced skills.

This has made adoption smooth for brokers introducing it to their offices.

"From an operating standpoint, it's been really simple to get the Listing Input tool up and running with agents and staff using it across our company," says Tony Stephens, COO of Atlanta Communities, which has five offices in Atlanta and surrounding communities. "They've made it easy to use with no significant learning curve."

Solving Dual Entry

Bridge Listing Input is a great tool for single-MLS markets. A big plus, however, has been its ability to eliminate dual entry of listings for those markets where more than one MLS operates.

For brokers in Atlanta, Listing Input solves the challenge of having to manually enter listing information into more than one MLS. Both of the MLSs in that market—Georgia MLS and First Multiple Listing Service (FMLS)—have made the tool available to members, making listing creation a less complex, less timeconsuming task for brokerage staff and agents.

"In the Atlanta marketplace that has two competing MLSs and shares over 20,000 agents between both services, it's imperative that brokers and agents have an efficient method to upload their listings into our MLS platform," says John Ryan, chief mar-



keting officer of Georgia MLS.

"Bridge Interactive creates those efficiencies through an easy, straightforward listing input process. The adoption of the Bridge Listing Input software is increasing every week, and so far, Georgia MLS members have entered over 4,000 listings using the tool," adds Ryan.

"Not having to manually enter every listing twice—which also means not having to upload and resize images twice, and rekey all information twice—has saved our company significant time and hassle," says Robert Duncan, director of Operations at Atlanta-based Palmer House Properties, which has more than 1,800 affiliated brokers and agents. "We've heard a lot of good feedback from agents and staff so far."

Listing Input can also be used as the main system of entry for listing information that needs to go into a broker's back-office system, further eliminating even more rekeying of data.

A Benefit to MLSs

MLSs find implementing Bridge Listing Input uncomplicated. Adding the tool to their member offerings doesn't require them to move away from any current technology platforms or pull the plug on any existing relationships, which also significantly condenses the time it takes to go live. "Bridge has been very easy to work with—both as a team and as a technology—and has helped solve a lot of problems for our members without disrupting our current platforms and offerings," says Marsha Buice, chief operating officer of FMLS, which has about 39,000 licensed real estate members in Georgia.

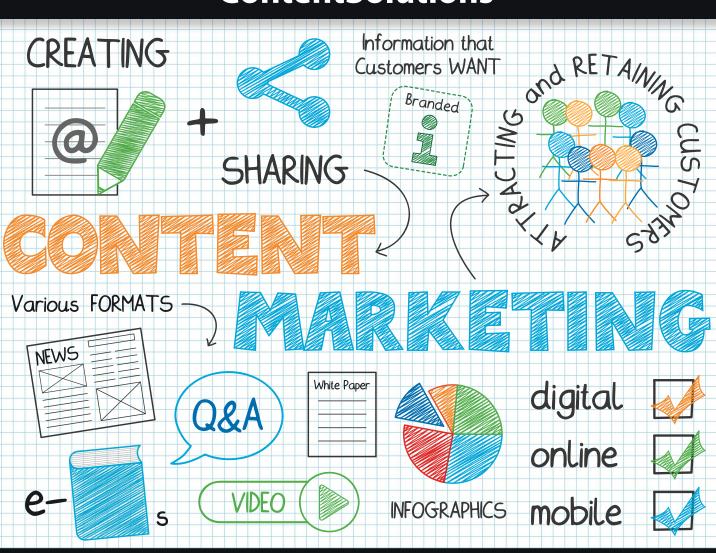
Some MLSs Bridge has worked with have considered using Bridge Listing Input as a system of choice for members, where they would offer more than one MLS system in a given market.

With every MLS that wants to offer Listing Input to members, Bridge offers live training sessions at launch to help build excitement and answer questions that come up when learning the tool. Bridge is also committed to helping educate agents postlaunch about the tool's capabilities through live training either onsite at the MLS or brokerage offices.

Bridge's overall goal is to be a partner to the industry—MLSs, brokers and agents—to ultimately benefit consumers. The company's tools—which, in addition to Listing Input, include a real estate-specific API with all the functionality of RETS and an agreement management platform for MLSs—aim to support this mission every step of the way. **RE**

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Harnessing the iBuyer Business to Compete and Grow

ZILLOW OFFERS SET TO CHANGE THE REAL ESTATE GAME IN THE DENVER METRO MARKET

by Keith Loria

ver since Zillow instituted its Zillow Offers service, allowing homeowners in select areas the ability to request a cash offer from Zillow rather than wait around for the home to sell, many in the industry have praised their venture.

While the service was initially piloted in Phoenix, it's now also live in Las Vegas and Atlanta, and will be available in the Denver area this fall, with three real estate companies/brokers partnering with the service.

The program provides real estate agents an opportunity to acquire new listings by connecting them with motivated sellers who have inquired about the Zillow Offers service but instead elect to sell their home in a traditional way.

Lane Hornung, founder and CEO of 8z Real Estate, which has 147 REALTORS[®] in its 16 Colorado offices, has seen sales volume exceed \$1.06 billion on 2,393 transactions over the last 12 months. Having partnered with Zillow in the past on the Premier Broker and Premier Agent front, Zillow Offers seemed like a logical next step.

"We've enjoyed working with Zillow Offers, and they're good partners," says Hornung. "I think a lot of people are going to be curious about this process, and the number of folks who go down this road is yet to be determined. That being said, I think a lot of them will decide to list traditionally with a REALTOR[®], and that's where we come in."

By partnering with Zillow Offers, 8z Real Estate is providing its agents with a way to take advantage of the iBuyer trend—and they're excited about the partnership because they expect it to be a good source of seller leads.

"Here in the Denver market, this is the first time an iBuyer has gone into a really tight inventory market, and the biggest problem we have in our market is a lack of listings," says Hornung. "I'm optimistic that Zillow Offers will actually unlock some new listings and bring some sellers to the market that otherwise wouldn't be there. I think that's good for everybody in our market."

Chad Ochsner, broker/owner of RE/MAX Alliance (No. 387 in closed transactions in RISMedia's 2018 Power Broker Report) in Arvada, Colo., recently made the deci-



sion to partner with Zillow Offers—and is looking forward to seeing what comes from it.

"There are a lot of moving targets in the iBuyer space, as well as a lot of uncertainty, but I felt a comfort level in Zillow guaranteeing that they're going to keep the REAL-TOR[®] at the center of the transaction and do what they can to make sure the REALTORS[®] get paid."

Ochsner has a long history with Zillow, having a number of agents who purchased zip codes years ago, loan officers in their mortgage companies who partnered with his firm's REALTORS[®], and he himself working on the company's broker advisory council.

"It's always been a good relationship," he says. "I expect that to continue with this program."

While Ochsner understands that the iBuyer offers won't be for everybody, he knows there are different motivations when it comes to selling, and having another option like this will speak to some people.

"The program will launch in Denver soon, so we need to wait to see what sort of activity our agents will get with the program, and the listing opportunities that will come out of it," he says. "Plus, right now, we don't need to pay anything for these opportunities."

Scott Nordby, CEO/co-owner of Berkshire Hathaway Innovative Solutions, has worked with Zillow on zip codes since 2011, and was excited to see the Zillow Offers program begin this fall.

"It's been a very productive relationship," he says. "Zillow Offers is an interesting opportunity for a consumer, be it one who wants to sell their house or someone who needs to sell their house, even though the property isn't in great shape. I don't think it's for everyone, but I think there will be a number of people who will be interested in it."

Nordby has always looked to align with where the market is going, and he sees the "instant sell" as something that'll trend in the years ahead, setting the stage for Zillow's service to be successful in the Denver marketplace.

"If the consumer doesn't accept their offer for one rea-

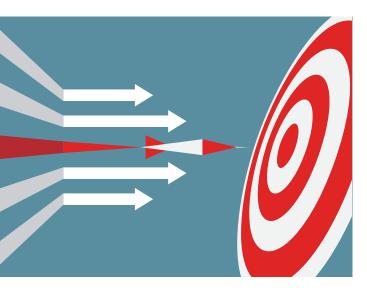
son or another, we hope to be able to partner with Zillow and the consumer and bring a full-time REALTOR® in and help them achieve top dollar for their home," says Nordby. "We had a client not too long ago who had lived in their home for a long time with a bunch of kids and pets and was simply looking for a way out. That would have been a perfect iBuyer situation."

Another example, he says, would be if someone passes away and they have a number of kids who share in the inheritance of the house. If those family members don't want to take the time to fix the property up and simply want to unload it without a hassle, taking a discount and not worrying about staging the space and getting it in shape to sell makes sense.

Those working with agents can still request an offer, or an agent can request an offer on their client's behalf.

All three companies/brokers believe that Zillow Offers will be a game changer in the Denver market, and are excited to be among the first to partner with the service.

For more information, please visit www.zillow.com/marketing/zillow-offers-buy-sell.



Capturing More Consumers With Targeted Marketing

MARKETING WITH HOMES.COM PROVES TO BE A SMART MOVE FOR MIDWEST BROKER

by John Voket

A s a former high school teacher, broker Sharon Sigman prides herself on educating homebuyers and sellers in Kansas City, Mo., and throughout Kansas since she changed careers and obtained her real estate license more than 25 years ago. In that time, Sigman has consistently been recognized as one of the Top 5 area REALTORS® by the Kansas City Business Journal and is consistently among the Top 10 REALTORS® in the city on both the Kansas and Missouri sides.

She's also pursued various designations, including the CRS (Certified Residential Specialist), ABR[®] (Accredited Buyer's Representative), SRES (Seniors Real Estate Specialist), and CSP (Certified New Home Sales Professional).

While Sigman considers herself a short sale and foreclosure specialist, she understands the value of establishing a heavy presence on the internet. In fact, she's become a top internet marketer, launching more than 30 websites and 800 area domain names.

"Before the internet became so popular, I was doing a lot of newspaper advertising," says Sigman. "As I got more familiar with the opportunities to market on the web, I found Homes.com to be one of the most effective names of all."

So, when Sigman went looking for a cost-effective means of marketing herself in the cities where her sellers lived and where buyers were looking, she became a Homes.com City Sponsor and a successful client of their Local Connect platform.

"The minute I get into listing appointments, I call up the Homes.com mobile app to show them how their home can be featured. I also explain how I can list their home and get it featured so that more prospects will see it," says Sigman, who occasionally lists a home in a city she sponsors that's located a mile or two away.

"Compared to other ways I can pay to market myself, being a Homes.com City Sponsor is really cost-effective."

Sigman has also become a savvy user of the company's Local Connect platform, which allows her to target specific zip codes and receive consumer inquiries from Homes.com in those zip codes.

"A lot of times I pick zip codes that aren't as popular, or those where there aren't as many agents competing for leads," explains Sigman, who also takes advantage of a number of .Homes domain names.

"I think Homes.com has about the best name recognition for consumers when they're looking to buy or sell a property, and they offer the .Homes domain name, which makes it easy for prospects to find me.

"Whether I'm an exclusive holder of certain zip codes, or among several agents getting consumer inquiries, I find that Homes.com provides great value and greatlooking sites to market my clients' homes," concludes Sigman.

For more information, please visit https://marketing.homes.com/.

Top Broker Takes Listing Acquisition to the Next Level

HOW EBBY HALLIDAY REAL ESTATE INC. IS SECURING NEW LISTINGS USING REAL-TIME BUYER DATA FROM BUYSIDE

by Zoe Eisenberg

n today's digital age, information is available at our fingertips more than ever before, and the real estate industry is no exception. A sea of big data and predictive analytics tools can now tell us who might be looking to move; however, very few actually use data to get in front of consumers and tell a compelling story that wins their business. This is exactly where Buyside, a data-driven marketing solution, comes in. Buyside leverages buyer data from a multitude of sources, helping large brokerage firms tell a relevant and compelling story to prospective sellers—a story that's helping firms like Ebby Halliday Real Estate Inc. (No. 11 in sales volume in RISMedia's 2018 Power Broker Report) take their listing acquisition strategy to the next level.

Randall Graham, vice president and director of Marketing with Ebby Halliday Real Estate Inc., launched Buyside company-wide this summer, and so far, the results have been extremely positive.

"Our agents are excited that we've found a way to aggregate a large amount of data from various sources, previously evaluated independently of one another," says Graham. Now, agents can look at a comprehensive picture of the buyer demand relative to a specific home and present this information to prospective sellers.

Armed with real-time buyer data, Buyside has impacted the way Graham's team gets in front of—and connects with—potential clients. An essential component for making this happen, according to Graham, is the Home Valuation Site powered by Buyside. "It's easy to navigate and provides multiple opportunities for homeowners and prospective sellers to contact our agents about the information they see when they look up their home," says Graham. "Many of our agents who have run digital ads promoting their Home Valuation Sites have acquired listing appointments and, in some cases, won the listing."

Prior to the Buyside launch, most of the lead-generation tools utilized by Graham's team were focused on buyers but through Buyside's Home Valuation Site, Graham's team now has access to strong seller lead generation, as well. In fact, after just 60 days on the platform, Ebby Halliday agents have had over 1,743 home valuation inquiries on their individual Home Valuation Sites—including over



282 seller leads who provided their contact information.

When it comes to converting those leads, Buyside makes it easier for agents to secure the listing. "The Buyer Market Analysis tool from Buyside has helped our agents stand out from our competition in their listing presentations," says Graham. The simple, branded report offers powerful visualizations of buyer demand and showcases to homeowners a list of active buyers who are looking for a home just like theirs. Ebby Halliday agents have now generated over 416 Buyer Market Analysis reports for use in their listing presentations—contributing to over 134 new signed listings.

"Prospective sellers can find a lot of information about their own property and real estate market conditions for their area online," says Graham. "However, the answer that isn't so readily found is how many buyers are out there looking for a property like theirs. With Buyside, our agents have the ability to quickly and easily provide the prospective seller with real-time buyer data, providing them an additional competitive advantage they may need to secure the listing."

When it came to integrating these tools into his company's arsenal, Graham had major support from Buyside. A training team from Buyside came on-site for a threeday rollout event, with sessions specifically targeting Graham's branch managers and staff, and additional sessions for agents.

"We had over 550 attendees across all sessions," says Graham. "After the initial rollout, three live webinars were hosted by Buyside trainers." Graham's team also added Buyside training into their standard two-week new-agent training curriculum, and incorporate Buyside training tips into their weekly emails.

While still relatively new to the platform, the bottom line, according to Graham, is that Buyside's tools have helped his team take their listing acquisition efforts to the next level. And if the initial results are any indication, Ebby Halliday's investment in Buyside is going to pay dividends well into the future.

For more information, please visit www.getbuyside.com.



Continuing Education Key to Broadening Your Knowledge Base

NAR'S PSA CERTIFICATION ENHANCES THE SKILLS OF REAL ESTATE PROFESSIONALS ACROSS THE BOARD

by Keith Loria

he National Association of REALTORS[®] (NAR) Pricing Strategy Advisor (PSA) certification was designed to enhance people's skills in creating CMAs, pricing properties correctly, and better guiding clients through the misperceptions they often have about a home's true worth.

The PSA certification combines a newly revised course, Pricing Strategies: Mastering the CMA, with webinars on Making Adjustments and Counseling Clients Using Market Stats for a well-rounded approach to pricing strategy.

Maurice Taylor, principal broker with iRealty Arkansas and owner of Vivid Real Estate Learning Center, is a professional development committee member. A selfdescribed "education junkie," Taylor tries to get at least one or two designations a year.

"I had heard that the PSA was a good course that would broaden my knowledge of comparables and help me become more self-aware on analyses and how to get that data," he says. "I took the class last November and it taught me how to better challenge an appraisal, to hit the right value and properly compare properties, and that I'm pulling the right comparables."

Additionally, the course taught him what to do if there's no comparable in a particular area, and how to use a comparable area to find the right price.

"I'd been doing this for 18 years before I took the course, and I was pretty comfortable with CMAs already, but this class gave me more comfort and broadened the knowledge I already had," says Taylor. "It made me look at comps from a different perspective and gave me a better understanding of why you take certain things out and why you add certain things in."

For that reason, Taylor believes it should be a required course for all real estate professionals.

"In 2016, I was attending our Montana State REAL-TOR® Conference, and the PSA certification course was offered, so I immediately signed up," says Susan E. Smith, a broker with RE/MAX of Whitefish in Whitefish, Mont., who previously sat on (and was chair) of her local Northwest Montana Association of REALTORS® Professional Development Committee. "Just this past month, my local association offered the PSA course to a soldout crowd."

The course gave her the tools and guidelines to help analyze properties with similar characteristics and narrow down a price range, which has led to her being more confident in pricing listings and making adjustments.

"My career prior to real estate was in accounting and finance. I'm good with numbers; however, I find CMAs one of the more difficult aspects of our job," says Smith, "particularly in Northwest Montana where there aren't a lot of large subdivisions with similar model homes. Our inventory varies from modest homes in town to large estates on acreage, ski resort properties, waterfront, vacant land, etc. Comps can be difficult to find."

She makes sure to explain to all clients what the PSA certification means, and how it is beneficial for them.

"When I'm working with buyers or sellers, I have an opportunity to explain the PSA certification and how it benefits them in pricing their listing right or negotiating on behalf of a buyer," she says.

Katie Eddy, manager/course developer for the Center for Specialized REALTOR[®] Education, recently worked with NAR's subject matter experts to update the course based on feedback from students.

"We have a very hands-on approach to revising content. There's a whole revision team that we assemble to provide the most informed, updated information to our REALTORS[®] and other course participants," she says. "Before revising the course, we took the course as a student, both online and in the classroom. We read through all of the student reviews from the last two years, since the last revision of the course in 2016. We spoke directly to students to explore more effective ways we could deliver the course content."

