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On Golden Ponds

How Doris Phillips used her background in title insurance to build a largely virtual brokerage that focuses on lakefront property sales. PAGE 28

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BLOGS Speaking of Real Estate • Styled, Staged & Sold • Weekly Book Scan • YPN Lounge

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Your Window to D.C.

In May, thousands of REALTORS® head to the nation's capital for the REALTORS® Legislative Meetings & Trade Expo to advocate for you, your clients, and the value of property ownership. Follow the action at realtorm.ag/midyear17.

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Are You Down With Agrihoods?

More and more buyers want to live in places organized around the availability of fresh hyperlocal food. See how developers are bringing the farm closer to consumers' tables and learn from real estate pros all over the country who are making these foodie dreams come true at realtorm.ag/agrihood.

Calling All Broker-Owners

Network and share ideas with your peers across the country in NAR's private Facebook group for managers and broker-owners. Navigate to facebook.com/groups/narbrokers and click the "join group" button. Requests from those in a managerial role will generally be approved in one business day.

A World of Virtual Mentors

Looking to amplify your voice among the real estate community? Try tweeting us. Here's a look at some of the supportive advice one young pro recently received from our Twitter followers.

Mrs. Business @onegirljourney
@realtormag: Any advice for me? I am 29 years old and studying for my real estate exam in Florida. I want to build a business in the long run.

Michael-Edward Cruz @mikerebroker
I would recommend you read The E-Myth by Michael Gerber, then Millionaire Real Estate Agent by Gary Keller.

Ferrici Realty, Inc. @FerriciRealty
Congrats on pursuing your journey in real estate! Start off with a business plan. I wish you much success!

Jacob Smith @JacobSmithVT
Go all in. Don't be a part-time dabbler. Also, don't just go work for a brand because it's familiar. Find a broker/firm that matches your style!

Biltmore Group @Biltmore_Group
My company is located in Tampa Bay. I'll be happy to help you. A new agent who started with me one year ago has sold $2 million since January 2017.

Join in the conversation and stay informed by following @realtormag on Twitter.

Climb the Ladder of Involvement

William E. Brown is 2017 NAR president.

As I travel the country speaking to members, I'm often asked how to get more involved in the association and how to become a leader for change. To reach our potential as the nation's largest trade association, it takes the commitment of all of our members. We must be open to the future, recognize our responsibilities—and act.

From the tremendous work members do at the REALTORS® Legislative Meetings & Trade Expo in May, it is apparent we have a deep bench of strong leaders, but new voices and new ideas are not only welcome, they are needed. We want to hear from you. If you are not already involved at the national level, I encourage you to do so. And you don't need to run for office or be appointed to a formal role. I think of leadership as being deeply engaged in the issues that matter to REALTORS®—it means caring about what happens to our businesses. As I was coming up the ranks in northern California, a sage local association leader told me to think of leadership as a "ladder of involvement." The first rung might simply be attending a meeting. The second might be answering a call for action. Another rung might be getting a colleague to attend a meeting with you.

At the National Association of REALTORS®, we're focused on building a culture where everyone contributes to strengthening the association—where everyone can climb the "ladder of involvement."

For some, the business of the national association may seem remote and hard to connect with, but let me suggest how you can become involved: Attend an NAR conference, enroll in a professional designation course, respond to a call for action on a legislative issue. The three-way membership agreement assures that we work together at the local, state, and national levels. What inspires me about the future of this industry is seeing the level of enthusiasm for association and community involvement that many of the 30 Under 30 honorees profiled in this issue *(page 20)* have demonstrated so early in their careers.

Our business has seen great changes in the last decade or so, and no doubt the transformation will continue. We'll need strong leaders to stand up for our industry and our profession—and to embrace the evolution. With your help, NAR is fighting for the American dream of homeownership and for you—the REALTORS® who make that dream possible. Many of us will meet with members of Congress in May to press our issues ranging from tax reform to flood insurance reauthorization. Throughout the year, thousands more will support our advocacy efforts through RPAC. I'm confident we can position our industry for growth and innovation for the next generation. Together, we will lead this revolution, and together, we will succeed.

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ONLINE EXCLUSIVES

Safety and Gender

As discussed in the article "How Male Agents Put Themselves in Danger," news coverage of high-profile attacks on female real estate agents may give the impression that male agents do not face safety risks on the job. But a machismo mindset, ignorance about attacks on male peers, or the belief that safety education is only for women make men more vulnerable to being victimized on the job.

Some of these "mistakes" come from greed. Some agents will go meet anybody if they think it could remotely lead to a commission. If people don't want to answer basic questions, don't ask you basic questions, or just don't sound right—even if they are not criminals wanting to do you harm—they are looking to waste your time (which is a kind of "robbery").

Bob Micklos, Keller Williams Realty, Austin, Texas

I work in extremely rural areas, so I feel I am more vulnerable than agents in urban areas. I try to find out who I'm dealing with by searching for their names on Google and Facebook, as well as calling them at least twice before meeting in a public place. I always carry a pistol in my front pocket.

Marvin Shelley, The Shelley Group Real Estate, Fayetteville, Ark.

This article does a disservice to women and should state that female agents are two times more likely to be a victim of crime on the job. How come when a female colleague is worried about doing an open house alone she asks me—a man—to come with her? Leave the gender politics out of it.

Chad Collesian, SFR, Keller Williams Realty Group, Scarsdale, N.Y.

Event Space Rentals

In "A Grander Vision for Short-Term Rentals," real estate pros discuss investment property for rent on Airbnb and other sites. Interest is emerging in leasing out those spaces for special events.

There's an old joke that the difference between major surgery and minor surgery is that major surgery is when it happens to you and minor surgery is when it happens to someone else. Same with vacation rentals. A tolerable vacation rental is the one you own and profit from and an intolerable vacation rental is the one that's next door to your home.

Koert DuBois, certified residential real estate appraiser, Ventura, Calif.

Correction

In our March/April 2017 story about alternative customer relationship platforms *("CRM Hacks That Work," page 36)*, we incorrectly stated the sign-up and monthly costs for Shabang CRM, due to a reporting mistake. The set-up cost is $1,897 for agents and $3,497 for teams. The monthly fee for users is $197. We sincerely regret the errors.

how to . . .

CRM Hacks That Work

Customer relationship management is a necessity, but many platforms fall short. These real estate pros are creating their own solutions.

Send a letter to narpubs@realtors.org or join a conversation at one of the blogs. Note: Letters and blog posts are edited for space and clarity. Publication of a letter doesn't constitute an endorsement of the writer's views by the National Association of REALTORS® or REALTOR® Magazine.Submission of a letter constitutes permission to publish it in any form or medium.

