**JAN+FEB 2018** 

## HAVING IT ALL: **TURNING OFF YOUR ON-CALL BUTTON**

**STANDARD FORMS: CHANGES EFFECTIVE JAN. 1** PAGE 38



**BRIGHT MLS COMPLIANCE: TIPS FOR ADDING LISTINGS** PAGE 44

26



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## **RE+VIEW**

#### JAN+FEB Volume 101, Issue 1

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#### **LEADERSHIP IS AN ATTITUDE**

EMBRACE THE CHALLENGE WITH ME IN 2018

By Lorraine Arora

It is my greatest honor to earn your trust and faith to serve as your 2018 Chairman of the Board. I am confident that together, we will accomplish great things in the months ahead.

As I shared with those who attended my installation ceremony this past December, I was taught from an early age to set an example for my younger siblings, to speak my mind, and to take action if I saw something wrong. I believe that these principles are the backbone of leadership.

Leadership is an attitude!

As a young real estate agent, ethics, accessibility and fairness were my guideposts. As my parents told me, "If you lose your wallet, you've lost nothing; if you lose your good name, you are done!"

As a leader, these principles hold true for me as an individual, and they are also significant traits for those whose careers I help to shape. As a broker, this is how I guide my agents. And as your Chairman, this is how we must work together to ensure the integrity of our industry.

Leadership is also inclusive: working as one to ensure the success of many. This gets to the heart of my goal as your Chairman this year. Whatever your current position in the real estate industry, take ownership of your responsibility to lead your colleagues in a positive direction.

If you're an agent, learn all that you can to become an ethical, respected businessperson who can mentor others. Brokers, be the leaders that your agents and consumers deserve! Not only is leadership an attitude, it is a CAN-DO attitude! Involvement with our association is a key component of ensuring industry excellence. Please join me.

When I became a manager, a colleague advised, "Take care of your agents, keep the coffee fresh, ensure supplies are available, but most importantly, have a ready ear." I may not make the best coffee, but the rest I can do.

My promise to you: I will listen to your concerns so that I can help NVAR continue to deliver the products and services you need to excel in your business. As your Chairman, I will always put your needs first. To stay relevant in our evolving market, we must rely on the strength of our association. Our goal is to empower you to push the limits and achieve great success.

Please share your concerns with me at chairman@nvar.com. I'm listening!

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



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## HAVING IT ALL: TURNING OFF YOUR ON-CALL BUTTON

#### TAKES

- 26 Market Metrics: 2017 Market Recap and a Look Forward
- **30** Commercial Real Estate: Recent Developments in Springfield
- **34** Appraisal Summit 2017: Glass Half Full or Half Empty?
- **36** Life Under Construction: How to Maintain Balance During a Home Remodel
- **38** NVAR Standard Forms Changes: Effective January 1
- 40 Ask NVAR: Code of Ethics Explained – Cooperation and Communication
- 44 Bright MLS Compliance Update: Tips for Adding Listings

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

#### YOU

- 8 2018 Chairman, Leadership Team Installed
- **10** First NVAR Hero Award Winner Honored: Stacy Hennessey
- 11 YPN Members Pledge '10 for 10'
- 16 NV/RPAC Major Investors Recognized for 2017 Industry Support
- **31** Apply for 2017 Multi-Million Dollar Sales Club
- **35** Young Professionals Network: A Look at 2017
- **39** Professional Standards Cases by the Numbers in 2017



#### DEPARTMENTS

- 3 Chairman of the Board Column
- 6 CEO Column
- 14 NV/RPAC Investors

#### **FURTHER**

- 6 New Realtor® School Catalog Unveiled
- 12 Legislative Agenda: What Will the 2018 VA Legislature Bring?

Page 20

- **13** Legislative Trip to Richmond: Reserve Your Seat for February 1
- 32 Technology: Five Technologies That Can Change How You Do Business
- 41 Market & Economic Briefing: Save the Date for March 21

- 42 Class Schedules
- 45 New Members
- 46 Affiliated Service Provider Directory

#### **NVAR TAKES THE LEAD TO TAKE OUR MEMBERS FURTHER**



Your 2018 Chairman, Lorraine Arora, spoke during her Installation about the importance of leadership. The concept of

leadership has different implications for each of our membership cohorts – Realtors®, brokers, service providers, and association staff.

At NVAR, we're committed to being a leader among real estate associations, with one central purpose: creating an environment that will lead our members to succeed. As we meet this month to develop strategic goals to guide our work for the next three years, that will be our focus.

We aim to embrace technology so that we can digitize your member experience – simplifying and streamlining your interactions with the association. We'll also take the lead to research and share the best technology tools to keep your business moving forward.

We plan to introduce advancements that will help you work smarter to achieve your success – and the muchneeded balance addressed in this issue's cover article on page 20.

This year, we'll take the lead to enhance our collaboration with strategic partners in the community in a way that elevates your professionalism and expands your business opportunities.

In 2018, we'll work on professionalizing NVAR in a way that positions us as the best service provider for you and uncontested leader among Realtor<sup>®</sup> associations locally, nationally, and internationally.

Collaborate with us to ensure that you get the most out of your NVAR membership. We look forward to working together to establish our members as trusted leaders at the center of the real estate transaction.

*Ryan Conrad, CAE, CIPS, RCE, e-Pro* NVAR Chief Executive Officer rconrad@nvar.com +

## All New 2018 NVAR Realtor® School Catalog

PATHWAYS TO PROFESSIONALISM

By Matthew L Troiani

The NVAR Professional Development Department is excited to announce a completely new look for the NVAR Realtor<sup>®</sup> School course catalog in 2018. We are calling our publication *Pathways to Professionalism*.

This year, members of the NVAR leadership team are working with a task force to develop a new strategic plan that will focus on going the distance for the next three years – through the year 2020. In keeping with NVAR's "Vision 2020," *Pathways to Professionalism* is designed to streamline member interactions with NVAR and help Realtors® identify the best course offerings for their professional development path. The Realtor® School will continue to offer NVAR's extensive list of Pre-Licensing, Post-Licensing and Continuing Education programs, as well as Friday Focus, forum, certification, designation and other professional development options. The course content is continually updated to remain current with legal and real estate industry changes. All offerings are taught by an experienced roster of instructors and real estate professionals.

Pathways to Professionalism serves as a user-friendly guide for each NVAR member to determine the education offerings that best suit his or her career progression. Whether a prospective, new or experienced Realtor®, or seeking to become a broker, pursue commercial opportunities, or maintain licenses in the District of Columbia or Maryland, *Pathways to Professionalism* is the guide to charting professional development. The online version of *Pathways to*  Professionalism will be updated throughout the year to grow along with our members' needs

members' needs and goals.

A copy of the new 2018 Pathways to Professionalism is included with the mailed edition of this RE+View Magazine issue, and is also available in electronic format at **NVAR.com/ pathways.** For more information on upcoming professional development offerings, course policies and to register for classes, please visit **RealtorSchool.com. +** 



Matthew Troiani is deputy general counsel and vice president for professional development for NVAR.



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## 2018 Chairman Lorraine Arora, Leadership Team Installed

NVAR'S 2017 INSTALLATION AND APPRECIATION CEREMONY HONORS MEMBERS, LEADERS, AWARD RECIPIENTS

#### LORRAINE ARORA WAS INSTALLED

as the 2018 Chairman of the Board at NVAR's Installation and Appreciation Ceremony – attended by family, friends and colleagues. Installing Officer Deborah Baisden, 2015 Virginia Realtors® President, presided over the ceremony.

The event, sponsored by Flagstar Bank, took place on December 7 at NVAR's Fairfax headquarters. During the program, members of the 2018 Board of Directors took their oaths of office. Bob Adamson, 2017 Chairman of the Board, and his leadership team were acknowledged for their volunteer commitments.



Lorraine Arora takes her oath as the 2018 Chairman of the Board. 2015 Virginia Realtors® President, Deborah Baisden, served as the Installing Officer.

Members were also recognized for their accomplishments and service to the industry – including NVAR Leadership Institute graduates, NAR Realtor<sup>®</sup> Emeritus honorees, NVAR Committee and Forum leaders, RPAC Major

#### 2018 EXECUTIVE COMMITTEE:

Lorraine Arora, Chairman Christine Richardson, Chair-Elect Nicholas Lagos, Secretary/Treasurer Bob Adamson, Immediate Past Chairman Weichert, Realtors<sup>®</sup> Weichert, Realtors<sup>®</sup> Century 21 Gawen Realty McEnearney Associates

#### THE 2018 NVAR BOARD OF DIRECTORS INCLUDE:

Tracy Comstock Reggie Copeland Heather Embrey Coral Gundlach Gary Lange Craig Lilly Peter Nguyen Marc Pina Derrick Swaak Dallison Veach Rob Wittman Ann Yanagihara SilverLine Realty & Investment Long & Foster Real Estate Better Homes & Gardens Real Estate Premier Compass Weichert, Realtors® Long & Foster Real Estate TTR Sotheby's International Realty Compass TTR Sotheby's International Realty RE/MAX Executives Redfin Corporation Coldwell Banker Residential Brokerage Investors and NVAR's inaugural Hero Award. NVAR was proud to recognize these professionals for their achievements and dedication. The names of annual award honorees are listed below.

Arora concluded the ceremony by sharing her vision of leadership as "an attitude that must be ethical and professional." She also shared her goals and excitement for the year ahead.

"We need to aim high; help transform our industry; help the thousands of people who are going to be next year's buyers, sellers, renters or investors," Arora said. "Let us do this important task together." +

#### NVAR HERO AWARD (READ MORE ON PAGE 10):

Stacy Hennessey McEnearney Associates

#### 2017 AFFILIATE OF THE YEAR:

Access National Bank

#### 2017 HALL OF FAME:

Margaret Ireland Mario Rubio Samson Properties Rubio Real Estate

#### HONORARY LIFE MEMBERSHIP:

Susan Mekenney

**RE/MAX Executives** 

#### | installation |



Christopher Fay (I) and Glenn Lewis (r) accept the inaugural NVAR Hero Award on behalf of Stacy Hennessey, the award recipient, who was unable to attend the ceremony. Read about the Hero Award on page 10.



Susan Mekenney accepts the Honorary Life Membership plaque from 2017 Chairman Bob Adamson, awarded for her years of significant achievement and leadership with NVAR.



Access National Bank representatives (from left) Marshall Chapman, Tom Ciolkosz and Mike Clarke, receive the 2017 Affiliate of the Year honor from 2017 Chairman Bob Adamson.



The 2017 Leadership Team of Committee and Forum leaders are recognized for their year of volunteer service to NVAR.



Realtor<sup>®</sup> Emeritus honorees receive congratulations for completing 40 years of membership in the National Association of Realtors<sup>®</sup>.



Margaret Ireland and Mario Rubio receive their awards as the 2017 Hall of Fame recipients from 2017 Chairman Bob Adamson.



The 2018 NVAR Board of Directors take their oaths of office, led by Installing Officer Deborah Baisden, during the Dec. 7 Installation Ceremony.



Past NVAR chairmen line up and pass the gavel, from earliest serving chairman to most recent, while stating their name and year of service as an NVAR leader.



The gavel is passed to the most recent Chairman of the Board, Bob Adamson, who then passes the gavel to newly-installed 2018 Chairman Lorraine Arora.

## First NVAR Hero Award Winner: Stacy Hennessey

HONORED FOR HER COMMITMENT TO HELPING THE HOMELESS

By Kate O'Toole

NVAR CREATED THE NVAR HERO

AWARD IN 2017 to recognize a member who has made a difference to those less fortunate. At the December 7 Installation and Appreciation ceremony, NVAR was proud to announce the first recipient – Stacy Hennessey, a Realtor® with McEnearney Associates in Falls Church.

Hennessey has served many roles throughout her life – Realtor®, lawyer, mother, director and coffee shop owner – but her biggest passion is working with the homeless.

"I've always been passionate about working with the homeless," Hennessey said. "That's always been something I care about, trying to make an impact on somebody's life."

Hennessey is involved with Homestretch, a charity that empowers homeless families to be self-sufficient and find permanent housing. The nonprofit does this by giving clients the skills, knowledge and hope they need to be productive participants in the community.

From the moment a family walks through the door, Homestretch provides support for them. The non-profit offers housing, career guidance, credit counseling, job training, legal resolution, English classes and other life skills to help families succeed.

"The reason I love Homestretch is because it actually changes the trajectory of their life," Hennessey said. "We do everything we can to change where they've been to where they're headed."

2017 NVAR Chairman Bob Adamson said that although Hennessey is quite humble, her philanthropic efforts are magnanimous.



Hennessey serves on the board of Homestretch and has organized many events and programs for the organization, such as an auction that raised over \$100,000; Friday Storytime where volunteers read new books to the kids and leave the books to help build the children's library; and a Back to School Program where children receive clothes and supplies to start the school year.

"Stacy talks about Homestretch everywhere she goes but she is very modest about what she does," said Christopher Fay, executive director of Homestretch. "She is somebody who makes friends very well – lasting friends – that trust her and believe in her. It has to do with her character and who she is."

According to Fay, Homestretch has a high success rate because its solutions are not temporary.

Although Homestretch is successful in its goal, Hennessey said the organization could always use more volunteers and resources. For instance, they currently have about 76 housing units available and would ideally like to have 100.

Fundraising isn't the only way to help their cause: becoming a mentor, organizing a team to set up apartments, and donating a piece of furniture are other examples. "I'd love to get all Realtors<sup>®</sup> in Northern Virginia involved because our biggest expense is housing, and I think that there are people that can help with that," Hennessey said. "It seems like a natural fit that we [Realtors<sup>®</sup>] would want to help others find a home."

Hennessey grew up in the real estate world spending summers in Seattle with her grandmother, who was a landlord. She graduated from law school in 1988 and practiced law in D.C. for several years before becoming a PTA mom. She then became the director of the Falls Church City Chamber of Commerce, where she stayed for many years before switching gears completely and opening her own coffee shop, called Stacy's Coffee Parlor.

It was at the coffee shop that customers began asking her real estate questions and she decided to become a Realtor<sup>®</sup>.

"Real estate is a natural choice for [Stacy]," Adamson said. "She is a people person, enthusiastic, and goes beyond the extra mile for her clients."

Through her involvement in the community, Hennessey fully embodies Adamson's 2017 leadership theme that "NVAR Cares." It is NVAR's hope that this recognition will raise awareness of Hennessey's contributions and exemplify that NVAR members care about the welfare of those in this community.

"Stacy is tremendously deserving of this award, and we are very proud of her achievements," NVAR CEO Ryan Conrad said. "We are honored to recognize her dedication to the community and the important mission of Homestretch." +



Kate O'Toole is the NVAR digital and editorial content specialist.

## NVAR Realtors<sup>®</sup> Sign Pledge, Commit to Invest in RPAC

THREE YOUNG PROFESSIONALS NETWORK MEMBERS PLEDGE '10 FOR 10'

By Kate O'Toole

IN A SHOW OF SUPPORT for the real estate industry, three NVAR members – Mary Bowen, Malia Tarasek and Michelle Doherty – signed the Young Professionals Network (YPN) Realtors® Political Action Committee (RPAC) Pledge this past November.



The YPN RPAC Pledge, established by the National Association of Realtors®, is a nonbinding commitment for YPN members to invest \$10,000 in RPAC over the next 10 years – "10 for 10." The goal of RPAC is to raise money to ensure that issues facing the industry are heard and protected by elected officials. Funds are used to support candidates based only on their support of Realtor® priorities, as well as to support or oppose specific issues.

Doherty, a Realtor<sup>®</sup> with The Mike Webb Team at RE/MAX Allegiance, expressed the relevance of RPAC during recent tax reform debates, where proposed legislation posed potentially devastating consequences for the industry. Doherty is the 2018 YPN vice chair and wants to get more young people involved.

"There's power in numbers, and RPAC is such a powerful entity to get behind and support," Doherty said. "They are looking out for not only us but for our clients as well."

Bowen, 2018 YPN chair and managing broker with Long & Foster Real Estate in Arlington, has been in the real estate business for more than 10 years. When she became more involved with NVAR, she learned of RPAC's instrumental role in the Realtor® community.

"It is important for Realtors<sup>®</sup> to know that not only is it our goal to help people buy and sell, but we must continue to protect buyer and seller tax breaks and security so we can show our clients what the value of homeownership is all about," Bowen said.

Tarasek was the 2017 YPN co-chair and is currently a Realtor<sup>®</sup> and team leader at Keller Williams Capital Properties. Although she stumbled into real estate, she can't imagine ever leaving this career, which is why she believes it is so important to invest in RPAC. "I'm a homeowner myself," Tarasek said. "I didn't want the things that help me as a homeowner to be taken away. It helps me on a personal level and it betters my business."

Bowen, Tarasek and Doherty all said that becoming leaders within NVAR enabled them to quickly learn the value of investing in RPAC. By signing the pledge, they hold each other accountable and lead by example.

"Talk to me, Malia, Mary and other investors and hear why everyone should give," Doherty said. "Everyone should have the opportunity to buy a home, and it's important [that] we educate our Realtors<sup>®</sup> about what RPAC does." +



Kate O'Toole is the NVAR digital and editorial content specialist.



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## What Will the 2018 Virginia Legislature Bring?

CLOSELY DIVIDED HOUSE SPELLS UNCERTAINTY

By Mary Beth Coya

IF YOU FOLLOW POLITICS, you you were probably left speechless on November 7 when the Virginia legislature experienced the greatest party turnover since 1889. In one night, the Democrats swept all three statewide races and nearly flipped control of the House of Delegates.

Recounts held in three House seats confirmed the results of the election night returns. A recount in a fourth seat led to a tie between the Republican incumbent and Democratic challenger. As this article was going to press, a drawing was held by the State Board of Elections to determine the winner of the 94th House District. Incumbent Republican Delegate, David Yancey, won the draw to hold on to his seat.

Just a week away from the start of the legislative session, the Democrat could challenge the result and throw the election back into limbo. At this point, however, the Republicans have 51 seats and Democrats have 49.

What remains to be seen is how the House will operate when they convene. With such a closely divided Chamber, the Democrats could request to be given more seats on committees. Hopefully, the closeness will foster more cooperation between the parties.

## WHAT DOES THIS MEAN FOR REALTORS®?

It means we have our work cut out for us. Forty-seven percent of the 100-member House of Delegates will have been there less than four years.

## "A new, inexperienced slate of legislators, a closely divided House and a new Speaker of the House equate to many unknowns."

There are many people we will need to educate about real estate issues.

A large majority of real estate related legislation is sent to the General Laws Committee. After this election, five Republican Delegates who work closely with the Realtors® were defeated, and a sixth one had not sought reelection. In addition, there will be new committee assignments for others, so we could end up with many new faces on that committee.

The Republican chairman of the Transportation Committee was defeated, as well as three incumbents on that committee. A fourth did not run again. As the chairmanship transfers from an urban-area delegate to a rural one, Northern Virginia and the rest of the Urban Crescent (Northern Virginia, Richmond, Hampton Roads) are likely to have greater difficulty in achieving muchneeded transportation and transit solutions.

A new, inexperienced slate of legislators, a closely divided House, and a new Speaker of the House equate to many unknowns. All of which means Realtors® must work hard to build new relationships and educate new members about our industry. Those efforts began as soon as the elections were over, as your association staff and Realtor® colleagues created opportunities to meet with the newly-elected Delegates and the Governor-elect's staff.

Your NVAR and Virginia Realtors® lobbyists will be on the ground at the State Capitol but you, too, have an important role. As the experts on real estate issues, your communications with elected officials are critical. Consider joining the annual NVAR trip to the State Capitol, to take place on Thursday, February 1.

There, you will have a chance to meet legislators and show them the strength of our industry. See the next page for registration information. Review the statewide Realtor® agenda and look for emails from NVAR asking you to contact your representatives to show support for our legislation. New relationships are already being formed and existing ones strengthened. The 2018 legislature may get off to a rocky and slow start, but the Realtor® community is still well-positioned to advocate for you. **+** 



Mary Beth Coya is the NVAR senior vice president for public & government affairs.

#### legislative agenda

### 2018 Realtor<sup>®</sup> Agenda

The agenda under consideration includes several issues brought to the state Realtor® association from local associations:

- Translation of Real Estate Documents from the English Language – provide a statutory framework for a real estate licensee to refer a party to a real estate transaction to translation services for assistance with a real estate document; would specify that the licensee who makes such a referral is not liable for inaccuracies.
- Earnest Money Deposits streamline the timeframes for payment and release of escrow funds.
- Broker Education allocate two of the eight mandated hours specifically to cover supervision requirements.
- Post-License CE includes real estate finance in the existing curriculum.
- Non-Licensed Activities allow enforcement by the Attorney General against a person or entity that engages in unlicensed real estate activities.
- Property Owners Association and Condo Associations – require the POAs and CICs to provide a one-page summary of certain information contained in the resale certificate or disclosure packet. This may include annual dues, current special assessments, rental, parking, pet and home business restrictions.
- Business Entities include definition of a team; requirement that teams obtain a business entity salesperson license; requirement that brokerage agreements include the supervising or principal broker's name and contact information; and requirement of written disclosure if a buyer and a seller are both represented by the same team.

#### NVAR Public & Government Affairs



## 2018 Legislative Trip To Richmond Thursday, February 1, 2018

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Thank You to Our 2017 NV/RPAC Investors! MAJOR INVESTORS ARE FEATURED ON PAGES 16-17.

### 2017 NV/RPAC Investors List (December 15, 2017)

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## HAVING IT ALL: TURNING OFF YOUR ON-CALL BUTTON

If you find yourself answering phone calls at 11 p.m. and text messages at 5 a.m. or you can't remember the last time you saw your son play basketball, you may have succumbed to a common affliction among real estate agents: excessive availability.

While most Realtors<sup>®</sup> pride themselves on their responsiveness to customers and to other real estate professionals, the "Always on Call" lifestyle can quickly lead to agent burnout.

RE+VIEW http://nvar.com/1801

**JAN+FEB 2018** 

**By Michele Lerner** 

"Real estate agents are our own worst enemy about accessibility," says Carol Temple, a Realtor® with Coldwell Banker Residential Brokerage in Arlington.

As an industry, real estate has room for improvement, says Anslie Stokes Milligan, a Realtor® with McEnearney Associates in Washington, D.C.

"We don't expect any other professional to be 100 percent on call 365 days a year," Milligan says.

At the same time, she recognizes that there are times when it's essential to go full throttle on work, especially during the peak spring and fall markets.

"If you nurture your business every day and work on your business as well as in your business, it's easier to manage it year-round," says Milligan.

Real estate agents face an internal conflict, says Michelle Carlstrom, founder and principal consultant with Build a Better Culture in Baltimore: they love what they do and find meaning out of helping their clients, but can easily end up overloaded.

"Realtors<sup>®</sup>, and people in other professions, too, are judged by how quickly they get back to someone," says Carlstrom. "But it's a biased judgment. People think it's okay to interrupt their agent while she's at her kid's soccer game, but it's not okay for their agent to interrupt them while they're in a meeting."

Breaking that cycle of instant responsiveness takes discipline and a reevaluation of how you want to spend your time, says Carlstrom.

#### MANAGING YOUR SCHEDULE IS ESSENTIAL

Successful Realtors® manage their clients and their time.

"If you don't have a schedule to follow, you're what I call a 'pop-tart' Realtor® who just responds to everything as it pops up," says Tim Harris, a Las Vegas-based real estate coach. Harris believes a morning routine is essential to give you a sense of calm and the confidence that you can control your day.

"I recommend a media-free morning, which means no email, no texts, no voice mail, no social media and no traditional media," says Harris. "You need to start your day with exercise, gratitude for your family and some spiritual activity such as meditating or prayer."

While not every real estate agent can skip checking messages in the morning, most do establish a schedule that encompasses their personal and business activities.

"I make every personal appointment for the year in January for things like the doctor, the dentist and haircuts," says Temple.

Temple also schedules two or three vacations and a few long weekends, making reservations in advance so she commits to them.

"I never miss a settlement, I just suggest another day so I don't have to cancel reservations or appointments," says Temple.

Milligan says the goal for her team is to have specific days off each week, although it sometimes is necessary to respond to issues on those days.

"I try to handle day-to-day things during business hours so I can be home with my kids," says Milligan. "Everyone should decide when their day ends. I stop work at 5:30 and then usually do one last look at messages at 7 or 8 in case I need to respond to something."

Team members who work with Phyllis Patterson, a Realtor<sup>®</sup> with TTR Sotheby's International Realty in Alexandria, don't have regularly designated days off, but they do schedule time off on an as-needed basis. Adding personal appointments to your calendar helps you honor those commitments, too.

