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SEPT+OCT 2018

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2018 NVAR CONVENTION & TRADE SHOW

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TUESDAY, OCTOBER 9



## TAKES

Residential Design Trends

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## **FURTHER**

Bylaws Vote Slated for Oct. 9

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# RE+VIEW

#### SEP+OCT Volume 101, Issue 5

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# THIS FALL, FOCUS ON SUCCESS LET NVAR HELP YOU **#OWNYOURBRAND**

By Lorraine Arora

Might you agree: I'm welcoming and eager for the fall season, so I can shed my rain gear.

But a changing climate is not the only transition we should expect. Our industry is changing and that will continue! To cultivate our long-term success, we must adapt to change. Let us, at NVAR, help you stay connected and make an impact on the issues that matter most to you.

Remember, this is YOUR association. Don't leave the decision-making to a few. If you want change, then BE the change. Here are five action steps you can take to get involved:

First, start by checking out NVAR.com/bodcandidates, and vote for your 2019 Board of Directors. My goal is to quadruple the number of members who vote this year: it only takes seconds. Please tell me that you voted, and ask your colleagues, too. Your vote always counts.

Second, get involved by applying today for our 2019 committees, advisory groups and forum advisory teams. Learn more about these leadership opportunities on page 14, and submit an application at NVAR.com/getinvolved. Let us know which leadership opportunities are a match for you by Oct. 13, 2018.

Third, join me at NVAR's Convention & Trade Show on Oct. 9, 2018. Our theme this year is "Own Your Brand: Inspire. Connect. Grow."

As practitioners, we must always cultivate our brand identity so that our clients know what sets us apart. Our Convention will show you how: this will be a day of keynote speakers, information sessions, networking, resources, a trade show, in-thetrenches learning and much more. It will be a day to remember.

Brokers: Do ensure that 100 percent of your agents join us there! Visit NVAR.com/convention for details. I look forward to seeing you.

Also, you must have seen my YouTube video on the new NV/RPAC web page (NVAR.com/nvrpac). We need you to be engaged for the long-term, investing in your profession. Show that by supporting RPAC with the most generous investment you can afford. You can sign up for a payment plan. You can even consider making your pledge at the Convention's RPAC Silent Auction. Those purchases count towards your investment!

Finally, in November, you are invited to join us at an inaugural "Party with a Purpose." Our NVAR Cares Committee is hosting its first winery fundraiser. Please join us at the Paradise Springs Winery on Thursday, Nov. 8, 2018 for fun and philanthropy.

My parents always told me that the generous person will prosper and will be enriched. They reminded me that to those whom much is given, much is expected in return. Your generosity will be abundantly rewarded. Please register at NVAR.com/NVARcaresfundraiser2018 and help support the important work of our **NVAR** Cares Committee.

We have so much in store for you this fall. It is YOUR Association! Take advantage of your membership and let NVAR help you reach the next level. Your brand will benefit; your businesses' bottom line will benefit. Be the member who cares about your brand, your association, your industry and your community.

Lorraine Arora 2018 Chairman of the Board chairman@nvar.com



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The views expressed in this publication may not reflect NVAR policy, and may be the opinions of the writer or interviewee. Reach us by email at re+view@nvar.com.

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## **NVAR'S BRAND IS YOUR BUSINESS**



As you now know from this magazine's front cover, the theme for this year's NVAR Convention & Trade Show is "Own Your Brand:

Inspire. Connect. Grow." As we support your volunteer leaders in creating an amazing and impactful event, it helps to reflect on how we all "own" the NVAR and Realtor® brand.

While "owning our brand" could certainly be a restatement of our NVAR mission – "to elevate Realtor® success by delivering exceptional value, driving innovation and impacting the industry" – or our three strategic drivers, "value, innovation and impact," ultimately, our brand is your business.

NVAR is all of you. Your business needs and goals are the reason that we are

here. And your leadership drives the mission and vision of the organization.

Did you know that there are 28 volunteer groups at NVAR that rely on members just like you? Between now and Oct. 13, I encourage you to visit NVAR.com/getinvolved. Check out all of the ways to step up into a position of leadership and be the guiding force behind the Realtor® brand. There are opportunities for every level of experience and a wide range of interests.

There's another simple way for each and every member of NVAR to have leadership input in the organization: choose your directors! Get to know the candidates for your 2019 Board of Directors. Their bios and photos appear on pages 34-35. Next, please vote online between Sept. 5 and Oct. 5 at store.nvar.com/voting. The winning candidates will be announced during our annual meeting at the Oct. 9 Convention & Trade Show. You'll also have the opportunity at that meeting to vote on changes to the

NVAR Bylaws that will increase Board accountability, improve our governance and enhance transparency. You can read about those proposed amendments on page 7.

Which brings me back to Convention: don't miss it! Join over 2,000 of your colleagues at the Northern Virginia Community College in Annandale on Oct. 9. This is an incredible member benefit. You can read all about it in the insert on pages 23-26. I also encourage you to visit NVAR.com/convention to see videos about how some of your fellow Northern Virginia Realtors® own their brand, and to learn how you can share your brand story, too.

At NVAR, we own our brand, as the voice of real estate taking the industry further, by ensuring your success. Reinforce the Realtor® brand by getting involved, casting your vote, and ensuring leadership and governance that keeps us all moving forward.



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# Your Bylaws, Your Board, Your Association: Your Vote!

ATTEND THE 2018 NVAR CONVENTION ANNUAL MEETING; VOTE ON BYLAW AMENDMENTS

# NVAR BYLAWS VOTE

TUESDAY, OCT. 9, 2018 9:45 AM

#### NVAR ANNUAL MEETING, OPENING SESSION

Northern Virginia Community College, Ernst Auditorium

# TRANSPARENCY. IMPROVED GOVERNANCE. BOARD ACCOUNTABILITY.

These key drivers guided members of the 2018 NVAR Bylaws Review Task Force in their review and analysis of the organization's governing

documents. Appointed by NVAR Chairman Lorraine Arora in January 2018, the six-member task force, with guidance from outside legal counsel, met between February and June to review and recommend revisions to the NVAR Bylaws.

At a July 26 special meeting, the NVAR Board of Directors voted to approve the recommendations of the task force for a membership vote. Proposed Bylaw amendments will be voted on at the annual meeting, to take place during the opening session of the 2018 NVAR Convention.

Some of the proposed amendments include:

- 1. Further defining the role of the Board of Directors and its responsibility to the organization's membership.
- 2. Expanding board accountability to ensure appropriate action for an organization the size and scope of NVAR.
- 3. Confirming that those individuals with an active real estate license may only hold membership as Realtors® and not affiliates, to ensure that they are held to the same standards under the Realtor® Code of Ethics.
- 4. Reducing the number of required signatures that a petitioner must submit from 300 to 150 to secure a position on the ballot for open seats on the Board of Directors.

To view a summary of the proposed amendments, as well as a copy of the Bylaws marked to reflect those changes, visit your member dashboard at NVAR.com/login.

Plan to attend the annual meeting at this year's Convention & Trade Show on Tuesday, Oct. 9 to cast your vote. Your voice counts! +

#### **REALTOR® SAFETY QUIZ**

# **HOW SAFE ARE YOUR PRACTICES?**

- 1. What situations do real estate professionals list as their top safety concerns?
  - A) Showing vacant properties
  - B) Hosting open houses
  - C) Showing short sale or foreclosed homes
  - D) All of the above
- 2. The 10-second rule is a smart and quick way to keep safety at the forefront throughout the day. How does it work?
  - A) Take 10 seconds to review self-defense strategies right before getting out of the car.
  - B) Breathe deeply and count backwards from 10 to gain composure before meeting new people.
  - C) Take 10 seconds at new destinations to evaluate surroundings and check for anything out of the ordinary.
  - D) If a client is late, give them 10 seconds past their scheduled time and then leave.
- 3. True or False: When listing a property it's okay to say the property is vacant as long as you have potential buyers fill out a customer identification form and/or make a copy of their personal identification.
- 4. True or False: Since you received a referral from a trusted source it is okay to assume the referral is safe and you have nothing to worry about.

- 5. 18% of male real estate professionals have said they have felt unsafe at one time or another in the course of their real estate job. What percentage of female agents have said the same thing?
  - A) 35%
- B) 60%
- C) 42%
- D) 27%
- 6. When letting a potential buyer explore areas of the home you should:
  - A) Always position yourself between the potential buyer and the exit
  - B) Let the potential buyer follow behind you as you show them the home
  - C) Avoid going into basements and confined areas
  - D) Answers A & C
- 7. When holding an open house you should:
  - A) Upon entering a house for the first time, check all rooms and determine several "escape" routes
  - B) Post on social media that you are holding an open house with the address and time
  - C) Assume everyone has left at the end of the open house and lock up
  - D) Ignore phone calls from your office, friends, or family during the opening house

A.T.(d.a).3.C.(asle - A.(asle - C.).2.(d.f.:srawsnA) Source: NAR.realtor. Learn more at nar.realtor/safety.

7

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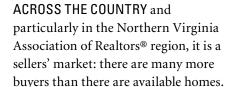
# WJD Management



# Buyer Actions in a Sellers' Market

ACT FAST, BID HIGH TO BE COMPETITIVE

By Spencer Shanholtz



Inventory is in its 27th consecutive month of annual decline – reaching near-record lows in the area that includes Fairfax and Arlington Counties and the cities of Alexandria, Fairfax and Falls Church. Homebuyers in sellers' markets face a tough road. Increased competition forces buyers to act fast, bid high, and pull out all the stops to put together a competitive offer.

According to a March 2018 National Association of Realtors® survey, the first three months of this year saw almost three-quarters of potential homebuyers searching for more than four months; almost 40 percent had been searching more than seven

months. Out of necessity - and sometimes frustration - buyers often take extreme measures to secure a home purchase. To make their bids more competitive, many buyers place aboveasking-price bids and waive significant contract contingencies, such as inspections and mortgage certifications. A number of statistics illustrate the scope of these competitive practices within the real estate market.

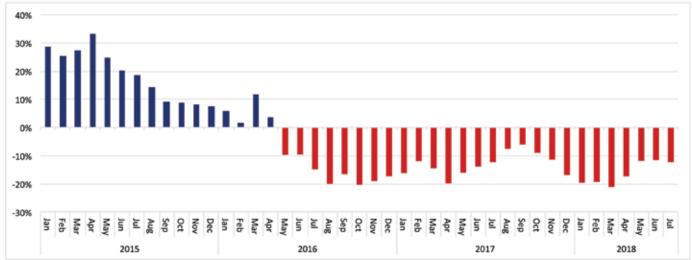
#### **INVENTORY**

The combination of near-recordlow housing supply and sustained demand can often lead to bidding wars for properties. Low inventory often suppresses sales and drives up home prices, thereby making it increasingly difficult for buyers to find homes that match their needs and desires. However, a relatively strong economy

has emboldened many prospective homebuyers – including millennials looking to buy starter homes - to Typically, markets that favor sellers have



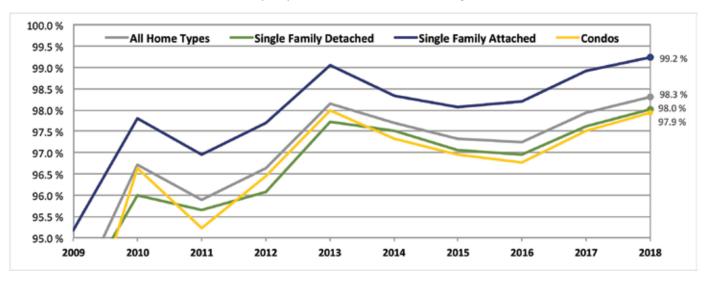
Figure 1. Year-Over-Year Percent Change in Active Listings, NVAR Region



Source: Bright MLS. Statistics calculated 8/5/2018

Market Metrics continued on page 10

Figure 2. Average Sale Price to Original Listing Price Ratio by Housing Type, January-July of Each Year 2009-2018, NVAR Region



Source: Bright MLS. Statistics calculated 8/5/2018

#### PERCENT OF ASKING PRICE

We can measure the extent of the housing competition and demand by comparing the price of homes sold with the original price listed by the sellers of those homes. This statistic is known as the sale price to original listing price (SP to OLP) ratio. The ratio for each regional home sale is often averaged together to gain a picture of that area's demand and buyer difficulty. The average SP to OLP ratio for the NVAR region for the first seven months of 2018 was 98.3 percent, meaning home sellers received, on average, 98.3 percent of original list price.

So far in 2018, in all housing sectors, the average SP to OLP ratio has surpassed the previous highs of 2013 (Figure 2). Single-family attached homes (townhouses) are most competitive, with home sellers receiving, on average, 99.2 percent of original list price. Single-family detached homes and condos stand at around 98 percent average SP to OLP ratio.

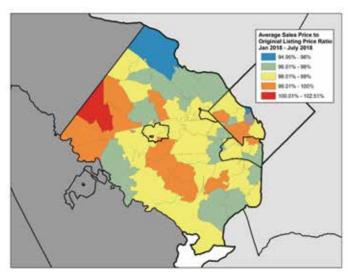
Figure 3 shows that average SP to OLP varies geographically. Western Fairfax County, south central Fairfax

County, and south Arlington have the highest average percentages of original list price received by sellers. The highest average SP to OLP ratio during the first half of 2018 occurred in Chantilly's 20151 ZIP code at 102.5 percent, and the lowest occurred in Great Falls' 22066 ZIP code at 94.9 percent. Only one ZIP code – Chantilly's 20151 – saw average SP to OLP ratios above 100 percent, but many individual sales across the region

had sales prices that were higher than the original listing price.

In order to secure a home, potential homebuyers may have to offer more money than the seller is asking or than the home may be worth. The competition between buyers, and thus neighborhood demand and supply, can be approximated by the number of homes being sold above the original list price. In these cases, the SP to OLP ratio rises above 100 percent.

Figure 3. Average SP to OLP Ratio by NVAR Region ZIP Code, January to July 2018



Source: Bright MLS. Statistics calculated 7/15/2018

Between January and July 2018, 3,536 (or nearly 30 percent of homes in the NVAR region) sold for greater than the original listing price. This figure was 26.1 percent in 2017 in the region and 18.7 percent in 2012. In 2012, the region was on par with the nation, which saw 18.8 percent of home sales above listing price.

One in four (24.5 percent) of U.S. home sales in 2017 sold above asking price, which is a slightly lower frequency than the NVAR region. This means that prices in the region are increasing slightly faster than the nation as a whole.

Figure 4 shows the percentage of home sales in each ZIP code of the NVAR Region that sold for higher than the original listing price during the first six months of 2018. The highest percentages of above listing home sales are south of Fairfax City in central Fairfax County, as well as spots in far western Fairfax County, Annandale, western Arlington and northern Alexandria. The lowest percentage of homes sold above the original listing price were seen in northern Fairfax County in the Great Falls area along the Potomac River – an area consisting of predominantly large and expensive single-family homes.

Buyer age also factors in to competitive home buying practices in the current housing market. National data provided by NAR shows that during the first half of 2018, only 24 percent of buyers over 55 years old paid more than the asking price – compared to 59 percent of those 18- to 34-years old and 56 percent of those 35- to 54-years old. One-third of 18- to 54-year-olds made five or more offers on homes before closing. Older buyers again came out on top with 64 percent of buyers over 55 making only one or two offers, compared to 38 percent of those 35- to 54-years old and 30 percent of 18- to 34-year-olds.

#### DAYS ON MARKET

The average days on market (DOM) for homes indicates the age of an area's real estate listings and provides another indication of home buying competitiveness. In the first half of 2018, the NVAR region's average DOM was 37 days, which was down from 43 days in the first half of 2017. Figure 5 shows that areas with lower average DOM correspond with the areas of higher average SP to OLP ratios. This is rational, as higher competitiveness with

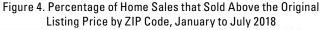
offers leads to a shorter number of days that homes stay on the market.

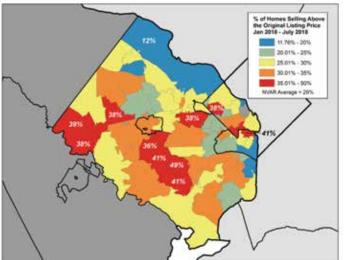
# EXCEPTIONAL CONTRACT MEASURES

According to a March 2018 NAR survey of more than 1,000 active buyers, only 6 percent of all home shoppers indicated that they are not planning to use any special tactics to cope with competition this year. Many of the remaining 94 percent of potential homebuyers said that they will offer bids above the listing price and use other strategies to outmaneuver the competition.

#### HIGHER DOWN PAYMENTS

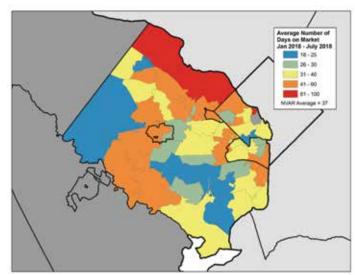
A larger down payment usually makes sellers feel more confident in a buyer's financial standing. However, the overall offer price is typically more powerful as sellers are looking for the highest and best offer. According to a realtor.com analysis of Optimal Blue mortgage origination data from the first half of 2018, more than 30 percent of buyers put more than 20 percent down. This data also shows that larger down payments are more common





Source: Bright MLS. Statistics calculated 7/15/2018

Figure 5. Average Number of Days on Market by ZIP Code, July 2018



Source: Bright MLS. Statistics calculated 7/15/2018

Market Metrics continued on page 12

continued from page 11



"In the face of historically tight inventory, buyers will likely continue to be more aggressive in the terms and conditions of their offers."

among older buyers – with 22 percent of those aged 18 to 34, 32 percent of those aged 35 to 54, and 51 percent of those aged 55 and older putting more than 20 percent down.

# INCREASES IN EARNEST MONEY FOR ESCROW DEPOSIT

The earnest money deposit tells sellers that buyers are committed and it helps fund the down payment. Without earnest money, buyers could make offers on many homes, essentially taking those homes off the market until the buyers decide which home they prefer. Sellers rarely accept offers without deposits and committing more earnest money translates to less risk for the seller. According to NAR research, 31 percent of all home searchers report employing this strategy during the first half of 2018.

#### **ESCALATION CLAUSES**

An escalation clause is optional offer language stating that the buyer will increase the offer by a certain amount or percentage over the higher bid up to a stated amount. The clause is only triggered by a competing offer. Escalation clauses can get buyers to the highest bid, and such clauses also reveal the maximum amount that the buyers are willing to pay for the house. In response, the seller may attempt to counter that offer with a price equal or close to the escalation ceiling.

#### PERSONAL LETTER

Homebuyers trying to stand out often write an "offer to purchase" letter to accompany their offer. Appealing to sellers on a personal level can sometimes give buyers an emotional edge over other buyers. According to NAR research, 24 percent of buyers wrote personal letters to supplement their bids during the first half of 2018.

#### SHORTER CLOSING

If a seller's motivation is due to something that requires a quick move, such as a job change, a faster closing period could sway them in a particular buyer's favor. Shortening inspection and mortgage approval timeframes, or even forgoing certain contingencies altogether, can move up the closing date.

#### WAIVE INSPECTION CONTINGENCY

The inspection contingency enables buyers to have the home professionally inspected. If problems are found, buyers can request that sellers address those issues or buyers can back out of the sale. For buyers, it is rarely advisable to waive an inspection contingency, but doing so is attractive to sellers because it could avoid the potential for costly repairs. In some instances, buyers may offer a modified inspection contingency whereby an inspection is done for information purposes or to void the sale only if serious defects are discovered.

According to NAR's March 2018 buyer sentiment survey, one in five buyers reported a willingness to waive home inspection contingencies.

#### WAIVE MORTGAGE CONTINGENCY

A mortgage contingency protects the buyer and seller from entering into a contract without proper buyer financing. Under this contingency, the buyer has a specified time period to obtain a loan that will cover the mortgage. If the buyer cannot get a lender to commit to a loan, the buyer has the right to walk away from the sale with the down payment, a scenario that would create difficulties for the seller. A financially secure buyer who knows that securing a mortgage will not be a problem might consider waiving the mortgage contingency.