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Reflections on His Youth

My inclusion in REALTOR® Magazine's 2004 "30 Under 30" class remains one of my proudest professional accolades. Of course, 13 years ago, learning I had been named to the list of rising young real estate stars required me to ride my horse to the local telegraph office to await word on who made the cut! In all seriousness, the honor has even more value today, because social media and online networking have made it simple to connect and support each other. Just a few weeks ago, I placed a referral via the "30 Under 30" Facebook group. The power of this robust network keeps growing.

Serving as guest editor for this issue helped me appreciate the painstaking scrutiny the magazine staff gives to the mountain of applications—more than 300—that they received for this inestimable recognition. The honorees, whom you can read about starting on page 20, were chosen for their impressive business acumen in addition to their community and REALTOR® association involvement. For me, the honor opened my eyes to the staggering array of benefits, services, and advocacy that the National Association of REALTORS® provides to members. That awakening spurred my own deeper association involvement at the state and national level, including my decision to become an RPAC major investor. Today, I'm living proof that engaging within one's community and the REALTOR® organization—and being a very high-producing, boots-on-the-ground practitioner—are not mutually exclusive.

Last year my team of six agents and I in Champaign, Ill., closed 246 transactions, and we're on track for strong growth this year. I'm also an actively engaged broker-owner of a multioffice RE/MAX franchise with 65 agents. In addition to our real estate work, we're devoted to community involvement, investing hundreds of hours and tens of thousands of dollars annually in local nonprofit activities.

My upcoming stint as 2018 president of Illinois REALTORS®, however, has forced me to think more strategically about the increasing demands on my time. I wanted to find a way to keep growing our charitable impact beyond what my own schedule allows. Last September, I created a new staff position on my team: director of community involvement. An energetic recent college graduate named Peyton Hutchison now holds that job, working to evaluate opportunities and coordinate team volunteer projects with local groups. Months into this uncharted territory, I am pleased to report that Peyton's contributions to the team are proving as valuable as they are versatile. Her work includes helping plan the March of Dimes annual fundraising auction and supporting programs for our local youth club. It's a role other busy teams or brokerages might consider developing. Our director of community involvement makes us all look good while helping us do more good for those in need in the communities we serve.

The ravages of age notwithstanding (hello, jowls!), I believe my younger self would be pretty impressed with how things have turned out.

By Matt Difanis

Guest Editor **Matt Difanis,** with Editor **Wendy Cole,** explains why his 30U30 honor from 2004 is still close to his heart.

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"When you look at the mid-Atlantic from space, you see one continuous stream of light. Geographically, this makes so much sense."

—David Charron, Bright MLS chief strategy officer

A Brighter Path to Consolidation

Responding to frustrations over a fragmented system, some MLSs are considering unification. Here's how one group pulled it off.

Brokers and agents who manage data across a number of multiple listing services are often irritated by the time and money involved in maintaining various memberships. Over the years and across the country, practitioners' calls for consolidation have gotten louder and louder.

The resistance from some MLSs is less about the concept of merging and more about the confounding logistical, technological, and political hurdles inherent in such a massive undertaking. But the tide seems to be turning. This year's launch of Bright MLS—now the largest such system in the country—offers an object lesson in how to achieve what many have long perceived as unachievable. The new operation brings together 85,000 subscribers from nine MLSs representing 43 REALTOR® associations over parts of six mid-Atlantic states and Washington, D.C. Bright MLS Chief Strategy Officer David Charron predicts an uptick in consolidation across the country over the next couple of years. "It's going to happen. I'm getting calls from people who are anywhere from curious to committed," he says. "There's a sea change of challenges and opportunity out there and that's what this group decided to meet head on."

Long-Simmering Challenges

Bright's debut was a long time coming and demonstrates the necessity of patience and perseverance in transforming arch competitors into trusted allies. Back in 1999, the Reading-Berks Association of REALTORS® recognized that its MLS, representing about 600 practitioners in central Pennsylvania, needed a technology upgrade to the tune of $750,000. While the organization had ample cash in reserves, the question was whether they *should* spend it on a new platform.

"Our technology was becoming antiquated. But we asked ourselves, 'How much do we want to spend recreating our own MLS?'" remembers Jack Fry, broker-owner of RE/MAX of Reading in Wyomissing, Pa. "In another three years, we'd probably have to spend that much all over again."

Fry says it was a struggle to get everyone on board with the idea, but eventually the board approved a merger with TREND, a large MLS based in King of Prussia, Pa. "We made the right decision," Fry says, adding that in the long term, managing the MLS "would have bankrupted us."

Sure, the association lost some revenue, but new income streams through preferred vendor partnerships, media ventures, and increased education options made up the difference. The association used its cash reserves to buy

its own building so there'd be no future concerns about rent or mortgage payments. But even more important than the association's balance book was the fiscal health of its members. If the association had kept the MLS, "it would have been on the backs of agents," Fry says. "The agents are why we're in business. If the association's only value is to provide an MLS, it's already extinct."

That's why Fry was elated in 2014 when he heard that Tom Phillips, then CEO of TREND, and Charron, then CEO of Maryland-based MRIS, were talking about creating a regional MLS.

Forging New Territory

The similarities between the two MLSs helped bring them together. Both encompassed multiple states with urban and rural areas, had similar numbers of active listings, and were run by brokers and owned by REALTOR® associations. From an initial idea sketched out on a cocktail napkin three years ago, Phillips and Charron hoped to develop a framework that others in the region could buy into conceptually. They'd each failed to convince smaller MLSs to join their individual companies in the past. "We'd share stories about our lack of success at being able to invite others into a consolidated marketplace," remembers Charron, identifying governance issues and a loss of autonomy as chief objections.

So the two set out to chart a new course. Instead of an acquisition, their vision was to dissolve TREND (which had just under 30,000 subscribers at the time) and MRIS (around 45,000 subscribers) and create a new, larger MLS in their place. They resolved to put thoughtful give-and-take discussions at the center of their effort, building a diverse task force where stakeholders of various sizes could sort through the roadblocks that had stood in the way of past consolidation efforts. Charron and Phillips reached out to smaller MLSs in their area and asked them to join the talks. "Rather than the two of us just merging, [we could] invite our contiguous markets to participate with us in the conversation about what might be next," Charron says. "They face most of the same challenges. Why wouldn't they want to be part of this discussion?"

It turns out they did. In the end, seven other MLSs joined the task force—alongside representatives of different-sized brokerages and association leaders—to map out their future. Since the participants first gathered in fall 2014, they have hammered out organizational structures, bylaws, staffing requirements (Phillips says they're going to "need every one of the fantastic people we have" and then some to handle the transition and ensure adequate support), and other details. They released a combined listing data feed last year and officially incorporated the for-profit Bright MLS on New Year's Day. By late summer, agents and brokers in the region are expected to begin using Bright MLS as their back-end software. The company predicts it will process some $85 billion in residential sales over 40,000 square miles of territory in its first full year in 2018.

