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SEPT+OCT 2019

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SEP+OCT Volume 102, Issue 5

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
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By Christine Richardson

## READY FOR FALL?

### HIT REFRESH WITH CONVENTION, BOD VOTING AND DUES RENEWAL

September signals “back to school” for many people – even those of us whose lives are no longer tied to an academic calendar. And while it may not mean new pencils or class schedules, as a Realtor® I use this time to think about my business plan for the upcoming year.

Fortunately for NVAR members, our annual Convention and Trade Show is perfectly timed to coincide with this change of seasons. As you'll see in the center pull-out section of this issue, there is energy, engagement and yes – education, in store for us on Oct. 15!

While there is no shortage of opportunity throughout the year to learn and engage at NVAR, the annual Convention is an amazing full day of inspiration where you can energize yourself – and your business. I can't say enough about what a terrific benefit this is for NVAR members. If you attend nothing else throughout the year (but I sincerely hope that you do!), please plan to be there. You'll be glad you did!

Another really important way to engage is to VOTE! Not only are there important mid-term elections coming up in November, our annual Board of Directors election begins on Sept. 11. Our ability to choose the individuals who make decisions that affect the way that we do business should not be taken for granted. With that in mind, I ask these three things of you:

1. When you renew your annual dues, don't uncheck the box for your NV/ RPAC fair share; this helps to ensure a legislative environment that supports our business
2. Review the preliminary slate of candidates beginning on page 30 of this issue, then vote on Sept. 11
3. Be sure you're registered to vote, then go to the polls on Nov. 5; check out page 22 to learn about our Congressional Town Hall on Sept. 13.

Remember, too, that our annual Economic Summit is right around the corner – on Sept. 5. If you haven't already done so, visit [NVAR.com/ES19](http://NVAR.com/ES19) to learn more about our impressive speaker lineup and reserve your seat today!

I look forward to seeing you at the Northern Virginia Community College in Annandale on Oct. 15, if not before. There will be many more details to come at [NVAR.com/Convention](http://NVAR.com/Convention) as the date approaches.

As always, I value your feedback and can be reached at [President@nvar.com](mailto:President@nvar.com).

Christine Richardson  
2019 NVAR President  
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# SAFETY DOESN'T HAPPEN BY ACCIDENT

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## NVAR SAFEGUARDS YOUR BUSINESS SUCCESS



In keeping with the September safety theme, I'm excited to provide an update on NVAR initiatives that safeguard your business success.

Here's a brief rundown of some of this year's significant milestones within our three strategic drivers:

### VALUE

- Expanded annual Finance Summit to include a full day of programming
- Updated Top Producer's Club to allow for greater participation, benefits and engagement
- Added five additional advisory groups to engage more members in leadership opportunities
- Updated the Herndon Center to match the look, feel and experience of our Fairfax headquarters

### INNOVATION

- Upgraded audio-visual capabilities in classrooms and meeting rooms
- Shared knowledge from Stefan Swanepoel's T-3 Summit
- Partnered with neighboring associations to host the Xplode Tech Conference

### IMPACT

- Continued NVAR Cares efforts, making a difference for our community through financial support, in-kind contributions, and member participation, including becoming the first-ever lifetime partner for three regional ReStores for Habitat for Humanity of Northern Virginia
- Collaborated regionally with local chambers of commerce and the Northern Virginia Transportation Alliance to address issues such as affordability and transportation
- Advocated to preserve your rights to post signs in Fairfax County; helped to elect primary candidates for the upcoming mid-term election who are champions of our business interests
- Cultivated media sources to facilitate reporting by major news outlets, including the New York Times, WAMU, WTOP, Washington Post, Washingtonian magazine, CNBC, Fox5 News and others, recognizing NVAR Realtors® as the go-to experts on the Northern Virginia market

### TAKING IT FURTHER

Now here are some things you can do to ensure business success moving forward:

Join us on Tuesday, Oct. 15 for our Annual Convention and Trade Show. Check out the center pull-out section of this issue to learn more.

Get to know the candidates for your 2020 Board of Directors by viewing their bios beginning on page 30. Then plan to cast your vote online between Sept. 11 – Oct. 12, 2019.

Renew your membership with NVAR. If you haven't already, visit [NVAR.com/dues](http://NVAR.com/dues) to maintain your member benefits through 2020.

We look forward to continued progress on our strategic goals and a strong finish to 2019!

**Ryan Conrad, CAE, CIPS, RCE, e-Pro**  
NVAR Chief Executive Officer  
[rconrad@nvar.com](mailto:rconrad@nvar.com) +

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## Meet NVAR's Two New Team Members



### OLIVIA BAEZ – EXPERIENCE & ENGAGEMENT SPECIALIST

Olivia is a recent graduate of San Diego State University with a Bachelor of Science Degree in Business Marketing. She will be joining our Engagement Team as an Experience and

Engagement Specialist. Olivia is looking forward to starting her career with NVAR and plans to incorporate her passion for helping others and making a positive impact through her work. In her free time, Olivia enjoys discovering new restaurants, going to the beach and spending quality time with her family.

As an Experience & Engagement Specialist, Olivia will serve as a member concierge and content creator for NVAR. This includes supporting a myriad of digital communications projects that relate to providing world class member service to NVAR's 12,000+ members. Olivia will communicate with members – both in-person and on the web – while sharing information about the many Realtor® programs, products and services that the association offers its members.



### DANIEL HARRIS – STAFF ATTORNEY

Daniel comes to Northern Virginia from Roanoke, Va. where he served as an associate attorney with a respected law firm. His diverse practice involved multi-million-dollar business acquisitions, commercial and

residential real estate transactions, and complex estate and business planning matters. Daniel received his undergraduate degree from James Madison University in 2011 and graduated cum laude from Liberty University School of Law in 2015. He is passionate about serving others and joined the legal profession because of the many opportunities it affords to help individuals and entities achieve their goals. Daniel is a strong advocate of pro bono legal services and volunteers his time whenever possible. In his free time, Daniel enjoys outdoor sports such as hiking, kayaking and golf. He also enjoys spending time at local parks with his wife and their two-year-old son.

As NVAR Staff Attorney with the Office of the General Counsel, Daniel will provide legal support to the CEO, Board of Directors, and the Vice President of Professional Development. He will enhance membership value by supporting the Education Department in the development and operation of continuing education programs, licensing education programs and National Association of Realtors® Certifications. He will also help NVAR “Take You Further®” by developing new and innovative educational classroom offerings and online content for members. +

*Welcome, Olivia and Daniel!*



# Top-Rated Business Climate Helps Make Northern Virginia a Happy Place

By Frank Dillow



**AMAZON WAS RIGHT:** Virginia is the top state for business in 2019, according to a recent national report on CNBC. Even better news is that the addition of the new Amazon headquarters and the increased employment opportunities should make Northern Virginia even more attractive.

“Virginia has worked toward being a great place for all business to thrive,” newly appointed Fairfax County Economic Development Authority President Victor Hoskins observed in a press release heralding the CNBC recognition. Hoskins knows what attracted Amazon to Northern Virginia. Before his recent move to join Fairfax County, Hoskins was the point person in shepherding Amazon’s decision, as Arlington County’s director of economic development.

“The consistent local and state investment in education, the outstanding commitment of the state for workforce training, and the consistent corporate tax environment for the past 30-plus years has really created a very strong pro-business environment that is matched at the local level,” he explained.

And it’s not just Amazon. Speaking for his new jurisdiction, Hoskins pointed out that 10 Fortune 500 firms call Fairfax County home, as well as more than 100 “inc 500” companies, 400 foreign-owned companies and a large minority business community. In fact, with more than 118 million square feet of office space, Fairfax County is the second largest suburban office market in the nation.

Most observers agree that corporations like Amazon are choosing to bring their headquarters operations to Northern Virginia due to its well-educated workforce, strong business climate supported by effective state and local governments, and excellent public and private schools at all levels.

But equally important may be a factor identified by Bob Peck, former head of the Greater Washington Board of Trade and currently a senior consultant with Gensler. According to Peck, this area has become “a lifestyle destination” based on “a diverse population with a tolerant ethos, a buzzing theater, arts and restaurant scene, and walkable neighborhoods.”

Without putting too fine a point on it, companies like Amazon may be putting Northern Virginia at the top of their lists because it is a happy place.

According to a recent annual report on the “happiest counties in America,” Loudoun County ranked second in the nation, while Fairfax County was tied for fifth place. Personal finance specialist Becca Stanek determined the ranking by analyzing U.S. Census Bureau data for 980 counties with populations of at least 50,000 residents across the United States. She looked at eight factors to measure “happiness” from unemployment and poverty rates, to marriage and divorce rates and physical fitness and longevity.

After analyzing the data and ranking the counties, what do city planners say makes one location more likely to be “happy” than another?

Much of it relates to the diversity in population, housing and employment opportunities, access to desirable amenities, and connection with neighbors.

Claudia Carol, a colleague of Peck’s at Gensler, emphasizes that amenities like access to nature and community gardens, public plazas, parks and other meeting places, multiple modes of transportation and pedestrian friendly streets, are all significant factors in creating a “happy” community.

Northern Virginia’s status of having the most federal, regional, state and local parks in the country is among the core factors adding to its desirability as a place to live and work.

Coming to a similar conclusion, a recent report by Dan Cox and Ryan Streeter for the American Enterprise Institute Survey on Community and Society (SCS), confirmed that people are willing to pay more for homes that are closer to



“Without putting too fine a point on it, companies like Amazon may be putting Northern Virginia at the top of their lists because it is a happy place.”

amenities and located in walkable neighborhoods. Their study found that increased home values correlate with the property’s proximity to grocery stores and reduced commute times.

The reports are consistent. Residents living in “walkable,” amenity-rich suburban communities have similar levels of community satisfaction as persons living in dense urban neighborhoods.

The Center for Real Estate and Urban Analysis at the George Washington University also recently studied the 30 largest metropolitan areas in America. The center reported that with an eighth of its commercial real estate in walkable suburban areas, the Washington region, including Northern Virginia, has more investment in walkable communities than any other metropolitan areas in the country. “Across

the country, buildings are worth 75% more when they’re in walkable places,” the center found.

As it turns out, it is just as desirable for residential property owners to have convenient access to shopping, entertainment and recreational opportunities, as it is for commercial property owners to have their customers and clients nearby. Realtors® should be aware of these important findings about community design as they work to keep their residential and commercial clients happy in a rapidly changing built environment.

Happy communities make happy clients, and happy clients make happy Realtors®! +



Frank Dillow is a past chair of NVAR’s Realtor® Commercial Council, an NVAR instructor, and a senior commercial broker in Long & Foster’s Commercial Division. He can be reached at [francis.dillow@longandfoster.com](mailto:francis.dillow@longandfoster.com).



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# Change Is in the Air – and on the Ground in Northern Virginia

By Terry L. Clower

**CHANGE IS ALL AROUND US** and increasingly impacting the “what” and “how” of being a Realtor® in Northern Virginia. There are numerous elements of regional change, but four key areas include the regional economy, the urban form, mortgage lending, and the emergence of non-traditional real estate brokerages.

## THE ECONOMY

In 2018, the D.C. regional economy added about 30,000 jobs – significantly slower than the previous year but still decent job growth (see Figure 1). Regional variations in job growth between Northern Virginia, the district and suburban Maryland can be explained, in part, by shifting federal spending priorities of the Trump administration, which has favored spending in sectors that are strong in Northern Virginia. Importantly, the region continues to shift economic growth away from dependence on the federal sector. Recent estimates from the Fuller Institute at George Mason University (GMU) show that federal government activities, including contracting, represented 31% of the economy in 2018 – down from about 40% in 2010.

The announced arrival of Amazon’s HQ2 to Northern Virginia is among the biggest changes in the region. Amazon’s

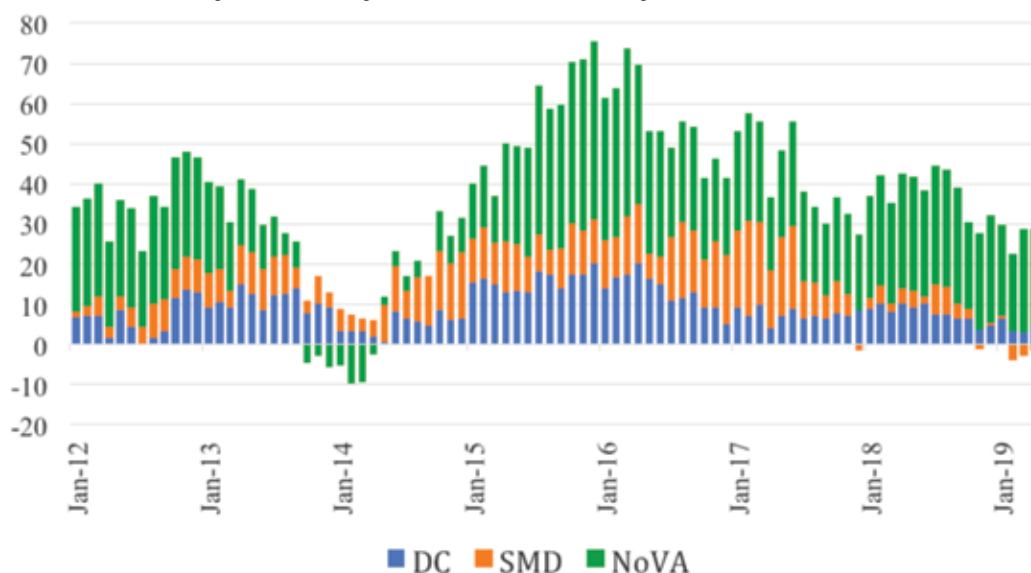
second headquarters is expected to host 25,000 employees in about 12 years. More important than the actual job growth, the Amazon announcement is a clear, global statement that this region can be a vibrant, tech-focused hub for private sector investment.

