

# RE+VIEW™

SEP+OCT 2017

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## REALTORS: *You're Worth It!*

Northern Virginia Association of Realtors®

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## #WorthIt

Your Annual Convention & Trade Show  
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# RE+VIEW™

SEP+OCT Volume 100, Issue 5

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**Publisher:** Ryan Conrad, CAE, CIPS, RCE, rconrad@nvar.com

**Editor-In-Chief:** Jill Landsman, M.R.E., jlandsman@nvar.com

**Managing Editor:** Ann Gutkin, agutkin@nvar.com

**Editorial Assistant:** Steve Russell, srussell@nvar.com

**Advertising Sales:** Arlene Braithwaite, arlenetbg@comcast.net

**Graphic Designer:** Wanda Ng Fontana

**Photography:** Jan Z Duga

**Contributors:** Frank Dillow, Steve Russell and Spencer Shanholtz

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Telephone: 703.207.3200 | FAX: 703.207.3268

Web: nvar.com

E-mail: re+view@nvar.com

Advertising Info: Arlene Braithwaite | arlenetbg@comcast.net

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## REALTORS®: HOW ARE WE #WORTHIT? LET ME COUNT THE WAYS!

By Bob Adamson

We all understand the value that Realtors® bring to a real estate transaction. We develop forms and contracts to protect the interests of buyers and sellers. We understand the complexities of a real estate transaction and help consumers navigate that process. We have a network of professional contacts who can facilitate a successful buying or selling experience from listing to closing. We adhere to a Code of Ethics and act professionally.

Each of us has a story – or two, or three, or 103 – about that time we helped that special client, in those unique circumstances, find a perfect home, make a difficult transition, smooth over a sticky situation. That's what the 2017 Convention & Trade Show is about. Sharing our stories to make our value visible. Visit [nvarconvention.com](http://nvarconvention.com) to listen to your colleagues' stories and to add your own. You're #WorthIt!

Our industry is rife with changes – technologies that offer incredible business development possibilities. Some may feel uncertain about or overwhelmed by the abundance of new tools and business models. But as Charles Darwin purportedly said, "It is not the strongest or the most intelligent who will survive but those who can best manage change."

At NVAR, we're fortunate to have an association ready to embrace that change. We're exploring technological advances that will help our members stay ahead of the curve. Realtors® always add value to the home buying and selling process. And those who are willing to harness new technologies and skills will see that value increase.

Take advantage of new opportunities that your association offers. Celebrate your value, increase your worth – go further!

Join me on October 10 at the Northern Virginia Community College in Annadale. Meet with our partners and exhibitors who have new and exciting products and services to share with you. They're #WorthIt and you are, too.

Bob Adamson

2017 Chairman of the Board  
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# Your Annual Convention & Trade Show Pull-Out Section



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

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## NVAR: MEMBERSHIP IS #WORTHIT FOR YOUR BUSINESS SUCCESS



In this issue, you'll find a focus on communicating your value proposition: why we know that Realtors® are **#WorthIt**. From your Chairman

Bob Adamson's letter on page 3, to our 2017 Convention & Trade Show pull-out on pages 23-26, to the Board of Director candidate bios of our dedicated members featured on pages 32-34, there is no doubt that we know you are **#WorthIt**.

Have you also considered the value of your NVAR membership? I'd like to share some concrete examples of how your Realtor® association is **#WorthIt**.

Our staff and volunteer leaders monitor, address and influence legal issues that impact you and your clients. In 2017, we held dozens of meetings with your state legislators, congressional delegation and local elected officials. NVAR participation in groups that include four local chambers of commerce, the Northern Virginia Transportation Alliance and the Fairfax Fair Housing Task Force ensure that Realtors® have a seat at the table when significant decisions are made that influence real estate in our region.

Our Chief Lobbyist, Mary Beth Coya, recently celebrated 30 years of dedicated service working on your behalf at NVAR. On August 3, a number of Northern Virginia's elected officials joined us to celebrate her considerable achievements and recognized NVAR's positive influence on homeownership. Take a look at the infographic on page 14 showing how RPAC investments enable us to do the important work that ultimately benefits you and our entire industry.

This year we launched an award-winning website to improve your online experience with NVAR, and to expand our presence in the Northern Virginia marketplace so that buyers and sellers appreciate your value. We've formed the Technology Advisory Group that will help guide our new Digital Experience Team to develop products and programs to improve your productivity and your membership experience.

Our outreach activities are making a positive influence in Northern Virginia neighborhoods. The NVAR Cares committee has donated more than \$15,000 to date locally and nationally in 2017. Our first Realtor® Community Action Day this past April received media attention, letting Northern

Virginia residents know that Realtors® give back to their communities. Our first housing fair attracted hundreds of local residents, and demonstrated how Realtors® can help them make important housing decisions.

NVAR continues to maintain a strong presence at national and international levels, too. Whether hosting an annual Showcase of Ideas & Innovative Concepts for association executives, or supporting exploratory missions around the globe, NVAR is expanding opportunities for our members to engage in leadership positions across the country and around the world. You can read more about some of these activities on page 18.

I'm confident that these examples underscore the worth of your NVAR membership. The more that we can achieve to make NVAR **#WorthIt** to you, the greater our role in demonstrating that you're **#WorthIt**! Join us at the Northern Virginia Community College in Annandale on October 10. Realtors®: You're Worth It!

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

### LETTER TO THE EDITOR

## Long-time Member Lauds NVAR's Focus on Caring for Community

WE ARE PLEASED TO SHARE THIS LETTER TO THE EDITOR, SENT TO THE ATTENTION OF CHAIRMAN BOB ADAMSON:

Just finished reading the July-Aug issue of *Re+View* and just had to tell you how pleased I am with all the emphasis on community that is taking part at NVAR these days! As you may know, I served as a senior consultant (writing courses and training) for NeighborWorks America for a number of years starting in 1998. I worked very hard, especially in the early years, to build a bridge between the non-profit world and our sales-oriented world. It is really heart-warming to see so much of what you and the rest of the folks at NVAR are doing today. Congratulations and joyous thanks to you, Ryan, and all of the rest of those at the best Realtor® association there ever was – and is!!

With a happy smile on my face – Doris  
 Doris Barrell

Send us your letter to the editor at [RE+VIEW@nvar.com](mailto:RE+VIEW@nvar.com). Please include your full name and contact information. Your comments might appear in a future issue!

# Hello Herndon! NVAR Facility Gets a Facelift – Come Visit!

UPDATED LOOK AND FEEL ENHANCES MEMBER EXPERIENCE.

By Steve Russell

DURING THE PAST SEVERAL MONTHS, NVAR has revamped the Herndon location to better serve members' business needs. A new lounge area has replaced the two member services desks that formerly greeted visitors upon entering the building. Matching the modern aesthetic and utility of the Fairfax office, a large standing-height work space/charging station was installed to provide members with a welcoming space to complete work tasks, network, or simply relax!

The Realtor® Shop has been redesigned to fulfill NVAR's promise of delivering excellent, accessible service. Staff work stations are now located in the store area to provide the full range of membership services.

A fresh coat of paint has lightened the tone throughout the building. Updated carpet and new artwork complete the refreshed décor.

Experience the new look and functionality of the Herndon location! To search for events and classes held at the newly-refurbished Herndon location, go to [nvar.com/calendar](http://nvar.com/calendar). From there, use the "Filter by Location" drop-down menu and select Herndon to see what's coming up. +



Steve Russell is the NVAR digital engagement manager.



Number of Newcomers Declines; Wage Growth Could Still Spark Housing Demand

# Home Sales Prices Continue to Tick Upward in Northern Virginia

WHERE IS IT OCCURRING, AND HOW HIGH WILL IT GO?

By Spencer A. Shanholtz

**CLEARLY**, home prices in Northern Virginia are exorbitant and continue to rise. Low inventory levels and high demand have propelled the median sales price to its new peak, and pushed the median number of days that a home is on the market to a new low.

Home price appreciation is widespread across the nation, but particularly pervasive in Northern Virginia. Within the region, there exists wide variation in home sale price by location and housing type. When will it stop?

At some point, people will hit their breaking points and refuse to pay premium rates for a home that does not fully match their needs or desires. Nevertheless, multiple factors are at play that influence the housing prices, and the extent of that rise may not be easy to determine.

## OVERVIEW

From July 1999 to July 2017, the median home sale price in the NVAR region has appreciated 146.5 percent or 8.2 percent on average annually, based on the multiple listing data. As shown in Figure 1, much of this growth occurred building up to the real estate crisis beginning in mid-2007. However, in 2013, that price surpassed the July 2005 pre-recession peak of \$501,556 and has been climbing higher since. The median home sale price in the NVAR region reached \$535,000 in June – the highest month on record.

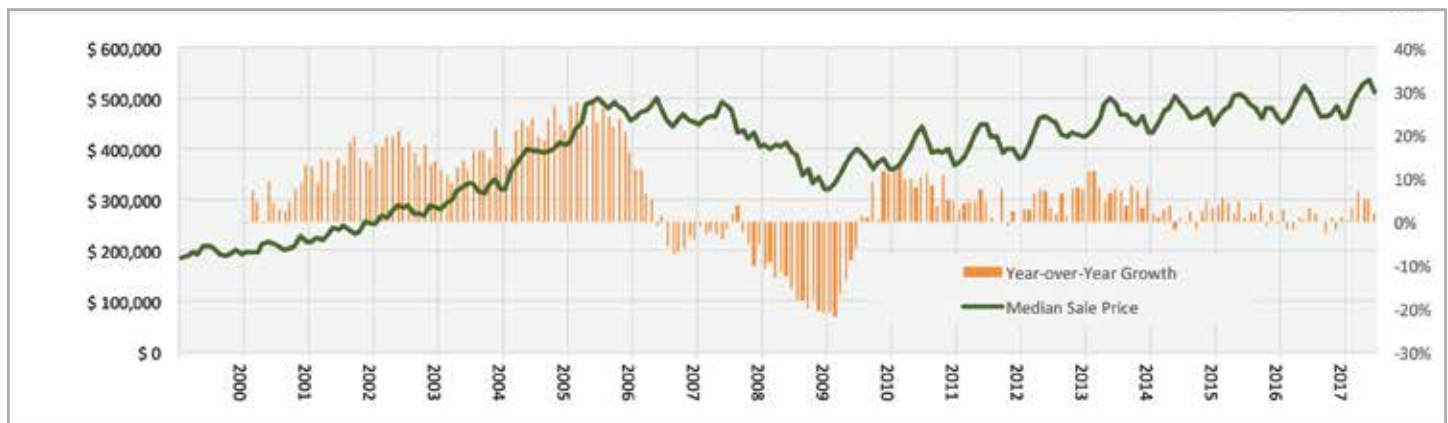
This is not just a local phenomenon – but a national trend as well. Nationwide, the median existing-home price for all housing types in June was \$263,800 according to the National Association of Realtors®. This surpasses May, at \$252,800, as the highest median sales price on record, and marks the 64th straight month of year-over-year gains. In addition, the median sales price of new US homes in June was \$310,800. This represents an appreciation of 103.5 percent or 5.2 percent on average annually over the past 20 years.

## MEDIAN HOME SALE PRICES DIFFER WIDELY BY ZIP CODE

Further breaking down the median sale price number into smaller geographies gives additional insight into local price dynamics. The high volume of housing sales in the region makes this possible and reasonably trustworthy.

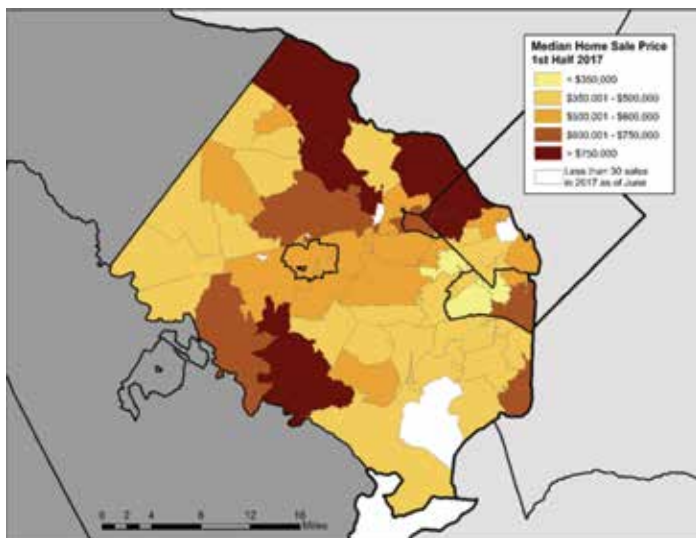
The analysis below portrays the median housing sales price for Zip codes in the NVAR region for the first half of 2017, which includes all year-to-date sales for 2017. It is important to note that areas with high condo volumes are likely to see lower sales prices, due to lower condo price points. For example, lower sale prices in the Rosslyn-Ballston corridor can partially be contributed to the concentration of condo properties, as opposed to more expensive single-family homes in North Arlington.