"It's perfectly acceptable to tell a client you have another appointment, even if

#### Six Ways to Get Control of Your Business

- Manage your time. Establish boundaries for your time and communicate those boundaries to your clients, such as cutting off non-emergency calls at 6 or 8 p.m. Schedule your personal time along with your business time, so your personal life doesn't get shortchanged.
- 2. Stay on top of the small stuff. Schedule a block of time each day to take care of emails, voice messages, filing and your calendar. Daily management keeps these things from getting out of control.
- 3. Be realistic about your goals. When you set your goals for the year, the month, the week or the day, don't overestimate what you can accomplish or you'll always feel stressed and inadequate.
- 4. **Hire help.** As soon as your income allows it, hire at least part-time help to handle simple yet time-consuming tasks, such as updating your website or managing your database. Consider sharing an assistant with another agent to reduce the burden of having an employee.
- 5. Learn to say no. When your instinct is that a client will turn out to be difficult or time consuming to work with, turn that client down. Say no to things that don't improve your business or your personal life.
- Be proactive. Think ahead about what could go wrong in a transaction and communicate with the clients and agents to prevent issues from causing problems.

#### | having it all |

continued from page 21



Five Work-Life Balance Tips from WebMD

- Schedule downtime. Whether you are rejuvenated by lunch with a friend or reading a book, schedule time for that activity as you would a business meeting.
- 2. Drop activities that drain you. Most people want to participate in everything, but it's impossible. Think about how you spend your time and eliminate activities that don't enhance your work or your life.
- 3. **Rethink your errands.** If you spend too much time on errands and chores, it may be time to hire help, delegate to family members or rely on delivery services for things like groceries, dry cleaning and prescriptions.
- 4. **Don't skip exercise.** When you're busy, it's tempting to drop your yoga class or daily run, but exercise gives you energy to accomplish more. Staying healthy is essential to managing a busy life.
- 5. Little relaxation = big results. If you can't manage a weekend away or a long vacation, giving yourself a little break such as a bath, a walk or leaving work an hour early once a week can provide stress relief.

that appointment is volunteering at your child's school," says Milligan. "At the same time, I know I have our transaction manager who will respond to time sensitive requests when I'm busy."

Setting expectations with clients is an important part of maintaining control over your schedule, says Brittany Patterson, a Realtor® with TTR Sotheby's International Realty in Alexandria.

"I set boundaries and explain to people that I will ignore messages that aren't urgent between 10 p.m. and 8 a.m.," she says.

Temple gets up at 5 a.m. and ends her day early.

"I tell my clients, 'I promise not to call you at 5 a.m. if you promise not to call me after 7 p.m.," Temple says.

Carlstrom recommends scheduling a 'catch-up day' about once each month to recover from your busy schedule and to take care of emails or other items that have started to accumulate.

Some agents specify a time each day when they'll respond to all messages.

## FOCUS ON ACTIVITIES THAT MATTER

In your work life and your personal life, figuring out what you must do and what you can let go is an important part of controlling your schedule and your time.

"Use the technology and tools available to reduce your involvement with things where you're really not needed," suggests Milligan. "For instance, you can put the Showing Time app on your seller's phone and let them respond to requests. You can put disclosures right in the MLS so you free up the time it takes to send them individually to people."

Many agents get involved in community activities, which can be time-consuming but also energizing if it's a cause you care about.

"We like to be engaged in the

charities we support, so we have what we call a 'get our nails dirty' attitude," says Phyllis Patterson.

Saying yes to activities you enjoy can be easier when you're not tied down with an overly demanding client.

"I've developed a sixth sense about people over time and know right away if we'll work well together or not," says Temple. "I interview buyers and sellers just like they interview me because I know if I'm uneasy about them it will only get worse. It's okay to turn down clients."

When you're overloaded, says Carlstrom, it's typical for your own priorities to be the first to go, which only adds to your stress.

"It may sound counterintuitive, but instead of trying to turn off your activities, you should actually add something new that has nothing to do with your current social circle," says Carlstrom. "Volunteer at a new activity or play a new sport, anything that adds a new line to a social life that isn't work-related."

#### TEAM APPROACH OR GO-IT-ALONE

While some agents insist that being part of a team is the only way to achieve a strong real estate career and maintain a personal life, not everyone agrees.

"I've never been part of a team because you either manage people or you're being managed, and I don't want to do either of those things," says Temple. "I plug everything into my calendar and work around that."

Milligan says that her team, which includes three licensed agents as well as support staff, allows everyone to take time off without any lapse in customer service.

"If we're putting ourselves out there as an industry that's always available,

we need to communicate to agents how to do this," says Milligan. "If you're not on a team, you at least have to partner with another agent so you can cover for each other and respond to emails, texts and calls."

Internal communication with the team and access to a shared calendar as well as a transaction management system keeps Milligan's team serving clients with a high level of professionalism.

"You have to be part of a team to pinch hit for each other and to fully back each other up so you can take vacations," says Phyllis Patterson. "While I'm not working 24/7, the team is. I don't see any other way to handle a large volume of transactions."

## PHYSICAL STRENGTH IS PART OF SUCCESS

Scheduling time for exercise, stress reduction and sleep may seem burdensome when you're already busy, but these essential elements can keep you in good health.

"It's hard to stay focused on your business if you're not physically taking care of yourself," says Harris.

Milligan wakes up at the same time every day, exercises and tries to avoid having an erratic schedule.

Shutting down at night and making room in her schedule for sleep and exercise are important to Brittany Patterson, too, who also says it's important to maintain a healthy social life. Her mother, Phyllis Patterson, fits in a fast 20-minute walk and meditates 10 minutes per day with the help of an app.

Investing time in important relationships is part of staying healthy, too, says Carlstrom.

"Try to manage your technology and be really present with people," says Carlstrom. "And don't forget to schedule fun and practice gratitude."

#### CHANGING THE REAL ESTATE CULTURE

While being responsive to clients and colleagues is a matter of pride for most agents, many also think Realtors<sup>®</sup> could simplify their work life.

"As an industry we should establish a better standard of doing more during the workday," says Milligan. "I try never to work at 9 p.m., because no one does their best at that time of day."

For example, she points to agents who say they will present offers to their clients at 6 p.m., which means negotiations will take place that night. She says agents should ask their clients to be available at noon to present offers so negotiations can be handled during business hours.

"I'd like to see the purchase contract change, since it always sets deadlines at 9 p.m.," says Phyllis Patterson. "Changing it to 5 or 6 p.m. would mean fewer late nights for agents."

Establish your priorities and your schedule to figure out how to mesh business and personal needs. Setting and communicating your expectations can go a long way toward avoiding burnout and allowing you to work fullsteam ahead when necessary. +



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.

#### Is Work-Life Balance a Myth?

The phrase "work-life" balance is being phased out by some people in favor of "work-life integration." The reality for many is that the two parts of life can't be separated in this 24/7 world. Fewer people today work a traditional 9-to-5 job, and those who do are still typically accessible by email, text or phone during their "off-hours."

"Balance is a myth," says Harris. "You can't ever be in balance because carving out time to do one thing means you're taking time away from something else. It's normal to be outof-balance."

Carlstrom prefers the term "work-life mix" because some people prefer to separate work from their personal life, while others like to integrate them.

Carlstrom developed a free "Work-Life Pledge" that helps people create their own work-life mix. Check it out at **buildabetterculture.com/worklife-pledge**.



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"I've been with Samson Properties for almost two years and it's been absolutely incredible. What you see and hear from Danny Samson is exactly what the company is all about. Agents gain respect; we are respected for what we do, and there's more support than you could ever need. I was with another company for 32 years, so it was a hard decision to make, but it was the best move I've ever made."





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- Tammy Irby, Realtor®

## 2017 Market Recap and a Look Forward

INVENTORY, FEDERAL REGULATIONS WILL IMPACT HOUSING

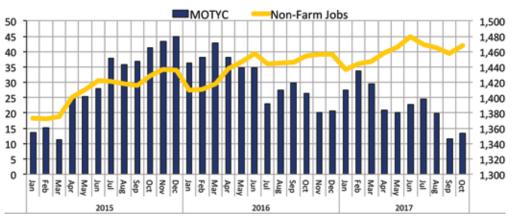
#### By Spencer A. Shanholtz

THROUGHOUT 2017, the economy of the Northern Virginia Association of Realtors® region grew at a slower, yet steady pace. However, in that footprint, which covers Alexandria City, Arlington County, Fairfax County, Fairfax City and Falls Church City, home sales growth stalled in the latter part of the year due to low inventory and climbing home prices. Given these conditions, can the housing market continue to grow, even as the number of new jobs being added to the region is slowing? It is likely that inventory levels in the NVAR region – particularly for homes in the lower price range – will determine the housing market's 2018 outlook.

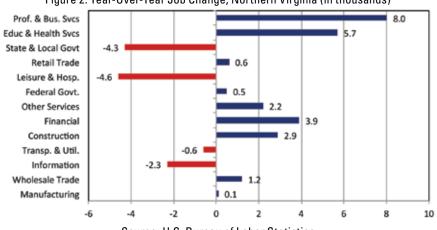
#### SLOWING JOB GROWTH, LOW UNEMPLOYMENT

The Northern Virginia region, which includes counties of Arlington, Clarke, Fairfax, Fauquier, Loudoun, Prince William, Spotsylvania, Stafford and Warren, and cities of Alexandria, Fairfax, Falls Church, Fredericksburg, Manassas and Manassas Park, has seen a reduction in job growth relative to 2016 (Figure 1). This slowing of job growth can be partially attributed to the continued decrease in unemployment between 2016 and 2017. The NVAR region's unemployment rate declined from 3.2 percent in October 2016 to 2.8 percent in October 2017, as the labor market approached full employment. Between October 2016 and October 2017, the region added 13,300 jobs, including 8,000 Professional and Business Services jobs (Figure 2). Although this may not be the largest absolute increase in Professional and Business Services jobs, it makes up the largest proportion of overall job growth since 2014: 80 percent of new jobs in the region between October 2016 and October 2017 were in that sector.





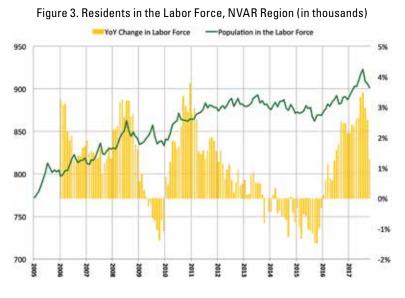
MOTYC (Month Over the Year Change); Source: U.S. Bureau of Labor Statistics



#### Figure 2. Year-Over-Year Job Change, Northern Virginia (in thousands)

Source: U.S. Bureau of Labor Statistics

Despite the slowing growth of payroll jobs throughout the Northern Virginia region, the number of residents in the NVAR region's labor force has grown substantially over the past year (Figure 3). The labor force includes residents who are either employed or actively looking for a job. Between 2012 and 2016 this number had been relatively flat. In the first 10 months of 2017, the labor force increased 1.6 percent compared to 1.2 percent over the same period in 2016.



Source: U.S. Bureau of Labor Statistics

#### HOUSING GROWTH RESTRAINED BY LOW INVENTORY

The region's buying conditions, in theory, are relatively good. Jobs are growing steadily, and low mortgage interest rates are helping keep financing costs low. Erratic sales growth throughout 2017 has resulted from the NVAR region's consistently low inventory and high home prices (Figure 4). Nevertheless, year-to-date sales as of November 2017 are up 4.9 percent over the same period last year at 21,047 closed sales.

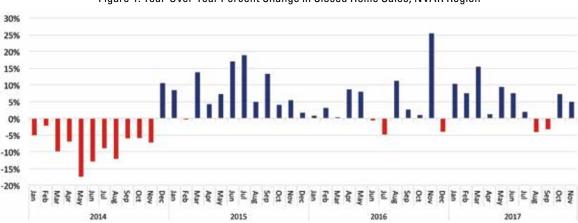


Figure 4. Year-Over-Year Percent Change in Closed Home Sales, NVAR Region

#### Source: Bright MLS. Statistics calculated 12/5/2017

Inventory decline moderated somewhat as 2017 progressed. At the end of November, the NVAR region had 3,236 active listings; down 11.4 percent from that point last year, compared to the 2017 low in April, a 19.9 percent year-over-year decrease. The latter part of 2017 brought marginally increased listings and decreased sales, contributing to the slight loosening of inventory. Year-to-date new listings were up 1 percent as of November 2017, compared to the same time period in 2016.

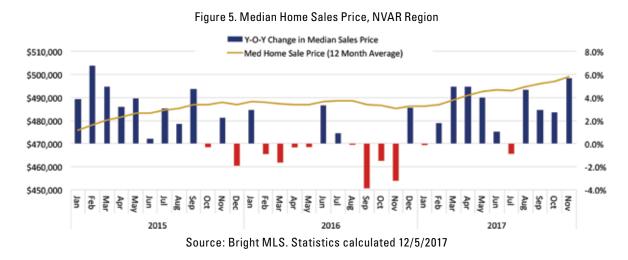
However, the lack of homes available to buy at a reasonable price for most buyers is the missing piece of the equation. With more available homes on the market, the region could have fared better. The lack of lower priced homes likely contributed to

#### market metrics

continued from page 27

people remaining renters or leaving the area, resulting in missed potential home sales.

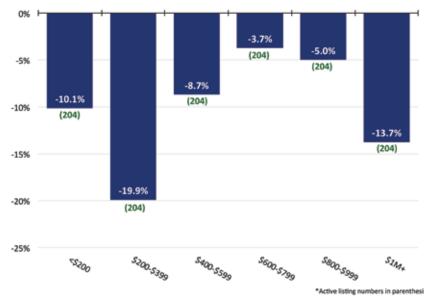
Overall, 2017 saw increased prices with a median home sale price of \$502,000 through November – an increase of 3.2 percent from the same period in 2016. Moving into 2018, prices in the region remain nearly 6.4 percent higher than they were one year ago, with a standing monthly median sale price of \$499,900 in October 2017 (Figure 5). The 12-month average median sale price was \$499,170 in November.



The critical lack of supply at the low end of the market drives these high prices, as this is where the most demand exists. Increased competition means that lowerpriced homes experience bigger price gains than higher-priced homes.

The number of the region's active listings decreased significantly more in the lower listing price categories (Figure 6). Inventory decreased 19.9 percent yearover-year in November 2017 for homes listed between \$200,000 and \$400,000, and increased 4.2 percent over the same period for homes listed between \$600,000 and \$1,000,000. Although beginning to decrease like the rest of the housing stock, homes listed at price points greater than \$1 million make up the largest share of inventory at 816 active listings. Increased residential housing starts, especially at the starter home level, are the key to bringing home prices down.

Figure 6: Change in Inventory by List Price, November 2016-2017, NVAR Region



Source: Bright MLS. Statistics calculated 12/5/2017

#### NEW CONSTRUCTION POISED TO PICK UP

Inventory problems are partially the result of construction not keeping up with demand. Nationally, home building levels have not recovered from the Great Recession – total housing starts (new residential construction) are at 50 percent of their 2006 levels, the housing boom's peak. Low supply of homes for sale provides an opportunity for the nation's homebuilders, as they are currently not building enough inexpensive houses to meet market needs.

Recent signs show that a pickup in national home construction rates is on the horizon. Total housing starts increased 13.7 percent nationally in October according to a joint data release from the U.S. Census Bureau and U.S. Department of Housing and Urban Development, reaching a one-year record high, with solid readings from the single-family sector. Builder confidence in the market for newly-built single-family homes rose two points to a level of 70 in November on the National Association of Home Builders/Wells Fargo Housing Market Index (HMI). New family home size is also decreasing nationally, after increasing to all-time highs in 2013 and leveling off in 2014 and 2015. According to third quarter 2017 data from the U.S. Census Quarterly Starts and Completions by Purpose and Design, median square footage of new single-family homes decreased 3 percent from 2016 to 2,378 square feet.

Building permit data at the local level is a reasonable indicator of future construction conditions. These data, which also are jointly released by the U.S. Census Bureau and HUD, Show that single-family building permits in the NVAR region were up more than 12 percent year-to-date as of October 2017 compared to 2016 (Figure 7).

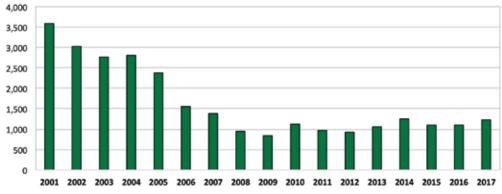


Figure 7. Single Family Building Permits Through October, NVAR Region

#### LOOKING AHEAD! 2018 HOUSING MARKET WILL DEPEND ON INVENTORY LEVELS AND THE IMPACT OF REGULATION.

Looking forward to 2018, the impact of the federal budget continues to be the region's biggest source of economic uncertainty. The Washington region's economy remains tied to the federal government, either through direct employment or federal contracting and procurement. Therefore, potential decreases in the size of the federal government or its spending could have adverse effects on the economic viability of the region and negatively impact its housing market.

In addition, modifications of the current tax system could impact the housing market moving forward. For example, capping the mortgage interest deduction at \$750,000 down from \$1,000,000 would uniquely impact the NVAR region. As of October, 1,589 homes in the NVAR region in 2017 sold for more than \$1,000,000. During the same period, 7,986 homes were purchased for between \$500,000 and \$1,000,000. Under a new mortgage interest deduction cap, nearly 8,000, or 42 percent of new sales from 2017 alone, would be affected by a change in tax code, along with an increased tax burden placed on new sales above \$1,000,000. The lower cap would be particularly detrimental to first-time buyers in the NVAR region's expensive market. Existing mortgages would be exempt, creating a distinction between current and future homeownership. This would create a disincentive to move, intensifying an already severe inventory shortage at the entry level.

Irrespective of regulatory changes, demand for single-family housing is increasing at a consistent pace, driven by job and economic growth, demographic change, and limited housing inventory. With these economic fundamentals in place, upward movement of the single-family housing market should continue this year.

Expect low inventory to continue to push up home prices, but at a slower pace. This moderation of inventory shrinkage depends primarily on new home construction. With a large generation of new homeowners entering the market and an inventory crisis that leaves them with few options, it is expected that builders will not ignore this market. Ideally, 2018 will bring a rise in new construction at the more affordable end of the market, yet how fast this will occur remains to be seen. +



Source: U.S. Census Bureau, U.S. Department of Housing and Urban Development

## Recent Developments Turn Springfield into Fairfax County's Latest 'Golden Opportunity'

By Frank Dillow

#### "PEOPLE ARE COMING BACK TO

SPRINGFIELD," said Nancy-Jo Manney, executive director of the Greater Springfield Chamber of Commerce. "Retailers are showing a lot of interest in locating here."

The revitalization of the Springfield area began nearly five years ago when the National Geospatial Intelligence Agency consolidated its headquarter operations-relocating its 8,500 employees into a new \$1.7 billion, 2.1 million squarefoot building. Located on the south side of I-95 near the I-495 interchange, the building is within easy access to the newly constructed Franconia-Springfield Metro station.

The third-largest federal facility in

the Washington, D.C. area, exceeded only by the Pentagon and the current FBI headquarters, the NGA relocation was a part of the congressionally-mandated Base Realignment and Closure Act of 2005.

The BRAC legislation required the General Services Administration to consolidate federal offices into longterm locations in lower-cost areas such as Fort Belvoir in Springfield. As a result, what was then a warren of outdated warehouse and flex space is now bursting with new office construction.

At the same time, retail businesses were rediscovering Springfield. The most visible evidence of the area's new retail cachet has been the expansion and renovation of the iconic Springfield Mall. Rebranded as the Springfield Town Center, it is now one of the three largest retail centers in Fairfax County, along with Tysons Corner Center and Fair Oaks Mall.

The town center renovation on its original 80-acre site has encouraged construction of additional retail centers in the area.

"This is not the old Springfield Mall," said Eric Christensen, general manager of the Springfield Town Center, at an October Business and Economic Summit hosted by Fairfax County and the Greater Springfield Chamber of Commerce.

"A lot of people haven't been here yet, and we would like for everyone to come and check it out," Christensen added.



Photo courtesy of Springfield Town Center.

The Town Center opened with about 55 percent occupancy on October 14, 2014 after a two-year renovation project. Since opening, it has grown to include some 150 tenants. Current occupancy has reached nearly 95 percent, according to Christensen.

"We have worked hard to create a community atmosphere with new restaurants, food service and entertainment offerings," he pointed out. "We now have a healthy balance of national, regional and local merchants...and we welcome small, local tenants."

"This is a golden opportunity for Realtors<sup>®</sup> in Northern Virginia to bring their local clients to the Springfield Town Center," Christensen said. He urged local Realtors<sup>®</sup> to contact him at: Christee@preit.com.

"Our first priority has been to complete the retail center, and as we achieve that we will be moving on to our second priority of mixed-use development," he explained. Plans are reported to include an additional 3 million square feet of new offices, highrise residential buildings and a new hotel.

Meanwhile, the federal government is continuing to expand its footprint in the area surrounding the Town Center, fueling relocation to the area by government contractors such as General Dynamics, Lockheed Martin and Raytheon.

At the top of the new projects list is Boston Properties construction for the planned 2020 move of the Transportation

"The most visible evidence of the area's new retail cachet has been the expansion and renovation of the iconic Springfield Mall. Rebranded as the Springfield Town Center, it is now one of the three largest retail centers in Fairfax County, along with Tysons Corner Center and Fair Oaks Mall." Security Administration headquarters, with its more than 3,400 employees. The TSA's \$316 million long-term lease of 622,812 square feet of new office space was announced in late August.

Nearby, surrounded by chain link fence, are the federal government's existing GSA warehouse facilities. The location is still considered one of three finalists for a new FBI headquarters. The GSA's reported plan is to trade the current FBI building in downtown D.C. for a new, state-of-the-art, two-million square-foot headquarters at an anticipated construction cost of roughly \$2.5 billion.

Although the Trump administration put the project on ice in 2017, the GSA had already narrowed its plans to three locations, including two alternatives in Maryland, either Greenbelt or Landover. It is unknown whether the GSA will start the site selection process again from scratch if given a green light to proceed.

Even absent an FBI presence, the new TSA headquarters relocation is expected to stimulate demand for office and retail facilities, as well as residential housing for its employees.

"We'll be seeing even more development as future projects continue to unfold," Manney predicted. +



Frank Dillow is a past chair of NVAR's Realtor<sup>®</sup> Commercial Council and is a senior commercial broker in Long & Foster's Commercial Division. He can be reached at francis. dillow@longandfoster.com.

## Multi-Million Dollar

## HARD WORK PAYS OFF!

You deserve recogition for your achievements in 2017!

NVAR Multi-Million Dollar Sales Club honors Realtors<sup>®</sup> who reach high levels of sales each year. Be sure to commemorate your success by joining the Multi-Million Dollar Sales Club.

The application along with club rules and regulations are available at NVAR.com/Awards

#### APPLICATIONS ACCEPTED Dec. 1, 2017 – Feb. 9, 2018 Early Bird Deadline: Jan. 19, 2018

CRITERIA INCLUDE: Residential Multi-Million Dollar Club Member:

\$3 Million or 24 Transactions

#### Residential Top Producer:

\$6 Million or 48 Transactions

#### ANNIVERSARY AWARDS RECOGNIZED AS FOLLOWS:

- 5-year, 10-year, 15-year, etc.
- Life Member and Life Top Producer

QUESTIONS? CALL: 703.207.3210 | EMAIL: awards@nvar.com

## Five Technologies That Can Change How You Do Business in 2018

By Shawn Hanna



AS THE NEW YEAR BEGINS, 2018 promises to show more advancement and practical application of emerging technologies in real estate.

"Real estate agents fear being replaced, and they will be," said Carrie Little, broker and session speaker at the National Association of Realtors® 2017 Realtor® Conference & Expo in Chicago. "They'll be replaced by a real estate agent with technology."

It is critical for the modern Realtor<sup>®</sup> to embrace and understand newly available tools and technology. Here is an overview of five technologies that can change how you do business in 2018, and a peek at what will affect you in 2019 and beyond!

## AUGMENTED REALITY AND VIRTUAL REALITY

Companies such as Matterport and immoviewer are already providing

agents with virtual reality (VR) tours of properties – changing how sellers can market their homes. Out-of-town clients can tour a home from anywhere, and 3-D tours help local clients narrow down which properties they want to see in person.

Augmented reality (AR) could be an even bigger game changer than VR. While VR requires goggles that not everyone may have, anyone with a smartphone can harness the power and benefits of AR. Agent applications of AR include staging a blank room with virtual furniture from a smartphone and allowing clients to walk through a property. Using AR, prospective buyers can see interactive images and videos superimposed on top of the "real world" just by looking at their phone.

Amazon has released a free app, called AR View, that lets customers virtually place thousands of items such as furniture, beds and kitchen products in their homes before buying. Realtor.com® recently released a new feature on its mobile app called Street Peek, which allows users to walk through a neighborhood and see Realtor.com® data on their smartphone screen while looking at houses through their phone.

AR can help Realtors® meet the expectations of their clients by delivering information and service where and when they want it.

## BIG DATA AND MACHINE LEARNING (OR ARTIFICIAL INTELLIGENCE)

While early applications could be costly and complicated, the opportunity for every Realtor® to utilize the power of Big Data and Artificial Intelligence (AI) keep growing. These tools are helping agents craft more relevant content to build stronger ties with buyers and sellers and ultimately be better "interpreters of information."

Big Data is the aggregation of hundreds of data points, either on a person or a property, from publicly available sources. AI is machine learning, which occurs when computers take in data and run them through algorithms to learn and provide the user with actionable information.