A Change in Mindset

Phillips, now Bright's CEO, says that including all stakeholders at the earliest discussion phase slowed the process, but it was ultimately the best choice. "You must approach something like this with a spirit of collaboration," he says. "Otherwise the discussion will go nowhere."

Of course, it takes time for participants to shift their mindset toward a common goal. Cindy Ariosa, a senior vice president for Long & Foster Real Estate who served on the task force and is now on Bright's board, says the conversations weren't always easy. "Everybody was selfish in the beginning. We all thought we had the best system," she says with a laugh. But when the conversation focused how to best serve the needs of everyone—consumers, agents, brokers, shareholders, association employees, and MLSs—Ariosa says they could see the path ahead more clearly.

Ariosa acknowledges her large firm's competitive advantage could suffer due to the technological boost smaller brokerages gain from a more robust MLS. Nevertheless, she says the increased capacity for tech integration and research and development benefits all. "It's very exciting. We think it's going to help with the other industry changes," she says, noting that up-and-coming technologies such as Upstream will work more smoothly with larger, regional MLSs. "If other people take our lead, it's going to allow for these other industry advancements to happen." Charron agrees, noting that their larger footprint will not only allow for greater internal R&D efforts but also give them more buying power with outside vendors.

As a trade organization for MLSs, the Council of Multiple Listing Services isn't pushing groups to consolidate, but it has been working to get the Bright MLS story out to members. "There are so many different ways [consolidation] can happen, so what we're really advocating for is having the conversation," CMLS CEO Denee Evans says. "Seeing the process that was used, the time that it takes, and the details, it adds perspective." And perhaps Bright's progress provides inspiration to MLSs envisioning their own bright start.

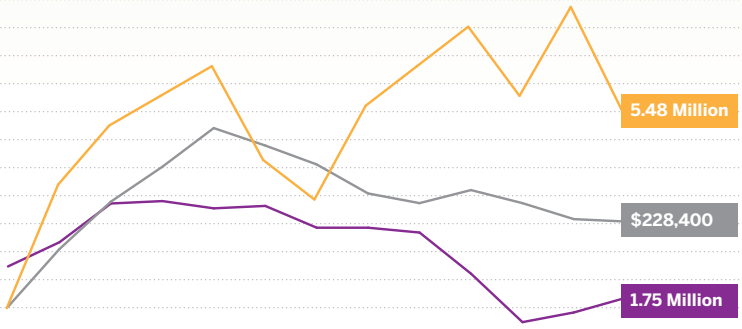
By Meg White

MARKET PULSE

Despite strong buyer interest, continuing inventory shortages led to a dip in closed sales in February. NAR Chief Economist Lawrence Yun says higher interest rates are also putting pressure on some would-be buyers. In a positive sign going into summer, NAR's forward-looking pending home sales index showed contract signings moving higher in February.

SUPPLY & DEMAND

All trend lines are from **February 2016 to February 2017.**



EXISTING-HOME SALES Seasonally adjusted annual rate, which is the actual rate of sales for the month, multiplied by 12 and adjusted for seasonal sales differences.

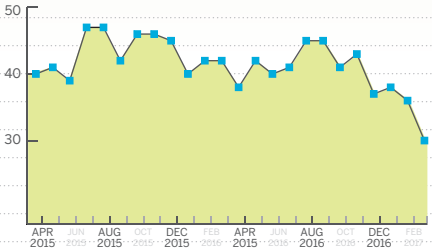
INVENTORY Number of existing homes on the market at the end of the month.

PRICE National median.

SMOOTHER FINANCING

The percentage of transactions delayed because of financing problems has steadily improved over the last two years, suggesting buyers are finding mortgage loans easier to close.

Percentage of Transactions Delayed Due to Financing Problems: April 2015 - March 2017



Financing-related snags remain the top transaction problem, accounting for **30 percent** of all delays. Appraisal issues, at **22 percent**, are the next biggest reported holdup.

Source: NAR Research

Interest Rate Conundrums

Lawrence Yun is NAR chief economist.

Rising interest rates are not dampening enthusiasm about the housing market. In a recent survey by the National Association of REALTORS®, 47 percent of consumers said it was good time to buy and 39 percent said it was a good time to sell. Both figures are up from a year ago.

This improved sentiment is reflected in recent market data. New-home sales are running 10 percent above last year's levels, while existing-home sales are about 5 percent higher. On average, homes are selling in just 45 days, compared to 59 days at this time last year.

ECONOMY

Consumer confidence in the broader economy is rising. The consumer confidence index shot up 10 points in March to reach 126, the highest level since December 2000. The general business community is also happy, with its index reaching its highest mark in over a decade.

That said, higher confidence has yet to translate into notable improvement in the economy; first-quarter GDP growth, although positive, remains stuck in low gear. But GDP should do better in subsequent quarters, especially as home builders boost construction.

Of course, the improving economy will mean higher interest rates. Though mortgage rates appear to have settled down recently, a further rise is inevitable. Rates will likely surpass 4.5 percent by year's end. They'll rise even higher in 2018. But because many homeowners are locked into a 3.5 percent rate, the question remains: Will households stay put to hold onto their low rate or move in response to changes in their lives?

About two-thirds of buyers in our recent survey said family concerns—the need for a larger home, a job relocation, or marriage or divorce—triggered their decision to move. In short, the decision wasn't based on broad economic trends. How home sales fare in the years ahead will depend, in part, on the actions of parents with young children. Will they stay put to retain their low interest rate or seek that bigger house closer to schools?

Okay, kids, time to get your parents to love you more than their low rates!

Your NAR

COURTNEYK / ISTOCKPHOTO ©2017

A Legislative Win for Homeownership

REALTORS® in Mississippi successfully campaigned for legislation creating a new first-time home buyer savings account program that is expected to boost homeownership and new-home construction in the state. The measure, signed in late March, enables Mississippians to deduct thousands of dollars a year from their state adjusted gross income to fund savings accounts for down payments or other home purchase–related expenses.

Mississippi REALTORS® launched the advocacy effort with the help of the National Association of REALTORS®' Issues Mobilization program, which provides financial and technical resources to help state associations with advocacy programs. In this instance, NAR provided economic research that helped make the case to lawmakers for the long-term economic benefits of a savings program to help future home buyers.

"We hope that other states will follow Mississippi's example and provide similar relief for first-time home buyers," says Mississippi REALTORS® President David Griffith, broker and co-owner of Griffith Real Estate & Appraisal Services, Miss.

Mississippi is one of four states with a first-time home buyer savings account program. Montana, Virginia, and Colorado passed similar laws in recent years. NAR is currently assisting seven state associations (Iowa, Minnesota, Missouri, New York, Oklahoma, Oregon, and Pennsylvania) with efforts to launch their own savings account programs.