#### WAIVE APPRAISAL CONTINGENCY

The appraisal is an independent assessment of the property's value and is required by any lender. If the appraised value is less than the sale price, the appraisal contingency allows buyers to back out of the deal. If the appraisal shows that the home is valued at less than the contract offer, the bank may still loan the buyer a certain percentage of the appraised value, but the buyer would have to pay the difference.

#### WORTH THE RISK?

Many of the measures being taken to win bidding wars in a hot housing



market may be worth the risk for buyers if the result is securing their desired home. However, in some cases the risk may be miscalculated to the detriment of the buyer. Mortgage data shows that desperate buyers are willing to stretch to purchase property, often well above their means. According to CoreLogic, more than 20 percent of borrowers in 2017 spent more than 45 percent of their monthly income on mortgage payments – a percentage not seen since the run-up to the Great Recession. Analysis from Arch

Mortgage Insurance Company found that the size of the monthly mortgage payment needed to afford a home rose 5 percent in the first quarter of 2018 and may rise an additional 10 to 15 percent by year's end.

Waiving contingencies also poses potential financial risk for homebuyers. Costly repairs resulting from waived inspections, independent appraisals well below sale price, and being declined financing and losing the down payment can all lead to significant financial distress.

# CONTINUED MARKET COMPETITON LOOKING FORWARD

The challenge of low inventory will likely persist for some time in the NVAR region. Tired of looking at homes and losing bidding wars, buyers are increasingly frustrated as prices continue to rise and inventories shrink. In the face of historically tight inventory, buyers will likely continue to be more aggressive in the terms and conditions of their offers. The inventory crunch is not expected to ease meaningfully during the remainder of 2018. House hunters will likely continue to waive inspections, make offers without even seeing homes, and bid above asking price - all in pursuit of their ideal home. +



Spencer Shanholtz is a research associate with the George Mason University Center for Regional Analysis.

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# Get Involved: YOU Are NVAR

APPLY FOR A LEADERSHIP OPPORTUNITY!

By Kate O'Toole

APPLICATIONS FOR NVAR'S 2019 COMMITTEES, advisory groups and forum advisory teams are available on NVAR.com and will close on Oct. 13.

Serving as a volunteer leader provides members with the opportunity to make an impact on matters affecting the future of the association and the real estate industry.

Although committees and forum advisory teams both have the same application process, they differ in their goals. Committees and advisory groups recommend policy to NVAR's Board of Directors. Forum advisory teams help plan forum events, which include networking opportunities, professional development, educational programs and more.



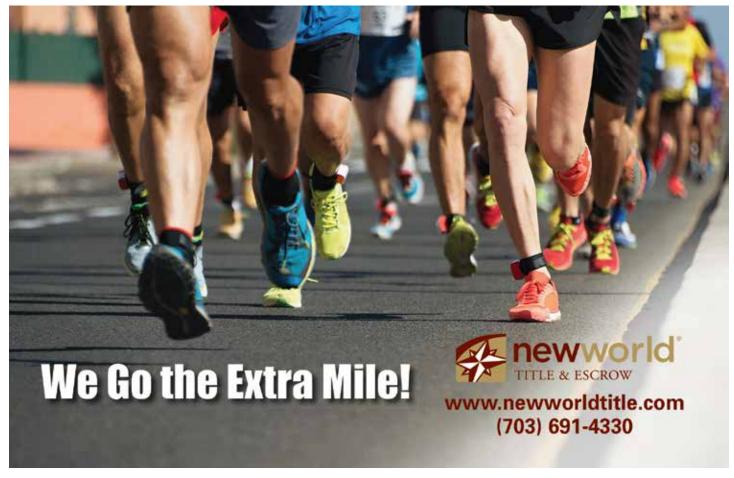
To apply to join a committee or team, candidates must fill out an online application, which is available at NVAR.com/getinvolved. Applicants are reviewed by NVAR's Chairman of the Board, who is also a volunteer member and leader within the association. The chairman selects and appoints members to a committee or team based on their experience, expertise and preference.

Nomination forms for the Board of Directors are available on NVAR.com in June of each year. The nominating committee, appointed each year by the Chairman of the Board of Directors, is responsible for the selection of candidates from the pool of applicants.

That committee reviews and approves the nominee election process and campaign guidelines.

Committees, advisory groups and forum advisory teams help bridge the gap between the association and our members – allowing us to work together to meet the needs of NVAR's membership. Volunteer leaders help shape how NVAR delivers value to its members and how Realtors® deliver value to their clients. Your input and dedication to the industry are instrumental to the success of Northern Virginia Realtors®.

To apply and learn more about these leadership opportunities, visit NVAR.com/getinvolved. +



# NVAR Region 5-Year Look-Back: July Data















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# 2018 NVAR Hero Award Finalists Tapped

NVAR AWARD CANDIDATES GIVE BY ASSISTING ESSENTIAL NONPROFITS THAT HELP OUR COMMUNITY



ALEX BOSTON
The Tinner Hill Heritage Foundation

Alex Boston, a Realtor® with Long & Foster Real Estate in Falls Church, has always been involved in public service – serving in various government capacities before becoming a Realtor®

and volunteering with The Tinner Hill Heritage Foundation.

"I was drawn to The Tinner Hill Heritage Foundation because of its mission, which combines broad social justice goals along with making the unique community of Falls Church City more welcoming and an inclusive place," Boston said.

As the foundation's chair of the board, Boston works closely with board members and volunteers to highlight the history, culture and contributions of African Americans in Northern Virginia.

Boston first became involved with the foundation five years ago when he volunteered at its annual blues festival, which he said is one of the organization's most well-known annual events.

Shortly after graduating from Yale in 1988, Boston studied to be a Realtor®, but his plan was interrupted by a joint degree program which led him to a career in public service.

Beginning his career in his hometown of Baltimore,
Boston worked in community development before becoming
a foreign service officer with the State Department, where
he served overseas in Pakistan and El Salvador. Boston later
returned to Baltimore, where he worked in local government.
He subsequently returned to the federal government as a Peace
Corps Country Director in Kyrgyzstan and Jordan.

"Circling back, moving to Falls Church was the perfect time to fulfill my dream of becoming a Realtor®," Boston said.

Knowing what it is like to transition to a new house and make it a home, Boston believes that he can use his experience abroad to help foreign service and military clients.

He said he is grateful for his colleagues at Long and Foster, including his broker, David Gillis, who have jumped in to help support The Tinner Hill Heritage Foundation.

"I view real estate as being not only about properties; it's about communities," Boston said. "Volunteering is the perfect opportunity for Realtors® to get involved in the communities that we live and work in."



JOE FACENDA Habitat for Humanity of Northern Virginia; Fairfax County Jail

Joe Facenda, a Realtor® with RE/MAX Gateway in Fairfax, believes that a stable family life is critical in order for parents to raise successful children.

Residing in an affordable home is part of that equation, which motivated Facenda to volunteer with Habitat for Humanity Northern Virginia (Habitat NOVA) for two decades.

According to Gary Fitzgibbon, a Realtor® who nominated Facenda, "Joe has told me that all the thanks he needs is hearing stories from families on how the stable home [they received from Habitat] helped them and their children succeed."

Facenda found the right volunteer match when he learned about Habitat's mission of providing "a hand up, not a hand out." He served on Habitat NOVA's Family Selection Committee, on its land committee and as the Habitat NOVA Board Chairman. His success was not only in placing qualified families into new homes, but also in helping Habitat to open a second ReStore in Chantilly while he was chairman.

"[The ReStore] keeps useful items out of the dump and allows [people] to purchase home goods, tools and furniture at fantastic prices," Facenda, who is an advocate for recycling, said. "Revenues from the ReStore cover overhead, so that a bigger share of cash donations pays for its mission."

Facenda also volunteers with Mentoring Ministry for Inmates at the Fairfax County Adult Detention Center.

Mentoring in the jail for one hour weekly is part of Facenda's give-back itinerary.

"Most of the guys I've met have children and are heartbroken that they have let them down," he said. "I am not a counselor nor a social worker, but I do believe just talking to these guys and showing them there are ways to reconcile and be a better man is helpful."

While he cannot measure how much influence his mentoring provides, he does get close to the inmates he mentors and finds the experience to be mutually beneficial. "It gives me such joy to see them change," he said.

Earning placements in both programs took persistence, he explained. Facenda's advice for other Realtors® is to find a niche to give back: "Find your passion and make it happen. Don't give up."

#### WINNER TO BE ANNOUNCED AT THE OCT. 9 ANNUAL MEETING DURING THE NVAR CONVENTION.



TORI MCKINNEY
The Tinner Hill Heritage Foundation

Tori McKinney's love of music inspired her to get involved with The Tinner Hill Heritage Foundation and plan its annual blues festival.

"I love music; it's my second

language," she said. "With my experience in music production, planning the Tinner Hill Blues Festival was a perfect fit."

McKinney, CEO of ROCK STAR Realty Group with Keller Williams Realty, has volunteered for the foundation for seven years and been a member of its board of directors since 2017. She also coordinates the foundation's beer garden event, which helps to raise money for the organization.

"She is a cheerful giver of her time and her financial resources for the betterment of our organization, which we are very grateful for," said Edwin B. Henderson, executive director of The Tinner Hill Heritage Foundation.

McKinney decided to become a Realtor® in college when her father, who was a contractor, encouraged her to pursue a career in real estate. She practiced real estate in Boston for 10 years before moving to Virginia and starting a concert production and promotions firm. After working in the music industry for several years, she went back to her roots and became a Realtor® in Northern Virginia.

McKinney's community involvement is not limited to the Tinner Hill Heritage Foundation. Before her daughter was even in kindergarten, McKinney volunteered in the school's PTA. Later, when her daughter was a student there, McKinney joined the fine arts committee where she booked talent for school assemblies.

After Hurricane Katrina, McKinney organized various benefits and fundraisers that raised nearly \$250,000 for those affected by the disaster. She also visited New Orleans several times to provide on-the-ground support. McKinney and her daughter, Halley, were awarded the Humanitarian of the Year Award in 2006 by the Falls Church Chamber of Commerce for their hurricane relief efforts.

"I would encourage other Realtors® to get involved to become a bigger part of the Falls Church community," McKinney said. "Explore the benefits of being a community supporter."



# NORA PARTLOW Neighborhood Health of Virginia

The Neighborhood Health of Virginia nonprofit nominated Nora Partlow for the 2018 NVAR Hero Award for her 21 years of time, donations, and leadership in support of fundraising events netting

more than \$550,000.

The nomination cited that Partlow inspired more than 250 local leaders to support the Neighborhood Health's mission, which advances health equity in Alexandria, Arlington, and Fairfax by delivering high quality medical care regardless of a patient's ability to pay.

In 1996, Arlington resident Partlow, a Realtor® with Coldwell Banker Residential Brokerage, opened a coffee shop to help what she called a "honky tonk neighborhood" in Alexandria.

Partlow came to the United States from Cuba as a seven-yearold child, and her family experienced firsthand the socio-economic challenges faced by some neighborhoods. Always an independent business woman, she embodied her father's influence to be socially proactive and give back to her community.

"After I opened the [coffee shop], I learned about Neighborhood Health, which started in a two-room apartment: one room was for waiting, the other, the examination room," Partlow recalled. "They used my [coffee shop] seating area as their office space. Then I started helping with their Cinco De Mayo gala, and they pulled me in as a fundraiser. They had no resources."

Her coffee shop kicked off a transformation of the Del Ray neighborhood. "Little by little, there was a sort of domino effect," she explained. Del Ray is now known as bike friendly, metro-friendly, music friendly. "We became the Main Street of Alexandria, only in Del Ray," she recalled.

After the 2007 downturn, Partlow realized that to keep her coffee shop doors open, she needed new income. She pursued real estate with intentions to become a referral Realtor®, but ultimately became a successful full-time Realtor®.

Receiving an official commendation from Virginia for community leadership and revitalization efforts, Partlow was lauded by then-Mayor Bill Euille and other officials for her positive impact on Del Ray's business and philanthropic communities.

The Del Ray Business Association granted her its first ever 'Key to the City.' Partlow also donated time to First Night Alexandria, Turkey Trot, First Thursday, Halloween festivities and Visit Alexandria events.

# Northern Virginia's 'Walkable Urban' Development Creates a Model for the New American Dream

By Frank Dillow



THE FUTURE OF THE AMERICAN DREAM may be hiding in plain sight right here in Northern Virginia.

The combination of the millennial generation and retiring baby boomers account for more than half of the American population, and they agree that their idea of living the American dream is found in new urban environments. Those spaces allow people to work, live and play within walkable distances.

Since 2010 when developers emerged from the Great Recession, Arlington County's Rosslyn-Ballston corridor and Fairfax County's Tysons redevelopment have been rapidly creating models for the future of Northern Virginia and of urban development across America.

This is the biggest sea change in residential and commercial development in the past 70 years – when the cardriven suburban sprawl began spreading across Northern Virginia as GIs returned home from World War II.

Since then, development has been based on drivable, not walkable, access. As decades rolled by, this reliance on cars and trucks put increasing cost and time burdens on commuters. Taxes climbed for property owners to finance the construction and maintenance of highways and to rebuild the largely abandoned and highly subsidized public transportation systems.

In a recent article entitled "Retrofitting Tysons from Edge City to Walkable Urban Place" in NAIOP's (the commercial real estate development association) Development magazine, George Washington University Professor Christopher B. Leinberger, pointed out that the massive amount of construction currently underway at Tysons is transforming what was once a model for the drivable edge city into a "denser,

more walkable urban place." Leinberger is also a partner in the Arcadia Land Company and a leading spokesman for the Urban Land Institute.

Leinberger noted that Tysons – located at the intersection of the Capital Beltway (I-495), the Dulles Toll Road (Route 267), Leesburg Pike (Route 7) and Chain Bridge Road (Route 123) – has been the largest drivable edge city in the U.S. since the 1980s.

"Coming out of the Great Recession in 2010, Tysons had a total of 27 million square feet of office space, as well as 20 million square feet of retail, hotel and residential space, spread over 2,400 acres," Leinberger said.

Tysons had become the 13th largest "downtown" in America, with more office space than cities such as Denver or Pittsburgh, supporting nearly 100,000 jobs with a population of only 17,000 residents, according to Leinberger.

By contrast, the transformation of Arlington County's Rosslyn-Ballston corridor into a leading example of walkable urbanism was well underway by 2010. Its high-rise residential, office and retail development marched westward across Arlington County, surrounding the five Metro stations on the Orange Line from Rosslyn through Clarendon to Ballston.

Up until the recession, Tysons and the Rosslyn-Ballston corridor provided equally successful, albeit alternative, models for real estate development.

While both areas grew at a comparable pace, with similar absorption and rental rates, Leinberger noted that after 2010, Arlington

County began to surpass Tysons in new construction as well as absorption. Its landlords enjoyed rental rates at about \$10 per square foot more than Tysons. In residential development, the Rosslyn-Ballston corridor also added about 1,200 apartment units each year from 2010 to 2014 – more than three times as many as Tysons, which added only about 370 units per year.

In 2005, as transportation agencies were still drawing up their plans to extend Metro Service to Tysons, Fairfax County established the Tysons Land Use Task Force. Under the leadership of longtime resident Clark Tyler, the task force adopted plans to grow Tysons to 100,000 residents and 200,000 jobs by 2050.

Adopted by County Supervisors, the plan also recommended the area become more environmentally friendly with restored streams, a green network of parks, open spaces and trails. A more urban street grid was adopted to encourage pedestrians and bicyclists rather than just cars.

The plan recommended that Tysons would become more densely developed around the four Metro stops from McLean to Spring Hill, like The Boro development currently under construction. New housing would be built more densely in high-rise, multifamily units rather than the more spread out and traditional singlefamily residential model. The plan's vision for the future of Tysons is evident in the recent decision by developers to demolish an existing 135,000-square-foot office building built in 1983, which is located nearly one mile from the nearest Metro station. That building is being replaced with a 90-foot-tall building that houses 400 apartments, ground floor retail and an adjacent one-acre park.

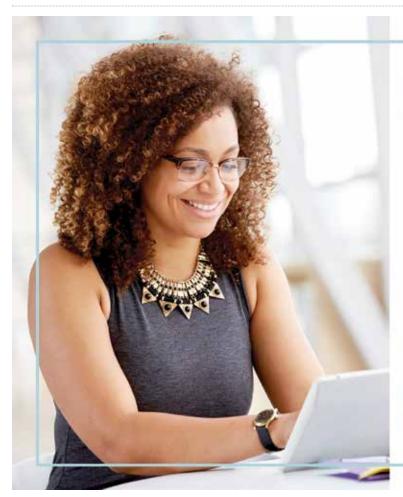
With the emerging success of Tysons redevelopment, Fairfax County planners are looking to adopt similar development plans for Reston and perhaps other areas in the county. Arlington County also has encouraged the continued walkable urban transformation south from Rosslyn through Crystal City and Potomac Yards to Alexandria.

NVAR Realtors® will need to become comfortable with the denser urban-residential model that is being driven by commercial development. This concept continues to spread throughout Northern Virginia and throughout the country – offering more housing options for today's buyers. ♣



Frank Dillow is a past chair of NVAR's Realtor® Commercial Council, an NVAR instructor, and a senior commerical broker in Long & Foster's Commercial Division.

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Business model	Work from anywhere in the world	Brick and mortar dependent
Branding	Brand yourself or your team	Brand the company
Freedom	Freedom to run your own business	Must work within company model
Commission rates	Set your own rates	Must comply with company set rates
Marketing and Leads		
Lead gen platform	Free kvCORE platform	No lead gen platform
Lead gen commission splits	Agent keeps 100%	Broker takes an additional 30%
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# "Even when people are not living in a 'multigen' household now, they want to prepare for that possibility."

- Genevieve Concannon, Advon Real Estate



Sellers want a Realtor® to help prepare their homes to attract the most buyers without overspending – and possibly reducing their profit.

"People will pay more for better design," says Sherif Abdalla, a vice president and Realtor® with Compass in Washington, D.C. who sells luxury properties in Arlington, McLean and the District. "They want more open space inside and outdoor space where they can entertain."

Abdalla says he sees a shift in buyers today away from a "bigger is better" aesthetic and more toward a smaller house and a smaller lot – but only if the home offers an open kitchen and family room, a play area for their kids and a comfortable master bedroom.

"Buyers are moving away from traditional floor plans and want a loft-like open space even in the suburbs," says Jayson Wingfield, a Realtor® with Coldwell Banker Residential Brokerage in Arlington. "Some people like to combine a more formal floor plan at the front of the house with a dining room and living room or office with an open floor plan at the back of the house."

While reconfiguring a floor plan may not always be feasible, Realtors® can help their clients recognize trends and incorporate some modern design elements into their homes before or after a transaction or when building a new home.

# 11 HOME DESIGN TRENDS TO WATCH

Realtors® and design experts say some of the trends they've noticed in

new homes and newly remodeled homes in Northern Virginia include:

1. Functionality built into every niche.
Buyers today want to see every bit
of dead space in the house made
functional, says Liz Lucchesi, a
Realtor® with Long & Foster Real
Estate in Alexandria.

"If you can turn a corner into an office or computer space or even just add shelving for collectibles, that can attract buyers," says Lucchesi. "Some people are even willing to take away a little garage space to add a mudroom or storage closet," she added.

Buyers of older houses in Arlington expand their storage in every room as much as they can, says Wingfield.

"For some buyers, a house without a walk-in pantry is a deal breaker," he says. "People want a butler's pantry for extra storage and pull-out cabinets for trash cans if they can find a place for them."

Mina Fies, CEO of Synergy Design and Construction in Reston, says her customers want built-in shelving, cubbies and hooks in the mudroom and laundry room to help organize everything.