Figure 1. Median Housing Sale Price, NVAR Region



Source: Bright MLS. Statistics calculated 8/3/2017





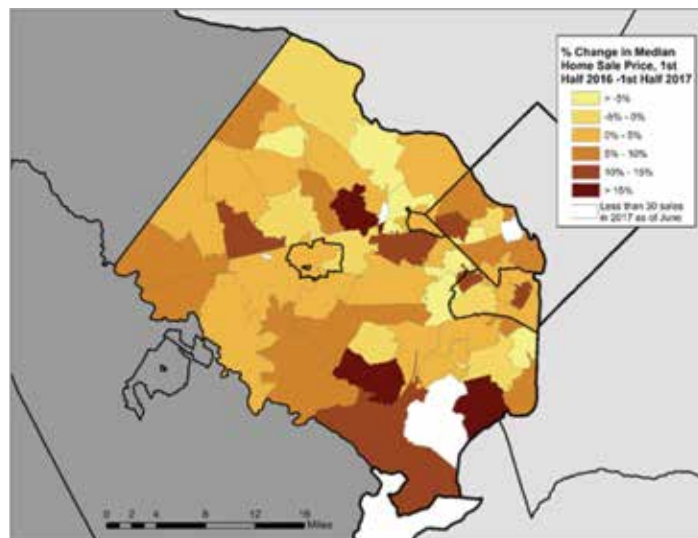
Source: Bright MLS. Statistics calculated 7/6/2017  
\*Only including Zip codes with at least 30 YTD sales in June

The most expensive Zip codes in the NVAR region tend to be in the north end of the region (Figure 2). McLean’s 22101 in Fairfax County displayed the highest first-half 2017 median sales price for the region at just over \$1 million – nearly double the region median of \$508,888.

Great Falls’ 22066 and North Arlington’s 22207 followed closely behind with sales prices just under \$1 million. The most affordable NVAR Zip codes are Falls Church’s 22041, at the median price of \$266,000, Cameron Station’s 22304 at \$365,000, and Braddock Heights’ 22302, at \$349,450.

Figure 2. Median Housing Sale Price, Top 15 Zip Codes, NVAR Region (First Half 2017)

Location	Median Sale Price			YTD Jun-17
	YTD Jun-17	YTD Jun-16	% Change	
<b>NVAR Region</b>	<b>\$508,888</b>	<b>\$490,000</b>	<b>3.90%</b>	<b>11,561</b>
22101, McLean	\$1,081,500	\$1,067,500	1.30%	286
22066, Great Falls	\$996,000	\$1,030,000	-3.30%	127
22207, North Arlington	\$950,000	\$899,000	5.70%	283
22213, West Arlington	\$865,000	\$856,550	1.00%	38
22205, Westover	\$833,500	\$740,000	12.60%	104
22182, Vienna	\$820,000	\$807,000	1.60%	184
22039, Fairfax Station	\$785,000	\$743,500	5.60%	134
22181, Vienna	\$745,000	\$680,000	9.60%	123
22180, Vienna	\$735,000	\$630,000	16.70%	209
22301, Del Ray/Rosemont	\$727,500	\$650,000	11.90%	145
22046, Falls Church	\$726,000	\$700,000	3.70%	157
22124, Oakton	\$658,750	\$668,000	-1.40%	158
20124, Clifton	\$636,000	\$633,000	0.50%	120
22308, Alexandria	\$635,000	\$602,500	5.40%	133



Source: Bright MLS. Statistics calculated 7/6/2017  
\*Only including Zip codes with at least 30 YTD sales in June

Median home price appreciation from the first half of 2016 to the first half of 2017 was geographically sporadic, but tended to be to the south and east, as well as along the I-66 corridor (Figure 3). Alexandria’s 22309, Mt. Vernon, had the highest price appreciation at 22.6 percent – nearly six times the appreciation rate of the entire NVAR region, which was at 3.9 percent.

Vienna’s 22180 and Springfield’s 22153 in Fairfax County both grew by more than 15 percent in median sales price between the first half of 2016 and the first half of 2017. McLean’s 22102 and Alexandria’s 22307 had the largest home price reduction rate – decreasing 31.9 percent and 12.8 percent respectively.

Figure 3. Median Housing Sale Price Growth, Top 15 Zip Codes\*, NVAR Region (First Half 2016 vs. First Half 2017)

Location	Median Sale Price			YTD Jun-17
	YTD Jun-17	YTD Jun-16	% Change	
<b>NVAR Region</b>	<b>\$508,888</b>	<b>\$490,000</b>	<b>3.9%</b>	<b>11,561</b>
22309, Alexandria	\$409,000	\$333,500	22.6%	256
22180, Vienna	\$735,000	\$630,000	16.7%	209
22153, Springfield	\$525,000	\$455,000	15.4%	259
22079, Lorton	\$477,500	\$419,900	13.7%	258
22205, Westover	\$833,500	\$740,000	12.6%	104
22301, Del Ray/Rosemont	\$727,500	\$650,000	11.90%	145
22042, Falls Church	\$518,900	\$465,000	12%	217
22311, Stonegate	\$475,500	\$427,000	11.40%	66
22033, Fairfax	\$467,700	\$424,250	10.20%	366
22181, Vienna	\$745,000	\$680,000	9.60%	123
22303, Alexandria	\$383,000	\$350,000	9%	121
22205, Burke	\$465,000	\$428,000	8.60%	357
22209, Rosslyn/Arlington	\$520,000	\$482,000	7.90%	104
20121, Centreville	\$365,000	\$340,000	7.40%	253
22202, Aurora Hills/Crystal City	\$545,000	\$510,000	6.90%	101

continued from page 9

COUNTY LEVEL HOME PRICES: CONSISTENT WITH THE REGION

The counties and independent cities that comprise the NVAR region follow broader regional price trends, as shown in Figure 4. Falls Church remains the most expensive jurisdiction (July 2017 median sale price \$830,000), followed by Arlington (\$567,500), then Alexandria, Fairfax County and Fairfax City, averaging close to \$500,000. Since the low in 2009, Fairfax County, Arlington and Alexandria have grown about 5 percent annually on average in median sale price. Within the past four years, since 2013, Arlington’s home values have risen consistently at 4.5 percent annually, while Fairfax County and Alexandria’s price growth has slowed to around 2 percent on average each year.

SINGLE-FAMILY HOME SALE PRICES HAVE GROWN THE FASTEST

Price growth in the single-family home sector has driven the overall rise in regional median home sale values, while condo prices remain relatively stable (Figure 5). Single-family detached and attached homes have each appreciated in price nearly 30 percent, at 2.8 percent annually, since their low in 2009. This is compared to the condo sector which grew 18 percent, at 1.8 percent annually, in median sale price over the same period. Condo values have stalled significantly in the past four years. Since June 2013, condo values have decreased about 3 percent or 0.8 percent annually on average. These trends persist across the Washington Metropolitan Area, and are not unique to Northern Virginia.

HOUSING PRICES CAN'T RISE FOREVER...OR CAN THEY?

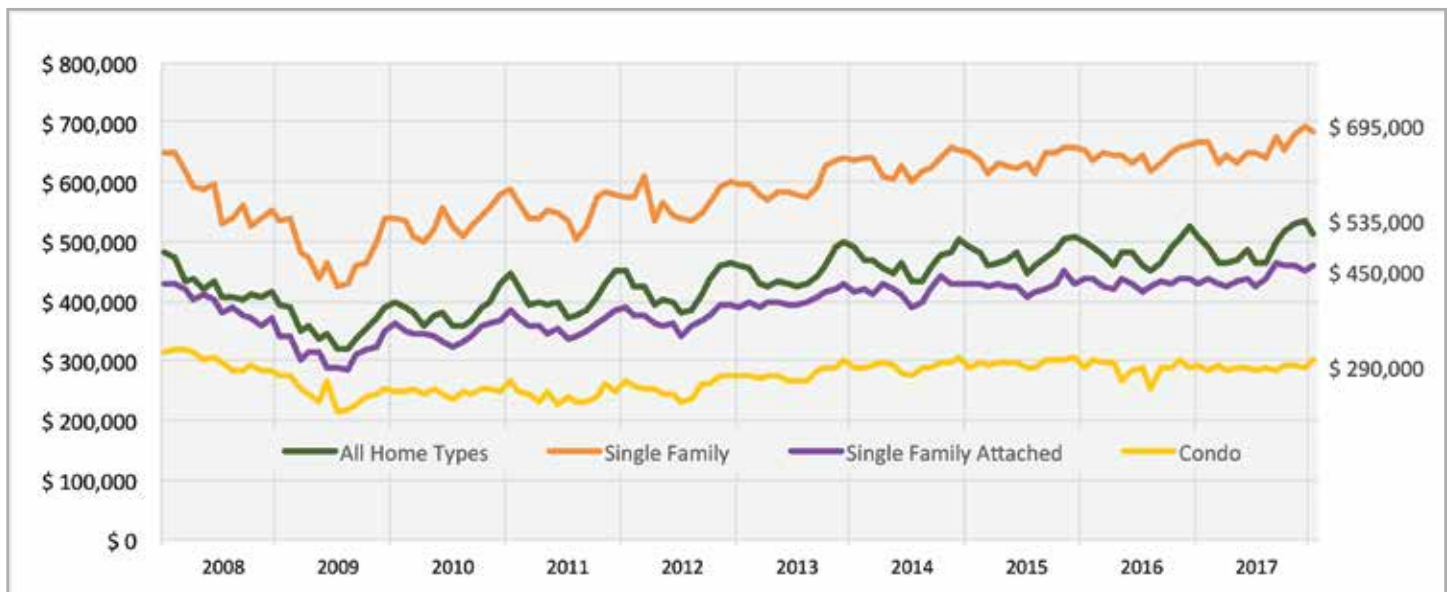
The answer to this million-dollar question is a complex story of supply versus demand. The tight supply of existing homes on the market continues to constrain sales, while low mortgage rates —at least for now — and job growth help fuel demand. This pushes up prices while relief from new home construction is lagging and is only at half of its pre-recession peak. The number of housing units completed in May was 96,700 compared to 187,500 in December 2005 (US Census Bureau, New Residential Construction).

At the same time, home prices are rising faster than income and wage growth. Eventually prices will reach a point where people will not buy, followed by a slowdown in price growth. Homebuyers will eventually choose to live in regions that offer similar job opportunities but a cheaper cost of living.

This has already begun to occur as evidenced by the region’s net domestic outmigration – which is not only occurring in Northern Virginia, but throughout the greater Washington D.C. region. As shown in Figure 6, each year since 2011, more domestic residents are leaving the NVAR region than moving in from elsewhere in the US, resulting in a net decrease of about 25,000 people domestically. Although a slowdown in price growth is beneficial to the affordability and viability of the long-term real estate market, residents leaving or avoiding the region is not ideal for the overall local economy.

Many are asking if this is a new housing bubble forming that will lead to prices crashing as they did one decade ago. The circumstances are different this time, as housing prices are not being pushed up by a “false demand” made possible by

Figure 4. Median Housing Sale Price Growth by Jurisdiction, NVAR Region (12 Month Moving Average)



Source: Bright MLS, statistics calculated 8/3/2017

## “Expect local home prices to continue rising throughout the rest of 2017 and likely into 2018.”

over-lending, but rather by a low supply. In the normal cycle of supply and demand, new, more affordable housing would be built, and prices would decline.

However, builders are not building and existing homeowners of lower priced housing stock are not moving. It is much harder for builders to obtain financing from banks for large projects, and the cost of building has increased greatly in the last 10 years, about 37 percent, based on RSMMeans building construction cost indexes. Homeowners recognize that they will not be able to replace their own homes as prices soar. It makes financial sense to stay put.

Affordable housing incentives for builders would provide momentum for growth in lower priced housing and provide opportunities for first-time homebuyers to afford entry-level homes. However, the mix of housing types at different price points is unlikely to change in the short term. Given homebuilding will not rise, the extent of home price escalation is largely dependent on wage growth in the region—specifically for those of lower and middle incomes.

When adjusted for inflation, the average wage in the NVAR region has decreased slightly since 2010, from \$81,600 in 2010 to \$80,700 in 2016, and has only grown about 1 percent

Figure 6. Components of Population Change, NVAR Region

	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016
Natural Increase	14,806	14,978	14,913	14,792	14,224	13,438
Net Int'l Migration	13,273	13,821	13,214	14,383	15,148	14,490
Net Domestic Migration	1,451	-4,981	-7,639	-25,485	-21,231	-25,343
<b>Total Change</b>	<b>29,865</b>	<b>23,617</b>	<b>18,870</b>	<b>4,859</b>	<b>6,890</b>	<b>6,462</b>

Source: US Census Bureau, Population Estimates Program, V2016

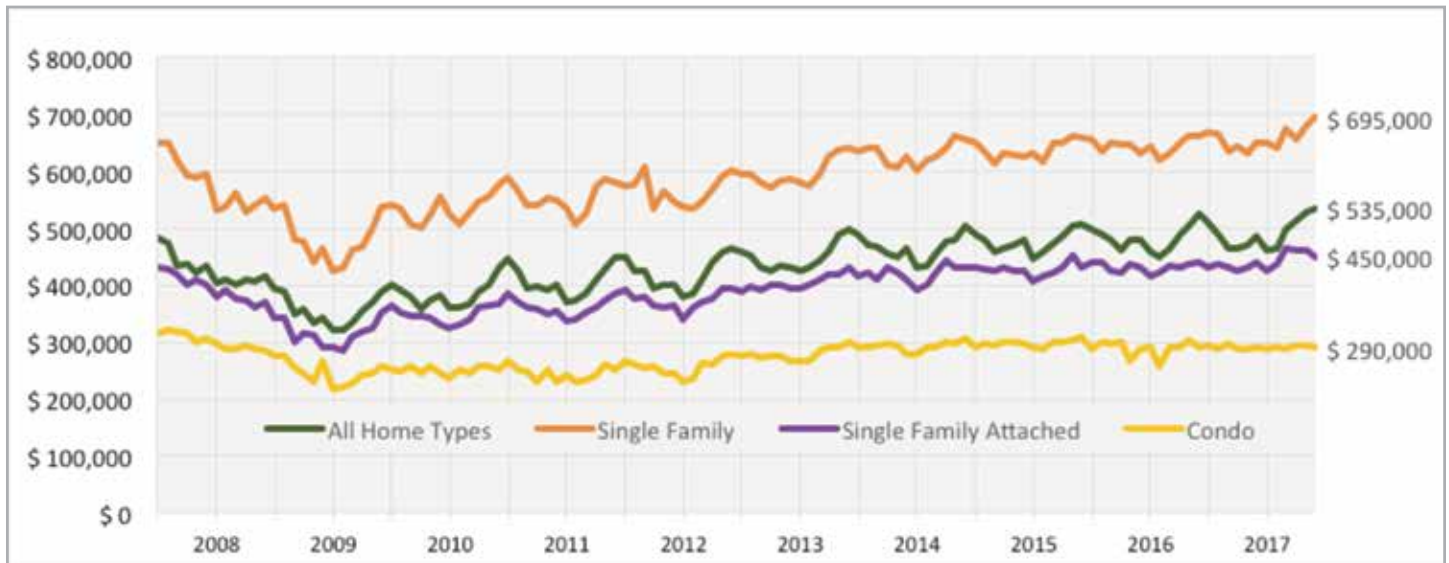
annually on average since 2000. Wage growth, through the creation of higher paying jobs, could jumpstart the supply and demand cycle, allowing a range of available homes affordable in all price points.