This change in the structure of the regional economy will likely have at least three impacts on the residential real estate market.

1. Federal workers will become a smaller share of Realtor® clients, which may impact clients’ job stability, length of stay in a given home and retirement planning.
2. The impacts of government shutdowns and agency budget cuts, which seem to be increasingly favored political tools, will become less important to our overall base of current and prospective homebuyers.
3. Our local real estate and job markets will more closely mirror national economic cycles – though the federal government will still be an important backstop to the regional economy.

One area of uncertainty is the increasing efforts by the current administration to shift federal agency jobs away from the national capital region. Pending changes in jobs at the Department of Agriculture and Department of the Interior, as cited in the Washington Post, have caused much consternation among federal workers. However, an interesting outcome

Figure 1: Job Change, Month-Over-Year—Washington Metro Area (000's)



Source: Bureau of Labor Statistics



A view of the Mom & Pop coffee shop from the Mosaic District's lawn.

may emerge. According to recent National Public Radio and Washington Post reports, the majority of federal workers from the Department of Agriculture whose jobs are relocating to Kansas City have decided to leave federal employment and remain in the D.C. area. While these residents could have relieved inventory challenges by relocating and freeing up homes for sale, having these talented workers stay in the region can be viewed as a net gain for our economy.

## THE URBAN FORM – DENSITY ARRIVES IN THE ‘BURBS

While there are several examples across the region of high-density, mixed-use developments appearing in suburban markets, particularly in transit-served areas, the Merrifield district of Fairfax County is a particularly relevant example.

Merrifield, which is the area that includes the Dunn Loring Metro stop, has been a target for urban planners for at least two decades.

In 1998, Fairfax County hosted a community visioning workshop to reimagine how the district could be transformed. According to the Fairfax County Comprehensive Plan, 2017 Edition, the citizen stakeholders at this vision session enumerated several goals: encouraging revitalization and redevelopment of district properties, stabilizing residential areas adjacent to the town center, becoming mixed-use in character, and boosting the number of housing units in the district – including affordable housing.

Through several years of efforts, including the establishment by Fairfax County of a tax-increment financing district to incentivize investment, plans for what is now the Mosaic District have come to fruition. Located south of Lee Highway between Gallows Road and Eskridge Road, the two-phase project will eventually include almost 1.9 million square feet of office, retail/restaurant, retail, residential and park space. Phase One completed in 2012 and Phase Two is well underway. Housing units include apartments, condominiums and townhomes.

There is substantial anecdotal evidence that Mosaic has achieved the planning goal of stabilizing and even boosting property values in adjacent residential areas. With its visitor mix of young adults, families and prime-earners, Mosaic has become one of the “coolest” places in D.C. suburban markets.

That cool factor may be about to increase. In June, Fairfax County announced its new partnership with Dominion Energy to operate autonomous shuttle buses from the Dunn Loring Metro station around the Mosaic District.

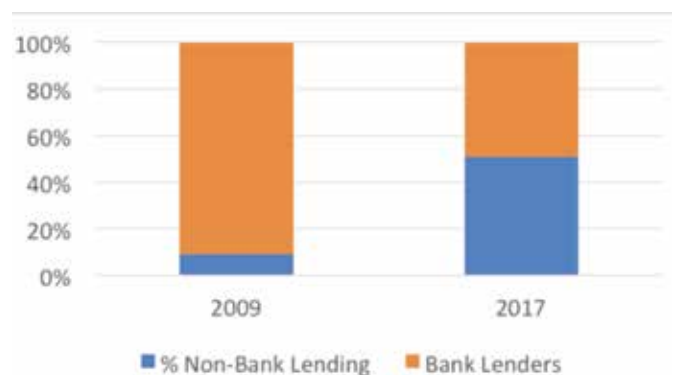
Other examples of the suburbanization of density in Northern Virginia include the Ballston area of Arlington and the conversion of the old Potomac Yards rail storage facility. If the new “Amazonians” want to have transit-based commutes from walkable and bicycle-friendly neighborhoods with entertainment, retail, and dining options, they are no longer limited to D.C. Mixed-use development, which was once a common subject of the “Not In My Back Yard” (NIMBY) mindset, now represents clear opportunities for growth and development in traditional suburban markets.

## WHO YOU GONNA CALL – FOR A LOAN?

The new litmus test for “seasoned” versus “newbie” Realtors® can be based on this question: “Do you remember when we got our mortgages through banks?”

Non-bank lenders became widespread leading up to the sub-prime lending crisis, but many of these non-bank lenders became obsolete as their financial models collapsed with the bursting housing bubble. The odds of a mortgage originator being a non-bank lender are now greater than 50-50. Just 10 years ago, more than 90% of loan originators were traditional banks. In more recent years, six of the 10 largest mortgage originators have been non-banks (see Figure 2).

Figure 2: Non-Bank vs. Bank Mortgage Originations



Source: Washington Post, September 21, 2018



## “The greater availability of market data has not supplanted the need for a deep market understanding, help in navigating the financial and legal complexities in real estate transactions, or the soft-side of the Realtor®-client relationship.”

Underwriting standards and post-global financial crisis financial regulations have made mortgages less attractive for banks. Moreover, the strength of the U.S. housing market – created by robust demand during a historically-long economic expansion and the overall resiliency of our national economy – has kept investor demand high for financial instruments backed by U.S. mortgages.

As more non-bank lenders have entered the market, competition has increased. The result has been quicker adoption of technology in the mortgage lending and marketing process and lenders being more competitive on points, rates and lending standards.

The good news in our high-cost market is that borrowers don't need perfect credit or a large down payment to get into the housing market. The concern is that the lending industry is not yet certain where the line exists between helping deserving buyers get into a home versus facilitating a new round of household financial fragility where buyers obtain a mortgage loan they can't afford. Still, the efficiency gains in recent years in mortgage application processing, driven largely by non-bank lenders, are helping the cellphone-app-focused generation of buyers better engage in the lending market. Still unresolved is a clear understanding by underwriters of the gig-economy. Once that hurdle is cleared there may be further progress in making the process of mortgage lending less of a barrier to entering homeownership.

### NON-TRADITIONAL BROKERAGES – THE STORM ON THE HORIZON?

There is nothing new about limited service residential brokers. These brokers provide a worthwhile product to those who are interested in the level of service being offered. But while the internet has disrupted most every other segment of the real estate market, traditional Realtor® services and commission structures have been remarkably slow to change. The greater availability of market data has not supplanted the need for a deep market understanding, help in navigating the financial and legal complexities in real estate transactions, or the soft-side of the Realtor®-client relationship. However, there are rumblings that some take to be the distant drums of a new battle for Realtors®: communicating the value of Realtor® services in the face of new discount real estate brokerage models.

In brief, here are three areas of industry change that are emerging or expanding:

1. The fee structure for some discount brokerages may lower commission costs compared to traditional real estate transactions, which could reduce Realtor® earnings.
2. Some discount models envision a shift in the brokerage/Realtor® relationship, such that Realtors® are employees, not contractors. The stability of the salary and benefits compensation package paid to such employees is presumably appealing to some Realtors®.
3. A more philosophical change in the discount brokerage model is the use of referral partner programs in which

the discount broker sends its former customers to a traditional brokerage, then takes a referral fee from subsequent commissions. The change here is subtle but important. For those brokers who handle this referral business, who is their primary customer – the referring entity or the homebuyer or seller?

### MAY YOU LIVE IN INTERESTING TIMES

As the the end of this decade approaches, real estate markets are beset by challenges new and old. The economic base for our region is changing – and could evolve even more depending on the outcome of the 2020 elections. We are less bound by federal spending but are also less protected from national and global economic challenges. Though decades in the making, there are many areas in the NVAR community that have been, or will soon be, transformed into relatively dense, mixed-use urban areas.

The players in mortgage finance have changed dramatically, but overall efficiency and the use of technology are making transactions easier to understand and simpler to complete.

Finally, the employment structure and compensation for Realtors® could continue to change. Given the disruption that has occurred in other professional service markets, it is important to understand how new brokerage models may impact the fundamental relationship between Realtor® and client – which is the key value proposition for those engaged in the buying and selling of homes. +



Terry Clower is director of the George Mason University Center for Regional Analysis.

# Raising Awareness, Funds for NV/RPAC

BUSINESS & BEERS RETURNS

ON THURSDAY, JULY 25 the Northern Virginia Realtors® Political Action Committee (NV/RPAC) reprised the ever-popular Business & Beers – this time at Matchbox in the Mosaic District. Food and drinks, networking, and RPAC funds were plentiful:

**TOTAL RAISED:**

**\$2,220**

**ATTENDEES:**

**41**

**FIRST-TIME INVESTORS:**

**2**



Business & Beers wasn't complete without food! Event attendees' tickets came with 2 drinks and appetizers at Matchbox.



NVAR NV/RPAC Campaign Committee Chair Peter Nguyen connects with BPG Inspections team members – Kevin Curtin (center) and Ken Humphreys (right).



Representatives of BPG Inspections – who sponsored the event – mingle with NVAR members. L-R: Kevin Curtin, BPG Inspections; Ken Humphreys, BPG Inspections; Roger Nakazawa, Realtor® with Olympic Realty; Matthew Kahn, Realtor® with Falls Realty; and Shirley Buford, Realtor® with Long & Foster Real Estate and an NVAR board member.



NVAR President-elect Nicholas Lagos, NV/RPAC Campaign Committee Chair Peter Nguyen and NVAR Secretary/Treasurer Derrick Swaak meet-up at Business & Beers.

Right: April Myers, Realtor® with McEneaney Associates, NV/RPAC Campaign Committee Vice-chair Michelle Doherty and Sarah Anderson with Universal Title.



Below: Event attendees network and enjoy food and drinks – all while investing in the industry by contributing to NV/RPAC.





# Thank you to our 2019 NV/RPAC INVESTORS

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Genevieve Concannon Lisa Langlais Dallison Veach<sup>PC</sup>  
Reggie Copeland Nicole McCullar Rob Wittman  
Angie Delboy\* Thomas Meyer Colleen Wright  
Christopher Downey Ava Nguyen Ann Yanagihara

## GOVERNOR'S CLUB (500-\$999)

Lisa Dubois Karlene Tolbert  
Mayra Pineda Josh Veverka

## CAPITOL INSIDER (\$250+)

Peter Bixby-Eberhardt Ritu Desai Ellen Heather  
Tom Boyle Jamie DeSimone Rosemarie Johnson  
Mitch Curtis Douglas Francis Max Sandler

## \$99 CLUB (\$99+)

Shirin Abadian Judy Fanucci Alex Norcini  
Larry Anderson Dwayne Floyd Nora Partlow  
Marion Anglin Karen Fowler Dinh Pham  
Sonya Anyanwu Diane Margar Freeman Mario Rubio  
Shawn Barsness Debe Glakas Michelle Sanoske  
Ashok Bhagi Kelly Glen Janet Scaffido  
Phil Bolin Eric Hernandez Alice Sharifi  
Kathryn Bonzano Kristin Kelly Audrey Shay  
Harry Bowen III Victoria Kiser Sherry Skinner  
Sung Cha Pat Kline Maria Smith  
Robert Chamberlain Evan Lacopo Shari Smyth  
Cynthia Chen Lynn Jill Landsman Joyce Talley  
Michael Cole David Mayhoad Candace Thompson  
David Connor Neil McKinnon III Susan Tullington  
Katelyn Coram Casey Menish Greg Wilson  
Tamolev Curran Marty Merriam Jennifer Wong  
Kimberly Darwaza Teri Murphy  
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# SEPTEMBER IS SAFETY MONTH!

We don't live in a perfect world. These two apps, included in your NVAR membership, can help keep you safe!



## Homesnap Pro

Agents using Homesnap Pro can now set a Safety Timer when they go to a showing with an unfamiliar client.

### HOW IT WORKS

1

Prior to a showing, set a timer for how long you expect to be at the location and select your emergency contacts.