Students would say they walked away with a lot of information but wanted more practical experience working through a CMA in the course. Other students said they wanted to know more about working with appraisers. Both were expanded based on that feedback.

Eddy and her team also worked with subject matter experts that regularly teach the course—and consistently receive high praise from their student reviewers for input.

"It was an exercise in research, collaboration, data and instructional design," says Eddy. "Based on that approach, rooted in the story the data told us, we've reorganized sections of the manual, revised and added exercises and activities, in addition to including more resources that REALTORS® can practically apply to their business when they leave the classroom."

An entire section filled with resources that students can apply directly into their business practices was also added in the appendix.

"When I'm working with buyers or sellers, I have an opportunity to explain the PSA certification and how it benefits them in pricing their listing right or negotiating on behalf of a buyer."

> - SUSAN E. SMITH Broker, RE/MAX of Whitefish

"Students asked for more scenarios, so we added that," says Eddy. "The students that I spoke to directly after completing the course revision were ecstatic to hear that we made changes to the course directly based on their feedback. That's what we do, and that's why we're here: we listen."

Eddy believes Pricing Strategies: Mastering the CMA speaks directly to different scenarios and solutions in preparing the most informed and effective CMA.

"The course also reaches beyond that and helps students think through how they'll present the CMA to a client, how they work with appraisers, and how they can stay up-to-date with changes in their market," she says.

Students who work beyond the course to complete the Pricing Strategy Advisor certification will gain a deeper understanding of how to make precise calculations and adjustments, choose accurate comparables, and deliver a confident presentation of a CMA they can now more skillfully craft.

For more information, please visit http://pricingstrategyadvisor.org.

Working Smarter, Not Harder

REFERRALEXCHANGE ALLOWS REAL ESTATE PROFESSIONALS TO FOCUS ON WHAT THEY DO BEST, WHILE THEY HANDLE THE REST

by John Voket

hether greeting guests at a chamber function or a family gathering, or even connecting with a farflung lead that's eager to find a home in Illinois, Coldwell Banker The Real Estate Group's (No. 19 in closed transactions in RISMedia's 2018 Power Broker Report) Vickie McClusky knows how to make an impression.

If you run into her in person, you'll notice that she's always wearing her name tag, and she's never shy about networking. And if you're lucky enough to be one of the many out-of-area clients McClusky has assisted through ReferralExchange—a nationwide referral network that connects agents with buyers or sellers, providing followup support and guaranteed payment upon closing—you'll get the same confident and knowledgeable service as if you were referred to her best friend.

One of the biggest lessons McClusky learned when she first joined the industry over a decade ago was to use her people skills and leave the time-consuming chores of lead qualification and outbound referral management to ReferralExchange. "I just let ReferralExchange do the prospecting for me," she says, "and they've been fabulous. They pass on referrals so I can do what I do best, which is communicate with buyers and sellers. My time is valuable, and ReferralExchange saves me from wasting time prospecting when I can be meeting clients."

But the benefits associated with working with ReferralExchange extend far beyond the leads McClusky receives; in fact, the referral network is a boon when it comes to her outbound referral business.

"I'm constantly working with people who are leaving Illinois, and thanks to ReferralExchange, I can refer these buyers to another great agent that's not only doing a lot of deals, but also knows a lot about the community in which the buyer is looking to move to," says McClusky, who recently had a successful outbound closing through ReferralExchange.

"The agent took the woman—a first-time homebuyer in Kentucky—out to look at properties to find something in her price range and even hooked her up with a lender. And everything went smoothly," notes McClusky, who is confident in ReferralExchange's ability to connect serious buyers and sellers to quality real estate agents.

"When you hook a prospective buyer up with a great

agent that will keep them informed, you know they'll do everything they can to keep the deal going," adds McClusky.

While ReferralExchange also provides McClusky the ability to give preference to other agents from her brokerage, in the end, this function is nowhere near as important as connecting the client with a great agent.

"I've closed 50 deals with ReferralExchange since becoming an agent, and with the referral network on my side, my next big deal is as close as just picking up the phone," concludes McClusky.

For more information, please visit www.referralexchange.com.

Serving Up Superior Home Loans

PROVIDING VALUE WITH QUICKEN LOANS

by Zoe Eisenberg

REALTOR® for 10 years, but has been a licensed REALTOR® for 10 years, but has been "married to the business" for 30, as his wife of three decades also works in real estate. Young's favorite part of the business is the people, and he takes his job of serving them very seriously.

One way Young better serves his clients is by offering them home loans through his partnership with Quicken Loans, which—not unlike Young himself—has been in the real estate industry for over 30 years.

An agent with Berkshire Hathaway HomeServices Anderson Properties (No. 93 in closed transactions in RIS-Media's 2018 Power Broker Report) in Houston, Texas, Young began using Quicken Loans five years ago, and the results have been multi-faceted. "We saw Quicken Loans as a way to grow our business, offer additional value to our agents, and meet our clients' lending needs," says Young, who calls Quicken Loans a "reliable, high-quality resource."

Young refers to his working relationship with Quicken Loans as a "partnership," and one he can truly count on. "Their offerings and technology give us credibility and help me with recruiting and retaining agents."

In real estate's highly competitive industry, each partnership your team makes can maximize the value you offer your team—a strategy that, according to Young, is essential for success. In addition to loan assistance, Quicken Loans provides Young's team with referrals. "We close a high percentage of Quicken Loans' referrals," says Young. "That's a direct value to our agents."

Young's company has a large footprint, with 1,200 agents spanning three states and 43 offices throughout



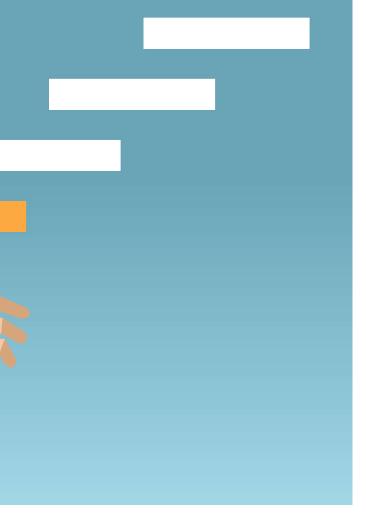
"We saw Quicken Loans as a way to grow our business, offer additional value to our agents, and meet our clients' lending needs."

> - RICK YOUNG Berkshire Hathaway HomeServices Anderson Properties

Texas, Oklahoma and Arkansas. When it comes to home loans, he needs a company as versatile as his geography. To meet his needs, Quicken Loans offers a variety of different lending options, from FHA, VA, jumbo loans, and more.

"If there's something our client is looking for, chances are Quicken Loans has a program for them," says Young, "and if they don't have it, they're completely transparent."

This transparency extends into all aspects of Quicken Loans' customer service. "With Quicken Loans, we get fast answers," says Young, who works with his loan officer to get all the information and service he needs even on nights and weekends. "If I call and don't get them right away, I have a call back within the hour. Our agents love how responsive they are and the fact that-



they even reach out to our clients to make sure they have a good experience."

Securing a home loan can be a stressful time for your clients. As an agent, it's your job to make the home purchase process as simple as it can be. According to Young, "Quicken Loans does everything they can to be a part of our team to make sure the stress is minimized as much as possible."

For more information, please visit www.RealEstate.QuickenLoans.com or call 866-718-9842.

Building Trust With Homebuyers Through Rental Relationships

HOMES.COM'S RENTAL CONNECT PROVIDES A COMPETITIVE EDGE

by John Voket

arrie Vos has been a REALTOR[®] in the Greater Houston area for just two years, but early on, she made an astute decision that has served her well. By her own admission, this decision advanced her far ahead of many peers in her highly competitive urban/suburban market.

Shortly after she received her real estate license, Vos learned about Homes.com and its Rental Connect program. With a background in finance, she already knew that being successful in real estate was all about maximizing the number of contacts within her pipeline.

"When I first got my license, I went to a lot of seminars to learn the best ways to get myself marketed," says Vos, who learned about generating leads by obtaining zip codes at a seminar Homes.com was co-sponsoring.

That program, Rental Connect, refers agents to Homes.com rental prospects searching for rental properties within the zip codes reserved by those agents.

"I started with two zip codes, and I'm already up to five, because the program has been super successful for me," says Vos.

According to the latest survey of Homes.com renters, 65 percent plan to move in three months or less and 76 percent are looking for a single-family home.

And when it comes to younger prospects, like renters in Vos' region, Homes.com found that 74 percent of these millennials plan to buy a home in the next five years, with nearly a third saying they'll buy in the next 12 months.

So, taking the time to develop good relationships with rental clients positioned Vos to be the first real estate professional many of them called when they were ready to buy. Now they're telling friends and family members to call on Vos, as well.

"Since signing on with Homes.com Rental Connect, I've closed over 40 rental leads. And I've had a number of them call looking for a home once they were ready to buy."

- CARRIE VOS REALTOR[®], Coldwell Banker United, REALTOR[®]

"Since signing on with Homes.com Rental Connect, I've closed over 40 rental leads. And I've had a number of them call looking for a home once they were ready to buy. I've not only learned how to help these clients qualify for rentals, but if they look good, I get them in front of a mortgage rep to determine if they're qualified to buy," says Vos, who's committed to providing every client the same level of service.

"By following up with every single lead—and I contact them within minutes—I've been really successful," concludes Vos. "The homebuyer clients I've met through Homes.com and Rental Connect have proven to be well worth the investment."

For more information, please visit https://marketing.homes.com/.

A Brokerage's Transformation

REALTORS PROPERTY RESOURCE® (RPR®) STREAMLINES EFFICIENCY AND PROMOTES EXPLOSIVE GROWTH

by Liz Dominguez

R unning an efficient brokerage is the name of the game in today's highly competitive real estate market, which is why brokerages across the board are directing their attention toward single platforms that can streamline their workloads. ReeceNichols Real Estate, a Kansas-based brokerage that also operates in Missouri with over 2,500 agents, quickly realized that efficiency would transform the company into what it is today: a relationship-based business in which every individual interaction makes a difference.

Realtors Property Resource[®] (RPR[®]), a comprehensive real estate platform that provides REALTORS[®] with powerful analytics and client-friendly reports, is what ultimately helped them come to this realization.

"The National Association of REALTORS® (NAR) introduced RPR several years back, and most of our agents have been using it since then," says Katie Stephans, vice president of Information Technology for ReeceNichols Real Estate. Stephans strives to ensure that all her agents have the online tools and resources they need to drive their businesses by assisting clients throughout the entire home-buying and -selling journey. "Instead of an agent having to visit several sources for information, RPR does it for them. It's convenient and a time-saver."

With a number of franchisees being introduced, it was essential for the brokerage to align with a data and reporting resource that could provide the appropriate amount of support in order for them to thrive.

"Because we have so many agents throughout Kansas and Missouri, RPR has been a great resource for our franchisees," says Crystal Lewis, digital strategies manager at ReeceNichols Real Estate. "Since RPR is provided to them as part of their NAR membership, they're able to access reports for their listing presentations," notes Lewis, in addition to reports for all other facets of the real estate transaction. "And it allows us to include our company branding, so it's a win-win."

As a company that embodies the characteristics that foster relationships—such as expertise, loyalty and mo-



tivation—Stephans foresees ReeceNichols Real Estate continuing to leverage RPR, specifically their customizable, client-friendly reports, along with existing marketing strategies, in order to truly show clients the value of their services.

"Clients have responded favorably [to the reports generated for them]. Ideally, we like to see [RPR] used along with our branded marketing pieces," explains Lewis. "The presentation is very impressive and can be structured so it's relatable to that particular client.

"RPR gives brokerages the ability to brand all reports, so agents can continue to showcase the power of the ReeceNichols Real Estate brand in their listing presentations," continues Lewis. "The platform also gives us the ability to include our Family of Services, allowing our agents to showcase not only the company, but also the partnership we have with several in-house services, such as title, insurance and lending.

"They say the devil is in the details," concludes Lewis. "People make big decisions based on information they receive from us, as well as the internet. Since the internet can be wrong, the more true data we provide, the better informed the client will be. After all, it's all about the client. The better we educate, the more we stand out from the competition." **RE**

For more information, please visit blog.narrpr.com.



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{Power Teams}

Plan, Elevate, Acclimate, Accelerate

by Verl Workman



A s we approach the end of the year, it's time to think about business planning and take a moment to stop and assess where we are and where we're headed for 2019.

Many of our teams and elite coaching clients will close hundreds of transactions in 2018, and have to decide what's next. As a coach, you'll often hear me tell a client that they should set their goals to double. While this is fun and exciting to talk about, it's a lot easier to double your production when you're doing 20 sales a year than when you're doing 400.

In order to accomplish this "double" goal, you have to build a business plan and then execute that plan. Whether or not you've heard it said before, "For a ship bound for no harbor, no wind is favorable," it's a statement that I couldn't agree with more. Set your goals just beyond your grasp, then start to execute.

During the elevate phase:

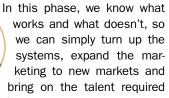
 Set high goals just beyond your grasp.

- Be clear on four pillars of income, and make sure each pillar is capable of hitting 100 percent of your income goal.
- Look for new opportunities, and make sure you're focused on lowhanging fruit with your database, as well as the repeat and referral side of your business.
- Get your operations in order and complete systems for everything you duplicate three times.
- Spend an hour of focused energy each day on your business, rather than transactional activities.

As you elevate your sales, as well as your production, training, lead generation and prospecting, you'll begin to get busy. Keep in mind that the most important part of the climb to success is to know when it's okay to take your foot off the gas and acclimate, or evaluate what's working and what isn't. Oftentimes, in growth mode, we don't take the time to make sure our clients are receiving the ultimate experience at every level of the interaction. During the acclimate phase:

- Look at your transaction workflows and scripts and dialogues.
- Always under-promise and overdeliver.
- Make sure you're receiving five-star reviews.
- Double check with your agents to make sure they aren't hitting burnout or having success at the expense of family or other important personal things.
- Evaluate lead sources and ROI. Keep in mind that six times the spend should be the minimum level of return on marketing dollar for lead-generation systems.
- Review your operations manual to make sure all systems are documented and duplicatable so that no one person can control the success or failure of the business.

Once your plan is in place, and you've taken the time to execute and review the progress of what's working and what isn't, it's time to kick it into high gear and accelerate—or perform at a higher level of speed with a higher level of ease.



to follow up and close the opportunities created by execution of our plan.

If you follow this formula, the road to "double" becomes very clear and very real.

Verl Workman is the founder and CEO of Workman Success Systems (385-282-7112), an international speaking, consulting and coaching company that specializes in performance coaching and building successful power agents and teams. Contact him at Verl@WorkmanSuccessSystems.com.



Get Your House in Order

by Sara Guldi

spent the weekend at the beach with my kids recently. The ones at home still are older now (one teen and one tween), so our sand castle days are in the past, unfortunately. But as I sat there watching them splash in the surf, feeling the warm sand between my toes, I watched a family with small children try to build a sand castle. They packed the sand with water and began building the base layer. Then they would try to layer on top; however, I'm not sure they ever had the right mix of sand and water. Every time they tried to stack more sand on top, the bottom layer would crumble. Their foundation

wasn't solid, and they didn't have the right mix of ingredients. The family repeated this over and over, trying to build upon the wrong foundation, continuing to watch their attempt to build a sand castle crumble.

It reminded me of a hard-learned lesson in my own real estate business. About nine years ago, we looked at where we were in our market and realized that our growth was capped. We had captured so much marketshare that if we wanted to keep growing exponentially, we needed to expand.

Here's the thing about expansion. It shines a laser beam on your areas of opportunity. I say that as a euphemism. If you're failing in an area of your business, go ahead and try to expand so that



you can get a really clear picture of what those areas are.

Our No. 1 takeaway? Get your house in order. We wiped the slate clean and started anew. We needed the right people. We needed systems. And, most importantly, we needed a plan. I remember a conversation centered around

trying to determine what the driver was in our business. Ego was stepping in and it finally hit us that it didn't matter which partner was in charge. The business plan needed to be in charge.

If you're looking to get your house in order, the first thing you'll want to do is have a business plan. And be sure to follow it. It should include your budget, marketing, your pillars of business and your goals. Tracking those goals and your progress is also key. For example, if you wanted to lose weight, you wouldn't just say that you wanted to lose 50 pounds and then hope for the best without tracking your progress along the way.

It's also important to focus on what to track and how. To get started, make sure you're tracking your leads, your lead followup, your sphere of influence, your Top 50 plan, your lead conversion and your transactions—and, most important, your database. Your follow-up with your database doesn't have to be expensive; it just has to be consistent. If you have a strong Top 50 plan, and consistently talk to and engage with those 50 people every single month, you'll quickly be in a strong position to expand.

While this isn't an exhaustive list of what to get in order, I can say with total confidence that this should be the minimum before you expand to other markets. Expanding will highlight your areas of growth, and I mean that in the nicest way possible. If it's broken, expanding will tell you it needs fixing.

Sara Guldi of The Guldi Group is a 13-year veteran of real estate. She lives in Florida and has a team in Maryland that consistently exceeds \$20 million in production annually, with an average sales price of approximately \$165K. In their best year, The Guldi Group did \$64 million in production, and they attribute their long-term success to a strong commitment to systems and coaching. Guldi's passion is coaching, and she loves helping others build amazing business and lives using the performance coaching systems developed by Workman Success Systems. Contact her at Sara@ WorkmanSuccessSystems.com.