The reality is that the point of housing price equilibrium may not happen for some time. When looking to other US localities that are ahead of this region in home price growth – such as the San Francisco Bay area and New York City – it is clear that housing values can continue rising to astronomical figures. Expect local home prices to continue rising throughout the rest of 2017 and likely into 2018. +



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

Figure 5. Median Housing Sale Price Growth by Home Type, NVAR Region



Source: Bright MLS. Statistics calculated 8/3/2017

# Before You Place That *For Sale* Sign... Make Sure You Keep 'Miss Utility' In Mind

ADAPTED FROM *CAPITAL AREA REALTOR*® MAGAZINE, MAY-JUNE 2017



AFTER SECURING A NEW LISTING, placing a FOR SALE sign out in front is the next step, right? Not quite. There are a few things to remember before digging that hole.

Each time someone plans to put a shovel in D.C., Maryland, or Virginia soil, they must first make a request to "Miss Utility." However, many Realtors® and brokers don't know who is responsible for making that request, and who is liable if something goes wrong.

Prior to breaking ground, Miss Utility must be notified and given a minimum of 48 hours to mark the utility locations. Dan Deist, whose company does real estate sign placements, tells his clients it's a three-day process at a minimum – two days for Miss Utility to approve and one day for his company to place the sign. Miss Utility doesn't work weekends, so installations may take longer. While many companies advertise a much

quicker turnaround – one day, Deist says, "It's not a level playing field because we're coming up against companies who are either unaware of the law, choose not to follow the law, or intentionally mislead Realtors® in terms of who is liable or at risk if something goes wrong."

Are there penalties for violating the Miss Utility laws? Absolutely. Violators can incur actual repair costs and civil penalties of up to \$2,500 per violation. In addition, a penalty of up to three times the actual repair cost of the damaged utilities, plus punitive damages up to \$10,000 per incident might be assessed.

Parties to a transaction might be named in a lawsuit regardless of who actually holds liability. If a dangerous gas line or electrical cable is hit, property owners are going to look at both their Realtor® and the installation company referred by their Realtor® to pay damages.

## STEPS TO TAKE BEFORE THE SIGN GOES UP:

- Ask the sign company you're working with if they contact Miss Utility before they dig.
- Ask for the Miss Utility service ticket confirmation to verify that Miss Utility has been contacted.
- If the sign company says that they can install your sign the next day, same day or in two days and Miss Utility has not been called, the company is breaking the law and putting you and your seller at risk!

To learn more, visit [missutility.net](http://missutility.net). +

# Yes, Virginia, There Is a November Election

GOVERNOR, LIEUTENANT GOVERNOR, ATTORNEY GENERAL, DELEGATES WILL BE ON THE 2017 BALLOT

By Josh Veverka

WITH THE SEEMINGLY endless cycle of political news, Virginia's critical statewide elections could be off the radar of some citizens. Virginia is one of only two states to elect a governor this year. Because of the Commonwealth's single-term limit, every four years brings a new face to the executive office. Along with the governor, lieutenant governor and attorney general, all 100 members of the House of Delegates and several local officials are up for election.

The Northern Virginia/Realtors® Political Action Committee trustees have evaluated the voting records and history of the incumbent candidates and have interviewed candidates for open seats to determine which individuals indicate support for Realtor® issues and should receive NV/RPAC support. This year the Trustees have endorsed Kathy Tran (D) in the open House District 42 race, and Erik Gutshell for the Arlington Board.

The interviews provide an opportunity to meet these candidates and share NVAR's position on real estate-related

issues. Candidates typically are not informed about all relevant issues, and these meetings and lobbying efforts are tools to help educate them. For those incumbent legislators who have worked closely with NVAR in the past –Realtor® Champions – NVAR will take additional steps, Get Out The Vote (GOTV) efforts, to help their campaigns.

The RPAC of Virginia trustees have decided not to endorse candidates in Virginia's statewide elections at this time. The trustees are confident that all the statewide candidates would pursue policies beneficial to Realtors® and their clients.

The full list of NV/RPAC–endorsed candidates is posted on [nvar.com](http://nvar.com). In September, watch for Town Hall Notes emails in your inbox to see the latest election news. For more information, email [govaffairs@nvar.com](mailto:govaffairs@nvar.com). And don't forget to VOTE on November 7!



Josh Veverka is the NVAR government affairs director.



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## From Pints to Pinot: Business & Beers Wine Supports NV/RPAC



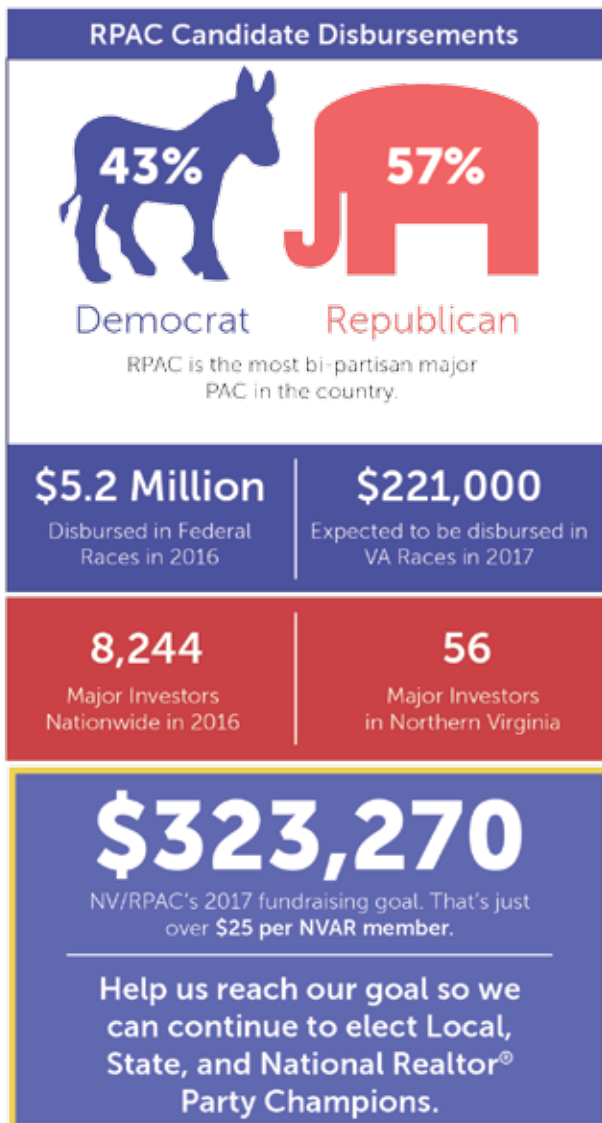
The NVAR Young Professionals Network hosted a lively group at Northside Social in Arlington on Thursday, July 27 as part of the popular "Business & Beers" series. Sponsored by Access National Bank, the event drew new and returning investors to support the Northern Virginia Realtors® Political Action Committee campaign.

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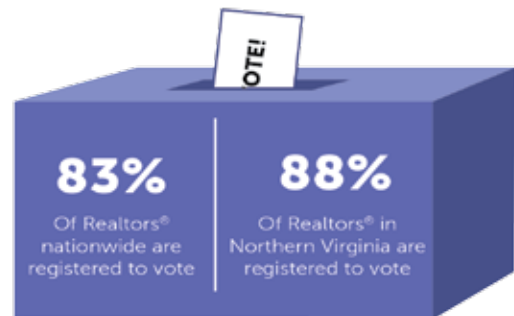
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(July 31, 2017)

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## GOLDEN R (\$5,000+)

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Tracy Comstock  
Mary Beth Coya  
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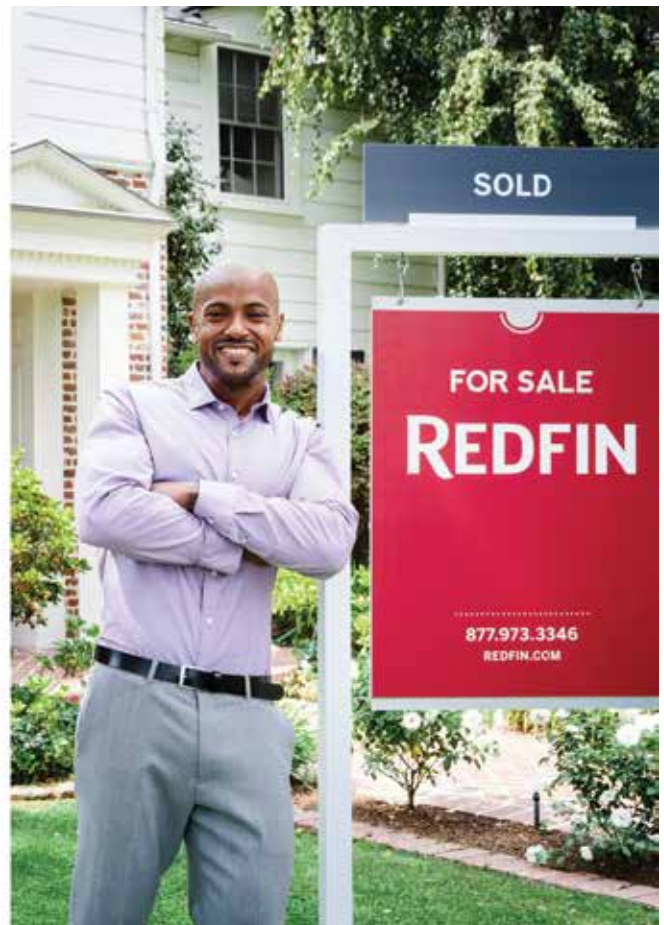
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# NVAR Region 5-Year Look-Back: July Data



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



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# Politics & Pancakes

At the NVAR Annual Convention

Join us at the 2017 NVAR Convention & Trade Show for our annual Politics & Pancakes Breakfast!

**Tuesday, October 10**

7:30 a.m. Registration & Coffee

8 a.m. Breakfast

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Community College**

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## Guest Speaker:



### Kelly O'Donnell

*NBC News*

Capitol Hill Correspondent

Kelly O'Donnell is a veteran political correspondent currently working a Pennsylvania Avenue beat for NBC

News reporting from both the White House and Capitol Hill. She contributes to *NBC Nightly News*, *TODAY*, and *MSNBC*, and appears as a panelist on *Meet the Press* and *The Chris Matthews Show*. She has anchored *NBC News* broadcasts and produced long-form pieces for *Dateline*. From the Rose Garden to Baghdad, the Olympic Games to Capitol Hill, the scope of her assignments is uncommon and her reports have taken her to all 50 states and 48 countries.



NVAR MEMBERS EXPLORE, ENGAGE, EDUCATE GLOBALLY

# International Business Forum Members Share Mission Highlights with Armchair Travelers



At the August 2 International Business Forum in Fairfax, NVAR travelers shared stories from 2017 missions to Cuba, Vietnam and Guatemala.

**EAGER TO LEARN** about global business opportunities, NVAR members filled the Great Falls room in Fairfax on August 2 to hear from those who traveled to Cuba, Vietnam and Guatemala on fact-finding missions.

This past May, under the leadership of 2014 NVAR Chairman Mario Rubio of Rubio Real Estate, a 16-person delegation entered Cuba to experience the country’s culture. Rubio, the NAR Regional Coordinator for South America, worked with Mayra Pineda, the NAR President’s Liaison to Guatemala, to guide the exploratory mission.

Pineda, a Realtor® with Samson Properties, also visited Guatemala in April, where she learned about local real estate practices, met with the vice minister of economics, and toured properties. Upon her return, a bilateral agreement between NAR Global and Guatemala was signed during the NAR May Legislative Meetings.

In June, Lieu Nguyen of Westgate Realty Group, led a delegation on a 10-day trip to Vietnam. Nguyen, the NAR President’s Liaison to Vietnam, organized an itinerary allowing participants to explore and promote opportunities for economic development between the U.S. and Vietnam through real estate. Nguyen also conducted the first Code of Ethics training session ever held in Vietnam. Upon their return, a delegation from Vietnam met with Virginia Governor Terry McAuliffe to sign a Memorandum of Understanding, the first between that country and a U.S. state.