2

If the timer expires, a text message will be sent to your emergency contacts that you are in distress. You can also send an instant distress alert to your emergency contacts with just one tap.



## SentriKey App Agent Safety Feature

The SentriKey™ Real Estate app includes the Agent Safety feature that enables Realtors® to alert predetermined emergency contacts if an unexpected or potentially dangerous situation develops while showing a home to a client.



### HOW IT WORKS



When using the app to open a lockbox, the Agent Safety feature will launch.

After a set time, the app will prompt for a status update and will alert your designated emergency contacts if you do not or cannot confirm you are safe.



For more Realtor® Safety info,

visit [NVAR.com/safe](https://nvar.com/safe)

# SAFETY DOESN'T HAPPEN BY ACCIDENT

A close-up photograph of a woman's hands locking a white door handle. She is wearing a light green cardigan over a white top. The background is a bright, out-of-focus window.

## Proactive Protection for You, Your Clients and Everyone's Data

By Michele Lerner

The world can be a scary place. While most Realtors® are naturally outgoing and optimistic, they must also be realistic: agents, their clients and real estate transactions can be a target for criminals.

One-third of real estate professionals report they have encountered a safety threat while working, according to the National Association of Realtors® Member Safety Report. The U.S. Treasury Department's Financial Crimes Enforcement Network reported losses of more than \$300 million per month in 2018 due to wire transfer fraud and business email compromise schemes, with real estate the third most targeted sector for these schemes. In 2018, more than 20 percent of fraudulent transaction amounts were tied to real estate, and the industry had the highest average fraudulent transaction amount at \$179,001.

While keeping your money and your clients' money secure is important, the physical safety of you and your clients and their families matters most. Real estate professionals who have had frightening experiences agree that some simple steps can reduce the chances of someone getting hurt.

"When I was holding an open house at a split-level property in Arlington, I noticed a man come into the house, but I didn't see him leave even though others had come and gone," says Michelle Sagatov, a Realtor® with Washington Fine Properties in Arlington. "I walked outside and found another agent with her client and explained the situation. We walked through the house as a group and never found him, but we noticed the back door was open, so we think he slipped out that way. The agent stayed with me while we closed up the open house and locked up, so I would be safe."

Sagatov, a former police officer, says it's important to follow your instincts and take precautions when anything seems even slightly suspicious.

"You would never put yourself in a situation like this, being in a house with strangers, unless you're a real estate agent," she says. "You have to be ready and willing to stick up for yourself and apologize later if your instincts were wrong."

After several instances when items were stolen from an open house or she felt threatened by people, Teri Ann LaBuwi, an associate broker with the Eric Stewart Group of Long & Foster Real Estate in McLean, developed a protocol for open houses.

"I request and save a photo ID from each person who wants to come through the door," says LaBuwi. "My street signs say 'Safe Open House' so people know what to expect. When anyone arrives, I welcome them, hand them my card and ask for their ID. I also ask them to record their phone number or email address on my voice recorder."

LaBuwi says everyone cooperates with the request and that capturing contact information gives her more control over her roster and makes it easier to follow-up with potential buyers.

Another agent told Sagatov about a man who came to three or four of her open houses, always near the end and acting nervous. When she recognized him at another of her open houses, she went outside and called someone to come meet her. Together, they looked for the man and eventually found him trying to hide in the basement. He left quickly after that and the agent began having a second agent work with her at open houses.

"One of the most important things we teach Realtors® is to call 911 first if you're in a scary situation," says Sagatov. "Don't call your friend. Don't call your manager. If you think you're in danger, call 911. It's especially important not to start a phone tree of people calling to check on you or several people calling the police. When you call 911, you reach the right jurisdiction for your location, which may not be the same jurisdiction as your home or office."

## SHOWING PROPERTY SAFELY

Open houses leave agents vulnerable because, by definition, the agents want to welcome anyone into the property. Realtors® face potential hazards when showing property to individual buyers, too.

"Back in 2009, when everyone was pretty desperate for sales, a man called me and asked to see a property but refused to get prequalified for a loan because he said he's bought a home before and didn't need one," says Marcia Burgos-Stone, a Realtor® with Redfin brokerage in Falls Church. "I didn't have a good feeling about him, so I took my boyfriend with me to meet him. When we went into the house, the guy just stood there and didn't really talk about the house or look at it. As we were leaving, he asked me to come back later that night to see it again, but when I said we'd

have to schedule for another time he didn't respond."

Burgos-Stone believes she escaped being a crime victim simply because of the presence of her boyfriend, a police officer who wasn't in uniform at the time. Since then, she always has potential weapons to protect herself, such as a crowbar and screwdriver in her car.

"Even an ink pen can be used as a weapon if necessary," she says.

Burgos-Stone follows the recommended protocol of interviewing and meeting potential clients in the office, but she says that's not always enough protection. Sagatov recommends asking numerous questions of potential clients to make sure they're serious buyers. She also Googles them to find out more information.

"Set up a safety alert app like HomeSnap and practice with it," says Sagatov. "You set a timer and if you haven't turned off the timer before it goes off, the app automatically alerts your safety contacts such as another agent, a friend or your spouse."

Two years ago, Sara Melander, director of sales with the Goodhart Group of Compass real estate brokerage in Alexandria, was showing a house in the Del Ray neighborhood when she and her buyers heard gunshots.

"I had left the door open in case someone else showed up, and when we heard the shots we were terrified that someone would come inside," says Melander. "It turned out to be a domestic violence situation and three people were shot directly outside the house. My client's car was damaged, and we were stuck at the house for three hours while the police had the street locked down."

Since that incident, Melander locks the door when she's showing property to a trusted client.

"My husband and I use the 'Find My Friend' app, and he checks up on me when I'm showing property," she says. "I'm also careful to let people in my office know my schedule."



Melander says it's important to always be aware of your surroundings, trust your instincts and follow protocol to check out buyers before meeting them.

"I've often had phone calls from someone who wants to see a property right away and of course I'm excited, but as soon as I say we have to meet first at the office or someplace, they disappear," says Kathy Kratovil, a Realtor® with Coldwell Banker Residential Brokerage in Alexandria. "As agents, our faces and information are out there in the public and it's necessary for people to get to know us. But that can be dangerous, too."

## WIRE FRAUD AND OTHER WOES

While many brokerages today have established a wire fraud alert protocol for all buyer and seller presentations, the problem of wire fraud and other email scams continues to be an issue.

Several years ago, a friend of Sagatov's in Utah lost \$350,000 to a wire fraud scheme when criminals tapped into a settlement company's email system.

"The most important thing is to warn buyers and sellers about the problem," says Sagatov. "If something happens, they have to act fast because typically the money only stays in the U.S. for 48 hours."

At one of LaBuwi's closings, \$130,000 was stolen from buyers through wire

fraud, which delayed the closing by two weeks while the FBI investigated. The buyers eventually had their money returned by the bank.

"Oddly enough, this same couple told me that years ago, when they bought their first house, they took a cashier's check with them when they traveled to the closing and that check was stolen from the hotel safe," says LaBuwi.

Today, most settlement companies use a secure portal and won't email instructions to wire funds, says Sagatov.

When Tom Cronkright, president of Sun Title in Grand Rapids, Mich., and his business partner were bilked out of \$180,000 through wire fraud, they started a company to address this issue. Cronkright and his business partner personally covered the loss for the real estate investor in the transaction and eventually recovered \$140,000 after working with the FBI and testifying before the Department of Justice.

"We saw that wire fraud is a symptom of a bigger problem in the industry: the inability to confirm someone's identity," says Cronkright, now CEO and co-founder of CertifID, an identity theft and fraud prevention system.

Buyers are typically targeted within the first week after they sign a purchase agreement, says Cronkright.

"Everyone is being targeted, but in

particular, criminals are looking for cash sales or offers with a large earnest money deposit, so they can get their hands on cash faster," he says.

To reduce issues with fraud, Cronkright recommends that Realtors® use multi-factor authentication for email accounts, which means that in addition to a password, you would need a one-time code to access your account. He also suggests using a password manager system such as OnePass or LastPass.

"Realtors® need to talk to their buyers and sellers about wire fraud from the minute they meet them," says Cronkright. "They should also have a conversation with their vendors and partners about what they are doing to protect their clients. If the weakest link gets compromised, that can hurt everyone."

Kratovil says she tells buyers and sellers not to provide any sensitive information such as a Social Security number or other personal information via email. She recommends that anytime they get an email asking for financial information they should call and verify that the request is legitimate. She is vigilant about changing her passwords at least once per quarter, in part because of personal experience with an email scam.

"One day I received almost 300 emails from agents across Northern Virginia, each one thanking me for my client's interest in their property and looking forward to receiving the offer," says Kratovil. "I responded to everyone and told them it was a scam, so as far as I know there weren't any financial consequences from that instance."

Self-preservation and preservation of your client's information and property require extra effort on the part of Realtors®, but the consequences of skipping steps can be detrimental to your business and to you. +



**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.

## Safety Tips for Agents

- Verify who you're meeting.
- Meet new clients first in your office or public place.
- Make a copy of clients' photo IDs.
- Use a buddy system for open houses or appointments.
- Use apps such as HomeSnap to send alerts if you don't check in.
- Trust your instincts.
- Call 911 first if you think you're in danger.
- Consider carrying pepper spray or other possible weapons.
- Decide whether to lock door behind you or leave it open depending on the circumstances.
- Remove the key and close the lockbox when you're showing a home so no one can come in behind you.
- Remind homeowners to hide or store valuables and prescription medications.
- Remind homeowners to not allow anyone into their home without an agent.

# Natural Gas 101

INFORMATION PROVIDED BY WASHINGTON GAS



## HOW TO TELL IF THERE MIGHT BE A GAS LEAK?

The following can help determine if there could be a gas leak:

### SMELL

The most reliable sign of a natural gas leak is smell. Washington Gas adds an odorant called mercaptan to create the distinctive smell of sulfur or rotten eggs.

### SIGHT

Unexplained, random dead patch of lawn or vegetation in an otherwise green area of lawn or vegetation, unnatural bubbles in puddles and waterways (pond, creek, lake) or dirt being thrown in the air.

### HEARING

A hissing sound or blowing noises, typically accompanied by a gas odor.



## WHAT HAPPENS WHEN SOMEONE REPORTS A SMELL OF GAS?

When the smell of natural gas is reported, Washington Gas dispatches trained and qualified technicians 24 hours a day, 7 days a week to investigate gas odors complaints and will not leave the site until the area is deemed safe.

## WHAT SHOULD I DO IF I THINK I SMELL NATURAL GAS?

### DO

**DO** leave the area, leaving doors and windows open to ventilate if possible.

**DO** move to a safe location and call 911 and then call the Washington Gas Emergency Leak Line at 703-750-1400 (or 1-800-752-7520).

### DON'T

**DON'T** smoke, or light a match, candle or other flame.

**DON'T** turn electrical appliances or lights on or off, operate motorized equipment or vehicles, or use any device that could cause a spark or source of ignition, including telephones and cell phones.

## WHAT ARE IMPORTANT GAS APPLIANCE SAFETY TIPS?

Most natural gas emergencies happen because of appliances that become unsafe. Follow the tips below to keep your appliances safe and make sure to have a licensed contractor inspect your appliances every year using our Appliance Safety Checklist. For more appliance safety tips, please visit

**[NVAR.com/appliance-tips](http://nvar.com/appliance-tips)**.



1 Never use your oven or range-top burner to heat your home, even during winter



2 Always have a professional re-light your natural gas appliances



3 Use a licensed contractor to install, repair or replace natural gas appliances



4 Turn off rangetop burners when you're not using them



5 Never cover the holes in the bottom of your oven with foil or other materials



6 Make sure your natural gas dryer is venting correctly and free of lint and dust



7 Always light a gas grill outdoors and with the top open



8 Inspect and replace air filters monthly

Ava Nguyen:

# This Is How I

# EVOLVE

By Kate O'Toole

**The Nguyen family has nine children. Ava Nguyen is the third youngest and the last one to enter the real estate business.**

In many ways, the history of her family has shaped who Nguyen is today, both as a person and as a professional. Her experiences growing up and the skills she acquired in her first and second career are all pieces of the puzzle that make Ava, Ava – and help her easily adapt to change in her life and change in the real estate industry.

In 1976, after immigrating to the United States as refugees from Vietnam just six months prior, Nguyen's parents opened a Vietnamese grocery store called Mekong Center in Arlington, Va. – across from where the Clarendon Metro is today. Nguyen's father named the store after the Mekong River, which is commonly known as the "River of Nine Dragons" and Vietnam's "food basket." The name represented his zodiac sign, the dragon, and his family because the river has nine deltas – just as his family has nine children.