All the data in the world isn't useful without understanding what it's telling the user. With better tools to help agents interpret data into actionable items, agents can generate leads efficiently by tailoring messages based on the likelihood that a consumer will buy or sell, and connecting consumers with the right property. An exciting benefit that will be available to all Bright MLS (MRIS) subscribers in 2018 is access to the new Remine platform. Remine will put the power of easy-to-understand and actionable Big Data in the hands of all agents, not just the tech-savvy.

#### VOICE ASSISTANCE AND SMART HOME TECHNOLOGY

Smart home technology is already making an impact as one of the most requested features by homebuyers. The impact will only grow as smart home systems, including security, locks, cameras and lights become more integrated and controllable from a single, central app.

With more than 33 million voiceactivated devices in use, digital voice assistants such as Siri (Apple), Cortana (Microsoft), Google Home and Alexa (Amazon) are becoming more integrated and adding value to the homeowner. Through the convenience of hands-free voice commands, consumers can check the arming status of security systems, change the temperature, turn lights on or off and turn on the music or television. As voice-assistant technology continues to become part of consumers' lives, demonstrating the integration with smart home technology will be invaluable.

#### PERSONAL AND DIGITAL SECURITY

Safety has always been an important issue for agents, and technology is helping to boost personal security.

Homesnap Pro offers a built-in safety app for agents using the platform. As soon as an agent starts a showing in the app, a safety timer can be discretely enabled that will immediately notify emergency contacts if the agent does not turn the timer off.

NAR also recently partnered with Trust Stamp to provide an additional free safety tool for all Realtors<sup>®</sup>. Trust Stamp scours public records, social media and other digital information to produce a "trust score" on prospective clients. This helps agents verify clients' identities and raises potential red flags.

With the growth of technology comes increased cybersecurity risks. Real estate agents will see more tools available to keep their digital footprint safe from hackers and scammers, such as password managers, two-factor authentication, and services that encrypt and conceal data.

## 2019 AND BEYOND: BLOCKCHAIN AND SELF-DRIVING CARS

You've probably heard – and have questions about – Bitcoin: the digital currency making headlines. While using digital currency may become more commonplace for home purchase transactions, the real breakthrough is in the technology powering Bitcoin, called Blockchain. The easiest analogy is to think of "Bitcoin to Blockchain" as "email to Internet."

Bitcoin is only one application of Blockchain. At its core, Blockchain is a transaction record of a piece of "property" (anything that can be transferred from one person to another). The record is held in what is called a "distributed" ledger, or a collection of participating computers. Each computer holds the records of each instance when a "property" has changed hands. By having the records held across thousands (or even millions) of computers, fraud and hacking become almost impossible, and every transaction is verified and authenticated by the participating computers.

Blockchain potentially can help make real estate transactions more secure and fraud-proof, as well as cheaper and faster. Potential uses are in digitizing and streamlining the titling process, better accuracy in public



record information, and ushering in "smart contracts," which are automated digital real estate transactions based on conditions and actions.

Another technology on the horizon that will impact real estate is selfdriving cars. Automated vehicles could allow agents to chauffeur clients around pre-programmed routes and simultaneously present and review houses. Self-driving cars could also change development in urban areas. Instead of allocating space for parking lots, car washes and gas stations, prime real estate will be made available for homes. Suburbs and rural areas could be more appealing with commutes becoming less strenuous. Automated vehicles could also impact neighborhood design by emphasizing yard use, bike trails, walking paths and shared spaces that previously were used for driveways, garages and streets.

While technology is always evolving, ultimately its purpose is not to replace Realtors<sup>®</sup>, but to take professionals further in providing the best possible customer service.



Shawn Hanna is NVAR's senior director of technology initiatives.

## Appraisal Summit 2017: Glass Half Full or Glass Half Empty?

PANELISTS SHARE INSIGHTS ABOUT PAST, PRESENT, FUTURE OF VALUATION

By Kate O'Toole

IN AN EFFORT to understand the window of opportunity in a transaction for Realtors<sup>®</sup> and appraisers to discuss a property, the Northern Virginia Association of Realtors<sup>®</sup> and the National Association of Independent Fee Appraisers host an annual NVAR Appraisal Summit, which began 12 years ago. Although appraisers' and Realtors<sup>®</sup>' points of view may differ, the summit serves as an invaluable outlet to bring professionals together to network and discuss industry trends, changes and challenges.

#### MARKET OVERVIEW

After a welcome from 2017 NVAR Chairman Bob Adamson and an introduction by moderator Jamie Loizou, co-owner at Suburban Appraisers and Consultants, this year's November 13 summit opened with a nationwide and local overview of the real estate market, delivered by NVAR CEO Ryan Conrad.

He explained that homeownership is still near 50-year lows. Housing continues to be less affordable and there is a low supply of inventory. However, despite affordability issues, mortgage rates are relatively unchanged while there is steady growth in existing home sales, he said.

Conrad noted there are more young adults living with their parents, which could be related to increased levels of student debt.

Focusing on the local region, he highlighted recent job growth. Home sales and prices are up, but inventory is low in the region, which mirrors the national trend.

"We have some catch-up to do," Conrad said. "Our market isn't necessarily outperforming as it was years ago, but we expect growth to continue."

#### WHAT GOT US HERE?

John Russell, senior director of government relations and chief lobbyist for the American Society of Appraisers, discussed initiatives that explain the current state of the industry.

Before the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA), there were no minimum qualifications to identify oneself as an appraiser. Title XI of FIRREA required states to institute an appraiser licensing and certification system for federally related transactions.

However, in 1994, bank regulatory agencies exempted some appraisal activity from Title XI's requirements.

Russell said this was not necessarily an effort to skirt Title XI's requirements, but rather to avoid duplicated efforts – since

the requirements of the exempted entities were already known to exceed those imposed by Title XI.

Then came the 2007 housing collapse.

"Nothing can capture what happened quite like a dumpster fire," Russell said. "We all wore it. We were all part of the problem. We all engaged in activity that contributed to this dumpster fire."

After the collapse, people tried to fix problems by swinging the pendulum in the opposite direction, which is where the Home Valuation Code of Conduct (HVCC) came into play, explained Russell.

The HVCC was interpreted by most lenders to require an Appraisal Management Company (AMC) to act as a firewall between the lender and the appraiser.

"HVCC, for better or worse, took away the relationship part of your business." Russell said. "In addition, there was more work for less money. A lot of really good appraisers decided, 'why am I going to keep doing this if it doesn't make sense to me as a business person?"

Title XIV of the Dodd-Frank Act of 2010 was an attempt to remedy some of the issues that arose with AMCs, but AMCs continue to be a point of conflict in the appraisal process.

"Seven years later, we are not done implementing Title XIV," Russell said.

#### THE FUTURE OF VALUATION

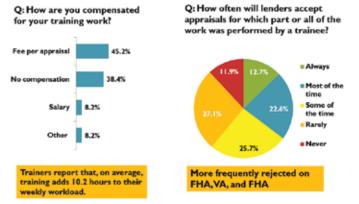
Panelists discussed the perceived shortage of appraisers and possible causes of this trend, along with other challenges in the industry.

"Appraiser shortage is due to one word and one word only: economics," Pat Turner, president of the Old Dominion Chapter of NAIFA and president of the Virginia Coalition of Appraisal Professionals, said.

In recent years, the industry has created significant barriers for appraisers to enter the field. Individuals must take appraisal coursework and have experience to become an appraiser, but compared to past requirements and other industry professions, appraisers must also have a four-year degree.

Once an appraiser becomes certified, he or she still needs to be trained, requiring appraisers to share the income with a trainee in the field. Further, many lenders refuse to accept appraisals that are performed by trainees.

#### Training Takes Time, Little Compensation



Slide presented by Ken Fears during the Summit; data from the NAR Appraiser Trends Study.

Appraisers are required by the Uniform Standards of Professional Appraisal Practice (USPAP) to have geographical competency in the area they are working in, which means they must have knowledge of the area's market. If appraisers do not have geographical competency, they may make an inaccurate appraisal. Turner discussed how this is an issue, as AMCs sometimes choose appraisers from outside the region who charge less.

Ken Fears, director of regional economics and housing finance at the National Association of Realtors®, said another reason for the shortage of appraisers is the trend that many are retiring. According to the NAR Appraiser Trends Study, the average age of an appraiser is 54 years old and 10 years from now, 58 percent of appraisers will move out of the industry. He added that it is not just because of AMCs that there is a shortage of appraisers, but that many are opting out of specific types of assignments. Distribution of Anticipated Retirement

Trickle Today...Wave Tomorrow



Retirement distribution as presented by Ken Fears from the National Association of Realtors<sup>®</sup>.

As the industry changes and moves behind computer screens, Turner doubted the value of automation over an appraiser visiting a property in person.

"I've said this over and over again: How many computers can see? How many computers can hear or smell?" Turner said.

Despite these factors, panelists seemed optimistic about the future of appraisers.

"I see this as the cup being half full, not half empty, because I think the economics are going to change," Turner said. "As for the future of appraisers, I am not ready to say that it is doom and gloom." +



Kate O'Toole is the NVAR digital and editorial content specialist.

## Young Professionals Network: A Look at 2017

NVAR'S YOUNG PROFESSIONALS NETWORK (YPN) kicked off 2017 with a speed-networking event, where new and current members could meet colleagues and share information about their profession.

Later in the year, YPN hosted a Top Golf event and happy hours for St. Patrick's Day and Christmas. "Get the Scoop with RPR®" served a dual social and educational purpose as an an ice cream social and informational session at NVAR's headquarters. To help promote the Realtors® Political Action Committee (RPAC), the group hosted the series: "Business & Beers with NVAR CEO Ryan Conrad." YPN also partnered with the Realtor®-Builder Series for a program about smart home technology. On the philanthropic side, YPN partnered with NVAR Cares for Habitat for Humanity's Build Days and ReStore days. Members also volunteered at the Junior Achievement Center in Fairfax to teach children about running a business and volunteered at the Embry Rucker Shelter to serve food, organize donations and participate in other projects.

Many of these successful events will return in 2018. However, YPN is planning to expand its educational and philanthropic efforts by teaming with other NVAR committees and groups. To learn more, contact dcaldas@nvar.com. +

## Life Under Construction

HOW TO MAINTAIN BALANCE DURING A HOME REMODEL

By Mina Fies



FOR MOST PEOPLE, the word "balance" doesn't come to mind when remodeling a home. Instead, it can invoke feelings of anxiety and fear. However, with focus and planning, it is possible to mitigate the chaos and remain centered throughout the process.

Here are three ways to maintain sanity:

#### **RELOCATE KEY FUNCTIONS**

Most homeowners think they have to accept disruption and suffer through a remodel, but it doesn't have to be that way. It is possible to keep a sense of normalcy and create a regular routine, which will go a long way toward ensuring a smooth remodeling experience. For example, during a kitchen remodel, set up another area of the home to serve as a temporary kitchen. Use a folding table for work surfaces, relocate the coffee maker, move the refrigerator (or get a mini fridge), and designate a space for frequently used pantry items, such as cereal, peanut butter and canned goods.

As for food preparation, planning ahead will save future headaches. Make casseroles or easy-to-freeze meals to quickly warm up in the microwave. Dust off the crockpot and save time with onepot cooking. Depending on how long the kitchen will be out of commission, consider purchasing a stand-alone induction burner (or two). After the renovation, they are handy to have when entertaining larger crowds.

If the family room will be out of commission, recreate the family's

favorite hang-out spot in another area of your home by turning a spare bedroom into a living space. Bring in favorite chairs, pillows and blankets so it feels more like the usual family gathering space. Family photos are a nice touch, too.

**TIP:** Don't forget to minimize a pet's stress as well. If Spunky the cat likes to hang out on a particular pillow in the living room window, try relocating the cushion to the temporary space a week or so before construction begins. This will help alleviate the pet's stress and keep him out of the work area once things get going.

#### PLAN YOUR TIME WISELY

Don't think it's possible to stand the disruption? Use the remodel as an excuse to take a vacation! With a little planning, it's possible to make the most of a difficult situation. Consider family day trips to a theme park or local museum to avoid the disarray at home.

**TIP:** Time away is best spent at the beginning of a remodel. This is when the demolition phase and noisier parts of the process take place. Most homeowners like to be around when items like countertops and tile are installed, to keep an eye on the quality of the workmanship.

#### MANAGING EXPECTATIONS

The best way to alleviate stress during a remodel is to minimize surprises. Whether it's a first time renovation, or a project for a seasoned pro, it's important to have clear lines of communication with the contractor at every stage of the process.

#### under construction

After the design is complete and before the first hammer is swung, schedule a pre-construction meeting with the contractor. This is the time to discuss topics such as what times of the day work will begin and end, how the rest of the home will be protected from foot traffic, where the dumpster will be placed, who is the main point of contact each day, and how the crew will manage pets during the work day. Discussing these little details before construction gets underway will help both the homeowner and the contractor get started on the right foot.

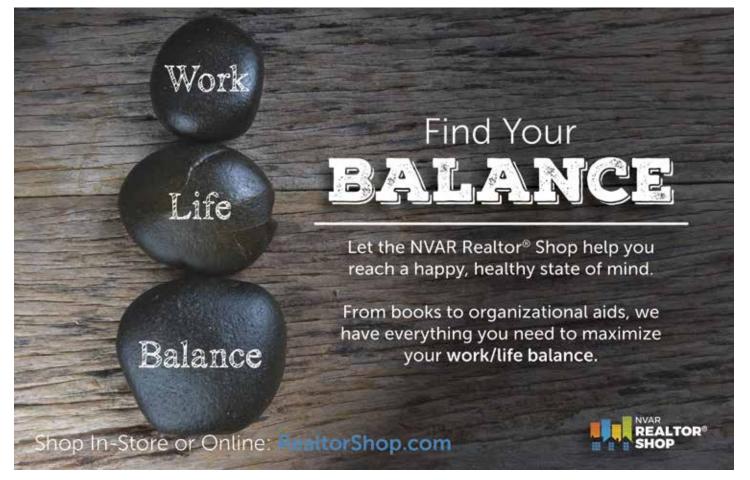
Of course, communication is critical throughout the construction phase, so try to arrange a weekly in-person progress meeting with the contractor. At this meeting, the contractor should share what happened the week before and what is planned for the week ahead. Prior to the meeting, walk the space alone and make a list of any concerns about quality or other general questions. Don't be afraid to respectfully question contractors, as they want clients to be satisfied and happy with the end result, too. The earlier concerns are raised, the easier it is for them to be addressed in a timely manner, which will keep frustration in check.

At the end of the project, have a completion walk-through meeting to review any last items that need to be addressed (sometimes referred to as a "punch-list"). This is the time to test appliances, ask how new features are operated, learn where the extra tile and paint cans are stored, and get answers to other miscellaneous questions. Ensuring satisfaction with the end product when it comes to quality and finish is just as important to the contractor as it is to the homeowner. Don't be in a hurry to just "get it over with" and rush the contractor to finish. Those nagging items that were not done quite to satisfaction will impact long-term feelings about the space. Meeting with the contractor towards the end of the process and addressing such concerns will help the homeowner maintain control and psychologically reclaim the space.

**TIP:** Schedule weekly progress meetings for the same day and time each week to minimize multiple schedule changes.

Every remodeling project is different, but no matter what size and scope, there is no reason why homeowners can't maintain balance throughout the process. With planning (and of course, a good dash of patience) it's possible to enjoy an incredible dream space in no time. +





## **NVAR Standard Forms Changes**

EFFECTIVE JANUARY 1, 2018



THE NVAR BOARD OF DIRECTORS has approved the following forms changes, as proposed by NVAR's Standard Forms Committee:

#### 1. K1338 – EXCLUSIVE RIGHT TO REPRESENT BUYER AGREEMENT

- a. **Paragraph 4, Term and Termination:** This paragraph was modified to clarify the Buyer's responsibility for payment of the Termination Fee. This means that any Termination Fee paid by the Buyer to the Broker is in addition to any other fees paid by Buyer to Broker during the term of the Agreement.
- b. **Paragraph 5, Broker's Duties:** This paragraph was modified to clarify that any agreement between Buyer and Broker regarding the existence, terms, or conditions of offers must be in writing.
- c. Paragraph 6, Buyer's Duties: This paragraph was separated from Paragraph 5 for clarity, and to highlight the separation of the parties' duties. This paragraph was modified to advise Buyer not to take, post, publish or display photos or video recordings of the property without Seller's prior written consent. The term sub-agent was removed to make this paragraph consistent with the residential standard agency statute. The revisions to this paragraph also streamline the language regarding the existence of a recording system in the property and the possibility of video and/or audio recording.
- d. **Paragraph 8(B)(1):** This paragraph was modified to clarify that the Broker's Fee is owed to Broker after termination only if the Buyer later acquires real property of the same type as discussed in the Purpose Paragraph 7.
- e. Paragraph 14: This paragraph was modified to include headings for each of the three disclaimers for purposes of clarity. This paragraph was also modified to include a new disclaimer with respect to wire fraud. Since wire fraud is a significant risk to Realtors® and consumers, the Buyer is being warned of its possibility and instructed about precautions to take in order to avoid becoming a victim of wire fraud. Buyers are being advised not to rely exclusively on electronic communications, and to orally verify any changes to wiring instructions with the Broker or with any thirdparty vendor before transmitting funds by wire transfer.

#### 2. K1208 - NEW HOME SALES CONTRACT

This form was created to accommodate the needs of the

membership, and should be **used only in instances where the Buyers will buy a lot and then build a home.** This contract is not intended to be used when:

- the owner already owns the lot;
- the builder owns the lot and will be building a house; or
- the builder owns the lot and has already begun building a house.

This contract was drafted to follow the Residential Sales Contract as closely as possible. However, some provisions, such as the inspection paragraph, differ significantly from the Residential Sales Contract.

3. K1382 – CONSTRUCTION FINANCING AND APPRAISAL CONTINGENCIES ADDENDUM

This financing contingency was created to be used with the New Home Sales Contract. This contingency can be used for all types of financing.

4. K1373 – OPTIONS ADDENDUM (NEW HOME SALES CONTRACT)

This addendum ensures that the parties to the New Home Sales Contract reduce to writing the options which are included in the base price, as well as those the Buyer wishes to add.

5. K1020 – SELLER'S POST SETTLEMENT OCCUPANCY AGREEMENT AND K1225 – BUYER'S PRE-SETTLEMENT OCCUPANCY AGREEMENT

The changes to these two forms were administrative in nature to match the language which was recently updated in the Sales Contract, addressing the Property Maintenance and Condition.

6. K1360 – WELL AND SEPTIC CONTINGENCY This change was administrative in nature. Paragraph 2B2

was amended to reflect a wrong reference to a previous paragraph. The old version incorrectly referred to paragraph A1. It has been amended to refer to paragraph B1.

 7. K1336 – EXCLUSIVE RIGHT TO SELL LISTING AGREEMENT This change was administrative in nature. The second paragraph 26 was renumbered to 27. +

## Professional Standards Cases by the Numbers - 2017

The NVAR Professional Standards Department fielded a 43% increase in Grievance complaints last year compared to 2016.

Effective January 1, 2017, new violations were added to the Citation System, allowing for a more rapid disposition to certain complaints. Please visit **nvar.com** to view the current SentriLock<sup>®</sup> rules, Code of Ethics and updated Citation System provisions.

### **CASES BY THE NUMBERS**

#### GRIEVANCE 110 Complaints received in 2017 Number of respondents named 110 in the complaints Disciplinary cases against individual 24 Respondents that were dismissed Disciplinary cases against individual 42 Respondents that were forwarded Disciplinary cases against individual 36 Respondents issued a Citation Citation cases that proceeded Δ to a full hearing Citation cases pending 2 a full hearing Disciplinary cases against individual 3 Respondents that were withdrawn Disciplinary cases against individual Respondents still 13 under consideration Disciplinary cases referred to Π another association

### **PROFESSIONAL STANDARDS** 33\* Hearings completed Of the 33 hearings, Respondents waived their right to hearing in five cases g Pending Hearing in 2018 10 Cases withdrawn or abandoned **g**\* Requests for appeal Of the nine requests for appeal. five were appeals of the Grievance Committee's decision 5 **Cases in Abeyance**

#### ARBITRATION

Claims received	10
Claims classified as a Mandatory Arbitration	7
Claims pending review by the Grievance Committee	3
Claims classified as a Voluntary Arbitration	0
Hearings held	1
Cases withdrawn	1
Cases resolved in mediation	3
Pending Hearing in 2018	0
Pending Mediation in 2018	1
Requests for Procedural Review	0
Arbitration cases referred to another association	1

# To learn more about the NVAR dispute resolution options, visit **NVAR.com/disputes**.

# Code of Ethics Explained

COOPERATION AND COMMUNICATION

By Greg Hoff



#### THE REALTORS® CODE OF ETHICS is

more than a guide to right and wrong. It is a powerful, practical business tool that leads to long lasting relationships with both clients and other Realtors<sup>®</sup>.

Elaborating on these relationships, the Code of Ethics discusses cooperation in Article 3:

Realtors<sup>®</sup> shall cooperate with other brokers except when cooperation is not in the client's best interest. The obligation to cooperate does not include the obligation to share commissions, fees, or to otherwise compensate another broker.

The majority of complaints regarding Article 3 involve a frustration of expected cooperation between Realtors®. However, the cooperation standard created by Article 3 is malleable, often making Article 3 violations difficult to determine.

Standard of Practice 3-10 provides the basic framework for interpreting cooperation within Article 3: The duty to cooperate established in Article 3 relates to the obligation to share information on listed property, and to make property available to other brokers for showing to prospective purchasers/ tenants when it is in the best interests of sellers/landlords.

The parameters of cooperation are left intentionally open – creating a caseby-case basis for determining Article 3 violations.

When reviewing complaints, the committee members consider the facts presented by both parties and determine a reasonable cooperation standard within these circumstances that embodies the spirit of 3-10.

Article 3 is not intended as a set of strict rules establishing cooperation. Instead, cooperation is established upon mutual initiation of a potential transaction between parties. From there, a standard of cooperation can reasonably be inferred based on the specific circumstances. A Realtor®, for example, has not violated Article 3 when he or she merely fails to return a phone call or email from an agent representing an interested buyer or by failing to show a property upon request.

The following hypothetical situation is an example that illustrates the parameters and expectations of cooperation under Article 3.

Realtor® A represented a buyer who was interested in a property listed by Realtor® B. After viewing the property with his client, Realtor® A submitted an offer on behalf of his client to Realtor® B. Realtor® A attempted to contact Realtor® B several times via phone and email to find out about the status of his client's offer, but received no communication in return from Realtor® B. Realtor® B's client eventually accepted a different offer.

In this situation, Realtor<sup>®</sup> B would likely not be found in violation of Article 3. Unless it can be shown that Realtor<sup>®</sup> B purposefully impeded Realtor<sup>®</sup> A's client's offer, Realtor<sup>®</sup> B has not failed in his duty to cooperate under Article 3.

Conversely, consider the following situation:

Realtor® A represented a tenant who needed a move-in date by the end of the month. Realtor® A showed his client a property listed by Realtor® B and submitted a rental application for the property on behalf of his client. After awaiting approval status for more than a week and receiving no response, Realtor® A contacted Realtor® B again and was notified that his client had in fact been approved. Realtor® A subsequently submitted a drafted lease with a move in date by the end of the month, and required deposits to Realtor<sup>®</sup> B. Realtor<sup>®</sup> B again failed to contact Realtor<sup>®</sup> A for more than a week, putting the move-in date required by Realtor<sup>®</sup> A's client in jeopardy. Days before the move-in date, Realtor<sup>®</sup> A contacted the rental property landlord who informed her that he was unable to move out in time for the client's move-in date, a fact that had not been communicated to Realtor<sup>®</sup> A by Realtor<sup>®</sup> B.

Similar to the first situation, this scenario demonstrates a failure in communication. However, this interaction would likely constitute an Article 3 violation. In this case, Realtor® A and Realtor® B were in the middle of a transaction that was time sensitive. Realtor® B failed to communicate in a timely manner and failed to disclose that the requested move-in date would be unavailable. This failure of communication falls below the reasonable expectation of cooperation established within these circumstances, and thus would constitute an Article 3 violation.

The distinction between these examples, both involving communication failures, highlights the circumstantial nature of the cooperation parameters established by Article 3.

One of the common Article 3 violations centers around a Realtor® accessing a property in violation of Standard of Practice 3-9, which provides that "Realtors® shall not provide access to listed property on terms other than those established by the owner of the listing broker."

The following provides an example of such a situation.

Realtor® A listed a property and provided specific instructions for access on the listing, including a requirement of 24hour notice for scheduling appointments. Realtor® B set up an appointment and showed the property to a client. A week *later, Realtor® B returned to the property with the same clients, but without setting an appointment first.* 

In this situation, Realtor<sup>®</sup> B would almost certainly be found in violation of Article 3 because he accessed the property in nonconformance of the listing instructions.