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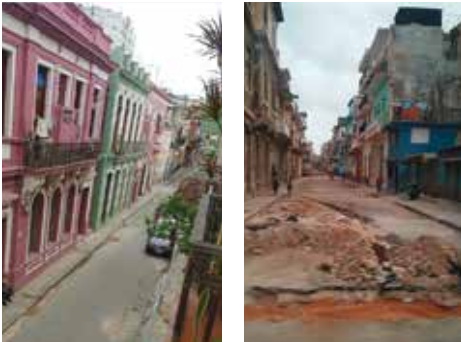
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(above top): Members of the May mission to Cuba explored Havana in a colorful convoy of the country's renowned classic cars. (above left & right): In a land of stark contrasts, the charming balcony view from a private B&B, Hostal Vitrales, gives the illusion of prosperity, compared to the country's typical crumbling infrastructure.

(above): Upon returning from an April trip to Guatemala, NAR President's Liaison Mayra Pineda (second from right) joined (left-right): NAR Treasurer Thomas Riley, Chamber of Realtors® of Guatemala (CCBRG) President Diego Flores, and NAR Director of Global Alliances Joe Schneider, to witness the signing of a new bilateral agreement between NAR Global and Guatemala.

(right top): In June, members of the Vietnam trade mission team visited the Department of Foreign Investment Ministry of Construction, located in Hanoi. (right middle): Vietnam trade mission organizer Lieu Nguyen of Westgate Realty (third from left) taught Vietnam's first Realtor® Code of Ethics training course in Ho Chi Minh City. More than 1,200 trainees attended the session. (right bottom): A festive ribbon-cutting ceremony opened the Vietnam Real Estate Convention & Trade Expo 2017. +



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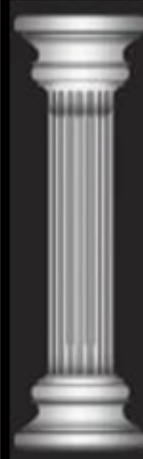
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Our Convention kick-off, Politics & Pancakes, is going upscale! We're moving to the recently renovated dining area on the community college campus. This location features abundant natural lighting and waterfront views. This is the ideal space to hear **NBC News' Capitol Hill Correspondent Kelly O'Donnell** speak about the current political climate and how it affects your business.

Preregistration required: [NVAR.com/Pancakes](http://NVAR.com/Pancakes)



## Online and Silent Auctions

We are taking our NV/RPAC Silent Auction up a notch! This year, we are introducing an all-new online auction platform, so you can access the auction on the go! You will still be able to bid on all of your favorite items in person, just like in years past. Use your smartphone to bid from anywhere, anytime!



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This year, we're "gamifying" your Convention experience! Download the Scavify app to your smartphone to participate in our event-wide scavenger hunt. Participate for your chance to win awesome prizes.

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Much of Farr's success is attributed to her ability to anticipate industry trends, understand the personalities of her many unique clients, and to respond with distinctive designs that suit their needs and lifestyles. Drama, timeless glamour and functionality are Farr's trademarks.



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# Northern Virginia's Office Market – Overbuilt or Under-Demolished?

SUBMARKETS FOR LEASING IN TYSONS, CHANTILLY, RESTON ARE STRONGEST

By Frank Dillow

**TENANTS OCCUPIED** nearly 100 million square feet of office space in Fairfax County by the end of last year, according to the Fairfax County Economic Development Authority 2016 real estate report.

“That is more than the total office space located in Arlington, Loudoun and Prince William counties, and the cities of Alexandria, Fairfax and Falls Church combined,” the report noted.

With a total inventory of nearly 120 million square feet of office space, Fairfax County ranks as the second largest suburban office market in the United States, behind Orange County, California, which is nearly twice as large with three times the population.

Office leasing activity in Fairfax County during 2016 amounted to nearly 11 million square feet, the highest since 2013, reflecting the strength of the Tysons Corner, Reston and Chantilly submarkets.

Consequently, county vacancy rates dropped from 17.4 percent in July of last year, to 16.8 percent by the end of 2016. Nevertheless, nearly 20 million square feet of office space remained available on the market in Fairfax County heading into 2017.

Just as economists are noting that Northern Virginia's economic growth is slipping, developers have renewed construction activity in 2017. While current vacancy rates held steady during the first six months of 2017, they are likely to increase as the new construction comes online, putting pressure on landlords' anticipated lease rates.

Higher vacancy rates can be a benefit for real estate agents



“With a total inventory of nearly 120 million square feet of office space, Fairfax County ranks as the second largest suburban office market in the United States.”

representing potential tenants, however, making it easier to find desirable offices in quality locations. Past periods of low vacancy rates, for instance during the 1980s when rates hovered in the 5 percent range, caused major new tenants such as AOL to look elsewhere for offices when they were not able to find appropriate space in Fairfax County.

A new study on the Washington Region's Competitive Advantages by local economist Dr. Stephen Fuller, head of the Stephen Fuller Institute at

George Mason University, concludes, “The Washington region's economy has slowed its pace of growth and experienced a less-favorable mix of job growth, and income growth leading to a net negative domestic migration rate.

“The ranking of the region for domestic and international commercial real estate investment has significantly declined,” Fuller noted.

Despite Fuller's caution, there are currently 52 million square feet of new office space under construction in Fairfax County, making it the 15th

*Commercial Real Estate continued on page 28*

most active market in the nation for office construction.

Even though 58 percent of new office space is already leased or will be occupied by the new building's owners, these moves into new offices will leave vacancies in the owners' current offices.

Commenting on the ongoing construction, Fuller explained, "The office market is clearly overbuilt, especially considering the slow growth in the region's economy for the past six years, and the slow growth of office-using jobs.

"Technologies such as telecommuting are reducing the demand for office space, and will continue to do so going forward," Fuller added.

With new construction seemingly outstripping current demand, Realtors® may question whether the county's office market is becoming overbuilt, or is it more accurately under-demolished?

The answer is a little bit of both.

According to the Fairfax County report, about 62 percent of the county's current office inventory is more than 20 years old, much of it built during the building boom of the 1980s. Unfortunately much of the older inventory is spread across the county, reflecting the business and transportation patterns of that era, rather than the current hotspots along Metro corridors.

Fairfax County reports that less than 2.5 million square feet of older office space is scheduled to be demolished throughout the county in the next several years, although the renewed construction at Tysons Corner is seeing multi-story, mixed-use projects



replacing car dealerships, older hotels and one-story retail shops.

Summarizing a *Washington Post's* weekend Real Estate section article on June 23, 2017, Roger K. Lewis, professor emeritus of architecture at the University of Maryland, pointed out that demolition may be justified for any of these reasons:

1. Functional Obsolescence – a building, because of its configuration or location, no longer meets the needs of the owners or tenants.
2. Technical Obsolescence – the building's mechanical or construction materials have deteriorated and it is not affordable to maintain or replace them.
3. Site Underdevelopment – the building is undersized or substantially less than current zoning might allow.
4. Renovation Unfeasibility – it is too expensive to rehabilitate or renovate an existing building and

is more cost effective to replace it with new construction.

Nevertheless, saving buildings that are historically significant or that preserve the historical architectural integrity of a community may prolong the life of some buildings, Lewis noted. Certain buildings may also be cost effective to rehabilitate or repurpose, rather than demolish. Many of the older buildings are also paid off by their owners and can absorb lower rents and still be profitable and extend their useful lives.

As commercial development reaches older, now secondary markets, Realtors® familiar with seeing houses in those areas being demolished and replaced by more modern and valuable stock, may increasingly see commercial buildings undergo similar changes. +



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



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CRB, ABR, GRI, CRS, SRS, E-Pro,  
SFR, GREEN, BPOR, SRES, REFA, TRC

Six years ago, the legendary Larry Anderson joined Fairfax Realty and became a key component of our company's mission to change the lives of our agents by providing the best training and support in the country. Join our team of elite agents and learn the best practices in the industry from the man whom many consider to be the top "real estate guru" in our area. His award winning classes and seminars will take you to the highest levels of professional standards and success!

## The Dynamic Marketing Team!



**Felicia Tran**  
Graphic Designer



**Jason Williams**  
Marketing Consultant



**Jane Ripley**  
Executive Assistant



**Justin Tran**  
Graphic Designer

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

# 2018 NVAR Board of Directors Candidate Profiles

In alphabetical order; bios written by candidates

To view the candidates' video bios, visit [nvar.com/vote](http://nvar.com/vote) when voting opens on **September 5**.

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



Rob Allen has been a Realtor® with Long & Foster Real Estate, Inc. since 2001, and is licensed in Virginia and Washington, D.C. His desire to go above and beyond for his buyers and sellers has resulted in several professional awards and numerous personally rewarding relationships. Rob is a Lifetime Top Producer of the NVAR Multi-Million Dollar Sales Club. He is also a 2014 graduate of the NVAR Leadership Institute, an NVAR Grievance Committee Member from 2014-2016, and currently serves as the Vice-Chair for the 2017 Grievance Committee. Rob currently resides in Great Falls, VA with his wife of 11 years and their two young children. In his spare time Rob enjoys hiking, golfing, reading, and spending time with family. Serving on the NVAR Board of Directors would allow Rob the opportunity to make sure NVAR is providing the most advanced tools, programs, and professional services possible.

## REGGIE COPELAND, LONG & FOSTER REAL ESTATE, INC.



A 20-year member of NVAR, Reggie Copeland has served in a number of positions, giving back to the industry that he loves. He has especially enjoyed his time of service on the Board of Directors and both the Grievance/Professional Standards committees. Reggie is fully committed to the value that service on committees provides through NVAR, wholeheartedly believing he's helping to impact Realtors® productively. His personal goal is to address issues that affect the real estate industry. Reggie graduated from the Leadership Institute which provided the skills and knowledge to become an effective leader. Reggie remains committed to serving his fellow Realtor® colleagues through teaching, committees, board opportunities and being available as a direct resource to those who seek out his guidance. He looks forward to future growth opportunities with NVAR, and embracing creative ways to continue to improve upon a dynamic and ever-changing business.

## HEATHER EMBREY, BETTER HOMES & GARDENS REAL ESTATE PREMIER



Heather, an associate broker, CRS and 2nd generation Realtor®, has witnessed how technology has changed our industry. She understands the value of the Realtor® in every transaction and has a passion to help us shape the future of our business. A self-appointed designation junky, she recognizes the success that comes from education and has a strong desire to help others succeed. Heather has served on many NVAR and VR committees over the years and is presently serving on the NVAR Grievance Committee (2014-2017), Virginia Realtors® Board of Directors (2015-2018), and Virginia Realtors® Risk Management Committee. She has lived in Fairfax County since 1976, has one son at GMU and will be celebrating her 25th wedding anniversary this year. Her hobbies include volunteering, cheering on the Washington Capitals (Let's Go Caps!) and traveling. Heather would be honored by this opportunity to serve you.

## KATHARINE D. KRATOVL, COLDWELL BANKER RESIDENTIAL BROKERAGE



Kathy grew up in Northern Virginia. After living overseas and in Florida, she moved back to the D.C. area to pursue a career in public policy. Fourteen years later, she decided to pursue her true passion and became a VA- and D.C.-licensed Realtor®, and is now recognized as a Top Producer within NVAR. Kathy is a fierce advocate for agents across Virginia: She is a member of the Public Policy and Legislative Review committees at NVAR; an RPAC Trustee for NVAR and VR; and is a member of the National Association of Hispanic Real Estate Professionals (NAHREP) and Women in Government Relations, D.C. (WGR). She holds a master's from GMU and is a graduate of NVAR's Leadership Institute. Her community matters: Kathy serves on a steering committee at George Washington's Mount Vernon estate, and in volunteer capacities with the Junior League of Northern Virginia and the Campagna Center in Old Town Alexandria. She enjoys traveling and spending time with friends, her husband and son.



**NICHOLAS LAGOS, CENTURY 21 GAWEN REALTY**

Nicholas is an Arlington Broker/Owner and a 30-year NVAR member. Raised in Arlington, he has a vested interest in the NOVA area and the Realtor® community. Graduating from GMU with a management degree, he has held numerous management positions. Trained as a bank manager, he transitioned to operations director in commercial real estate, then joined Century 21 in 1987 as an agent and subsequently purchased the company. As a working broker, he tracks what agents experience and require on a daily basis. Nicholas has served as an NVAR director the past three years, volunteered since 2001 with Grievance, Finance, has been a mediator since 2008, and is past chairman of Professional Standards. Nicholas has earned numerous sales awards and is a life member of NVAR's Top Producer's club, but his proudest accomplishments are the Century 21 Quality Service awards he has earned each year since 1994.

**GARY LANGE, WEICHERT, REALTORS®**

Gary Lange is the managing broker of the Weichert, Realtors® in Vienna. He started his career 17 years ago as an agent working hard to reach Top Producer status with NVAR before transitioning into management. Gary is a 17-year member of NVAR and is currently serving on the NVAR Board of Directors. He has also served on the Grievance Committee, Budget and Finance Committee, Education Advisory Group and the Convention Advisory Group. Gary enjoys volunteering on the Grounds Committee in his community as well as the Alzheimer's Association. "Being involved in our industry and community helps me give back and keeps me on top of what is important to people. That connectivity is important when it comes to doing what is right as a representative of our colleagues on the board." Gary is honored to be nominated and hopes to continue to serve his peers for the next few years.