{Power Teams}



Leverage Through Expansion

by Rick Geha

remember vaguely the first time I heard about "team expansion." Believe it or not, even while our team was doing anywhere from \$55 million to \$75 million in volume in production each year, we didn't feel ready to expand to other cities outside of our local area—and we certainly didn't feel ready to go into other states and duplicate our efforts into an "expansion" team.

Well, it turns out that many others were thinking the same thing. In fact, they were saying that they needed to "get their own home in order" before they went out and started new businesses elsewhere. Again, continuing with leverage our theme for 2018—expansion of your business is another step in the direction of leverage. For some of you, expansion may mean that you're starting up another business far from your current center of influence, while others are looking to expand by going just a few miles outside of your normal area. I know of two teams on opposite ends of the U.S., working in different markets with different average sale prices, who decided to expand just three or four miles outside their current area. Both

of these agents have proven that you can do just that and increase your GCI significantly while still finetuning and perfecting your systems.

This requires determination and hard work, but in the end, the yield will be worth it. This part of leverage, as in last month's article, requires the use of well thought-out and well-established systems and models to perfect your outcome for you.

Of course, the farther you go from where you've built the original team, the more challenges you'll face in the quest to expand your business into different markets. Either way, leverage takes work. Accountability and coaching continue to be the key points you can turn to as tools to get you where you're going.

In closing, I've had very successful agents tell me that instead of expanding elsewhere, they continue to expand where they're currently working by taking more and more marketshare and developing

their existing team with systems and structure, steadily increasing units, GCI and even average sale price.

My point is that there are many different ways to pull off leverage through expansion. Start today.

Rick Geha of The Rick Geha Real Estate Team began his real estate career at age 22. Over the past 15 years, he's led more than 1,000 classes and workshops throughout the U.S. and Canada and has presented keynote addresses to thousands of professionals from all industries and walks of life. Rick is currently a coach with Workman Success Systems. Contact him at Rick@RickGeha.com.

{Power Teams}

Building a Solid Foundation for Future Growth

by Cleve Gaddis

Do you have big plans for your future? Do these plans include massive income and plenty of free time for yourself and your family? For many agents, these plans will never become reality. Sorry for the gut punch, but it's true. Why?

Because nearly every agent I know wants to grow a profitable business—one which provides worklife balance—but very few ever do anything differently than they did yesterday. Somehow, though, they believe that someday things will just miraculously be different.

So how do you avoid this nearly universal problem? By creating the systems and processes required to do business at a higher level. Yes, you read that correctly.

If you want to do business at a higher level, you have to start acting like you're already doing business at this higher level before it can actually happen.

Below are four systems that top-producing agents and teams put in place long before they actually become top producers.

Lead-tracking, categorization and

conversion. How many leads did you generate last month? What was the purchase timeframe of these leads? What percentage of the leads were converted into faceto-face appointments and then into clients? Before you can generate and convert leads into prospects and prospects into clients at a very high level, you need to have



systems in place to track your lead conversion.

Core values. What makes you who you are? There's something about you that makes you special, or things you strive for in your business that make people want to hire you as their agent. Put these things down in writing and you'll start to create core values for you and your team members to strive for.

Huddles and meetings. Many people in real estate hate to have meetings, and this hatred is justifiable, as most meetings are boring and not necessarily beneficial

to anyone in attendance. Change this immediately by having exciting meetings with your team. Follow a specific outline for your weekly meetings and start

having 15-minute daily huddles, as well. Encourage ideas and let your team discuss the business. You'll reap the rewards when they buy in mentally.

Accountability. Most people rebel from any form of accountability, and you probably understand why. While many of us believe that accountability is something that's done to us, the reality is that accountability is something we should do to ourselves—with the help of others. In order to grow in business, we must hold ourselves accountable to do certain activities within a certain timeframe and to produce specific results based upon our effort. At Workman Success Systems, we believe that accountability equals love. We hold accountable what we love the most—like our kids—so why does accountability become so negative in our work life?

If you want a head start in these four key areas, send an email to Cleve@GoGaddis.com and I'll share with you the systems we use. These include our lead tracker, the process used for creating core values, agendas for our daily huddles and weekly meetings, and a form for tracking daily activities required for success.

If you want to make a million dollars a year, you must start doing the things a million-dollar producer does. It's that simple, and unfortunately, there's no secret or shortcut. Start building your business on a solid foundation today. Go on—what are you waiting for?

Cleve Gaddis is a master coach with Workman Success Systems and team leader with Gaddis Partners, RE/MAX Center in Atlanta. He learned sales the hard way, selling vacuum cleaners door-to-door, and now puts those skills to use in helping his team close \$60 million annually. He loves to share his systems and strategies to help others succeed. He hosts the Call Cleve Atlanta Real Estate Show heard weekly on NewsTalk 1160 WCFO. Contact him at Cleve@GGaddis.com.



HOW TO PREPARE FOR THE COMING WINTER

(and I'm not talking about the snow)

by Verl Workman

s much as we'd prefer to keep the thought of a seismic shift in the market dormant in the back of our minds, in this instance, ignorance is not bliss.

Although it's not the time for panic, the warning signs are on the horizon so it's better to be safe than sorry. I'd rather have an emergency escape plan prepared and never use it, than never map out my path to safety and be caught in the middle of a fire.

THE SIGNS

Right now, home sales are below last year's levels and we're seeing home values appreciating at a slower pace, along with a drop in purchasing demand.

In many markets, we're seeing real turbulence with existing listings dropping up to 33% from August to September. This is true especially with the luxury market, of which sales of homes worth \$1 million or more fell 44.4% between August and September.

PREPARATION AND WHO'S AT RISK

The market doesn't have feelings. The market doesn't remember the great times you both had a year ago. When the market makes the shift, it doesn't do any favors.

The only ones the market shows favoritism to are the agents who are prepared. And by prepared, I mean the agents who are equipped with a strategy to endure; to provide better service, deploy more effective marketing and maintain a positive cash flow. Leverage comes in a varity of forms and is simpler than it seems. A simple strategic plan will give you leverage over your competitors in any market.

What happens to the agents who fail to prepare? Some will push through the tough times and come out with a few bumps and bruises, some will supplement their income with other streams and some will go out of business for good.

What's in store for those who prepare? As with the stock market, real estate is no different. Much wealth is to be created in a downturn for those who are prepared for the opportunity. The agents who have a strategy will thrive.

THE SIMPLE FIRST STEP

The most critical first step in preparation is shockingly simple. It's having a strategic plan. (Similar to the one made available to agents by Workman Success Systems at http://bit.ly/ris-strategy)

I also want to emphasize, you're never too small to have a strategic plan. Whether you're a solo agent, team leader or broker, having a strategic plan should be non-negotiable. And know that it doesn't take days to put together a strategic plan. To create your first iteration of a strategic plan can take as little as 2 hours. As you get more detailed and have



"Leverage comes in a variety of forms and is simpler than it seems."

- VERL WORKMAN

Chief Operating Officer, Workman Success Systems

more experience, you'll inevitably spend more time dialing it in.

As Tony Robbins says "*It's what you practice in private that you will be rewarded for in public*".

So let's go. Download your strategic plan now and start preparing.

The best part is, even if the next downturn doesn't impact your market, by having a strategic plan you'll already know where you're going and how you're going to get there, netting you exponentially more positive gains in your business.

Download Your Editable PDF Plan Here: http://bit.ly/ris-strategy

To your success,

Nerl Workman 🦉

Verl Workman Co-Founder & CEO



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> - ART MEYER Sales Associate, Berkshire Hathaway HomeServices New England Properties

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ou may be fully booked with open houses and showings this upcoming weekend, but take a look at your calendar and choose another weekend that's pretty open. Got one? Block it off. That weekend is going to be your productivity booster. Any gaps in your client database are about to be filled with new leads to follow up on, new clients and, best of all, new referrals.

How are you going to achieve all of this in one weekend? By attending events and doing it all over again at least a couple of times per quarter. So, take a look at the goings-on in your community, book up your days as much as possible and watch that business flow into your pipeline.

Where to Find Events

Today, it's easier than ever to join in on local events. Facebook is a great resource for this because it shows events happening nearby, as well events that your Facebook friends are planning to attend. If you notice that a large cluster of your colleagues RSVP'd to a certain Facebook event, this is a great opportunity to touch base with your current contacts, while also opening yourself up to new groups of people that you can convert into clients.

What Types of Events

These can run the gamut from food truck festivals and carnivals to local theater productions and school showcases. It doesn't matter which events you end up going to, as long as they allow you to connect with multiple individuals who can turn into leads or outright clients, as well as give you enough time to form connections. Here's a tip: If you attend a production-type of event, get there early so you can catch everyone as they mill around the lobby before the show.

How to Connect

It's not as simple as handing out business cards to complete strangers and calling it a day—this isn't productive and it's highly unlikely to lead to profits down the road. So, how can you make an impression without coming across as overbearing or too salesy? Strike up conversations first and get to know people. You'll find that once you get comfortable, your career will naturally come up—and, in most cases, people will ask you what you do for a living when you first begin talking.

Once it's been brought up, go ahead and give out your business card, but also try to get their contact information in return. You can let them know they'll receive relevant information they actually find useful, such as sold statistics for their neighborhood, even if they aren't currently in the market for a new home.

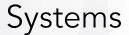
It can be intimidating to get out there and start talking to people, especially if you're among a group you've never met. With practice, however, this productive weekend will get easier and easier, until it comes naturally to you. Those conversations will then turn into leads that turn into clients, which will ultimately lead to sales and profits. **RE**



Liz Dominguez is RISMedia's associate content editor. Email her your real estate news ideas at Idominguez@rismedia.com.

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Building a Referral Base in the Military Market

by Katie Benson Eddy

Real estate professionals who work with military homebuyers and sellers attest that it's a referral-based business niche. Wordof-mouth and sphere-of-influence referrals are often the most successful marketing methods. Statistics back this up. According to the National Association of REALTORS® Profile of Buyers and Sellers report, 68 percent of seller and 58 percent of buyer contacts involve people who already know you. How can you insert yourself into the military market?

Build a sphere of influence. Hang out where military spouses and families do—it could be a book club, a running group or kids' sports teams. Even one contact can plant the seed for developing a sphere of influence.

Blog about real estate topics.

Blog about the local community and real estate topics. Include topics that interest military buyers and sellers, like VA financing, buying a property to live in now and rent later, making the rentor-buy decision, preparing a home for sale, making home improvements that add value, or frequently asked questions about real estate transactions. You could add a military market page to your website with links to information about the base, and rent-or-buy calculators with some scenarios based on local listings and basic allowance for housing (BAH) rates.

Get involved. Keep up-to-date on issues of importance to servicemembers. Read what they read, such as online newsletters and e-zines, blogs and social media.

Keep up-to-date. Presenting a seminar enhances your reputation as a real estate professional and provides an opportunity for attendees to check you out without making a commitment. It's a good way to demonstrate your professionalism and sensitivity to the needs and interests of military buyers and sellers. You don't have to wait to be invited as a guest speaker; you can schedule your own seminar. Creating a program opportunity could be as simple as contacting an organization's leadership or administration and offering to make a presentation on a real estate topic.

Ask for referrals and

testimonials. Not asking for a referral (or a testimonial) is the biggest opportunity real estate professionals miss out on. You can feature testimonials on your website or blog and in marketing materials. **RE**

Katie Benson Eddy is the course development manager for NAR's Center for Specialized REALTOR® Education. To learn more about NAR's Center for Specialized REAL-TOR® Education, visit Training4RE.com. To learn more about how to provide real estate services that meet the needs of service members and veterans, check out the education, benefits, and resources offered through the Military Relocation Professional Certification course, which is the basic requirement toward obtaining the MRP Certification.



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Move Where the Fun Is Happening

by Zoe Eisenberg

any of us move for work, family or school—but how about moving for fun? According to WalletHub, the average American spends nearly \$3,000 on entertainment each year. With that in mind, WalletHub recently released a report on 2018's Most Fun Cities in America.



While the No. 1 city may not surprise you (hello, Vegas!), some of the other list-toppers may. For instance, New York doesn't come in until the third slot, and Orlando beat out Miami, likely due to its several theme parks.

New Orleans, on the other hand, is mid-list in the ninth slot, whereas Los Angeles doesn't enter until spot 13.

To snag their findings, WalletHub compared more than 180 U.S. cities across 65 key metrics, looking

at movie theaters, breweries, fitness clubs, and more.

In doing so, the study found that New York has the most restaurants (per square foot of population), and the most playgrounds (per square foot of population). New York also has the most bars (per square foot of population), 71.5 times more than in West Valley City, Utah—the city with the fewest.

Bars aside, San Francisco has the most dance clubs (per square foot of population), 86.2 times more than in Plano, Texas—the city with the fewest.

Below is a list of the top 20 most fun cities in the country:

- 1. Las Vegas, Nev.
- 2. Orlando, Fla.
- 3. New York, N.Y.
- 4. Atlanta, Ga.
- 5. Miami, Fla.
- 6. Chicago, III.
- 7. Portland, Ore.
- 8. San Francisco, Calif.
- 9. New Orleans, La.
- 10. San Diego, Calif.
- 11. Denver, Colo.
- 12. Honolulu, Hawaii
- 13. Los Angeles, Calif.
- 14. Austin, Texas
- 15. Washington, D.C.
- 16. Seattle, Wash.
- 17. Philadelphia, Pa.
- 18. Houston, Texas
- 19. St. Louis, Mo.
- 20. Tampa, Fla. RE

This article originally appeared on RISMedia's blog, Housecall. Visit us at blog.rismedia.com.

For more information, please visit www.wallethub.com.



Zoe Eisenberg is RISMedia's senior content editor.



Webinar Recap: How to Create 5-Star, Legendary Client Experiences

by Liz Dominguez

ow will you set yourself apart from the competition? By offering superior client relationships, a topic discussed in RISMedia's recent webinar, "The 5-Star Review: How to Create Legendary Client Experiences," sponsored by MoxiWorks and moderated by Verl Workman, founder and CEO of Workman Success Systems.

Panelists included Scott Parker, vice president of Sales and Marketing at John Greene REALTOR[®]; Edward Tull, director of Technology and Process Management at JB-Goodwin REALTORS[®]; and Georgia Perez, vice president of Business Development at MoxiWorks.

How can brokerages and agents consistently garner rave client reviews, bolstering the status of their business and leading to higher levels of referral business?

The most direct method? Ask for feedback.

"We ask every one of our clients that closes with us to give a review," said Tull. "First, we do a survey and, if we get negative feedback, it goes to the sales manager and they address the issue before the problem is voiced publicly. Then we send them a link to Google reviews."

Additionally, utilizing those positive experiences in a productive way can lead to improvements and more profitable relationships down the road.

"We tell our agents, bring your best #clientforlife idea and share it. Some phenomenal customer experiences are being created this way, and our job is to be a conduit to make sure they're shared and implemented," said Parker.

But first, set expectations.

Of course, setting the stage is crucial. If a brokerage has a low bar set for its agents, they'll, in turn, set a low bar for their clients. The key to a successful client relationship that ends in a five-star review? Educating agents on what to expect and informing them to do the same for clients.

"Expectations are a huge thing. We truly believe in the fundamentals of training agents in what everything looks like—how to enter a home, how to have extreme professionalism in the industry, etc.," said Parker. "Laying the groundwork for what it's going to feel like, such as what could go right and what could go wrong, prepares clients and sets the proper expectation."

Part of that expectation? That agents will follow up. Tull believes one of the biggest client complaints is against agents who don't communicate enough. Additionally, it's about being on time, doing what you say you're going to do and finishing what you start, said Tull. This creates a trickle-down effect that leads to a seamless experience and the removal of client doubt.

"It's top-down management. Get your agents to trust you and they'll follow you according to that special sauce your brokerage has to make it successful," said Perez.

Use technology to assist you, but not as a crutch.

"Tech is there to create more belly-to-belly experiences," Workman reminded brokers and agents.

While technology performs well as a supplement to existing person-to-person strategies, full reliance on innovative software won't lead to the five-star client experience that brokerages are looking to offer.

"If at the end of the day, there isn't a human, we aren't creating a human experience," said Perez.

Workman agreed. "Authentic relationships don't happen on social media. That's just a tool we use to get close to [clients]." **RE**



View the full webinar at: https://bit.ly/2DWponu.

Liz Dominguez is RISMedia's associate content editor.

Webinar Recap: How to Boost Sales by Leveraging Your Database

by Jameson Doris

s a real estate professional, it's crucial to build relationships with clients and prospects. This was the topic covered during RISMedia's recent webinar, "Connections Into Cash: Activate Your Database to Drive Referrals," sponsored by American Home Shield[®].

The webinar dove into the database tactics utilized by some of the top real estate professionals in the country and how they're able to successfully drive referrals. Speakers included Nate Martinez, broker/ co-owner of RE/MAX Professionals in Glendale, Ariz.; Josh May, owner of May Group REALTORS® with RE/MAX Grand Rapids in Michigan; Lisa Rice, SVP of Sales - Western Division for American Home Shield; and moderator Verl Workman, CEO and founder of Workman Success Systems.

Here are a few ideas from the webinar:

VALUE

How do you assess the value of a client? What's the lifetime worth of any one of your clients? One tactic

is to create a list of your top 50 clients.

"Most importantly, pare people down to who you most enjoyed working with," said Martinez.

Martinez's top 50 list gets a quality touch once a month. This can take the form of many things, from invites to private events and exclusive videos to one-on-one meetings and private Facebook groups.

Martinez explained to attendees how, over the course of his 32-year

career, he's been able to turn one solid contact into almost \$200,000 in commission. This is simply through noticing the inherent value in that client and following up with regular touches.

TOUCHES

For any successful agent or broker, your database is an indispensable asset; however, if you're not engaging with clients, you're wasting its value.