If sellers can stage their garage entry with storage or add shelves to their laundry room, this could entice buyers looking for functional space.

2. Flex space for changing family structures. About 64 million Americans live in multigenerational

households, according to the Pew Research Center.

"Even when people are not living in a 'multigen' household now, they want to prepare for that possibility," says Genevieve Concannon, broker of Advon Real Estate in Falls Church. "A lot of people are adding a full bathroom on the main level adjacent to an office, so they have the option of turning that into a bedroom suite in the future for themselves or a family member."

Lucchesi says she's seeing kitchens designed to accommodate young children and older adults, as well as bathrooms with accessible features, such as grab bars and stepless shower entries, that seamlessly blend into the design.

"Finished attics or finished space above the garage for flex space can be used for entertainment, a playroom or an in-law suite," says Wingfield.

3. Elevators not just for super-luxury homes anymore. "Forward-thinking builders are putting in elevators or at least creating an elevator-ready space so one can be added later," says Concannon. "What's interesting is that these are homes being built at attainable price points, not just places priced over \$1 million," she continued.

Buying an elevator-ready house allows for future flexibility for aging-in-place and offers convenience for people of all ages, according to Concannon

Design Trends continued on page 30

"Younger buyers in particular want smart home features that they can control with an app on their phone."

- Bill Hoffman, Keller Williams Realty



#### 4. Hardscaping for the back yard.

"People are spending a lot of money on their outdoor space, even on a one-fourth acre lot in Alexandria," says Lucchesi. "They're investing money in hardscaping, fancy fences, lighting, irrigation and outdoor fireplaces and pizza ovens."

Abdalla says most of his customers want outdoor space, but they don't want a yard to take care of or a deck that needs maintenance.

"They want a patio or terrace with tile or stone, a fire pit, an outdoor kitchen and room to entertain outside," says Abdalla.

Staging a yard with a fire pit can help buyers visualize the outdoor lifestyle they crave.

5. Light color palettes throughout the house. Everyone wants white and gray kitchens with stainless-steel appliances, says Bill Hoffman, a Realtor® with the Hoffman Real Estate Group with Keller Williams Realty in McLean. He says soft gray hardwood floors are also popular.

"Lighter hardwood floors and wide-plank hardwood are popular now, along with light gray paint colors throughout the house," says Concannon. "In the kitchen, everyone seems to be choosing quartzite counters that are light and look like marble but are much more durable. Anything a seller can do to

make their home look fresh and clean and light will help it sell, as long as it's not beyond the scope of the other homes in the neighborhood."

White Shaker-style cabinets are a continuing trend, says Fies, but some of her clients are finding ways to implement color in their "forever" homes such as a different color on the island or adding some blue cabinets along with white cabinets.

"Everything is lighter right now, including the floors, the cabinets and the counters," says Fies.

6. Top-of-the-line, but not always smart, appliances required even for non-chefs. "The six-burner range has now become the eight-burner range for foodies," says Lucchesi. "They want everything to be bigger and better in the kitchen, including pastry-height counters. They're looking for energy-efficient appliances and some of them want smart appliances, especially the refrigerator."

Fies says most of her clients are more interested in pretty finishes in the kitchen than in smart appliances. She says some think connected appliances could be a passing fad and prefer not to invest too much money in them.

"Most people just want high-end, name-brand appliances even though less and less people cook," says Abdalla.  Bigger is better for kitchen islands and backsplashes. Buyers love kitchen islands and the trend is to make them as large as possible. Larger homes sometimes have two islands.

"People use their islands for entertaining and as a dining table," says Wingfield.

Buyers and homeowners are looking for clean lines and lowmaintenance living, says Fies, which is one reason more people are adding full-height backsplashes of quartzite or large-size tiles that require less grout.

"Three recent clients chose Calacatta Gold quartz that looks like marble for both their island and their backsplash," says Fies.

8. Recessed lighting to avoid disrupting sightlines. Chandeliers are basically gone, says Christine Richardson, a Realtor® with Weichert, Realtors® in Great Falls.

"Buyers don't seem to want them in the dining room or the breakfast room. I think this is partly because a chandelier forces the room to be used for eating – reducing the flexibility of the floor plan," says Richardson. "Also, so often the chandelier isn't exactly in the right place depending on the shape and size of the table."

Richardson says recessed lighting is replacing chandeliers and even pendant lights over the kitchen island to avoid breaking up the visual line and open feel of the house.

Replacing a chandelier with recessed lighting can be an inexpensive project that creates flexibility for buyers.

**9.** Tiles take over. While buyers want clean lines and everything

light and bright, the abundance of available tiles fosters self-expression and personalization in bathrooms and backsplashes.

"I see a lot of Carrara marble, mosaics and herringbone patterned tiles on shower walls and backsplashes," says Wingfield.

Fies says homeowners use bold and patterned tiles on the floor and sometimes the walls of their laundry rooms.

"People tell me they want the laundry room to feel special so they don't feel the drudgery of doing laundry as much," says Fies.

10. Powder rooms and master baths get upgrades. Rainfall showerheads have been in vogue for years, but Hoffman says new ones are available that can change color based on the water temperature or be programmed with an app.

"Buyers prefer a large double-shower to a whirlpool tub," says Richardson. "If a bath tub is provided, the trend is for a freestanding tub, which takes up a lot less space than the tubs set into a tile platform. It's also a cleaner, sleeker look."

In luxury homes, more buyers are choosing a "wet room" layout with a freestanding tub inside a glass shower enclosure.

"It's a European concept and popular in Japan, too, to have both the shower and the tub set inside a large glass enclosure," says Concannon.

Heated floors are also a popular upgrade for master baths, says Abdalla.

Modern style is trendy in a powder room even if the rest of the home is a little more traditional, says Fies.

"Homeowners are adding floating vanities to make the room feel more spacious and then adding tile on the walls or wallpaper for an unexpected look," says Fies.

11. App-controlled smart home features. "Younger buyers in particular want smart home features that they can control with an app on their phone," says Hoffman. "Those with a bigger budget are more likely to want things like the custom house I saw recently that automatically turns on all the lights when your car tires hit the driveway."

Families with young kids are interested in security cameras, says Abdalla, but they prefer a wireless arrangement for their music because those systems are flexible and affordable.

Concannon says buyers are most likely to be interested in smart home features they're familiar with, such as a Ring doorbell system or a Nest thermostat, both of which are items sellers can easily install to attract buyers.

While some builders prewire a home for smart features, the abundance of wireless options means the prewiring is less necessary, says Fies.

"In older homes that have a whole system for speakers and an intercom already wired, we can bring in an AV person and connect that system to 21st century technology, which can be an advantage when selling," says Fies.

While contemporary homes may never dominate in the mostly traditional D.C. region, modern elements can be incorporated into new and existing homes to fit changing lifestyles and tastes. As preferences evolve, Realtors® should keep in mind that even in design trends, less can be more. Ultimately, the blending of function and flare can improve the appeal of a client's home. +



**Michele Lerner**, a freelance writer based in the Washington, D.C. area, has been writing about real estate and personal finance for more than 20 years.



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# Renovations Modernize Herndon for Improved Member Experience



By Kate O'Toole

WITH UPDATED TECHNOLOGY, refurbished space and aesthetic upgrades, the newly-renovated NVAR Herndon Center delivers an improved member experience and matching "wow" factor.

The Herndon renovations allow for more events, classes and meetings, and enhance the digital learning experience throughout the facility. The improvements reflect the design of our Fairfax headquarters, offering a consistent, user-friendly interaction in both locations.

Highlights include new state-of-the-art presentation equipment in the classrooms; the addition of a meeting room and three offices; new carpet and paint throughout the building; and a revamped member lobby and work space.

Stop by to check out the new space, attend a class or shop in the store! Visit our online calendar at NVAR.com/calendar to find upcoming Herndon programs. +



Drywall has been removed in the Suzanne Granoski Memorial Classroom to expose windows. The room size was reduced to make space for three new offices, which mirror those in Fairfax.



Three new offices have been added in a space that was formerly part of a classroom. This additional workspace allows for greater staff presence to deliver improved member service in Herndon.



The Herndon kitchen has been transformed to a break room. Adjustments allowed for the creation of a new meeting room, accessible through the door in the far right corner. New technology offers video conference capabilities.



The revitalized lobby, which includes a sitting and work area, is adjacent to the store and open for member use. A new speaker system allows music or other audio to broadcast throughout the lobby and store.



The George Rink Classroom has been updated with smart TVs, a projector, a sound system, wireless microphones and three webcams for recording and streaming events. The Suzanne Granoski classroom has also been modernized with new equipment. With these updates, the classrooms are optimized for a seamless learning experience.

# 2019 NVAR Board of Directors Candidate Profiles Voting is open from proof on We

In alphabetical order; bios written by candidates. Final slate of candidates may include additional nominees.

Voting is open from noon on Wednesday, Sept. 5 - noon on Saturday, Oct. 6. Visit **store.nvar.com/voting** during that time to access online voting.

#### ROB ALLEN, LONG & FOSTER REAL ESTATE



Rob is an associate broker with Long & Foster Real Estate and a 2018 NVAR Board of Directors member. Rob is a Lifetime Top Producer with 17 years of experience. He was a 2014 graduate of the NVAR Leadership

Institute, a Grievance Committee member from 2014-2016, the Grievance Committee vice-chair in 2017, and the chair in 2018. Rob currently resides in Great Falls with his wife of 12 years and their two children. Rob is most passionate about strengthening the professional image of Realtors® and ensuring that members realize more value from NVAR.

## SHIRLEY BUFORD, LONG & FOSTER REAL ESTATE



Shirley has more than 30 years of distinguished service as an associate broker in Virginia, Maryland, D.C. and Texas. She is a Lifetime Top Producer of NVAR's Multi-Million Dollar Sales Club, has CRS and GRI designations, and

earned her bachelor's degree in Real Estate Leadership from GMU. Shirley currently serves on the NVAR Grievance and Ethics Committee. She is a respected leader in real estate market analysis and trends and is a sought-after speaker for many educational seminars at military facilities throughout the world. Shirley is a dynamic and engaging member of Vienna Rotary and the Vienna Business Association.

#### SHELIA JACKSON, LONG & FOSTER REAL ESTATE



Since 2010, Shelia has been a member of NVAR and a successful Realtor® with Long & Foster Real Estate. She is an NVAR 2015 Leadership Institute graduate – giving her the foundation to become an effective leader of NVAR. She serves

on NVAR's Public Policy Committee and RPAC Campaign Committee and participates in NVAR's Legislative Receptions. She earned the ABR designation and has been an NVAR Multi-Million Dollar Sales Club member. Shelia is an active deliberator and strong advocate for policies protecting our members and their clients. Shelia lives in Herndon with her husband and is the proud parent of a thirteen-year-old son.

#### ROSEMARIE JOHNSON, RE/MAX EXECUTIVES



Rosemarie is an associate broker with RE/ MAX Executives in Fairfax. Licensed for over 23 years, she was formerly a managing broker at RE/MAX Allegiance. She has served on the Grievance Committee and currently is serving

as the vice-chair of the Professional Standards and Arbitration Committee. She is also a member of NVAR Cares and the Real Estate Finance & Settlement Forum. Rosemarie is an RPAC investor and has participated in the Legislative Bus Trip to Richmond. Rosemarie is committed to elevating professionalism in our industry through education.

#### EVAN LACOPO, TTR SOTHEBY'S INTERNATIONAL REALTY



Evan is the managing broker for the Old Town Alexandria office of TTR Sotheby's International Realty. He is a native Washingtonian licensed in Virginia, Washington, D.C. and Maryland and has been a full-time Realtor® since 2003. Evan takes

great pride in serving his personal and professional communities through volunteerism and various leadership positions. He has served on the NVAR Grievance Committee for three years and Professional Standards Committee for one year. Evan's passion in serving his peers is deeply rooted in protecting and enhancing the value that agents provide to their clients and doing so with special attention to ethics.

#### PETER NGUYEN, TTR SOTHEBY'S INTERNATIONAL REALTY



Peter was born in Saigon, Vietnam, and his family immigrated to Virginia Beach in 1975. He and his partner founded the Reef Team in 2009 with Coldwell Banker Residential Brokerage. The team has won multiple awards

throughout the last seven years. Since joining NVAR in 2009, Peter has graduated from NVAR's Leadership Institute (2011), co-chaired YPN (2015), chaired the Convention Advisory Group (2016), and he currently chairs the Vietnamese Forum and sits on the Board of Directors. When not volunteering, Peter can be found at Nationals games, marathons and local wineries. Peter is the proud father of a 22-year-old son.

#### MARC PINA, COMPASS



Marc was an agent with McEnearney Associates for six years before transitioning into management in 2009. Since then, he has managed agents at Coldwell Banker Residential Brokerage (Old Town and Chevy Chase),

Century 21 Redwood Realty (Arlington) and Compass (Arlington, Alexandria and McLean). Marc has served on NVAR's Board of Directors, Grievance Committee and Standard Forms Committee. If re-elected, his mission is to be a champion for Realtor® and client rights; guarantee member access to the best tools and resources; and continue NVAR's tradition of community enrichment. Pina and his wife are proud parents of a 13-year-old girl and an 18-month-old boy.

# MARRIAH UNRUH, KELLER WILLIAMS CAPITAL PROPERTIES



Marriah is recognized in the NoVA real estate community as a top producing agent, key industry advocate, dedicated volunteer and cultural ambassador. She obtained her license in

2001 and is the managing broker and team leader of her office. She served there as cultural chair – most notably overseeing volunteer events for her company with heartfelt dedication to make each event better than the last. Her work at NVAR includes: Professional Standards (2018), Grievance (2013-2017), NVAR Cares chair (2018) and vice-chair (2017). As a mother of three and lifelong resident, Marriah is passionate about real estate and life, and thrives when others succeed.

#### MICHAEL SNOW, PEARSON SMITH REALTY



Michael has degrees in both management and marketing and is currently one of Pearson Smith Realty's managing brokers. Prior to practicing real estate, Michael gained experience in the aerospace and defense

industry as a program manager for Raytheon Company. Many of the skills Michael learned in his program manager role translate directly to what he does every day with his real estate agents and clients. To be successful in either industry, you must be knowledgeable in your field, responsive to your clients and coworkers, and ensure the processes are being followed at all times.

#### DALLISON VEACH, RE/MAX EXECUTIVES



Dallison joined NVAR in 2005, but her Realtor® roots go deeper. She's the daughter and granddaughter of real estate professionals. Currently an associate broker with RE/MAX Executives and principal broker of Veach Realty,

Dallison has GRI, CRS, ABR and CDPE designations and is an NVAR Lifetime Top Producer and RE/MAX Hall of Fame inductee. Dallison has a passion for volunteering throughout her community and the Realtor® associations. Dallison currently serves on NVAR's Board of Directors and a variety of committees and task forces at both the local and state level. Dallison enjoys traveling with her husband and three children.

# DERRICK SWAAK, TTR SOTHEBY'S INTERNATIONAL REALTY



Derrick is the managing broker of TTR Sotheby's International Realty in McLean. Since joining NVAR, Derrick has been deeply involved in the association. He currently serves on the NVAR

Board of Directors, the Budget & Finance Committee and the Bylaws Task Force. Previously, he served as chair of the Grievance Committee and sat on the Professional Standards Committee. Derrick is honored to be nominated to the board. He hopes to be able to serve for another term on the NVAR Board of Directors in order to elevate the success, innovation and professionalism of the association and to deliver exceptional value to our members.

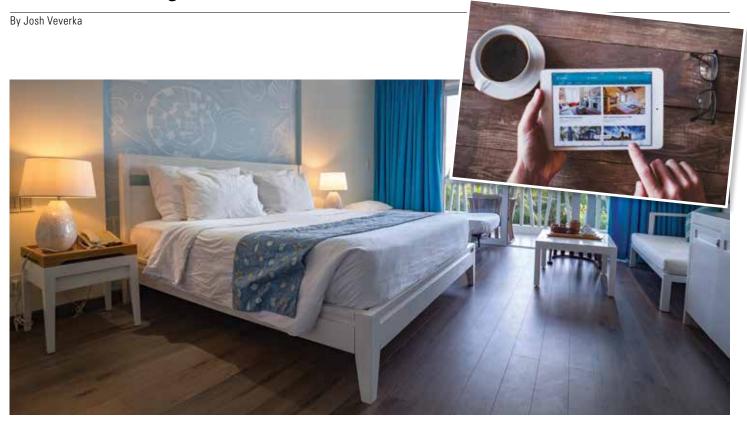
#### ROB WITTMAN, REDFIN CORPORATION



Rob currently serves as a principal broker at Redfin and on NVAR's Board of Directors. As a broker, Rob has supervised nearly \$4 billion in sales volume. Prior to becoming a broker, Rob helped more than 250 clients in Northern

Virginia. Rob has served as chair of the NVAR Technology Advisory Group and as a member of the Grievance Committee, 2018 Convention Advisory Group, Broker Policy Manual taskforce and NVAR Leadership Institute. He is also an RPAC Major Investor. Rob and his wife, Shansel, live in Reston with their two boys. Rob roots for the Stanley Cup Champion Capitals. +

Short-Term Rental Ordinances Seek to Balance Property Rights and Reasonable Regulation



#### WITH THE ADOPTION OF A SHORT-TERM RENTAL

ORDINANCE, Fairfax County becomes the latest Northern Virginia jurisdiction to allow legal short-term residential rentals (STRs) of less than 30 days, such as Airbnb. The ordinance, which becomes law on Oct. 1, 2018, will allow county residents to offer limited STRs – something not previously allowed under county zoning rules. Fairfax joins Arlington County, the City of Alexandria and Loudoun County – each of which has already addressed this issue.

In 2017, the Virginia General Assembly enacted legislation allowing a locality to either establish a registry of STRs or to regulate rentals through general land use and zoning authority. While the City of Alexandria and Loudoun County have created rental registries, both Arlington and Fairfax Counties used their zoning authority to create a permitting process. The chart on page 37 provides a comparison of significant elements included in these ordinances.

The dynamics of this issue are complex, as illustrated by the diversity of short-term rental laws. The infringement of property rights is a common theme when local governments attempt to regulate short-term lodging. Individuals do have the right to buy, rent or sell their property. However, property owners also have a right to a certain quality of life and an expectation that their neighborhood will retain its residential characteristics – free from potential disturbances and traffic associated with commercially-zoned areas.

Questions also exist about the potential long-term impact of short-term rentals on home values and affordability.

NVAR has advocated for a balanced approach to allow short-term rentals while also taking steps to limit the impact on the high quality of life many residents enjoy in their quiet suburban neighborhoods.

As STR ordinances take effect and local governments throughout Northern Virginia review the impact of those initial efforts, it is likely that each locality will continue to monitor and adjust policy. Stay tuned for future updates as jurisdictions work to maintain an equitable balance between property rights and the protection of neighborhood character.  $\blacksquare$ 



Josh Veverka is the NVAR Government Affairs Director.