**FATIMA PEREIRA-SHEPERD, LONG & FOSTER REAL ESTATE, INC.**

Fatima has been a Realtor® since 2004 and received her broker's license in 2010. She joined Long & Foster in 2011, and served as sales manager at the Manassas and Gainesville offices before becoming managing broker of the Annandale office in 2015. During her career, Fatima has achieved many sales awards. She has also earned numerous designations and professional accreditations and expanded her experience by becoming a real estate instructor and mentor. She is a Buffini & Company Certified Mentor and Peak Producer and provides training in Ninja Selling. She looks forward to motivating NVAR members. Fatima has been active with the Prince William Association of Realtors®, and the Women's Council of Realtors®. She serves on several Virginia Realtors® committees, is a graduate of the Virginia Leadership Academy, serves on the VLA Alumni Board and was recognized into the Virginia Realtors® Honor Society. Fatima is a Sterling "R" RPAC supporter.

**CHRISTINA MACRO, KELLER WILLIAMS REALTY**

Christina has been a successful Realtor® and Managing Broker since 2001. Previously, Christina was a marketing executive in both the hospitality industry and for an Internet company. As a Realtor®, Christina utilized her skills in marketing, technology, sales and business development to become a Top Producer in her first year. Christina's focus is on training to improve professionalism and consistency of practice in the industry. Christina earned her brokers licenses in VA, DC and MD, and has run several highly successful brokerages since 2010. Coaching new agents to quick success has been her leadership forte.

She currently serves on the NVAR Board of Directors, Public Policy Committee and Educational Advisory Committee. Christina brings a blend of technology savvy, sales and negotiation skills coupled with exceptional presentation and coaching skills to the table. Christina also sits on several committees for Virginia Realtors®, where she also teaches and participates in speaking opportunities.

To view the candidates' video bios, visit [nvar.com/vote](http://nvar.com/vote) when voting opens on **September 5**.

## MAXINE MCLEOD MILLER, BERKSHIRE HATHAWAY HOMESERVICES PENFED REALTY



A passionate, experienced leader, Maxine has served the interests of the real estate industry most of her professional life. Celebrating her 22nd year in real estate, Maxine has been involved in sales, development, management, and education. She is currently managing broker of Berkshire Hathaway HomeServices PenFed Realty's Alexandria and Fairfax City offices. Maxine was a multi-million dollar producer in Charleston, SC, before relocating to Virginia in 2002. Since joining NVAR she has graduated from the Leadership Institute, chaired the Convention and Education Advisory Group, and vice-chaired the Broker's Forum. She currently serves on the Grievance Committee. Maxine believes in community. She is active in her church, the Junior League of Northern Virginia, Reading is FUNdamental, Sunshine Kids and the PenFed Foundation. Maxine's awareness of the issues facing agents, clients and the industry leads her desire to positively influence the future of NVAR. She would be honored to receive your vote.

## DALLISON VEACH, RE/MAX EXECUTIVES



Dallison is a third-generation real estate professional, literally growing up in this business. She has 13 years of experience and is currently an associate broker at RE/MAX Executives in Springfield. Dallison has her GRI, CRS, ABR, CDPE designations, is a NVAR Lifetime Top Producer and an inductee of the RE/MAX Hall of Fame. Dallison believes in community involvement, volunteering whenever she sees a need. She's served on numerous community HOAs, served as president of local school PTA, served on boards of many social clubs, coached a little league team and led a girl-scout troop. She's also served on the Lee District Land Use Committee. Previously, Dallison has served on NVAR's Real Estate Finance Forum and currently serves on the Grievance and Cares Committees. She is currently attending the NVAR Leadership Institute. Dallison is currently a member of the VR Pre/Post License Education Work Group and the Professional Development Committee.

## ROB WITTMAN, REDFIN



Rob Wittman has been a Realtor® with the Northern Virginia Association of Realtors® since 2004. He currently serves as the principal broker and Virginia market manager at Redfin. Prior to serving as the principal broker at Redfin, Rob was a successful Realtor® helping more than 250 clients buy or sell homes in Northern Virginia. In addition to the services offered to his clients, Rob also serves at NVAR as the inaugural chair of the Technology Advisory Group, on the Grievance Committee and in the 2017 class of the NVAR Leadership Institute. Rob proudly promotes the interests of Realtors® and the tremendous benefits of homeownership. Rob and his wife, Shansel, live in Reston, VA with their very curious 20-month-old son, Alton. In their free time, they enjoy home improvement projects, walks with their dog, and cheering on the Washington Capitals.

## ANN YANAGIHARA, CENTURY 21 ACCENT HOMES



Ann has enjoyed a real estate career spanning almost 17 years. She spent over 10 years as an agent with McEneaney Associates and then helped start a family-run brokerage, Hana Associates, where she served as principal broker for three years. Ann now serves as the director of professional development for Century 21 Accent Homes in Alexandria where she recruits agents and helps agents to develop their professional skills and grow their businesses. Ann is also a licensed attorney in Virginia and Maryland.

Ann has been proud to be a member of NVAR for over 15 years and to be a part of NVAR's commitment to the professionalism and ethics of our industry and the quality of life of our community. She is a member of the Grievance and Public Affairs committees and hopes to make an even more profound impact as a member of the Board of Directors. +

To view the candidates' video bios, visit [nvar.com/vote](http://nvar.com/vote) when voting opens on **September 5**.



## NVAR HERO AWARD

NVAR wants to recognize an outstanding member who is  
**Making a Difference in Our  
Community**

If you or someone you know goes above and beyond to take our community further,  
complete the NVAR Hero Award Nomination Form at:

**NVAR.com/Hero | Deadline: September 8**

Questions? Email Jill Landsman: [jlandsman@NVAR.com](mailto:jlandsman@NVAR.com)



## 2017 NVAR ECONOMIC SUMMIT

Monday, September 18 | 8:30 a.m. – 12:30 pm.

Fairview Park Marriott

REGISTER ONLINE:  
[NVAR.com/ES17](http://NVAR.com/ES17)



# September is Realtor® Safety Month: 12 Top Tips

KNOW BEST PRACTICES, STAY AWARE, BE EMPOWERED 24-7/365

**Don't be too public; keep it professional** Limit the amount of personal information you share. Consider advertising without using your photograph in print, online, or on business cards. If you include a photograph, don't use alluring or provocative images. Don't use your full name with middle name or initial. Use your office address—or list no address at all. Giving out too much of the wrong information can make you a target.

**Open house: it ain't over till it's over** Don't assume that everyone has left the premises at the end of an open house. Check all of the rooms and the backyard prior to locking the doors. Be prepared to defend yourself, if necessary.

**Stranger danger** Tell your clients not to show their home by themselves. Alert them that not all agents, buyers and sellers are who they claim to be. Predators come in all shapes and sizes. Tell your sellers not to talk to other agents or buyers, and to refer all inquiries to you.

**Bring up the rear** When showing a home, always have your prospects walk in front of you. Don't lead them, but rather, direct them from a position slightly behind them. You can gesture for them to go ahead of you and say, for example, "The master suite is in the back of the house."

**Got cell service, everywhere?** When you're showing commercial property, thick walls and/or remote locations may interfere with mobile phone reception. Check in advance to be sure your phone is serviceable in the area in which you are showing the property.

**Hide personal information** Tell your sellers: DON'T leave personal information like mail or bills out in the open where anyone can see it. Lock down computers and lock up laptops and any other expensive, easy-to-pocket electronics before your showing.

## Clients Facing a Domino Closing?

Talk about stress! If everything doesn't go *perfectly*, your clients may have to temporarily place their household goods in storage, which is hard on both their budget and their treasured belongings.

**We have the solution!** When they move with Interstate, we'll keep their belongings safe in our meticulous and secure moving van for up to 5 days—at No Extra Cost—while they are waiting to move into their new home.



To refer your clients, call me today:  
**Sherry Skinner | Client Services Manager**  
703.226.3282 | Sherry.Skinner@invan.com



Offer is subject to change and cancellation without notice. Valid on local moves only (30 miles from origin to destination) taking place September 5, 2017 through April 30, 2018. Customer must inform Interstate 72 hours in advance if storage on truck is needed. Subject to vehicle availability.



Follow these tips, adapted from the National Association of Realtors'® REALTOR® Safety Resource Kit. Visit [nar.realtor/safety](http://nar.realtor/safety) to learn more about working smart and staying safe.

**Agree on an office distress code** Create a word or phrase that is not commonly used, but can be worked into any conversation for situations where you feel that you are in danger. Example: “Hi, this is Jennifer. I’m with Mr. Henderson at the Elm Street listing. Could you e-mail me the property’s RED FILE?”

**Have your excuse ready** Part of being prepared to deal with a threatening situation is having an “out.” Prepare a scenario in advance so that you can leave—or you can encourage someone who makes you uncomfortable to leave. Examples: Your cell phone went off and you have to call your office; you left some important information in your car; or another agent with buyers is on her way.

**Nothing personal...** When talking to clients and prospects, be friendly but still keep your personal information private. This means avoiding mention of where you live, your after-work or vacation plans, and similar details.

**Carry less** If you carry a purse, lock it in your car trunk before arriving at an appointment. Carry only non-valuable business items (except for your cell phone), and do not wear expensive jewelry or watches, or appear to be carrying large sums of money.

**Don’t get parked in** When showing property or meeting someone, park your car in front of the property rather than in the driveway. You will avoid having your car blocked in, you’ll have an easier time escaping in your vehicle, and you will be more likely to attract attention if you need to flee from a dangerous situation.

**Plan ahead with escape routes** Upon entering an open house property for the first time, check each room and determine at least two “escape” routes. Make sure all deadbolt locks are unlocked for easy access to the outside. +

September is  
**REALTOR® SAFETY MONTH!**

**Shop Realtor®**  
to make sure you're in good hands!

Shop In-Store or Online: [RealtorShop.com](http://RealtorShop.com)



# NVAR THANKS OUR 2017 STRATEGIC PARTNERS



**SUPER**



# Welcome New Members

- |                       |                          |                       |
|-----------------------|--------------------------|-----------------------|
| Eihab Mohamed         | Wen-Bin Cheng            | Devin Giles           |
| Abasaeed              | Ada Cheung               | Susan Giordano        |
| Ahmad Abdul Baki      | Hyo Choi                 | Leonard Gjoni         |
| Rodolfo Aguilar       | Young Choi               | Ian Goldberg          |
| Lotf Aleem            | Erik Chronister          | June Green            |
| Kathy Alexander       | Erin Clancy              | Alexis Grilli         |
| Leslie Alves          | Robert Cole              | Juan Gu               |
| Josefina An           | Jesus Lucas Colon        | Lakiesha Oglesby Gunn |
| Logan Andors          | Tamesha Cook             | Rita Gutierrez        |
| Angelique Andrae      | Jing Cornell             | Roy Hadjinlian        |
| Bernadette Andrews    | Anne Cournoyer           | Sardar Haji           |
| Daisy Zambrano        | Katelyn Crooks           | Anne Hale             |
| Angelino              | Zachary Cummings         | Jennifer Hammond      |
| Elsa Armendaris       | Ashley Cunningham        | Cynthia Hanley        |
| Shilpa Arora          | Courtney Curneen         | Scott Hausch          |
| Tirsit Asfaw          | Erin Dahl                | Laurina Hedd-Williams |
| Grace Ashi            | Eriq Dahlum              | Mariam Heidar         |
| Mouldi Ayari          | Mary Daly                | Shelley Hemsworth     |
| Nizar Baaguig         | Sharon Deangelis         | Paris Henderson       |
| Susan Bassett         | Mayuri Desai             | Tammie Henderson      |
| Jerome Battle         | Shannon Dingus           | William Hoen          |
| Stephen Baur          | Larry Do                 | James Hosmer          |
| Magaly Becerra        | Victoria Doan            | Patricia Huebner      |
| Sue Bedi              | Harley Dufek             | Lois Hughes           |
| Joshua Bell           | Elizabeth Dunn           | Caitlin Humphrey      |
| Monica Benteler       | Kelly Dunning            | Imtiaz Hussain        |
| Heather Berg          | Matthew Durbin           | John Hutton           |
| Gabrielle Bergeret    | Christopher Duval        | Milford Ingram        |
| Marta Bingham         | John Eddy                | Leith Jaber           |
| Kari Blanco           | Fadi Edwards             | Nancy Jackson         |
| Dean Boeving          | Iman Elagazy             | Amina Jazic-Basic     |
| Danilo Bogdanovic     | Estela Escobar           | Lebogang Johnson      |
| Denise Boyd           | Homayoun Esfandiary      | Michael Johnson       |
| Thomas Braddock       | Christina Faure          | Vincent Johnson III   |
| Harene Brew           | Ronisha Feracho-Harrison | Francis Jung Jr.      |
| Heather Bridgeman     | Michael Ferguson         | Kristina Kada         |
| Pamela Briggs         | Tricia Filbert           | Tarek Kalash          |
| Kwaku Brobbey         | Lisa Fisher              | Alie Kamara           |
| Syed Bukhari          | Mahey Fleming            | Judithann Kelsen      |
| Zhijun Cai            | Saadia Flewellyn         | Julie Kennedy         |
| Stephen Carlozzi      | Margaret Flynn           | Dae Dong Kim          |
| Stephanie Carroll     | Nicole Fortune           | Jeanhee Kim           |
| Robyn Carton          | Devon Fox                | Mi Yeon Kim           |
| Bojana Cekic          | Haripriya Gajendran      | Nami Kim              |
| Saquib Cheema         | Jadon Gayle              | Susan Klein           |
| Evelyn Cheme-Vucetich | Sabri Ghannam            |                       |
| Jie Chen              |                          |                       |