Members of the hearing panel focus on the facts of each case to determine whether there was reasonable cooperation. Conduct that is demonstrably purposeful or significantly negligent in cooperation with another agent creates possibility for Article 3 violations.

Beyond what is established by Standard of Practice 3-10, there is no universal standard applicable to every case when determining cooperation. +



**Greg Hoff** is a second-year law student at George Mason University's Scalia Law School, serving as a legal intern for NVAR.



## Wednesday, March 21 NVAR.com/Briefing



Broker CE : Brokerage Risk and Liability         Time:       8:45 a.m 12:25 p.m.         Date/Location:       January 18	CONTINUIN	G EDUCATION (CE)
Time:1 - 4:45 p.m.Date/Location:January 18.Date/Location:January 18.February 22.FairfaxMarch 14.FairfaxTime:8:45 a.m 4:45 p.m.Date/Location:January 20.February 10.HerndonMarch 10.FairfaxTime:8:45 a.m 4:45 p.m.Date/Location:January 27.Date/Location:January 27.FairfaxFebruary 17.Date/Location:January 27.FairfaxFebruary 17.Date/Location:February 17.Date/Location:February 17.Date/Location:February 17.FairfaxFebruary 18.FairfaxFebruary 16.March 13.Part 28.FairfaxFebruary 13.March 13.Part 28.March 13.Part 28.March 14.HerndonMarch 13.Part 28.Time:8:45 a.m 4:45 p.m.Date/Location:January 10.HerndonMarch 15.CE: Shr Mandated CourseTime:8:45 a.m 12:25 p.m.Date/Location:January 11.HerndonCE Elective: Home Innovations and Trends </th <th>Time:</th> <th>8:45 a.m 12:25 p.m. January 18Fairfax February 22Fairfax</th>	Time:	8:45 a.m 12:25 p.m. January 18Fairfax February 22Fairfax
Time:8:45 a.m 4:45 p.m.Date/Location:January 20	Time:	1 - 4:45 p.m. January 18Fairfax February 22Fairfax
Time:8:45 a.m 4:45 p.m.Date/Location:January 27FairfaxFebruary 17Herndon March 17Herndon March 17Time:6 - 9:30 p.m.Date/Location:February 6 (Part 1A)Date/Location:February 8 (Part 1B)February 13 (Part 2A)Fairfax February 15 (Part 2B)March 6 (Part 1A)Herndon March 6 (Part 1A)March 6 (Part 1A)Herndon March 13 (Part 2A)March 13 (Part 2A)Herndon March 13 (Part 2B)March 13 (Part 2B)Herndon March 15 (Part 2B)March 13 (Part 2A)Herndon March 15 (Part 2B)Date/Location:January 10Date/Location:January 10Herndon February 20FairfaxCE Elective: Environmental Issues Time:8:45 a.m 4:45 p.m.Date/Location:January 11Date/Location:January 11HerndonCE Elective: Home Innovations and TrendsTime:1 - 4:45 p.m.Date/Location:January 11HerndonCE Elective: Detection and Prevention of Contract Fraud Time:Time:8:45 a.m 12:25 p.m.Date/Location:February 21FairfaxCE Elective: New Rules of Real Estate Finance Time:Time:1 - 4:45 pmDate/Location:February 21FairfaxCE Elective: New Rules of Real Estate FinanceTime:1 - 4:45 pmDate/Location:February 21Fairfax	Time:	January 20Fairfax February 10Herndon
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Time: 1 - 4:45 pm Date/Location: February 21Fairfax	Time: Date/Location:	8:45 a.m 12:25 p.m. February 21Fairfax
	Time: Date/Location:	1 - 4:45 pm February 21Fairfax

ADA and Advertising Time: 10 a.m. - 12 p.m. Date/Location: February 16.....Fairfax

#### CE Specialty - Architecture, Styles, Building Nomenclature and Materials Time: 9 a.m. - 12 p.m. Date/Location: March 7.....Fairfax

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

Post Licensing - Time: Date/Location:	VA Agency Law 9 a.m 12 p.m. January 8Fairfax February 5Herndon 6 - 9:30 p.m. March 5Fairfax
Post Licensing -	Ethics
Time: Date/Location:	1 - 4 p.m. January 8Fairfax February 5Herndon 6 - 9:30 p.m. March 6Fairfax
	Contract Writing
Time: Date/Location:	9 a.m 4 p.m. January 9Fairfax February 6Herndon 6 - 9:30 p.m. (2-evenings) March 19 - 20Fairfax
	Real Estate Law and Board Regulations
Time: Date/Location:	8:45 a.m 4:45 p.m. January 16Fairfax February 12Herndon 6 - 9:30 p.m. (2-evenings) March 26 - 27Fairfax
	Risk Management
Time: Date/Location:	9 a.m 12 p.m. January 22Fairfax February 13Herndon 6 - 9:30 p.m.
	March 12Fairfax
Post Licensing - Time: Date/Location:	Escrows & Protecting Other People's Money 1 - 4 p.m. January 22Fairfax February 13Herndon 6 - 9:30 p.m. March 13Fairfax
Post Licensing - Time: Date/Location:	Fair Housing 10 a.m 12 p.m. January 23Fairfax February 20Herndon 6 - 8 p.m. March 1Fairfax
Post Licensing - Time: Date/Location:	Current Industry and Trends 1 - 3 p.m. January 23Fairfax February 20Herndon 8 - 9:30 p.m. March 1Fairfax

#### **PRE-LICENSING EDUCATION**

#### Principles of Real Estate: Day 1 -11

Time:	9 a.m 5 p.m.	
Date/Location:	June 4 - 21	Fairfax
	November 1 - 19	Fairfax

#### FEATURED OFFERINGS

REALTOR <sup>®</sup> REFR	E <mark>SH: Secrets of the Pros</mark>
Time:	9 a.m 1 p.m.
Date/Location:	February 15Fairfax
Designation: Pri	<mark>cing Strategies Advisor (PSA)</mark>
Time:	9 a.m 5 p.m.
Date/Location:	February 12Fairfax
RI 504 - Working	<mark>) with Buyers</mark>
Time:	9 a.m 4 p.m.
Date/Location:	February 8Fairfax
RI 507 - Ethics an	<mark>nd Professional Responsibility</mark>
Time:	9 a.m 4 p.m.
Date/Location:	March 8Fairfax
Military Relocat	<mark>ion Professional Certification (MRP)</mark>
Time:	9 a.m 5 p.m.
Date/Location:	March 15Herndon
Friday Focus Lur	n <mark>ch 'n Learn</mark>
Time:	9 a.m 11:30 a.m.
Date/Location:	February 2Fairfax
Property Manag	l <mark>ement Lunch'n Learn</mark>
Time:	11 a.m 1:30 p.m.
Date/Location:	March 2Fairfax
VHDA Professio	nal Training Course
Time:	10 a.m noon
Date/Location:	March 14Herndon
Getting Started Time: Date/Location:	with RPR 10 a.m noon January 18Fairfax February 16Fairfax March 7Herndon
RPR Mobile App	10 a.m noon
Time:	January 25Herndon
Date/Location:	February 23Fairfax
Using RPR to Rea	<mark>ach and Retain Clients at Your Next Open House</mark>
Time:	10 a.m noon
Date/Location:	March 14Herndon
D.C. CONTIN	NUING EDUCATION (CE)

#### DC Fair Housing

Time: Date/Location:	9 - 12:15 p.m. February 13	Fairfax
DC Legislative U Time:	<mark>pdate</mark> 1 - 4:15 p.m.	

Date/Location: February 13.....Fairfax

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

#### MD Legislative Update

Time:	9:30 a.m 12:30 p.m.
Date/Location:	March 9Fairfax

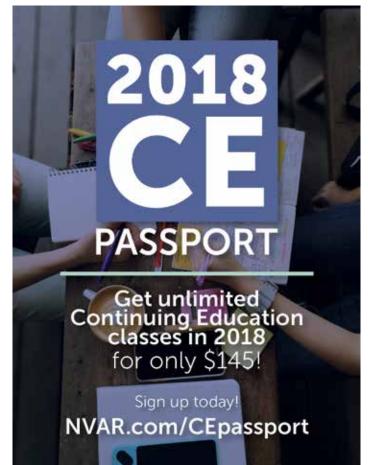
#### **BROKER PRE-LICENSING**

#### **Broker Appraisal**

Di olici / ippi dibd	
Time:	9 a.m 5 p.m.
Date/Location:	January 31 - March 7Fairfax
<mark>Broker Law</mark> Time:	9 a.m 5 p.m.
Date/Location:	June 7 - July 19Fairfax
	•
Broker Manager	nent
Time:	9 a.m 5 p.m.
Date/Location:	August 16 - September 20Fairfax
Broker Finance	
Time:	9 a.m 5 p.m.
-	-
Date/Location:	October 4 - November 8Fairfax

#### **NEW MEMBER ORIENTATION**

Time:	9 a.m 1 p.m	
Date/Location:	January 4	Fairfax
		Herndon
	February 5	Fairfax
	Feburary 21	Herndon
	March 3	Fairfax



## Bright MLS Compliance Update

TIPS FOR ADDING LISTINGS IN 2018

By Michelle Yam, BrightMLS Accuracy and Policy Department Manager

The Bright MLS Compliance Department has changed its name to the Accuracy and Policy Department. The name change better reflects the department's functions: data accuracy, and enforcement of the Bright Rules and Regulations and policies. You may reach us at AccuracyandPolicy@brightMLS.com or by telephone at 301 838-7140.

**COMPLIANCE** 

#### ENTERING NEW HOMES

- Select "Yes" in New Construction Y/N field under the General Section of Keystone.
- Add showing instructions from the Showing picklist, such as: Onsite Sales, Offsite Sales, Plan Avail/No Model and See Models.

#### TAX ID NUMBERS

Bright MLS Public Records may not have Tax ID numbers for new construction if the county has yet to assign them or Bright MLS has yet to receive updated tax information from the taxing jurisdiction. To enter a listing without a Tax ID number, add the state and county information, then click "continue." The following warning will appear: "You have not attached a Tax Record, are you sure you want to proceed?" Select YES to the warning. If the Tax ID number does not appear in the Bright MLS Public Records, you will not be assessed a fine.

#### MULTIPLE MODELS AVAILABLE

Since many new home communities offer more than one model, which may be built on a variety of lots, you only need to list the models. Once the home has settled, you may enter the sale as a Comparable.

If a single spec model is being used as the sales office, you should cite the sales office address as the address for the other unbuilt model homes. Enter each model under its own MLS number and enter the base price as the sales price.

As these homes are new construction, there may not be photos available. You may upload images or artist renderings, including different elevations, floor plans and photos of the actual models.

## CONTINGENCY EXPIRATION DATE AND TEMP OFF STATUS UPDATES

Two of the most common questions fielded by the Accuracy and Policy Department are about updating Contingency Expiration and Temp Off listing statuses.

DELINQUENT CONTINGENCY EXPIRATION DATE

- If the contingency has not been met and more time is needed, extend the Contingency Expiration date. If you do not have a new date, then use the proposed settlement date.
- If all contingencies have been met, change the status to Contract.
- If the contingencies have not been met and the deal falls through, change the status to either Withdrawn or, if there is still an active listing agreement, to Active.

#### DELINQUENT TEMP OFF STATUS

• Temp Off status indicates that the listing agent still has a valid listing, but the property is not available for showing. Generally, this is for shortterm situations such as an unexpected repair or family emergency. If the property is available for showing, change the status back to Active. If a listing is in Temp Off status longer than 21 days, Bright MLS sends a courtesy notice. If additional time is needed, contact the Accuracy and Policy Department to indicate that the listing will need to remain in Temp Off status for an extended time period.

#### PHOTO AND VIRTUAL TOUR VIOLATIONS

2

POLICIES

= =

ETHICS

The Bright MLS Rules and Regulations require that each listing contain an image of the property exterior or curbside view. The image must be uploaded within 48 hours of the listing appearing in Active status. If the seller does not wish to have a photo, then the agent should select "No Photo per seller."

Bright MLS prohibits inappropriate information from appearing on photos or Virtual Tours. Inappropriate information includes brokerage or agent name, contact information, website addresses, personal property and obscene or profane material.

Many agents hire a company to create virtual tours. Some vendors provide their customers with both a branded and unbranded version of the tour. Virtual tours uploaded to Bright MLS may not contain broker or agent branding. If a vendor provides both branded and unbranded virtual tours, upload the unbranded tour to your listing.

Bright MLS will remove any branded virtual tours or listing photos and notify the agent to replace them with unbranded versions. If the agent reloads the branded virtual tour to the listing, Bright MLS staff will remove the branded tour and assess a fine to the agent. If you create a virtual tour using YouTube as the host without including any brokerage information, you may be in violation of your state licensing law on advertising, which requires brokerage information to be displayed on any marketing materials. Complying with state licensing law means the YouTube virtual tour would contain branding, therefore not permitted as a listing upload on Bright MLS. +

## Welcome New Members

Sami Abaied Yousef Abed Diego Abregu John Acquaah Joshua Ade Shahab Afnani Muhammad Afridi James Aguirre Hasnat Ahmad Shahab Ahmad Ali Ahmed Fahed Al Khatib Muhannad Alani Hashim Alhussaini James Allmon **Dilip Alluri** Isam Alsomiri Enma Estrada Alvarado Khalid Alyemni **Carolyn Anderson** Francisco Lopez Arrubla Tara Arthur Malek Atef John Attiliis **Christopher Audino** Jihan Ayhan Sami Ayish Nicholas Bare Taylor Barnes Lynn Barnsback William Baulkwill Russell Baum Jr. Dorianne Bauza Georgette Bennett Edward Berenbaum **Govind Bhamrah** Nyle Bigdeli **Tina Billings** Cynthia Bishop Darlene Blagriff David Blaufarb Sharon Boddie **Beckwith Bolle** Raina Bovd Lori Boyle **Dennis Bragg** Peter Braun III Jessica Bridges Neilsa-Gaye Brooks James Brown Renee Brunson **Catherine Buhian** Shelly Burnett Barbara Byron Modou Camara Jonathan Carcone Matthew Carcone Janine Carroll Jake Castro **Giedrius** Cekanskis Bhaskar Challa Wilson Chan Akisha Chanev **Clinton Chapman Christopher Choi** 

Soo Choi Manish Choudhary Nicholas Clark **Michele Condon** Jorge Cordero Kyle Crawford Sharon Crenshaw Roger Cresswell Akemia Crocker Daniel Crum Josephine Cunningham Keira D'Amato Darrin D'Amico **Timothy Darling** Janette Davis Nicole Day Wendy Daywalt Hillary De Mayo Geraldina De Via Allison Deagle Pauline Dent Nadia Deskins Pravakar Dhungana Ciara Dixon Shohreh Djouharian Robert Donnelly Sr. **Gwendolyn Driggers** Sean Drummond Geralda Dunlap Debbie Eastman Anita Edwards Virginia Edwards Amro Eisa Ashley Ellington Gohar Emami **Emmanual Falaye** Sheila Falvey **Christine Farmer** Javed Farooqi **Amos Fernandes Denise Finley** Hazar Flashberg **Gina Fleming Brian Flores** Farida Fox **Duane Francis** Jane Franklin Eduardo Garcia Alexandra Garrison Janet Garrison Michael Gaske Diane Gemma Shashi Goli **Emely Gonzalez** Laura Gonzalez Michael Goss Maxine Grosch Travis Grosch Londi Guerra Kristina Guidry Kay Gwaltney **Charles Haggins** Steve Haidar Robyn Haizlip Mary Ann Hansen

Johnitta Harding **Robert Harley** Jennifer Harlow **Christopher Harold Michael Harper** Laurencia Hart Kathleen Hassett **George Hayes Brett Hewitt Brandon Higgins** Hannah Hinzman Peggy Ho Lisa Hoagland Marcus Hollien Josefina Hooker Melody Hooker **Rachel Hovanesian** Adam Howar Lei Hu Yanhan Huang Nicholas Hutchins Fernando Infante Annette Ishee Kumar lyer Jalaluddin Jabarkhiel **Regina Jackson** Amit Jain Sunny Jaisinghani Pamela Jamieson William Johnson Jared Johnston Krisztina Juhasz Muhammad Junaid Brooke Kane Helai Karim Sonali Kattige Ross Kawakami MaryEllen Kelly Lissette Key Iqbal Khaiy Iftikhar Khan Junaid Khanani Hemaduddin Khwaja Lkhagvaa Kicielinski Victoria Kieffer Andrew Kim Sungyun Kim Yuyeol Kim **Cristina King Clarie Kingdale** Felecia Kluzinski Charles Knipper Jr. Matthew Knoche **Michael Kosmides** Paul Kostadin Sushila Krishnamurthi Lokesh Kumar Skylar Lambiase Fatima Lancaster Lam Le Ly Cam Le Que-Thanh Le Tucker Leachman Pierre Lee Melissa Lepore

Sherrie Leuvay Christopher Levy Erica Liesfeld Da Lin Maria Mercado Llanos Joy Mack Sylvia Mader Amado Maldonado Ann Mallory Deepa Manandhar Sharon Mancillas Jose Mararac Mirna Marchetti Sean Marietta Patrick Martin Katherine Massetti Kenneth Lee Massie Naomi Mayernik **Dionne Mayes** James McCulloch Scott McFadden Jacquelyn McGurl Shevoney McQueen Aaron Meland Carrie Mendelsohn Sozit Merda Deadria Van Metre Janet Miller Maryam Minick Sapna Mishra Jason Mitchell Jennifer Mitchell Mark Montgomery Karla Moon Alison Moore Wendi Moore Felix Moreno Illiana Moreno Gardiner Mulford **Bonnie Murphy** Nancy Murphy Sarah Murray Vidya Nadig Raneem Nassar Valentin Neacsu Tatiana Nelson Deborah Neumann Thu-Nguyet Nguyen Mindy Ni **Kimberly Nicastro** Nina Nicol Niamh O'Donovan Matene Okoye Cesar Orellana Mary O'Rourke Ivan Ortega Cesar Chong Osco Rosina Owusu-Ansah Sudha Pannala Lesley Pappalardo Grace Park Jennifer Parker Sarah Parrish Param Patel Heather Paterno

Janet Pearson Matthew Perez **Clint Perkins** Jordan Peterman Patricia Petkosek Alejandro Pinto Niparat Pitchayanonnetr Barbara Spain Thomas Polera Maria Posada Saloni Prabhakar Corey Pressley Christian Price Ahmad Rahmani Cailin Ramsey Christina Randolph **Rebekah Reaves** Karen Recarte-Escobar Mohammed Riaz Matthew Rice Katharine Rickford John Ripley Anthony Rivera Ana Riveros Kelly Robertson Pei Fang Robinson Sangsook Roche Takdanai Rojanadit **Gregory Roland** Maxine Rolland **Emanuel Nieves Rolon** Stephen Root Joel Ross **Fli Rudick** Ranina Sachdeva Hector Sahonero Muhammad Saleem Tatiane Salles-Kotako Patrick Saltz **Derrick Sanders** Holly Santiago Tiffany Scalzo Ulla Scheik Nicholas Schiaffino Amy Schneble Weibin Xue Schombura Shane Schutter Christi Schwartz Linda Sengupta Katervna Seniuk Ligia Serrano Badara Sey Jad Shaban Dennis Sharland Alisa Shchelkunov **Badrieh Sheibeh** Zainullah Shinwari Michael Shlanta Melanie Shoemaker-Gleason Christina Simpkins Sirimas Sineenat Amish Singh Baljit Singh Jessica Sliker **Eugene Smiley** 

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Lyndsey Smith Shari Smyth Abdullah Sofan Linda Torres Sosa **Dimitrios Sotiropoulos** Luis Castro Soto Brendan Spear Atchothan Sriskandarajah **Estella Stanley** Krista Starr Un Steele Olga Sukhorukova Amina Sultana Assane Sv Junmei Tang **Trevor Taylor** Yasmine Teiada Carla Thatch Catchi Tomas Kelli Tomasulo Jocelyn Tomelden Andrew Toms Ladyangela Tooks Navid Torkzadeh Tuan Tran Yen Tran Kristina Tricarico Charles Trump V Viktoriva Tsukanova Richard Tucker Jr. Linda Tunmatip Nalan Turker **Keith Turner** Sarah Uhlmann Daniel Vaccarello Kamal Vala Juan Vargas Jasmine Vasquez Maria Velasquez Atika Virk John Viscuso Shadee Wahdan Joseph Walker Xin Wang Sigrun Watson **David Weiss** Douglas Westby-Gibson Jr. **Roaer White Brett Williams** Barbara Willingham Rebecca Wilson Mulugeta Woldeabzghi Eden Woldegebriel Gary Wu Hao Wu Hui Xiao Zackary Yates Maribeth Yohe Bruce Young Elizabeth Young Hong Yu Vasylyna Zenchenko Nicole Zhang Natalie Zuniga 🕇

## PROFESSIONAL SERVICES

1031 EXCHANGE			Wells Farg
Realty Exchange Corporation	William Horan	703-754-9411	Wells Farg Wells Farg
ACCOUNTING Beta Solutions CPA LLC	Kevin Matthews		Wells Farg
ASSOCIATIONS	A	700 004 0400	Wells Farg Wells Farg
The Rotonda Condominium Unit Owners Association COMMISSION ADVANCE	Autumn Fields		Wells Farg
Commission Express	John Stedman		Wells Farg Wells Farg
FINANCIAL	D WC C	700.074.4000	INSURA
Access National Bank Access National Bank	Don Wipt Tom Ciolkosz		Allstate Ar Atkinson Ir
Access National Bank	Marshall Chapman		MIM Insura
Access National Bank Access National Bank			Pearl Insur
ACOPIA Home Loans	Bruce Park	703-930-6434	Victor Schi
Bayshore Mortgage Funding BB&T Mortgage	Jon Lucas Kevin Connelly		Dunlap Ber
BB&T Mortgage	Cheryl Jackson		Dunlap Ber Dunlap Ber
BluePoint Financial Brand Mortgage			Fairchild La
Caliber Home Loans			Fidelity Na Friedlande
Chain Bridge Bank, N.A.			Joseph A.
Citizens One Home Loans Eagle Home Mortgage			Law Office
EasiLoans LLC			Pesner Kav Redmon, P
Embrace Home Loans, Inc Embrace Home Loans, Inc			Rich Rosen
Embrace Home Loans, Inc	Susan Banville		Shulman, F
Embrace Home Loans, Inc EverBank			Potomac R
EverBank	Chip Beveridge		SETTLE
Everbank Fairway Independent Mortgage Corporation	Cindy Small Natasha Harth		Absolute T Central Titl
Fairway Independent Mortgage Corporation	Nicole Wilkes	571-261-3462	Double Eag
Fairway Independent Mortgage Corporation			Ekko Title. Ekko Title.
Fairway Independent Mortgage Corporation Fidelity Bank Mortgage			Ekko Title.
Fidelity Bank Mortgage	Steve Salvatore		Ekko Title.
Fidelity Bank Mortgage Fidelity Bank Mortgage	John Siye Mark Webster		Ekko Title Ekko Title.
Fidelity Bank Mortgage	Bob Shupp	703-466-4050	Ekko Title.
Fidelity Bank Mortgage FitzGerald Financial Group			Ekko Title Hazelwood
FitzGerald Financial Group	Debra Langbacka	703-904-2378	JP Title LL
Flagstar Bank Flagstar Bank			Key Title KVS Title L
George Mason Mortgage LLC	Rob Heltzel	703-580-5179	MBH Settl
George Mason Mortgage LLC George Mason Mortgage LLC			MBH Settle MBH Settle
Homeside Financial	Andrew Whearty		MBH Settle
Intercoastal Mortgage Co Intercoastal Mortgage Co	Fred Bowers		MBH Settle MBH Settle
M&T Bank			MBH Settle
Movement Mortgage LLC	Stacey Barowich		MBH Settle MBH Settle
Movement Mortgage LLC MVB Mortgage			Metropolit
Navy Federal Credit Union	Richard Eul		Monarch T
PNC Mortgage Prime Lending			Monarch T National S
Prosperity Mortgage	David Rotell		New World
Quicken Loans Realtors® Federal Credit Union			New World New World
Stearns Home Loans	Stan Schnippel	703-615-7373	New World
SunTrust Mortgage	Richard Munch		Provident 1 Quantum T
SWBC Mortgage Corporation The Benjamin Group, Inc	Joseph Grouby		Realty Title
The Federal Savings Bank	Jason Suber		Republic Ti
Tidewater Mortgage Services, Inc Union Home Mortgage Corp			RGS Title Stewart Tit
United Nations Federal Credit Union	Timothy Jeffrey		Strategic N
Universal Title VHDA			Strategic N The Settler
WashingtonFirst Mortgage	Michael Eastman		The Settler
Wells Fargo Home Mortgage	Steve Palladino		Vesta Settl