**"Everything we do has meaning and purpose," she said. "It's what we do."**

Her parents, who were successful owners of several businesses and a hospital in Da Nang Vietnam, had to leave everything behind after the Fall of Saigon – sneaking gold and condensed milk in their clothing to withstand the journey to the U.S. Just three years old at the time, Nguyen doesn't remember much, but she says the memories, photos, and experiences are ingrained into each sibling in different ways.



***The busy Mekong Center in the late 1970s.***

"By surviving those experiences, we learned to be agile and adjust and can empathize better with others going through change," she said.

Nguyen said she leads her business with the same principles her parents did, by finding opportunity where people need a service and making it a win-win for the community. Mekong Center, which Nguyen's parents opened in order to provide affordable Asian food to immigrants, was the fourth Vietnamese store to open in Clarendon, which was then commonly known as Little Saigon.

The store became a staple in the community, as well as a meet-up place for immigrants across the country. Customers would leave messages on a bulletin board to try and find lost loved

ones, using the store as a home base to reconnect. Nguyen and her siblings spent a lot of time at the store, and those experiences taught her how to interact with people from a young age.

Today, she looks for areas of opportunity to build her own business, whether staging homes at no cost for colleagues and clients to help them better market their properties, working with immigrants and international clients to help them achieve the American Dream, or continuing to practice as a part-time pharmacist.





**Nguyen in 2002 as a pharmacist with Longs Drugs – now part of CVS Pharmacy.**

Nguyen's leadership and care for others evolved from her relationship with her siblings. She described herself as the rule-follower and helped manage the house by taking care of her younger siblings while her parents worked. It's that care for others that has guided her through her career as a pharmacist and as a Realtor®.

"I used to take care of my clients' number one asset: their health," she said. "Now I take care of their number two asset: their wealth-builder – home."

Nguyen was a corporate manager for CVS Pharmacy where she oversaw 20 to 30 stores and recruited and trained pharmacists and future leaders.

"When my siblings suggested that I do real estate because of the corporate management business I was in, I realized it wasn't so different," she said. "In both fields, we are committed to superior service and care of our clients."

Nguyen's brother, Vinh, is the owner of Westgate Realty Group, where five of Nguyen's family members also work. While they all fall under the umbrella of Westgate Realty, they've each created their own niche.

"Our family loves and celebrates entrepreneurship, and we all have our own style of running a business," Nguyen said. "We still associate with Westgate, but at the same time, we're allowed to develop our own look and brand."

When Nguyen entered the real estate business in 2013, she did everything she could to learn the industry. A "rug rat of NVAR," she called herself, as she spent most of her time attending association classes and events. She later became more involved by vice-chairing the Vietnamese Realtor® Forum. Today, she sits on the Board of Directors and is chair of the Convention Advisory Group.

By attending meetings and conferences and reading articles about trends she predicts will impact the industry, such as iBuying and Artificial Intelligence, Nguyen prepares herself for the future. She also takes classes to ensure she stands out against competitors, such as social media training, the Seniors Real Estate Specialist® (SRES®) course, and the Certified International Property Specialist (CIPS) course.

"We have to commit to learning and a willingness to change, so that we know what it entails for us personally to survive and continue our own brand," she said.

It can be challenging to learn new skills, and you may fail a couple times before you succeed – but remember that practice makes perfect, Nguyen advised.

"It goes back to my theory I live by, which is 'different folks, different strokes,'" she said. "It's okay to be yourself, and there is a place for everyone's skill and talent. I've learned that there can be several ways to attack a problem."

Nguyen has evolved by using her own brand, her care for others and her passion for leadership to provide a service to her clients and the community – just as her parents did at the Mekong Center years ago.

How have YOU Evolved? Visit [NVARconvention.com](http://NVARconvention.com) to share your #RealtorsEvolve story!



**"I used to take care of my clients' number one asset: their health. Now I take care of their number two asset: their wealth-builder – home."**



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**Jennifer  
Wexton**  
(D-10)



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# The Problem and the Promise

## DISTRACTED DRIVING IN THE AGE OF AUTONOMOUS VEHICLE TECHNOLOGY

By John Townsend



**“TO ERR IS HUMAN,”** a great poet once divined. Research shows that human error is a critical factor, at least in part, in the vast majority of motor vehicle crashes.

Driving aggressively, driving too fast, illegal maneuvers, driver distractions, inattention, the misjudgment of the actions and speed of others, improper vehicle control, and failure to stay in the proper lane are common decision errors and performance mistakes committed by drivers in the chain of events leading to a crash. Equipment or mechanical failure is an underlying factor to a lesser degree.

Transportation agencies and planners in the Washington metropolitan area, their counterparts at the federal and state levels, plus automakers and thought leaders, are preparing for the advent and delivery of autonomous vehicles – or fully self-driving vehicles – on roadways. The shift to automation is hoped to vanquish the likelihood of human error and break the causal chain triggering roadway crashes.

Nearly six in 10 drivers in America “believe self-driving cars will eliminate the problem of distracted driving,” according to a survey commissioned by Erie Insurance. Distracted driving kills an average of nine people and injures over 1,000 people every day. Taking eyes off the road for just two seconds doubles the risk of crashing.

Unlike far too many drivers on the road today, a self-driving car doesn’t get distracted. It doesn’t chatter away on a cell phone or send or view texts while cruising along.

In theory, the deployment of fully-autonomous vehicles should result in a reduced number of crashes, fatalities and

serious injuries on our roadways.

Automakers, their technology partners, and research institutions are all working to develop self-driving technology.

In truth, autonomous technology exists on the road today. It is already here in the form of safety features like adaptive cruise control, automatic emergency braking or lane keeping technologies. The “Meet George Jetson” technology in today’s vehicle fleet monitors the road and intervenes when necessary.

Yet based on testing by automakers, technology companies, research groups, and the American Automobile Association (AAA), the technology’s implementation is not yet sufficiently fail-safe. There is still no replacement for an actively engaged human driver. Even with the latest systems drivers have to pay attention.

Some pundits argue that some of the gee-whiz vehicle automation or advanced driver assistance system (ADAS) features could pose unexpected driver distraction risks. New in-vehicle infotainment technology has the potential to increase comfort and extend mobility for some drivers. But first it has to stop distracting them, warns the AAA Foundation for Traffic Safety.

Advanced driver assistance systems are the building blocks toward autonomous vehicles. Still, some thought leaders fear “distracted driving will grow exponentially on the path to self-driving cars.”

The law of human nature tempts us to multi-task when behind the wheel. To empower people to modify this behavior, the AAA launched a “Don’t Drive Intoxicated-Don’t Drive Intoxicated” campaign earlier this year. Take the pledge

online to drive distraction-free both now and when self-driving vehicles take to the streets at <http://www.aaa.com/DontDriveDistracted>.

Autonomous Vehicle (AV) technology and the race to fully-self driving cars and trucks are outpacing our comfort level and the willingness of motorists to climb on board. In the aftermath of tragic incidents involving automated vehicles, the majority of Americans confessed they are afraid to ride in fully self-driving vehicles. In fact, seven out of 10 people, or 71%, admitted they are afraid to do so, a 2019 AV survey by AAA reveals.

The key to helping consumers feel more comfortable with fully self-driving vehicles will be bridging the gap between the perception of AV technology and the reality of how it actually works. But most of us, three in four Americans, are not there yet. Currently, 55 percent of Americans think most cars will have the ability to drive themselves by 2029.

We can’t afford to wait until the promise of self-driving cars fully comes to end the pandemic of distracted driving. Even when automated vehicles start hitting roads, the human factor, the ultimate fail-safe, can save the day. Like Neil Armstrong switching off the auto-pilot on the Apollo 11 Lunar Module and flying it manually over craggy boulders to safety 50 years ago, undistracted and fully engaged drivers must be ready to step in and take control of the self-driving vehicle, if its AV technology fails. +



John Townsend is manager of public & government affairs, AAA Mid-Atlantic.



— WASHINGTON BUSINESS JOURNAL —

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# Get to Know the 2020 Board Candidates

THE NVAR NOMINATING COMMITTEE has selected eight ballot recommendations for the 2020 Board of Directors. There are four available spots for the 2020 board, and voting will begin Sept. 11, 2019.

*Please note: the list of nominees may not include all eligible NVAR members who are added to the ballot by way of petition.*



**Amina Basic**  
Keller Williams Realty

Amina is an executive coach with a passion for helping others. She helped build the #1 team in units and volume in Virginia, while with Long & Foster and she is currently responsible for the growth and productivity of the 350-agent Keller Williams McLean/Great Falls office. With a background as a journalist, Amina studied Law and Journalism in her home country of Bosnia. She was a TV news anchor during the Bosnian War and briefly lived in Germany before moving to the U.S. in 1998. Amina is the East Coast Regional Director at Kristan Cole: Lifestyle Homes Worldwide; and a certified coach, trainer and speaker at The John Maxwell Company.



**Deborah Baxter**  
Coppermine Realty

Deborah received her real estate license in 1995 and quickly gained NVAR Top Producer status from 1997 through 2005. From 2003 to 2006, Deborah purchased, owned and managed five Keller William franchises in Virginia and West Virginia. With a history of being a regional director and CEO of Keller Williams, Deborah has extensive experience in leading teams to success. In 2016, Deborah created Coppermine Realty with the goal of “Conducting Business with Excellence.” Her brokerage is located in Clifton, Va. and her team is licensed in Virginia, Maryland, and Washington, D.C. Deborah is committed to serving NVAR’s membership and giving back to the community.



**Richard Bridges**  
Pearson Smith Realty

Richard began his real estate career following high school. At the age of 23, he earned his broker license and began growing a real estate team. Richard was selected as a top 50 finalist for the National Association of Realtors® prestigious 30 Under 30 award. Richard became a managing broker in 2016. He then joined one of the fastest growing brokerages in Virginia – Pearson Smith Realty. Richard is passionate about agent development and education. Richard is a co-host of the “Top Agent Happy Hour” podcast. He is excited for the opportunity to continue impacting the Realtor® community through the NVAR Board of Directors.



**Sanjay Joshi**  
Ikon Realty

Sanjay has over 15 years of real estate experience. In addition to his bachelor's degree, Sanjay has a Master's in Technology and a Master's in Business Administration with an emphasis in marketing. He has written several white papers and has overseen major enterprise reengineering efforts. He has also worked in the high-tech startup and corporate environment and has collaborated with global stakeholders. Innovation is something that Sanjay adds to his engagement to increase productivity of his clients.



**Matthew Kahn**  
Falls Realty

Matt has been a broker for 25 years and a director at Virginia Realtors® for five years. He has been an NVAR continuing education instructor, chair of the Public Policy and Legislative Bill Review Committees, and a member of the Professional Standards Committee for 17 years and Standards Forms Committee for 10 years. Matt is an ombudsman and mediator for NVAR and Virginia Realtors®. He served for 15 years on the Board of Equalization of the City of Falls Church – nine years as chair. Matt was a mortgage banker for 20 years, and he proudly served as a USAF officer and pilot.



**Casey Menish**  
Pearson Smith Realty

Casey is a sales agent with Pearson Smith Realty and has practiced real estate for six years. She is a member of the Executive's Club and was one of the top 25 agents with her brokerage in 2018. She is a current participant in the 2019 NVAR Leadership Institute, the vice-chair of the NVAR Cares Committee and will be the chair in 2020. Casey currently resides on Lake Thoreau in Reston with whichever foster dog she is caring for at the moment. Casey strives to solidify the fundamental position of Realtors® in real estate transactions through innovation and superior service.



**Ava Nguyen**  
Westgate Realty Group

Ava, a Northern Virginia native, firmly believes in community and lives by the motto "service above self." She currently serves on the MRIS/Bright MLS' Compliance Advisory Committee, Fairfax County's Housing Affordability Advisory Committee, and the 2019 NVAR Board of Directors. Ava is chair of the 2019 NVAR Convention Advisory Group. Outside of real estate, Ava occasionally puts on her pharmacist lab coat at CVS, where she's been for 19 years. Her hobbies include golfing, traveling and cooking. Ava's hope is that NVAR continues to lead the industry in providing valuable resources for Realtors® and equipping them to excel.



**Elliott Oliva**  
Keller Williams Realty

Elliott spent 16 years as a mortgage originator prior to starting his career as a Realtor® at Keller Williams Realty in 2013. Elliott is a 2016 Leadership Institute graduate, served as Hispanic Forum chair in 2017 and served on the Educational Advisory Committee from 2018 to 2019. Elliott is committed to helping NVAR educate and empower Realtors® across Northern Virginia and advocating for their needs and issues. Elliott is a resident of Falls Church where he lives with his wife Mary and their two children – Bella and Lucas.



**Sherry Rahnama**  
RE/MAX Executives

Sherry is the Broker/Owner of four RE/MAX offices. Her company has been ranked among the top 500 Real Estate Firms in RISMedia's 2016 Power Broker Report, as well as in Real Trends 500. With 15+ years of real estate experience and over 20 years of sales experience, Sherry is well-versed in luxury properties, REO properties, short sales, relocations, and investment properties. She is a member of the RE/MAX Platinum Club and RE/MAX Hall of Fame. Sherry has earned the CDPE designation and has earned the NVAR Top Producer award.