NAR Tech Edge Goes Bigger

NAR's' nationwide tour of one-day technology conferences, NAR Tech Edge, has expanded from four events in 2012 to nine this year. Each Tech Edge so far in 2017 has broken prior attendance records, but there's still time to register for gatherings in White Plains, N.Y.; Tampa, Fla.; Parsippany, N.J.; Albuquerque, N.M.; and Baton Rouge, La. For session descriptions, speaker profiles, and registration, visit NARTechEdge.com.

Save on AHS Home Warranty

Make sure your appliances are protected with one of three home warranty plans from American Home Shield, including plan features previously available only as part of a real estate transaction.

Unlike homeowners insurance, an AHS Home Warranty is a service contract that covers essential appliances and home system components when they break down due to normal wear and tear–items that most homeowners insurance plans do not cover.

Use code NAR50 for a $50 savings through the REALTOR Benefits® Program on the first year purchase of an AHS Home Warranty for NAR members, for your own home, or any other residential property you own. For more information, visit nar.realtor/RealtorBenefits/AHS.

A Monumental Partnership

The REALTOR Benefits® Program is marking an important milestone with Liberty Mutual Insurance: Its exclusive partnership that delivers home, auto, and renters insurance to NAR members is celebrating its 20-year anniversary in July. Liberty Mutual provides the tools you need to choose the coverage that best protects you, your family, and all your belongings, along with the support you need to file a claim. Learn more at nar.realtor/RealtorBenefits/LibertyMutual.

Hello, You've Been Hacked

Will your E&O policy cover you if your brokerage's intranet site is locked by ransomware?

Imagine this scenario: An agent arrives at her office to find the company's intranet site locked with a message on the screen from a hacker demanding ransom.

There's no reason for panic because, in addition to having a standard errors and omissions insurance policy, the brokerage is protected by a *cyber liability policy.* That's a type of coverage that an increasing number of insurance companies are offering.

Back to our scenario: The agent informs her broker-owner about the breach. The broker has access to a hotline and a "breach coach," a lawyer specializing in cyber events, and consults with the breach coach, who confirms that all files can be restored using the system backup. The coach also brings in a forensics expert to determine whether data has been compromised. It hasn't. Nor has the hacker used the breach to access the intranet site of the larger real estate company the broker is affiliated with. In short, it's a small-scale extortion. Before the case is closed, the forensics expert works with the broker's technical staff to seal the system.

This type of minor breach, in which you're locked out but no client data is compromised, could cost a brokerage $10,000 to resolve. But with cyber liability coverage, a brokerage would pay only a fraction of that—typically about 25 percent, depending on the level of protection obtained. With REALTOR Benefits® Program partner Victor O. Schinnerer & Co., base annual premiums start at about $750.

LAW

Hackers are infiltrating business systems regularly, and the damage is becoming more severe. Internet security giant Symantec found more than 430 million new pieces of malware in 2015 alone, up 36 percent from the prior year. The Federal Trade Commission recently warned that the real estate industry, with its large sums of money changing hands, has become a tempting target for wire transfer fraud. In such a scheme, a hacker breaches the email of a consumer, real estate agent, lender, or title agent; follows the back-and-forth between parties; and then creates an official-looking email, directing the buyers to wire their down payment money to the criminal's account. Warn buyer clients to check the validity of any email that instructs them to transfer funds electronically. If they fall prey to such a scam, and a forensics investigation reveals it was your email that provided entry to the hacker, you could be subject to a liability claim.

Telephone toll fraud is also on the rise. This is where a hacker gains access to your brokerage's internet-based phone system and reroutes your incoming and outgoing calls through a 900 number the hacker controls. You see nothing until your next phone bill arrives.

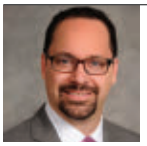
Small and medium-sized real estate companies are particularly vulnerable because they typically don't have a full-time risk manager on staff. Yet every time an agent uses free Wi-Fi at a coffee shop to check email, your company faces potential exposure to a hacker. Even if you're using a secured network at the office, you can open a door to your system if you click on a compromised link in an email.

If a hacker accesses your customers' personal and financial data, that becomes a full-scale breach that would likely trigger state requirements on reporting and other remediation steps, and could even subject your business to fines and other repercussions at the federal level.

When shopping for a cyber liability policy, brokerages should look for:

- **Plain-language contracts.** It's hard to decipher what's covered, and what's not, if you have to wade through page after page of cyber jargon.
- **Breach liability coverage.** Know what breaches are covered.
- **Breach rectification coverage.** Does the policy offer a hotline and a coach who's qualified to help you manage the aftermath of a system compromise?

Anyone can fall victim to hacking. It's smart to investigate liability options to keep your clients, your agents, and your company as safe as possible.



Matthew Kletzli [matthew.kletzi@schinnerer.com] is senior vice president, management liability leader, and **Eric Myers** [eric.e.myers@schinnerer.com] is vice president, real estate E&O, at Victor O. Schinnerer & Co., NAR's preferred provider of errors & omissions insurance under the REALTOR Benefits® Program.

AVOID CLOSING TRAPS

Here's how buyer's agents can play a critical role with clients.

By Melissa Dittmann Tracey

Nobody wants to delay a closing—not your client and not you. But, in fact, nearly a quarter of real estate professionals say they've recently faced a delay to settlement, and 5 percent say they've had a signed contract terminated without completing the transaction, according to the February 2017 REALTORS® Confidence Index, a survey of more than 2,300 REALTORS®. These sobering stats raise questions about what could have been done to keep closings on track.

Some delays are unavoidable, such as a buyer losing a job in the midst of a purchase. However, buyer's agents may be able to address other thorny issues that arise. "The three major causes for delay we're seeing come down to the lender, appraiser, and inspector," says Candace Cooke, ABR®, president and owner of Real Property Counselors Inc., in Buchanan Dam, Texas. Cooke covers strategies to overcome closing hurdles in the ABR® designation courses she teaches through the Real Estate Buyer's Agent Council (REBAC).

These challenges, cited in the REALTORS® survey, include obtaining financing (36 percent); appraisal issues (20 percent); and home inspection and environmental issues (13 percent). Facing such potential land mines, how can you navigate a transaction to closing with as few hiccups as possible? The following tips should help your buyers get to the finish line on time.

Financing

Preparation and education are key for successful financing. Here are suggestions worth sharing with clients:

- **Talk to the lender first.** Before buyers look at a single house, urge them to get preapproved. "Buyers may believe their credit rating is better than it really is," says Cooke.
- **Gather documents.** At the start of the process, provide buyers with a list of documents they'll need to give to a lender, including tax returns, bank statements, paycheck stubs, and, if applicable, a divorce decree (even 20 years later). Let clients know that lenders' rules vary concerning necessary documents. "Just because you turned in the first set of documents, you're not done," Cooke says. "Lenders are going to ask for a lot more information."
- **Keep your finances steady.** Cooke references "The 10 Commandments of Buying a Home." (Google it!) It warns of avoiding behaviors that could jeopardize financing, from using credit cards excessively to quitting a job.