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

Curtis Kline  
Alan Klingensmith  
Mariana Koegel  
Kenneth Komo  
Gregory Kramer  
Matthew Landes  
Krizia Lopez Lara  
Matinee Lawhasawadi  
Steven Lecureux  
Anna Lee  
Chang Lee  
Ohn Lee  
Stephanie Leitao  
Yu Li  
Jennifer Lloyd  
William Lombardo  
Yulan Long  
Joshua Longosky  
Michelle Lopez  
Katherine Lucero  
Allison Lundt  
Meredith Lynch  
Jungjae Ma  
Lilia Machuca  
Bobak Mahnia  
Saman Maleki  
Darren Marquardt  
Desmond Matthews  
Nazila Mazlumzadeh  
Stacey McAlister  
Michael McCarthy  
Sarah McFee  
Sara Mcgrail  
Sondiata Mckeithan  
Renee McMahan  
Sue Melki  
Jason Mero  
Michael Minnery  
Zara Mirzaei  
David Missey  
Nita Mohandas  
Sheila Molina  
Allison Monnet  
David Moore  
Rachel Morrison  
Miguel Moscol

Stacy Murray  
Whitney Murray  
Lorena Narvaez  
Tran Nguyen  
Mary Normile  
Juan Nunez  
Sylvia O'Neal  
Shayan Oraee  
Estela Pacori  
Jennifer Papenfuhs  
Vicky Pappalardo  
Youngmi Park  
John Peeples Jr.  
Tri Phan  
Linda Poe  
Naci Powell  
Javzmaa Purevbat  
Lillian Quinones-Irizarry  
Darius Raeisia  
Mansoor Rahmani  
Homa Rassul  
Briony Raymond  
Patricia Reyna-Wright  
Anna Richardson  
Brynn Richardson  
Larry Roberts Jr.  
Vanessa Robertson  
Carmen Lugo Romero  
David Rotan  
Theodore Rueckert  
Kathleen Ryan  
Nadia Sadrzadeh  
Cyrus Salehi  
Kelly Kleintank Sanguino  
Stella Santiago  
John Schell  
Mimi Schwartz  
Jeanne Scott  
Paul Scott  
Catherine Scroggie  
Sukhinder Sehmbi  
Joseph Shehata  
Jason Sherman  
Mi Shin

Diana Shipley  
Thomas Shumway  
Melisa Simons  
Lalitha Sivakumar  
Robert Skillman  
Samuel Smith  
Aarti Sood  
Jessica Spanos-Dennis  
Elizabeth Spaulding  
Michelle Stefanick  
Bryan Steward  
Worth Styles  
Gail Sulkin  
Jason Surbey  
Michael Taylor  
Joseph Thomas  
Julie Thompson  
Elizabeth Torrez  
Michael Trunzo  
Jennifer Upton  
Maria Valdez  
Ryan Van Sickle  
Julio Velasquez  
Jonathan Villalobos  
Venkata Laxmi Pavankumar Vinjanampati  
Victor Chicaiza Vinueza  
Janel Voth  
Yawei Wang  
Kirsty Welch  
Ann-Marie West  
Mollie Wiard  
RJ Wiersma  
Brittany Williams  
James Williams  
Neva Williamson  
Joseph Wong  
Morgan Wood  
Jian Wu  
Rui Wu  
Joshua York  
Mohammad Zaheer  
Maria Valverde Zenteno  
Rimon Ziky +

# Down Payment Grants & More

*Tell Your First-time Buyers:  
"Ask Your Lender About  
VHDA's Loan Combo!"*

LOAN  
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**VHDA's Loan Combo** is designed with your first-time homebuyers in mind! It includes:

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We offer the **ONLY** loans in Virginia with this combination of money-saving benefits!

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# CHILI / DOG

NV/RPAC Chili Cook-Off & Dog Show

## Entry Fees:

Chili Contestants

**\$40**

(Includes 2 drink tickets. Must provide 6 quarts of chili)

Dog Show Contestants

**\$40**

(Per Dog. Additional dogs can be entered for \$10 per dog)

Attendees

**\$20**

(Includes 2 drink tickets and chili tastings.)

Awards for Top Realtor® Chili, Top Realtor® Dog (as voted by attendees) and additional categories

**Thursday, September 28 | 5:30–7:30 p.m.**

**NVAR Fairfax**

8407 Pennell St.

Fairfax, Virginia 22031

**Register Online: [NVAR.com/Chili](http://NVAR.com/Chili)**

Contributions to Northern Virginia/Realtors® Political Action Committee (NV/RPAC) are voluntary. A contribution to RPAC is divided between the NV/RPAC (40%), RPAC of VA (30%) and National RPAC (30%). Contributions are not deductible for federal income tax purposes and are used for political purposes.

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**NV/RPAC**

  
**NVAR**



# Step Up, Lean In, Get Involved

APPLY TO SERVE: NVAR COMMITTEES NEED YOU!

ACT NOW: APPLY BEFORE OCTOBER 13

NVAR committees allow members to take an active role in your local association. Member participation directly affects how the organization operates, for the benefit of you and your colleagues. Help to shape the future of NVAR!

Committees serve an important function at NVAR. Members who are selected to serve on NVAR committees meet regularly to address issues that affect the industry and this region. They are charged with making recommendations to the Board of Directors. Committee work is an excellent way to learn more about the association and industry, and to engage with other committed professionals. It can also serve as a launch point for involvement at state and national association levels.

Visit [nvar.com/signup](http://nvar.com/signup) to apply for a 2018 committee position. Descriptions and requirements are included in



the online form. The application period continues through October 13. Act now for the opportunity to step up your involvement, serve your association, and expand your professional horizons. +

## How Does Your Website Compare?

NVAR MEMBERS SHARE SITE CONTENT

The National Association of Realtors® surveys members each year for its annual Member Profile. NVAR member data from the 2016 survey is cited here.

### Information on NVAR Realtor® Web Sites.

(Percent of Respondents with a Web Site)

	ALL REALTOR®	BROKER SPECIALISTS	
		Residential	Commercial
Own property listings	80%	87%	77%
Information about home buying and selling	76	80	61
Mortgage or financial calculators	56	62	48
Link to firm's Web site	63	62	60
Community information or demographics	37	44	*
School reports	36	41	39
Virtual tours	47	48	32
Links to state and local government Web sites	30	35	*
Current mortgage rates	30	31	19
Home valuation or Comparative Market Analysis tools	32	36	*
Chat Live	3	2	*
Links to mortgage lenders' Web sites	21	23	*
Links to real estate service providers	24	24	*
Appointment scheduler	19	19	7
Link to commercial information exchange (CIE)	3	1	*

\*Less than 1 percent

**CONTINUING EDUCATION (CE)**

**Broker CE : Brokerage Risk and Liability**

Time: 8:45 a.m. - 12:25 p.m.  
 Date/Location: September 6.....Fairfax  
 October 18.....Fairfax  
 November 1.....Fairfax

**Broker CE : Productive Agents and Offices**

Time: 1 - 4:45 p.m.  
 Date/Location: September 6.....Fairfax  
 October 18.....Fairfax  
 November 1.....Fairfax

**Commercial CE: Discovering Commercial Real Estate**

Time: 9 a.m. - noon  
 Date/Location: September 7.....Fairfax

**Commercial CE: Commercial Leasing**

Time: 1 - 3 p.m.  
 Date/Location: September 7.....Fairfax

**16 hr CE Day 1**

Time: 8:45 a.m. - 4:45 p.m.  
 Date/Location: September 9.....Fairfax  
 October 14.....Herndon  
 November 4.....Fairfax

**16 hr CE - Day 2**

Time: 8:45 a.m. - 4:45 p.m.  
 Date/Location: September 16.....Fairfax  
 October 21.....Herndon  
 November 11.....Fairfax

**CE: 8hr Mandated Course**

Time: 8:45 a.m. - 4:45 p.m.  
 Date/Location: September 12.....Herndon  
 October 4.....Fairfax

**CE Elective: Construction Essentials**

Time: 8:45 a.m. - 12:25 p.m.  
 Date/Location: September 13.....Herndon

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

Time: 1 - 4:45 pm  
 Date/Location: September 13.....Herndon

**Specialty CE: Conquering Contracts**

Time: 9 a.m. - 4 p.m.  
 Date/Location: September 15.....Herndon

**16 hr CE - Evening**

Time: 6 - 9:30 p.m.  
 Date/Location: September 19 (Part 1A).....Fairfax  
 September 21 (Part 1B).....Fairfax  
 September 26 (Part 2A).....Fairfax  
 September 28 (Part 2B).....Fairfax  
 October 17 (Part 1A).....Fairfax  
 October 19 (Part 1B).....Fairfax  
 October 24 (Part 2A).....Fairfax  
 October 26 (Part 2B).....Fairfax  
 November 7 (Part 1A).....Fairfax  
 November 9 (Part 1B).....Fairfax  
 November 14 (Part 2A).....Fairfax  
 November 16 (Part 2B).....Fairfax

**CONTINUING EDUCATION (CE) - CONTINUED**

**CE Elective: The New Rules of Real Estate Finance**

Time: 8:45 a.m. - 12:25 p.m.  
 Date/Location: October 5.....Fairfax

**CE Elective: Agency and Disclosure in Virginia**

Time: 1 - 4:45 p.m.  
 Date/Location: October 5.....Fairfax

**Specialty CE: Advertising for Real Estate Agents**

Time: 10 a.m. - noon  
 Date/Location: October 20.....Fairfax

**Specialty CE: Neighbor Law**

Time: 10 a.m. - 12 p.m.  
 Date/Location: XXX?.....Fairfax

**POST-LICENSING EDUCATION (PL)**

**Post Licensing (Day 1) - VA Agency Law & Ethics**

Time: 9 a.m. - 4 p.m.  
 Date/Location: September 18.....Herndon  
 September 30.....Fairfax  
 November 13.....Fairfax

**Post Licensing (Day 2) - Contract Writing**

Time: 9 a.m. - 4 p.m.  
 Date/Location: September 19.....Herndon  
 October 7.....Fairfax  
 November 14.....Fairfax

**Post Licensing (Day 3) - Real Estate Law and Board Regulations**

Time: 8:45 a.m. - 4:45 p.m.  
 Date/Location: September 20.....Herndon  
 October 14.....Fairfax  
 November 15.....Fairfax

**Post Licensng (Day 4) - Risk Management & Escrows**

Time: 9 a.m. - 4 p.m.  
 Date/Location: September 21.....Herndon  
 October 21.....Fairfax  
 November 16.....Fairfax

**Post Licensing (Day 5) - Fair Housing and Current Industry & Trends**

Time: 10 a.m. - 3 p.m.  
 Date/Location: September 22.....Herndon  
 October 28.....Fairfax  
 November 17.....Fairfax

**NEW MEMBER ORIENTATION**

Time: 6-9:30 p.m.  
 Date/Location: September 12.....Fairfax

Time: 9 a.m. - 1 p.m.  
 Date/Location: September 29.....Herndon  
 October 16.....Fairfax  
 October 31.....Herndon  
 November 10.....Herndon  
 November 28.....Fairfax  
 December 9.....Herndon

**FEATURED OFFERINGS**

**GRI 501: Agency In Virginia**

Time: 9 a.m. - 4 p.m.  
Date/Location: September 7 ..... Fairfax

**Senior Real Estate Specialist**

Time: 9 a.m. - 5 p.m.  
Date/Location: September 11 (Day 1) ..... Fairfax  
September 12 (Day 2) ..... Fairfax

**RPR Advanced: 10 Ways to Earn More Business than Your Competition**

Time: 10 a.m. - noon  
Date/Location: September 13 ..... Herndon

**Property Management Lunch 'n Learn**

Time: 11:30 a.m. - 1 p.m.  
Date/Location: September 13 ..... Fairfax

**Accredited Buyer Representative**

Time: 9 a.m. - 5 p.m.  
Date/Location: October 2 (Day 1) ..... Herndon  
October 3 (Day 2) ..... Herndon

**RPR Basic**

Time: 10 a.m. - noon  
Date/Location: October 5 ..... Fairfax

**Friday Focus**

Time: 10 a.m. - noon  
Date/Location: October 6 ..... Fairfax

**RPR Advanced: Using RPR to Impress Clients and to Close More Deals**

Time: 10 a.m. - noon  
Date/Location: October 12 ..... Fairfax

**GRI 505: Working with Sellers**

Time: 9 a.m. - 4 p.m.  
Date/Location: October 12 ..... Herndon

**Pricing Strategies Advisor**

Time: 9 a.m. - 5 p.m.  
Date/Location: October 24 ..... Fairfax

**Refresher Series: Today's Buyer Clients**

Time: 10 a.m. - noon  
Date/Location: November 2 ..... Herndon

**Refresher Series: Sharpen Your Listing Skills**

Time: 1 - 3 p.m.  
Date/Location: November 2 ..... Herndon

**PRE-LICENSING EDUCATION**

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

Time: 9 a.m. - 5 p.m.  
Date/Location: November 6 - 20 ..... Fairfax

**D.C. CONTINUING EDUCATION (CE)**

**D.C. Fair Housing and D.C. Legislative Update**

Time: 9 a.m. - 4:15 p.m.  
Date/Location: Septmeber 12 ..... Fairfax  
November 14 ..... Fairfax