*Board Ballot continued on page 32*



**Jeffery Shumaker**  
RE/MAX Agility

Jeffery Shumaker is an NVAR Lifetime Top Producer with 14-plus years' experience. He has managed the repair and disposition of corporate-owned properties in Virginia, Washington, D.C., and Maryland. Currently, he is the owner and principal broker of RE/MAX Agility, serves on both the Grievance Committee and Professional Standards Advisory Group at NVAR and is a Virginia state licensed real estate instructor, mentoring aspiring agents to get their start in the business. He believes it is critical in our current industry condition to secure our professional reputation, improve public perception and support our membership where they need it the most.



**Theo Theologis**  
Slones Real Estate

Theo is the founder of Slones Real Estate and is also an attorney. Following years in the technology/internet sector, Theo began his real estate career in 2004 with Long & Foster in McLean and has also worked for RE/MAX Allegiance in McLean and Arbour Realty in Arlington. Theo is passionate about improving professional standards in the real estate industry as well as tackling the industry's technological challenges and MLS issues. Theo has regularly volunteered at NVAR as well as other real estate groups, including the Board of Zoning Appeals in the City of Falls Church and the Housing Clinic of Legal Services of Northern Virginia (LSNV).



**Ken Tully**  
RE/MAX Preferred Properties

Licensed in 1988, Ken has built a thriving business helping his clients successfully achieve their real estate goals. In the first half of 2019, he was ranked in the top 10 RE/MAX agents in Virginia; he is a lifetime member of the NVAR Top Producer's Club and received the RE/MAX Lifetime Achievement Award. In addition to the GRI designation, he earned his CDPE designation. Born in Boston, Ken has called Northern Virginia home since 1976. He graduated from Oakton High School and earned his bachelor's degree from Virginia Tech. He has enjoyed coaching football and being an Eagle Scout advisor for Boy Scouts.



**Dallison Veach**  
Veatch Realty Group

Dallison is the Broker/Owner of Veatch Realty. Following years working in corporate governance, Dallison, a second-generation Realtor®, started her real estate career in 2005 with Coldwell Banker, and later became affiliated with RE/MAX Allegiance and RE/MAX Executives. Dallison holds the ABR®, CDPE, GRI and CRS designations. She is a lifetime member of NVAR's Top Producer's Club and a member of the RE/MAX Hall of Fame and Platinum Club. Dallison has served the Realtor® community in numerous capacities, including as a member of NVAR's Board of Directors in 2018, NVAR's Grievance Committee, NVAR Cares Committee and more. Dallison currently serves on the Virginia Realtors® Board of Directors. +

**Voting is open Sept. 11 – Oct. 12, 2019.**  
Login to **NVAR.com** to cast your vote!



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Falls Church, Virginia 22042



# No Dog Days of Summer for NVAR Cares

A BUSY SEASON FOR GIVING BACK

By Ebony Brown



OVER THE SUMMER, the NVAR Cares Committee hosted a backpack collection and helped build two houses with Habitat for Humanity – all while accepting applications for the NVAR Hero and Spirit awards and gearing up for its fall fundraiser event: Party With a Purpose.

The NVAR Cares 2019 Backpack Collection benefited Britepaths’ “Collect for Kids” Back to School Program, which harnesses community resources to help Fairfax County Public Schools students start the school year with all the supplies they need. Donations were accepted at 15 drop-off locations, including NVAR’s Fairfax and Herndon facilities and at several NVAR brokerages.

On July 24, 17 NVAR members and volunteers helped with construction on two houses as part of the NVAR Cares Habitat for Humanity of Northern Virginia Build Day in Alexandria, Va. Earlier in June, members volunteered at the Habitat Restore in Alexandria by staging, organizing and cleaning the facility to help boost sales.

After a successful summer giving back, NVAR Cares continues to gear up for its second annual fundraiser, Party With a Purpose, on Nov. 6 at the Carlyle Club. Visit [NVAR.com/partywithapurpose](http://NVAR.com/partywithapurpose) to register and learn more! ➕



(Above) The NVAR Cares committee collects donations at its August 15 meeting. L-R: Margory Nunez, Shawn Barsness, Ebony Brown, Diane Freeman, Mary Ann Burstein, Casey Menish, Victoria Kiser and Susan Mekenney.



(Right) The NVAR Board of Directors contributes to the NVAR Cares backpack drive. L-R: Ryan Conrad, Heather Embrey, Ritu Desai, Shelia Jackson, Peter Nguyen, Nicholas Lagos, Marc Pina, Rob Allen, Shirley Buford, Reggie Copeland, Christine Richardson, Ava Nguyen, Ann Yanagihara and Derrick Swaak.

**Party With a Purpose on Nov. 6**  
Register at [NVAR.com/partywithapurpose](http://NVAR.com/partywithapurpose)





(Top left) (L-R) Victoria Kiser and Shawn Barsness taking a quick break from hard work at the July 24 build day.

(Top right) Participants at the July 24 build day strike a pose. L-R in the back row: Clarry Ellis, Candace Thompson, Sherry Skinner, Nora Partlow, Karen Miller, Casey Menish, Kathy Bonzano, Christine Richardson and Fred Westerlund. L-R in the front row: Ebony Brown, David Morales, Ricky Webster, Mary Ann Burstein and Victoria Kiser.

(Left) Volunteers at the build day gather for instructions from Habitat for Humanity staff.

## Domino Closing?

Talk about stress! Now your clients have to pay for their items to be put in storage while they wait to move into their new home.



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Sherry.Skinner@invan.com

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Offer is subject to change and cancellation without notice. Valid on local moves only (30 miles from origin to destination) taking place August 1, 2019 through April 30, 2020. Customer must inform Interstate 72 hours in advance if storage on truck is needed. Subject to vehicle availability.

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



Thank you to  
our partner:



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Access current and historical market data at [NVAR.com/stats](http://NVAR.com/stats) and [getsmartcharts.com](http://getsmartcharts.com)



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540-899-1992

MCLEAN  
703-821-EKKO

PRINCE WILLIAM  
703-497-EKKO

RESTON  
703-481-6200

VIENNA  
703-537-0800



# NVAR Young Professionals Network

## GIVING BACK FOR BACK TO SCHOOL

By Diana Costa

EARLIER THIS SUMMER, NVAR teamed up with the Prince William Association of Realtors® (PWAR) for a give-back event. Members packaged over a dozen boxes full of items ranging from pencils and crayons to lunchboxes and notebooks for the students at Belmont Bay Elementary School in Woodbridge, Va.

Belmont Bay Elementary School has 18% of its students in the “Blessings in a Backpack” program and 71% on free or reduced lunches. By donating and packing needed supplies, students that were in summer classes and those starting in the fall will be stocked up and ready for the new school year. +



## Mark Your Calendar

Keep an eye out for the YPN annual Topgolf event in October. This year it will be on Thursday, Oct. 17 from 2 to 5 p.m. at Topgolf in Alexandria. Registration will be open at the end of September and includes bays, tee time, golf balls, drinks, good food, and networking with friends and colleagues.

The annual Ugly Holiday Sweater Happy Hour will take place in December, so start ugly sweater shopping for your chance to win a prize!



Diana Costa is the NVAR associate director of leadership development & executive assistant to the CEO.

# Welcome New Members

LEARN MORE AT [NVAR.COM/REALTORS/RESOURCES](http://NVAR.COM/REALTORS/RESOURCES)

Sikander Aasim	Satitbhong Bhromtana	Jonas Chechak	Michael DiVecchia	Beatriz Gomez
Muhammad Abbasi	April Bloom	Kee Kee Cho	Mallikarjan Doguparthi	Jorge Gonzales
Naiyimai Abuduwaili	Charles Bowling	Min Choi	Elvira Dumanova	Zoe Gonzalez
Cris Alayu	Dale Brandon	Rocco Christoff	Ebrahim Ebrahimi	Christopher Gordon
Omar Alothimeen	Christopher Brezinski	Jinhye Clark	Hamid Ebrahimi	Tiffany Graham
Brian An	David Brideau	Cassandra Cole	Kaitlyn Egan	Christine Gray
Matthew Anderson	Christina Brown	Michael Cole	Racha Eta	Elizabeth Groner
Jacqueline Andraos	Zane Burk	Corey Collier	Frederic Fanet	Christian Guandique
Maria Argueta	Lauren Burlin	Blair Conaway Jr.	Melissa Farrar	Santiago Guerrero
Nathan Arnold	Tyler Burtschi	Barry Constant	Debra Fayyad	Guerrero
Venu Atluri	Janneth Caballero	Jennifer Cook	Herve Ferhani	Tahicha Guignard
Shadi Ayyoubi	Jing Cao	Bryan Cooper	John Fleming	Deanne Gutierrez
Ramona Badawy-Henke	Sara Cargill	Heather Crilley	Lisa Floryancic	Amanda Hamouda
Connie Bahrs	Shari Carroll	Nicolette Daleske	Awungjia Foretia	Marshall Hampton III
Benjamin Baker	Danielle Carter	Huong Quynh Thi Dao	Jose Garcia	Ana Handres
Katharine Barnes	Arlette Casso	Vidhya Dass	Jose Antonio Ugaz Gates	Sara Hanni
Michele Barrera	Max Chacon-Bouzaiene	Clifford Davis	Roman Gelman	Nicole Harding
Karen Bell	Isra Chaker	Debra Davis	Reasheda Ghani	Iric Harris
Michael Belmore	Taylor Chamberlin	Carlos De La Cruz	Peiman Ghofrani	Zhibin He
Guy Berry	Ranganathan Charyulu	Willie Dean	Nitinjit Ghuman	Kathryn Headrick
Jacob Berube	Beatriz Chavez	Donald Devine	Timothy Girdis	John Hicks
Zeleka Bezabeh	Abheet Chawla	Olga Diana	Andualet Girma	Audrey Holmes





Cynthia Houser  
Emily Howlett  
Manpreet Hundal  
Larry Huynh  
Thuthuy Huynh  
Jacob James  
Tiffeani James  
Nicole Jamil  
Sarah Jedrzejczak  
Steven Jelinski  
Haeri Jung  
Gilbert Kall  
Hyosoon Kang  
Sang Rai Kang  
Sara Karami  
Shashikala Kasala  
Olga Kerry  
Marleny Kery  
Kristin Key  
Dharamhet Khangura  
Dong Hwan Ki  
Samuel Kim  
Haley Kincheloe  
John King  
Jeffrey Knissell

Katherine Koerner  
Josef Koller  
Rajagopala Koneru  
Pamela Krause  
Joanna Lange  
Mariessa Lauret  
Que-Huong Le  
Juliana Leal  
Grace Lee  
Yun Lee  
Sarah Lew  
David Lewis  
Donna Liang  
Haydee Llanes  
Emily Ly  
Kimberly Mabe-White  
Digna Machuca  
Venkata Marata  
Monique Mariani  
Roy Mattai  
Claudia Mayaba  
Christine Merced  
Brandon Michaux  
Karen Miller  
Daylin Miranda

Michaela Mlejova  
Ashley Moir  
Edgar Gonzalez Montes  
Jocelyn Morales  
Mena Nakhla  
Giang Nguyen  
Huong-Tra Nguyen  
Madeleine Nguyen  
Cynthia Nocente  
Rakesh Nohria  
Nana Noi  
Mina Tanhaei Nooghabi  
George Ochoa  
Jacalyn Ollivant  
Erika Olsen  
Sabrina Oropeza  
Karen Patrick  
Camille Payne  
Sarah Pham  
Dulio Pighi  
Jill Pivovarov  
Dennis Potapov  
Justin Powers  
Kari Price  
Sean Price

Phyllica Persaud  
Rambilas  
Frank Ramos  
Wanda Rast  
Shoukat Raza  
Megan Rearden  
Mary Patricia Renstrom  
Linda Riddick  
John Ripley  
Gregory Robison  
Judith Rose  
Ryan Rust  
Shefali Ryan  
Jeffrey Saferite Jr.  
Hector Sandoval  
Laura Sarinana  
Daniel Schexnayder  
Kevin Schilling  
Susan Sexton  
Amber Shah  
Shabahang Sharif  
Belinda Shifflett  
Thomas Short  
Donald Shuemaker Jr.  
Tisha Smith

Hyunbong Sohn  
Jose Luis Montes Solano  
Lewis Sully  
Jillian Tanner  
Rachel Thomas  
Samantha Thomas  
Howard Thomas IV  
Kristin Thompson-Randall  
Melvin Trotter  
Allyson Ugarte  
Tina Vu  
Mary Walker  
Stephen Wasinger  
Thao Waters  
Howard Watson  
Rebecca Webb  
Tracy Wells-Lum  
Kelly Wheeler  
Ronald Wilkes  
Jennifer Yoo  
Ahmad Zafar  
Bijan Zayed  
Julie Zimmermann +