Wells Fargo Home Mortgage	Kelley May	703-442-5320
Wells Fargo Home Mortgage	Brandon Frye	202-895-5155
Wells Fargo Home Mortgage	Megan Holevfield	
Wells Fargo Home Mortgage	Tom Elwood	
Wells Fargo Home Mortgage		
Wells Fargo Home Mortgage	Damien Ha	
Wells Fargo Private Mortgage	Clarry Ellis	
Wells Fargo Private Mortgage		
Wells Fargo Private Mortgage	Javier Gonzalez	
INSURANCE		
Allstate Angles Insurance		
Atkinson Insurance Agency		
MIM Insurance Solutions	Maurice Mbata, Jr	
Pearl Insurance		
Victor Schinnerer & Co., Inc	Eric Myers	
LEGAL SERVICES		
Dunlap Bennett & Ludwig, PLLC	Robert Deal	
Dunlap Bennett & Ludwig, PLLC	George Hawkins	
Dunlap Bennett & Ludwig, PLLC	Toula Gross	
Fairchild Law PLC		
Fidelity National Law Group	Michael Tompkins	
Friedlander, Friedlander & Earman PC	Jerome Friedlander	
Joseph A. Cerroni, Esq		
Law Office of Ann-Lewise Shaw	Ann-Lewise Shaw	
Pesner Kawamoto		
Redmon, Peyton, & Braswell LLP		
Rich Rosenthal Brincefield Manitta Dzubin & Kroeger LLP	Beau Brincefield	
Shulman, Rogers, Gandal, Pordy & Ecker	Marc Lipman	
REAL ESTATE TRAINING		
Potomac Real Estate School	Patti Chapell	703-758-0034
SETTLEMENT		
Absolute Title & Escrow LLC	Karen Day	
Central Title & Escrow, Inc		
Double Eagle Title Company		
Ekko Title	Lisa Mitchell	
Ekko Title		
Ekko Title Hazelwood Title & Escrow, Inc		
JP Title LLC		
Key Title		
KVS Title LLC		
MBH Settlement Group L.C.		
MBH Settlement Group L.C.		
MBH Settlement Group L.C		
MBH Settlement Group L.C		
MBH Settlement Group L.C.	Mark Carlson	703-734-8900
MBH Settlement Group L.C.		
MBH Settlement Group L.C	Ryan Stuart	
MBH Settlement Group L.C	Richard Beard III	
MBH Settlement Group L.C		
Metropolitan Title LLC		
Monarch Title		
Monarch Title	Erin Rauner	
National Settlement Services	Loretta Colom	
New World Title & Escrow		
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New World Title & Escrow		
Provident Title & Escrow		
Quantum Title Corporation Realty Title Services of Tysons	UIIISUIII OIIII	
Republic Title, Inc	Bob Malico	703-016-1001
RGS Title	Edward Schudol	703-910-1000
Stewart Title And Escrow, Inc	Kamelia Sacks	703-352-2025
Strategic National Title Group	Mike Pinle	703-637-9030
Strategic National Title Group	Sanam Vivansia	703-637-9030
The Settlement Group, Inc		
The Settlement Group, Inc.	Myrna Keplinger	
The Settlement Group, Inc Vesta Settlements LLC	Keith Barrett	

## **MARKETING & TECHNOLOGY**

MARKETING/MEDIA			Instanet Solutions Ixact Contact Solutions, Inc	Steve Mapes	
Bright MLS	Customer Service		Ixact Contact Solutions, Inc.	Rich Gaasenbeek	
My Marketing Matters			Listings To Go	T. Mason Miller	
My Marketing Matters Sun Gazette/InsideNoVa.com	Bruce Potter		Realtor.com	Rhett Damon	
Vision Idea Design	Russ McIntosh		Realtor.com	Tricia Tough	
DEAL ESTATE DUOTOCDADUV			Remine	Briana Evans	
	Prion Woods	202 240 6202	Remine	Jon Ferris	
Evposuroly Photography	Achlov Marka	702 900 4120	SentriLock LLC	Erika Tirey	513-644-1708
	Bobby Cookorillo		SentriLock LLC	Dan Kinzie	513-644-1511
Homovisit	Dave O'Prion	702 052 2066	SmartZip Analytics	Josh Burns	
	Dave o brien		Trinity Wiring & Security Solutions	Liam Armstrong	
				0	
Alarm.com	Shawn Barry			Michael Sharp	703-220-2545
Centralized Showing Service	Robert Russell				
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Immoviewer	Steven Bintz				
REAL ESTATE PHOTOGRAPHY BTW images Exposurely Photography. HDBros. Homevisit. TECHNOLOGY SERVICES Alarm.com Centralized Showing Service. Cox Business. Immoviewer.	Brian Woods Ashley Marks Bobby Cockerille Dave O'Brien Shawn Barry Robert Russell Jason Lewis	703-340-6383 703-899-4129 571-233-5327 703-953-3866 877-389-4033 866-949-4277 571-839-6709	SentriLock LLC	Jon Ferris. Erika Tirey Dan Kinzie Josh Burns. Liam Armstrong Michael Sharp.	