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## **COMPARISON OF NORTHERN VIRGINIA SHORT-TERM RENTAL ORDINANCES**

	Alexandria – Ordinance Passed effective January 1, 2018	Arlington – Ordinance Passed effective December 31, 2016	Fairfax – Ordinance Passed effective October 1, 2018
Definition	Defines Short-Term Residential Rental as the provision of a room or space for dwelling, sleeping or lodging purposes, for a period of fewer than 30 consecutive days, in exchange for a charge for the occupancy.	Defines Accessory Homestay as a home occupation in which an owner of a dwelling unit who uses such dwelling unit as his or her primary residence, rents either the entire unit, or any portion thereof to a lodger for compensation, for not more than 30 days.	Defines Short-Term Lodging as the provision of a room or space for fewer than 30 consecutive nights in exchange for a charge for the lodging.
Residency Requirements	NONE. An operator may be the proprietor of any dwelling, lodging or sleeping accommodations whether in the capacity of owner, lessee, sublessee, mortgagee in possession, licensee or any other possessory capacity.	REQUIRES RESIDENCY. Accessory homestay is allowed only where the dwelling unit is used by the resident of the dwelling unit as his or her primary residence, which means that the resident resides there for at least 185 days during each year. (This includes owners and tenants.)	REQUIRES RESIDENCY. An operator must be a permanent resident of the property hosting the Short-Term Lodging Use, which means the resident occupies or intends to occupy the property for at least 185 days out of the calendar year for the purposes of establishing the dwelling as that person's primary residence. A person may have only one permanent residence. (This includes owners and tenants.)
Permit vs. Registry/ Filing Fees	RENTAL REGISTRY. No fee associated with registration process.	ZONING PERMIT. \$63 annual filing fee.	ZONING PERMIT. \$200 fee for a two-year permit.
Limitation on Rental Nights	NONE.	NONE.	A dwelling may be used for Short-Term Lodging for no more SIXTY (60) NIGHTS per calendar year.
Limitation on # of Lodgers	Not explicit in ordinance. All zoning or permitting provisions pertaining to maximum occupancy still apply.	The greater of SIX lodgers, or two lodgers per number of bedrooms in the dwelling. Under no circumstances shall the number of lodgers exceed that allowed by the Building Code.	Maximum number of lodgers per night may not exceed SIX ADULTS, except where the Virginia Uniform Statewide Building Code requires fewer occupants.
Allowed in Accessory Dwellings/Structures?	YES.	YES. Either the main dwelling, the accessory dwelling, or both may be rented to lodgers. Occupancy in the accessory dwelling is limited to a maximum of two lodgers.	NO. Short-Term Lodging is prohibited in a detached accessory structure, accessory dwelling unit, temporary family health care structure, affordable dwelling unit or workforce dwelling unit.
Parking Requirements	NONE.	NONE.	Requires the designation of one parking space that the Operator has the authority to reserve/designate to be available for lodgers.
Exemptions from Registration/Permit	Registry does not apply to real estate agents, properties represented by real estate agents, registered time-shares, or licensed lodging establishments such as hotels. (Such persons would still have to abide by all zoning and land use regulations.)	NONE.	NONE.
Penalties and enforcement	Failure to register property within 30 days of being offered for STL shall result in a penalty of \$500.  Upon repeated violation of the registration requirement of a property, and upon notice, the operator shall be prohibited from registering and renting the property.	An accessory homestay permit may be revoked for one year: (a) In the event that there are three or more violations recorded by the County within a one-year period; or (b) For failure to comply with the regulations; or (c) For refusal to cooperate with the County in a complaint investigation, including allowing the Zoning Administrator or his/her designee to enter the dwelling unit upon reasonable advance notice.	A permit for STL may be revoked by the Zoning Administrator because of the failure of the operator to comply with all applicable regulations in the Zoning Ordinance. Notice of any such revocation will be given by letter to the Operator setting forth the grounds upon which the permit was revoked, the date and time when the revocation is effective, and the appeals procedure.

# Thank you to our NV/RPAC INVESTORS

\*as of July 31, 2018

(\$2,500+)

#### **PLATINUM R** (\$10,000+)

Shane McCullar NVAR

#### **GOLDEN R**

(\$5,000+)

Maureen McEnearney Dunn Tom Stevens<sup>HOF PC</sup>

#### **CRYSTAL R**

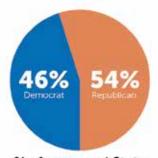
Robert Adamson Mary Beth Coya
Candice Bower\* Nicholas Lagos\*
Moon Choi Susan Mekenney PC
Tracy Comstock\* Sherry Rahnama\*

Christine Richardson
Trish Szego HOF PC
Dallison Veach

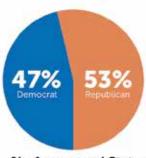
- \* Pledged investments
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## NV/RPAC is your bi-partisan voice in politics!



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Invest today to make
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(\$1,000+)

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**Heather Embrey** Coral Gundlach Delk Hamaker Margaret Handley David Howell\* Rosemarie Johnson Sita Kapur\* Kathy Kratovil Gary Lange Scott MacDonald\* Paula Martino Tom Meyer Ava Nguyen D. Peter Nguyen Thai-Hung Nguyen Vinh Nguyen\*

Marc Pina\* Anne Rector\* Zinta Rodgers-Rickert\* Fetneh Schacht\* Veronica Seva-Gonzalez\* Nancy Steorts Derrick Swaak Malia Tarasek\* Nisha Thakker Marriah Unruh **Rob Wittman** Will Wiard\* Jon Wolford\* Ann Yanagihara Susie Branco Zinn\*

#### **CAPITOL INSIDER**

(\$250+)

Gay Ashley Angie Delboy Doug Francis Donna Hamaker Matt Kahn\* Glenn Lewis Joseph Reef Narda Rodriguez

#### \$99 CLUB

(\$99+)

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Nancy Ade
Christine Angles
Marion Anglin
Carlton Bell
Peter Bixby-Eberhardt
Madeline Caporiccio
Kevin Connelly
Joseph Delahanty
Binh Do
Keith Elliott
Laura Fall
Nancy Flowers
Dwayne Floyd

Virgil Frizzell
Frederick Hoffman
Irene Kabler
Victoria Kiser
Rakesh Kumar
Evan Lacopo
Sharon Lang
William Lawrence III
Craig Lilly
William McCoy
Jessica McQueen
Karen Mestemaker
Michael Moran
Ryan Nicholas

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Michelle Sanoske
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Peter Schlossberg
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Jason Smith
Melissa Steele
Grace Swersey
Barry Taylor
Jeffrey Walsh
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## Welcome New Members

#### LEARN MORE AT NVAR.COM/REALTORS/RESOURCES

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Adam ElNagdy Lindsey Elrod Michael Fagan Faiza Farha Digohn Felton Monica Fernandez Arturo Ferreira Cynthia Figueroa-Lugaro Reagan Fox **Emily Franklin** Rhiannon From Carmen Bisso Gallardo Melanie Gamble Yuhui Gan Erika Zeballos Garcia Vikas Garg Ronald Gary Warren Gibbs Cassandra Gilmore Robert Gim Elizabeth Gimple Penny Glenn Haleý Goeller Hugo Gonzalez Jurgen Gonzalez Michelle Grace Konica Grady Ressurrection Graves Sondae Graves Sunvana Gregoire Michael Habteselassie Jason Hall Sharon Hall Elaine Hamdan Mirtes Happy Jenna Hardy Shirley Harris Kelly Hasbach Mary Hatch Stacy Henry Irma Hernandez Ruth Hernandez Melissa Hillenbrand Daniel Hinker Abul Hosen Chaudary Husain Muazam Islam Jessica Itz Tonia Jacobson Suad Jamil Robert Jenkins Jr. Min Kyung Jeong Tyler Jewett Carlos Jimenez Jesus Saltes Jimenez Philip Jonkers Michael Jordan III Salvador Juarez Allen luno Rajasekhar Kadiyala Ruchi Kapani Alexander Karousos Yasmina Karrakchou Anil Khanal Dong Kim Hyunsun Kim Min Sun Kim Nicole Kleehammer Charles Klein Danielle Kressin Carmelita Kueser

Robert Kulik Renee Kunia Jina Kwon Sasha Lahr Julie LaLama Thao Lam Richard Larkin Susie Lee Kristy Lewis Yanling Li Luis Liguori Kelly Loyko Artúro Lujan Markeysa Lumpkin Matthew Lyden Phyllis Macey Shannon Madden Irma Magadan Mier Mahbub Joy Mallonee Iuliia Maltsev Lisa Manuccia James Marston Jr. Maisam Marzyie Antonieta Matter Timothy Mattix Susan McBrearty Susan McWeeney Valerie Medina Jeffrev Meiia-Cruz Johnny Mendez Jr. Rachael Mihoc Matthew Milano **Donald Miller** Laree Miller Nicholas Miller Karen Mills **Avery Minor** David Morales Matt Morgan Mary Anne Moyers Juliá Musto Shannon Natale Maryam Mottaghi Nejad Jack Nellis Linh Ngo Hong Nguyen Bonnie Nicholson Margory Nunez Liza James Ó'Donnell Ijeoma Osuagwu **Boyd Ouden** Narsing Panagari LaShawn Parent Julio Perez Maria Perez **Christopher Perkins** Julius Phu Harry Piccariello Ali Popal Hannah Powell Joel Powell Hyon Pyo Mark Quarry Tazeen Qudsi Shahid Raja Maryam Kazmjou Sreenivas Redrouthu Michael Reed Deanna Reina Vasiliki Reinhardt

Alison Relat Maria Reynoso Kara Richetti Ellen Riddoch **David Rodriguez Perez** Donn Roebke Melody Rosenblatt Joseph Sabelhaus Katrina Sabella Katia Sadoudi **Bogdan Samofalov** Januari Samuels **Amador Santalla** Mohammed Sarwari Life Schneider Stephanie Seeley Edward Segaar Mohammad Shakeri John Shannon Lois Shoemaker **Emanuel Simms** Megan Slimp Andrew Slupek Brandon Smith Latoisha Smith **Kevin Snell** Daniela Spigai Mariah Sprague Debra Stein Laura Stratmann Darrone Suggs Clare Sullivan Farhana Tasnim Jayme Tehan Shenandoah Thomas Kwadwo Tuffour Walter Franco Ulloa Jesus Vallejos Richard Van Hecke Karla Vasquez Lisa Vega Gilbert Veney Neetu Verma Eduardo Pozo Vigil Trish Vo Kirti Vohra Julia Wagner Watson Wallace Jr. Karen Walther Gretchen Walzl Lixin Wang Walter Ward Jr. **Andrew Webber** Luke Weltv Dilara Wentz Jelica Wert Malcolm Westbrook James Whitaker Lisa Williams Jacqueline Williams-Avery Richard Woler Maria Wootton Jianshi Wu Corey Wyatt Zibin Yang **Dustin Yelinek** Marcus Young Raven Young Rebecca Zemek Ying Zhang +

























































## **Becoming a Realtor®**

#### **BECOMING A REALTOR®**

#### **Principles of Real Estate**

9 am - 5 pm November 1-19 .....Fairfax

#### **BROKER PRE-LICENSING**

#### **Broker Management**

9 am - 5 pm August 16 - September 20 ...... Fairfax

#### **Broker Finance**

9 am - 5 pm October 4 - November 8 ...... Fairfax

## Your First Year

#### **NEW MEMBER ORIENTATION**

9 am - 1 pm September 10......Fairfax September 17......Herndon October 1 ......Fairfax October 27 ...... Herndon November 9.....Fairfax

## Your First Year

#### **POST-LICENSING EDUCATION (PL)**

Agency Law 9 am - 12 pm October 15 ..... Herndon November 5.....Fairfax 6 pm - 9:30 pm September 11.....Fairfax

1 pm - 4 pm October 15 ......Herndon November 5.....Fairfax 6 pm - 9:30 pm September 12.....Fairfax

#### Contract Writing

9 am - 4 pm October 16 ......Herndon November 6.....Fairfax 6 pm - 9:30 pm

#### **Real Estate Law & Board Regulations**

September 18 - 19 ......Fairfax

8:45 am - 4:45 pm October 17 ......Herndon November 7.....Fairfax 6 pm - 9:30 pm September 24 - 25 .....Fairfax

#### **Risk Management**

9 am - 12 pm October 18 ......Herndon November 13.....Fairfax 6 pm - 9:30 pm September 17.....Fairfax

#### Escrows and Protecting Other People's Money

1 pm - 4 pm October 18 ......Herndon November 13.....Fairfax 6 pm - 9:30 pm

September 26.....Fairfax

#### Fair Housing

10 am - 12 pm October 19 ......Herndon November 14.....Fairfax 6 pm - 7:45 pm

September 10.....Fairfax

#### **Current Industry & Trends**

1 pm - 3 pm October 19 ......Herndon November 14.....Fairfax 7:45 pm - 9:30 pm

September 10.....Fairfax

## **Maintaining Your License**

#### **CONTINUING EDUCATION (CE)**

#### CE: 16-hour Course (4 evenings) 6 pm - 9:30 pm

Sept 11 (part 1).....Fairfax Sept 13 (part 2).....Fairfax Sept 18 (part 3).....Fairfax Sept 20 (part 4).....Fairfax Oct 2 (part 1) .....Fairfax Oct 4 (part 2) .....Fairfax Oct 10 (part 3) ......Fairfax Oct 11 (part 4) ......Fairfax Nov 6 (part 1).....Fairfax Nov 8 (part 2).....Fairfax Nov 13 (part 3).....Fairfax Nov 15 (part 4).....Fairfax

#### CE: 16-hour Course (Day 1)

8:45 am - 4:45 pm September 8.....Fairfax October 13 ...... Herndon November 10.....Fairfax

#### CE: 16-hour Course (Dav 2)

8:45 am - 4:45 pm September 15......Fairfax October 20 ...... Herndon November 17.....Fairfax

#### CE: 8-hour Mandated Course

8:45 am - 4:45 pm September 25......Herndon October 24 ......Herndon

#### CE Elective: Effective Team Management

10 am - 12 pm September 19.....Fairfax

#### **CE Elective: Construction Essentials**

1 pm - 4:45 pm September 26......Herndon

#### CE Elective: Detection and Prevention of Contract Fraud

8:45 am - 12:25 pm September 26......Herndon

#### CE Elective: Environmental Issues

8:45 am - 12:25 pm October 25 ......Herndon

#### CE Elective: Green Building

1 pm - 4:45 pm October 25 ......Herndon

#### DC CE

#### Fair Housing

9 am - 12:15 pm October 16 ......Fairfax

#### Legislative Update

1 - 4:45 pm

October 16 ......Fairfax

#### **BROKER CE**

#### **Brokerage Risk & Liability**

8:45 am - 12:25 pm September 12.....Fairfax October 17 ......Fairfax November 14.....Fairfax

#### **Productive Agents and Profitable Offices**

1 pm - 4:45 pm September 12.....Fairfax October 17 ......Fairfax November 14.....Fairfax

## **Taking It Further**

#### **FEATURED OFFERINGS**

Broker Orientation 12 pm - 2 pm September 5Fairfax
9:30 am - 11 am November 7Fairfax
RI 506 - Risk Management & Escrow 9 am - 4 pm September 6Fairfax
Let's Talk Leasing Lunch'n Learn Series 11 am - 1:30 pm September 7Fairfax
Realtor® 007: Don't Be a Secret Agent 1:30 pm - 4:30 pm September 12Fairfax November 14Fairfax
Getting Started with RPR®  10 am - 12 pm  September 13Herndon October 11Herndon Novmeber 7Herndon

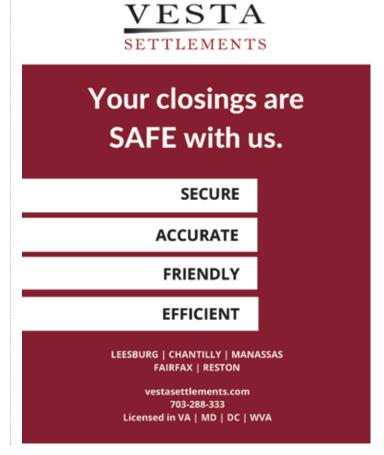
(PSA) Pricing Strategies Advisor 9 am - 5 pm October 24Herndon
(ABR) Accredited Buyer's Representative 9 am - 5 pm October 29 & 30Fairfax
Friday Focus 9 am - 11:30 am November 2Herndon
The Best in the Business - Making the Most of Your RPR® Reports 10 am - 12 pm November 14Herndon

To register for a course listed, view a class description or find other offerings, including webinars, visit

## RealtorSchool.com

#### **MARYLAND CE**

GCAAR Sales Contract Review 9:30 am - 12:30 pm September 20Fairfax
Fair Housing 1:30 pm - 3 pm September 20Fairfax November 7Fairfax
MREC Agency Residential 9:30 am - 12:30 pm September 27Fairfax
Transaction Red Flags 1:30 pm - 3 pm September 27Fairfax
Code of Ethics 9:30 am - 12:30 pm October 3Fairfax
First-Time Homebuyer Financing 1:30 - 3 pm October 3Fairfax
Maryland Legislative Update 9:30 am - 12:30 pm October 29Fairfax
Foreclosures 9:30 am - 12:30 pm November 7Fairfax





## PROFESSIONAL SERVICES

Actual Control of the		
1031 EXCHANGE Realty Exchange Corporation		703-754-9411
ACCOUNTING Beta Solutions CPA LLC	Kevin Matthews	703-476-2234
ASSOCIATIONS		
NAIHBRThe Rotonda Condominium Unit Owners Association	Jim Pesavento	855-733-8100
COMMISSION ADVANCE	Autumn Fields	703-821-8100
Commission Express	Missy Rigatti	703-560-5500
Commission Express	John Stedman	703-560-5500
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Access National Bank Access National Bank	Vicki Cooper	703-871-2110
Access National Bank	John French	703-871-2100
Access National Bank Access National Bank		703-871-1833
Bayshore Mortgage Funding BluePoint Financial	Jon Lucas	703-539-5350
Brand Mortgage	Lisa Perry	571-316-2961
Caliber Home Loans	Robert Hoy	703-638-1207
Citizens One Home Loans	Andy Tran	571-214-2097
EasiLoans LLC	Charles Riordan	410-850-8511
Embrace Home Loans, Inc Embrace Home Loans, Inc Embrace Home Loans, Inc	Shawn Barsness	828-506-0487
Embrace Home Loans, Inc	Victoria Kiser	703-328-7238
Embrace Home Loans, Inc Embrace Home Loans, Inc	Patrick Holland	800-333-3004
Embrace Home Loans, Inc	Susan Banville	800-333-3004
Embrace Home Loans, Inc EverBank	Scott Barr	703-261-8894
EverBank	Frank Donnelly	703-261-8882
EverBankFairway Independent Mortgage Corporation		
Fairway Independent Mortgage Corporation	Patrick Malonev	571-267-4980
Fairway Independent Mortgage Corporation Fidelity Bank Mortgage	Kelly Katalınas Fric Rumgardner	703-844-2060 703-466-4080
Fidelity Bank Mortgage Fidelity Bank Mortgage	Steve Salvatore	703-466-4035
Fidelity Bank Mortgage Fidelity Bank Mortgage	John Slye	703-466-4010
Fidelity Bank Mortgage	Bob Shupp	703-466-4050
Fidelity Bank Mortgage	Richard Donohoe	703-466-4057
riueiriy Balix Muriyagie FittGerald Financial Group. FittGerald Financial Group. George Mason Mortgage LLC. George Mason Mortgage LLC.	Debra Langbacka	703-904-2378
George Mason Mortgage LLC	Rob Heltzel	703-580-5179
George Mason Mortgage LLC	Holly Silas	703-259-0835
Great Jones Capitol	Jordan Hepner	202-810-82/3
Homeside Financial	Andrew Whearty	703-570-8233
Intercoastal Mortgage Co	Fred Bowers	703-449-6828
M&T Bank	Alberto Garcia	703-748-3780
M&T Bank Merscope Holdings, Inc	Hugh Tran	703-748-3722
Movement Mortgage LLC	Stacey Barowich	703-629-6678
Movement Mortgage LLC	Maria Clark	807-873-5493
Movement Mortgage LLC	Sumeeth Theruvath	804-839-8776
MVB Mortgage	Lyn Gundogdu	703-254-8080
MVB Mortgage	William Kinberg	202-669-0600
MVB Mortgage Navy Federal Credit Union	Rob Ross	703-568-3749
PNC Mortgage	Brandon Krueger	703-123-4567
PNC MortgagePNC Mortgage	Babak Garakani	703-659-3679
Prime Lending Prosperity Mortgage		571-442-5193
Prosperity Mortgage	David Rotell	703-222-1800
SunTrust Mortgage	Richard Munch	703-507-3657
SWBC Mortgage Corporation	David Oliverio	703-579-0977
The Benjamin Group, Inc The Federal Savings Bank	Joseph Grouby Jason Suber	703-684-3577
The Federal Savings Bank Tidewater Mortgage Services, Inc	Max Sandler	757-292-0757
Triumph MortgageUnion Home Mortgage Corp	Dustin King	901-316-3343
Union Home Mortgage Corp	Bruce Park	703-661-9518
United Nations Federal Credit Union United Nations Federal Credit Union		
Valley National Bank	Stan Schnippel	703-615-7373
VHDAVHDA		
VHDA	Dan Kern	804-343-5992
VHDAVHDA	Joni Moncure Toni Ostrowski	804-343-5595 800-227-8432
	TOTAL COLLOTTORI	