**Economic Summit**

*September 5, 2019*

*8:00am—12:00pm*

*Northern Virginia Community College  
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## Becoming a Realtor®

### BECOMING A REALTOR®

#### Principles of Real Estate

9 am - 5 pm

November 1 - 19 ..... Fairfax

## Your First Year

### NEW MEMBER ORIENTATION

8:30 am - 1 pm

September 7 ..... Fairfax

September 23 ..... Herndon

October 7 ..... Fairfax

October 30 ..... Herndon

6 pm - 10 pm

November 13 ..... Fairfax

### POST-LICENSING EDUCATION (PL)

#### Fair Housing

6 - 7:45 pm

September 4 ..... Fairfax

10am - 12pm

October 9 ..... Herndon

#### Current Industry & Trends

7:45 - 9:30 pm

September 4 ..... Fairfax

1-3pm

October 9 ..... Herndon

#### Agency Law

6 pm - 9:30pm

September 9 ..... Fairfax

9 am - 12pm

October 1 ..... Herndon

#### Ethics

6 pm - 9:30pm

September 10 ..... Fairfax

1 - 4 pm

October 1 ..... Herndon

#### Risk Management

6 - 9:30pm

September 11 ..... Fairfax

9am-12pm

October 8 ..... Herndon

#### Contract Writing

6 - 9:30 pm (2 EVENINGS)

September 16-17 ..... Fairfax

9 am - 4 pm

October 2 ..... Herndon

#### Financing Options for Residential, Commercial and Land

6 - 8pm

September 18 ..... Fairfax

10am - 12pm

October 3 ..... Herndon

#### Real Estate Law & Board Regulations

6 - 9:30 pm (2 EVENINGS)

September 23-24 ..... Fairfax

9 am - 3 pm

October 7 ..... Herndon

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

6 - 9:30pm

September 25 ..... Fairfax

10am-12pm

October 8 ..... Herndon

## Maintaining Your License

### CONTINUING EDUCATION (CE)

#### CE: 16-hour Course (4 evenings)

6 pm - 9:30 pm

September 10 (part 1) ..... Fairfax

September 12 (part 2) ..... Fairfax

September 17 (part 3) ..... Fairfax

September 19 (part 4) ..... Fairfax

October 1 (part 1) ..... Fairfax

October 3 (part 2) ..... Fairfax

October 8 (part 3) ..... Fairfax

October 10 (part 4) ..... Fairfax

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

8:45 am - 4:45 pm

September 14 ..... Fairfax

October 12 ..... Herndon

November 9 ..... Fairfax

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

8:45 am - 4:45 pm

September 21 ..... Fairfax

October 19 ..... Herndon

November 16 ..... Fairfax

#### CE: 8-hour Mandated Course

8:45 am - 4:45 pm

September 24 ..... Herndon

October 23 ..... Herndon

November 5 ..... Herndon

#### Discovering Commercial Real Estate Course

9am-12pm

September 18 ..... Fairfax

#### Commercial Leasing Course

1-3pm

September 18 ..... Fairfax

#### CE Elective: Green Building Course

8:45am-12:25pm

September 25 ..... Herndon

#### CE Elective: Basements, Foundations & Crawl Space Issues

1 - 4:45 pm

September 25 ..... Herndon

#### CE Elective: Negotiation Skills

8:45 am-12:25 pm

October 24 ..... Herndon

#### CE Elective: Construction Essentials

1-4pm

October 24 ..... Herndon

#### CE Elective: New Rules of Real Estate Finance

8:45am-12:25pm

November 7 ..... Herndon

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

1-4:45pm

November 7 ..... Herndon



### Malia Tarasek

"I enjoy taking CE courses with NVAR because learning in a classroom helps me understand and digest the information properly, and I am able to meet and greet with other agents in my association."

— Malia Tarasek, Realtor®



### FAIRFAX HQ ACCESSIBILITY:

Underground parking is available with direct access to lower level classrooms. Elevator is available, accessible from main entrance on building's west side.



## DC CE

### Fair Housing

9 am - 12:15 pm

September 10..... Fairfax

October 8..... Fairfax

November 12..... Fairfax

### Ethics

1 - 4:45 pm

September 10..... Fairfax

November 12..... Fairfax

### Legislative Update Course

1 - 4:15 pm

October 8..... Fairfax

## BROKER CE

### Broker Risk and Liability

8:45 am - 10:45 am

September 11..... Fairfax

October 9..... Fairfax

November 6..... Fairfax

### Broker Management and Supervision

10:45 am - 12:25 pm

September 11..... Fairfax

October 9..... Fairfax

November 6..... Fairfax

### Production Agents and Profitable Offices

1 - 4:45 pm

September 11..... Fairfax

October 9..... Fairfax

November 6..... Fairfax

## Taking It Further

### FEATURED OFFERINGS

#### Realtor® 007: Don't Be a Secret Agent

1:30-4:30 pm

September 4..... Fairfax

October 9..... Fairfax

November 13..... Herndon

#### GRI 502: Sales Contracts

9am-4pm

September 5..... Herndon

#### Getting Started with RPR®

10 am -12 pm

September 12..... Herndon

October 10..... Fairfax

November 7..... Herndon

#### Perfect Pricing with Easy, Accurate CMAs from RPR®

10 am -12 pm

September 19..... Herndon

#### GRI 507: Code of Ethics & Professional Responsibility

9am-4pm

October 3..... Herndon

#### 5 C's of a Successful Farming Strategy with RPR®

10am-12pm

October 17..... Fairfax

#### CIPS: 5-Day Insitute

8:30am-5pm

October 21-25..... Fairfax

#### Pre-listing Checklist: Use RPR® to Nail Your Next Listing Presentation

1 - 3 pm

November 13..... Herndon



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## ASSOCIATIONS

The Rotonda Condominium Unit Owners Association..... Autumn Fields ..... 703-821-8100

## FINANCIAL

AAFMMA Mortgage Services LLC..... Lawrie Vick ..... 703-599-0908

Ameris Bank Mortgage Services..... Patrick Maloney..... 703-466-4050

Ameris Bank Mortgage Services..... John Slye..... 703-466-4010

Andrews Federal Credit Union..... Stanley Koussis..... 703-647-6430

Atlantic Union Bank..... Tom Ciolkosz..... 703-871-2100

Atlantic Union Bank..... John French..... 703-871-2100

Bank of America Mortgage..... Joel Bissailon Jr (NMLS ID: 565921)..... 703-667-5648

BB&T Mortgage..... Kevin Connelly..... 703-855-7403

BluePoint Financial..... Brian Hutt..... 301-214-6790

Burke & Herbert Bank..... Tracy Bray..... 703-549-2314

Burke & Herbert Bank..... Nancy Espeland..... 703-837-3898

Burke & Herbert Bank..... Ahmed Hachim..... 703-549-2315

Citizens One Home Loans..... Katie Wayne..... 703-245-3465

Caliber Home Loans..... Christopher Miller..... 703-599-3504

Caliber Home Loans..... Scott Silverstein..... 301-254-9547

Caliber Home Loans..... Eric Wigren..... 703-929-3618

Chain Bridge Bank, N.A..... Marv Stanger..... 703-748-2005

Citibank, N.A..... Rom Catlett..... 571-591-5477

Citizens One Home Loans..... Daniel Aminoff..... 703-245-3477

Citizens One Home Loans..... Katie Wayne..... 703-245-3465

Concierge Mortgage LLC..... Amare Merz..... 410-771-3800

EasiLoans LLC..... Charles Riordan..... 410-850-8511

Embrace Home Loans, Inc..... Shawn Barsness..... 828-506-0487

Embrace Home Loans, Inc..... Victoria Kiser..... 703-328-7238

Embrace Home Loans, Inc..... Mariana Montalvo..... 800-333-3004

Evolve Bank & Trust..... Sarah Cottrell..... 864-367-8580

Evolve Bank & Trust..... Raymond Duncan..... 864-940-5744

Fairway Independent Mortgage Corporation..... Nicole Wilkes..... 571-261-3462

Fairway Independent Mortgage Corporation..... Kelly Katalinas..... 703-868-9103

FitzGerald Financial Group..... Bob Devlin..... 703-850-6211

George Mason Mortgage LLC..... Elizabeth Conrad..... 540-736-5142

George Mason Mortgage LLC..... Rob Heltzel..... 703-580-5179

George Mason Mortgage LLC..... Amit Kaim..... 202-625-3062

George Mason Mortgage LLC..... Brian Kempf..... 571-309-4911

Guaranteed Rate..... Jeffrey Richards..... 703-307-3461

Guaranteed Rate Affinity..... Blaise Yanick..... 703-868-7482

Home Saving & Trust Mortgage..... Patrick Cunningham..... 703-766-4636

Intercoastal Mortgage Co..... Alex Norcini..... 571-298-8166

Loan Depot..... Sumeeth Theruvath..... 804-839-8776

M & T Bank..... Hugh Tran..... 703-748-3722

Merscope Holdings, Inc..... Laurinda Clemente..... 703-328-4080

Movement Mortgage LLC..... Stacey Barowich..... 703-629-6678

MVB Mortgage..... Lyn Gundogdu..... 703-254-8080

MVB Mortgage..... William Kinberg..... 202-669-0600

MVB Mortgage..... Graham Pruitt..... 703-501-1777

MVB Mortgage..... Sebastian Rivera..... 571-266-6506

MVB Mortgage..... Rob Ross..... 703-568-3749

Navy Federal Credit Union..... Marisa Frank..... 571-419-7822

New York Life..... Anthony Lewis..... 703-283-4825

Northpointe Bank..... Erik Thomas..... 703-675-8891

Peace Home Lending LLC..... Jeremy Harriath..... 917-582-9874

Presidential Bank Mortgage..... Lisa Gastrell..... 301-694-1500

Prime Lending..... Doug Enger..... 571-442-5193

Prosperity Mortgage..... David Rotell..... 703-222-1800

Southern Trust Mortgage..... Jennifer Mullin..... 804-839-1382

SunTrust Mortgage..... Michael McNamara..... 443-864-1150

The Federal Savings Bank..... Upen Patel..... 571-331-5161

TD Bank..... Richard Eul..... 703-967-8845

Tidewater Mortgage Services, Inc..... Max Sandler..... 757-292-0575

U.S. Bank..... Kevin Darcy..... 703-624-7618

Valley National Bank Residential Mortgage..... Stan Schnippel..... 703-615-7373

VHDA..... Dan Kern..... 804-343-5992

VHDA..... Toni Ostrowski..... 800-227-8432

VHDA..... Regina Pinkney..... 804-343-5748

VHDA..... Michael Urban..... 804-343-5583

WashingtonFirst Mortgage..... Michael Eastman..... 571-327-2145

Wells Fargo Private Mortgage..... Clarry Ellis..... 703-969-3648

Wells Fargo Home Mortgage..... Brandon Frye..... 202-895-5155

Wells Fargo Private Mortgage..... Javier Gonzalez..... 571-283-9076

Wells Fargo Home Mortgage..... Kelley May..... 703-442-5320

Wells Fargo Private Mortgage..... Amy O'Dell..... 703-969-6348

## INSURANCE SERVICES

Allstate Angles Insurance..... Christine Angles..... 703-330-9400

Atkinson Insurance Agency..... Cory Nicastro..... 703-517-5020

Welch, Graham, & Ogden Insurance, Inc..... Bill Angle..... 703-530-1300

Victor Schinnerer & Co., Inc..... Eric Myers..... 301-951-5495

## LEGAL SERVICES

Aestar LLC..... Jonathan Kan, Esq..... 240-631-7933

Dunlap, Bennett, & Ludwig PLLC..... George Hawkins..... 703-442-3890

Fairchild Law PLC..... Pamela Fairchild..... 571-271-4070

Fidelity National Law Group..... Michael Tompkins..... 703-245-0286

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Joseph A. Cerroni, Esq..... Joseph Cerroni..... 703-941-3000