Appraisal Issues

Appraisals are again becoming a hot issue in real estate. In the REALTORS® survey, respondents blamed appraisal-related delays on a shortage of appraisers, valuations not on par with the current market, and "out-of-town" appraisers who were not familiar with local conditions. It's important for buyer's agents to learn how long appraisals are taking in a specific area.

Account for that timing in your sales contracts. Appraisal delays are especially acute in rural communities, where lenders are struggling to even find appraisers, says Cooke, who is also a licensed appraiser. "There are not enough to get the work done in the time frame your buyers may need to close in," she says.

Buyer's agents also need to be proficient in estimating fair home prices. "Don't just go along with what buyers want to do," Cooke adds. "Do that CMA and advise clients accordingly." After all, the appraiser's job is to ensure the lender's investment, not the buyer's.

Home Inspections

Home inspection reports can sometimes lead to a delay. Buyers need to understand that sellers are not obligated to take care of every issue. "No one is responsible for doing those repairs. You have to negotiate them," Cooke says.

Because so many issues can pop up to threaten a sale after a contract is signed, you and your clients need to stay vigilant. "It's never a sure thing." Cooke says. To keep the odds in your buyer's favor, stay on top of the details and anticipate every step you and your client need to take to get to the closing table.

KEEP YOUR CLIENTS INFORMED. REBAC has launched a new consumer blog with insider tips and tools to help navigate transactions. The site features resources about real estate closings, buyer representation, and financing tip sheets. Also at the blog, REBAC features member profiles, with buyer's agents searchable by ZIP code or state. Share the blog with your clients at homebuying.realtor.

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ABR®

Seller **Julie Johnson,** left, was beyond grateful that her broker **Cameron Platt** took care of all the details during a challenging time.

Why'd They Pick You?

The traits that matter most to consumers. By Graham Wood

You may be adept with your snazzy 3-D video camera or have encyclopedic knowledge of local market data, but are these traits enough to get clients to commit to you? According to the *National Association of REALTORS® 2016 Profile of Home Buyers and Sellers*, consumers generally say they value your guidance in the home-search process, your marketing skills, and your negotiating prowess. But you have to delve deeper to uncover the specific challenges individual clients want you to solve.

Here, three consumers recount the ups and downs they experienced in the sale or purchase of their home and explain what they valued most in their agent.

Hands-on Help to Move On

Julie Johnson was dealing with one of the toughest periods of her life when she decided to put her home on the market a year ago. She needed a quick sale not because she was upsizing, moving closer to friends and family, or relocating for a job—the three most common seller motivations, according to the NAR report. After being laid off from her job of 25 years as an advertising executive and going through two years of medical treatment for breast cancer, Johnson, 65, had trouble keeping up, both physically and financially, with her four-bedroom house in Oakland, Calif. She had been living off her savings for more than a year, an unsustainable plan.

But leaving the home she had lived in for 16 years was difficult for Johnson to accept. She remembers the two-level house with an expansive deck as her place of Zen, where she practiced Buddhism and taught friends and family chants for world peace. "My home was a very happy one. There was so much love and joy—so many wonderful memories," Johnson says. "I really wanted a family to move in. But I just needed help because it was really hard for me." The transaction was her first as a seller, which added to the anxiety she felt.

When she was looking for a real estate agent, Johnson remembered that she had met Cameron Platt, CRS, broker-partner at Abio Properties in Oakland, through a friend some time before. She bonded with him over their professional backgrounds. "In talking with him about his business, I realized our sales philosophies were similar: Take care of the customer, and the rest will fall in place," Johnson recalls.

She called Platt for a listing consultation and decided to hire him after he presented a thorough plan for getting her home market-ready, a task Johnson found particularly daunting. She needed to focus on moving in with friends and looking for an

apartment, not tending to home repairs. So Platt and his team managed the process, bringing in painters, contractors, and inspectors. The cost of the repairs totaled close to $20,000, but Johnson paid only one-third up front, covering the rest with proceeds from the sale. "They brought in staging that was beautiful and ordered inspections for mold and water damage—things I had never thought of," Johnson says. "It was so valuable to me that they were problem-solvers."

"We pride ourselves on providing concierge-level service, which is important to people like Julie who are in stressful situations," Platt says. "We project-manage our listing prep to a very high degree, and once we laid out what we could do for her, she placed her trust in us completely."

After getting 10 offers on her home, Johnson, who is now cancer-free, sold in April 2016 for $100,000 over her $545,000 asking price—a great value in her high-priced area given that the buyer took responsibility for removing termites and replacing the property's sewer system. Johnson was so impressed with Platt's attentiveness that she's now talking with him about buying a condo. "For me, it was 'selling a house for dummies' because I knew nothing, and he took me every step of the way," Johnson says. "It was just pure customer service."

Better Than the Internet

When Zach Henault, 28, of Austin, Texas, was looking to purchase his first home in 2015, the last thing he wanted to do was research the homebuying process. Unlike the 86 percent of buyers who say the internet was their top source of information when searching for a home, Henault didn't have time outside his 60- to 80-hour work week as a client retention specialist with social media management firm Sprinklr to investigate items such as lenders and financing options.

So it was important to him that his real estate agent, Chloe Elyse Chiang, SRS, a sales associate with Twelve Rivers Realty in Austin, was a longtime friend—someone he could trust implicitly, who understood his lifestyle and could present clear options within his budget. "Doing that research is a full-time job in and of itself," says Henault, who closed on a three-bedroom, three-bathroom bungalow in April 2015.

Chiang compiled an extensive homebuying checklist of items Henault needed to complete, and "60 to 70 percent were things I didn't even know were part of the process," he says, such as getting prequalified for a mortgage and saving for an earnest money deposit. Chiang also made a spreadsheet of the three financing options that would work best for Henault's situation, with bullet points on how to qualify for each. "She made it as simple as possible for me and relieved me of a lot of work on my end," Henault says. "It's not that I couldn't have gotten this information for myself. But having someone who not only does the work for you but then is able to explain what it all means is invaluable."

Chiang, who specializes in working with millennials, says many of her clients rely on her as the gatekeeper of information they need to know. She's learned to present data concisely and visually so they can more easily understand what she's saying. "My clients like Zach get overwhelmed with their options, and they're skeptical of things they read online," Chiang says, adding that they often double-check information with her to make sure it's accurate. "When I earn a client's trust, they tend to put more faith in me to handle the details of the process."

Making a Personal Investment

Mary Swafford and her husband, David, both 59, owned four rental properties in their hometown of Norman, Okla. Their two daughters lived in the rentals when they were in college; the couple and also rented out properties to their kids' friends. So when the couple decided to diversify their portfolio earlier this year and purchase an investment property in Rosemary Beach, Fla., where vacation rental prices are soaring, they had a fairly developed idea of what they wanted in an agent.