Weshington-First Mortgage			
WashingtonFirst Mortgage         Michael Eastman         571-527-218           Wells Farge Home Mortgage         Stove Palladino         202-895-515           Wells Farge Home Mortgage         Kalley May         703-442-520           Wells Farge Home Mortgage         Calley May         703-442-520           Wells Farge Home Mortgage         Carlos Gorzaga         202-895-5124           Wells Farge Private Mortgage         Damien He         202-895-5174           Wells Farge Private Mortgage         Clary Ellis         703-898-3848           Wells Farge Private Mortgage         Javer Gorzalez         57-233-9076           INSURANCE         Amy O'Dell         703-898-3488           Wells Farge Private Mortgage         Javer Gorzalez         57-728-9076           INSURANCE         Christine Angles         703-309-900           All State Angles Insurance         Christine Angles         703-330-900           All State Angles Angles         Amy O'Dell         703-351-7523-9076           Michal State State Angles         Amy O'Dell         703-351-7523-9076           LEGAL SERVICES         Durlage Banett & Ludwig PLIC         Robert Deal         571-752-3322           Durlag Bennett & Ludwig, PLIC         Robert Deal         571-752-3322           LEGAL SERVICES         Robert Deal	VHDA	Regina Pinkney	804-343-5748
Wells Fargo Home Mortgage	WashingtonFirst Mortgage	Michael Fastman	571-327-2145
Wells Farge Home Mortgage.  Carlos Courage.  202-895-5156  Wells Farge Home Mortgage.  Carlos Courage.  202-895-5164  Wells Farge Private Mortgage.  Any O'Dell.  703-989-8348  Wells Farge Private Mortgage.  Any O'Del.  703-989-8348  Wells Farge Private Mortgage.  Any O'Del.  703-989-8348  Wells Farge Private Mortgage.  Any O'Del.  Alsate Angles Insurance.  Christine Angles.  Alsate Angles Insurance.  Cory Nicastro.  Cory Nicastro.  Cory Nicastro.  703-33-906  Mild Insurance Solutions.  Maurice Metal. J.  844-872-3391  Mells Farge Private Mortgage.  Debts Bendeman.  804-65-1148  Ecc.  LEGAL SERVICES  Burling Bennet & Lidwig, PLIC.  Bother Bennet & Lidwig, PLIC.  George Hawkins.  Dunlag Bennet & Lidwig, PLIC.  George Hawkins.  Dunlag Bennet & Lidwig, PLIC.  George Hawkins.  703-865-863-873  Dunlag Bennet & Lidwig, PLIC.  Sarah Loupe Petcher.  703-865-863-873  Friedland Farman PC.  Jeron Michael Farphins.  703-424-2890  Dunlag Bennet & Lidwig, PLIC.  Sarah Loupe Petcher.  703-865-863-873  Tribe Farman PC.  Jeron Michael Farphins.  703-245-2032  Dunlag Bennet & Lidwig, PLIC.  Sarah Loupe Petcher.  703-865-863-873  Tribe Farber.  703-865-863-873  Tribe Farber.  703-746-7666  Michael Farphins.  703-746-7666  Redmon, Peyton, & Braswell LIP.  Fall Mild National Law Group.  Annuel Gross.  Annuel Gross.  703-746-7666  Redmon, Peyton, & Braswell LIP.  Fall Mild Mild Mild Mild Mild Mild Mild Mi			
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Wells Fargo Home Mortgage.  Wells Fargo Home Mortgage.  Carles Gonzaga 20:4895-5152 Wells Fargo Home Mortgage.  Damen Ha. 20:4895-5152 Wells Fargo Home Mortgage.  Carles Gonzaga 20:4895-5152 Wells Fargo Home Mortgage.  Carles Gonzaga 20:4895-5152 Damen Ha. 20:4895-5154  Wells Fargo Hivete Mortgage.  Lever Gonzalez 57:1283-8076  Mill Insurance Solutions.  Malines Massance Agency.  Carl Nicastre 20:491-4914  Wictor Schimerer & Co., Inc. 10:491-4914  Victor Schimerer & Co., Inc. 10:491-4914	Wells Fargo Home Mortgage	Brandon Frye	202-895-5155
Wells Farge Home Mortgage	Wells Fargo Home Mortgage	Megan Holevfield	202-895-5166
Wells fargo Private Mortgage	Wells Fargo Home Mortgage	Carlos Gonzana	202-895-5152
Wells Fargo Private Mortage	Wells Fargo Home Mortgage	Namion Ha	202-895-5174
Wells Fargo Private Mortgage	Wolls Forgo Private Mortgage	Clorer Ellis	702 060 2640
Wells Fargo Private Mortgage	Wells Fargo Filvate Mortage	Udily Ellis	702 000 0240
NSURANCE	vveils Fargo Private Mortgage	Amy U Dell	/03-969-6348
Allstate Angles Insurance	Wells Fargo Private Mortgage	Javier Gonzalez	5/1-283-90/6
Allstate Angles Insurance	INSURANCE		
Aktinson Insurance Agency.  Milk Insurance Solutions.  Maurice Mibata, dr. 944-872-3331 Pearl Insurance.  Debite Bindeman.  900-455-1154 Crick Contineers & Co., Inc.  Erc Myers.  Bullap Bennett & Ludwig, PLIC.  Boulap Bennett & Ludwig, PLIC.  Dunlap Bennett & Ludwig, PLIC.  Dunlap Bennett & Ludwig, PLIC.  Foula Gross.  708-853-4128 Dunlap Bennett & Ludwig, PLIC.  Sarah Louppe Petcher.  708-853-4128 Dunlap Bennett & Ludwig, PLIC.  Pamela Farchild 197-127-1470 Price Sarah Louppe Petcher.  708-853-4128 Dunlap Bennett & Ludwig, PLIC.  Pamela Farchild 197-127-1470 Price Sarah Louppe Petcher.  708-853-4128 Dunlap Bennett & Ludwig, PLIC.  Pamela Farchild 197-127-1470 Price Sarah Louppe Petcher.  708-853-4128 Dunlap Bennett & Ludwig, PLIC.  Pamela Farchild 197-127-1470 Price Sarah Louppe Petcher.  708-863-543 Price Sarah Louppe Petcher.  708-864-200 Pri	Allstate Angles Insurance	Christine Angles	703-330-9400
Milk Insurance Solutions	Atkinson Insurance Agency	Cory Nicastro	703-517-5020
Pearl Insurance	MIM Insurance Solutions	Maurice Mhata Ir	844-872-3391
Victor Schinnerer & Co., Inc.	Poort Incurance	Dobbio Pindoman	900 4EE 11E4
Durlag Bennett & Ludwig PLLC	Victor Schipperer & Co. Inc.	Eric Myore	201 051 5/05
Dunlag Bennett & Ludwig, PLLC		Life iviyers	
Dunlag Bennett & Ludwig, PLLC	LEGAL SERVICES		
Dunlag Bennett & Ludwig, PLLC	Dunlap Bennett & Ludwig, PLLC	Robert Deal	571-252-3322
Dunlap Bennett & Ludwig-PLC	Dunlap Bennett & Ludwig, PLLC	Toula Gross	703-853-4128
Dunlap Bennett & Ludwig-PLC	Dunlap Bennett & Ludwig, PLLC	George Hawkins	703-442-3890
Fideling National Law Group	Dunlap Bennett & Ludwig, PLLC	Sarah Louppe Petcher	703-665-3543
Fideling National Law Group	Fairchild Law PLC	Pamela Fairchild	571-271-4070
Friedlander, Friedlander & Earman PC	Fidelity National Law Group	Michael Tompkins	703-245-0286
Joseph A. Cerroni, Esq.	Friedlander, Friedlander & Farman PC	Jerome Friedlander	703-893-9600
Pesner Kawamoto.   Susan Pesner   703-506-9440   Redmon, Peyton, & Braswell LLP   Paul Maloof   703-684-2000   Rich Rosenthal Brincefield Manitta Drubin & Kroeger LLP   Beau Brincefield   703-799-3440   Sulman, Rogers, Gandal, Porty & Ecker   301-230-5200	Joseph A Cerroni Esa	Joseph Cerroni	703-941-3000
Pesner Kawamoto.   Susan Pesner   703-506-9440   Redmon, Peyton, & Braswell LLP   Paul Maloof   703-684-2000   Rich Rosenthal Brincefield Manitta Drubin & Kroeger LLP   Beau Brincefield   703-799-3440   Sulman, Rogers, Gandal, Porty & Ecker   301-230-5200	Law Office of Δnn-Lewise Shaw	Ann-l ewise Show	703-771-7626
Redmon, Peyton, & Braswell LIP   F. Paul Maloof   703-889-3940	Poener Kawamoto	Cuean Paenar	702 506 0440
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Patti Chapel		Marc Lipman	301-230-5200
Patti Chapel	REAL ESTATE TRAINING		
Absolute Title & Escrow LLC.	Potomac Real Estate School	Patti Chanell	703-758-0034
Absolute Title & Escrow LLC			
Aestar LLC         Jonathan Kan         240-631-7933           Bridge Trust Title Group         Melanie Gardner         703-349-3480           Central Title & Escrow, Inc.         Jennifer Ploutis         703-858-4555           DB Title LLC         David Burger         703-734-8566           Double Eagle Title Company         Mona Wilcox         703-982-0880           Ekko Title         Mark Barrett         888-821-3556           Ekko Title         Jane Clawson         703-481-6200           Ekko Title         Jon Loyon         703-481-6200           Ekko Title         E. Sheldon Leggett         703-481-6200           Ekko Title         Lisa Mitchell         703-560-3556           Ekko Title         Bara Rodriguez         703-560-3556           Ekko Title         Sara Rodriguez         703-560-3556           Ekko Title         Bara Mitchell         703-748-800           First Solutions Title, LLC         Ana Melton         703-748-800           First Solutions	SETTLEMENT	K B	700 040 7505
Aestar LLC         Jonathan Kan         240-631-7933           Bridge Trust Title Group         Melanie Gardner         703-349-3480           Central Title & Escrow, Inc.         Jennifer Ploutis         703-858-4555           DB Title LLC         David Burger         703-734-8566           Double Eagle Title Company         Mona Wilcox         703-982-0880           Ekko Title         Mark Barrett         888-821-3556           Ekko Title         Jane Clawson         703-481-6200           Ekko Title         Jon Loyon         703-481-6200           Ekko Title         E. Sheldon Leggett         703-481-6200           Ekko Title         Lisa Mitchell         703-560-3556           Ekko Title         Bara Rodriguez         703-560-3556           Ekko Title         Sara Rodriguez         703-560-3556           Ekko Title         Bara Mitchell         703-748-800           First Solutions Title, LLC         Ana Melton         703-748-800           First Solutions	Absolute little & Escrow LLC	Karen Day	
Bridge Trust Title Group	Allied litle & Escrow	Thomas Meade	/03-567-7933
Central Title & Escrow, Inc.	Aestar LLC	Jonathan Kan	240-631-7933
Champion Title & Settlements   Jessica Youngs   703-384-556	Bridge Trust Title Group	Melanie Gardner	703-349-3480
DB Title LLC	Central Title & Escrow, Inc	Jennifer Ploutis	703-658-1300
Double Eagle Title Company	Champion Title & Settlements	Jessica Youngs	703-385-4555
Ekko Title         Mark Barrett         888-821-3556           Ekko Title         Jane Clawson         703-497-3256           Ekko Title         Todd Condron         703-481-6200           Ekko Title         E Sheldon Leggett         703-481-6200           Ekko Title         Jon Lyon         888-821-3556           Ekko Title         Lisa Mitchell         703-560-3556           Ekko Title         Marcus Simon         703-563-356           Ekko Title         Marcus Simon         703-577-8000           First Solutions Title, LLC         Ana Melton         703-740-8638           Hazelwood Title & Escrow, Inc.         Sandy Hazelwood         703-732-7458           Hazelwood Title & Escrow, Inc.         Sandy Hazelwood         703-734-850           Vey Trite LLC         Carolina Duque         703-828-6440           WKS Title LLC         Martin Stanton         301-605-1450           WBH Settlement Group L C         Richard Beard III         703-279-1200           MBH Settlement Group L C         Anark Carlson         703-734-8900           MBH Settlement Group L C         Anark Carlson         703-734-8900           MBH Settlement Group L C         Shannon Doyle         703-277-6883           MBH Settlement Group L C         Richard Hayden	DB Title LLC	David Burger	703-734-8506
Ekko Title         Mark Barrett         888-821-3556           Ekko Title         Jane Clawson         703-497-3256           Ekko Title         Todd Condron         703-481-6200           Ekko Title         E Sheldon Leggett         703-481-6200           Ekko Title         Jon Lyon         888-821-3556           Ekko Title         Lisa Mitchell         703-560-3556           Ekko Title         Marcus Simon         703-563-356           Ekko Title         Marcus Simon         703-577-8000           First Solutions Title, LLC         Ana Melton         703-740-8638           Hazelwood Title & Escrow, Inc.         Sandy Hazelwood         703-732-7458           Hazelwood Title & Escrow, Inc.         Sandy Hazelwood         703-734-850           Vey Trite LLC         Carolina Duque         703-828-6440           WKS Title LLC         Martin Stanton         301-605-1450           WBH Settlement Group L C         Richard Beard III         703-279-1200           MBH Settlement Group L C         Anark Carlson         703-734-8900           MBH Settlement Group L C         Anark Carlson         703-734-8900           MBH Settlement Group L C         Shannon Doyle         703-277-6883           MBH Settlement Group L C         Richard Hayden	Double Eagle Title Company	Georgina Člough	703-865-2519
Ekko Title         Mark Barrett         888-821-3556           Ekko Title         Jane Clawson         703-497-3256           Ekko Title         Todd Condron         703-481-6200           Ekko Title         E Sheldon Leggett         703-481-6200           Ekko Title         Jon Lyon         888-821-3556           Ekko Title         Lisa Mitchell         703-560-3556           Ekko Title         Marcus Simon         703-563-356           Ekko Title         Marcus Simon         703-577-8000           First Solutions Title, LLC         Ana Melton         703-740-8638           Hazelwood Title & Escrow, Inc.         Sandy Hazelwood         703-732-7458           Hazelwood Title & Escrow, Inc.         Sandy Hazelwood         703-734-850           Vey Trite LLC         Carolina Duque         703-828-6440           WKS Title LLC         Martin Stanton         301-605-1450           WBH Settlement Group L C         Richard Beard III         703-279-1200           MBH Settlement Group L C         Anark Carlson         703-734-8900           MBH Settlement Group L C         Anark Carlson         703-734-8900           MBH Settlement Group L C         Shannon Doyle         703-277-6883           MBH Settlement Group L C         Richard Hayden	Double Eagle Title Company	Mona Wilcox	703-992-0880
Ekko Title         Jane Clawson         703-481-6200           Ekko Title         Todd Condron         703-481-6200           Ekko Title         E Sheldon Leggett         703-481-6200           Ekko Title         Lisa Mitchell         703-481-6200           Ekko Title         Usa Mitchell         703-484-3556           Ekko Title         Sara Rodriguez         703-580-3556           Ekko Title         Marcus Simon         703-580-3556           Ekko Title         Marcus Simon         703-580-3556           First Solutions Title, LLC.         Ana Melton         703-740-8638           Hazelwood Title & Escrow, Inc.         Sandy Hazelwood         703-681-4855           JP Title LLC.         Carolina Duque         703-828-6440           Key Title         Steven Sacks         703-522-3900           KYS Title LLC.         Marcin Stanton         301-605-1420           MBH Settlement Group L C.         Michard Beard III         703-279-1500           MBH Settlement Group L C.         Christina Burton         703-734-8900           MBH Settlement Group L C.         Mark Carlson         703-734-8900           MBH Settlement Group L C.         Shannon Doyle         703-271-6883           MBH Settlement Group L C.         Richard Hayden         703	Fkkn Title	Mark Barrett	888-821-3556
Ekko Title	Fkko Title	Jane Clawson	703-497-3556
Ekko Title         E. Sheldon Leggett         703-481-6200           Ekko Title         Jon Lyon         888-821-3556           Ekko Title         Lisa Mitchell         703-448-3556           Ekko Title         Sara Rodriguez         703-560-3556           Ekko Title         Marcus Simon         703-597-0800           First Solutions Title, LLC         Ana Melton         703-740-8638           Hazelwood Title & Escrow, Inc         Sandy Hazelwood         703-263-1455           JP Title LLC         Carolina Duque         703-828-6440           Key Title         Steven Sacks         703-522-3900           KVS Title LLC         Martin Stanton         301-605-1420           MBH Settlement Group L C         Richard Beard III         703-273-8800           MBH Settlement Group L C         Christina Burton         703-734-8900           MBH Settlement Group L C         Shannon Doyle         703-274-8883           MBH Settlement Group L C         Shannon Doyle         703-277-8883           MBH Settlement Group L C         Richard Hayden         703-175-8883           MBH Settlement Group L C         Richard Hayden         703-475-9000           MBH Settlement Group L C         Richard Hayden         703-475-9000           MBH Settlement Group L C <t< td=""><td></td><td></td><td></td></t<>			
Ekko Title         Jon Lyon.         888-821-3556           Ekko Title         Lisa Mitchell         703-448-3556           Ekko Title         Sara Rodriguer         703-560-3556           Ekko Title         Marcus Simon         703-37-9800           First Solutions Title, LLC.         Ana Melton.         703-740-8638           Hazelwood Title & Escrow, Inc.         Sandy Hazelwood         703-228-1455           J Pitle LLC.         Carolina Duque         703-828-8440           Key Title         Steven Sacks         703-522-3900           KyS Title LC         Martin Stanton         301-605-1420           MBH Settlement Group L C         Mintent Stanton         301-605-1420           MBH Settlement Group L C         Christina Burton         703-734-8900           MBH Settlement Group L C         Shannon Doyle         703-773-8890           MBH Settlement Group L C         Jody Esposito         703-773-8800           MBH Settlement Group L C         Jody Esposito         703-734-8900           MBH Settlement Group L C         Pan Stuart         703-739-9100           MBH Settlement Group L C         Pan Stuart         703-739-9100           MBH Settlement Group L C         Pan Withers         703-242-2860           Mertopolitan Title LLC         So	Ekko Title	F Sheldon Leggett	703-481-6200
Ekko Title         Sara Rodriguez         703-560-3556           Ekko Title         Marcus Simon         703-537-0800           First Solutions Title, LLC         Ana Melton         703-537-0800           Hazelwood Title & Escrow, Inc.         Sandy Hazelwood         703-63-1455           JP Title LLC         Carolina Duque         703-828-6440           Key Title         Steven Sacks         703-522-3900           KYS Title LC         Martin Stanton         301-605-1420           MBH Settlement Group L C         Mission         703-73-8900           MBH Settlement Group L C         Christina Burton         703-73-8900           MBH Settlement Group L C         Shannon Doyle         703-273-8900           MBH Settlement Group L C         Shannon Doyle         703-271-6883           MBH Settlement Group L C         Pichard Hayden         703-716-8807           MBH Settlement Group L C         Richard Hayden         703-716-8807           MBH Settlement Group L C         Pichard Hayden         703-717-500           MBH Settl	Ekko Title	lon I von	888-821-3556
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Hazelwood Title & Escrow, Inc.   Sandy Hazelwood   703-828-1455	Eldo Titlo	Cara Padriguaz	702 560 2556
Hazelwood Title & Escrow, Inc.   Sandy Hazelwood   703-828-1455	Eldo Titlo	Marcus Cimon	702 527 0000
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JP Title LLC.   Carolina Duque   703-828-64390   Key Title   Steven Sacks   703-522-3900   KVS Title LLC.   Martin Stanton   301-805-1420   MBH Settlement Group L C.   Richard Beard III   703-279-1500   MBH Settlement Group L C.   Christina Burton   703-748-8900   MBH Settlement Group L C.   Mark Carlson   703-748-8900   MBH Settlement Group L C.   Shannon Doyle   703-277-6883   MBH Settlement Group L C.   Shannon Doyle   703-277-6883   MBH Settlement Group L C.   Ghard Hayden   703-417-5000   MBH Settlement Group L C.   Richard Hayden   703-417-5000   MBH Settlement Group L C.   Richard Hayden   703-417-5000   MBH Settlement Group L C.   First Mesterlund   703-873-9010   MBH Settlement Group L C.   Fard Westerlund   703-873-9015   MBH Settlement Group L C.   Fard Westerlund   703-873-9015   MBH Settlement Group L C.   Dan Withers   703-242-2860   Metropolitan Title LLC   Sonia Downard   703-753-9005   Monarch Title   Cary Melnyk   703-852-1730   Monarch Title   Frin Rauner   703-854-9677   New World Title & Escrow   Valerie Triplett   703-560-3556   New World Title & Escrow   Helen Krause   703-891-4330   New World Title & Escrow   Helen Krause   703-891-4330   New World Title & Escrow   John Richter   703-491-6800   Realty Title Services of Tyson   Luisa White   703-799-1001   RGS Title   Carrie Lindsey   571-48-877   RGS Title   Carrie Lindsey   571-58-3335   Restlements LLC   Melnys   670-58-333   Rest Settlements LLC   Laure Kauffman   570-331-46366   Rest Settlements LLC   Laure Kauffman   703-314-6366   Rest Settlements LLC   Laure Kauffman	Hazalwood Title & Feerow Inc	Condy Hazalwand	702 262 1455
Extra   Steven Sacks   703-522-3900	ID Title I.I.C	Carolina Dugua	702 020 6440
KVS Title LLC	JF 1108 LLG	Calullia Duque	702 522 2000
MBH Settlement Group L C.	Key IIIIe	Steven Sacks	
MBH Settlement Group L C.         Ohristina Burton.         703-734-8900           MBH Settlement Group L C.         Mark Carlson.         703-734-8900           MBH Settlement Group L C.         Shannon Doyle         703-271-6863           MBH Settlement Group L C.         Richard Hayden.         703-216-8607           MBH Settlement Group L C.         Richard Hayden.         703-417-5000           MBH Settlement Group L C.         Pyan Stuart.         703-739-0100           MBH Settlement Group L C.         Pred Westerlund.         703-587-2423           MBH Settlement Group L C.         Dan Withers         703-242-2860           Metropolitan Title L.         Sonia Downard.         703-753-9005           Monarch Title.         Cary Melnyk.         703-852-7700           Monarch Title.         Erin Rauner.         703-852-7700           National Settlement Services.         Loretta Colom.         703-354-9677           New World Title & Escrow.         Valeire Triplett         703-560-3556           New World Title & Escrow.         Helen Krause.         703-891-4330           New World Title & Escrow.         Andrew DiPaola.         703-895-7800           New World Title & Escrow.         Grace Swersey.         703-338-5950           Provident Title & Escrow.         Luisa White.	KVS TITLE LLU	Iviartin Stanton	301-605-1420
MBH Settlement Group L C	MBH Settlement Group L.C	Hichard Beard III	
MBH Settlement Group L C	MBH Settlement Group L.C	Christina Burton	/03-/34-8900
MBH Settlement Group L C	MBH Settlement Group L.C	Mark Carlson	/03-734-8900
MBH Settlement Group L C	MBH Settlement Group L.C	Shannon Doyle	/03-277-6883
MBH Settlement Group L C	MBH Settlement Group L.C	Jody Esposito	703-216-8607
MBH Settlement Group L C	MBH Settlement Group L.C	Richard Hayden	703-417-5000
MSH Settlement Group LC         Uan Withers         703-242-2880           Metropolitan Title LLC         Sonia Downard         703-753-9005           Monarch Title         Cary Melnyk         703-852-7700           Monarch Title         Fin Rauner         703-852-7700           National Settlement Services         Loretta Colom         703-354-9675           New World Title & Escrow         Valerie Triplett         703-89-8956           New World Title & Escrow         Helen Krause         703-691-4330           New World Title & Escrow         Andrew DiPaola         703-885-7880           New World Title & Escrow         Grace Swersey         703-385-950           Provident Title & Escrow         John Richter         703-345-16600           Realty Title Services of Tysons         Luisa White         703-790-1001           Realty Title Services of Tysons         Luisa White         703-790-1001           RGS Title         Carrie Lindsey         571-248-877           RGS Title         Carrie Lindsey         571-248-877           RGS Title         Edward Schudel         703-935-9900           Stewart Title And Escrow, Inc.         Kamelia Sacks         703-352-2935           The Settlement Group, Inc.         An Johnston         703-862-9600           Univ	MBH Settlement Group L.C	Ryan Stuart	703-739-0100
MSH Settlement Group LC         Uan Withers         703-242-2880           Metropolitan Title LLC         Sonia Downard         703-753-9005           Monarch Title         Cary Melnyk         703-852-7700           Monarch Title         Fin Rauner         703-852-7700           National Settlement Services         Loretta Colom         703-354-9675           New World Title & Escrow         Valerie Triplett         703-89-8956           New World Title & Escrow         Helen Krause         703-691-4330           New World Title & Escrow         Andrew DiPaola         703-885-7880           New World Title & Escrow         Grace Swersey         703-385-950           Provident Title & Escrow         John Richter         703-345-16600           Realty Title Services of Tysons         Luisa White         703-790-1001           Realty Title Services of Tysons         Luisa White         703-790-1001           RGS Title         Carrie Lindsey         571-248-877           RGS Title         Carrie Lindsey         571-248-877           RGS Title         Edward Schudel         703-935-9900           Stewart Title And Escrow, Inc.         Kamelia Sacks         703-352-2935           The Settlement Group, Inc.         An Johnston         703-862-9600           Univ	MBH Settlement Group L.C	Fred Westerlund	703-587-2423
Monarch Title	MBH Settlement Group L.C	Dan Withers	703-242-2860
Monarch Title	Metropolitan Title LLC:	Sonia Downard	703-753-9005
Monarch Title	Monarch Title	Cary Melnyk	703-852-1730
National Settlement Services         Loretta Colom         703-564-367           New World Title & Escrow         Valerie Tiplett         703-560-3676           New World Title & Escrow         Helen Krause         703-691-4330           New World Title & Escrow         Andrew DiPaola         703-884-7880           New World Title & Escrow         Grace Swersey         703-338-5950           Provident Title & Escrow         John Richter         703-451-6800           Realty Title Services of Tysons         Luisa White         703-990-1001           Republic Title, Inc.         Bob Malico         703-916-1800           RGS Title         Carrie Lindsey         571-248-8777           RGS Title         Edward Schudel         703-99-900           Stewart Title And Escrow, Inc.         Kamelia Sacks         703-352-2935           The Settlement Group, Inc.         An Johnston         703-250-9440           The Settlement Group, Inc.         Myrra Keplinger         703-842-6002           Universal Title         Eizzabeth Wasserma         610-517-6089           Vesta Settlements LLC         Keith Barrett         703-268-3333           Vesta Settlements LLC         Laurie Kauffman         703-314-6366	Monarch Title	Frin Rauner	703-852-7700
New World Title & Escrow   Valerie Triplett   703-560-3556     New World Title & Escrow   Hellen Krause   703-691-4330     New World Title & Escrow   Andrew DilPaola   703-894-7880     New World Title & Escrow   Andrew DilPaola   703-854-7880     New World Title & Escrow   John Richter   703-451-6800     Provident Title & Escrow   John Richter   703-451-6800     Realty Title Services of Tysons   Luisa White   703-790-1001     Republic Title, Inc   Bob Malico   703-916-1800     RGS Title   Carrie Lindsey   571-248-877     RGS Title   Edward Schudel   703-903-9780     Stewart Title And Escrow, Inc   Kamelia Sacks   703-352-2935     The Settlement Group, Inc   Ann Johnston   703-250-9440     The Settlement Group, Inc   Myrna Keplinger   703-642-6002     Universal Title   Elizabeth Wasserman   511-517-6089     Vesta Settlements LLC   Keith Barrett   703-288-3333     Vesta Settlements LLC   Keith Barrett   703-288-3333     Vesta Settlements LLC   Laurie Kauffman   703-314-6366     Vesta Settlements LLC   Laurie Kauffman   703-314-	National Settlement Services	Loretta Colom	703-354-9677
New World Title & Escrow	New World Title & Escrow	Valerie Triplett	703-560-3556
New World Title & Escrow   Andrew DiPaola   703-984-7880   New World Title & Escrow   Grace Swersey   703-338-5950   Provident Title & Escrow   John Richter   703-451-6600   Realty Title Services of Tysons   Luisa White   703-790-1001   Republic Title, Inc   Boh Malico   703-916-1800   RGS Title   Carrie Lindsey   571-248-8775   RGS Title   Edward Schudel   703-903-9800   Stewart Title And Escrow, Inc   Kamelia Sacks   703-3352-2935   Reserved   Reserved   703-903-9800   Reserved   Reserv	New World Title & Escrow	Helen Krause	703-691-4330
New World Title & Escrow         Grace Swersey         703-338-5950           Provident Title & Escrow         John Richter         703-451-6600           Realty Title Services of Tysons         Luisa White         703-799-1001           Republic Title, Inc         Bob Malico         703-991-1800           RGS Title         Carrie Lindsey         571-248-877           RGS Title         Edward Schudel         703-903-9600           Stewart Title And Escrow, Inc         Kamelia Sacks         703-352-2935           The Settlement Group, Inc         Ann Johnston         703-250-9440           The Settlement Group, Inc         Myrna Keplinger         703-642-6002           Universal Title         Elizabeth Wasserman         610-517-6089           Vesta Settlements LLC         Keith Barrett         703-288-3333           Vesta Settlements LLC         Molissa Fones         571-238-3345           Vesta Stellements LLC         Laurie Kauffman         703-314-6366			
Provident Title & Escrow         John Richter         703-451-6800           Realty Title Services of Tysons         Luisa White         703-790-1001           Republic Title, Inc.         Bob Malico         703-916-1800           RGS Title.         Carrie Lindsey.         571-248-8777           RGS Title.         Edward Schudel.         703-903-9600           Stewart Title And Escrow, Inc.         Kamelia Sacks         703-352-2935           The Settlement Group, Inc.         Ann Johnston         703-562-9440           The Settlement Group, Inc.         Myrna Keplinger         703-842-6002           Universal Title         Elizabeth Wasserman         610-517-6089           Vesta Settlements LLC         Keith Barrett         703-288-3333           Vesta Settlements LLC         Melissa Fones         571-236-3345           Vesta Stellements LLC         Laurie Kauffman         703-314-6366			
Republic Title, Inc.         Bob Malico         703-916-1800           RGS Title         Carrie Lindsey         5.71-248-8777           RGS Title         Edward Schudel         703-903-9600           Stewart Title And Escrow, Inc.         Kamelia Sacks         703-352-2935           The Settlement Group, Inc.         Ann Johnston         703-250-9440           The Settlement Group, Inc.         Myrna Keplinger         703-642-6002           Universal Title         Elizabeth Wasserman         610-517-6089           Vesta Settlements LLC         Keith Barrett         703-288-3333           Vesta Settlements LLC         Mølissa Fones         571-236-3345           Vesta Settlements LLC         Laurie Kauffman         703-314-6366	Provident Title & Escrow	John Richter	703-451-6600
Republic Title, Inc.         Bob Malico         703-916-1800           RGS Title         Carrie Lindsey         5.71-248-8777           RGS Title         Edward Schudel         703-903-9600           Stewart Title And Escrow, Inc.         Kamelia Sacks         703-352-2935           The Settlement Group, Inc.         Ann Johnston         703-250-9440           The Settlement Group, Inc.         Myrna Keplinger         703-642-6002           Universal Title         Elizabeth Wasserman         610-517-6089           Vesta Settlements LLC         Keith Barrett         703-288-3333           Vesta Settlements LLC         Mølissa Fones         571-236-3345           Vesta Settlements LLC         Laurie Kauffman         703-314-6366	Realty Title Services of Tysons	Luisa White	703-431-0000
RGS Title.         Carrie Lindsey.         571-248-8777           RGS Title.         Edward Schudel.         703-903-9600           Stewart Title And Escrow, Inc.         Kamelia Sacks         703-352-29340           The Settlement Group, Inc.         Ann Johnston         703-250-9340           The Settlement Group, Inc.         Myrna Keplinger         703-642-6002           Universal Title         Eirzabeth Wasserman         510-517-6089           Vesta Settlements LLC         Keith Barrett         703-288-333           Vesta Settlements LLC         Melissa Fones         571-236-3345           Vesta Settlements LLC         Laurie Kauffman         703-314-6366	Republic Title Inc	Roh Malico	702 016 1000
RGS Title.         Edward Schudel.         703-903-9600           Stewart Title And Escrow, Inc.         Kamelia Sacks         703-352-9395           The Settlement Group, Inc.         Ann Johnston         703-250-9440           The Settlement Group, Inc.         Myrna Keplinger         703-842-6002           Universal Title         Elizabeth Wasserman         610-517-6089           Vesta Settlements LLC         Keith Barrett         703-288-3333           Vesta Settlements LLC         Mølissa Fones         571-238-3345           Vesta Settlements LLC         Laurie Kauffman         703-314-6366	RGS Title	Carrio Lindsov	571 240 0777
The Settlement Group, Inc.         Ann Johnston         .703-250-9440           The Settlement Group, Inc.         Myrna Keplinger         .703-642-6002           Universal Title         Elizabeth Wasserman         .610-517-6089           Vesta Settlements LLC         Keith Barrett         .703-288-3333           Vesta Settlements LLC         Melissa Fones         .571-236-3345           Vesta Settlements LLC         Laurie Kauffman         .703-314-6366	DCC Title	Edward Schudol	702 002 0000
The Settlement Group, Inc.         Ann Johnston         703-250-9440           The Settlement Group, Inc.         Myrna Keplinger         703-842-6002           Universal Title         Elizabeth Wasserman         610-517-6089           Vesta Settlements LLC         Keith Barrett         703-288-3333           Vesta Settlements LLC         Melissa Fones         571-236-3345           Vesta Settlements LLC         Laurie Kauffman         703-314-6366	Ctowart Title And Ecorow Inc	Vamalia Saska	702 252 2025
The Settlement Group, Inc.         Myrna Keplinger         703-642-6002           Universal Title         Elizabeth Wasserman         610-517-6089           Vesta Settlements LLC         Keith Barrett         703-288-3333           Vesta Settlements LLC         Molissa Fones         571-236-3345           Vesta Settlements LLC         Laurie Kauffman         703-314-6366	Stewart Hite And Escrow, Inc.	Namena Sacks	/U3-352-2935
Universal Title         Elizabeth Wasserman         .610-517-6089           Vesta Settlements LIC         Keith Barrett         .703-288-3333           Vesta Settlements LIC         Melissa Fones         .571-236-3345           Vesta Settlements LIC         Laurie Kauffman         .703-314-6366	The Settlement Group, Inc.	Myron Konlin	702 042 0000
Vesta Settlements LLC     Melissa Fones     571-236-3345       Vesta Settlements LLC     Laurie Kauffman     703-314-6366	The Settlement Group, Inc.	iviyma kepiinger	/U3-b4Z-bUU2
Vesta Settlements LLC     Melissa Fones     571-236-3345       Vesta Settlements LLC     Laurie Kauffman     703-314-6366	Universal fille	Elizabetti vvasserman	
Vesta Settlements LLC	vesta Settlements LLU	Keith Barrett	/03-288-3333
	vesta Settlements LLU	ivielissa Fones	5/1-236-3345
vesta Settlements LLC			
	vesta Settlements LLU	John Showalter	/03-350-8/00