#### service providers

## 🚹 PROPERTY SERVICES

APPRAISAL         Aler Brown         703 541 4212           Allen Appraisals         Charles Allen         540 6644 1189           Annanda Res Smith         Annanda Smith         702 4851 4221           Allen Appraisal Group         Keith Smith         701 4895 4983           Appraisal Vorks, Inc.         Demins Park.         703 419 6500           Appraisers Inc.         Circly Coffman         703 486 6100           AFEAS Appraisers Inc.         Circly Coffman         703 486 6100           Braith & Associates         Mark Birl         702 470 -2866           Braith & Associates         Frederichary         704 470 -2866           Braith & Associates         Frederichary         704 477 -2860           Drasc Appraisate Service. Inc.         Filichard Boroma.         703 496 4900           Drasc Appraisate Service. Inc.         Filichard Boroma.         703 497 5800           Drasc Appraisate Service. Inc.         David Kirthy.         704 497 5800           Drasc Appraisate Service. Inc.         David Marag         703 498 6330           Drasc Appraisate Service. Inc.         David Marag         703 498 6330           Drasc Appraisate Service. Inc.         David Marag         703 498 6330           Drasc Appraisate Service. Inc.         David Marag         703 498 6330     <		JERVICES	
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AMC Appraisal Group.       Keith Smith.       571-282-592.         Appraisel Works, Inc.       Dennis Park.       703-319-6500         Appraisel Works, Inc.       Often Spichal.       703-319-6500         AREAS Appraisers, Inc.       Cindy Coffman       703-866-6000         Brink A Associates of Frederickburg.       Stephen Berish.       544-803-307.         Brink A Associates of Frederickburg.       Nepher Thompson.       703-670-2586         Brink M Englissing Services.       Richard Bownan.       703-871-722.         Capitol Appraisal Services.       Richard Bownan.       703-871-722.         Chase Bank.       Donaid Shoop.       301-907-58265         CMS Appraisal Services.       David Onnik.       301-855-3866         Dickman & Associates.       John Michael Services.       Strive Bownan.       703-875-2265         Dickman & Associates.       John John Menglish.       301-860-7380       301-860-7380         Dickman & Associates.       John John Menglish.       301-860-7380       301-860-7380         Distinctive Homes Realty LIC.       Michael Gore.       544-97231       301-860-7380         Distinctive Homes Realty LIC.       David Menglish.       301-860-7380       301-860-7380         Distinctive Homes Realty LIC.       David Menglish.       301-860-7380	Amanda Bae Smith	Δmanda Smith	703-895-4993
Anthon' Appraisal       Michael Magnotti       703-319-0500         Appraisal Work, Inc.       Dennis Park       703-906-8258         Appraise Metro DC LLC.       John Osipchak       703-806-8000         AREAS Appraisers, Inc.       Ciludy Coffman       703-806-8000         Barish & Associates of Frederickburg       Stephen Barish       703-806-8000         Brue W. Heyle and Company. Inc.       Michael Jackie       703-804-2033         Brue W. Heyle and Company. Inc.       Michael Jackie       703-804-2033         Brue W. Heyle and Company. Inc.       Michael Jackie       703-804-2033         Classic Appraisal Services. Inc.       David Kontry.       703-875-2836         Classic Appraisal Services. Inc.       David Kontry.       703-875-2836         Dickman & Associates       John Dickman       703-834-606         Donaid R. Dreke, J.       Donaid Dreke.       571-237-9430         ENL Appraisal Services.       Surendra Patel       701-660-7352         Donaid R. Dreke, J.       Donaid Dreke.       702-449-283         Parta Associates.       John Dickman       703-847-443         Parta Appraisal Services.       Surendra Patel       701-660-7352         Donaid R. Dreke, J.       Donaid Dreke.       771-449-6136         Gruta Appraisal Services.			
Appraises Metro DC LLC       John Osipchak       702-200-4000         AFLAS Appraisers, Inc       Cindy Coffman       703-866-6000         AFLAS Appraisers, Inc       Cindy Coffman       703-866-6000         Berik & Associates       Robert Thompson       703-864-2033         Brue W Reyle and Company, Inc       Richard Bowman.       703-864-2033         Brue W Reyle and Company, Inc       Richard Bowman.       703-864-2033         Chasic Appraisals Services, Inc.       Danald Shoop       301-907-5825         CMS Appraisals Services, Inc.       Dawid Oknthy.       301-855-2885         Dichard Bascicates       John Dichara       303-88633         Distinctive Homes Really LLC       Michelle Gore       540-318-8633         Distinctive Homes Really LLC       Michelle Gore       540-438-8603         Distinctive Homes Really LLC       Michelle Gore       540-338-8603         Distinc	Anthony Appraisers.	Michael Magnotti	
AFEAS       Cindy Coffman       703-866-6000         Barish & Associates of redericksburg       Stephen Barish       540-883-507         Brid N. Inc.       Robert Thompson       703-670-2586         Brid & Associates of redericksburg       Mark Bird.       703-867-02586         Brid & Associates of redericksburg.       Mark Bird.       703-867-02586         Brid & Associates of redericksburg.       Mark Bird.       703-867-02586         Derve V Reje Bank.       Donald Schoop       703-670-2586         Classic Appraisal Service, Inc.       Barvin Schoop       703-670-2586         DCA Appraisal Services, Inc.       David Kontry.       703-875-5860         Distams A Associates on the Schoop       204-971-2270-201       703-5800         Distams A Associates on the Schoop       204-971-2270-491       703-494-0281         Donald R Drake, Jr       Donald Mareig       703-494-0281         Donald R Drake, Jr       Donald Mareig       703-494-0281         Donald R Drake, Jr       Donald Grakes       712-479-438         P14. Appraisal Service, Inc.       Anthony Forte       703-484-0281         Donald Prake       571-237-9459       703-496-7625         P3 Appraisal Service, Inc.       Anthony Forte       703-461-1020         H. Appraisal Service, Inc.			
AHEAS Appraisers, Inc.       Gilbert Rogers.       702-866-6000         Barish & Associates of Fredericksburg.       Robert Thompson       703-670-2586         Bruk W. Reyle and Company, Inc.       Richard Bowman.       703-684-2033         Bruce W. Reyle and Company, Inc.       Richard Bowman.       703-681-2803         Chev (Dase Bank.       Donald Shoop       919-07-5805         Classic Appraisals Services, Inc.       Dawald Kontry.       703-671-2272         DCA Appraisals Services, Inc.       Dawid Olynik.       391-865-3805         Distinctive Homes Reatly LIC.       Michelle Gore.       544-338-4803         Donald N. Drake.       Jonald Urake.       571-227.127.127.127.127.127.127.127.127.127.			
Barish & Associates of FrederickSturg.       Stephen Barish       \$40,40333         Birkl, Inc.       Robert Thompson.       703-670-2566         Bird & Associates.       Mark Bird.       703-870-2566         Burd & Associates.       Mark Bird.       703-870-2566         Draw V. Reje and Company, Inc.       Hichard Bowman.       703-671-2566         Chasic Appraisal Service, Inc.       David Kontry.       703-677-5550         Classic Appraisal Services, Inc.       David Kontry.       703-675-5806         DCA Appraisal Services, Inc.       David Molynik.       301-865-3886         Dickara A Associates       John Dickman.       703-938-6065         Distnettve Homes Realty LLC       Michelle Gore.       541-338-4606         Donald R. Dreke, Jr.       Donald Drake.       571-277-9430         ENL Appraisal Services.       Surrendra Patel       301-660-7857         ENL Appraisal Service.       Vanda Graham.       703-463-7743         Fortue Appraisal Service.       Donaid R. Dreke, Jr.       703-463-7743         Fortue Appraisal Service.       Donaid Graham.       703-464-761         Harmann Group.       Lynette Harmann Group.       Fuert Harmann Group.       Fuert Harmann Group.         Hearnan Appraisal Service.       Donainel Graham.       703-745-7163			
BFM, Inc.       Robert Thompson       702-870-256         Bruke W, Reyle and Company, Inc.       Michael Jackie       703-884-2083         Bruce W, Reyle and Company, Inc.       Richard Bowman.       703-881-8800         Chevy Chase Bank.       Donald Shoop       301-907-5805         Chevy Chase Bank.       Donald Shoop       301-907-5805         CMS Appraisal Services, Inc.       Dawid Monthy.       703-875-2285         DCA Appraisal Services, Inc.       Dawid Olynik.       703-838-6633         Distinctive Homes Realty LLC.       Michelle Gore       544-338-4606         Donald Drake.       571-237-9430       703-983-1633         Donald Drake.       571-237-9430       703-983-1743         Donald Drake.       571-237-9430       704-949-0281         Donald R. Drake, Jr.       Donald Drake       571-247-9430         Donald R. Drake, Jr.       Donald Graham       571-449-163         Gee Appraisal Service.       Streine       Wanda Graham       571-449-163         Hometar Real State Service.       Not Streine       703-464-19020         Hartman Group       Lynette Hartmann       703-464-19020         Hartman Group       Lynette Hartmann       703-464-19020         Hartman Group       Lynette Hartmann       703-746-610			
Bird & Associates       Mark Bird       703-864-2033         Purce W. Reyle and Company. Inc       Michard Bowman       703-691-800         Classic Appraisal Services, Inc       Birchard Bowman       703-691-800         Classic Appraisals       David Kontry       703-697-5205         COM Spopraisals, Inc.       David Bornis       703-907-5800         DCA proteisal Services, Inc       David Kontry       703-938-603         Distinctive Homes Realty LLC       Michael Gore       540-338-4066         Distinctive Homes Realty LLC       Michael Gore       540-338-4066         Donald R. Drake, Jr.       Donald Drake       571-737-9430         ENL Appraisal Services, Inc       Anthory Forte       703-9431-943         Fortuse Appraisal Service, Inc       Anthory Forte       703-9431-943         Fortuse Appraisal Service, Inc       Robert Cumbrewicz       703-4431-94136         Gee Appraisar Services       Daniel Garban       703-4431-94136         Gee Appraisar Services       Daniel Garban       703-9430         Humen Appraisal Services, Inc       Bobert Cumbrewicz       703-731-9430         Humen Appraisal Services       Daniel Garban       703-9431-943         Humen Appraisal Services, Inc       Scott Imman       703-944-9877         Humen Appraisal Servi	PEM Inc.	Pohort Thompson	
Bruce W. Reyle and Company, Inc. Michael Jackie 703-273-375 Capitol Appraisal Service, Inc. Bichard Bowman. 703-681-8800 Chevy Chase Bank. Donald Shoop 301-907-8805 Cassic Appraisal Services, Inc. Dawi Monty. 703-675-2265 CMS Appraisal Services, Inc. Dawi Olymk. 301-855-3805 Distinctive Homes Realty LIC. Michael Gore 540-338-4603 Distinctive Homes Realty LIC. David Waeng 703-484-9021 Donald R. Drake, Jr. Donald Dickman 703-938-6633 Distinctive Homes Realty LIC. David Maeng 703-484-9021 Donald R. Drake, Jr. Donald Dickman 703-938-6633 Distinctive Homes Realty LIC. David Maeng 703-484-9021 Donald R. Drake, Jr. Donald Dickman 703-938-6633 Distinctive Homes Realty LIC. Bavid Maeng 703-484-9021 Donald R. Drake, Jr. Donald Dickman 703-963-1743 Prote Appraisal Service, R. C. Robert Chumbrewicz 703-481-9020 Hartmann Group. Lynetic Hartmann. 703-406-7827 Hundley and Associates. Junio Long 703-784-6110 Heimer Appraisal Service, R. C. Robert Chumbrewicz 703-481-9020 Hartmann Group. Lynetic Hartmann. 703-406-7827 Hundley and Associates. Junio Earthenia 703-784-6110 Homestar Real Estate Services. Daniel Gartenii 577-281-307 Hundley and Associates. Junio Earthenia 703-784-6110 Homestar Real Estate Services. Daniel Gartenii 1577-281-337 Hundley and Associates. Julie Lawrence 703-212-9000 Hartmann Group. Struce Science 703-212-9000 Hartmann Group. The Science 703-221-9000 Hartmann Group. Science 703-221-2900 Hartmann Group. Science 703-2			
Capitol Apprisal Service, Inc. Bichard Bowman. 703-691-890 Classic Appraisal Services, Inc. David Kontry. 703-675-285 DicKman & Associates. Inc. David Kontry. 703-675-285 DicKman & Associates. John Dickman. 703-938-603 Distinctive Homes Realty LLC. Michelle Gore .540-338-4606 dm Appraisal Services, Inc. David Maeng. 703-449-0281 Distinctive Homes Realty LLC. Michelle Gore .540-338-4606 dm Appraisal LLC. David Maeng. 703-449-0281 EN LAppraisal Services. Surendra Patel. 301-660-365 E & F Appraisal Services. Inc. Bardy Maeng. 703-449-0281 Fortue Appraisal Services. Inc. Montowice .571-279-430 ENL Appraisal Services. Inc. Anthony Forte. 703-433-205 Fortue Appraisal Services. Wanda Graham571-449-6136 Gee Appraisal Services. Thomas Ruinon703-794-611 Home Appraisal Services. David Graham713-449-6136 Gee Appraiser Services. David Graham713-449-6136 Gee Appraisers. Inc. Robert Cumbrewicz .703-451-9020 Humen Appraisers. Thomas Ruinon703-794-6110 Home Appraisers. Thomas Ruinon703-794-661 Home Appraisers. Thomas Ruinon703-794-695 Homestar Real Estate Services. Daniel Gartell .571-261-3307 JOC Appraisal Services LLC. David Hall .571-455-2822 Kandhal Appraisal Services LLC. Bavid Hall .571-455-3865 Kinder Appraisal Services. Julie Lawrence703-212-0900 Inman Appraisal Services LLC. Bavid Hall .571-455-865 Kinder Appraisal Services. Julie Lawrence .703-224-9000 Inman Appraisal Services. Julie Lawrence .703-224-9000 Inman Appraisal Services. Julie Lawrence .703-224-9000 Inman Appraisal Services. Julie Kinder .703-268-7755 Kinder Appraisal Services. Julie Kinder .703-268-7755 Kinder Appraisal Services. Julie Lawrence .703-224-9000 Inman Appraisal Services. Julie Kinder .703-268-7755 Kinder Appraisal Services. Thomas .703-256-451 Mora Yangai Services703-256-452 Mora Yangai Services703-256-452 M			
Chey Chase Bank. Donald Shoop. 301-907-8850 Classic Appraisals Services. Inc. Dawn Blalock. 540-572.225 CMS Appraisal Services, Inc. Dawn Blalock. 540-571-220 DCA Appraisal Services, Inc. Dawid Olynik. 301-855-3865 Distinctive Homes Realty LIC. Michelle Gore. 540-338-6633 Distinctive Homes Realty LIC. David Maeng. 703-449-0281 Donald Drake. 571-327-4300 Donald Drake. 571-327-4300 Drake Services. Surendne Patel			
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D&R Appraisal Services, Inc. David Blalock. 540-751-220 DC Appraisal Services, Inc. David Upvik. 301-855-3886 Dickman & Associates. John Dickman. 7703-938-6035 Distinctive Homes Realty LLC. Michelle Gore. 540-338-4606 dm Appraisal LLC. David Maeng. 7703-449-0281 ENL Appraisal Services. David Maeng. 7703-449-0281 ENL Appraisal Services. Surendra Patel. 301-660-7865 F & F Apraisal Service, Inc. Anthony Forte. 7703-443-0281 Fortu Appraisal Service, Inc. Montony Forte. 7703-4431-2205 Forture Appraisal Service, Inc. Rohen Cumbrevicz. 7703-4451-920 Hartmann Group. Uprette Hartmann. 7703-4451-920 Hartmann Group. Uprette Hartmann. 7703-4451-9205 Homeitar Real Estate Services. David Graham. 770-4451-9205 Homeitar Real Estate Services. David Graham. 7703-4451-9205 Hundley and Associates. Julie Lawrence. 7703-2451-9705 Hundley and Associates. Julie Lawrence. 7703-242-2800 Hundley and Associates. Julie Lawrence. 7703-246-8470 Hundley and Associates. Julie Lawrence. 7703-246-8470 Hundley and Associates. Julie Lawrence. 7703-246-8470 JDC Appraisal Services LLC. David Hall. 571-456-7827 Karas, Inc. Scatt Imman	Classic Appraisals	David Kontny	703-675-2265
DCO Appraisal Services, Inc.       David Olynik.       301 865-886         Distinctive Homes Realty LLC.       Michelle Gore       540.338.4606         Mappraisal LC       David Maeng.       703-439.2633         David RD Take, Jr.       Donald Drake.       571-327.4430         ENL Appraisal Services.       Surendra Patel       301-660-7855         F & F Appraisal Service.       Wanda Graham.       571-448-0181         Fortan Appraisal Service.       Wanda Graham.       571-448-0181         Great Appraisal Service.       Wanda Graham.       703-461-9621         Hairmann Group.       Uprette Hartmann.       703-461-9621         Heiner Appraisal, Inc.       Despina Gellios.       703-713-703-704-703         Home Appraisal Services.       Julie Lawrence.       703-713-703-704-703         Hundley and Associates.       Julie Lawrence.       703-212-9000         Inman Appraisal Services.       Julie Lawrence.       703-753-655         Kardhall Appraisal Services.       Julie Lawrence.       703-753-655         Karden Appraisal Services.       Julie Lawrence.       703-753-655         Karden Appraisal Services.       Julie Appraisal Services.       Julie Appraisal Services.         Lock Appraisal Services.       Julie Appraisal Services.       Jone Appraisal Services. <td>CMS Appraisals, Inc</td> <td>Silvia Bennis</td> <td></td>	CMS Appraisals, Inc	Silvia Bennis	
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Marcia Novák & Ássociates LLC.       Marcia Novák.       703-585-2615         Metro Appraisal Services       Stephen McArdle.       703-644-7772         Monir Moshashaie       703-255-6451       703-644-7772         Monir Moshashaie       703-255-6451       703-647-772         NVA Appraisal Services.       Tom Murray       804-747-9326         NVA Appraisal LLC       Stephen Capistrant       703-477-3178         Omni Appraisal Services.       John Chapman       703-591-4001         Omni Appraisal Services.       Nathaile Palmer       703-351-4001         Omni Appraisal Services.       Nathaile Palmer       703-929-0857         Preston Hummer       703-929-0857       Preston Hummer       703-929-0857         Preston Hummer       703-929-0857       Preston Hummer       703-929-0857         Preston Hummer       703-929-0857       Preston Hummer       703-929-0857         Real Estate Appraisal Services       Esther Omorodion       703-488-1123       Sandra A Le Blanc       703-629-6842         Stewart Jarrett Real Estate Appraisal and Consulting       Stewart Jarrett Real Estate Appraisal and Consulting       Stewart Jarrett Real Estate Appraisal Group, Inc       Amy Switzer       703-631-8610         Walker Yaluation Services       Dan Mori       703-394-5502       Zeena Deeb	Leslev Omega Appraisers	Leslev Omega	703-403-2024
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NVA Appraisal LLC       Stephen Capistrant       703-477-3178         NVA Appraisal LLC       Jeffrey Kidwell       703-477-3178         Omni Appraisal Services       John Chapman       703-591-4001         Omni Appraisal Services       Nathalie Palmer       703-591-4001         Patricia A. Rasser       Patricia Rasser       202-505-6045         Preston Hummer       703-929-0857         Preston Hummer       703-929-0857         Preat Estate Appraisals 4 You       Diane Richard         Benner, Hansborough, & Reese       Jan Symons       301-256-8181         REX Appraisal Services       Esther Omorodion       703-429-0857         Sandra A. Le Blanc       703-627-6842       Stewart Jarrett Real Estate Appraisal and Consulting       Stewart Jarrett       703-671-3662         Suburban Appraisers & Consultants       James Loizou       703-4591-4200       703-451-420         Vestover Appraisal Group, Inc.       Dan Mori       703-339-6136       703-491-818         World Mortgage       Patricia Kearns.       703-944-733       703-494-1818         Vestover Appraisal Group, Inc.       David Shin.       703-451-4200       703-451-4200         Westover Appraisal Group, Inc.       David Shin.       703-491-8162       703-425-822         Accurate Radon Testing			
NVA Appraisal LLC       Jeffrey Kidwell       703-477-3178         Omni Appraisal Services       John Chapman       703-591-4001         Patricia A. Rasser       202-505-0645         Preston Hummer       703-929-0857         Preston Hummer       703-929-0857         Preston Hummer       703-929-0857         Peal Estate Appraisals 4 You       Diane Richard       703-794-9118         Renner, Hansborough, & Reese       Jamy Symons       301-258-818         REX Appraisal Services       Esther Omorodion       703-468-1123         Sandra A. Le Blanc       703-671-3662       Suburban Appraisers & Consultants       James Loizou       703-571-4200         Stewart Jarrett Real Estate Appraisal and Consulting       Stewart Jarrett       703-671-3662       Stewart Jarrett       703-671-3662         Suburban Appraisars & Consultants       James Loizou       703-339-6136       Walker Valuation Services       Dan Mori       703-339-6136         Washington Appraisal Group, Inc       David Shin       703-813-8160       Westover Appraisals LC       Ray Taylor       594-218-1602         World Mortgage       Patricia Kearns       703-59644       World Mortgage       703-494-572         Accurate Radon Testing       Alexandra Bukowski       703-242-3600       Alexandra Bukowski       703-242-			
Omni Åppraisal Services       John Čhapman.       703-591-4001         Omni Åppraisal Services       Nathalie Palmer.       703-591-4001         Patricia A Rasser       Patricia Rasser       703-591-4001         Preston Hummer.       James Hummer.       703-929-0857         Preston Hummer.       Preston Hummer.       703-929-0857         Preston Hummer.       Preston Hummer.       703-929-0857         Preston Hummer.       703-794-9118       Renner.         Real Estate Appraisals 4 You       Diane Richard       703-794-9118         Renner, Hansborough, & Reese       Jan Symons       301-258-8181         Sandra A. Le Blanc       703-629-6842       Stewart Jarrett Real Estate Appraisal and Consulting       Stewart Jarrett       703-637-13662         Suburban Appraisers & Consultants       James Loizou       703-591-4200       Tech Appraisal Group LC       Amy Switzer.       703-631-1111         Washington Appraisal Group, Inc.       David Shin.       703-813-8160       World Mortgage.       Zearo       Deab.       703-934-502         Zeena Deeb       Zeena Deeb.       Zeena Deeb.       703-424-502       To3-942-7473       Sextronal Market Suburski.       703-242-2822         AART, INC       Accurate Radon Testing       Alexandra Bukowski.       703-242-2822       Accurate			
Omni Appraisal Services       Nathalie Palmer.       703-591-4001         Patricia A. Rasser       202-505-0645         Preston Hummer.       James Hummer.       703-929-0857         Preston Hummer.       Preston Hummer.       703-929-0857         Real Estate Appraisals 4 You       Diane Richard.       703-794-9118         Renner, Hansborough, & Reese       Jan Symons       301-258-8181         REX Appraisal Services.       Esther Omorodion       703-468-1123         Sandra A. Le Blanc.       Sandra LeBlanc.       703-697-66842         Stewart Jarrett Real Estate Appraisal and Consulting       Stewart Jarrett.       703-617-3662         Suburban Appraisers & Consultants       James Loizou       703-339-6136         Valker Valuation Services.       Dan Mori       703-339-6136         Westover Appraisal Group, Inc.       David Shin.       703-491-818         Westover Appraisals LLC.       Ray Taylor       954-218-1602         William C. Harvey & Associates.       Richard Olsen.       703-494-579-6644         World Mortgage.       Patricia Kearns.       703-494-578-2644         World Mortgage.       Christine Sleigh Popeck.       703-425-822         AART, INC.       Christine Sleigh Popeck.       703-425-822         Accurate Radon Testing LLC.			
Patricia À. Rasser	Umni Appraisal Services	Jonn Unapman	
Preston Hummer.       James Hummer.       703-929-0857         Preston Hummer.       703-794-9118         Renz, Hansborough, & Reese       Jan Symons       301-258-8181         Sandra A. Le Blanc.       703-629-6842       Stewart Jarrett Real Estate Appraisal and Consulting       Stewart Jarrett       703-629-6842         Suburban Appraisers & Consultants.       James Loizou       703-591-4200       Tech Appraisal Group LIC       Amy Switzer.       703-631-1111         Washington Appraisal Group, Inc.       David Shin.       703-813-8160       Westover Appraisals ILC       Ray Taylor       54-218-1602         World Mortgage.       Patricia Kearns.       703-934-5564       Vestover Appraisals ILC       Ray Taylor       54-218-1602         World Mortgage.       Zena Deeb.       Zena Deeb.       703-494-7473       ENVIRONMENTAL & MOLD SERVICES         AART, INC.       Christine Sleigh Popeck.       703-425-2822       Accurate Radon Testing       Alexandra Bukowski       703-425-2822         AABH Mold Aid       John Taylor       Erros 422-3600       Alexandra Bukowski       703-425-7021         AC			
Preston Hummer.       Preston Hummer.       703-929-0857         Real Estate Appraisals 4 You.       Diane Richard       703-794-9118         Renner, Hansborough, & Reese       Jan Symons.       301-258-8181         REX Appraisal Services.       Esther Omorodion       703-468-1123         Sandra A. Le Blanc.       703-629-6842       Sandra LeBlanc.       703-61-3662         Suburban Appraisers & Consultants.       James Loizou       703-591-4200         Tech Appraisal Group LLC       Army Switzer.       703-813-811         Walker Valuation Services.       Dan Mori       703-93-6136         Washington Appraisal Group, Inc.       David Shin.       703-93-6136         Walker Valuation Services.       Ban Mori       703-73-8644         World Mortgage.       Patricia Kearns.       703-934-5502         Zeena Deeb       Zeena Deeb.       703-94-7473         ENVIRONMENTAL & MOLD SERVICES       AART, INC.       Christine Sleigh Popeck.       703-425-2822         Accurate Radon Testing       Alexandra Bukowski       703-425-7929       100         Dominion Environmental Testing LLC.       Todd Hix       202-257-9291       20-27-9291         Dominion Environmental Testing LLC.       Todd Hix       703-425-0232         Radon Defense       Nicholas DeFelice <td></td> <td></td> <td></td>			
Real Estate Appraisals 4 You       Diane Richard       703-794-9118         Renner, Hansborough, & Reese       Jan Symons       301-258-818         REX Appraisal Services       Esther Omorodion       703-468-1123         Sandra A. Le Blanc       703-668-1123       Sandra LeBlanc       703-671-3662         Stewart Jarrett Real Estate Appraisal and Consulting       Stewart Jarrett       703-671-3662         Suburban Appraisers & Consultants       James Loizou       703-631-4200         Tech Appraisal Group LLC       Amy Switzer       703-631-4111         Washington Appraisal Group, Inc.       David Shin.       703-813-8160         Westover Appraisals LLC       Ray Taylor       954-218-1602         World Mortgage       Patricia Kearns.       703-996-644         World Mortgage       Patricia Kearns.       703-491-420         World Mortgage       Patricia Kearns.       703-492-5182         Accurate Radon Testing       Alexandra Bukowski.       703-242-3600         AHR I, INC       Accurate Radon Testing LLC       Tod Hix       202-257-9291         Dominion Environmental Testing LLC       Tod Hix       202-257-9291       203-468-3799         Guardian Radon       Terry Strange       703-425-7022       703-425-7022         PKARL Home Certification			
Renner, Hansborough, & Reese       Jan Symons       301-258-8181         REX Appraisal Services.       Esther Omorodion       703-468-1123         Sandra A. Le Blanc       703-629-6842         Stewart Jarrett Real Estate Appraisal and Consulting       Stewart Jarrett       703-629-6842         Suburban Appraisers & Consultants.       James Loizou       703-639-4820         Suburban Appraisers & Consultants.       James Loizou       703-631-4820         Washington Appraisal Group LLC       Army Switzer.       703-631-1111         Washington Appraisal Group, Inc.       David Shin.       703-813-8160         Westover Appraisal Stuce.       Ray Taylor       954-218-1602         World Mortgage.       Patricia Kearns.       703-9345-5502         Zeena Deeb.       Zeena Deeb.       703-946-7473         ENVIRONMENTAL & MOLD SERVICES       AART, INC.       Christine Sleigh Popeck.       703-425-2822         Accurate Radon Testing       Alexandra Bukowski.       703-425-2822       Accurate Radon Testing LLC.       Todd Hix       202-257-2971         Dominion Environmental Testing LLC.       Rev Brouillard       703-445-7032       7177         Cadia Radon       Terry Strange.       703-425-7021       703-445-7022         PEARL Home Certification.       Ferry Strange.       703-425-7	Real Estate Appraisals 4 You	Diane Bichard	703-794-9118
REX Appraisal Services       Esther Omorodion       703-428-1123         Sandra A. Le Blanc       Sandra LeBlanc       703-629-6842         Stewart Jarrett Real Estate Appraisal and Consulting       Stewart Jarrett       703-611-3662         Suburban Appraisers & Consultants       James Loizou       703-591-4200         Tech Appraisal Group LLC       Army Switzer       703-613-611         Walker Valuation Services       Dan Mori       703-393-6136         Washington Appraisal Group, Inc       David Shin       703-813-8160         Westover Appraisals LLC       Ray Taylor       954-218-1602         Zeena Deeb       Zeena Deeb       703-934-5502         Zeena Deeb       Zeena Deeb       703-408-7473         ENVIRONMENTAL & MOLD SERVICES       AART, INC       Christine Sleigh Popeck       703-422-3600         AHS Mold Aid       John Taylor       877-932-7177       202-257-9291         Dominion Environmental Testing LLC       Todd Hix       202-257-9291       202-257-9291         Dominion Environmental Testing LLC       Rex Brouillard       703-496-3799       Guardian Radon       Terry Strange       703-425-7029         PEARL Home Certification       Gregory Caudill       703-72-857-9291       703-496-3799       Guardian Radon       703-72425-032         PEAR	Renner, Hansborough, & Reese	Jan Symons	
Stewart Jarrett Real Estate Appraisal and Consulting       Stewart Jarrett       703-6571-3662         Suburban Appraisers & Consultants       James Loizou       703-591-4200         Tech Appraisal Group LUC       Amy Switzer       703-631-1111         Waker Valuation Services       Dan Mori       703-831-1111         Washington Appraisal Group, Inc.       David Shin.       703-831-8160         Westover Appraisals LUC       Ray Taylor       954-218-1602         William C. Harvey & Associates       Richard Olsen.       703-759-6644         World Mortgage       Patricia Kearns.       703-934-5502         Zeena Deeb       Zeena Deeb.       703-425-2822         Accurate Radon Testing       Alexandra Bukowski.       703-425-2822         Accurate Radon Testing LLC       Ford Hix       202-257-2921         Dominion Environmental Testing LLC       Ford Hix       202-257-9291         Dominion Environmental Testing LLC       Rex Brouillard       703-425-7001         PEARL Home Certification       Cynthia Adams.       434-825-023         VesCO       Gregory Caudill       703-722-8851         VesCO       Ken Conte       703-722-8851         VesCO       Ken Conte       703-722-8851         VesCO       Ken Conte       703-722-8851 <td>REX Appraisal Services</td> <td> Esther Omorodion</td> <td></td>	REX Appraisal Services	Esther Omorodion	
Suburban Appraisers & Consultants.       James Loizou       703-591-4200         Tech Appraisal Group LLC       Army Switzer.       703-631-111         Walker Valuation Services.       Dan Mori       703-339-6136         Washington Appraisal Group, Inc.       David Shin.       703-813-8160         Westover Appraisals LLC       Ray Taylor       954-218-1602         William C. Harvey & Associates       Richard Olsen.       703-934-5502         Zeena Deeb       Zeena Deeb.       703-934-5502         Zeena Deeb       Zeena Deeb.       703-4964-7473         ENVIRONMENTAL & MOLD SERVICES       AART, INC.       Christine Sleigh Popeck.       703-425-2822         Accurate Radon Testing       Alexandra Bukowski       703-425-7027         Dominion Environmental Testing LLC       Todd Hix       202-257-9291         Dominion Environmental Testing LLC       Rex Brouillard       703-496-379         Guardian Radon       Terry Strange       703-425-0232         Radon Defense       Nicholas DeFelice       703-688-379         VESCO       Ker Conte       703-72-8851         Yuck Old Paint LLC       Raea Leinster       888-509-9825         GUTTER REPAIR       Timothy Gagnon       703-716-0377         Yuck Old Paint LLC       Raea Leinster			
Tech Appraisal Group LLC       Amy Switzer       703-631-1111         Walker Valuation Services       Dan Mori       703-339-6136         Washington Appraisal Group, Inc.       David Shin.       703-813-8160         Westover Appraisals LLC       Ray Taylor       954-218-1602         World Mortgage.       Patricia Kearns.       703-934-5502         Zeena Deeb       Zeena Deeb       703-943-45502         Zeena Deeb       Zeena Deeb       703-964-7473         ENVIRONMENTAL & MOLD SERVICES       AART, INC.       Christine Sleigh Popeck.       703-425-2822         Accurate Radon Testing       Alexandra Bukowski       703-242-3600       AHS Mold Aid       John Taylor       877-932-7177         Capital Environmental Testing LLC       Todd Hix       202-257-9291       Dominion Environmental Testing LLC       Rex Brouillard       703-4425-7022         PEARL Home Certification       Cynthia Adams.       434-825-0232       Radon Defense.       Nicholas Defelice       703-868-3799         VESCO       Gregory Caudill       703-722-8851       VesCO       Ken Conte       703-722-8851         Vuck Old Paint LLC       Raea Leinster       888-509-9825       GUTTER REPAIR       Gagnon's Gutterworks.       Timothy Gagnon.       703-716-0377         HOME INSPECTION AND PROPERTY DISCLOSURE </td <td>Stewart Jarrett Real Estate Appraisal and Consulting</td> <td> Stewart Jarrett</td> <td>703-671-3662</td>	Stewart Jarrett Real Estate Appraisal and Consulting	Stewart Jarrett	703-671-3662
Walker Valuation Services       Dan Mori       703-339-6136         Washington Appraisal Group, Inc.       David Shin.       703-813-8160         Westover Appraisals LLC.       Ray Taylor       954-218-1602         William C. Harvey & Associates       Richard Olsen.       703-394-5644         World Mortgage       Patricia Kearns.       703-934-5602         Zeena Deeb       Zeena Deeb       703-425-2822         AART, INC       Christine Sleigh Popeck.       703-425-2822         Accurate Radon Testing       Alexandra Bukowski       703-225-7221         Dominon Environmental Testing LLC       Todd Hix       202-257-9291         Dominion Environmental Testing LLC       Rex Brouillard       703-425-7001         PEAHL Home Certification       Cyrthia Adams.       434-825-023         Radon Defense       Nicholas Defelice       703-428-8179         Vuck Old Paint LLC       Raea Leinster       888-397         Vuck Old Paint LLC       Raea Leinster       888-399-8825         Gutterworks       Timothy Gagnon       703-716-0377         HOME INSPECTION AND PROPERTY DISCLOSURE       Abode Check LLC       Raquel Barrientos       703-255-6622         Abode Check LLC       Raquel Barrientos       703-255-6622       Abaneson       703-916-0377      <			
Washington Appraisal Group, Inc.       David Shin.       703-813-8160         Westover Appraisals LLC.       Ray Taylor       954-218-1602         William C. Harvey & Associates       Richard Olsen.       703-759-6644         World Mortgage.       Patricia Kearns.       703-934-5502         Zeena Deeb.       703-954-67473         ENVIRONMENTAL & MOLD SERVICES       AART, INC.       Christine Sleigh Popeck.       703-425-2822         Accurate Radon Testing       Alexandra Bukowski       703-427-8000       AHS Mold Aid         Capital Environmental Testing LLC.       Todd Hix       222-257-9291         Dominion Environmental Testing LLC.       Todd Hix       222-257-9291         Dominion Environmental Testing LLC.       Rex Brouillard       703-496-3799         Guardian Radon       Terry Strange       703-425-2032         PEARL Home Certification       Cyrthia Adams.       434-825-0032         Radon Defense       Nicholas DeFelice       703-888-3797         VESCO       Ke Conte       703-722-8851         Yuck Old Paint LLC       Raea Leinster       888-509-9825         GUTTER REPAIR       Timothy Gagnon       703-716-0377         HOME INSPECTION AND PROPERTY DISCLOSURE       Abde Check LLC       Raquel Barrientos       703-255-6622			
Westover Appraisals LLC       Ray Taylor       954-218-1602         William C. Harvey & Associates       Richard Olsen       703-759-6644         World Mortgage       Patricia Kearns       703-344-5502         Zeena Deeb       Zeena Deeb       703-964-7473         ENVIRONMENTAL & MOLD SERVICES       AART, INC       Christine Sleigh Popeck       703-425-2822         Accurate Radon Testing       Alexandra Bukowski       703-242-3600         AHS Mold Aid       John Taylor       877-392-7177         Capital Environmental Testing LLC       Todd Hix       202-257-9291         Dominion Environmental Testing LLC       Rex Brouillard       703-445-7032         PEARL Home Certification       Cynthia Adams       434-825-0232         Radon Defense       Nicholas Defelice       703-888-3797         VESCO       Gregory Caudill       703-722-8851         VesCO       Ken Conte       703-722-8851         Vuck Old Paint LLC       Raea Leinster       888-509-9825         GUTTER REPAIR       Timothy Gagon       703-716-0377         HOME INSPECTION AND PROPERTY DISCLOSURE       Abode Check LLC       Raquel Barrientos       703-255-6622         Abode Check LLC       Raquel Barrientos       703-255-6522       Alban Inspections       Brad Hambley <td< td=""><td></td><td></td><td></td></td<>			
William C. Harvey & Associates       Richard Olsen       703-759-6644         World Mortgage       Patricia Kearns       703-934-5602         Zeena Deeb       Zeena Deeb       703-964-7473         ENVIRONMENTAL & MOLD SERVICES       AAR1, INC       Christine Sleigh Popeck       703-425-2822         Accurate Radon Testing       Alexandra Bukowski       703-242-5822         Accurate Radon Testing       Alexandra Bukowski       703-425-2822         Dominion Environmental Testing LLC       Todd Hix       202-257-9291         Dominion Environmental Testing LLC       Rex Brouillard       703-425-7001         PEARL Home Certification       Cyrthia Adams.       434-825-023         Radon Defense       Nicholas Defelice       703-868-3797         VeSC0       Gregory Caudill       703-722-8851         Vuck Old Paint LLC       Raea Leinster       888-509-9825         GUTTER REPAIR       Timothy Gagnon       703-716-0377         HOME INSPECTION AND PROPERTY DISCLOSURE       Abode Check LLC       Raquel Barrientos       703-255-6622         Abode Check LLC       Raquel Barrientos       703-255-6622       Alban Inspection Consultant       Gary Anderson       301-855-337-0155         Abode Check LLC       Bard Hambley       240-457-0685       Anderson       301-855-337-			
World Mortgage       Patricia Kearns.       703-934-5502         Zeena Deeb.       Zeena Deeb.       703-964-7473         ENVIRONMENTAL & MOLD SERVICES       AART, INC.       Christine Sleigh Popeck.       703-425-2822         Accurate Radon Testing       Alexandra Bukowski       703-2242-3600         AHS Mold Aid       John Taylor       877-932-7177         Opminion Environmental Testing LLC       Todd Hix       202-257-9291         Dominion Environmental Testing LLC       Rex Brouillard       703-496-3799         Guardian Radon       Terry Strange       703-425-7022         PEARL Home Certification       Cyrthia Adams.       434-825-0232         Radon Defense       Nicholas DeFelice       703-868-3797         VESCO       Ke Conte       703-722-8851         Yuck Old Paint LLC       Raea Leinster       888-509-9825         GUTTER REPAIR       Timothy Gagnon       703-716-0377         HOME INSPECTION AND PROPERTY DISCLOSURE       Abde Check LLC       Raquel Barrientos       703-255-6622         Abden Inspections       Brad Hambley       240-457-0855       Anderson       304-855-3337         Beltway Home Inspections       Dennis Pelczynski       703-925-0452       703-716-0377			
Zeena Deeb       703-964-7473         ENVIRONMENTAL & MOLD SERVICES       Christine Sleigh Popeck.       703-964-7473         AART, INC       Christine Sleigh Popeck.       703-425-2822         Accurate Radon Testing       Alexandra Bukowski.       703-242-3600         AHS Mold Aid       John Taylor       877-932-7177         Capital Environmental Testing LLC       Todd Hix       202-257-9291         Dominion Environmental Testing LLC       Rex Brouillard       703-445-7032         PEARL Home Certification       Rynthia Adams.       434-825-0232         Radon Defense       Nicholas Defelice       703-868-3799         VESCO       Gregory Caudill       703-722-8851         Vuck Old Paint LLC       Raee Leinster       888-509-9825         GUTTER REPAIR       Timothy Gagnon       703-716-0377         HOME INSPECTION AND PROPERTY DISCLOSURE       Abode Check LLC       Raquel Barrientos       703-255-6622         Abode Check LLC       Raquel Barrientos       703-255-6622       Alban Inspections       Brad Hambley       240-457-0855         Abode Check LLC       Gary Anderson       301-855-337       93-957-0155       93-97-0155			
ENVIRONMENTAL & MOLD SERVICES         AART, INC.       Christine Sleigh Popeck.       703-425-2822         Accurate Radon Testing       Alexandra Bukowski.       703-242-3600         AHS Mold Aid.       John Taylor       877-932-7177         Capital Environmental Testing LLC.       Todd Hix       202-257-9291         Dominion Environmental Testing LLC.       Rex Brouillard.       703-445-7001         PEARL Home Certification       Cynthia Adams.       434-825-0232         Radon Defense       Nicholas DeFelice.       703-848-3799         VeSC0       Gregory Caudill       703-722-8851         VeSC0       Gregory Caudill       703-722-8851         VesC0       Ken Conte       703-722-8851         VesC0       Ken Conte       703-716-0377         HOME INSPECTION AND PROPERTY DISCLOSURE       Abode Check LLC.       Raquel Barrientos       703-255-6622         Abode Check LLC.       Raquel Barderson       301-85-337       301-855-337-0155         Abode Check LLC.       Bard Hambley       240-457-0685         Abode Check LLC.       Gary Anderson       301-855-337-0155         Abode Check LLC.       Gary Anderson       301-855-337-0155			
AART, INC       Christine Sleigh Popeck.       703-425-2822         Accurate Radon Testing       Alexandra Bukowski.       703-424-3600         AHS Mold Aid       John Taylor       877-932-7177         Capital Environmental Testing LLC       Todd Hix       202-257-9291         Dominion Environmental Testing LLC       Rex Brouillard       703-4496-3799         Guardian Radon       Terry Strange       703-425-7001         PEARL Home Certification       Cyrthia Adams.       434-825-032         Radon Defense       Nicholas DeFelice       703-8688-3797         VESCO       Gergory Caudill       703-722-8851         Yuck Old Paint LLC       Raea Leinster       888-509-9825         GUTTER REPAIR       Timothy Gagnon       703-716-0377         HOME INSPECTION AND PROPERTY DISCLOSURE       Abode Check LLC       Raquel Barrientos       703-255-6622         Abode Check LLC       Raquel Barrientos       703-255-6622       Anderson       301-855-337         Beltway Home Inspections       Brad Hambley       240-457-0855       Anderson       301-855-337         Beltway Home Inspections       Dennis Pelczynski       703-915-0155       301-855-337		Econd Boob	
Accurate Radon Testing       Alexandra Bukowski       703-242-3600         AHS Mold Aid       John Taylor       877-932-7177         Capital Environmental Testing LLC       Todd Hix       202-257-9291         Dominion Environmental Testing LLC       Rex Brouillard       703-496-3799         Guardian Radon       Terry Strange       703-4425-7001         PEARL Home Certification       Cynthia Adams.       434-825-0232         Radon Defense       Nicholas DeFelice       703-688-3797         VESCO       Gregory Caudill       703-722-8851         Yuck Old Paint LLC       Raea Leinster       888-509-9825         GUTTER REPAIR       Timothy Gagnon       703-716-0377         HOME INSPECTION AND PROPERTY DISCLOSURE       Abode Check LLC       Raquel Barrientos       703-255-6622         Abode Check LLC       Raquel Barrientos       703-255-6622       Alderson       301-855-337         Beltway Home Inspections       Brad Hambley       240-457-0855       Anderson       301-855-337		Christing Sleigh Poneck	703-425-2822
AHS Mold Aid       John Taylor       877-932-7177         Capital Environmental Testing LLC       Todd Hix       202-257-291         Dominion Environmental Testing LLC       Rex Brouillard       703-496-3799         Guardian Radon       Terry Strange       703-4425-7001         PEARL Home Certification       Cynthia Adams       434-825-023         Radon Defense       Nicholas Defelice       703-848-3797         VESCO       Gregory Caudill       703-722-8851         VESCO       Ken Conte       703-722-8851         Vuck Old Paint LLC       Raea Leinster       888-509-8825         GUTTER REPAIR       Timothy Gagnon       703-716-0377         HOME INSPECTION AND PROPERTY DISCLOSURE       Abode Check LLC       Raquel Barrientos       703-255-6622         Abode Check LLC       Raquel Barrientos       703-255-6622       Alban Inspections       301-855-337         Beltway Home Inspections       Dennis Pelczynski       703-915-0155       303-957-0155			
Capital Environmental Testing LLC       Todd Hix       202-257-9291         Dominion Environmental Testing LLC       Rex Brouillard       703-4496-3799         Guardian Radon       Terry Strange       703-425-7001         PEARL Home Certification       Cynthia Adams       434-825-0232         Radon Defense       Nicholas Defelice       703-4883-3797         VESCO       Gregory Caudill       703-722-8851         VeSCO       Ken Conte       703-722-8851         Yuck Old Paint LLC       Raea Leinster       888-509-9825         GUTTER REPAIR       Gagnon.       703-716-0377         HOME INSPECTION AND PROPERTY DISCLOSURE       Abde Check LLC       Raquel Barrientos       703-255-6622         Abde Check LLC       Raquel Barrientos       703-255-6622       Alderson       301-855-337         Beltway Home Inspections       Dernis Pelczynski       703-857-0155       301-855-337			
Dominion Environmental Testing LLC     Rex Brouillard     703-496-3799       Guardian Radon     Terry Strange     703-425-7001       PEARL Home Certification     Cynthia Adams     434-825-0232       Radon Defense     Nicholas DeFelice     703-688-3797       VESCO     Gregory Caudill     703-722-8851       Yuck Old Paint LLC     Raea Leinster     888-509-9825       GUTTER REPAIR     Timothy Gagnon     703-716-0377       HOME INSPECTION AND PROPERTY DISCLOSURE     Abode Check LLC     Raquel Barrientos     703-255-6622       Abode Check LLC     Raquel Barrientos     703-255-6622       Anderson Inspections     Brad Hambley     240-457-0855       Anderson Inspections     Dennis Pelczynski     703-97-0155	Capital Environmental Testing LLC	Todd Hix	
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Beltway Home Inspections			
BIN Real Estate, Inc	Beltway Home Inspections	Dennis Pelczynski	
	BIN REALESTATE, INC	Brenda Nguyen	