"Sometimes, it has felt like I'm doing all the work as the buyer, and all the agent is doing is unlocking the door," Swafford says, adding that many pros suggest properties they—not the client—think are good investments. "I needed somebody who would really listen to what I was looking for, not tell me what they thought I should be looking for."

While living in Oklahoma, the Swaffords began working with Beau Blankenship, a sales associate with Engel & Völkers in Destin, Fla., who is also a family friend. They would look at listings from afar and travel to Florida for in-person showings. Blankenship says he has intimate knowledge of the inventory in his area so he can make the process speedy for his investors. "Once you know what they're looking for in an investment or second home, you can narrow [their choices] down pretty quickly," he says.

Swafford says when she didn't like a property, Blankenship didn't try to change her mind. "I am not one of those people who need a lot of hand-holding," Swafford says. "I can walk in a house and know within five minutes if I even want to go upstairs."

The Swaffords closed on a 2,700-square-foot four-bedroom, four-bathroom house in February. Now, Swafford says, Blankenship is helping them find painters and contractors to spruce the home up for renting. "That's huge that he can help me through this from five states away," she says. "We don't have time to waste, and I appreciate that he's right there with me."

Read more of this story at realtorm.ag/consumerchoice.

STEVE JONES ©2017

30 Under 30

Ch

arged up

Video Go behind the scenes at the cover photo shoot. Visit realtorm.ag/30cover17.

Contributors
Grant Boelter
Erica Christoffer
Nathan Hansen
Pamela Dittmer McKuen
Lee Nelson
Maggie Sieger
Meg White
Graham Wood

Photos by Todd Winters ©2017

Fitting in with the crowd holds no interest for these high-octane achievers. The 30 Under 30 honorees of 2017 excel at business niches as diverse as the markets they serve. The class includes a sustainability expert, a mountain region aficionado, a few luxury market and relocation specialists, and even an accomplished break dancer who demos his moves at open houses. They've built teams and brands—and found ways to stand up for communities and advocate for homeownership. They love the real estate business, but they may love giving back even more. Get inspired by their stories of perseverance and learn how they're laying the groundwork as the next generation of real estate leaders.

30 30 30

Sales volume and sides are 2016 figures.

Brokers

Lucy Feicht
Owner, Lou Realty Group
St. Louis
LouRealtyGrp.com

COMPANY
Sales Volume: $14 million
Transaction Sides: 86

Household Face

When **Lucy Feicht,** 26, started her own shop in 2014, she took out a mortgage on a building for her brokerage. Today, she owns the building free and clear and has purchased more than 25 rental properties. Feicht has been a fearless builder of her brand, amassing more than 2,000 social media followers in four months. It's hard not to know who she is if you live in south St. Louis: She makes regular appearances to talk real estate on her local NBC station, and her image is featured on highway billboards, not to mention every pizza box at a local pizza parlor. Feicht's commitment to customer service was evident in her decision to once use part of her commission to buy stainless-steel appliances for first-time buyer clients to circumvent a sticky situation—the sellers had skipped out with the stove and microwave they'd agreed to leave behind.

Will Wiard
Manager, Weichert, REALTORS®, Alexandria, Va.
WeichertOldTown.com

COMPANY
Sales Volume: $281.9 million
Transaction Sides: 537

Teaching to the Top

Will Wiard, 29, began his job as managing broker in 2015. He was so young that everyone in the office, he says, " looked at me like I was lost." He assured the agents he knew what he was doing and would be supportive. That's where his degree in art and visual technology has come in handy. He uses his tech skills every day to help the 100-plus associates create campaigns to build their personal brands. No two are alike. Depending on the needs and abilities of his salespeople, Wiard instructs them on how to use social media for better self-promotion, enhance their websites, and create blogs and handouts. "When agents [understood] that I was showing them how to use technology to grow their business, and they were closing more business, my age became an advantage," he says.

30 30 30

Sales volume and sides are 2016 figures.

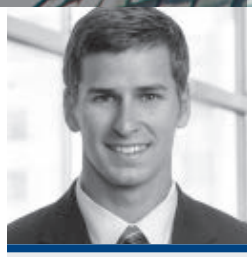
Team Leaders

Karen Elmir
Cervera Real Estate Inc.
Miami
TheElmirGroup.com

TEAM
Sales Volume: $17.7 million
Transaction Sides: 43

Success in any Language

A couple from Mexico never believed buying a home in the U.S. was possible until meeting **Karen Elmir,** 28. First, she found a banker who helped them with a loan program for foreign nationals, and then she found them a lovely condo at a good price. Elmir obtained her real estate license at 18, three months after graduating from high school, and soon after helped her best friend's sister buy her first home. "They have known me since I was young and understood my maturity and business savvy," she says. Her trilingual skills (she's fluent in Spanish and Arabic) have been a huge asset. Elmir hired a PR firm to introduce her as a real estate source for journalists. The media exposure helped her five-member team nearly triple their sales in 2016.

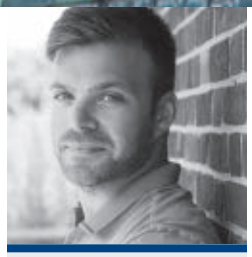


Ryan Gillen
Irongate Inc., REALTORS®
Dayton, Ohio
RyanGillenTeam.com

TEAM
Sales Volume: $17.2 million
Transaction Sides: 120

Looking to the Skies

Ryan Gillen had a good job with Anheuser-Busch Inbev in Louisville, Ky., but he felt selling beer wasn't making the kind of positive impact on the world that he was seeking. His father, a longtime real estate practitioner, encouraged him to join the business, and he's glad he did. "I truly feel it's my calling to help as many people as I can, and real estate is my avenue to achieve my dreams," says Gillen, 27. His team specializes in working with military clients relocating to the prominent Wright-Patterson Air Force Base. In fact, two of his team members are veterans (one served in the Army, the other in the Marines). "Culture is the most important element I preach to my team on a weekly basis," says Gillen, who leads three agents and two assistants. "Our team is there for each other when we need help the most."



Raymond Lord
Douglas Elliman Real Estate
East Hampton, N.Y.
RayLord.Elliman.com

TEAM
Sales Volume: $25 million
Transaction Sides: 56

Winding Path to Luxury

Ray Lord, 27, grew up in a trailer near Binghamton, N.Y., a far cry from the tony beachfront communities of the Hamptons on Long Island where he works today. He'd never even considered real estate until participating in a college externship program involving alumni from various industries. His chance interview led to a promising professional path, and he's never looked back. Having built a successful team, Lord's excited to be influencing the next generation of real estate pros as a mentor for interns. He's also established a $25,000 endowment at his alma mater, the State University of New York at Geneseo, to fund the externships. "I want to teach people how to be successful," he says, especially as "a trailblazer for other young agents from disadvantaged backgrounds." Learn how he nabbed the Web Choice Award—with 3,144 votes—at realtorm.ag/30web17.