> "It's our mission to take care of you before, during and after your real estate journey," said May. At RE/MAX Grand Rapids, May and his team have already be-

gun scheduling out their 2019 marketing list. From when holiday cards will be sent and free pizzas delivered to when large-

scale events, like a hot air balloon festival, will take place, all are planned out several months ahead of time.

It's these fun events and gifts that make May and his team relatable, "and that's what we want to be," he explained.

In a calendar year, May tries to



schedule two touches per client every month; however, he admitted, between follow-up emails, providing vendor lists and move-in gift baskets, those 24 touches per year end up averaging around 750 touches per

year for active clients.

REWARD

Maintaining relationships with the long list of clients and vendors in your database is easier said than done. That's why rewarding referrals can go such a long way for your business.

> Whether it's a gift card to a local restaurant or a mug branded to your company, the benefits of rewarding referrals are two-fold: not only is your client or vendor happy, but also, you've created a quality touch and encouraged them to send

more business your way. **RE**



To view the webinar in full, visit https://bit.ly/2QuJln3.

Jameson Doris is RISMedia's blog/social media editor.

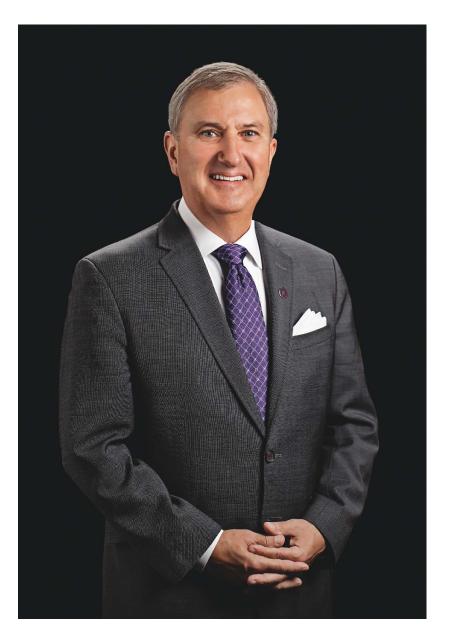
Berkshire Hathaway HomeServices Georgia Properties

Growing an Inspired Company

by Maria Patterson

aving battled through the new-homes collapse during the recession, Atlantabased Berkshire Hathaway HomeServices Georgia Properties now stands as the area's premier provider of residential real estate services. Thanks to a series of strategic moves-including tapping into the power of a world-renowned brand—CEO Dan Forsman has led the firm and its agents to a position of strength, and readied it for future growth. At the root of it all? The firm's culture. "We're a culture that embraces going to the next level and understanding your 'why'," says Forsman. "We're trying to live a vibrant and inspirational life to help people make the right choice when buying or selling a home." Find out more about Forsman's inspired formula for success in this exclusive interview.

> Dan Forsman CEO, Berkshire Hathaway HomeServices Georgia Properties





Maria Patterson: Dan, would you please begin by giving us a snapshot of the current state of the company?

Dan Forsman: The mindset of the company is very strong. We're globally affiliated with the worldclass Berkshire Hathaway name, and we're locally positioned within HomeServices, where each CEO gets a large degree of operating autonomy. We're a very well-integrated company, with a strong presence in the new homes and corporate relocation segments of the market, and we're actively growing our luxury market presence. Core services is a big part of our offering for consumers. We're trying to mirror the market and be innovative by serving the diverse needs of the various people who are buying property here. Since becoming Berkshire Hathaway, we've also grown our luxury business-it's part of the persona and image of our brand. We're an internationally known and affiliated company that operates effectively in a variety of market segments.

MP: Your firm has come a long way since the downturn...

DF: We were one of the few companies in Atlanta that made it through the great recession. Going into the recession, the company was No. 6 in the market. When it was over, we were a beat-up No. 1. After the recession, there was a lot of distrust and confusion on the consumer front. They had been burned, and **RESPA** came along and restructured all things mortgage, but we figured it out. Our current partnership with Prosperity Home Mortgage has seen us push capture toward 25 percent, with title capture exceeding 53 percent. Our journey to provide consumers a one-stop shopping experience is on track. Giving the consumer convenience and time is providing them with more of what they want and expect.

MP: So how many offices and agents does the firm currently have? DF: We have almost 1,700 agents in 26 offices.

MP: What are current market conditions like, and what challenges are you currently facing?

DF: Atlanta has become an international city that's attracting a lot of people who are paying higher than average price points. Within the city, the market is strong, and slightly better than last year for units; volume is up 8 percent. Prices are rising in areas with low inventory and high demand. The biggest challenge is lack of inventory for the first-time homebuyer and medium-priced segment under half a million. We're meeting that challenge with new homes, where we have an incredibly successful division. That's helping the company in many ways, but we can't build new homes fast enough to offset the lack of inventory. And those costs are rising; labor and raw materials are up significantly.

MP: What is your mindset when it comes to growth?

DF: Our approach to growth has been primarily to grow organically and create a vibrant culture of agent success and productivity, and offer the consumer diversified services, such as new homes, mortgage, title, insurance, property management, luxury, commercial, etc. We have a sales and marketing culture here, and our goals are to continue to grow and be the market leader, to serve the consumer and continue to innovate.

MP: What makes your firm different from other large real estate firms?

DF: I would have to tell you it's our culture. We have a culture that embraces going to the next level and understanding your "why," and trying to live a vibrant and inspirational life to help people make the right choice in buying or selling a home. We're consistently messaging our people in regard to the fact that prospecting, setting appointments and building rapport are critical.

MP: How do you create this culture of inspiration, so to speak?

DF: Our weekly video series, Real Estate Redefined, focuses on leveraging your "why." Commission sales is a hard job, so anything we can do to help people be more productive, inspired and intentional is important. At our firm, we innovate faster, and we say yes before no. We take a couple of international trips a year, Dan Forsman's weekly Real Estate Redefined video series provides informational and inspirational messaging to the real estate community.

spend a week at Tom Ferry's Summit and go to Buffini and Mike Ferry events, all of which we're doing to stay on the leading edge of where the agent's mindset needs to be. I'm also personally being coached. We're constantly trying to disrupt the status quo and be inspired at both the agent and leadership level. We're part of the Berkshire Hathaway HomeServices franchise system and are plugged into the "forever brand" and "forever agent" mindset.

MP: It sounds like agents feel really supported at your firm...

DF: In a world where there's so much out there today, we try to make the complex simple and give tools and information to agents in bite-sized chunks so they can focus on the things they need to be successful. Every agent runs their business a little bit differently. Everyone has to build a tech-enabled database, be a great prospector, have a geographic farm and commit to doing mega open houses. If you do those four things, you'll have an awesome career. We want to support the forever agent and brand mindset.

MP: Tell us more about your video series.

DF: We do three video series: Real Estate Redefined, Good To Know and From The Field Friday. Real Estate Redefined is designed to be inspirational, informational and motivational for the real estate community. The Good To Know series shows how to utilize our tools in bite-sized segments. From The Field Friday showcases agents at the company who share a system, tool or strategy that's working for their business. These videos are



sent to the whole company, boosted on Facebook and other social media platforms, distributed through BombBomb, posted as a podcast and shared via other media channels. Our videos receive 25,000 to 35,000 views per episode. We utilize our in-house video production center with a green room and employ a full-time videographer.

MP: Why are these video series such an important part of your company strategy and overall culture?

DF: We believe in constant, transparent communication with our associates and employees. It's about making the complex simpler. We supplement our training with this real-world video content: agents from the field sharing success stories, and people you know showing you how to use the tools you have access to. And these videos help us connect with everyone. It's not the man who makes the office, it's the office that makes the man. If you use your office for good, people are drawn to your culture and vision.

MP: What is your overall approach to coaching and training?

DF: We're focused on partnering with leading coaches and trainers in the industry. We embrace them. We've partnered with Tom Ferry, Brian Buffini, David Knox and Mike Ferry, to name a few.

We've also advanced a lot of our agent training online. We use Propel, a learning management system on our intranet. Propel offers hundreds of courses that agents can take; it's all about getting productive quickly and having the right mindset. All of our new agents go through it, and it's always there for them.

MP: What are some of your most important marketing strategies?

DF: We host mega open houses—a term we got from Tom Ferry-twice a month. Mega open houses involve a very precise plan that includes door-knocking and inviting the neighbors ahead of time, doing a very coordinated marketing effort on Facebook to promote the listing, and putting the listing on Waze. We also run ads on Zillow, display ads on our extensive digital billboard network and implement effective follow-up campaigns. This is a great way to expose a property to buyers and find more listings in a community. We also use Spacio, which is a paperless open house visitor registration system to follow-up with all the prospects. To give you an idea, through all of our coordinated mega open houses, we recently had more than 3,000 buyers or sellers walk

through our homes on a weekend. That's a lot of lead activity, and when they're registered, it gives us a chance to use effective follow-up campaigns. Every Monday, our managing brokers have a sales and marketing WIG (Wildly Important Goals) call after the mega open house where agents share success stories.

Zillow videos are also really important. With the Zillow Premier Agent app, you can upload a walkthrough video of a listing. We also have a unique process for loading high-quality custom videos. If your listing has a video, Zillow prioritizes the listing first in their search results, and it's the first thing a consumer sees. Our program doesn't cost the agent anything, and 41 percent of our listings now have a video. That's the highest for any brokerage in the country. When we find something that gives an agent an advantage, we try to replicate it over and over-plan, measure, execute

and correct. This is common sense, but it isn't always common practice.

We're always testing something. Predictive analytics aren't always that predictive, but we're evaluating it. Artificial intelligence (AI) is moving to voice, so we did an Atlanta real estate skill for Amazon Alexa and Google Home. We don't want to be on the bleeding edge, but we do want to be an early adopter.

MP: How do you make sure you're staying ahead of the curve as a leader?

DF: I surround myself with great, visionary leaders—like Tom Ferry and Gino Blefari—who keep my game up. I talk to people like Ron Peltier. On a recent trip to Argentina with my son, I met with the CEO of RE/MAX Argentina, Sebastian Sosa, who is facing a lot of the same challenges we are. One of the things you do to stay ahead is talk to amazing people and find out what they're doing. Sharing what's happening with our



team helps us stay on the leading edge. I also love to read books. You have to keep the sword sharp.

MP: What's next for you and the firm...and the real estate industry at large?

DF: Personally, I want to continue to live an inspired life. I'd like to see our company double in volume in the next three years. I think there's a renaissance occurring with agent productivity. Technology is making the transaction less complicated for the agent and the consumer.

Whether it's new competitors like Redfin or Knock, or the discounters or legacy brands and franchises, there's a lot of opportunity in the space. There's never been a time when I've been so excited about doing what I'm doing. I've never seen a time where the consumer is more anxious for that agent who isn't just meeting, but exceeding, expectations—who has a strong understanding of market knowledge and delivers core services.

When Warren Buffett invested in the real estate space, he had a long-term vision of people continuing to buy and sell homes. With the Berkshire Hathaway brand name, we can do that. When performance is measured, performance improves. When performance is measured and reported, the rate of improvement accelerates. If you create a culture where people track what they do and report what they donot in a negative way, but in a way where they embrace a business discussion and plan to go to the next level-great things can happen. Our culture pulls people in and gives them a place where they can contribute and be recognized and go to the next level. RE

For more information, please visit www.bhhsgeorgia.com.

Revelation Real Estate: **A Multi-Faceted Approach** to Success

by Barbara Pronin

huck and Angela Fazio are best friends, husband and wife, and co-owners of a dynamic and fast-growing Arizona real estate company ranked by the Wall Street Journal as one of the 'Top 10 Single-Office Brokerages in the Nation.' With Chuck's marketing background and Angela as designated broker, Revelation Real Estate has become the topproducing single-office brokerage in the East Valley marketplace, growing from a team of 15 agents in 2005 to more than 800 agents currently on track to close \$2 billion in sales this year. In this exclusive interview, the Fazios discuss their passion for putting agents first, the Christian foundation that inspires them and their unique and multi-faceted approach to building a successful business.

Angela and Chuck Fazio are dedicated to inspiring more agents to be successful and happy.





Barbara Pronin: Can you tell us a bit about your personal backgrounds and how you came to lead Revelation Real Estate?

Chuck Fazio: I'm originally from New York. I did a lot of things in my years back East—even ran a nightclub for a while—but in 1998, I moved to Arizona in search of a better life. It was the best thing that ever happened to me, because that's when I first went into real estate, and that's when I met Angela.

Angela Fazio: I started in Arizona real estate in 2001, and Chuck and I partnered very soon after we met-but we had a hard time getting started. We would pray about it all the time, and soon everything seemed to open up for us. In 2002, we closed nearly \$12 million in business, and we continued to increase sales: \$17.5 million in 2003, \$22 million in 2004, and \$40 million in 2005. That year, our team, not including us, closed \$89 million. At the end of that year, we started Revelation Real Estate-a name that truly reflects our faith-and we grew right through the recession years.

BP: Your office building in Chandler houses more than 800 agents plus all your support staff. Tell us a little about that.

CF: We have just one office building, which is a huge complex that dominates the Valley. It's called The Forum. There are 21,000 square feet inside, as well as a 7,000-squarefoot, resort-like patio area. We have a full-service cafe with a chef on staff that's open to the public. In fact, we have areas that can be rented out for special events-and our on-staff event planner schedules live concerts, mystery dinners and other entertainment free of charge, where our agents can spend some quality time meeting, greeting and building relationships with their clients.

AF: The Forum not only houses Revelation Real Estate, event space and the bar/cafe, but also houses our real estate school, as well as six conference rooms and sound-proof "prospecting rooms" where agents can duck in to make or take important calls. We even have a game room equipped with a pool table and arcade games. Revelation Real Estate's office—The Forum—dominates the Valley.

BP: How did you develop this very creative approach to your business? AF: By the grace of God, the strength of our own relationship and a strong commitment to enriching the lives and the mindset of our agents. We have six children ourselves, so we understand the importance of family and how vital it is to balance your work with your home life. We put a lot of time, money and effort into seeing that our agents are happy and fulfilled, because happy agents tend to be the most productive.

CF: We also have a great team—a staff of 20 or more who are dedicated to the success of our agents. From Tracey Couture, our CEO, and Catherine Shaeffer, our managing broker, to our amazing corps of training, marketing and agent support leaders, this is a team like no other. Jennifer Aldridge, our office manager extraordinaire, helps keep everything going. In all, caring is the secret sauce that creates our amaz-



More than just a home for the brokerage, The Forum offers areas for work and play.

ing culture—which, as Angela said, helps make our agents the very best in the business.

BP: Your firm has certainly enjoyed a spectacular growth rate. Tell us a bit about your recruiting strategy and your agent retention rate.

CF: We're very picky, because we provide such a high level of value to our agents, but our recruiting team leader, Kristen Cantrell, is one of the best in the business. Some referrals come from agents already





on board—and many agents in the region seek us out because they're drawn to our business model.

AF: That's why we continue to grow quickly—in just the last two years, for example, from 500 to about 800 agents. Many of our agents and staff have been with us for a long time. Chuck and I have an intensity that many people don't have, and we apply that intensity to enriching the lives of our agents. They know the deep caring we have for them.

BP: What's your approach to training and coaching?

CF: We have our own real estate school, so we know our agents are getting a good start. And we're very hands-on and personal in our training and coaching. We want our agents to reach the very top of the mountain.

AF: I used to be a teacher, so training is important to me. New agents can choose our mentorship program that lasts a year. Experienced agents receive ongoing training and coaching on a variety of levels for as long as they're with us. It's critical for us, and I'm personally gratified when an agent tells us, "I've learned more in this one class or this one training program than I've learned in my whole career."

BP: What about your marketing strategies? How are you connecting with consumers?

CF: Primarily through social media, and through our own very personal approach to business. We have media resource rooms in our building, and a staff to help agents prepare videos, provide awesome presentations and other necessary marketing visuals. We also have staff working our agents' databases on their behalf, keeping in touch, sending out videos and providing a calendar of social events designed to keep agents connected to customers. Nicole Shambre and Sheridan Caprisecca lead in those areas.

BP: How do you stay ahead of the curve on technology?

AF: We ask the young people! No, really. Our daughter, Danielle Neilson, is a whiz at social media and works as our resident social media guru. She creates and manages the company brand and media specifically for the purpose of business development.

Chuck and Angela Fazio have big plans for the future as they look to widen their circle of customers and friends. CF: Social media and technology aside, we encourage our agents to maintain meaningful connections, especially with past and present clients. We hold what we call "mindset meetings" every Monday morning-a 45-minute time designed to prepare agents to meet the challenge of the week ahead. Agents don't have to be there in personmaybe 30 to 40 agents are there on any given Monday—but hundreds watch each week on Facebook. We focus on mindset, and on the realization that we aren't here just to sell real estate, but to connect with people in meaningful ways. We even wrote a book to help our agents out. It's called "Marketing Your Real Estate Career."

BP: How would you describe the state of your market? What are your challenges and opportunities? AF: In certain price ranges, there's still a shortage of inventory, which makes for a hot market—and we also have a very strong rental market. In all, the business environment is good, and unemployment is low. The opportunities are really unlimited. It's a great time to be selling real estate.

CF: Our biggest challenge is time time to manage our complex business lives and make time for our kids and our grandbaby. But we're builders and creators and motivators by nature. We're dedicated to inspiring more agents to be happy and successful, because they, in turn, inspire the success and well-being of the company.

BP: What's on deck for the future of the firm?