## MARKETING & TECHNOLOGY

MARKETING/MEDIA		
Bright MLS	Customer Service	301-838-7100
My Marketing Matters	Kelly Ryan	301-332-0537
Sun Gazette/InsideNoVa.com	Bruce Potter	571-333-1538
Vision Idea Design	Russ McIntosh	703-594-1099
REAL ESTATE PHOTOGRAPHY		
BTW images	Brian Woods	703-340-6383
Exposurely Photography	Ashley Marks	703-899-4129
Exposurely PhotographyHDBros	Bobby Cockerille	.571-233-5327
Homevisit	Dave O'Brien	.703-953-3866
TECHNOLOGY SERVICES		
	OL B	077 000 4000
Alarm.com	. Snawn Barry	8//-389-4033
Centralized Showing Service	Hobert Russell	866-949-42//
Cox Business		
Cox Communications		
Home 123	George Ty Watson	800-466-3123
Immoviewer		
Instanet Solutions		
Ivact Contact Colutions Inc	Rich Gaasenheek	/116-256-5011

Realtor.com	Rhett Damon	312-513-1918
Realtor.com Remine	Tricia Tough	800-878-4166
Remine	Briana Evans	855-217-0171
Remine	Jon Ferris	855-217-0171
SentriLock LLC	Erika Tirev	513-644-1708
SentriLock LLC	Dan Kinzie	513-644-1511
SmartZip Analytics	Josh Burns	571-766-6863
The Pop By Kit		
Trinity Wiring & Security Solutions	Brendan Armstrong	703-257-9403
Trinity Wiring & Security Solutions	Liam Armstrong	703-257-9403
RESTAURANT/DINING	, and the second	
Tower Club	Jeff Brouse	703-761-4250
Tower Club	Katie Simmons	703-761-4250
	Nado ominiono	700 701 4200
VIRTUAL TOURS		
HouseLens	Michael Sharp	703-220-2545
TruPlace, Inc	Andy Francis	301-972-3201
TruPlace, Inc.	Colleen Smith	301-972-3201

Listings To Go.....