30 UNDER 30

Sales volume and sides are 2016 figures.

Team Members

Anthony Manzon
Keller Williams Realty
Chula Vista, Calif.
TeamManzon.com

TEAM
Sales Volume: $22.6 million
Transaction Sides: 51

Finding His Beat

It was a breakdancing breakthrough: When a client told **Anthony Manzon,** 28, that he had won her business because she found a YouTube video of him breakdancing, he realized he should incorporate more of his personality into his marketing and customer relationships. Now Manzon warms up crowds at open houses with an old-school boom box and moves he learned as a professional breakdancer. "By just being myself, I found people wanted to work with me," he says. Manzon was drawn to real estate as a way, among other goals, to give his wife-to-be a dream wedding at a time when their finances were limited. Now he seeks to set an example of success for others with humble beginnings. He volunteers at a local elementary school with a high minority population in hopes of inspiring students to shoot for their dreams as he did.

Dominic Pettruzzelli
Keller Williams Western Realty
Stanwood, Wash.
BigLittleHome.com

TEAM
Sales Volume: $11.3 million
Transaction Sides: 43

Activist and Transformer

Dominic Pettruzzelli, 29, is as purposeful as he is focused in both his career and his personal life. Knowing the best way to master a skill is by teaching it, he began serving as an instructor for local Keller Williams offices on lead generation, database management, and healthy business practices. He's also concentrating on a healthy lifestyle by unlearning poor eating habits and making time for CrossFit and climbing. "Every day I have one penultimate goal: Go to bed happy," says Pettruzzelli. Ensuring his clients make the best real estate decisions helps him reach that goal. He believes in the power of real estate as a transformative force, which led him to take an active role in his association. Last year he served as president of the North Puget Sound Association of REALTORS®, helping the group take home state awards and raising more than $48,000 for RPAC.

La Toya Tolbert-Watson
CLJ Realty Group
Long Beach, Calif.
ToyaSellsHomes.com

TEAM
Sales Volume: $9.9 million
Transaction Sides: 18

Soaring Past Hardship

Back when she was stringing together assignments as a freelance real estate photographer, **La Toya Tolbert-Watson,** 29, struggled to make ends meet and was nearly homeless at one point. Her prospects turned around after she crossed paths with an agent in 2013 at a property shoot who, frankly, reminded her of herself: a fellow African-American single mother. After that fateful meeting, Tolbert-Watson flung herself headlong into sales, and now oversees six agents. In a nod to her love of cooking, she gives oven mitts to prospective clients in the color of their choice, helping her stand out in a crowded field. "Starting from the bottom made me appreciative of all this," says Tolbert-Watson, which is why she supports local causes like OCAR Cares, her local REALTOR® association's fund in Orange County, Calif., that helps REALTORS® going through financial hardship.

Henry Edelstein
Coldwell Banker Burnet
St. Paul, Minn.
TeamEdelstein.com

Sales Volume: $22.6 million
Transaction Sides: 60

In the Driver's Seat

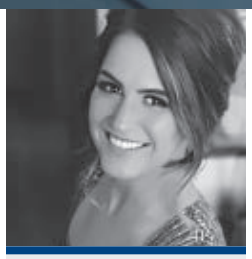
Henry Edelstein, 28, doesn't fit the bill for a stereotypical Harley-Davidson biker. He's a clean-cut dresser with no screaming tattoos, but he loves getting on his Fat Boy and riding through Minnesota's lush countryside and river bluffs in the summer. He's also bonded with some of his clients, either by riding together or just chatting about their shared passion. Similar to the Harley brand, Edelstein and his team focus on providing exceptional customer service. He recently took on a challenging listing that had languished for five years. It was a lower-level condo with a radon problem. He hired a stager, resolved the radon issue, and marketed striking details of the unit—such as its 34 impeccably coordinated paint colors. The condo sold in 10 days.

Ashton Ernst
Keller Williams Realty
Peachtree Road, Atlanta
JustinLandisGroup.com

Sales Volume: $35.4 million
Transaction Sides: 101

Multiple Performer

Selling 101 homes last year meant **Ashton Ernst,** 27, spent up to 70 hours a week at her job. What kept her going was the accountability systems her team has in place, she says, including their weekly 411 call. Her goal is 130 transactions this year. "That feels good to me," she says, but it doesn't leave much free time. What fuels her? Regular visits with her fitness trainer—and singing, a passion since she was 8. Ernst has auditioned for "American Idol" and four times for "The Voice," most recently in 2013 (the same year she was licensed). Her musical connections have twice led to business relationships. Ernst still sings around Atlanta at charity events and award ceremonies. "Though I have now found my calling in real estate, I will always love the feeling of expressing myself on stage."



Corinne Fales
Redefined Realty Advisors
Delafield, Wis.
RedefinedRealty.com

Sales Volume: $11.6 million
Transaction Sides: 60

Caring Transitions

Before **Corinne Fales,** 26, began helping real estate clients, she had already gained experience aiding families through another deeply emotional transition: the grief involved in losing a loved one. Fales's first job was at a funeral home in Brookfield, Wis., where she sold burial services. "But I was more interested in hearing about [the deceased] person's life from people who knew them," she says. That compassion has been valuable during the ups and downs of her clients' real estate journey. "Although I'm being hired to do a job, I make it much more than that," she says. "I love talking to clients about their homes. Everyone has a story, and they really like to tell it." Her favorite part of a transaction is sending out a customer survey after closing. It's not to earn glowing feedback, she says, but because she wants her clients to help her do her job better.

Saria Finkelstein
Keller Williams Partners
Plantation, Fla.
KW.com/kw/agent/saria_sells

Sales Volume: $16.1 million
Transaction Sides: 57

Big Picture Thinking

Saria Finkelstein, 29, keeps a red carpet in her trunk. "I roll it out at open houses and on closing days," she says. "I know; I'm a cheeseball." For Finkelstein, it's about taking old-fashioned, face-to-face customer service to the next level. Last year, she hired a business coach to "push me out of my comfort zone, challenge me on a daily basis to think bigger, and teach me how to turn my business into an empire." Also in 2016, she announced on social media she is a "proud gay woman," prompted by the shooting at the Pulse nightclub in Orlando, an attack that killed 49 people. "It left me in complete disbelief. I've been to that club. I knew people who lost people that day," says Finkelstein. In the aftermath, she organized a blood drive, sold "Love Is Love" t-shirts that she helped design, and spoke at a Pulse memorial service in Ft. Lauderdale: "I was never more honored to do anything in my life."