CF: We're excited about the future. Of course, we will continue to grow Revelation here in the Valley, but God has called on me to do more. I know I can positively affect many more agents. Revelation isn't duplicatable, but I have big plans to attract a team of talent nationwide and invest into their business with the same intensity as I do here locally. That's why I moved my license to eXp Realty. Part of the plan is to share my expertise with anyone who wants to excel in business and could benefit from my scripturally-based coaching and training.

AF: Our company culture is based on scripture—specifically Proverbs 27:17, which says, "As iron sharpens iron, so one person sharpens another." We see this as the next stage of our own development, and, we hope, as an opportunity to widen our circle of customers and friends. **RE**

For more information, please visit www.revelationrealestate.com.



{Broker Best Practices}

Finding Success Through Innovation

by Jameson Doris



Sheila Rice President Virginia Cook, REALTORS®, a member of Leading Real Estate Companies of the World® (LeadingRE) Dallas, Texas www.virginiacook.com

Region served: Ft. Worth, Sherman, Plano, North Dallas, Park Cities and Uptown

Years in real estate: 51 Number of offices: 6 Number of agents: 300+

Top tips for staying ahead of the competition: Diligent work, industry involvement, constant learning and loving the challenge of solving problems

How do you stay flexible and relevant in today's ever-changing real estate landscape? By embrac-

ing innovation and welcoming positive change. As an example, we adopted digitally signed documents early on. We've also embraced technology as a tool that enhances customer relationships, rather than as a barrier to human interaction. What are your best strategies when helping homebuyers who are relocating to your area? North Texas is easy to sell. Other than terribly hot summer days, we offer a rich cultural life, affordable housing, superb sporting venues, friendly people and excellent schools. We tailor our introduction to the DFW area to each client and their needs. Additionally, we provide buyers an overview of the process, which leaves them feeling empowered.

How do your agents stay in touch

with their clients? Our marketing department provides four agentbranded emails that can be sent to clients monthly. These include a real estate overview by area, what's happening in the city, unique seasonal events and what's trending in multiple areas. Additionally, we have a variety of printed templates that can be mailed. However, the very best way to solidify client relationships is with face-to-face interactions or telephone contact.

What were some of the biggest obstacles you overcame going from a manager to opening Virginia Cook, REALTORS®? There really weren't any significant obstacles for me and Virginia [Cook, chief executive officer] when we opened the company. We each had more than 20 years of experience, and we had both served as president of the MetroTex Association of REALTORS®.

Challenges come from left field when you're busy working home plate; we adapt, adjust, change and collaborate. "Challenges come from left field when you're busy working home plate; we adapt, adjust, change and collaborate."

- SHEILA RICE President Virginia Cook, REALTORS®, a member of LeadingRE

What is the most significant trend positively impacting your business

today? Collaboration at a national level between brokers with shared values. We're members of LeadingRE, and through that partnership, we were introduced to Larry Kendall and his Ninja Selling program. That's just one of the significant values that's derived from our membership in LeadingRE.

Where do you see Virginia Cook, REALTORS® five years down the

road? Since we began the company, it's been our goal to significantly enhance our business skillsets and agent education every year. In the past three years, we've offered 50 - 60 hours of approved continuing education each year, free to our agents. We'll also be continuing our KickStart program for new agents, which consists of eight days of intense training on everything from the Code of Ethics to cloud computing.

For more information, please visit www.leadingre.com.

Setting the Stage for Success by Paige Tepping



George Patsio Founding Partner Berkshire Hathaway HomeServices Commonwealth Real Estate Natick, Mass. www.whereyoudeservetobe.com

Region served: Greater Boston area Years in real estate: 25 Number of offices: 22 Number of agents: 500+

Motto/work philosophy that you live by: As a company, we've been embracing the following notion recently: "Where you deserve to be." This is a powerful motto that's meant to guide us forward.

Best advice for new agents:

Choose a company that focuses on you, your family and building a successful business.

You officially transitioned to the Berkshire Hathaway HomeServices network on Nov.1. What most attracted you to the brand? There were many things that attracted us to the brand, but one of the things that stands out the most is the fact that it's one of the few companies entrusted to carry Warren Buffett's Berkshire Hathaway name. This is an extremely powerful point of differentiation, as the Berkshire Hathaway HomeServices brand is so well respected. Established in 2013, Berkshire Hathaway HomeServices is on a trajectory of growth that's not only impressive, but also fits our personal company goals as we look to double our size within the next few years. The brand truly exceeds when it comes

to professionalism and its ability to build lasting relationships, and I feel that it's a perfect fit.

How does being part of Berkshire Hathaway HomeServices help you and your agents do your jobs well?

First and foremost, Berkshire Hathaway HomeServices is committed to our values. It's also one of the most revered brands, and considering that, it's scalable across all the markets that we serve, which provides prominent exposure to our clients and connects us to the various generations present in any given market. In addition, we're able to offer cutting-edge tools, state-of-the-art technology, firstclass marketing and unparalleled support to our sales associates.

What is one of the challenges your market faces, and what are you doing to overcome it? While there are always challenges that come from different angles, one of the biggest challenges over the past few years is the great deal of change the real estate industry has witnessed. In addition to the new generation of people that have entered the market, we're constantly looking for ways to deliver more tools, support and exposure while upholding our core values. Berkshire Hathaway HomeServices is engaged with some of the most innovative tech companies to find the best technology out there, and we're excited to be able to deliver something to the marketplace that's missing.

How are you preparing your agents for the future of real estate? Prepar-

ing our agents for the future began on Nov. 1 when we transitioned to the Berkshire Hathaway HomeServices network. Providing our agents with a brand whose financial strength is unquestioned—coupled with the tools and resources they now have access to—is the best way to prepare them for the future. At the end of the day, our goal is to improve our agents' business through support, training and coaching.

What are your predictions for the real estate market in 2019? We've

been experiencing a really healthy market for the past few years, and I expect the same thing for 2019. While I don't anticipate much change next year, we're excited to be part of this marketplace with what we feel is a brand that can make us even more successful, allowing us to grow the company beyond our wildest dreams.

For more information, please visit www.berkshirehathawayhs.com.

Perseverance of a Leading Team by Zoe Eisenberg



Editor's Note: After the unfortunate passing of team leader Kevin Blain, the team was asked by the California Real Estate Commission to rename the group. Re-emerging under a new brand, The Dani Blain Team, we join Dani in wishing the team success in re-establishing the brand. Here, we discuss her plan for getting the word out that this team is moving forward, and the strategies involved to keep the momentum and culture preserved with the new name.



Dani Blain Broker Keller Williams

Dani Blain Real Estate. Tulare. Calif. www.daniblain.com

Region served: Central Valley, Calif. Years in real estate: 5 Number of offices: 7 Number of agents: 50

What are the specific fundamentals that the team was built on that will endure under the new brand? Our vision statement is that our people come first. Our company culture offers team members the opportunity to succeed, grow and enrich their lives, and we expect our agents to have an excellent reputation of integrity and unity. We also focus on giving back to the community by hosting events to bring the members of our community in.

You seem to retain most of your team members through good times and bad. In your opinion, what holds the team together? Our culture is one that can't be matched. We're more like family than business

partners. We know that teamwork makes the dream work, and we believe in team-building and helping one another reach their goals. We share a common faith in God, which we believe ultimately holds us together.

You clearly have a strong momentum going, as you went from 400 annual transactions five years ago to what's trending to be 1,500 this year. What was the catalyst of change that caused the spike in business? We started an Inside Sales Associates (ISA) team and increased our support staff members so that our agents are freed up to do more sales. We also increased our marketing dollars.

We have a contact management platform that we use to track all of our leads. Our team also offers a client care program, listing team, transaction coordinating team, photographer, ISA, sign guy and a short sale specialist. In addition, we provide 4DX training, weekly team huddles, weekly team trainings and a monthly sales meeting to celebrate the success of our agents and support staff.

Are your agents on their own when it comes to finding customers, or do you provide opportunities, as well?

We provide opportunities through our inside sales team and encourage our agents to work on their own sphere of influence. We began purchasing online leads along with radio and theater ads. Realtor.com® has been a major part of our business; we get a significantly better ROI and conversion rate with them than we've had with other sources.

Can you describe what the consumer experience is like when dealing with your team vs. a single agent? A

lot of our customers come through our inside sales team. They build a relationship with the client and are then able to move that client over to whichever agent is best to close the escrow. Our clients work with an agent, a transaction coordinator and a listing team if they're the seller. We make it a real teaminvolved event.

What does success look like going forward? What would be the best possible outcome for you and your team? We would like to remain No. 1 in California and No. 1 in the nation for Keller Williams, as well as expand our team into other locations.

If you were starting a new team, what are three or four things you would make sure to do to get your team off the ground? I would hire a transaction coordinator and at least one ISA, and increase marketing dollars. And, most importantly, hire people with great culture.

For more information, please visit hub.realtor.com/team.



Creating a Healthy Environment Where Agents Feel Supported and Empowered by Lesley Grand

Gabriel Mendez

Broker/Owner Realty ONE Group Mendez Burk El Paso, Texas http://realtyonemb.com

Region served: El Paso County, Texas Years in real estate: 12 Number of offices: 2 Number of agents: 100

How does being a part of Realty ONE Group help you and your agents do your jobs well? Realty ONE Group is a very fresh and exciting model. In El Paso, most of the brokerages are old-school brands with little in the way of ultra-serviceable technology and new ideas for marketing. But since we've come onto the scene, there's been a new awakening. Real estate professionals are excited about utilizing this model that allows us to offer a flat fee, while still maintaining a full-service brokerage. The technology we offer means that our agents can be more productive and make better use of their time. We also provide classes once a week so that agents can easily learn how to use our newest offerings. One great example is an app called Videolicious. With Videolicious, agents can make semiprofessional videos in just three minutes, allowing

"I was a stand-alone broker with 32 independent agents before making the decision to switch to Realty ONE Group last year, which allowed us to grow to 100 agents almost overnight."

> - GABRIEL MENDEZ Broker/Owner Realty ONE Group Mendez Burk

them to brand themselves personally and promote listings in ways we used to only dream about.

How important is building a positive culture? It's extremely important to us, and we work on building that culture all the time. Our goal is to have a healthy environment where agents feel supported and empowered, and Realty ONE Group promotes that. To that end, we host at least one internal event a week, such as Taco Tuesday for our real estate professionals and their families. We're all about working together and being there for one another.

How would you describe your firm's positioning in the

marketplace? I was a stand-alone broker with 32 independent agents before making the decision to switch to Realty ONE Group last year, which allowed us to grow to 100 agents almost overnight. We're not the largest brokerage yet, but this type of growth in less than one year is phenomenal.

What is your best advice for staying one step ahead of the competition? On top of our technology and training, we also have beautiful new offices. Each office is 7,000 square feet and agents can use either of the two offices.

What is the secret to your success in real estate? My partner, Ruben Schaeffer, and I are always available to our agents. While I bring 12 years of experience to the table, Ruben has 40 years of experience in commercial real estate, so between the two of us, we offer innovation and experience. And a special bonus is that we're the only office in El Paso that offers commercial real estate training. Because of it all, I see the company growing by 50 percent next year. For us, the sky's the limit.

For more information, please visit www.realtyonegroup.com



Coming Out on Top

by Paige Tepping

Stephanie Sandoval

Broker – Franchise Owner HomeSmart Lifestyles Queen Creek and Fountain Hills, Ariz. www.homesmartlifestyles.com

Region served: Arizona Years in real estate: 18 Number of offices: 2 Number of agents: 145

Favorite part of your job: Teaching and mentoring newer agents throughout their first few transactions and seeing how excited they get when those transactions close.

Top tip for communicating with agents: I use a texting app called Heymarket that allows me to divide everyone up into groups and send messages out on a weekly basis. While I have groups for newer agents, teams, etc., each group is divided by skill level and branch.

How does being a part of HomeSmart help you and

your agents do your jobs well? HomeSmart offers end-to-end technology for both myself as the broker, as well as our agents through their RealSmart Broker and RealSmart Agent platforms that house everything needed to perform our various jobs, in addition to "If you know your value and are able to explain the differences that you provide over the competition, you should be coming out on top with the listing every time."

> - STEPHANIE SANDOVAL Broker – Franchise Owner HomeSmart Lifestyles

marketing technology for buyers and sellers. The systems are already in place and help ensure a smooth transition for brokers and agents coming from another brokerage—or those just getting started.

Please describe some of the current trends you're seeing in your market today. In the Phoenix market, we're still experiencing a lack of inventory in certain price points, and multiple offers on anything priced well under \$300,000.

What is one of the challenges your market currently faces, and what are you doing to overcome it? One of the challenges we're facing in Arizona is competing for listings against the iBuyer companies who are

buying out homes at a much-reduced rate for resale. If you know your value and are able to explain the differences that you provide over the competition, you should be coming out on top with the listing every time. I continue to teach my agents the importance of knowing their value and being able to share that at the first appointment or via their first communication with a prospective client.

In what ways are your agents using technology to stay in touch with their clients? We have several agents who are using video texting in addition to BombBomb videos to reach out to new leads and past clients. Many of these agents are texting or emailing and implementing videos on their social media sites to remind their sphere that they're in real estate through video. It's just another way to keep in touch with past clients.

What's the secret to your success in real estate? I

always try my best to treat my clients and agents like family. I make it a point to answer my phone as often as I can when my agents call, and if I'm not available, I'm always calling them back within an hour or so.

For more information, please visit www.homesmart.com.

Relentlessly Taking the Real Estate World by Storm



Kevin Johnson

CEO & Managing Broker CENTURY 21 OneBlue Orlando, Fla. www.onebluerealestate.com

Region served: Central Florida Years in real estate: 5 Number of offices: 1 Number of agents: 49 Motto/work philosophy that you

live by: Real estate isn't a sales business; it's a service business. The one thing I want my agents to learn is to stop trying to sell, sell, sell. I tell them that their job is to build long-term relationships and deliver extraordinary experiences. If a person trusts you, values your work and likes you, they'll buy and/or sell a house with you.

You have a suite of companies, chief among them the brokerage and OneBlue Real Estate School. How important is learning for your agents and brokers? Learning is especially important to me. I don't care what it is that you do, whether it's reading an article or book on real estate or taking a class—you need to be growing your knowledge every single week. You must stay on top of the latest market and industry trends, mind your fundamentals and keep abreast of governmental programs and policies that impact your business.

What is your best advice for new agents? Don't be afraid to fail. Fail often, then learn from your mis-

takes. It's empowering.

"Don't be afraid to fail. Fail often, then learn from your mistakes."

- KEVIN JOHNSON CEO & Managing Broker CENTURY 21 OneBlue

How do you stay ahead of the

competition? We stay ahead of the competition through innovation. You have to throw the box away and constantly innovate. For instance, I don't cold call agents to recruit them. We built a platform that consistently gives us a pool of people to contact about joining our company. In fact, one day recently I had four appointments booked with prospective new agents. I didn't call a single one of them.

When it comes to time management, what is your No. 1 tip? Block your

calendar. Don't just make a list. If it's on a list, it's easier to ignore it. I tell my agents to block time for everything, including blocking time for phone calls, meetings and time for yourself.

What is it about the CENTURY 21[®] brand that makes it the best fit for you and your agents? The rebranded CENTURY 21 is taking the world by storm. While the brand itself

by storm. While the brand itself is amazing, the network is among the best in the world, which makes referrals unbeatable. I can connect with brokers and agents anywhere. The brand is also a good fit for me and my agents because it's agentcentric, not the other way around. That's what it's all about. I work for my agents. Each one is my boss, and I want to make sure I'm there for each and every one of them.

For more information, please visit www.century21.com.

Q&A: Lori Arnold

A Tried-and-Tested Coaching Style

by Jameson Doris

ori Arnold—broker/owner of Coldwell Banker Apex, REALTORS® in Dallas, Texas—joined her family's business in the late 1980s. At that time, Apex was a one-office operation with five agents. Today, Arnold has grown Apex into a powerhouse with 15 locations and over 625 associates.

Arnold notes that she's particularly proud of the fact that Apex is the No. 1 woman-owned and -operated Coldwell Banker Affiliate Company in the country. Family has always played a pivotal role in her life, and she devotes much of her time to coaching her extended family: her agents and employees. Here, Arnold chats with us about her coaching style, the top qualities she looks for in a new agent, and more.



What first drew you to the real estate industry?

I grew up in a real estate family. As a child, I had no interest in the family business. As a newlywed, my husband had interest in real estate, and I mainly wanted to be with him—I still do 36 years later.

Why did you choose Coldwell Banker?

I had worked in my family's small real estate firm and, although I had been successful, I realized that I didn't have the same resources to compete at a higher level in the market. I took over the family's five-person office in 1990, and by 1993, I decided to review my options with a franchise.

Having been an agent since 1982, I had my own personal perception of the various franchises in the DFW area and took the time to look deeper. There were several things that stood out when learning about Coldwell Banker. Most of the people I was introduced to had a tenure that was much longer than other franchises. I also felt like the partnership attitude was exactly what I was looking for to grow my small company.

What was your biggest obstacle when you first got started?

I don't believe I saw this as an obstacle but, looking back, it was to hire agents who saw the vision of what I believed our company could become and for those agents to be willing to trust that vision and join us. We have been immensely blessed with a loyal group of amazing professionals who call Coldwell Banker Apex home.

Can you tell us a little bit about how you got into coaching?

I call coaching my "why." It's why I go to work every day. It's what drives me. I knew that coaching my agents and staff was the thing that drove me, but recently I had an experience that taught me the "why" behind my "why."

I was lucky enough to have an incredible mentor when I joined Coldwell Banker in 1993, Tom Lainson, who was my first business consultant. I credit Tom with helping our

company become what it is today. But while filming a video for Coldwell Banker recently, I had a light bulb moment: I love coaching because of this mentor relationship. Tom changed our company future forever and I want to do that for those who work for us.