District Home Inspection         202-577-4489           Dondrig & Associates LLC         Stephanie Dondrig           Hampton Home Inspection         Mark Hampton           Toda Scape         Carl Coing           HomeScape         Carl Coing           HomeScape         Carl Coing           HomeScape         Carl Coing           Home Inspection         Scape Associates           Hurber Home Inspection         Stef Home Respective           Hurber Home Inspection         Read Ard Park           NoxLDay Inspect         Michael Dowling           NoxLDay Inspect         Michael Dowling           NoxLDay Inspect         Michael Dowling           NoxLDay Inspect         Michael Dowling           Nox Startises Home Inspections         Kewn Dougherty           Nox Home Inspections         Michael Dowling           Nox Home Inspections         Michael Dowling           ProsPect Inspection Services         Arny Dowline	Burnett Home Inspections LLC	Chris Burnett	703-965-5260
Hampton Home Inspection         Mark Hampton         703 3429 434           HomeScope         Garl Craig         F71 765 7795           HomeSeam Inspection Service         Garl Craig         F71 775           Hutser Home Inspection         Stephen Park         703 3407 77127           Hutser Home Inspection         Steth Hutsert         703 3477 77127           Hutser Home Inspection         Steth Hutsert         703 3457 77127           Hutser Home Inspection         Paul Curminis         703 3457 77127           Marthe Home Inspection         Paul Curminis         703 3475 75367           No Surgrises Home Inspections         Kein Dougherty         703 3429 434           Pillar To Post Home Inspections         Lisa Lloyd         703 3429 434           Pillar To Post Home Inspections         Lisa Lloyd         703 3429 434           Profile To Post Home Inspections         Lisa Lloyd         703 342 7475           Profile To Post Home Inspections         Lisa Lloyd         703 342 7475           Profile To Post Home Inspections         Lisa Lloyd         703 342 7475           Profile To Post Home Inspections         Lisa Lloyd         703 343 7473 44           Profile Inspection Services         Prancis McDonald         703 340 7484           Profile Inspection Services         Prancis M	District Home Inspection LLC	Scott Robertson	202-577-4489
HoméSope         Marthe Hammer         703-800-034           Home Team Inspection Service         Carl Craig         771-857-739           Home Team Inspection Associates         Jin George Danhel         703-857-849           Hurber Home Inspection         Steh Hurbert         703-857-849           Hurber Home Inspection         Ref Hurbert         703-374-849           Hurber Home Inspection         Ref Hurbert         703-374-849           Most Off Development ILC         Fictor Associates         703-472-830           Nove Complexity         703-372-830         703-372-830           Nove Complexity         703-372-830         703-372-830           Nove Complexity         703-372-830         703-372-830           Nove Complexity         703-372-830         703-372-830           Post Home Inspections         Liss Lloyd         703-327-860           ProSpect Inspection Services         Francis McDoneld Sine         301-372-831           ProSpect Inspection Services         Francis McDoneld Jane         301-372-831           ProSe Inspection Services         Francis McDoneld         301-372-831           ProSe Sopt Inc.         Complexis McDoneld         301-372-831           ProSe Sopt Inc.         Complexis McDoneld         301-333-930           ProSe S			
Home Team Inspection Service         Carl Craig         C71-755-779           House Inspection Associates         Jin George Danhel         703-427-7758           House Inspection Associates         Jin George Danhel         703-432-442           Huber Home Inspection         Petter Anspach         703-432-442           Master Home Inspection         Michael Dowling         703-457-77127           Inguit Kome Inspection         Michael Dowling         703-457-77127           Inguit Kome Inspections         Michael Dowling         703-459-8549           Polar Dost Home Inspections         Kein Dougherty         703-329-7644           Pillar To Post Home Inspections         Kein Dougherty         703-329-7644           Pillar To Post Home Inspections         Kein Dougherty         703-329-7645           Property Disclosure Solutions LLC         Namette White         888-72-7860           Probles Inspection Services         Francis McDonald         301-372-8531           Profes Inspection Services         Francis McDonald         301-372-8531           Prof			
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NextDay Inspect         Michael Dowling         703-450-6338           No Surprises Home Inspection ILC         Sergio Delhoyo         703-929-834           Pillar To Post Home Inspections         Eric Boll         703-657-3207           Pillar To Post Home Inspections         Lisa Loyd         703-522-9324           Pillar To Post Home Inspections         Lisa Loyd         703-527-7800           Prospect Discourse Solutions ILC         Anthony Kelly         703-467-8411           Proof Spect Inspection Services         Army Devine         301-972-8531           Profeet Inspection Services         Franciso McDonal Blanc         301-972-8531           Prote Inspection Services, Inc.         Date Intervice         301-972-8531           Prote Inspection Services, Inc.         Date Intervice         301-933-9704           Prote Inspection Services, Inc.         Date Intervice         301-933-9704           Prote State Stat			
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Pillar Do Post Home Inspections. Kevin Doughery. 703-291-034 Pillar Do Post Home Inspections. Lise Loyd. 703-567-3077 Pillar Do Post Home Inspections. Wichael Ward-Dahl. 703-607-3077 Pillar Do Post Home Inspection S. Wichael Ward-Dahl. 703-607-3077 Progrept Disclosure Solutions LLC. Anthony Kelly. 703-407-7841 Pro-Spect Inspection Services I.C. Anthony Kelly. 703-407-7841 Pro-Spect Inspection Services I.C. Anthony Kelly. 703-407-7841 Pro-Spect Inspection Services I.C. Timothy Zenobia . 703-401-7841 Pro-Spect Inspection Services. Francis McDonald. 301-972-6531 Profec Inspection Services. Francis McDonald. 301-972-6531 Profec Inspection Services. I.C. Janiel Devine 301-872-6531 Profec Inspection Services. Inc. Daniel Devine 303-839-100 Dif Dottom Services, Inc. Daniel Devine 303-938-9100 HOME STAGING Floor & Deorn Keily	No Surprises Home Inspection	Paul Cummins	703-472-9020
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Boyal Theme Inspection       Troy Vogt       703-910-3251         The Robert Paul Jones Company       W. Scott Gudely, 703-385-856         Top To Bottom Services, Inc.       Daniel Deist.       301-938-9100 <b>HOME STAGING</b> Tracy Caylor       703-362-9688         Floor & Decor       Keith Kania       703-362-9688         Leslie Anderson Interiors       Leslie Anderson       703-374-56988         Leslie Anderson Interiors       Leslie Anderson       703-374-56988         Mount Designs       Mora Quinn Leiter       703-384-3599         Market Ready Staging Solutions       Suaan Driscoll-Blount       703-680-48727         Preferred Staging       Monica Murphy, 703-861-2800       Staged Interior         First American Home Warranty       Ana Thompson       703-280-9700         Home Warranty of America       Anne Lang       703-280-9700         Home Marranty of America       Anne Lang       703-280-9700         Home Protection       Molly Flory       800-282-7131         SUPER       Jackson Mosiey       703-201-3084         JUNK REMOVAL       Staged Gaboury       703-348-6662         1-800-60T-JUNK       Biotome Protection       Molly Flory       800-488-8692         JUNK REMOVAL       Staservices LLC       Lori James	ProTec Inspection Services	Francis McDonald	301-972-8531
The Robert Paul Jones Company       W. Scott Gudely       703 385-38566         Top To Bottom Services, Inc.       Daniel Deist       301-338-9100 <b>HOME STAGING</b> Floor & Decor       Tracy Caylor       703 382-9688         Floor & Decor       Keith Kania       703 382-9688         Lesile Anderson Interiors       Lesile Anderson       703 3462-9688         Lesile Anderson Interiors       Balle Anderson       703 3462-9688         Staged Interior       Trash Kim       703-861-8699         Warket Ready Staging Solutions       Susan Driscol-Blount       703-861-2209         HOME WARRANTY       First American Home Warranty       Ana Thompson       703-863-2700         Home Warranty of America       Anne Lang       703-220-8633         JUNK REMOVAL       Share Gaboury       703-486-27131         SUPER       Jackson Mosley       202-316-8889         JUNK REMOVAL       Share Gaboury       703-986-9901         Togoley Estate Organization and Relocation       Rebekah Miler       703-986-9911         Hooliy Floy       Bolocation and Relocation       Rebekah Miler       703-986-9211         Atlas Services LLC       Sharnon Hildreth       703-986-9211       103-9864         Atlas Services LLC       Sharhon Hildreth       703-986-9211 <td>Protect Inspect LLC</td> <td> Timothy Zenobia</td> <td>703-401-8881</td>	Protect Inspect LLC	Timothy Zenobia	703-401-8881
Top To Bottom Services, Inc.       Daniel Deist.       301-398-9100         HOME STAGING       Tracy Caylor       703-362-9688         Floor & Decor       Keith Kania       703-362-9688         Icor & Decor       Keith Kania       703-373-743         M. Quinn Designs.       Moira Quinn Leite       703-373-743         M. Quinn Designs.       Moira Quinn Leite       703-373-743         M. Quinn Designs.       Moira Quinn Leite       703-373-743         M. Quinn Designs.       Moira Murphy       703-851-2680         Staged Interior       Trisk Mir Murphy       703-851-2680         First American Home Warranty       Ana Thompson.       703-859-2700         HOME WARRANTY       Frist American Home Warranty of America.       Anne Lang.       703-2261-7026         HOME Warranty of America.       Anne Lang.       703-2469-2700       Home Warranty of America.       Anne Lang.       703-246-27626         JUNK REMOVAL       Junk REMOVAL       Jackson Mosley       202-216-8889       JUNK       Storage, Inc.       Storage, Inc.       Storage, Inc.       Storage, Inc.       To3-348-6662       To3-348-6662       To3-348-6662       To3-348-6662       To3-201-3044       Atlas Services LLC       Lori James       703-201-3044       Atlas Services LLC       Lori James       703-34	Royal T Home Inspection	Troy Vogt	
Top To Bottom Services, Inc.       Matthew Kaufman.       301-338-9100         HOME STAGING       Floor & Decor       Tracy Caylor       703-362-9688         Floor & Decor       Keith Kania       703-362-9688         Esile Anderson Interiors       Keith Kania       703-362-9688         Marken Fleady Staging Solutions       Susan Driscol-Blount       703-862-9688         Marken Fleady Staging Solutions       Susan Driscol-Blount       703-862-9688         Staged Interior       Trish Kim       703-861-7026         HOME WARRANTY       Ana Thompson       703-863-7200         Home Warranty of America       Anan Thompson       703-863-9200         JUNK REMOVAL       Share Gaboury       703-864-662         120UNK       Releation Heldentin       703-201-3004         Atlas Services LLC       Sharnon Hildreth       703-908-9901         Proley's Estate Organization and Relocation       Rebekain Miller       703-968-9211         Interstate Moving Belocation Logistics<	Top To Bottom Services Inc		
HOME STAGING         Tracy Caylor         703-362-9688           Hoor & Decor         Keith Kania         703-362-9688           Leslie Anderson Interiors         Leslie Anderson         703-3734734           M. Quinn Designs         Moira Quinn Leite         703-387494           M. Quinn Designs         Susan Driscoll-Blount         703-867-9684           Preferred Staging Solutions         Susan Driscoll-Blount         703-869-2700           HOME WARRANTY         Trish Kim         703-261-7026           HOME WARRANTY         First American Home Warranty         Ana Thompson         703-285-2700           Home Warranty of America         Anne Lang         703-226-0633         001           SUPER         Jorey Ramer         617-817-1334         SUPER           JUNK REMOVAL         Shane Gaboury         703-348-6662         143-8507/062           123UNK         Shave Gaboury         703-348-6662         170-370-201-3084           Attas Services LLC         Lori James         703-201-3084         Attas Services LLC         170-370-201-3084           Attas Services LLC         Lori James         703-201-3084         Attas Services LLC         20-827-827           Attas Services LLC         Lori James         703-386-9901         Brogley's Extate Organization and Relocation	Top To Bottom Services, Inc.	Matthew Kaufman	
Floor & Decor       Tracy Caylor       703-382-4688         Floor & Decor       Keith Kania       703-382-4688         N. Dumn Designas       Moira Quinn Leite       703-387-3874         M. Market Ready Staging Solutions       Susan Driscol-Bloumt       703-863-8639         Market Ready Staging Solutions       Susan Driscol-Bloumt       703-861-8727         Preferred Staging       Monica Murphy       703-861-7260         HOME WARRANTY       Ana Thompson       703-863-92700         Home Warranty of America       Ana Thompson       703-829-2700         Home Warranty of America       Anne Lang       703-220-8633         SUPER       Jorey Ramer       617-817-1334         SUPER       Jackson Mosley       202-316-8889         JUNK REMOVAL       Shane Gaboury       703-348-6662         1-800-GOT-JUNK       Fichard Galither       800-486-8655         Atlas Services LLC       Cn James       703-201-3084         MOVING & Storage, Inc.       Fichard Galither       703-986-9901         Brogley's Estate Organization and Relocation       Fiebekin Miller       703-227-2765         Interstate Moving Relocation Logistics       Michelle Ball       703-599-2121         Interstate Moving Relocation Logistics       Michelle Ball       703-599-2121 <td></td> <td></td> <td></td>			
Floor & Decor       Keith Kania       703.362-968         Leslie Anderson Interiors       Leslie Anderson       703.373.473.473.473.4         M. Quinn Designs       Moira Quinn Leite       703.354.6359         Market Ready Staging Solutions       Susan Driscoll-Blount       703.486.4927         Preferred Staging       Monica Murphy       703.485.4639         Staged Interior       Trish Kim       703.261.7026         HOME WARRANTY       First American Home Warranty       Ana Thompson       703.485.92700         Home Warranty of America       Anne Lang       703.220.9633         UIG Republic Home Protection       Molly Flory       800-282.7131         SUPER       Jorey Ramer       617.417.1334         SUPER       Jackson Mosley       202.316.8889         JUNK REMOVAL       Shane Gaboury       703.348-6662         123.UNK       Stora AGE       Roi And Stora AGE         Atlas Services LLC       Lori James       703.201.3084         Atlas Services LC       Shannon Hildreth       703.201.3084         Moving & Storage, Inc.       Andy Lopez.       703.986-901         Brogleys Estate Organization and Relocation       Rebekh Miller       720.2242.75.756         Interstate Moving Relocation Logistics       Firk Rar       703.4669.	Floor & Decor		
M. Quim Designs. Moira Quim Leite. 703-354-6359 Stage ditterior. 703-660-7727 Preferred Staging Solutions. Solutions. Monica Murphy. 703-861-7690 Staged Interior. 703-760-7026 HOME WARRANTY First American Home Warranty. Ana Thompson. 703-820-7026 Home Warranty of America. Anne Lang. 703-220-9633 Old Republic Home Protection. Molly Flory. 800-282-7131 SUPER. Jork REMOVAL 723.UNK. REMOVAL 723.UNK. Share Gaboury. 703-348-6662 1-800-607-UNK. Share Gaboury. 703-348-6662 1-800-607-UNK. Share Gaboury. 703-348-6662 7123.UNK. Share Gaboury. 703-348-6662 703-201-6889 JUNK REMOVAL 723.UNK. Share Gaboury. 703-348-6662 703-201-3084 Atlas Services LIC. In James. 703-201-3084 Atlas Services LIC. Share Gaboury. 703-986-9901 Brogley's Estate Organization and Relocation. Rebekah Miller. 202-827-5276 Interstate Moving Relocation   Logistics. Firck Bar. 703-745-6683 Therstate Moving Relocation   Logistics. Sherry Skinner. 703-569-2121 Interstate Moving Relocation   Logistics. Sherry Skinner. 703-569-2121 Moving is Easy. Muslim Muratov. 888-558-3279 Paxtor Van Lines. Britten EEDS Alexandria Auctions LLC. Joshua Wilbanks. 540-999-8860 Asia-American Homeownership Counseling, Inc. Song Hutchins. 301-569-7120 VillowSford Vinginia. Stacey Kessinger. 771-505-775 OTHER REAL ESTATE NEEDS Alexandria Puts Brites LLC. Chau Tran. 703-725-1634 Alexandria Puts Brites LLC. Chau Tran. 703-725-1634 Alexandria Puts Pros. Brett Lieberman. 703-669-333 Holiday Termite and Pest Control. Cleveland Dixon. 703-669-333 Holiday Termite and Pest Control. Seat Holein. 703-569-333 Holiday Termite and Pest Control. Seat Holein. 703-669-333 Holiday Termite and Pest Control. Seat Holein. 703-669-333 Holiday Termite and Pest Control. Seat Holein. 703-669-333 Holiday Termite and Pest Con	Floor & Decor	Keith Kania	703-362-9688
Market Ready Staging Solutions         Susan Driscoll-Blount         703-851-2690           Staged Interior         Trish Kim         703-851-2690           HOME WARRANTY         Trish Kim         703-267-7026           HOME WARRANTY         Frist American Home Warnaty         Ana Thompson         703-252-700           Home Warnath Home Warnaty         Ana Thompson         703-220-9633         Old Republic Home Protection         Molik Flory         800-282-7131           SUPER         Jackson Mosley         202-316-8889         JUNK REMOVAL         703-348-6662           JUNK REMOVAL         Richard Galliher         800-468-8865         703-201-3084           Atlas Services LLC         Lori James         703-201-3084           MOVING & STORAGE         Able Moving & Storage, Inc.         Andy Lopez.         703-986-9901           Brogley's Estate Organization and Relocation.         Rebekah Miller         202-27-5276           Herstate Moving Relocation   Logistics         Sharnon Hidreth         703-369-2121           Interstate Moving Relocation   Logistics         Shirtany Hampton.         571-499-3186           RG Quality Moving and Storage         Bernberto Gonzalez         571-499-3186           RG Quality Moving and Storage         Remberto Gonzalez         571-499-3186           RG Quality Moving and Stora	Leslie Anderson Interiors	Leslie Anderson	703-973-8734
Preferred Staging			
HOME WARRANTY       Ana Thompson	Preferred Staging	Monica Murphy	703-851-2690
First American Home Warranty       Ana Thompson.       703-859-2700         Home Warranty of America       Anne Lang.       703-220-9633         Old Republic Home Protection       Molky Flory       800-282-7131         SUPER.       Jorey Ramer.       617-817-1334         SUPER.       Jorey Ramer.       617-817-1334         SUPER.       Jorey Ramer.       617-817-1334         SUPER.       Jorey Ramer.       603-486-885         123JUNK.       Shane Gaboury.       703-348-6662         123UNK.       Shane Gaboury.       703-348-6662         143S Services LLC.       Lori James       703-201-3084         Atlas Services LLC.       Shannon Hildreth.       703-201-3084         MOVING & STORAGE       Able Moving & Storage, Inc.       Andy Lopez.       703-886-9901         Brogley's Estate Organization and Relocation       Relocation       Logistics.       Thirty Hory       703-568-2121         Interstate Moving Relocation       Logistics.       Sherry Skinner.       703-568-2121         Moving is Easy.       Muslim Muratov       888-558-3279         Patto Yan Lines.       Brittany Hampton.       571-505-2775         OTHER REAL ESTATE NEEDS       Alexandria Auctions LLC.       Joshua Wilanks.       540-999-8860	Staged Interior	Trish Kim	703-261-7026
Home Warranty of America       Anne Lang			
Old Republic Home Protection       Molly Flory			
SUPER       Jorey Ramer.       617-817-1334         SUPER       Jackson Mosley       202-316-8889         JUNK REMOVAL       Shane Gaboury       703-348-6662         123UNK       Richard Galliher       800-468-5865         Atlas Services LLC       Lori James       703-201-3084         Atlas Services LLC       Shannon Hildreth       703-201-3084         MOVING & STORAGE       Able Moving & Storage, Inc.       Andy Lopez.       703-986-9901         Brogley's Estate Organization and Relocation       Rebekah Miller       202-827-5276         Interstate Moving Relocation Logistics       Erick Barr.       703-745-6863         Interstate Moving Relocation Logistics       Michelle Ball       703-569-2121         Interstate Moving Relocation Logistics       Kim Woods       703-569-2121         Interstate Moving Relocation Logistics       Kim Woods       703-569-2121         Interstate Moving Relocation Logistics       Kim Woods       703-569-2121         Interstate Moving Relocation Logistics       Stimery Stanay       Ball Muratov       888-583-279         Paxton Van Lines       Berittany Hampton       571-499-3186       RG Qality Moving and Storage       Remberto Gonzalez       571-505-2775         OTHER REAL ESTATE NEEDS       Alexandria Pategic Gifting       Kirstin Brindley </td <td></td> <td></td> <td></td>			
SUPER.       Jackson Mosley.       202-316-8889         JUNK REMOVAL       703-348-6662         123JUNK       Shane Gaboury.       703-348-6662         123UNK       Richard Galliher       800-468-5865         Atlas Services LLC       Lori James       703-201-3084         Atlas Services LLC       Shannon Hildreth.       703-201-3084         MOVING & STORAGE       703-986-9901         Able Moving & Storage, Inc.       Andy Lopez       703-986-9901         Brogley's Estate Organization and Relocation       Rebekah Miller       202-287-5276         Interstate Moving Relocation Logistics       Erick Barr.       703-745-6683         Interstate Moving Relocation Logistics       Sherry Skinner       703-569-2121         Interstate Moving Relocation Logistics       Sherry Skinner       703-569-2121         Interstate Moving Relocation Logistics       Sherry Skinner       703-569-2121         Moving is Easy.       Bittany Hampton.       571-499-3186         RG Quality Moving and Storage       Bertary Hampton.       571-499-3186         RG Quality Moving and Storage       Remberto Gonzalez       571-505-2775         OTHER REAL ESTATE NEEDS       Alexandria Auctions LLC       Joshua Wilbanks       540-999-8860         Agua Guard Waterproofing       Saidah Ada			
123JUNK       Shane Gaboury       703-348-6662         1-800-G0T-JUNK       Richard Galliher       800-488-5865         Atlas Services LLC       Lori James       703-201-3084         MOVING & STORAGE       Shannon Hildreth       703-201-3084         Able Moving & Storage, Inc.       Andy Lopez       703-986-9901         Brogley's Estate Organization and Relocation       Rebekah Miller       202-827-5276         Interstate Moving Relocation       Logistics       Erick Barr.       703-748-6683         Interstate Moving Relocation       Logistics       Shenry Skinner       703-569-2121         Interstate Moving Relocation       Logistics       Shenry Skinner       703-569-2121         Interstate Moving Relocation       Logistics       Shenry Skinner       703-569-2121         Moving is Easy.       Muslim Muratov       888-558-3279       Paxton Van Lines       Brittany Hampton.       571-439-3186         RG Quality Moving and Storage       Bremberto Gonzalez       571-505-2775       OTHER REAL ESTATE NEEDS         Alexandria Auctions LLC       Joshua Wilbanks       540-999-8860       Aqua Guard Waterproofing.       Saidah Adams.       301-595-9670         Asian-American Homeownership Counseling, Inc.       Song Hutchins.       301-760-7636       Crown Trophy of Ashbum       Curtis Berger. <td></td> <td></td> <td></td>			