Law Office of Ann-Lewis Shaw..... Ann-Lewis Shaw..... 703-774-7626

Pesner Altmiller Melnick & DeMers PLC..... Susan Pesner..... 703-506-9440

Beau Brincefield, Jr..... Beau Brincefield..... 703-549-4820

S & T Law Group..... Toulou Dreifuss..... 703-997-0917

S & T Law Group..... Sarah Petcher..... 703-665-3584

S & T Law Group..... Mona Wilcox..... 703-574-7556

Shulman, Rogers, Gandal, Pordy & Ecker, P.A..... Marc Lipman..... 301-230-5200

## REAL ESTATE TRAINING/CONSULTING

BrokerWindow..... Anne Wydler..... 703-851-4589

Integrant, Inc..... Heber Garcia..... 703-272-8888

## SETTLEMENT

Absolute Title & Escrow LLC..... Karen Day..... 703-842-7525

Allied Title & Escrow..... Thomas Meade..... 703-567-7933

Allied Title & Escrow..... Matt Paulson..... 703-567-7933

Bayer & Kaufman LLP..... Mark Bayer..... 202-466-4747

Central Title & Escrow, Inc..... Jennifer Ploutis..... 703-658-1300

Champion Title & Settlements..... Jessica Youngs..... 703-385-4555

Classic Settlements..... Stephanie Brewer..... 301-921-2667

Classic Settlements..... Joe Detrick..... 301-921-2667

Cobalt Settlement LLC..... Jeff Nowak..... 703-655-3077

Contract to Close LLC..... Scott Houchin..... 703-625-3166

Double Eagle Title..... Diann Burns..... 703-992-0880

Double Eagle Title..... Georgina Clough..... 703-992-0291

Double Eagle Title..... Barbara Rhodes..... 703-922-0880

Ekko Title LLC..... Mark Barrett..... 703-573-3556

Ekko Title LLC..... Todd Condon..... 703-537-0800

Ekko Title LLC..... E. Sheldon Leggett..... 703-481-6200

Ekko Title LLC..... Jon Lyon..... 888-821-3556

Ekko Title LLC..... Lisa Mitchell..... 703-448-3556

Ekko Title LLC..... Marcus Simon..... 703-821-3556

Ekko Title LLC..... Nana Yeboah..... 703-448-3556

Ekko Title LLC..... eTitle Agency, Inc..... 703-777-4261

Hazelwood Title & Escrow, Inc..... Jody Esposito..... 703-263-1455

Key Title..... Steven Sacks..... 703-522-3900

KYS Title LLC..... Martin Stanton..... 301-805-1420

MBH Settlement Group L.C..... Shannon Doyle..... 703-277-6883

MBH Settlement Group L.C..... Michelle Smith..... 703-279-1500

MBH Settlement Group L.C..... Ryan Stuart..... 703-739-0100

MBH Settlement Group L.C..... Fred Westerlund..... 703-587-2423

MBH Settlement Group L.C..... Dan Withers..... 703-966-3968

MBH Settlement Group L.C..... Janna Wolff..... 703-123-4567

Metropolitan Title LLC..... Sonia Downard..... 703-753-9005

Monarch Title, Inc..... Cary Melnyk..... 703-852-1730

Monarch Title, Inc..... Erin Rauner..... 703-852-7700

National Settlement Services..... Loretta Colom..... 703-354-9677

New World Title & Escrow..... Helen Krause..... 703-891-4330

Provident Title & Escrow LLC..... John Richter..... 703-451-6600

Realty Title Services of Tysons..... Luisa White..... 703-790-1001

Republic Title, Inc..... Bob Malico..... 703-916-1800

RGS Title..... Edward Schudel..... 703-903-9600

RGS Title..... Nina Wolfe..... 703-655-3077

Stewart Title And Escrow, Inc..... Kamelia Sacks..... 703-352-2935

The Settlement Group, Inc..... Ann Johnston..... 703-642-6002

The Settlement Group, Inc..... Myrna Keplinger..... 703-642-6002

Titan Title..... Sarah Rodriguez..... 703-865-4999

Universal Title..... Sarah Anderson..... 208-914-4667

Universal Title..... Elizabeth Wasserman..... 610-517-6089

Vesta Settlements..... Keith Barrett..... 703-288-3333

Vesta Settlements..... Melissa Fones..... 571-236-3345

Vesta Settlements..... Nichole Jenkins..... 703-288-3333

Vesta Settlements..... Laurie Kauffman..... 703-314-6366

Vesta Settlements..... Scott Monzingo..... 703-318-9333

# MARKETING & TECHNOLOGY

## MARKETING/MEDIA

1250 Productions..... Carl Epstein..... 703-352-7312

1250 Productions..... Jennifer Bersentes..... 571-352-7312

Changeover Media..... Brittani Carter..... 202-854-0104

Changeover Media..... John Gagliardi Jr..... 703-728-1230

My Marketing Matters..... Kelly Ryan..... 301-332-0537

Nestiny..... Drazen Alcocer..... 703-568-0045

SonderWorks..... Elena Lozina..... 571-982-6725

## REAL ESTATE PHOTOGRAPHY

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Showcase Photo Tours..... Tammy Loverdos..... 202-281-0907

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Cox Communications..... Rhonda Bernatonis..... 401-952-1827

DotLoop..... Sarah Bittlinger..... 888-368-5667

Homevisit..... Dave O'Brien..... 703-953-3866

Ixact Contact Solutions, Inc..... Rich Gaasenbeek..... 416-256-5011

ListingsToGo T..... Mason Miller..... 703-293-9366

Lone Wolf Technologies..... Steve Mapes..... 800-668-8768

OFFERS.com..... Adam Orsini..... 941-241-2220

Realtor.com..... Rhett Damon..... 312-513-1918

Realtor.com..... Tricia Tough..... 800-878-4166

SentriLock LLC..... Erika Tirey..... 513-844-1708

SentriLock LLC..... Dan Kinzie..... 513-844-1511

TruPlace, Inc..... Colleen Smith..... 301-972-3201



AFFILIATES

Learn more about NVAR Room Rental Opportunities at  
**NVAR.com/RoomRental**

Interested in becoming an NVAR Partner or Service Provider, or have a correction to this list? Visit **NVAR.com/services** or email [info@nvar.com](mailto:info@nvar.com).





# PROPERTY SERVICES

## APPRAISAL

Able Appraisals LLC	Victoria Defreitas	434-327-6568
AD Brown Appraisals	Alan Brown	703-541-8212
Alan Lord and Associates, Inc.	Alan Lord	703-768-1954
Allen Appraisals	Charles Allen	540-664-1169
Amanda Rae Smith	Amanda Smith	703-895-4993
AMC Appraisal Group	Keith Smith	571-282-5952
Anthony Appraisers	Michael Magnotti	703-319-0500
Appraisal Works, Inc.	Dennis Park	703-906-8258
Appraise Metro DC LLC	John Osipchak	703-200-6400
AREAS Appraisers, Inc.	Gilbert Rogers	703-866-8000
AREAS Appraisers, Inc.	Cindy Coffman	703-406-6000
Barish & Associates of Fredericksburg	Stephen Barish	540-693-5373
BFM, Inc.	Robert Thompson	703-670-2586
Bird & Associates	Mark Bird	703-864-2093
BN Real Estate, Inc.	Brenda Nguyen	703-599-9463
Bruce W. Reyle and Company, Inc.	Michael Jackie	703-273-7375
Capitol Appraisal Service, Inc.	Richard Bowman	703-691-8800
Classic Appraisals	David Kontny	703-675-2265
CMS Appraisals, Inc.	Silvia Bennis	703-209-9123
D&R Appraisal Services, Inc.	Dawn Blalock	540-751-2220
DCO Appraisal Services, Inc.	David Olynik	301-855-3886
Dickman & Associates	John Dickman	703-938-6633
Distinctive Homes Realty LLC	Michelle Gore	540-338-4606
dm Appraisal LLC	David Maeng	571-529-0534
Donald R. Drake, Jr.	Donald Drake	571-237-9430
ENL Appraisal Services	Surendra Patel	301-660-7365
F & F Appraisals	Jerry Fleming	703-963-1743
Forte Appraisal Service, Inc.	Anthony Forte	703-433-2205
Fortune Appraisal Service	Wanda Graham	571-449-6136
Gallop Appraisals, Inc.	Areej Rasheed	703-980-4212
Gee Appraisers, Inc.	Robert Gumbrewicz	703-451-9020
Hartmann Group	Lynette Hartmann	703-406-7621
Heiner Appraisal, Inc.	Despina Gellios	703-754-6110
Home Appraisers	Thomas Runion	703-709-5695
Homestar Real Estate Services	Daniel Gartrell	571-261-3367
Hundley and Associates	Julie Lawrence	703-212-9080
Inman Appraisal Services, Inc.	Scott Inman	703-644-9877
JDC Appraisals, Inc.	Jeff Cunningham	301-946-4865
Kandhall Appraisal Services LLC	David Hall	571-455-2622
Karas, Inc.	Mouna Karas	703-753-5635
Karas, Inc.	Melissa Jones	703-753-5635
Kinder Appraisal Services	Jill Kinder	703-268-0756
Lesley Omega Appraisers	Lesley Omega	703-403-2024
Marcia Novak & Associates LLC	Marcia Novak	703-585-2615
Martin Cho	Martin Cho	703-795-5723
Metro Appraisal Services	Stephen McArdle	703-644-7772
Monir Moshashale	Monir Moshashale	703-255-6451
Murray Appraisal Services	Tom Murray	804-747-9326
NVA Appraisal LLC	Jeffrey Kidwell	703-477-3178
NVA Appraisal LLC	Stephen Capistrant	703-477-3178
Omni Appraisal Services	John Chapman	703-591-4001
Omni Appraisal Services	Nathalie Palmer	703-591-4001
Patricia A. Rasser	Patricia Rasser	202-505-0645
Pemberley Appraisal	Teresa Gilg	703-618-7265
Premier Appraisal Services, Inc.	Amanullah Chaudhary	571-437-4530
Preston Hummer	James Hummer	703-929-0857
Preston Hummer	Preston Hummer	703-929-0857
Real Estate Appraisals 4 You	Diane Richard	571-235-3049
Renner, Hansborough, & Reese	Jan Symons	301-258-8181
Residential Appraisal Group, Inc.	Dale Goodson	703-777-7033
Residential Value Services	Daniel Swinney	540-347-4050
REX Appraisal Services	Esther Omorodion	703-468-1123
RH Real Estate Appraising	Richard Hayes	703-731-5040
Riverpoint Appraisals	Robert Riddell	571-333-3747
RSG Commercial, Inc.	James Ruffner	703-273-9106
Sandra A. Le Blanc	Sandra LeBlanc	703-629-6842
Stewart Jarrett Real Estate Appraisal and Consulting	Stewart Jarrett	703-671-3662
Suburban Appraisers & Consultants	James Loizou	703-591-4200
Tech Appraisal Group LLC	Amy Switzer	703-631-1111
Walker Valuation Services	Dan Mori	703-933-2010
Washington Appraisal Group, Inc.	David Shin	703-813-8160
William C. Harvey & Associates	Richard Olsen	703-759-6644
World Mortgage	Patricia Kearns	703-934-5502
Zeena Deeb	Zeena Deeb	703-964-7473

## CONSTRUCTION SERVICES/NEW HOME BUILDERS

Alair Homes	Chad Hackman	703-409-1280
MaxSalePrice.com	Matt Siegal	844-944-2629
Sun Design	Katelyn Coram	703-201-4823
Toll Brothers	Jill Dail	703-346-1961

## ENGINEERING SERVICES

Deska Services	Jim Maloney	703-457-6540
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## ENVIRONMENTAL & MOLD SERVICES

1-800 Water Damage	Shaffer	703-650-9104
AART, Inc.	Christine Sleight Popeck	703-425-2822
Accurate Radon Testing	Alexandra Bukowski	703-242-3600
Dominion Environmental Testing LLC	Rex Brouillard	703-496-3799
Guardian Radon	Terry Strange	703-425-7001
Madison Taylor Services, Inc.	John Taylor	877-932-7177
PEARL Home Certification	Cynthia Adams	434-825-0232
Pollard Environmental LLC	John Pollard	804-749-3339
Radon Defense	Nicholas DeFelice	703-688-3797
VESCO	Ken Conte	703-722-8851
VESCO	Gregory Caudill	703-722-8851

## GUTTER REPAIR

Gagnon's Gutterworks	Timothy Gagnon	703-716-0377
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## HOME INSPECTION AND PROPERTY DISCLOSURE

Abode Check LLC	Raquel Barrientos	703-255-6622
Advocates Home Inspection	Doug McCullough	703-674-0478
Alcova Home Inspections LLC	Thomas Ball	703-867-9565
All Pro Services LLC	Sean Patti	703-385-1347
All Pro Services LLC	Christopher Casanova	703-385-1347
Anderson Inspection Consultant	Gary Anderson	301-855-3337
Anthony Elbert Lane	Anthony Lane	571-221-5756
Beltway Home Inspections	Dennis Pelczynski	703-957-0155
BPG Inspections	Kevin Curtin	571-436-8863
BPG Inspections	Aaron Ellis	703-881-6617
BPG Inspections	Dean Heim	301-807-1261
BPG Inspections	Leo Heim	301-807-1261
BPG Inspections	Doug Horton	703-881-6617
BPG Inspections	Ken Humphreys	703-881-6617
BPG Inspections	Bradley Lowery	540-849-6956
Burnett Home Inspections LLC	Chris Burnett	703-965-5260