What qualities do you look for in an individual who you're considering bringing on as an associate?

It may sound simplistic, but we have three things that are beginning qualities before we even consider an agent. For one, they need to be full-time. We see real estate as a career endeavor, not a hobby. In today's market, that eliminates a lot of agents. Also, integrity. Always putting the clients' interest first and doing what's right. Lastly, we don't do diva. About a decade ago, I decided that there was no amount of real estate sales that could make me want to have a "diva" working for us. Once we made that a firm requirement, the culture of my company changed. Our agents support one another on a very high level and have each other's back.

What does it mean to you to be the No. 1 womanowned and -operated Coldwell Banker Affiliate Company?

I'm fortunate enough to be in a brain trust group of

the top CB brokers. It was the men in that group that made me even realize that CB Apex was the top woman-owned and -operated firm. My goal is to be the best broker regardless of gender. Having started real estate at 19, and being a wife and mother, I do believe women have some extra challenges in balancing home and work. I hope I can inspire and assist my female agents with those challenges.

What's the next big trend in real estate going to be? I think there's a tremendous push to reduce the profit margins for REALTORS[®] and companies from sources

> that don't realize how difficult this industry is. From the outside, this industry looks easy. Great people don't want to work for free, and I believe you always get what you pay for, so I think the trend to put pressure on commission will continue.

> I think the trend among some franchises and brokerages to hire a quantity of "hobbyist" real estate agents may peak. The value of a truly great real estate agent can't be underestimated, nor can the dis-

service of the "hobbyist" mentality in our industry. If we believe that a real estate sale or purchase is often the largest financial decision a family makes, I would hope the trend to ensure the public has qualified professionals would become important to brokerage firms everywhere.

Where do you see yourself five years down the road?

At Coldwell Banker Apex, serving my agents and staff. In the last five years, we've grown from a company closing 4,200 units a year to 6,800 units in 2017. We believe we'll break the \$2 billion mark in 2018. Had you asked me this same question in 2012, I wouldn't have anticipated the growth. At the end of the day though, it's about having the opportunity to make a difference in the lives of my agents and staff, just like my mentor did for me many years ago. **RE**

For more information, please visit www.cbdallas.com.



I call coaching

my "why." It's

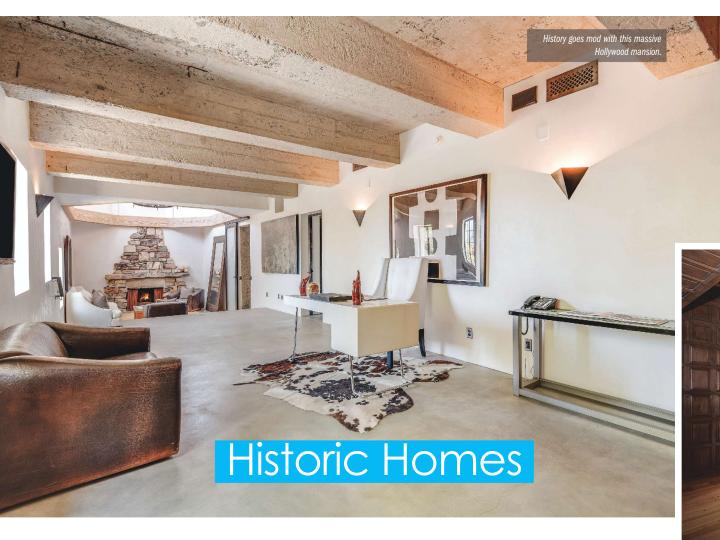
why I go to work

every day. It's

what drives me.

Jameson Doris is RISMedia's blog/social media editor. Send your blog ideas to jdoris@rismedia.com.

{RISMedia's Great Spaces}



From 1920s glitzy glam to the swinging '60s, this month, we're proud to feature a selection of gorgeous historic homes, dating as far back as 1846!

by Zoe Eisenberg

John Barrymore's Bella Vista

This stunning Hollywood compound, originally built in 1926, is the perfect blend of historic charm and modern convenience. Once owned by actor John Barrymore, the property was originally constructed for filmmaker King Vidor, who sold the home to Barrymore in 1927.

The historic main residence, stretching over 7,000 square feet,

includes several sweeping fireplaces, a cigar lounge with a bar, a wine cellar, three bedrooms and an old opium den nestled above the master suite that's accessible by ladder. The home contains a historic aviary with stained glass windows that once housed approximately 500 birds, but has since been transformed into gorgeous guest quarters.

Also included are two attached, recently renovated industrial-style modern apartments, as well as two





The 7,000-square-foot Bella Vista compound, as seen from above

Mod Sanctuary in Palm Springs

Originally built in 1962, but lovingly restored to its original design in 2005, this renowned "Alexander" home sits in the coveted Las Palmas Summit in Palm Springs, Calif. Designed by architect Charles DuBois, the entire vibe of the home located at 1210 Los Robles Drive is posh, swinging '60s. With two bedrooms, two bathrooms and a luxe den that once served as a third bedroom, the 1,950-square-foot home roosts on a large, elevated corner lot with expansive mountain views.

An outdoor living room opens up to the pool and spa, and the interior living room still houses its original rock fireplace with floating hearth.

Listed by: Leonardo Montenegro, The Leonardo Group, Keller Williams Realty

Listed for: \$1,395,000
Photos by: Jim Butchart

separate guest cottages.

Outside it all, you'll find meticulous landscaping, in addition to koi ponds, fountains and a large Old Hollywood pool with a waterfall.

Listed by: Jade Mills, Coldwell Banker Global Luxury

Listed for: \$19,500,000

Photos by: Adrian Anz

This Palm Springs pad screams "swingin' '60s."





We love this indoor/outdoor poolside patio!



Jane Street's Greenwich Village Row House

This Greek Revival row house, located at 53 Jane Street in the West Village, has more than 150 years of New York City history housed within its walls. Once part of the famed "Authors Row," the Greenwich Village Historic Preservation Society notes that the five-bedroom house was originally built by George Schmitt, a wealthy tobacco merchant, in 1846.





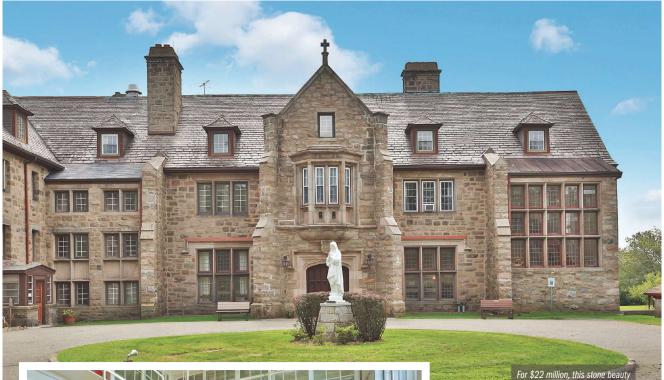
TITLE DISCOURSE OF THE OWNER.

The three-story home includes dark wood floors, 10-foot ceilings, crown molding and original details throughout. The living room still houses ceiling tiles from the mid-1800s, and at the garden level, a one-bedroom apartment provides the perfect fit for guests, or a private single-family home.

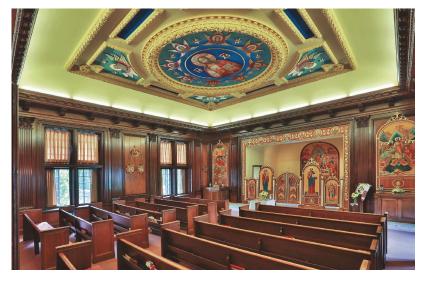
Listed by: Joel Moss and Samantha Frith, Warburg Realty

Listed for: \$7,450,000 Photos by: Warburg Realty

This Greek Revival houses 150 years of Greenwich Village history.







Alexander Hamilton Estate

could be yours.

You can't get much more historic than this expansive, 40-acre Sloatsburg, N.Y., estate, originally built around 1900 and belonging to William Pierson Hamilton, the greatgrandson of Alexander Hamilton. Located less than 40 miles from New York City and on the market for \$22 million, this 40,000-square-foot historic stone mansion was once known as Table Rock House.

Inside its walls you can roam over 52 rooms, peruse the library, climb the home's floating staircase decked out with a red carpet and hold service inside the estate's own private chapel. Other features include an elaborately sculptured plaster ceiling, oak floors and walls, and an enclosed porch with lovely views of nearby Sheppard Pond.

Listed by: Donna Licata, NY/NJ Associate Broker, Rand Commercial

Listed for: \$22,000,000
Photos by: Pedro Sousa, Jump Visual RE

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{Ask the Experts}



Adam Long

President HomeTeam Inspection Service www.hometeam.com

"Home inspections occur in almost 90 percent of transactions nationwide and can play a role in client satisfaction."



• How can a home • inspection company be a valued partner in the real estate process?

A Home inspections occur in almost 90 percent of transactions nationwide and can play a role in client satisfaction. Performing a high-quality inspection should be the minimum that a home inspection company offers. But what else is there?

Technology

Technology can be effectively used throughout the home inspection process—from scheduling to report delivery and even creating a seller's repair request list. Providing these scheduling options and tools makes everyone's job easier and faster.

A Full-Service Solution

Many home inspection companies offer a wide range of inspection

packages. Since different homes, different clients and different regions require different types of inspections, choose a home inspection company that offers many additional services to choose from to create the solution that's right for your client.

Coordination

No one wants to spend additional time calling and coordinating various types of inspections from several different service providers on the same inspection. Find a One Call Does It All® Solution where a provider can schedule any type of inspection for you at the same time as the home inspection.

Time Savings

The typical home inspection can last anywhere from 2.5 - 4 hours. HomeTeam Inspection Service cuts this time nearly in half by utilizing a team of inspectors, which allows for more time slots available each day, and greater availability when you need an inspection.

Professionalism

All companies adhere to varying degrees of professionalism. Home inspection companies that show up in uniform with branded vehicles help make the client feel at ease. Clear and calm communication helps the client absorb information and make confident decisions.

Choosing a home inspection company that provides the services outlined above results in a positive experience for the client—a true benefit to all. **RE**

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Marc Gould, Executive Director

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· Suzanne Alberti, Marketing Campaigns Program Manager - Web

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Known as the UNbrokerage, Realty ONE Group is the fifth-largest real estate brokerage and one of the fastest-growing real estate franchisors in the nation. With over 10,000 real estate professionals across the country and global expansion on the horizon, Realty ONE Group empowers real estate professionals with business tools, technology, coaching and 24/7 support that aligns with the brand's core belief in being pro-agent with a YOU-First Focus. One-hundred percent family-owned and debt-free since day ONE, Realty ONE Group is committed to creating a dynamic "coolture" that focuses on helping their professionals achieve greater success, faster, and continues opening doors for their clients, real estate professionals and franchise owners every day.

RE/MAX, LLC

(303) 770-5531 · www.remax.com · Denver, Colo.

RE/MAX was founded in 1973 by Dave and Gail Liniger, who still manage the company today. From a single office in Denver, Colo., RE/MAX has grown to be a global real estate franchise network with more than 100,000 sales associates in nearly 100 countries. The consumer website remax.com is consistently ranked among the most visited real estate websites, and LeadStreet provides referrals to RE/MAX sales associates with no fees from RE/MAX. To learn how RE/MAX can take your career to the next level, visit www.joinremax.com.

RISMEDIA'S TOP 5 IN REAL ESTATE NETWORK®

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RISMedia's Top 5 in Real Estate[®] is a membership network of leading real estate professionals who wish to "raise the bar." Top 5 in Real Estate is a network of select real estate professionals from throughout the U.S. and Canada who have met the Top 5 in Real Estate's stringent series of various career qualifications and who are committed to the future development of their professional skills and services to the consumers and the communities they serve.

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Top Producer[®] CRM is the super fast, super easy real estate marketing system that makes it a breeze to build your loyal client base. Keep your sales pipeline running smoothly, follow up automatically, and manage your business in minutes with Top Producer[®] CRM.

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Workman Success Systems delivers comprehensive team solutions to agents, brokers, and companies, private and group coaching solutions for every level of business, and proven seven-figure income-earning systems, creating operational excellence. Workman Success Systems Founder, Master Coach and Speaker Verl Workman delivers the necessary performance skills, the latest and most effective tools, and proven dialogues and systems that work in order to achieve top performance and industry excellence. To hire Verl to speak at your next event, visit www.workmansuccess. com/speaking. Sign up for a free coaching consult by going to www.workmansuccess.com/consult.

XPRESSDOCS

(866) 977-3627 · www.xpressdocs.com · Fort Worth, Texas

As a trusted direct marketing provider for real estate professionals, Xpressdocs produces high-quality marketing materials efficiently and economically—from print and digital to mailing services and a custom technology platform, Xpressdocs has you covered. Our unique marketing platform helps clients maintain control over branding, the quality of the materials used and messaging, all while providing a self-serve online website to customize and order marketing materials and execute campaigns at the local level.

ZILLOW GROUP

www.zillow.com

Zillow Group houses a portfolio of the largest real estate- and homerelated brands on the web and mobile. The company's brands focus on all stages of the home lifecycle: renting, buying, selling, financing and home improvement. Zillow Group is committed to empowering consumers with unparalleled data, inspiration and knowledge around homes, and connecting them with the right professionals to help, and helping real estate agents, lenders and rental professionals maximize business opportunities and connect with consumers.

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With more than 20 years of experience developing real estatefocused software solutions and used by more real estate professionals than any other program, zipLogix has been established as the industry standard. This experience delivers a completely integrated real estate solution system that is led by zipForm® Plus, the exclusive and official forms software of the National Association of REALTORS®.

RREIN Member Profiles

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(619) 325-4100 · www.ascentrealestate.net

Owned and operated in San Diego since 2005, Ascent Real Estate embodies an enviable combination of entrepreneurial energy, comprehensive industry experience, and local market knowledge. This mix lets Ascent "out national" its local competition, thanks to its exceptional professional team and world-class infrastructure, and "out local" the national competition, thanks to its laser-like focus on the specific markets in which it operates. Our highly productive sales team of approximately 140 agents has elevated Ascent as a leader in marketshare in the Metro San Diego area. Our agents receive ongoing training and education, and they go above and beyond to deliver the diligent and ethical standard of care we are committed to providing. And, as an exclusive San Diego affiliate of Leading Real Estate Companies of the World®, Ascent Real Estate is a hyper-local brokerage with a global reach.

BERKSHIRE HATHAWAY HOMESERVICES AMBASSADOR REAL ESTATE

(402) 493-4663 · (800) 477-7653 www.BHHSamb.com · agents@BHHSamb.com

Berkshire Hathaway HomeServices Ambassador Real Estate is dedicated to providing progressive, quality real estate services in Nebraska's metropolitan Omaha and Lincoln surrounding areas. We service all types of markets: single-family residential, new construction, condos, corporate relocation, third-party relocation, acreages and commercial real estate. With approximately 400 licensed agents, we have an agent to meet your needs regardless of the style, price or age of the property you are looking for. We look forward to helping you sell your home or find that dream home you are looking for. We believe in each other and ourselves. We understand that trust is earned and that good, professional service is an essential part of that.

BERKSHIRE HATHAWAY HOMESERVICES C. DAN JOYNER, REALTORS $\ensuremath{^\circ}$

(800) 476-6650 · www.cdanjoyner.com

Locally-owned and -operated, Berkshire Hathaway HomeServices C. Dan Joyner, REALTORS® has been serving communities in Upstate South Carolina since 1964. With more than 400 agents on board and 10 offices serving the Greenville, Spartanburg and Anderson areas, we are ready to assist with any commercial and residential real estate need. In addition to residential and commercial sales, we also offer corporate services, relocation and property management. With a passion for fostering long-term relationships with our customers and clients while upholding the highest level of professionalism, it's easy to see why we've been the No. 1 real estate company in the Upstate for more than 20 years.

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(954) 693-0100 · (800) 386-1554 www.BHHSFloridaRealty.com · Sunrise, Fla. · Rei Mesa, CRS, CRB, President & CEO

Berkshire Hathaway HomeServices Florida Realty serves 21 counties throughout Florida with over 40 locations and approximately 1,750 sales professionals. The full-service brokerage company, founded in 1999, is a subsidiary of Lennar Corporation, a Fortune 500 company, and is a franchise member of the Berkshire Hathaway HomeServices network. The company offers residential and commercial services as well as seasonal rentals, property management, REO & foreclosures, corporate relocations, referral services, title, home warranty plans, and personal concierge services. Berkshire Hathaway HomeServices Florida Realty ranks among the Top 10 in the network nationwide and is the overall No. 1 fundraiser for The Sunshine Kids Foundation in Florida, having generated more than \$3.5 million since 2001.

BERKSHIRE HATHAWAY HOMESERVICES FOX & ROACH, REALTORS®

(610) 889-7705 · www.foxroach.com

Now the nation's second-largest provider of total home services, Berkshire Hathaway HomeServices Fox & Roach, REALTORS® has 4,000 sales associates in 65 sales offices throughout the Tri-State area. Through its affiliate, the Trident Group, the company provides one-stop shopping and facilitated services to its clients, including mortgage financing and title, property and casualty insurance. For more information, go to www.foxroach.com.

BERKSHIRE HATHAWAY HOMESERVICES GEORGIA PROPERTIES

(770) 992-4100 · www.BHHSGeorgia.com

Berkshire Hathaway HomeServices Georgia Properties has 22 locations and 1,100 agents, and is an independently-operated subsidiary of HomeServices of America, Inc., a Berkshire Hathaway affiliate, and a franchisee of BHH Affiliates, LLC. Under the leadership of CEO Dan Forsman, the company is known for innovation and delivering exceptional value to associates and their clients. Berkshire Hathaway HomeServices Georgia Properties was ranked No. 1 in homes sold, buyers represented and overall transactions in 2014, 2013, 2012, 2011 and 2010 for the Greater Metro Atlanta area.