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Atlas Services LLC.       Lori James       703-201-3084         Atlas Services LLC.       Shannon Hildreth       703-201-3084 <b>MOVING &amp; STORAGE</b> Able Moving & Storage, Inc.       Andy Lopez.       703-986-9901         Bregley's Estate Organization and Relocation       Rebekah Miller       202-827-5276         Interstate Moving Relocation   Logistics       Erick Barr.       703-745-6683         Interstate Moving Relocation   Logistics       Shinner       703-569-2121         Interstate Moving Relocation   Logistics       Shinner       703-569-2121         Interstate Moving Relocation   Logistics       Kim Woods       703-569-2121         Interstate Moving Relocation   Logistics       Kim Woods       703-569-2121         Noving is Easy.       Muslim Muratov       888-558-3279         Paxton Van Lines       Brittany Hampton       571-499-3186         RG Quality Moving and Storage       Bermberto Gonzalez       571-505-2775 <b>OTHER REAL ESTATE NEEDS</b> Alexandria Auctions LLC       Joshua Wilbanks       540-999-8860         Aqua Guard Waterproofing       Saidah Adams       301-595-9670         Alexandria Pest Services LLC       Crutris Berger       703-752-1634         Alexandria Pest Services LLC       Chau Tran       703-752-1634         Alexandria P			
Atlas Services LLC       Shannon Hildreth       703-201-3084         MOVING & STORAGE       Able Moving & Storage, Inc.       Andy Lopez       703-986-9901         Brogley's Estate Organization and Relocation       Rebekah Miller       202-827-5276         Interstate Moving   Relocation   Logistics       Erick Barr.       703-745-6683         Interstate Moving   Relocation   Logistics       Sherry Skinner       703-569-2121         Interstate Moving   Relocation   Logistics       Kim Woods       703-569-2121         Interstate Moving   Relocation   Logistics       Kim Woods       703-569-2121         Interstate Moving   Relocation   Logistics       Kim Woods       703-569-2121         Moving is Easy       Muslim Muratov       888-558-3279         Paxton Van Lines       Brittany Hampton       571-439-3186         RG Quality Moving and Storage       Remberto Gonzalez       571-505-2775         OTHER REAL ESTATE NEEDS       Alexandria Auctions LLC       Joshua Wilbanks       540-999-8860         Aqua Guard Waterproofing       Saidah Adams       301-595-9670       Asian-American Homeownership Counseling, Inc.       Song Hutchins       301-760-7636         Crown Trophy of Ashburn       Curtis Berger       703-752-1634       Alexandria Pest Services LLC       Chau Tran       703-752-1634         Heidary Termite			
MOVING & STORAGE         Able Moving & Storage, Inc.       Andy Lopez.       703-986-9901         Brogley's Estate Organization and Relocation       Rebekah Miller       202-827-5276         Interstate Moving   Relocation   Logistics       Erick Barr.       703-569-2121         Interstate Moving   Relocation   Logistics       Sherry Skinner       703-569-2121         Interstate Moving   Relocation   Logistics       Sherry Skinner       703-569-2121         Interstate Moving   Relocation   Logistics       Kim Woods       703-569-2121         Moxing is Easy.       Muslim Muratov       888-558-3279         Paxton Van Lines       Brittany Hampton.       571-499-3186         RG Quality Moving and Storage       Remberto Gonzalez       571-505-2775         OTHER REAL ESTATE NEEDS       Alexandria Auctions LLC.       Joshua Wilbanks       540-999-8860         Aqua Guard Waterproofing       Saidah Adams.       301-595-9670         Asian-American Homeownership Counseling, Inc.       Song Hutchins.       301-1595-9670         Asian-American Homeownership Counseling, Inc.       Song Hutchins.       301-769-9999.8860         Aqua Guard Waterproofing       Saidah Adams.       301-595-9670         Asian American Homeownership Counseling, Inc.       Song Hutchins.       301-760-7636         Crown Trophy of Ashbum.<			
Able Moving & Storage, Inc.       Andy Lopez.       703-986-9901         Brogley's Estate Organization and Relocation       Rebekah Miller       202-827-5276         Interstate Moving Relocation       Logistics.       Erick Barr.       703-745-6683         Interstate Moving Relocation       Logistics.       Sherry Skinner       703-569-2121         Interstate Moving Relocation       Logistics.       Sherry Skinner       703-569-2121         Interstate Moving Relocation       Logistics.       Kim Woods       703-569-2121         Interstate Moving Relocation       Logistics.       Kim Woods       703-569-2121         Mustim Muratov       888-558-3279       Paxton Van Lines.       701-499-3186         RG Quality Moving and Storage       Berntany Hampton.       571-499-3186         RG Quality Moving and Storage       Remberto Gonzalez.       571-507-5775         OTHER REAL ESTATE NEEDS       Aqua Guard Waterproofing.       Saidah Adams.       301-959-9670         Asian-American Homeownership Counseling, Inc.       Song Hutchins.       301-760-7636       Crown Trophy of Ashburn.       Curits Berger.       703-729-1229         Willowsford Virginia       Stacey Kessinger       571-297-2000       PEST CONTROL SERVICES         Alexandria Pest Services LLC.       Chau Tran.       703-752-1634 <tr< td=""><td></td><td> Shannon mureur</td><td>703-201-3004</td></tr<>		Shannon mureur	703-201-3004
Brogley's Estate Organization and Relocation       Rebekah Miller       202-827-5276         Interstate Moving Relocation Logistics       Erick Barr       703-745-6683         Interstate Moving Relocation Logistics       Michelle Ball       703-569-2121         Interstate Moving Relocation Logistics       Sherry Skinner       703-569-2121         Interstate Moving Relocation Logistics       Sherry Skinner       703-569-2121         Interstate Moving Relocation Logistics       Kim Woods       703-569-2121         Interstate Moving Relocation Logistics       Sherry Skinner       703-569-2121         Interstate Moving Relocation Logistics       Kim Woods       703-569-2121         Moving is Response       Bartiany Hampton       571-499-3186         RG Quality Moving and Storage       Bertiany Hampton       571-499-3186         RG Quality Moving and Storage       Set	Able Moving & Storage Inc	Andy Lonez	703-986-9901
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Interstate Moving       Relocation       Logistics       Sherry Skinner       703-569-2121         Interstate Moving       Relocation       Logistics       Kim Woods       703-569-2121         Interstate Moving       Relocation       Logistics       Kim Woods       703-569-2121         Moving is Easy       Muslim Muratov       888-558-3279         Paxton Van Lines       Brittany Hampton       571-499-3186         RG Quality Moving and Storage       Remberto Gonzalez       571-505-2775         OTHER REAL ESTATE NEEDS       Alexandria Auctions LLC       Joshua Wilbanks       540-999-8860         Aqua Guard Waterproofing       Saidah Adams       301-595-9670       Asian-American Homeownership Counseling, Inc.       Song Hutchins       301-760-7636         Crown Trophy of Ashburn       Curtris Berger       703-729-1229       Yristin Brindley Strategic Gifting       Kristin Brindley       313-971-8312         Willowsford Virginia       Stacey Kessinger       571-297-2000       PEST CONTROL SERVICES         Alexandria Pest Services LLC       Chau Tran       703-752-1634         Alexandria Pest Services LLC       Richard Diggs       703-752-1634         Alexandria Pest Services LLC       Richard Diggs       703-569-9333         Holiday Termite and Pest Control       Cleveland Dixon       <			
Interstate Moving J Relocation   Logistics. Kim Woods. 703-569-2121 Moving is Easy. Muslim Muratov. 888-558-3279 Paxton Van Lines. Brittany Hampton. 571-499-3186 RG Quality Moving and Storage Remberto Gonzalez 571-505-2775 OTHER REAL ESTATE NEEDS Alexandria Auctions LLC. Joshua Wilbanks. 540-999-8860 Aqua Guard Waterproofing. Saidah Adams. 301-595-9670 Asian-American Homeownership Counseling, Inc. Song Hutchins. 301-760-7636 Crown Trophy of Ashburn Curtis Berger. 703-729-1229 Kristin Brindley Strategic Gifting. Kristin Brindley. 313-971-8312 Willowsford Virginia. Stacey Kessinger. 571-237-2000 PEST CONTROL SERVICES Alexandria Pest Services LLC. Chau Tran. 703-752-1634 Holiday Termite and Pest Control. Cleveland Dixon. 703-569-9333 Holiday Termite and Pest Control. Scott Hobein. 703-569-9333 Holiday Termite and Pest Control. Robert Hughes. 703-481-1460 My Externinator LLC. William Trefry. 703-615-4028 My Pest Pros. Brett Lieberman. 703-665-4455 Rat Pack PC LLC. Frances Boller. 703-379-8846 ROOFING ROOFING ROM Total Scott LC. Steve Gotschi. 703-891-4663 WELL & SEPTIC	Interstate Moving   Relocation   Logistics	Michelle Ball	/03-569-2121
Moving is Easy.       Muslim Muratov.       888-558-3279         Paxton Van Lines       Brittany Hampton.       571-499-3186         RG Quality Moving and Storage       Remberto Gonzalez.       571-505-2775         OTHER REAL ESTATE NEEDS       Joshua Wilbanks.       540-999-8860         Aqua Guard Waterproofing.       Saidah Adams.       301-595-9670         Asian-American Homeownership Counseling, Inc.       Song Hutchins.       301-760-7636         Crown Trophy of Ashburn       Curtis Berger.       703-729-1229         Kristin Brindley Strategic Gifting.       Kristin Brindley.       313-971-8312         Willowsford Virginia       Stacey Kessinger       571-297-2000         PEST CONTROL SERVICES       Alexandria Pest Services LLC.       Chau Tran.       703-752-1634         Alexandria Pest Services LLC.       Richard Diggs.       703-752-1634         Holiday Termite and Pest Control       Cleveland Dixon.       703-569-9333         Holiday Termite and Pest Control       Sean Cormier.       703-569-9333         Holiday Termite and Pest Control       Sean Cormier.       703-615-4028         My Pest Pros.       Brett Lieberman.       703-665-4455         My Pest Pros.       Brett Lieberman.       703-667-4024         My Pest Pros.       Brett Lieberman.       703-	Interstate Moving   Relocation   Logistics	Kim Woods	703-569-2121 703-569-2121
Paxton Van Lines			
OTHER REAL ESTATE NEEDS         Alexandria Auctions LLC       Joshua Wilbanks       540-999-8860         Aqua Guard Waterproofing       Saidah Adams       301-595-9670         Asian-American Homeownership Counseling, Inc.       Song Hutchins.       301-760-7636         Crown Trophy of Ashburn       Curtis Berger       703-729-1229         Kristin Brindley Strategic Gifting       Kristin Brindley       313-971-8312         Willowsford Virginia       Stacey Kessinger       571-297-2000         PEST CONTROL SERVICES       Alexandria Pest Services LLC       Chau Tran       703-752-1634         Alexandria Pest Services LLC       Richard Diggs.       703-752-1634         Alexandria Pest Services LLC       Richard Diggs.       703-752-1634         Holiday Termite and Pest Control       Cleveland Dixon.       703-569-9333         Holiday Termite and Pest Control       Scott Hohein.       703-569-9333         Holiday Termite and Pest Control       Scott Hohein.       703-615-4028         My Pest Pros       Brett Lieberman.       703-615-4028         My Pest Pros       Brett Lieberman.       703-605-7094         PLUMBING       Friedman Plumbing Express       Kirk Ballenger       703-307-201-1399         RENTAL FURNITURE       CORFING       DyHome Roofing & Siding, Inc. </td <td>Paxton Van Lines</td> <td>Brittany Hampton</td> <td>571-499-3186</td>	Paxton Van Lines	Brittany Hampton	571-499-3186
Alexandria Auctions LLC       Joshua Wilbanks       540-999-8860         Aqua Guard Waterproofing       Saidah Adams       301-585-9670         Asian-American Homeownership Counseling, Inc.       Song Hutchins       301-760-7636         Crown Trophy of Ashburn       Curtis Berger       703-729-1229         Kristin Brindley Strategic Gifting       Kristin Brindley       313-971-8312         Willowsford Virginia       Stacey Kessinger       571-297-2000 <b>PEST CONTROL SERVICES</b> Alexandria Pest Services LLC       Chau Tran       703-752-1634         Alexandria Pest Services LLC       Richard Diggs       703-752-1634         Alexandria Pest Services LLC       Richard Diggs       703-552-1634         Alexandria Pest Services LLC       Richard Diggs       703-569-9333         Holiday Termite and Pest Control       Cleveland Dixon       703-569-9333         Holiday Termite and Pest Control       Scott Hohein       703-569-9333         Holiday Termite and Pest Control       Scott Hohein       703-615-4028         Mughes Pest Control, Inc.       Robert Hughes       703-411-460         My Exterminator LLC       William Trefry       703-665-4455         Rat Pack PC LLC       Jairo Hernandez       703-201-1399 <b>RENTAL FURNITURE</b> Frances Boller <td< td=""><td></td><td>Remberto Gonzalez</td><td>571-505-2775</td></td<>		Remberto Gonzalez	571-505-2775
Aqua Guard Waterproofing       Saidah Adams.       301-565-9670         Asian-American Homeownership Counseling, Inc.       Song Hutchins.       301-760-7636         Crown Trophy of Ashburn       Curtis Berger.       703-729-1229         Kristin Brindley Strategic Gifting       Kristin Brindley.       313-971-8312         Willowsford Virginia       Stacey Kessinger.       571-297-2000         PEST CONTROL SERVICES       Alexandria Pest Services LLC.       Chau Tran.       703-752-1634         Alexandria Pest Services LLC.       Richard Diggs.       703-752-1634         Holiday Termite and Pest Control       Cleveland Dixon.       703-569-9333         Holiday Termite and Pest Control       Scott Hohein.       703-569-9333         Holiday Termite and Pest Control       Scott Hohein.       703-669-9333         Holiday Termite and Pest Control       Scott Hughes.       703-481-1460         Wy Exterminator LLC.       William Trefry.       703-615-44028         My Pest Pros.       Brett Lieberman.       703-606-7094         PLUMBING       Friances Boller.       703-379-8846         ROOFING       Frances Boller.       703-379-8846         OXFIL FURNITURE       CORT Furniture Rental.       Frances Boller.       703-891-4663         WELL & SEPTIC       Steve Gotschi.			
Asian-American Homeownership Counseling, Inc.       Song Hutchins.       301-760-7636         Crown Trophy of Ashburn.       Curtis Berger.       703-729-1229         Kristin Brindley Strategic Gifting.       Kristin Brindley       313-971-8312         Willowsford Virginia       Stacey Kessinger.       571-297-2000         PEST CONTROL SERVICES       Alexandria Pest Services LIC.       Chau Tran.       703-752-1634         Alexandria Pest Services LIC.       Richard Diggs.       703-752-1634         Holiday Termite and Pest Control       Cleveland Dixon.       703-569-9333         Holiday Termite and Pest Control       Scant Hohein.       703-569-9333         Holiday Termite and Pest Control       Scant Hohein.       703-665-9333         Hubiday Termite and Pest Control       Scant Hohein.       703-665-9333         Hughes Pest Control, Inc.       Robert Hughes.       703-465-4452         My Pest Pros.       Brett Lieberman.       703-665-4455         Rat Pack PC LLC.       Jairo Hernandez.       703-906-7094         PLUMBING       Friedman Plumbing Express.       Kirk Ballenger.       703-379-8846         ROOFING       DryHome Roofing & Siding, Inc.       Steve Gotschi       703-891-4663         WELL & SEPTIC       VELL       Steve Gotschi       703-891-4663 <td></td> <td></td> <td></td>			
Crown Trophy of Ashburn Curtis Berger 703-729-1229 Kristin Brindley Strategic Gifting Kristin Brindley 313-971-8312 Willowsford Virginia Stacey Kessinger 571-297-2000 PEST CONTROL SERVICES Alexandria Pest Services LLC Chau Tran 703-752-1634 Holiday Termite and Pest Control Cleveland Dixon 703-569-9333 Holiday Termite and Pest Control Scott Hohein 703-569-9333 Holiday Termite and Pest Control Sean Cormier 703-659-9333 Holiday Termite and Pest Control Sean Cormier 703-659-9333 Holiday Termite and Pest Control Sean Cormier 703-615-4028 My Pest Pos Services LLC Bitter 1400 My Exterminator LLC William Trefry 703-615-4028 My Pest Pros Bert Club Sean Cormier 703-906-7094 PLUMBING Friedman Plumbing Express Kirk Ballenger 703-379-8846 ROOFING DryHome Roofing & Siding, Inc. Steve Gotschi 703-891-4663 WELL & SEPTIC	Aqua Guaru waterprooning Asian-American Homeownershin Counseling Inc	Song Hutchins	
Kristin Brindley Strategic Gifting       Kristin Brindley       313-971-8312         Willowsford Virginia       Stacey Kessinger       571-297-2000         PEST CONTROL SERVICES       Alexandria Pest Services LLC       Chau Tran       703-752-1634         Alexandria Pest Services LLC       Richard Diggs       703-752-1634         Holiday Termite and Pest Control       Cleveland Dixon       703-569-9333         Holiday Termite and Pest Control       Scott Hohein       703-569-9333         Holiday Termite and Pest Control       Scott Hohein       703-569-9333         Hughes Pest Control       Scott Hohein       703-669-9333         Hughes Pest Control       Scott Hughes       703-481-1460         My Exterminator LLC       William Trefry       703-615-4028         My Externinator LLC       Jairo Hernandez       703-906-7094         PLUMBING       Friedman Plumbing Express       Kirk Ballenger       .703-201-1399         RENTAL FURNITURE       CORF Iverniture Rental       Frances Boller       .703-379-8846         ROOFING       DryHome Roofing & Siding, Inc.       Steve Gotschi       .703-891-4663         WELL & SEPTIC       VELL       Steve Gotschi       .703-891-4663	Crown Trophy of Ashburn	Curtis Berger	703-729-1229
PEST CONTROL SERVICES         Alexandria Pest Services LLC.       Chau Tran.       703-752-1634         Alexandria Pest Services LLC.       Richard Diggs.       703-752-1634         Holiday Termite and Pest Control       Cleveland Dixon.       703-569-9333         Holiday Termite and Pest Control       Scott Hohein       703-569-9333         Holiday Termite and Pest Control       Scott Hohein       703-569-9333         Holiday Termite and Pest Control       Scott Hohein       703-569-9333         Hughes Pest Control, Inc.       Robert Hughes       703-481-1460         My Pest Pors       Brett Lieberman       703-615-4028         My Pest Pros.       Brett Lieberman       703-965-4455         Rat Pack PC LLC.       Jairo Hernandez.       703-906-7094         PLUMBING       Friedman Plumbing Express       Kirk Ballenger       703-307-201-1399         RENTAL FURNITURE       Frances Boller       703-379-8846       ROOFING         DryHome Roofing & Siding, Inc.       Steve Gotschi       703-891-4663         WELL & SEPTIC       VELL & SEPTIC       Steve Gotschi       703-891-4663	Kristin Brindley Strategic Gifting	Kristin Brindley	313-971-8312
Alexandria Pest Services LLC.       Chau Tran.       703-752-1634         Alexandria Pest Services LLC.       Richard Diggs.       703-752-1634         Holiday Termite and Pest Control       Cleveland Dixon.       703-569-9333         Holiday Termite and Pest Control       Scott Hohein.       703-569-9333         Hughes Pest Control, Inc.       Robert Hughes       703-481-1460         My Exterminator LLC.       William Trefry.       703-615-4028         My Pest Pros       Brett Lieberman.       703-665-4455         Rat Pack PC LLC.       Jairo Hernandez.       703-906-7094         PLUMBING       Friedman Plumbing Express       Kirk Ballenger.       703-379-8846         ROOFING       DryHome Roofing & Siding, Inc.       Steve Gotschi       703-891-4663         WELL & SEPTIC       VELL & SEPTIC       Steve Gotschi       703-891-4663		Stacey Kessinger	571-297-2000
Alexandria Pest Services LLC	PEST CONTROL SERVICES	01 T	700 750 400 /
Holiday Termite and Pest Control         Cleveland Dixon         703-569-9333           Holiday Termite and Pest Control         Scott Hohein         703-569-9333           Holiday Termite and Pest Control         Sean Cornier         703-569-9333           Hughes Pest Control         Robert Hughes         703-481-1460           My Pest Pros         Brett Lieberman         703-65-4455           Rat Pack PC LLC         Jairo Hernandez         703-906-7094           PLUMBING         Friedman Plumbing Express         Kirk Ballenger         703-201-1399           RENTAL FURNITURE         CORFING         To3-379-8846         703-379-8846           ROOFING         DryHome Roofing & Siding, Inc.         Steve Gotschi         703-891-4663           WELL & SEPTIC         VELL & SEPTIC         Steve Gotschi         703-891-4663			
Holidaý Termite and Pest Control       Scott Hohein       703-569-9333         Holidaý Termite and Pest Control       Sean Cormier       703-569-9333         Hughes Pest Control, Inc.       Robert Hughes       703-481-1460         My Exterminator LLC       William Trefry       703-615-4028         My Pest Pros       Brett Lieberman       703-665-4455         Rat Pack PC LLC       Jairo Hernandez       703-906-7094         PLUMBING       Friedman Plumbing Express       Kirk Ballenger       .703-201-1399         RENTAL FURNITURE       CORF Furniture Rental       Frances Boller       .703-379-8846         ROOFING       DryHome Roofing & Siding, Inc.       Steve Gotschi       .703-891-4663         WELL & SEPTIC       VELL & SEPTIC	Holiday Termite and Pest Control	Cleveland Diggs	703-569-9333
Hughes Pest Control, Inc.       Robert Hughes       703-481-1460         My Exterminator LLC       William Trefry       703-615-4028         My Pest Pros       Brett Lieberman       703-665-4425         Rat Pack PC LLC       Jairo Hernandez       703-906-7094         PLUMBING       Friedman Plumbing Express       Kirk Ballenger       703-201-1399         RENTAL FURNITURE       CORT Furniture Rental.       Frances Boller       703-379-8846         ROOFING       DryHome Roofing & Siding, Inc.       Steve Gotschi       703-891-4663         WELL & SEPTIC       VELL & SEPTIC       Steve Gotschi       703-891-4663	Holiday Termite and Pest Control	Scott Hohein	703-569-9333
My Exterminator LLC         William Trefry         703-615-4028           My Pest Pros         Brett Lieberman         703-665-4455           Rat Pack PC LLC         Jairo Hernandez         703-906-7094           PLUMBING         Friedman Plumbing Express         Kirk Ballenger         703-201-1399           RENTAL FURNITURE         CORT Furniture Rental         Frances Boller         703-379-8846           ROOFING         DryHome Roofing & Siding, Inc.         Steve Gotschi         703-891-4663           WELL & SEPTIC         VELL & SEPTIC         Steve Gotschi         703-891-4663			
My Pest Pros       Brett Lieberman       703-665-4455         Rat Pack PC LLC       Jairo Hernandez       703-906-7094         PLUMBING       Friedman Plumbing Express       Kirk Ballenger       703-201-1399         RENTAL FURNITURE       CORT Furniture Rental       Frances Boller       703-379-8846         ROOFING       DryHome Roofing & Siding, Inc.       Steve Gotschi       703-891-4663         WELL & SEPTIC       Velocity       Steve Gotschi       703-891-4663	Hugnes Pest Control, Inc	Kobert Hughes	/03-481-1460
Rat Pack PC LLC.       Jairo Hernandez.       703-906-7094         PLUMBING       Friedman Plumbing Express.       Kirk Ballenger       703-201-1399         RENTAL FURNITURE       CORT Furniture Rental.       Frances Boller       703-379-8846         COOFING       DryHome Roofing & Siding, Inc.       Steve Gotschi       703-891-4663         WELL & SEPTIC       VELL & SEPTIC       Steve Gotschi       703-891-4663	My Pest Pros	Brett Lieberman	703-665-4455
Friedman Plumbing Express       Kirk Ballenger       .703-201-1399         RENTAL FURNITURE       CORT Furniture Rental       .703-379-8846         COOFING       DryHome Roofing & Siding, Inc.       .Steve Gotschi       .703-891-4663         WELL & SEPTIC	Rat Pack PC LLC	Jairo Hernandez	703-906-7094
Friedman Plumbing Express       Kirk Ballenger       .703-201-1399         RENTAL FURNITURE       CORT Furniture Rental       .703-379-8846         COOFING       DryHome Roofing & Siding, Inc.       .Steve Gotschi       .703-891-4663         WELL & SEPTIC	PLUMBING		
CORT Furniture Rental.         Frances Boller         703-379-8846           ROOFING         DryHome Roofing & Siding, Inc.         Steve Gotschi         703-891-4663           WELL & SEPTIC         Steve Gotschi         703-891-4663	Friedman Plumbing Express	Kirk Ballenger	
DryHome Roofing & Siding, Inc		Frances Boller	703-379-8846
WELL & SEPTIC	ROOFING DryHome Roofing & Siding, Inc	Steve Gotschi	
A & M Septic Service LLC	WELL & SEPTIC		
	A & M Septic Service LLC	Michael Wehrle	702 250 1121

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