**D.C. Fair Housing and D.C. Financing Issues**

Time: 9 a.m. - 4:15 p.m.  
Date/Location: October 3 ..... Fairfax

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 Credit Union Mortgage Association..... Kimberly Petrey..... 703-425-1204  
 Veterans Assoc. of Real Estate Prof..... Marshall Williams..... 703-822-1107

**COMMERCIAL REAL ESTATE SERVICES**  
 Cushman & Wakefield..... 703-757-5155

**COMMISSION ADVANCE**  
 Commission Express..... John Stedman..... 703-560-5500

**FINANCIAL**  
 Access National Bank..... Marshall Chapman..... 703-871-2100  
 Access National Bank..... Tom Ciolkosz..... 703-871-2100  
 Access National Bank..... Vicki Cooper..... 703-871-2110  
 Access National Bank..... John French..... 703-871-2100  
 Access National Bank..... Don Wijf..... 703-871-1833  
 ACOPIA Home Loans..... Bruce Park..... 703-930-6434  
 AnnieMac Home Mortgage..... John White..... 703-828-5876  
 BB&T Mortgage..... Kevin Connelly..... 703-855-7403  
 BB&T Mortgage..... Cheryl Jackson..... 703-259-2477  
 BluePoint Financial..... Brian Hutt..... 301-214-6790  
 Chain Bridge Bank, N.A..... Marv Stanger..... 703-748-2005  
 Churchill Mortgage Corporation..... Marshall Blackwelder..... 703-350-4990  
 Citizens One Home Loans..... Andy Tran..... 571-214-2097  
 Eagle Home Mortgage..... Victoria Kiser..... 703-852-1276  
 Embrace Home Loans, Inc..... Susan Banville..... 800-333-3004  
 Embrace Home Loans, Inc..... Harry Biehl..... 800-333-3004  
 Embrace Home Loans, Inc..... Ben Hogan..... 800-333-3004  
 Embrace Home Loans, Inc..... Patrick Holland..... 800-333-3004  
 Embrace Home Loans, Inc..... Hal Johnson..... 800-833-3004  
 Embrace Home Loans, Inc..... Steve Miller..... 800-333-3004  
 Embrace Home Loans, Inc..... Marina Montalvo..... 800-333-3004  
 Embrace Home Loans, Inc..... John Stamm..... 800-333-3004  
 EverBank..... Chip Beveridge..... 703-934-6000  
 EverBank..... Frank Donnelly..... 703-261-8882  
 EverBank..... Benjamin Freshman..... 202-747-4980  
 EverBank..... Cindy Small..... 703-261-8835  
 Fairway Independent Mortgage Corporation..... Arthur Smith..... 571-261-3462  
 Fidelity Bank Mortgage..... Eric Bumgardner..... 703-466-4080  
 Fidelity Bank Mortgage..... Richard Donohue..... 703-466-4057  
 Fidelity Bank Mortgage..... Steve Salvatore..... 703-466-4035  
 Fidelity Bank Mortgage..... Bob Shupp..... 703-466-4050  
 Fidelity Bank Mortgage..... John Slye..... 703-466-4050  
 Fidelity Bank Mortgage..... Mark Webster..... 703-466-4050  
 First Home Mortgage Corporation..... Ana Tolentino..... 703-652-1233  
 FitzGerald Financial Group..... Robert Devlin Jr..... 703-766-2319  
 FitzGerald Financial Group..... Kevin Rudorfer..... 703-943-9738  
 Flagstar Bank..... Eddie Jackson..... 202-596-4710  
 Flagstar Bank..... Ron Reyner..... 949-677-0609  
 George Mason Mortgage LLC..... Shawn Barsness..... 800-220-8388  
 George Mason Mortgage LLC..... Rob Hertzell..... 703-580-5179  
 George Mason Mortgage LLC..... Brian Kempf..... 571-309-4911  
 Homebridge Financial Services, Inc..... Thomas Chess..... 703-795-8079  
 HSBC..... Larry Gilmore..... 240-353-1233  
 Intercoastal Mortgage..... Fred Bowers..... 703-449-6828  
 Intercoastal Mortgage..... Alex Norcini..... 571-298-8166  
**MONEYCORP**  
 Movement Mortgage LLC..... Spencer Holmes..... 866-258-8343  
 Movement Mortgage LLC..... Jose Paiz..... 703-868-7580  
 Movement Mortgage LLC..... Lee Lecea..... 703-123-4567  
 Movement Mortgage LLC..... Sumeeth Theruvath..... 804-839-8776  
 MVB Mortgage..... Rob Ross..... 703-568-3749  
 Navy Federal Credit Union..... Richard Eul..... 703-967-8845  
 PNC Mortgage..... Brandon Krueger..... 703-123-4567  
 Prime Lending..... Doug Enger..... 571-442-5193  
 Prospect Mortgage LLC..... William Hocker..... 301-752-4933  
 Protec Inspection Services..... Amy Devine..... 301-972-8531  
 Quicken Loans..... Mark Millar..... 888-541-7625  
 Realtors® Federal Credit Union..... Lori Day..... 703-709-8900  
 Stearns Home Loans..... Stan Schnippel..... 703-615-7373  
 SunTrust Mortgage..... Richard Munch..... 703-507-3657  
 SunTrust Mortgage..... Loretta Clark..... 410-897-6409  
 SWBC Mortgage Corporation..... David Oliverio..... 703-579-0977  
 SWBC Mortgage Corporation..... John Ragano..... 800-527-0066  
 Tidewater Mortgage Services, Inc..... Melanie Roberts..... 502-797-7970  
 Tidewater Mortgage Services, Inc..... Max Sandler..... 757-292-0757

The Rosenbaum Lending Group..... Robert Rosenbaum..... 703-879-5200  
 Union Home Mortgage..... Daniel Aminoff..... 571-762-2236  
 United Nations Federal Credit Union..... James Fagan..... 703-448-5930  
 United Nations Federal Credit Union..... Timothy Jeffrey..... 703-448-5930  
 United Nations Federal Credit Union..... Sylvia Setash..... 703-448-8240  
 VHDA..... Linda Wine..... 804-343-5981  
 WashingtonFirst Mortgage..... Michael Eastman..... 571-327-2145  
 Wells Fargo Home Mortgage..... Brandon Frye..... 202-895-5155  
 Wells Fargo Home Mortgage..... Kelley May..... 703-815-5988  
 Wells Fargo Private Mortgage..... Amy O Dell..... 703-969-6348

**INSURANCE**  
 Anh Nguyen Insurance & Financial Svcs..... Anh Nguyen..... 703-739-8982  
 Pearl Insurance..... Debbie Binderman..... 800-455-1154  
 Victor Schinnerer & Co., Inc..... Eric Myers..... 301-951-5495

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 Dunlap Bennett & Ludwig..... George Hawkins..... 703-442-3890  
 Fairchild Law PLC..... Pamela Fairchild..... 571-271-4070  
 Fidelity National Law Group..... Michael Tompkins..... 703-245-0286  
 Friedlander, Friedlander & Earman PC..... Jerome Friedlander..... 703-893-9600  
 Joseph A. Cerroni, Esq..... Joseph Cerroni..... 703-941-3000  
 Law Office of Ann-Lewis Shaw..... Ann-Lewis Shaw..... 703-774-7626  
 Law Office of James Granoski..... James Granoski..... 703-300-2786  
 Pesner Kawamoto..... Susan Pesner..... 703-506-9440  
 Redmon, Peyton, & Braswell LLP..... F Paul Maloof..... 703-684-2000  
 Rich Rosenthal Brincefield Manitta Dzubin & Kroeger..... Beau Brincefield..... 703-549-4820  
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**REAL ESTATE TRAINING**  
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**SETTLEMENT**  
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 Atlantic Closing & Escrow LLC..... Isadora Connor..... 202-730-2635  
 Atlantic Closing & Escrow LLC..... Jonathan Villalobos..... 202-730-2635  
 Centerview Title Group LLC..... Danielle LaFace..... 571-318-5030  
 Centerview Title Group LLC..... Greg Oxley..... 571-318-5030  
 Central Title & Escrow, Inc..... Jennifer Ploutis..... 703-658-1300  
 Double Eagle Title Company..... Georgina Clough..... 703-865-2519  
 Ekko Title..... Mark Barrett..... 888-821-3556  
 Ekko Title..... Jane Clawson..... 703-448-3556  
 Ekko Title..... E. Sheldon Leggett..... 703-481-6200  
 Ekko Title..... Jon Lyon..... 888-821-3556  
 Ekko Title..... Lisa Mitchell..... 703-448-3556  
 Ekko Title..... Sara Rodriguez..... 703-560-3556  
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 Key Title..... Jay Eskovitz..... 703-522-3900  
 Key Title..... Steven Sacks..... 703-522-3900  
 KVS Title LLC..... Toula Gross..... 703-352-3030  
 KVS Title LLC..... Martin Stanton..... 301-605-1420  
 MBH Settlement Group..... Christina Burton..... 703-734-8900  
 MBH Settlement Group..... Mark Carlson..... 703-734-8900  
 MBH Settlement Group..... Shannon Doyle..... 703-277-6883  
 MBH Settlement Group..... Jody Sposito..... 703-216-8607  
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 MBH Settlement Group..... Richard Hayden..... 703-417-5000  
 MBH Settlement Group..... Fred Westerlund..... 703-587-2423  
 MBH Settlement Group..... Dan Withers..... 703-242-2860  
 Metropolitan Title LLC..... Sonia Downard..... 703-753-9005  
 Monarch Title..... Cary Melnyk..... 703-852-1730  
 Monarch Title..... Erin Rauner..... 703-852-7700  
 National Settlement Services..... Loretta Colom..... 703-354-9677  
 New World Title & Escrow..... Andrew DiPaola..... 703-854-7880  
 New World Title & Escrow..... Nicholas Vlissides..... 703-691-4330  
 Pruitt Title & Escrow..... Sara Bolton..... 703-462-9931  
 Pruitt Title & Escrow..... Joseph Russo Jr..... 703-462-9931  
 Quantum Title Corporation..... Christina Shin..... 301-770-4710  
 Republic Title, Inc..... Bob Malico..... 703-916-1800  
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 Stewart Title And Escrow, Inc..... Kamelia Sacks..... 703-352-2935  
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 The Settlement Group, Inc..... Ann Johnston..... 703-250-9440  
 The Settlement Group, Inc..... Myrna Keplinger..... 703-642-6002  
 Vesta Settlements LLC..... Keith Barrett..... 703-288-3333

# MARKETING & TECHNOLOGY

**MARKETING/MEDIA**  
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 Bright MLS..... Customer Service..... 301-838-7100  
 My Marketing Matters..... Kelly Ryan..... 301-332-0537  
 Sun Gazette/InsideNoVa.com..... Bruce Potter..... 571-333-1538

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**TECHNOLOGY SERVICES**  
 Alarm.com..... Shawn Barry..... 877-389-4033

Centralized Showing Service..... Robert Russell..... 866-949-4277  
 Instantan..... Steve Mapes..... 800-668-8768  
 Ixact Contact Solutions Inc..... Rich Gaasenbeek..... 416-256-5011  
 Listhub..... Allison Hartle..... 877-847-3394  
 Listings To Go..... T. Mason Miller..... 703-293-9366  
 Realtor.com..... Bob Evans..... 800-878-4166  
 Remine..... Jon Ferris..... 855-217-0171  
 RPR..... Lee Nieman..... 262-206-2182  
 SentiLock LLC..... Erika Tiery..... 703-518-1708  
 SmartZip..... Josh Burns..... 571-766-6863  
 Tech Helpline..... Jessica Smith..... 407-438-1400