BERKSHIRE HATHAWAY HOMESERVICES NEVADA PROPERTIES

(800) 735-4488 · www.BHHSNV.com

With more than 260,000 homes sold and 35 years in the industry, Berkshire Hathaway HomeServices Nevada Properties is the leader in Las Vegas real estate. Consistently rated among the top brokers in the nation, our agents successfully help families find their dream homes. With six area offices, Berkshire Hathaway HomeServices Nevada Properties is a full-service brokerage focused on quality service and the development of its agents. Call today to see how we can help increase your business.

BERKSHIRE HATHAWAY HOMESERVICES SELECT PROPERTIES

(314) 835-6000 · www.bhhsselectstl.com

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CALCAGNI REAL ESTATE

(203) 272-1821 · www.calcagni.com · www.land-consulting.com

Calcagni Associates is the premier independently-owned and -operated real estate company servicing Central Connecticut for over four decades. We understand the benefits of providing service that goes beyond what is expected and pride ourselves on establishing lifelong relationships with our clients. In addition to residential real estate, we also specialize in land consulting and new construction, and have divisions that handle bank-owned properties and commercial real estate.

CENTURY 21 AWARD

(800) 293-1657 · www.century21award.com

CENTURY 21 Award is the premier Southern California-based, full-service real estate company serving San Diego, Orange, San Bernardino, and Riverside counties from 15 distinctive office locations. Our 1,000 professional agents and staff are fully equipped to assist you with all of your real estate needs. Our services include residential, commercial, relocation, property management and bank-owned properties.

CENTURY 21 NEW MILLENNIUM

(800) 727-6888 · www.c21nm.com

CENTURY 21 New Millennium is a full-service real estate brokerage in the Greater Washington, D.C. area. The company, which specializes in residential and luxury properties, joined the CENTURY 21[®] System in 1998 and has established a sound and successful organization providing traditional residential and commercial services, on-site mortgage, title, and property management, and access to a vast network of relocation and other real estate service providers worldwide. It has earned the status of No. 1 CENTURY 21 Firm in the World for the past three years. With 18 locations and approximately 750 real estate professionals, New Millennium is consistently included in REALTOR® Magazine's Top 100 Companies List for all real estate firms nationwide regardless of brand. It is also a past winner of the prestigious Cartus Masters Cup, the Network's highest honor. The Cartus Broker Network is the largest relocation network in the world and includes more than 775 handselected brokerages in the United States.

COACH REALTORS®

(800) 321-7356 x139 · www.coachrealtors.com

· LP Finn, Operating Officer, LP@coachrealtors.com

Coach REALTORS® is a Long Island-based, full-service real estate company with 18 office locations and over 600 sales associates serving Nassau and Suffolk counties, N.Y. Coach REALTORS® is an exclusive affiliate of Christie's Great Estates, a division of the famed auction house, and a member of Leading Real Estate Companies of the World®, and has been recognized by Who's Who in Luxury Real Estate for over 14 years.

COLDWELL BANKER D'ANN HARPER, REALTORS®

(210) 483-7002 · www.cbharper.com

Coldwell Banker D'Ann Harper, REALTORS® is the largest full-service real estate company serving the entire Greater San Antonio metropolitan area, New Braunfels, Boerne, Bandera, Kerrville, Fredericksburg and Hill Country markets, representing buyers and sellers in all phases of their transactions. Since opening in 1986, the company has become a trusted name in the real estate industry. With eight offices, over 350 sales associates and over 100 support staff, the company's extensively trained representatives have knowledge and expertise to service all aspects of the real estate business. Core services include global relocation, property management and rentals, commercial sales and leasing and mortgage financing.

COLDWELL BANKER KAPPEL GATEWAY REALTY

(844) 861-5631 · www.KappelGateway.com

Coldwell Banker Kappel Gateway Realty was created through the merger of Kappel & Kappel Realty, Inc. and Solano Gateway Realty, Inc. Both firms, founded in 1972, are the market leaders in Solano County, combining more than \$600 million in sales dollar volume and welcoming more than 240 agents in seven offices, with branch offices in Vacaville, Fairfield, Dixon and Green Valley. Eighty-five percent of our business is derived from returning and referred clients, a true testament to our clients' high level of satisfaction with our services and our trusted real estate professionals.

DIANE TURTON, REALTORS®

(877) 388-7866 · www.dianeturton.com

Founded in 1985, the Diane Turton, REALTORS® name has earned renowned recognition as the premier real estate company in the markets that they serve. With 18 strategic locations on the New Jersey shoreline, the Diane Turton brand is the recognized leader in providing complete residential and commercial real estate ownership services and support. Diane Turton, REALTORS® caters to all real estate requirements, including title, insurance, relocation and referral services. The company is staffed with nearly 375 sales associates along with a full-time management/support team.

FILLMORE REAL ESTATE

(800) 528-6673 · www.fillmore.com

Fillmore Real Estate is the New York metro area's largest independently-owned real estate broker. Specializing in Brooklyn, Staten Island, Bronx and parts of Westchester, Fillmore has residential, commercial and rental divisions. For more information, visit us at www.fillmore.com or call us at (800) 528-6673.

FIRST TEAM® REAL ESTATE

(888) 236-1943 · www.FirstTeam.com

First Team® Real Estate is the No. 1 privately-held real estate company in Southern California with 2,000 agents and employees across 60 locations. First Team wins marketshare in any economic climate through innovation and proprietary marketing tools, and by successfully targeting the luxury market with First Team Estates®. Contact First Team today to find out how we have helped thousands of families realize their dream of homeownership and how we can help you find yours.

GARDNER, REALTORS®

(800) 566-7801 · www.GardnerRealtors.com

Since 1943, GARDNER, REALTORS® continues our tradition of excellence as the leading full-service real estate company in the Southeast Louisiana and Southern Mississippi Region. The GARDNER Real Estate Family includes over 800 real estate professionals in 24 neighborhood offices that serve over 100 communities. Our professional services include residential and commercial sales and leasing, relocation and corporate services, asset management/REO and property management, plus the convenience and added value of one-stop shopping for mortgage, title and home warranty services. We are proud to be home grown, locally-owned and internationally known. Also, we love to give back to the communities we serve through GARDNER LOVE, which is the philanthropic arm of GARD-NER, REALTORS® and The Gertrude Gardner Foundation.

GLORIA NILSON & CO. REAL ESTATE

(732) 450-2300 · www.glorianilson.com

Gloria Nilson & Co. Real Estate, a Berkshire Hathaway affiliate, has been a revered real estate company for over 40 years. We are known for our representation and commitment to providing clients with the highest level customer service. With our exclusive Christie's International Real Estate affiliation and Leading Real Estate Companies of the World[®] membership, we have a unique combination of worldwide expertise and regional connections. Our clients expect a world-class experience provided by skilled, knowledgeable agents, and we deliver consistently on that expectation.

J. ROCKCLIFF REALTORS®

(925) 251-2501 · www.rockcliff.com · www.rockliffcares.com

J. Rockcliff REALTORS[®], located east of San Francisco, is the East Bay's premier real estate company. Recently named No. 1 in residential sales (in the East Bay) by the San Francisco Business Times, J. Rockcliff specializes in service. With leading-edge technology, state-of-the-art marketing across multiple mediums, the most experienced management team in the Bay Area and dedicated, ethical and professional agents, our goal is to provide a client experience that is second to none. With almost 600 agents and nine offices, J. Rockcliff REALTORS[®] is the fastest-growing real estate company in the East Bay.

JORDAN BARIS, INC., REALTORS®

(800) 4-JBARIS · (973) 736-1600 · www.JordanBaris.com info@jordanbaris.com

Founded in 1952, Jordan Baris Inc., REALTORS® is among the most respected full-service real estate brokerages in Northern New Jersey. With a team of close to 150 associates, the firm operates offices in West Orange and South Orange, with teams focused on Essex, Morris, Union and Hudson counties. Jordan Baris, Inc. offers real estate brokerage to buyers and sellers of residential and commercial properties, developers, tenants and landlords; title services through JB Title Agency, LLC; and global relocation services through its membership with the Leading Real Estate Companies of the World®.

KINLIN GROVER REAL ESTATE

(508) 420-1130 · www.kinlingrover.com

Kinlin Grover has 16 real estate offices covering Cape Cod from the bridges to Provincetown, specializing in the marketing and sale of waterfront, village, commercial properties and fine homes. From the very beginning, the Kinlin Grover mission has remained constant: "to help our clients make the best real estate decisions and to uphold the highest standards of ethics and professionalism." In addition, Kinlin Grover Vacation Rentals is the largest real estate firm on Cape Cod with over 600 privately-owned Cape Cod vacation rental homes. We value every client and pledge to deliver unsurpassed service as trusted advisors, expert facilitators and skilled negotiators.

LONG & FOSTER REAL ESTATE, INC.

(866) 677-6937 · www.LongandFoster.com

Long & Foster Real Estate, the nation's No. 1 independent brand by sales volume, is part of The Long & Foster Companies, a subsidiary of HomeServices of America, a Berkshire Hathaway affiliate. HomeServices is the nation's second-largest real estate brokerage and one of the largest providers of integrated real estate services. Long & Foster Real Estate is the exclusive affiliate for Christie's International Real Estate throughout select parts of the Mid-Atlantic and Northeast, and it is a founding affiliate of Leading Real Estate Companies of the World, a prestigious global network of real estate professionals that includes the Luxury Portfolio International division. Long & Foster Real Estate has over 220 offices, stretching from Raleigh, N.C., to Fair Haven, N.J., and from Martinsburg, W. Va., to the Atlantic Ocean, and it represents more than 11,000 agents in seven Mid-Atlantic and Northeast states, plus the District of Columbia. The company, which has a productive commercial business in addition to its residential side, sold more than \$31.2 billion worth of homes and helped people buy and sell homes nearly 88,000 times in 2016. Visit www.LongandFoster. com for more information.

LUSK & ASSOCIATES SOTHEBY'S INTERNATIONAL REALTY

(717) 291-9101 · www.LuskandAssociates.com

When you work with Lusk & Associates Sotheby's International Realty, you can count on specialists who can answer your questions, apply in-depth knowledge of current market conditions, and access extensive resources that can expedite the sale of your home.

MCCOLLY REAL ESTATE

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Since opening its Guilford office in 1980, Page Taft has expanded its presence with offices in the historic towns of Madison and Essex, Conn. Page Taft agents foster long-term relationships with clients based on a strong foundation of trust and an unsurpassed commitment to excellence. These unique strengths set us apart from our competitors and make us your most valuable resource in fulfilling your real estate needs.

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pattersonschwartz@psre.com

Patterson-Schwartz Real Estate is Delaware's largest independent REALTOR® with over 50 years of service to the Delaware real estate market and surrounding communities in nearby Pennsylvania and Maryland. With nine offices and 415 sales associates, we are committed to excellence, integrity and quality service. We offer a full range of services, including residential home sales, purchase and rental, relocation services and property management.

RANDALL, REALTORS®

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Randall, REALTORS[®] has been a consistent leader in the marketing of Southern New England properties for more than 28 years. Specializing in waterfront properties and second homes, our agents boast a 98.5 percent client satisfaction rating. Through our extensive marketing network, we offer tremendous exposure for our property listings and continue to deliver successful sales and representation for our clients. In addition, Randall, REAL-TORS[®] Vacation Rental Department offers a large selection of vacation rental properties serving the Southern Rhode Island shoreline and Eastern Connecticut.

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· Tom Skiffington, Broker/Owner, tom@tomskiffington.com

RE/MAX 440 and RE/MAX Central is a first-class, professional real estate company. Our goal is to provide the most prompt, courteous and professional services to all our customers and clients. We are the leading RE/MAX in Pennsylvania and Delaware with the highest sales volume and transactions. RE/MAX 440/Central has 10 different offices in Bucks, Montgomery and Lehigh counties.

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(703) 652-5760 · www.gateway2realestate.com

The real estate market is ever changing. It takes constant evaluation, review of recent trends to forecast a potential future and education of agents through mastermind groups and real estate information exchanges. These are areas in which we excel at RE/MAX Gateway. Contact us today if you are looking to advance your career in real estate through a multitude of educational experiences and resources, or if you need real estate advice in order to make informed decisions when buying and selling houses.

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Ascent Real Estate, Inc.

410 Kalmia St., San Diego, CA 92101 Contact: Gina Lancelot · Tel: (619) 325-4100 Email: info@ascentrealestate.net · URL: www.ascentrealestate.net Coverage Areas: San Diego Offices: 9 · Associates: 180

CENTURY 21 Award - Orange County

22342 Avenida Empresa, Ste. 110, Rancho Santa Margarita, CA 92688 Contact: Joshua Tucker, Director of Relocation Services Tel: (760) 217-2491 (Toll Free) · Fax: (619) 374-2706 Email: jtucker@century21award.com Coverage Areas: Orange County Offices: 15 · Associates: 1,200

CENTURY 21 Award - San Diego, Riverside

7676 Hazard Center Dr., Ste. 300, San Diego, CA 92108 Contact: Joshua Tucker, Director of Relocation Services Tel: (760) 217-2491 (Toll Free) · Fax: (619) 374-2706 Email: jtucker@century21award.com Coverage Areas: San Diego, Southern Riverside Offices: 15 · Associates: 1,200

Coldwell Banker Kappel Gateway Realty

750 Mason St., Ste. 101, Vacaville, CA 95688 Contact: Rachel Guerin Tel: (707) 427-5344 or (844) 861-5631 · Fax: (707) 446-9830 Email: info@kappelgateway.com · URL: www.KappelGateway.com Coverage Areas: Vacaville, Benicia, Davis, Dixon, Fairfield, Napa, Rio Vista, Suisun City Vallejo and Winters, Calif. Offices: 7 · Associates: 240

First Team[®] Real Estate

108 Pacifica Ave., Ste. 300, Irvine, CA 92618 Contact: Gayle D. Glew CRP, CRB, Director, Relocation and Corporate Services Tel: (855) 858-8028 (Toll Free) Email: gayleglew@firstteam.com · URL: www.firstteam.com Coverage Areas: Southern California counties of Orange, Riverside, Los Angeles, San Bernardino and San Diego Offices: 36 · Associates: 1,865

J. Rockcliff REALTORS®

Headquarters Office: 4115 Blackhawk Plaza Circle, Ste. 201, Danville, CA, 94506 Contact: Robin Dickson, CRS, GRI, Executive Vice President Tel: (925) 251-2501 (0), (925) 324-1323 (C), 877-JRCKCLF (572-2523) (TF) Email: rdickson@rockcliff.com · URL(s): www.rockcliff.com · www.rockliffcares.com Coverage Areas: Alameda County: Alameda, Albany, Berkeley, Castro Valley, Dublin Emeryville, Fremont, Hayward, Livermore, Newark, Oakland, Piedmont, Pleasanton, San Leandro, Sunol, Union City; Contra Costa County: Alamo, Antioch, Bethel Island, Brentwood, Byron, Canyon, Clayton, Concord, Crockett, Danville, Diablo, Discovery Bay, El Cerrito, El Sobrante, Hercules, Lafayette, Martinez, Moraga, Oakley, Orinda, Pinole, Pittsburg, Pleasant Hill Port Costa, Richmond, Rodeo, San Pablo, San Ramon, Walnut Creek; San Joaquin County: Country Club, Lathrop, Lodi, Manteca, Mountain House, Stockton, Tracy, Silicon Valley/San Jose area

CONNECTICUT

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330 South Main St., Cheshire, CT 06410 Contact: Steven Calcagni, President Tel: (203) 272-1821 ext. 302 Email: Steven_Calcagni@calcagni.com · URL: www.calcagni.com Coverage Areas: New Haven County, Central Connecticut Offices: 4 · Associates: 140

Page Taft

89 Whitfield St., Guilford, CT 06437 Contact: Karen Stephens, Executive VP ·Tel: (203) 453-6511 Email: kstephens@pagetaft.com · URL: www.pagetaft.com Coverage Areas: Connecticut Offices: 3 · Associates: 60

Randall, REALTORS®

4009 Old Post Rd., Charleston, RI 02813 Contact: Jean Fournier, Dir. of Relocation & Referral Services Tel: (401) 486-9677 Email: jfournier@randallrealtors.com · URL: www.randallrealtors.com Coverage Areas: Connecticut and Rhode Island Offices: 9 · Associates: 175

DELAWARE

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1 International Plaza, Ste. 100, Philadelphia, PA 19113 Contact: Linda Zanzinger, Vice President, Relocation/REO Services Tel: (610) 595-3149 Email: Linda.Zanzinger@foxroach.com · URL: www.foxroach.com Coverage Areas: Greater Philadelphia Region, Greater Allentown and Easton Region, Southeast Pa., Southern and Central N.J., Northern Del. Offices: 65 · Associates: 4,000

Long & Foster Real Estate, Inc.