## PROPERTY SERVICES

APPRAISAL .D Brown Appraisals	Alan Brown.	703-541-8211
llen Appraisals	Charles Allen	540-664-1169
manda Rae Smith	Amanda Smith	703-895-4993
inthony Appraisersnthony Appraisers	Michael Magnotti	5/1-282-595a 703-319-0500
ppraisal Works, Inc	Dennis Park	703-906-8258
ppraise Metro DC LLC	John Osipchak	703-200-6400
REAS Appraisers, IncREAS Appraisers, Inc	Gilbert Rogers	703-866-6000 703-866-6000
arish & Associates of Fredericksburg. FM, Inc	Stephen Barish	540-693-5373
FM, Inc	Robert Thompson	703-670-2586
ird & AssociatesN Real Estate, Inc	Mark Bird	703-864-2093 703-509-946
ruce W. Revle and Company. Inc	Michael Jackie	703-273-737
apitol Appraisal Service, Inchevy Chase Bank	Richard Bowman	703-691-8800
hevy Chase Bank		301-907-5850 703-675-2261
lassic Appraisals	Silvia Bennis	703-209-9123
&R Appraisal Services, Inc	Dawn Blalock	540-751-2220
ICU Appraisal Services, Incickman & Associates		301-855-3886
istinctive Homes Realty LLC	Michelle Gore	540-338-4606
m Appraisal LLC	David Maeng	703-449-028
onald R. Drake, JrNL Appraisal Services	Donald Drake	571-237-9430
& F Annraisals	Jerry Fleming	703-963-174
& F Appraisals orte Appraisal Service, Inc. ortune Appraisal Service	Anthony Forte	703-433-220
ortune Appraisal Service	Wanda Graham	571-449-6136
ee Appraisers, Inc		703-451-9020 703-406-762
artmann Group. einer Appraisal, Inc. ome Appraisers. omestar Real Estate Services.	Despina Gellios	703-754-6110
ome Appraisers	Thomas Runion	703-709-5695
lomestar Real Estate Serviceslundley and Associates		5/1-261-336
nman Ánnraisal Services Inc	Scott Inman	703-644-987
DC Appraisals, Inc	Jeff Cunningham	301-946-486
andhall Appraisal Services LLC	David Hall	571-455-2622
aras, Incinder Appraisal Services	Jill Kinder	703-268-0756
esley Omega Appraisers farcia Novak & Associates LLC	Leslev Omega	703-200-0730
Marcia Novak & Associates LLC	Marcía Novak	703-585-2615
Metro Appraisal Services Monir Moshashaie	Stephen McArdle	
Aurray Annraical Sarvicae	Tom Murray	201-717-0226
NA Appraisal LLC. VA Appraisal LLC. mni Appraisal Services. mni Appraisal Services.	Stephen Capistrant	703-477-317
VA Appraisal LLC	Jeffrey Kidwell	703-477-317
IMNI Appraisal Services	Jonn Unapman	703-591-400 703-591-400
atricia A. Hasser	Patricia Hasser	202-505-064
emberley Appraisal	Teresa Gilg	703-618-726
reston Hummerreston Hummer	James Hummer	703-929-085
eal Estate Appraisals 4 You	Diane Richard	571-366-9908
enner, Hansborough, & Reese	Jan Symons	301-258-818
EV Appraigal Convices	Eather Omeredian	702 460 1123
LA Appraisa Services  H Real Estate Appraising.  SG Commercial, Inc.		/03-/31-504
andra A. Le Blanc	Sandra LeBlanc	703-629-684
andra A. Le Blanc tewart Jarrett Real Estate Appraisal and Consulting	Stewart Jarrett	703-671-366
uburban Appraisers & Consultants	James Loizou	
Valker Valuation Services.	Dan Mori	703-339-613
uburban Appraisers & Consultants ech Appraisal Group LLC Valker Valuation Services Vashington Appraisal Group, Inc	David Shin	703-813-816
Vestover Appraisals LLC Villiam C. Harvey & Associates	Ray Taylor	954-218-160
Vorld Mortgage	Patricia Kearns	703-739-664
eena Deeb	Zeena Deeb	703-964-747
CONSTRUCTION SERVICES		
MaxSalePrice.com	Matt Siegal	844-944-262
NGINEERING SERVICES		
eska Services	Jim Maloney	703-457-654
Nosaic Engineering and Consulting	Mark Leeman	703-582-154
NVIRONMENTAL & MOLD SERVICES		
-800 Water DamageART, INC	Johnnie Shaffer	703-650-910
ccurate Radon Testing	Alexandra Bukowski	703-242-360
HS Mold Aid	John Taylor	877-932-717
HS Mold Aid apital Environmental Testing LLC ominion Environmental Testing LLC	Todd Hix	202-257-929
ominion Environmental Testing LLCuardian Radon		703-496-379
EARL Home Certification	Cynthia Adams	434-825-023
adon Defense	Nicholas DeFelice	703-688-379
ESCO	Gregory Caudill	/03-722-885
ESCOuck Old Paint LLC	Raea Leinster	
HITTED DEDAID		
agnon's Gutterworks	Timothy Gagnon	703-716-037
LORAL DEVELOPMENT		
CI Development	Mike Cobb	703-795-255
CI Development	Rachel Jensen	703-795-255
IOME INSPECTION AND PROPERTY DI	SCLOSURE	
bode Check LLC	Raquel Barrientos	
Iban Inspections		
nderson Inspection Consultant		301-855-333
eltway Home Inspectionsurnett Home Inspections LLC		703-965-526
istrict Home Inspection LLC	Scott Robertson	202-577-448
onofrio & Associates LLC	Donna Seeker	703-771-837
Ionofrio & Associates LLC	P. I. Moore	702-550 511
UNUNIO & MOOULIGIES LLU	I o Woole	703-728-571
enesis Home Inspection, LLC		
reat Inspectations, Inc.	Richard Henry	571-577-086
onofrio & Associates LLC enesis Home Inspection, LLC. reat Inspectations, Inc. ampton Home Inspection. omeScope. omeEam Inspection Service.	Richard Henry	571-577-086 703-929-494