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# PROPERTY SERVICES

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Allert Appraisals.....	Dale Allert.....	703-848-5209
Amanda Rae Smith.....	Amanda Smith.....	703-895-4993
AMC Appraisal Group.....	Keith Smith.....	571-282-5952
Anthony Appraisers.....	Michael Magnotti.....	703-319-0500
Appraisal Works, Inc.....	Dennis Park.....	703-906-8258
AREAS Appraisers, Inc.....	Cindy Coffman.....	703-866-6000
AREAS Appraisers, Inc.....	Gilbert Rogers.....	703-866-6000
Barbara Lafalce.....	Barbara Lafalce.....	703-887-7091
Barish & Associates of Frederi.....	Stephen Barish.....	540-693-5373
BFM, Inc.....	Robert Thompson.....	703-670-2586
Bruce W. Reyle and Company, Inc.....	Michael Jackie.....	703-273-7375
Burns Appraisals.....	Alicia Burns.....	240-277-3951
Capitol Appraisal Service, Inc.....	Richard Bowman.....	703-691-8800
Chevy Chase Bank.....	Donald Shoop.....	301-907-5850
CMS Appraisals, Inc.....	Silvia Bennis.....	703-209-9123
D&R Appraisal Services, Inc.....	Dawn Blalock.....	540-751-2220
DCO Appraisal Services, Inc.....	David Olynik.....	301-855-3886
Dickman & Associates.....	John Dickman.....	703-938-6633
Distinctive Homes Realty LLC.....	Michelle Gore.....	540-338-4066
dm Appraisal LLC.....	David Maeng.....	703-449-6281
Donald R. Drake Jr.....	Donald Drake.....	571-237-9430
F & F Appraisals.....	Jerry Fleming.....	703-963-1743
Forte Appraisal Service, Inc.....	Anthony Forte.....	703-433-2205
Gee Appraisers, Inc.....	Robert Gumbrewicz.....	703-451-9020
Harry Graef.....	Harry Graef.....	571-213-7249
Hartmann Group.....	Lynette Hartmann.....	703-406-7621
Heiner Appraisal, Inc.....	Despina Gellios.....	703-754-6110
Home Appraisers.....	Thomas Runion.....	703-709-5695
Homestar Real Estate Services.....	Daniel Gartrell.....	571-261-3367
Hundley and Associates.....	Julie Lawrence.....	703-212-9080
Inman Appraisal Services, Inc.....	Scott Inman.....	703-644-9877
Kandhall Appraisal Services LLC.....	David Hall.....	571-455-2622
Karas, Inc.....	Melissa Jones.....	703-753-5635
Kinder Appraisal Services.....	Jill Kinder.....	703-268-0756
Lesley Omega Appraisers.....	Lesley Omega.....	703-403-2024
Marcia Novak & Associates LLC.....	Marcia Novak.....	703-585-2615
Metro Appraisal Services.....	Stephen McArdle.....	703-644-7772
Monir Moshashaie.....	Monir Moshashaie.....	703-255-6451
Murray Appraisal Services.....	Tom Murray.....	804-747-9326
NP Appraisal Services.....	Surendra Patel.....	570-606-4177
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.....	202-505-0645
Preston Hummer.....	Preston Hummer.....	703-929-0857
Preston Hummer.....	James Hummer.....	703-929-0857
Real Estate Appraisals 4 You.....	Diane Richard.....	703-794-9118
Renner, Hansborough, & Reese.....	Jan Symons.....	301-258-8181
Residential Value Services.....	Daniel Swinney.....	540-347-4570
REX Appraisal Services.....	Esther Omorodion.....	703-468-1123
Riverpoint Appraisals.....	Robert Riddell.....	571-333-3747
Sandra A. Le Blanc.....	Sandra LeBlanc.....	703-629-6842
Stewart Jarrett R E Appr & Con.....	Stewart Jarrett.....	703-671-3662
Suburban Appraisers & Consultants.....	James Loizou.....	703-591-4200
Tech Appraisal Group LLC.....	Amy Switzer.....	703-631-1111
Terra Appraisals LLC.....	James McGraw.....	703-963-3988
The Benjamin Group, Inc.....	Joseph Grouby.....	703-684-3577
Washington Appraisal Group, Inc.....	David Shin.....	703-813-8160
William C. Harvey & Associates.....	Richard Olsen.....	703-759-6644
Westover Appraisals LLC.....	Ray Taylor.....	954-218-1602
World Mortgage.....	Patricia Keams.....	703-934-5502

## CARPET CLANING

Affordable Carpet & Flooring.....	David Reading.....	703-360-7777
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## ENVIRONMENTAL SERVICES

Accurate Radon Testing.....	Alexandra Bukowski.....	703-242-3600
AART, Inc.....	Christine Sleigh Popeck.....	703-425-2822
Capital Environmental Testing LLC.....	Todd Hix.....	202-257-9291
Dominion Environmental Testing LLC.....	Rex Brouillard.....	703-496-3799
Guardian Radon.....	Terry Strange.....	703-425-7001
Mose Services, Inc.....	Douglas Mose.....	703-929-7092
PEARL Home Certification.....	Cynthia Adams.....	434-825-0232
Pollard Environmental LLC.....	John Pollard.....	804-749-3339
Radon Defense.....	Nicholas DeFelice.....	703-688-3797
RDV Environmental Services.....	Richard Vance.....	540-303-7667
Renewed Living, Inc.....	Elaine Gibson.....	703-451-6355
VESCO.....	Ken Conte.....	703-722-8851
VESCO.....	Gregory Caudill.....	703-722-8851
Yuck Old Paint LLC.....	Raea Leinster.....	888-509-9825

## GUTTER REPAIR

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

Abode Check LLC.....	Raquel Barrientos.....	703-255-6622
AmeriSpec Home Inspections.....	Stephen Blanchard.....	571-235-2755
Anderson Inspection Consultant.....	Gary Anderson.....	301-855-3337
Beltway Home Inspections.....	Dennis Pelczynski.....	703-957-0155
BN Real Estate, Inc.....	Brenda Nguyen.....	703-599-9463
Burnett Home Inspections LLC.....	Chris Burnett.....	703-965-5260
Clingenpeel Properties, Inc.....	Vince Clingenpeel.....	703-409-5292

District Home Inspection LLC.....	Scott Robertson.....	202-577-4489
Donofrio & Associates LLC.....	Stephanie Donofrio.....	571-289-4144
Excel Home Inspections LLC.....	Ian McNaught.....	571-281-3846
Great Inspections, Inc.....	Richard Henry.....	571-577-0864
Hampton Home Inspection.....	Mark Hampton.....	703-929-4944
HomeScope.....	Martha Hamner.....	703-590-0348
Home Sweet Home Inspections LLC.....	Andrew Gardner.....	703-677-2009
HomeTeam Inspection Service.....	Carl Craig.....	571-765-7799
HomeTeam Inspection Service.....	Tony Griffin.....	703-475-5577
HomeTeam Inspection Service.....	Stephen Park.....	703-927-7758
HomeTeam Inspection Service.....	Garritt Parsons.....	571-236-2747
House Inspection Associates.....	Jiri George Danihel.....	703-453-0442
Hurlbert Home Inspection.....	Seth Hurlbert.....	703-577-7127
Inquiz Home Inspections.....	Peter Anspach.....	703-244-9141
JIMCO Inspection Services.....	James Purvis.....	703-402-4699
Master Home Inspection LLC.....	Richard Park.....	703-851-3339
NextDay Inspect.....	Michael Dowling.....	703-450-6398
No Surprises Home Inspection.....	Paul Cummins.....	703-472-9020
NOVA Home Inspection LLC.....	Sergio Delhoyo.....	703-929-8349
Pillar to Post.....	Kevin Dougherty.....	703-291-0344
Pillar to Post.....	Eric Boll.....	703-657-3207
Pillar to Post.....	Lisa Lloyd.....	703-520-1440
Pillar to Post.....	Michael Ward-Dahl.....	703-402-2475
ProSpect Inspection Services LLC.....	Anthony Kelly.....	703-407-7841
Pro-Spex, Inc.....	Glenford Blanc.....	301-675-8411
Protec Inspection Services.....	Amy Devine.....	301-972-8531
Protect Inspect LLC.....	Timothy Zenobia.....	703-401-8881
Royal T Home Inspection.....	Troy Vogt.....	703-910-3251
Square One Home Inspections.....	James Fletcher.....	703-345-8380
The Robert Paul Jones Company.....	W. Scott Gudely.....	703-385-8556
Top To Bottom Services, Inc.....	Daniel Deist.....	301-938-9100
Top To Bottom Services, Inc.....	Matthew Kaufman.....	301-938-9100
US Inspect.....	Raymond Montminy.....	301-717-1073
VA Home Inspect LLC.....	Joseph Najm.....	703-786-3368
White Consulting.....	Nanette White.....	888-572-7860

## HOME STAGING

M. Quinn Designs.....	Moira Quinn Leite.....	703-354-6359
Market Ready Staging Solutions.....	Susan Driscoll-Blount.....	703-660-8727
Preferred Staging.....	Monica Murphy.....	703-851-2690
Staged Interior.....	Trish Kim.....	703-261-7026

## HOME WARRANTY

2-10 Home Buyers Warranty.....	Lisa Clements.....	800-795-9595
First American Home Warranty.....	Ana Thompson.....	703-859-2700
Home Warranty of America.....	Anne Lang.....	703-220-9633
HMS Home Warranty.....	David Pkovsky.....	800-843-4663
Old Republic Home Protection.....	Molly Flory.....	800-282-7131
Super.....	Jackson Mosley.....	202-316-8889

## JUNK REMOVAL

123JUNK.....	Shane Gaboury.....	703-348-6662
1-800-GOT-JUNK.....	Richard Galliher.....	800-468-5865
Atlas Services LLC.....	Suzanne Dawn.....	703-201-3084
Atlas Services LLC.....	Shannon Hildreth.....	703-201-3084
Atlas Services LLC.....	Lori James.....	703-201-3084
Atlas Services LLC.....	Claire McLeay.....	703-201-3084

## MOLD SERVICES

AHS Mold Aid.....	John Taylor.....	877-932-7177
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## MOVING & STORAGE

Interstate Moving   Relocation   Logistics.....	Michelle Ball.....	703-569-2121
Interstate Moving and Storage.....	Sherry Skinner.....	703-569-2121
JK Moving Services.....	Brian McGuinness.....	703-260-4282
Olympia Moving & Storage.....	Daniel Sheehan.....	703-566-4391
Paxton Van Lines.....	Brittany Hampton.....	571-499-3186
Quality Services Moving.....	Cindy Calhoun.....	703-495-8900
RG Quality Moving and Storage.....	Remberto Gonzalez.....	571-505-2775

## OTHER REAL ESTATE NEEDS

Belfor Property Restoration.....	Roger Laing.....	703-450-3900
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## PEST CONTROL SERVICES

Asian Pest Services LLC.....	Chau Tran.....	703-752-1634
Asian Pest Services, Inc.....	Richard Diggs.....	703-752-1634
Holiday Termite Pest Control.....	Cleveland Dixon.....	703-569-9333
Holiday Termite Pest Control.....	Scott Hohein.....	703-569-9333
Holiday Termite Pest Control.....	Aaron Wilkenson.....	703-569-9333
Hughes Pest Control, Inc.....	Robert Hughes.....	703-481-1460
My Exterminator LLC.....	William Trefer.....	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
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## RENTAL FURNITURE

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List is current as of August 7, 2017.

# Objectivity is the Rule When Presenting Multiple Offers

THE NATIONAL ASSOCIATION OF REALTORS® PROFESSIONAL STANDARDS COMMITTEE has developed interpretations of the Code of Ethics to help Realtors® understand the ethical obligations created by the Code. The case interpretations are hypothetical allegations of unethical conduct by a Realtor®. Each case interpretation reviews the facts presented by the parties and provides a rationale for the decision for application in the real world. However, these case interpretations do not represent binding precedent, and each actual complaint is determined on a case-by-case basis.

## Case #1-29: MULTIPLE OFFERS TO BE PRESENTED OBJECTIVELY

*(Adopted November, 2002)*

Realtor® A listed Seller S's house. He filed the listing with the MLS and conducted advertising intended to interest prospective purchasers. Seller S's house was priced reasonably and attracted the attention of several potential purchasers.

Buyer B learned about Seller S's property from Realtor® A's website, called Realtor® A for information, and was shown the property by Realtor® A several times.

Buyer X, looking for property in the area, engaged the services of Realtor® R as a buyer representative. Seller S's property was one of several Realtor® R introduced to Buyer X.

After the third showing, Buyer B was ready to make an offer and requested Realtor® A's assistance in writing a purchase offer. Realtor® A helped Buyer B prepare an offer and then called Seller S to make an appointment to present the offer that evening.

Later that same afternoon, Realtor® R called Realtor® A and told him that he was bringing a purchase offer to Realtor® A's office for Realtor® A to present to Seller S. Realtor® A responded that he would present Buyer X's offer that evening.

That evening, Realtor® A presented both offers to Seller S for his consideration. Seller S noted that both offers were for the full price and there seemed to be little difference between them. Realtor® A responded, "I'm not telling you what to do, but you might consider that I have carefully pre-qualified Buyer B. There's no question but that she'll get the mortgage she'll need to buy your house. Frankly, I don't know what, if anything, Realtor® R has done to pre-qualify his client. I hope he'll be able to get a mortgage, but you never can tell." Realtor® A added, "Things can get complicated when a buyer representative gets involved. They make all sorts of demands for their clients and



closings can be delayed. You don't want that, do you? Things are almost always simpler when I sell my own listings," he concluded.

Seller S, agreeing with Realtor® A's reasoning, accepted Buyer B's offer and the transaction closed shortly thereafter.

Upset that his purchase offer hadn't been accepted, Buyer X called Seller S directly and asked, "Just to satisfy my curiosity, why didn't you accept my full price offer to buy your house?" Seller S explained that he had accepted another full price offer, had been concerned about Buyer X being able to obtain the necessary financing, and had been concerned about delays in closing if a buyer representative were involved in the transaction.

Buyer X shared Seller S's comments with Realtor® R the next day. Realtor® R, in turn, filed an ethics complaint alleging that Realtor® A's comments had intentionally cast Buyer X's offer in an unflattering light, that his comments about buyer representatives hindering the closing process had been inaccurate and unfounded, and that Realtor® A's presentation of the offer had been subjective and biased and in violation of Article 1 as interpreted by Standard of Practice 1-6.

At the hearing, Realtor® A tried to justify his comments, noting that although he had no personal knowledge of Buyer X's financial wherewithal and while he hadn't had a bad experience dealing with represented buyers, it was conceivable that an overzealous buyer representative could raise obstacles that might delay a closing. In response to Realtor® R's questions, Realtor® A acknowledged that his comments to Seller S about Buyer X's ability to obtain financing and the delays that might ensue if a buyer representative were involved were essentially speculation and not based on fact.

The Hearing Panel concluded that Realtor® A's comments and overall presentation had not been objective as required by Standard of Practice 1-6 and found Realtor® A in violation of Article 1.

*Source: National Association of Realtors® +*

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\*Source: Hitwise report comparing April 2016 versus April 2017