Headquarters Office: 14501 George Carter Way, Chantilly, VA 20151 Contact: Vicki Hamp, SVP of Corporate Real Estate Services Tel: (800) 335-0356 Email: Vicki.Hamp@LongandFoster.com · URL: www.LongandFoster.com Coverage Areas: Delaware, Maryland, New Jersey, North Carolina, Pennsylvania, Virginia, Washington, D.C., and West Virginia Offices: 220+ · Associates 11,000+

Patterson-Schwartz Real Estate

7234 Lancaster Pike, Ste. 220B, Hockessin, DE 19707 Contact: Brian Pomije, Relocation Manager Tel: (302) 234-3600 (Office) · (302) 234-5207 (Direct) · (800) 443-2295 (Toll Free) Email: bpomije@psre.com · URL: pattersonschwartz.com Coverage Areas: Delaware (New Castle, Kent and Sussex counties), Pennsylvania (Chester and Delaware counties), Maryland (Cecil, Kent and Harford counties) Offices: 9 · Associates: 415

FLORIDA

Berkshire Hathaway HomeServices Florida Realty

1580 Sawgrass Corporate Pkwy., Ste. 400, Sunrise, FL 33323 Contact: Rei Mesa, CRS, CRB, President & CEO Tel: (954) 693-0100 or (800) 386-1554 · Fax: (954) 236-6962 Email: ReiMesa@BHHSFloridaRealty.com

Relocation Contact: Sharon Sapp, Vice President, Relocation, Referrals & REOs Email: sharonsapp@BHHSFloridaRealty.com · URL: www.BHHSFloridaRealty.com Coverage Areas: 21 counties throughout Florida, including Southeast Florida, Southwest Florida and Orlando area

Offering mortgage, title, insurance, home service plans and 1031 exchange services Offices: $40\cdot Associates;\,1,750$

GEORGIA

Berkshire Hathaway HomeServices Georgia Properties

863 Holcomb Bridge Rd., Roswell, GA 30076 Contact: Kathy Connelly, SVP Corporate Services ·Tel: (678) 352-3321 Email: Kathy.Connelly@BHHSGeorgia.com · URL: www.BHHSGeorgia.com Coverage Areas: Metro Atlanta and North Georgia Offices: 22 · Associates: 1,100

ILLINOIS

McCOLLY Real Estate

800 Deer Creek Dr., Schererville, IN 46375

Contact: Deborah Horton, CRP, RCC, Director of Referral/Relocation Services Tel: (800) 348-2100 ext. 206

Email: dhorton@mccolly.com · URL: www.mccolly.com

Coverage Areas: Alsip, Aroma Park, Beecher, Blue Island, Bourbonnais, Bradley, Burbank, Burnham, Calumet City, Channahon, Chicago, Chicago Ridge, Clearing, Country Club Hills, Crest Hill, Crestwood, Crete, Evergreen Park, Flossmoor, Frankfort, Glenwood, Grant Park, Harvey, Hazel Crest, Hegewisch, Hickory Hills, Homewood, Kankakee, Lansing, Lemont, Lockport, Lynwood, Manteno, Matteson, Mokena, Momence, Monee, Morgan Park, Mount Greenwood, New Lenox, Oak Lawn, Orland Hills, Orland Park, Palos Heights, Palos Hills, Palos Park, Park Forest, Peotone, Richton Park, Riverdale, Roseland, Steger, Tinley Park, University Park, Worth Offices: 18 · Associates: 450+

INDIANA

McCOLLY Real Estate

800 Deer Creek Dr., Schererville, IN 46375 Contact: Deborah Horton, CRP, RCC, Director of Referral/Relocation Services Tel: (800) 348-2100 ext. 206

Email: dhorton@mccolly.com · URL: www.mccolly.com

Coverage Areas: Beverly Shores, Cedar Lake, Chesterton, Crown Point, DeMotte, Dyer, Dune Acres, East Chicago, Gary, Griffith, Hammond, Hebron, Highland, Hobart, Kouts, La Porte, Lake Station, Lake Village, Lakes of Four Seasons, Long Beach, Lowell, Merrillville, Michiana Shores, Michigan City, Miller Beach, Morocco, Munster, Ogden Dunes, Otis, Portage, Porter, Rensselaer, Roselawn, Schererville, Schneider, St. John, Sumava Resorts, Thayer, Valparaiso, Westville, Wheatfield, Whiting, Winfield

Offices: 18 · Associates: 450+

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Long & Foster Real Estate, Inc.

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Coverage Areas: Delaware, Maryland, New Jersey, North Carolina, Pennsylvania, Virginia, Washington, D.C., and West Virginia Offices: 220+ Associates 11,000+

RE/MAX Gateway

4090B Lafayette Center Dr., Chantilly, VA 20151 Contact: Scott MacDonald, President Tel: (703) 652-5760 · (703) 727-6900 (Cell) Email: scottmacdonald@remax.net · URL: www.gateway2realestate.com Coverage Areas: Virginia, Washington, D.C., Maryland Offices: 6 · Associates: 170

MASSACHUSETTS

Kinlin Grover Real Estate

4 Wianno Ave., Osterville, MA 02655 Contact: Lucy Cundiff, Director of Agent Services Tel: (508) 420-1130 Email: Icundiff@kinlingrover.com · URL: www.kinlingrover.com Coverage Areas: Southeastern Massachusetts Offices: 16 · Associates: 275

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MISSOURI

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1650 Des Peres Rd., Ste. 205, Saint Louis, MO 63131 Contact: Angie Ignatowski, Relocation Director Tel: (314) 835-6000 · (314) 835-6050 (Direct) Email: aignatowski@bhhsselectstl.com · URL: www.bhhsselectstl.com Coverage Areas: St. Louis City, St. Louis County, St. Charles County, Jefferson County, Lincoln County Offices: 11 · Associates: Over 500

NEBRASKA

Berkshire Hathaway HomeServices Ambassador Real Estate

13340 California St., Omaha, NE 68154 Contact: Katie Adams, CRP, GMS, VP Corp. Relocation & Business Development Tel: (800) 477-7653 or (402) 547-5137 Email: Katie.adams@BHHSamb.com · URL: www.BHHSamb.com Coverage Areas: Omaha and Lincoln Metropolitan Area, including Omaha, Bellevue, Ralston, LaVista, Papillion, Gretna, Elkhorn, Fremont, Lincoln, Council Bluffs and surrounding communities

NEVADA

Berkshire Hathaway HomeServices Nevada Properties

3185 St. Rose Pkwy., Ste. 100, Henderson, NV 89052 Contact: Eileen Mitchell, Dir. of Relocation & Referral Services Tel: (800) 735-4488 Email: relo@BHHSNV.com · URL: www.BHHSNV.com

Coverage Areas: Las Vegas, North Las Vegas, Henderson, Summerlin and Pahrump Offices: $6\ \mbox{Associates:}\ 1,050$

NEW JERSEY

Berkshire Hathaway HomeServices Fox & Roach, REALTORS®

1 International Plaza, Ste. 100, Philadelphia, PA 19113 Contact: Linda Zanzinger, VP, Relocation/REO Services

Tel: (610) 595-3149

Email: Linda.Zanzinger@foxroach.com · URL: www.foxroach.com Coverage Areas: Greater Philadelphia Region, Greater Allentown and Easton Region, Southeast Pa., Southern and Central N.J., Northern Del. Offices: 65 · Associates: 4,000

Diane Turton, REALTORS®

511 Forman Ave., Point Pleasant Beach, NJ 08742 Contact: Dawn Fetherston, Director of Relocation & Corporate Services Tel: (877) 388-7866 Email: info@dianeturton.com · URL: www.dianeturton.com Coverage Areas: Monmouth County, Ocean County and Middlesex County (N.J.) Member Organizations: Leading Real Estate Companies of the World®, Luxury Portfolio, Luxury Real Estate Offices: 18 · Associates: 375

Gloria Nilson & Co. Real Estate

826 Alexander Rd., Princeton, NJ 08540 Contact: Mark Williams, Relocation Director Tel: (888) 467-MOVE (Relocation Line) · (609) 750-7655 (Direct) Email: mwilliams@glorianilson.com · URL: www.glorianilson.com Coverage Areas: Mercer, Middlesex, Monmouth, Morris, Ocean and Somerset counties, N.J.; Bucks County, Pa. Offices: 23 · Associates: 700+

Jordan Baris, Inc., REALTORS®

50 Mt. Pleasant Ave., West Orange, NJ 07052 Contact: Carol Abdo, Relocation Director Tel: (973) 736-1600 (Office) · (800) 4-JBARIS (Toll Free) Fax: (973) 736-5159 Email: relocation@jordanbaris.com · URL: www.jordanbaris.com Coverage Areas: Essex, Union, Hudson and Morris counties. Specifically West Orange, South Orange, Maplewood, Livingston, East Hanover, Roseland, Short Hills, Montclair, Bloomfield, Belleville, Newark, East Orange, Orange, Irvington, Jersey City, North Bergen, Union, Vauxhall, Parsippany-Troy Hills Offices: 2 · Associates: 150

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NEW YORK

Coach REALTORS®

66 Gilbert St., Northport, NY 11768 Contact: Jose Matos, Inbound Referral Coordinator Tel: (800) 321-7356 ext. 138 Email: jmatos@coachrealtors.com URL: www.coachrealtors.com/buying-and-sellin/relocation.cfm The Coach REALTORS® Relocation Department understands the complexities and aballances of amplement transferr, and is upper recomplexity to the many page

and challenges of employee transfers and is very responsive to the many needs of relocating families. Coach's relocation division is supported by three full-time referral coordinators: Jose Matos, Kathy Brandofino and Roseanne Tourto. These three professionals draw upon more than 50 years of combined relocation experience in order to make the client transition a comfortable one. Offices: 19 · Associates: 650+

Coldwell Banker Prime Properties

10 Osgood Ave., Green Island, NY 12183 Contact: R. James Long, Broker/Owner Tel: (518) 640-4008 · Fax: (518) 456-8980 Email: jim.long@ColdwellBankerPrime.com Coverage Areas: New York State, primarily Capital Region and Central New York Offices: 16 · Associates: 500

Fillmore Real Estate

2990 Avenue U, Brooklyn, NY 11229 Contact: John Reinhardt, President/CEO · Tel: (800) 528-6673 Email: JohnReinhardt@Fillmore.com · URL: www.fillmore.com Coverage Areas: Brooklyn, Staten Island, Bronx and parts of Westchester Offices: 16 · Associates: 400

NORTH CAROLINA

Coldwell Banker Advantage

7610 Six Forks Rd., Ste. 100, Raleigh, NC 27615 Contact: Benina Drake, CRP, SVP Relocation & Referral Services Tel: (800) 274-5345 · (919) 846-3330 (Direct) Email: BDrake@AdvantageCB.com · URL: AdvantageCB.com Coverage Areas: Apex, Cary, Clayton, Creedmoor, Chapel Hill, Durham, Falls Lake, Fayetteville, Ft. Bragg area, Henderson, Holly Springs, Knightdale, Lake Gaston, Lillington, McGee's Crossroads, Pinehurst, Pittsboro, Pope Air Force Base area, Raleigh, Southern Pines, Wake Forest and Zebulon Offices: 17 · Associates: 325

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PENNSYLVANIA

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1 International Plaza, Ste. 100, Philadelphia, PA 19113 Contact: Linda Zanzinger, Vice President, Relocation/REO Services, Tel: (610) 595-3149

Email: Linda.Zanzinger@foxroach.com · URL: www.foxroach.com Coverage Areas: Greater Philadelphia Region, Greater Allentown and Easton Region, Southeast Pa., Southern and Central N.J., Northern Del. Offices: 65 · Associates: 4,000

Gloria Nilson & Co. Real Estate

826 Alexander Rd., Princeton, NJ 08540 Contact: Mark Williams, Relocation Director Tel: (888) 467-MOVE (Relocation Line) · (609) 750-7655 (Direct) Email: mwilliams@glorianilson.com · URL: www.glorianilson.com Coverage Areas: Mercer, Middlesex, Monmouth, Morris, Ocean and Somerset counties, N.J.; Bucks County, Pa. Offices: 23 · Associates: 700+

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Lusk & Associates Sotheby's International Realty

100 Foxshire Dr., Lancaster, PA 17601 Tel: (717) 291-9101 · Fax: (717) 393-2336 Contact: Sandy Zercher Email: sandra.zercher@sothebysrealty.com · URL: www.LuskandAssociates.com Coverage Areas: Lancaster County, Pennsylvania; Susquehanna Valley, Pennsylvania; South Central Pennsylvania Offices: 1 · Associates: 40

RE/MAX 440 and RE/MAX Central

701 West Market St., Perkasie, PA 18944 Contact: Tom Skiffington, Broker/Owner · Tel: (215) 453-7653 or (215) 643-3200 Email: tom@tomskiffington.com URLs: www.pahomesforsale.com · www.lehighvalleyrealestate.com Coverage Areas: Pennsylvania counties: Bucks, Berks, Delaware, Chester, Montgomery, Lehigh, North Hampton, and New Jersey Offices: 10 · Associates: 170

RHODE ISLAND

Randall, REALTORS®

4009 Old Post Rd., Charleston, RI 02813 Contact: Jean Fournier, Dir. of Relocation & Referral Services Tel: (401) 486-9677 Email: jfournier@randallrealtors.com · URL: www.randallrealtors.com Coverage Areas: Connecticut and Rhode Island Offices: 9 · Associates: 175

SOUTH CAROLINA

Berkshire Hathaway HomeServices C. Dan Joyner, REALTORS®

745 N. Pleasantburg Dr., Greenville, SC 29607 Contacts: Karen Taylor, Director of Relocation, (864) 678-5244, ktaylor@cdanjoyner.com,

Jo Anne Conner, Network Mgr., (864) 678-5227, jconner@cdanjoyner.com, URL: www.cdanjoyner.com

Brookfield GRS, SIRVA, AIReS Relocation, Graebel, MI Group Coverage Areas: Greenville, Greer, Taylors, Duncan, Spartanburg, Mauldin, Simpsonville, Fountain Inn, Powdersville, Easley, Piedmont, Anderson Offices: 10 · Associates: 400+

TEXAS

Coldwell Banker D'Ann Harper, REALTORS®

18756 Stone Oak Pkwy., Ste. 301, San Antonio, TX 78258 Contact: Pam Poitevent, Sr. VP Relocation Services Tel: (800) 521-1408 (Toll Free) · (210) 483-7035 (Direct) Email: ppoitevent@cbharper.com · URL: www.cbharper.com Coverage Areas: San Antonio metropolitan area including New Braunfels, San Marcos, Seguin, Spring Branch, Bulverde, Canyon Lake, Schertz, Universal City, Boerne, Bandera, Kerrville and surrounding areas Offices: 8 · Associates: 350+

VIRGINIA

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4090B Lafayette Center Dr., Chantilly, VA 20151 Contact: Scott MacDonald, President Tel: (703) 652-5760 · (703) 727-6900 (Cell) Email: scottmacdonald@remax.net · URL: www.gateway2realestate.com Coverage Areas: Virginia, Washington, D.C., Maryland Offices: 6 · Associates: 170

WASHINGTON, D.C.

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Helping Every REALTOR® Achieve Financial Security

ost real estate professionals agree: This is an industry that offers exceptional opportunities to build a rewarding career. Long-term financial security, however, often relies on crucial decisions that extend beyond the business of real estate.

Fluctuating monthly income, for example, can challenge an agent's ability to plan and set aside adequate funds for significant items like taxes, college savings, family vacations and retirement, to name a few.

Plus, in the often hectic world of real estate, it's all too easy to put personal financial planning on a back burner, especially when facing the complex decisions encountered by independent contractors and business owners.

A 2017 NAR member survey brought the problem sharply into focus. It found that 43 percent of REAL-TORS[®] aren't saving for retirement, and 42 percent don't feel prepared for a financial emergency. Less than half of members (46 percent) are "completely confident" they can retire when they're ready.

A New Solution From NAR

To address these realities, NAR created the Center for REALTOR[®] Financial Wellness. This new initiative launched in August 2018 with the introduction of a new and interactive website, www.FinancialWellness.realtor. This online platform is designed to help every member, regardless of age or career stage, navigate an individualized path toward financial security.

For brokers, it's an excellent resource to share with new agents, offering detailed information on business expense planning and tax preparation. Or, use it to map out your own goals, including retirement and succession planning. You'll also find resources for investing in what you know best—real estate.

What to Expect

The first time you log onto the platform, you're asked to complete a brief "Wellness Checkup"—10 quick questions that generate an initial snapshot of your current situation and a set of personalized goals that warrant attention. Add or delete goals as your priorities evolve.

Next, explore the "Financial Journey." Here, the platform takes you through various situations that real estate professionals regularly encounter, with instant feedback on your choices. It's an engaging and risk-free way to explore your financial options.

Throughout the journey, you'll also see how each decision plays out across three meters: Current Finances, Happiness, and Future Finances. Take the Financial Journey as many times as you want. It's a highly interactive tool that provides fresh learning experiences as your decisions evolve.

All Under One 'Roof'

The platform also provides extensive "learn more" resources, tools, downloadable worksheets and calculators, all geared toward real estate professionals. Instead of searching for answers across multiple sites, you'll find a wealth of information on dozens of topics conveniently compiled within a single user-friendly platform.

This program isn't intended as a substitute for professional financial consulting services, but does provide convenient access to exceptional financial planning resources, highly tailored to real estate professionals.

Program Expansion in 2019

In 2019, the Center for REALTOR[®] Financial Wellness will offer additional benefits, such as education events and strategic partnerships with financial planning firms.

This is a free resource for every NAR member. Use it to manage your own goals and encourage your agents to take full advantage of these tools for budgeting and finance, real estate investing, retirement planning, and succession planning.

Since this is an exclusive member resource, you'll need your NAR username and password to sign onto the platform. The site is mobile-responsive, making it easy to access this resource whenever it's most convenient.

Build the best plan for your future, one goal at a time. Visit www.FinancialWellness.realtor. **RE**

Share With Your Agents

NAR has made it easy to promote this new resource with your agents. Visit www.NAR. realtor/FinancialWellness to access a variety of marketing materials to share.

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