Commonwealth Home Inspections, LLC	Elizabeth Riddick	703-657-3207
Commonwealth Home Services	John Short Jr.	703-375-9193
Donofrio & Associates LLC	Donna Seeker	703-771-8374
Donofrio & Associates LLC	PJ Moore	703-559-5111
FUCO Inspection LLC	Chaofu Lee	240-886-0219
House Inspection Associates	Jiri George Danilch	703-453-0442
House Master	Franklin Moyer	703-721-7220
Hurlbert Home Inspection	Seth Hurlbert	703-577-7127
Infinity Air LLC	Haichen Ren	571-334-9893
InspectionPro LLC	Andrew Renaux	540-455-9078
J Anlauf Home Inspections	Justin Anlauf	540-514-9099
Master Home and Building Inspections	Donald Masters	240-292-8175
Master Home Inspection LLC	Richard Park	703-851-3339
Max Home Inspections	John Becci	703-447-0854
Merit Home Inspectors LLC	Alexander Aderton	703-589-6740
National Property Inspections	Christopher Nelson	571-330-0974
National Property Inspections	John Nelson	571-330-0974
Next Day Inspect	Alex Martinez	703-450-6398
Next Day Inspect	Nafez Mustafa	703-450-6398
No Surprises Home Inspection	Paul Cummins	703-472-9020
Pillar To Post Home Inspections	Eric Boll	703-657-3207
Pillar To Post Home Inspections	Lisa Lloyd	703-520-1440
Pillar To Post Home Inspections	Kevin Dougherty	703-291-0344
Pillar To Post Home Inspections	Michael Ward-Dahl	703-402-2475
Prime Property Inspectors LLC	Ray Dayhoff Jr	301-916-0300
Property Disclosure Solutions LLC	Nettette White	703-839-3154
ProSpect Inspection Services LLC	Anthony Kelly	703-407-7841
Pro-Spec, Inc.	Glenford Blanc	301-675-8411
ProTec Inspection Services	Amy Devine	301-972-8531
ProTec Inspection Services	Francis McDonald	301-972-8531
Royal T Home Inspection	Troy Vogt	703-910-3251
The Robert Paul Jones Company	W. Scott Gudely	703-385-8556
Prime Property Inspectors LLC	Romano Pietrobono	301-916-0300
Prime Property Inspectors LLC	Ronald Meely	301-916-0300
VA Home Inspect, LLC	Joseph Najm	703-786-3368

## HOME STAGING

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Market Ready Staging Solutions	Susan Driscoll-Blount	703-660-8727
Pragmatic Staging Solutions	Drew Gattis	703-672-3940
Preferred Staging	Monica Murphy	703-851-2690
Real Estate Staging Association	Leslie Anderson	703-973-8734
Staged Interior	Trish Kim	703-261-7026

## HOME WARRANTY

2-10 Home Buyers Warranty	Kelly Roberson	703-398-2905
First American Home Warranty	Lisa Hultgren	703-859-2700
Home Warranty of America	Anne Lang	703-220-9633
Old Republic Home Protection	Molly Flory	800-282-7131
SUPER	Jonathan Asfour	703-254-9628
SUPER	Bill Davis	703-731-2259
SUPER	Heather Stephenson	703-731-2259
SUPER	Dilyana Mazur	703-731-2259

## REMOVAL SERVICES & DONATION PICKUP

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1-800-GOT-JUNK	Richard Galliher	800-468-5865
Atlas Services LLC	Lori James	703-201-3084
Brogley's Estate Organization and Relocation	Tara Kwan	703-665-6505
GreenDrop Charitable Donations	Melanie Neubauer	267-432-8743

## MOVING & STORAGE

Able Moving & Storage, Inc.	Andy Lopez	703-986-9901
Artisan Movers	Marc Lewandowski	240-600-0998
Interstate Moving	Erick Barr	703-898-0095
Interstate Moving	Mike Stine	703-863-7238
Interstate Moving	Sherry Skinner	571-296-0405
Interstate Moving	Kim Woods	571-238-9483
JK Moving	Michael Bennett	703-260-4262
My Guys Moving	Joseph Magnotti	571-338-4456
Regency Moving & Storage	Cliff Krug Jr	703-497-1515

## OTHER REAL ESTATE NEEDS

Academy Door & Control Corp	Alan Greenberg	703-541-0300
Agents Mailings by RSP	Michele Huffman	443-386-7902
Aqua Guard Waterproofing	Saidah Adams	301-760-9670
Asian-American Homeownership Counseling, Inc.	Song Hutchins	301-760-7636
Blue Moon Estate Sales	Toby Affuso	703-389-9794
CORT Furniture Rental	Frances Bolter	703-379-8846
Design Pro Remodeling	Andrew Jones	703-782-9349
Dolce Vita Italian Restaurant and Wine Bar	Meghan Schulze	703-385-1530
Duke Carpet Cleaning	Julio Sucuzhany	301-679-9636
Ethan Allen	Julie Goss	703-356-6405
Fairfax Estate Sales & ThriftFrog Valet	Janeene Silvester	703-609-3535
Four Sales LTD	Daniel Sanders	703-256-8300
GreenDrop Charitable Donations	Melanie Neubauer	267-432-8743
Jeeves Handyman Services	Claudia Agreda	703-465-0100
Liberty Carpet One	Mark Bisbee	703-691-1616
Lux Flooring Specialists	Heather Patrum	615-260-0848
MasterLync	Timothy Ketron	540-660-1839
MasterLync	Amber Valentine	540-539-4998
ServiceMaster Restore	Danielle Akram	703-968-0505
Seventh Heaven Pet Care Services	Jennifer Stevens	571-389-0091
Sunrise at Fair Oaks	Valerie Parker	703-264-0506
The Benjamin Group, Inc.	Joseph Grouby	703-684-3577

## PEST CONTROL SERVICES

Alexandria Pest Services LLC	Richard Diggs	703-752-1634
Alexandria Pest Services LLC	Chau Tran	703-752-1634
Holiday Termite and Pest Control	Cleveland Dixon	703-569-9333
Holiday Termite and Pest Control	Leonard Scott Jr	703-569-9333
Holiday Termite and Pest Control	Christian	703-569-9333
Hughes Pest Control, Inc.	Robert Hughes	703-481-1460
My Exterminator LLC	William Trefry	703-615-4028
Rat Pack PC LLC	Jairo Hernandez	703-906-7094
My Pest Pros	Brett Lieberman	703-665-4455

## PLUMBING

Marines Plumbing	Ray Toczylowski	703-331-2100
Michael and Son Restoration	Anthony Dennard	703-658-6558
Plumb Right Plumbing	Eric Figaroore	703-335-9102

## ROOFING

Augustine Roofing LLC	Bill Augustine	703-281-7663
Augustine Roofing LLC	Evan Howard	703-281-7663
DryHome Roofing & Siding, Inc.	Steve Gotschi	703-891-4663
Rooftop Chimney Sweeps LLC	Andrew Raycroft	703-836-7858

# How to Safely and Ethically Access Properties

By Matthew L. Troiani, Esq. and Stevie Fisher

# Q&A

**Q.** What do we need to know about providing access to properties in a way that is safe for Realtors®, their clients, and members of the general public?

**A.** Realtors® and other real estate professionals must understand that they have a superpower – the ability to access other people’s property without supervision. If members of the general public access a property without supervision, that would be called criminal trespass! To paraphrase a famous superhero comic book: with great power comes even greater responsibility.

Realtors® have a responsibility to their seller clients to provide access to a property under the terms permitted by the seller. They also have a responsibility when representing buyers to provide access under the terms permitted by the seller. The primary reason for this, of course, is similar to the Golden Rule – treat other people’s property as you would want your property to be treated. Another significant reason for these rules is the safety of all people involved.

There are two separate sets of rules governing how Northern Virginia Realtors® access a property: The National Association of Realtors® Code of Ethics (the “Code”) and the Regional Rules and Regulations for the SentiLock Lockbox System (the “Rules”).

Article 1, Standard of Practice 1-16 of the Code clarifies that Realtors® representing sellers or landlords “shall not access or use, or permit or enable others to access or use, listed or managed property on terms or conditions other than those authorized by the owner or seller.” Article 3, Standard of Practice 3-9 of the Code also states that Realtors® representing buyers or tenants “shall not provide access to listed property on terms other than those established by the owner or the listing broker.”

While there are many requirements of the SentiLock Rules, the foundational principle to keep in mind when accessing a property with a SentiCard or SentiSmart app is to use them “only for the purposes of gaining authorized entry into real property.”

Sellers may put restrictions on accessing property for personal reasons. For example, if a seller restricts or prohibits showings from 2 to 6 p.m. on weekdays, they might be doing so because there is an unsupervised minor in the property who has been instructed to call the police if someone tries to come in. Many people also own guns for personal protection, and the last thing you want is to put you or your client at risk.

In the interest of your safety, the safety of your clients and protecting the public perception of Realtors®, here are some guiding principles:

## DOS

- When representing a seller, discuss showing instructions when signing the listing agreement and ensure that the seller’s instructions are in writing.
- When representing a seller, make sure the showing instructions are clear and easy to follow.
- Have a signed buyer brokerage agreement before showing buyers a property. It is Virginia law, and the brokerage agreement contains important disclosures for the buyer and protections for the brokerage.
- When representing a buyer, always follow the showing instructions.
- If the showing instructions are not clear to you as a buyer’s agent, contact the listing agent to clarify before accessing the property.
- Be present when providing property access to your clients, inspectors, contractors, appraisers, etc. unless the seller or listing agent has consented in writing.
- Meet with prospective buyers at your office or a public place before taking them to a property.
- Ensure that you can observe clients throughout the tour when showing a property.
- Return the key to the lockbox (if any) at the end of the showing.

## DON'TS

- When representing a seller, don’t provide access in a manner inconsistent with the seller’s written instructions.
- When representing a buyer, don’t access a property before reviewing the showing instructions – even if the property is vacant.
- Don’t provide, lend or give a SentiCard, SentiSmart app, mobile access code, call before showing code or combination code to anyone without seller or listing agent permission – including customers, clients, inspectors, contractors and appraisers.
- Don’t leave your SentiCard or smartphone unattended in public or with clients.
- When touring a property with clients, don’t allow clients to come between you and the exit.



Q.

A Realtor® accessed one of my listings without my permission. What options are available to me through NVAR to address this issue?

A.

Many violations are a result of misunderstanding or ignorance of the rules. If you find that unauthorized access has occurred, start by picking up the phone. Reaching out to the agent or his or her broker could play an important role in educating the agent about proper access rules and eliminate future violations by that agent.

If you do not wish to file an official complaint, and do not feel comfortable speaking to the agent or broker directly, the NVAR Ombudsman Program is a great option. One of our trained Ombudsmen (a fellow NVAR Realtor®) will reach out to you to discuss what happened. The Ombudsman will then contact the agent and his or her broker to determine if all parties can reach a resolution. For example, sometimes a homeowner only wants an apology and a promise that the agent will discontinue that behavior.

If these suggestions are not successful, you do have the option to file an ethics complaint. Unlike the Ombudsman Program, which allows for negotiated agreements between the parties, filing an ethics complaint is part of an established disciplinary process. NVAR has an online filing system where a Complainant alleges violations of the Code, SentiLock Rules or NVAR Bylaws. The Complainant must cite the specific rule that has been violated, provide an explanation as to the alleged behavior, and provide any supporting documentation believed to show that the violation occurred.

Once received by NVAR, the complaint will be sent to both the Complainant and Respondent. Next, the NVAR Grievance Committee will review the complaint to determine if there is a possible violation of the Code or SentiLock Rules.

Many SentiLock violations fall under the NVAR Citation System. If the Grievance Committee determines that a citable offense has occurred, the Committee has the ability to issue a citation to the Respondent. If the Respondent acknowledges the unethical behavior did occur and pays the citation, the case will be closed. Alternatively, the Respondent has the option to request a Professional Standards Hearing where both the Complainant and the Respondent will have an opportunity to present their case. A panel comprised of members of the NVAR Professional

Standards Committee will determine if a violation, as alleged in the complaint, has occurred. If a violation is found, the panel will issue sanctions, which could include a letter of warning, monetary fine, and/or education.

Unauthorized access is a serious issue that demands serious attention. If you are unsure whether you have authorization to access a property, contact the listing agent. It is better to avoid accessing a property without permission than risk receiving an ethics complaint filed against you. If someone has accessed your listing without permission, consider being a positive influence on the agent and the Realtor® brand by sharing your knowledge and contacting that person. Remember your responsibility to your fellow Realtors® and the clients you serve! +



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## JOSEPH A. CERRONI, ESQ.

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If you have questions or wish to discuss a specific situation, please contact the Legal Hotline at [NVAR.com/legalhotline](http://nvar.com/legalhotline).

If you have any questions about the Ombudsman Program or complaint process, please contact NVAR Professional Services at 703-207-3212.



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