HomeTeam Inspection Service	Stephen Park	703-927-7758
House Inspection Associates	Jiri George Danihel	703-453-0442
Hurlbert Home Inspection	Seth Hurlbert	703-577-7127
Master Home Inspection LLC.	Richard Park	703-244-9141
Master Home and Building Inspections	Donald Masters	240-292-8175
National Property Inspections	Christopher Nelson	571-330-0974
National Property Inspections. NextDay Inspect	Michael Dowling	703-450-6398
NextDay Inspect	Nafez Mustafa	703-450-6398
No Surprises Home Inspection	Paul Cummins	703-472-9020
NOVA Home Inspection LLC.  Pillar To Post Home Inspections.  Property Disclosure Solutions LLC.	Kevin Dougherty	703-929-8349
Pillar To Post Home Inspections	Eric Boll	703-657-3207
Pillar To Post Home Inspections	Lisa Lloyd	703-520-1440
Property Disclosure Solutions LLC	Nanette White	888-572-7860
Prospect inspection services LLC	Anthony Kelly	/U3-4U/-/841
Pro-Spex, Inc.		
ProTec Inspection Services	Francis McDonald	301-972-8531
Protect Inspect LLC	Timothy Zenobia	703-401-8881
Royal T Home Inspection The Robert Paul Jones Company	Troy Vogt	703-910-3251
Top To Bottom Services, Inc.	Daniel Deist	301-938-9100
Top To Bottom Services, Inc.	Matthew Kaufman	301-938-9100
UŠ Inspect	Dean Heim	571-639-7500
HOME STAGING		
Floor & Decor	Tracy Caylor	703-362-9688
Floor & Decor Leslie Anderson Interiors		703-362-9688
M. Quinn Designs	Moira Quinn Leite	703-354-6359
Market Ready Staging Solutions	Susan Driscoll-Blount	703-660-8727
Pragmatic Staging Solutions	Monica Mureby	703-851-2600
Staged Interior	Trish Kim	703-261-7026
HOME WARRANTY		
First American Home Warranty	Ana Thompson	703-859-2700
Home Warranty of America	Anne Lang	703-220-9633
Old Republic Home Protection	Molly Flory	800-282-7131
SUPER	Rill Davis	703-731-2259
SUPER	Dilyana Mazur	703-731-2259
SUPER	Jorey Ramer	617-817-1334
SUPER	Heatner Stepnenson	/03-/31-2259
HVAC	11:1 8	F74 004 0000
Infinity Air LLC	Haichen Hen	5/1-334-9893
JUNK REMOVAL	Chana Cahauna	702 240 6662
123JUNK. 1-800-GOT-JUNK	Richard Galliher	800-468-5865
Atlas Services LLC	Lori James	703-201-3084
Atlas Services LLC	Shannon Hildreth	703-201-3084
MOVING & STORAGE		
Able Moving & Storage, Inc	Pohokah Millor	703-986-9901
Brogley's Estate Organization and Relocation	Rebekah Miller	202-827-5276
Brogley's Estate Organization and Relocation	Rebekah Miller Erick Barr Sherry Skinner	202-827-5276 703-569-2121 571-296-0405
Brogley's Estate Organization and Relocation	Rebekah Miller Frick Barr Sherry Skinner Kim Woods	
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics Interstate Moving Relocation Logistics Interstate Moving Relocation Logistics Interstate Moving Relocation Logistics	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine	
Brogleys Estate Organization and Relocation. Interstate Moving Relocation Logistics	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah	202-827-5276 703-569-2121 571-296-0405 703-569-2121 703-863-7238 703-864-8266 703-380-7278
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muelim Muratoy	202-827-5276 703-569-2121 571-296-0405 703-569-2121 703-863-7238 703-864-8266 703-380-7278
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muelim Muratoy	202-827-5276 703-569-2121 571-296-0405 703-569-2121 703-863-7238 703-864-8266 703-380-7278
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muelim Muratoy	202-827-5276 703-569-2121 571-296-0405 703-569-2121 703-863-7238 703-864-8266 703-380-7278
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics Moving is Easy. Moving is Easy. On The Move, Inc. Paxton Van Lines. RG Quality Moving and Storage.  OTHER REAL ESTATE NEEDS	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muslim Muratov Logan Dollander Brittany Hampton Remberto Gonzalez	202-827-5276 703-569-2121 571-296-0405 703-569-2121 703-863-7238 703-864-8266 703-380-7278 888-558-3279 330-428-0780 571-499-3186 571-505-2775
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics Moving is Easy. Moving is Easy. On The Move, Inc. Paxton Van Lines. RG Quality Moving and Storage.  OTHER REAL ESTATE NEEDS	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muslim Muratov Logan Dollander Brittany Hampton Remberto Gonzalez	202-827-5276 703-569-2121 571-296-0405 703-569-2121 703-863-7238 703-864-8266 703-380-7278 888-558-3279 330-428-0780 571-499-3186 571-505-2775
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics Moving is Easy Moving is Easy On The Move, Inc. Paxton Van Lines. RG Quality Moving and Storage  OTHER REAL ESTATE NEEDS Academy Door & Control Corp Alexandria Auctions LLC	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muslim Muratov. Logan Dollander Brittany Hampton Remberto Gonzalez  Alan Greenberg Joshua Wilbanks	202-827-5276 703-569-2121 571-296-0405 703-569-2121 703-863-7238 703-864-8266 703-380-7278 888-558-3279 880-428-0780 571-499-3186 571-505-2775 703-541-0300 540-999-8860
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics Moving is Easy. On The Move, Inc. Paxton Van Lines RG Quality Moving and Storage OTHER REAL ESTATE NEEDS Academy Dor & Control Corp. Alexandria Auctions LLC Aqua Guard Waterproofing	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muslim Muratov Logan Dollander Brittany Hampton Remberto Gonzalez  Alan Greenberg Joshua Wilbanks Saidah Adams	202-827-5276 703-569-2121 571-296-0405 703-569-2121 703-863-7238 703-864-8266 703-380-7278 888-558-3279 830-428-0780 571-505-2775 703-541-0300 540-999-8860 301-595-9670
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics Moving is Easy Moving is Easy On The Move, Inc. Paxton Van Lines. RG Quality Moving and Storage  OTHER REAL ESTATE NEEDS Academy Door & Control Corp. Alexandria Auctions LLC. Aqua Guard Waterproofing. Asian-American Homeownership Counseling, Inc. Budget Blinds	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muslim Muratov Logan Dollander Brittany Hampton Remberto Gonzalez  Alan Greenberg Joshua Wilbanks Saidah Adams Song Hutchins AJ Montalvo	202-827-5276 703-569-2121 571-296-0405 703-569-2121 703-863-7238 703-864-8266 703-380-7278 888-558-3279 830-428-0780 571-499-3186 571-505-2775 703-541-0300 540-99-8860 301-595-9670 301-760-7636 703-556-8989
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics Moving is Easy On The Move, Inc Paxton Van Lines. RG Quality Moving and Storage OTHER REAL ESTATE NEEDS Academy Door & Control Corp. Alexandria Auctions LLC Aqua Guard Waterproofing. Asian-American Homeownership Counseling, Inc. Budget Blinds. Crown Trophy of Ashburn.	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muslim Muratov Logan Dollander Brittany Hampton Remberto Gonzalez  Alan Greenberg Joshua Wilbanks Saidah Adams Song Hutchins AJ Montalvo Curtis Berger	202-827-5276 703-569-2121 571-296-0405 703-569-2121 703-863-7238 703-864-8266 703-380-7278 888-558-3279 830-428-0780 571-505-2775 703-541-0300 540-999-8860 301-565-6889 703-556-8889 703-5729-1229
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics Moving Is Easy Mo	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muslim Muratov Logan Dollander Brittany Hampton Remberto Gonzalez.  Alan Greenberg Joshua Wilbanks Saidah Adams Song Hutchins AJ Montalvo Curtis Berger Meghan Schulze	202-827-5276 703-569-2121 571-296-0405 703-569-2121 703-863-7238 703-864-8266 703-380-7278 888-558-3279 304-28-0780 571-499-3186 571-505-2775 703-541-0300 301-595-9670 301-760-7636 703-556-8989 703-729-1229 703-385-1530
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics Moving is Easy. On The Move, Inc Paxton Van Lines. RG Quality Moving and Storage  OTHER REAL ESTATE NEEDS  Academy Door & Control Corp. Alexandria Auctions LLC Aqua Guard Waterproofing. Asian-American Homeownership Counseling, Inc. Budget Blinds. Crown Trophy of Ashburn. Dolce Vita Italian Restaurant and Wine Bar-Fairfax Estate Sales & Thriff'rog Valet	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muslim Muratov Logan Dollander Brittany Hampton Remberto Gonzalez  Alan Greenberg Joshua Willbanks Saidah Adams Song Hutchins AJ Montalvo Curtis Berger Meghan Schulze Janeene Silvester	202-827-5276 703-569-2121 571-296-0405 703-569-2121 703-864-8266 703-380-7278 888-558-3279 830-428-0780 571-439-3186 571-505-2775 703-541-0300 540-939-8860 301-760-7636 703-556-8989 703-729-1229 703-369-3551 703-609-3555
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics Moving Is Easy.  Moving Is	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muslim Muratov Logan Dollander Brittany Hampton Remberto Gonzalez  Alan Greenberg Joshua Wilbanks Saidah Adams Song Hutchins AJ Montalvo Curtis Berger Meghan Schulze Janeene Silvester Cleopatra Burke Kristin Brindley	202-827-5276 703-569-2121 571-296-0405 703-569-2121 703-863-7238 703-864-8266 703-380-7278 888-558-3279 830-428-0780 571-499-3186 571-505-2775 703-541-0300 540-999-8860 301-760-7636 703-556-8989 703-729-1229 703-385-1530 703-099-3535 703-352-6200 313-971-8312
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics Moving is Easy Moving is Easy Moving is Easy Moving and Storage  OTHER REAL ESTATE NEEDS Academy Door & Control Corp Alexandria Auctions LLC Aqua Guard Waterproofing Asian-American Homeownership Counseling, Inc. Budget Blinds Crown Trophy of Ashburn Dole Vita Italian Restaurant and Wine Bar. Fairfax Estate Sales & Thriftfrog Valet Fastsigns Fairfax Kristin Brindley Strategic Gifting Liberty Carpet One	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muslim Muratov. Logan Dollander Brittany Hampton Remberto Gonzalez  Alan Greenberg Joshua Wilbanks Saidah Adams Song Hutchins AJ Montalvo Curtis Berger Janeene Silvester Janeene Silvester Cleopatra Burke Kristin Brindley Mark Bisbee	202-827-5276 203-569-2121 571-296-0405 703-569-2121 703-863-7238 703-864-8266 703-380-7278 888-558-3279 830-428-0780 571-499-3186 571-505-2775 703-541-030 301-595-9670 301-760-7636 703-556-8989 703-729-1229 703-385-1530 703-609-3355 703-352-6200 313-971-8312 703-891-1616
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics Moving Is Easy.  Moving Is Easy.  On The Move, Inc.  Paxton Van Lines.  RG Quality Moving and Storage.  OTHER REAL ESTATE NEEDS  Academy Door & Control Corp.  Alexandria Auctions LLC.  Aqua Guard Waterproofing.  Asian-American Homeownership Counseling, Inc.  Budget Blinds.  Crown Trophy of Ashburn.  Dolce Vita Italian Restaurant and Wine Bar.  Fairfax Estate Sales & ThriftFrig Valet  Fastsigns Fairfax.  Kristin Brindley Strategic Gifting.  Liberty Carpet One.  Boottoo Chimney Sweeps. LLC.	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muslim Muratov Logan Dollander Brittany Hampton Remberto Gonzalez  Alan Greenberg Joshua Wilbanks Saidah Adams Song Hutchins AJ Montalvo Curtis Berger Meghan Schulze Janeene Silvester Cleopatra Burke Kristin Brindley Mark Bisbee Andrew Baycroft	202-827-5276 703-569-2121 571-296-0405 703-569-2121 703-863-7238 703-864-8266 703-380-7278 888-558-3279 380-428-0780 571-499-3186 571-505-2775 703-541-0300 540-99-8860 301-595-9670 301-760-7636 703-556-8989 703-729-1229 703-385-1500 703-395-6200 313-971-8112 703-691-1616 703-691-1616
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics Moving Is Easy Moving Is Easy Moving and Storage  OTHER REAL ESTATE NEEDS Academy Door & Control Corp. Alexandria Auctions LLC. Aqua Guard Waterproofing. Asian-American Homeownership Counseling, Inc. Budget Blinds Crown Trophy of Ashburn. Dolec Vita Italian Restaurant and Wine Bar. Fairfax Estate Sales & ThriftFrog Valet Fastsigns Fairfax. Kristin Brindley Strategic Gifting. Liberty Carpet One Rooftop Chimney Sweeps, LLC. Sunrise at Fair Oaks. Willowsford Virginia	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muslim Muratov Logan Dollander Brittany Hampton Remberto Gonzalez  Alan Greenberg Joshua Wilbanks Saidah Adams Song Hutchins AJ Montalvo Curtis Berger Meghan Schulze Janeene Silvester Janeene Silvester Kristin Brindley Mark Bisbee Andrew Raycroft Valarie Parker Valarie Parker Valarier Arker	202-827-5276 703-569-2121 571-296-0405 703-569-2121 703-863-7238 703-864-8266 703-380-7278 888-558-3279 830-428-0780 571-499-3186 571-505-2775 703-541-0300 540-99-8860 301-555-9870 301-760-7636 703-556-8898 703-729-1229 703-609-3355 703-356-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics Moving Is Easy Moving Is Easy Moving and Storage  OTHER REAL ESTATE NEEDS Academy Door & Control Corp. Alexandria Auctions LLC. Aqua Guard Waterproofing. Asian-American Homeownership Counseling, Inc. Budget Blinds Crown Trophy of Ashburn. Dolec Vita Italian Restaurant and Wine Bar. Fairfax Estate Sales & ThriftFrog Valet Fastsigns Fairfax. Kristin Brindley Strategic Gifting. Liberty Carpet One Rooftop Chimney Sweeps, LLC. Sunrise at Fair Oaks. Willowsford Virginia	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muslim Muratov Logan Dollander Brittany Hampton Remberto Gonzalez  Alan Greenberg Joshua Wilbanks Saidah Adams Song Hutchins AJ Montalvo Curtis Berger Meghan Schulze Janeene Silvester Janeene Silvester Kristin Brindley Mark Bisbee Andrew Raycroft Valarie Parker Valarie Parker Valarier Arker	202-827-5276 703-569-2121 571-296-0405 703-569-2121 703-863-7238 703-864-8266 703-380-7278 888-558-3279 830-428-0780 571-499-3186 571-505-2775 703-541-0300 540-99-8860 301-555-9870 301-760-7636 703-556-8898 703-729-1229 703-609-3355 703-356-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589 703-326-8589
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics Moving is Easy  Moving is Easy  On The Move, Inc.  Paxton Van Lines.  RG Quality Moving and Storage  OTHER REAL ESTATE NEEDS  Academy Door & Control Corp. Alexandria Auctions LLC.  Aqua Guard Waterproofing. Asian-American Homeownership Counseling, Inc. Budget Blinds. Crown Trophy of Ashburn. Dolce Vita Italian Restaurant and Wine Bar. Fairfax Estate Sales & ThriftFrog Valet Fastsigns Fairfax  Kristin Brindley Strategic Gifting. Liberty Carpet One. Rooftog Chimney Sweeps, LLC. Sunrise at Fair Oaks Willowsford Virginia  PEST CONTROL SERVICES	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muslim Muratov. Logan Dollander Brittany Hampton Remberto Gonzalez.  Alan Greenberg Joshua Wilbanks Saidah Adams Song Hutchins AJ Montalvo Curtis Berger Meghan Schulze Janeene Silvester Cleopatra Burke Kristin Brindley Mark Bisbee Andrew Raycroft Valarie Parker Stacey Kessinger	202-827-5276 703-569-2121 571-296-0405 703-569-2121 703-863-7238 703-864-8266 703-380-7278 888-558-3279 830-428-0780 571-499-3186 571-505-2775 703-541-0300 540-999-8860 301-555-9670 301-760-7636 703-556-8989 703-729-1229 703-609-3535 703-361-616 703-836-7588 703-326-40506 571-297-2000
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics Moving is Easy  Moving is Easy  On The Move, Inc.  Paxton Van Lines.  RG Quality Moving and Storage  OTHER REAL ESTATE NEEDS  Academy Door & Control Corp. Alexandria Auctions LLC.  Aqua Guard Waterproofing. Asian-American Homeownership Counseling, Inc. Budget Blinds. Crown Trophy of Ashburn. Dolce Vita Italian Restaurant and Wine Bar. Fairfax Estate Sales & ThriftFrog Valet Fastsigns Fairfax  Kristin Brindley Strategic Gifting. Liberty Carpet One. Rooftog Chimney Sweeps, LLC. Sunrise at Fair Oaks Willowsford Virginia  PEST CONTROL SERVICES	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muslim Muratov. Logan Dollander Brittany Hampton Remberto Gonzalez.  Alan Greenberg Joshua Wilbanks Saidah Adams Song Hutchins AJ Montalvo Curtis Berger Meghan Schulze Janeene Silvester Cleopatra Burke Kristin Brindley Mark Bisbee Andrew Raycroft Valarie Parker Stacey Kessinger	202-827-5276 703-569-2121 571-296-0405 703-569-2121 703-863-7238 703-864-8266 703-380-7278 888-558-3279 830-428-0780 571-499-3186 571-505-2775 703-541-0300 540-999-8860 301-555-9670 301-760-7636 703-556-8989 703-729-1229 703-609-3535 703-361-616 703-836-7588 703-326-40506 571-297-2000
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics Moving is Easy  Moving is Easy  On The Move, Inc.  Paxton Van Lines.  RG Quality Moving and Storage  OTHER REAL ESTATE NEEDS  Academy Door & Control Corp. Alexandria Auctions LLC.  Aqua Guard Waterproofing. Asian-American Homeownership Counseling, Inc. Budget Blinds. Crown Trophy of Ashburn. Dolce Vita Italian Restaurant and Wine Bar. Fairfax Estate Sales & ThriftFrog Valet Fastsigns Fairfax  Kristin Brindley Strategic Gifting. Liberty Carpet One. Rooftog Chimney Sweeps, LLC. Sunrise at Fair Oaks Willowsford Virginia  PEST CONTROL SERVICES	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muslim Muratov. Logan Dollander Brittany Hampton Remberto Gonzalez.  Alan Greenberg Joshua Wilbanks Saidah Adams Song Hutchins AJ Montalvo Curtis Berger Meghan Schulze Janeene Silvester Cleopatra Burke Kristin Brindley Mark Bisbee Andrew Raycroft Valarie Parker Stacey Kessinger	202-827-5276 703-569-2121 571-296-0405 703-569-2121 703-863-7238 703-864-8266 703-380-7278 888-558-3279 830-428-0780 571-499-3186 571-505-2775 703-541-0300 540-999-8860 301-555-9670 301-760-7636 703-556-8989 703-729-1229 703-609-3535 703-361-616 703-836-7588 703-326-40506 571-297-2000
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics Moving Relocation Logistics Moving Is Easy.  On The Move, Inc.  Paxton Van Lines.  RG Quality Moving and Storage.  OTHER REAL ESTATE NEEDS  Academy Door & Control Corp. Alexandria Auctions LLC. Aqua Guard Waterproofing. Asian-American Homeownership Counseling, Inc. Budget Blinds. Crown Trophy of Ashburn. Doleo Vita Italian Restaurant and Wine Bar. Fairfax Estate Sales & Thriftfrog Valet Fastsigns Fairfax. Kristin Brindley Strategic Gifting. Liberty Carpet One. Booftop Chimney Sweeps, LLC. Sunrise at Fair Oaks Willowsford Virginia.  PEST CONTROL SERVICES  Alexandria Pest Services LLC. Alexandria Pest Services LLC. Holiday Termite and Pest Control. Holiday Termite and Pest Control. Holiday Termite and Pest Control.	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muslim Muratov Logan Dollander Brittany Hampton Remberto Gonzalez  Alan Greenberg Joshua Wilbanks Saidah Adams Song Hutchins AJ Montalvo Curtis Berger Meghan Schulze Janeene Silvester Cleopatra Burke Kristin Brindley Mark Bisbee Andrew Baycroft Valarie Parker Stacey Kessinger  Chau Tran Richard Diggs Cleveland Dixon Leonard Scott Jr. Scott Hohein	202-827-5276 703-569-2121 571-296-0405 703-569-2121 703-863-7238 703-864-8266 703-380-7278 888-558-3279 888-558-3279 830-428-0780 571-499-3186 571-505-2775  703-541-0300 540-999-8860 301-560-7636 703-556-8999 703-729-1229 703-381-560-7636 703-568-8938 703-361-1616 703-836-7636 703-69-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics Moving Relocation Logistics Moving Is Easy.  On The Move, Inc.  Paxton Van Lines.  RG Quality Moving and Storage.  OTHER REAL ESTATE NEEDS  Academy Door & Control Corp. Alexandria Auctions LLC. Aqua Guard Waterproofing. Asian-American Homeownership Counseling, Inc. Budget Blinds. Crown Trophy of Ashburn. Doleo Vita Italian Restaurant and Wine Bar. Fairfax Estate Sales & Thriftfrog Valet Fastsigns Fairfax. Kristin Brindley Strategic Gifting. Liberty Carpet One. Booftop Chimney Sweeps, LLC. Sunrise at Fair Oaks Willowsford Virginia.  PEST CONTROL SERVICES  Alexandria Pest Services LLC. Alexandria Pest Services LLC. Holiday Termite and Pest Control. Holiday Termite and Pest Control. Holiday Termite and Pest Control.	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muslim Muratov Logan Dollander Brittany Hampton Remberto Gonzalez  Alan Greenberg Joshua Wilbanks Saidah Adams Song Hutchins AJ Montalvo Curtis Berger Meghan Schulze Janeene Silvester Cleopatra Burke Kristin Brindley Mark Bisbee Andrew Baycroft Valarie Parker Stacey Kessinger  Chau Tran Richard Diggs Cleveland Dixon Leonard Scott Jr. Scott Hohein	202-827-5276 703-569-2121 571-296-0405 703-569-2121 703-863-7238 703-864-8266 703-380-7278 888-558-3279 888-558-3279 830-428-0780 571-499-3186 571-505-2775  703-541-0300 540-999-8860 301-560-7636 703-556-8999 703-729-1229 703-381-560-7636 703-568-8938 703-361-1616 703-836-7636 703-69-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics Moving Is Easy Moving Is Easy Moving Is Easy Moving Is Easy Moving Relocation Logistics Moving Is Easy Movi	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muslim Muratov. Logan Dollander Brittany Hampton Remberto Gonzalez  Alan Greenberg Joshua Wilbanks Saidah Adams Song Hutchins AJ Montalvo Curtis Berger Meghan Schulze Janeens Silvester Cleopatra Burke Kristin Brindley Mark Bisboe Andrew Raycroft Valarie Parker Stacey Kessinger  Chau Tran Richard Diggs Cleveland Dixon Leonard Scott Jr. Soatt Hohein Sean Corriier Robert Hudnes	202-827-5276 703-569-2121 571-296-0405 703-569-2121 703-863-7238 703-864-8266 703-380-7278 888-558-3279 830-428-0780 571-499-3186 571-505-2775 703-541-0300 540-99-8806 301-565-6899 703-729-1229 703-385-1500 703-69-3335 703-69-3337 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics Moving Is Easy Moving Is Easy Moving and Storage  OTHER REAL ESTATE NEEDS Academy Door & Control Corp. Alexandria Auctions LLC Aqua Guard Waterproofing. Asian-American Homeownership Counseling, Inc. Budget Blinds Crown Trophy of Ashburn Dolee Vita Italian Restaurant and Wine Bar Fairfax Estate Sales & ThriftFrog Valet Fastsigns Fairfax. Kristin Brindley Strategic Gifting Liberty Carpet One Rooftop Chimney Sweeps, LLC. Sunrise at Fair Oaks Willowsford Virginia  PEST CONTROL SERVICES Alexandria Pest Services LLC. Holiday Termite and Pest Control Holiday Fermite and Pest Control My Exterminator LLC My Exterminato	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muslim Muratov Logan Dollander Brittany Hampton Remberto Gonzalez  Alan Greenberg Joshua Wilbanks Saidah Adams Song Hutchins AJ Montalvo Curtis Berger Meghan Schulze Janeene Silvester Janeene Silvester Kristin Brindley Mark Bisbee Andrew Rayroft Valarie Parker Stacey Kessinger  Chau Tran Richard Diggs Cleveland Dixon Leonard Scott Ur Scott Hohein Sean Commier Robert Hughes William Trefry Brett Lieberman	202-827-5276 703-569-121 571-296-0405 703-569-121 703-863-7238 703-864-8266 703-380-7278 888-558-3279 830-428-0780 571-499-3186 571-505-2775 703-541-0300 540-999-8860 301-595-9670 301-760-7636 703-548-0303 703-729-1229 703-385-1530 703-385-1530 703-385-1530 703-385-1530 703-385-1530 703-385-1530 703-568-9833 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-669-9333 703-669-9333 703-669-9333 703-669-9333 703-669-9333 703-669-9333 703-669-9333 703-669-9333 703-669-9333 703-669-9333 703-669-9333 703-669-9333 703-669-9333 703-669-9336
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics Moving Is Easy.  Moving Is Easy.  Moving Is Easy.  On The Move, Inc.  Paxton Van Lines.  RG Quality Moving and Storage  OTHER REAL ESTATE NEEDS  Academy Door & Control Corp.  Alexandria Auctions LLC.  Aqua Guard Waterproofing.  Asian-American Homeownership Counseling, Inc.  Budget Blinds.  Crown Trophy of Ashburn.  Doleo Vita Italian Restaurant and Wine Bar.  Fairfax Estate Sales & Thriftfrog Valet Fastsigns Fairfax.  Kristin Brindley Strategic Gifting.  Liberty Carpet One.  Rooftop Chimney Sweeps, LLC.  Sunrise at Fair Oaks.  Willowsford Virginia  PEST CONTROL SERVICES  Alexandria Pest Services LLC.  Alexandria Pest Services LLC.  Holiday Termite and Pest Control  Holiday Fermite and Pest Control	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muslim Muratov Logan Dollander Brittany Hampton Remberto Gonzalez  Alan Greenberg Joshua Wilbanks Saidah Adams Song Hutchins AJ Montalvo Curtis Berger Meghan Schulze Janeene Silvester Janeene Silvester Kristin Brindley Mark Bisbee Andrew Rayroft Valarie Parker Stacey Kessinger  Chau Tran Richard Diggs Cleveland Dixon Leonard Scott Ur Scott Hohein Sean Commier Robert Hughes William Trefry Brett Lieberman	202-827-5276 703-569-121 571-296-0405 703-569-121 703-863-7238 703-864-8266 703-380-7278 888-558-3279 830-428-0780 571-499-3186 571-505-2775 703-541-0300 540-999-8860 301-595-9670 301-760-7636 703-548-0303 703-729-1229 703-385-1530 703-385-1530 703-385-1530 703-385-1530 703-385-1530 703-385-1530 703-568-9833 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-569-9333 703-669-9333 703-669-9333 703-669-9333 703-669-9333 703-669-9333 703-669-9333 703-669-9333 703-669-9333 703-669-9333 703-669-9333 703-669-9333 703-669-9333 703-669-9333 703-669-9336
Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics Moving Is Easy.  Moving Is Easy.  Moving Is Easy.  On The Move, Inc. Paxton Van Lines.  RG Quality Moving and Storage  OTHER REAL ESTATE NEEDS  Academy Door & Control Corp. Alexandria Auctions LLC.  Aqua Guard Waterproofing Asian-American Homeownership Counseling, Inc.  Budget Blinds.  Crown Trophy of Ashburn.  Dolce Vita Italian Restaurant and Wine Bar. Fairfax Estate Sales & Thriftfrog Valet Fastsigns Fairfax.  Kristin Brindley Strategic Gifting Liberty Carpet One.  Rooftop Chimney Sweeps, LLC.  Sunrise at Fair Oaks.  Willowsford Virginia  PEST CONTROL SERVICES  Alexandria Pest Services LLC.  Alexandria Pest Services LLC.  Alexandria Pest Services LLC.  Holiday Termite and Pest Control  Holiday Fernite and Pest Control	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muslim Muratov. Logan Dollander Brittany Hampton Remberto Gonzalez  Alan Greenberg Joshua Wilbanks Saidah Adams Song Hutchins AJ Montalvo Curtis Berger Meghan Schulze Janeene Silvester Cleopatra Burke Kristin Brindley Mark Bisbee Andrew Raycroft Valarie Parker Stacey Kessinger  Chau Tran Richard Diggs Cleveland Dixon Leonard Scott Ur. Scott Hohein Sean Corrier Robert Hughes Willelim Trefry Brett Lieberman Jairo Hernandez	202-827-5276 703-569-121 571-296-0405 703-569-121 703-863-7238 703-864-8266 703-380-7278 888-558-3279 880-5279 830-428-0780 571-499-3186 571-505-2775 703-541-030 301-595-9670 301-760-7636 703-568-8989 703-729-1229 703-385-1530 703-369-3333 703-69-3333 703-569-9333 703-569-9333 703-569-9333 703-69-9333 703-69-9333 703-69-9333 703-69-9333 703-69-9333 703-69-9333 703-69-9333 703-69-333 703-69-9333 703-69-9333 703-69-9333 703-69-9333 703-69-9333 703-69-9336 703-68-4656 703-665-4455 703-906-7094
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Brogley's Estate Organization and Relocation. Interstate Moving Relocation Logistics Moving Is Easy.  Moving Is Easy.  Or The Move, Inc.  Paxton Van Lines.  RG Quality Moving and Storage.  OTHER REAL ESTATE NEEDS  Academy Door & Control Corp.  Alexandria Auctions LLC.  Aqua Guard Waterproofing.  Asian-American Homeownership Counseling, Inc.  Budget Blinds.  Crown Trophy of Ashburn.  Dolce Vita Italian Restaurant and Wine Bar.  Fairfax Estate Sales & Thrifting Valet Fastsigns Fairfax.  Kristin Brindley Strategic Gifting.  Liberty Carpet One.  Rooftop Chimney Sweeps, LLC.  Sunrise at Fair Oaks.  Willowsford Virginia  PEST CONTROL SERVICES  Alexandria Pest Services LLC.  Alexandria Pest Services LLC.  Holiday Termite and Pest Control	Rebekah Miller Erick Barr Sherry Skinner Kim Woods Mike Stine Sara Gunn Sid Sillah Muslim Muratov. Logan Dollander Brittany Hampton Remberto Gonzalez  Alan Greenberg Joshua Wilbanks Saidah Adams Song Hutchins AJ Montalvo Curtis Berger Meghan Schulze Janeene Silvester Cleopatra Burke Kristin Brindley Mark Bisbee Andrew Raycroft Valarie Parker Stacey Kessinger  Chau Tran Richard Diggs Cleveland Dixon Leonard Scott Ur. Scott Hohein Sean Corrier Robert Hughes Willelim Trefry Brett Lieberman Jairo Hernandez	202-827-5276 703-569-121 571-296-0405 703-569-121 703-863-7238 703-864-8266 703-380-7278 888-558-3279 880-5279 830-428-0780 571-499-3186 571-505-2775 703-541-030 301-595-9670 301-760-7636 703-568-8989 703-729-1229 703-385-1530 703-369-3333 703-69-3333 703-569-9333 703-569-9333 703-569-9333 703-69-9333 703-69-9333 703-69-9333 703-69-9333 703-69-9333 703-69-9333 703-69-9333 703-69-333 703-69-9333 703-69-9333 703-69-9333 703-69-9333 703-69-9333 703-69-9336 703-68-4656 703-665-4455 703-906-7094
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## Your Hotline Questions Answered

NEW TEAM LEGISLATION, VOID VS. DEFAULT EXPLAINED

By Matthew L. Troiani, Esq.

As a real estate licensee, I market myself as a member of a team. What do I need to know about the newly-enacted team legislation?

The Virginia Department of Professional and Occupational Regulation (DPOR) has long taken the position that teams must register for a separate business entity license. The Virginia General Assembly passed legislation to clarify this requirement during the 2018 session.

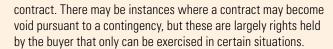
A real estate team is defined as "two or more individuals, one or more of whom is a real estate salesperson or broker, who:
(i) work together as a unit within the same brokerage firm;
(ii) represent themselves to the public as working together as one unit; and (iii) designate themselves by a fictitious name."
The definition of team also includes one licensee working with unlicensed assistant(s). Sole salespersons working by themselves cannot call themselves a team. Unlicensed members of a team must be paid on an hourly or salary basis and cannot have an ownership interest in the team business entity.

Principal brokers still retain supervisory authority and responsibility for the teams in their brokerage and must sign the business entity license registration. Brokerage agreements must include the name and contact information of the supervising broker, even when teams are involved in the representation.

The new law takes effect Jan. 1, 2019, so teams should register a team business entity before January to avoid possible sanctions. Agents should consult an attorney and/or tax professional with specific questions as to the best form of business entity to use.

I represent a seller and the buyer has breached the contract before the settlement date. Can my seller deliver a notice voiding the contract and put the property back on the market?

The seller's available remedies depend on the nature of the buyer's breach. Voiding a contract is a specific remedy under a contract. A party generally can only exercise a right to void where that power is specifically stated in the contract. The NVAR Sales Contract and Addenda generally do not grant the seller the unilateral ability to void the



So what remedies, if any, does the seller have if the buyer has breached the contract? The answer depends on whether there is a material or non-material breach. This determination is based on a fact-intensive, case-by-case analysis. A material breach is a failure to perform an essential element of the contract that negatively affects the value of the contract. A material breach does not give the non-breaching party a right to void the contract, but may make the contract unenforceable by the breaching party against the non-breaching party. The non-breaching party could immediately file a lawsuit to recover damages and be excused from performing their duties under the contract. The general remedy for non-material breach of a contract is for the non-breaching party to pursue damages from the breaching party.

However, in most residential sales contracts, what damages might the non-breaching party have incurred between contract ratification and settlement? For example, a contract stated that the buyer would deliver the earnest money deposit to the escrow agent within five days of ratification. If the buyer failed to deliver the deposit, the buyer would be in breach. The seller does not have a right to void the contract, but the seller could deliver a letter to the buyer declaring the buyer in default. If the buyer promptly delivers the earnest money deposit to the escrow agent, it is unlikely that the seller has suffered any damages or that the value of the contract has been negatively affected. Therefore, the seller would likely have to continue to perform under the contract.

If the buyer is notified of the breach and does not promptly take steps to cure the breach, then the likelihood that the breach is material increases. An earnest money deposit may not be an essential element to contract formation, but few would argue that it is not an important element of many sales contracts. The longer the time the seller's property is off the market, the greater likelihood the breach would be material.



Matthew L. Troiani, Esq. is the NVAR vice president of professional development and deputy general counsel.



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