Grant Lopez
RE/MAX Associates
San Antonio
TheSchraderGroup.com

Sales Volume: $12.4 million
Transaction Sides: 72

An Introvert's Success Story

Grant Lopez, 28, used to daydream about what major success in real estate would be like. He doesn't have to wonder any more. Lopez has developed an extremely wide sphere, reaching clients of all ages and life stages, "I've put clients into their first homes, and as a lot of my oldest clients would say, their last homes," he says. That ability to connect meaningfully with people also got him elected, at just 21, to the city council of Converse, Texas. These feats demonstrate that even someone who struggles daily with innate shyness and social anxiety can reach the loftiest goals. He and his team focus on helping buyers interested in new construction who also have a home to sell. "I specialize in removing the fear and complexity out of simultaneous real estate transactions," he says. The empathy he brings to his work, no doubt, drives his ability to get results.

Liz Campbell Moore
RE/MAX Alliance Evergreen
Evergreen, Colo.
MooreatREMAXAlliance.com

Sales Volume: $17.5 million
Transaction Sides: 41

Small but Mighty

Just because your association is small doesn't mean you can't think big. Though the Mountain Metro Association of REALTORS® barely tops 300 members, the organization's incoming leader is all about innovating. As the youngest chair in the association's history, **Liz Campbell Moore,** 28, helped create its first social media committee and is seeking to help take the Mountain Area Specialist designation, created by the local board in 2009, nationwide. After a challenging 2016 that included failed merger talks and debate over the control of listing data, Moore is ready to reset. She's brainstorming ways to enhance RPAC fundraisers and boost attendance at events. Multimedia communications will also play a big role; she plans to connect with members through entertaining email and Facebook videos and to increase remote access to continuing education.

Louis Savinetti IV
RE/MAX Dynamic
Tampa, Fla.
TheDuncanDuo.com

Sales Volume: $12.3 million
Transaction Sides: 60

Passionate Team Player

Louis Savinetti's mother and sister instilled in him a sense of tremendous confidence going into the world. "My older sister taught me how to dress, how to act mature, and how to interact with people older than myself," says the 29-year-old. They also set an example about the importance of being community-minded: One of his passions is helping to build homes through Habitat for Humanity. "Not only does it allow me to help others in need, but I truly enjoy doing it," says Savinetti. He's also putting his mad carpentry skills to work in the renovation of his own home, a 1911 bungalow. A major part of his team's customer base is his hometown NHL team: the Tampa Bay Lightning. "My photographers, assistants, and transaction manager are rock stars, which allows me to focus on our clients and negotiations," says Savinetti, who never leaves home without a stack of business cards.

30 30 30

Sales volume and sides are 2016 figures.

Salespeople & Associate Brokers

Elizabeth Stone
RE/MAX Allegiance
Falls Church, Va.
HomeHappy.com

Sales Volume: $10.5 million
Transaction Sides: 24

Persisting With Passion

Elizabeth Stone, 29, doesn't allow Hodgkin's lymphoma to stand in the way of her work. She has adapted unflappably to the limitations that come from fighting the disease. Stone is the self-appointed "real estate nerd" for her team of four, which includes her mother, Kristin, the team leader. When other agents are with clients on the street, Stone is at the computer as the business manager and online coordinator, creating a friendly, concierge-style relationship with clients and prospects. She works online leads, scours maps, researches neighborhood amenities, writes promotional copy, and runs social media campaigns. To communicate with military buyers, she learned about government housing allowances, veterans regulations, and even the NATO phonetic alphabet. Since her team was established in 2011, they've increased their sales volume more than sixfold.

Kara Chen
Keller Williams of Central PA East, Hummelstown, Pa.
KaraChen.com

Sales Volume: $12.3 million
Transaction Sides: 68

Camaraderie Builder

Kara Chen built her career on faith and force of will. After health problems forced her to drop out of medical school, she decided to get her real estate license. She first drove around town with her baby boy in tow, visiting brokerage after brokerage to learn what the work entailed. Having started her career in the fall two years ago, she weathered several months with no business before she made her first sale. Today, Chen, 29, is a member of her brokerage's Agent Leadership Council, and in January she was named a "Local Real Estate Leader" in central Pennsylvania, a peer-nominated recognition from *Harrisburg Magazine*. "I feel a definite camaraderie rather than competition with my peers from other offices," Chen says.

Ryan Glass
Gibson Sotheby's International, Boston
RyanJGlass.com

Sales Volume: $18.2 million
Transaction Sides: 25

Seeing the Light

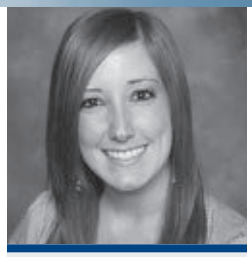
Everyone told **Ryan Glass** he was crazy to leave a full-time federal government job, with great benefits, salary, and pension, where, among other roles, he sold Coast Guard–owned lighthouses, but he felt stifled by the bureaucracy. He made the full-fledged leap into real estate and hasn't looked back. Today, he urges others to do the same. "I tell them they are in complete control of their success and the only limits are the ones you put on yourself," says Glass, 29. "I was afraid for years because of lack of encouragement." For motivation, Glass watches entrepreneur-themed reality TV shows like "Million Dollar Listing." "I love watching them put together deals or pitch their listings," he says. "I study their approach with clients. I try to soak in all the knowledge they are showing."

Sarah Lyons
Century 21 Judge Fite Co.
Springtown, Texas
SarahLyonsRealEstate.com

Sales Volume: $11.7 million
Transaction Sides: 52

Thanks, Groupon

Sarah Lyons, 28, owes her career to her mom—and Groupon. Seeking a way to earn money during a difficult time, Lyons asked her mother for an early Christmas present, a Groupon for real estate classes. She squeezed in coursework during her children's naps and after bedtime. During her first week on the job, she spotted a handwritten "moving sale" sign in front of a house as she was driving to the grocery store. Before she could talk herself out of it, she parked, walked up to the door, and introduced herself. She landed her first listing. Three years later, she's the breadwinner while her husband focuses on homeschooling their two children. "This business changed our whole world," Lyons says. "We have the ability to provide for our boys and build toward our future." She wants the same for her clients: "I enjoy helping people change their lives for the better."



Shyla Magee
Windermere Prestige Properties, Henderson, Nev.
ShylaMagee.com

Sales Volume: $7.9 million
Transaction Sides: 33

From Outsider to Insider

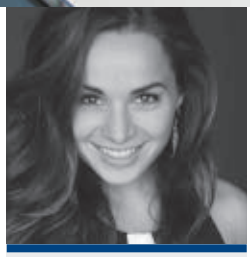
In fifth grade, **Shyla Magee** got the real estate bug when her family embarked on the process of selling their home and buying a new one. She was mesmerized by both transactions. "I brought our bulky video camera to record the inside of each house we saw," she recalls. The Lubbock, Texas, native eventually launched her career in Las Vegas, her husband's hometown, where they moved after college. "I didn't know anybody. It was a struggle," says Magee, 29. She fittingly established herself as a relocation specialist. Before long, this outsider was entrenched in REALTOR® association matters. A graduate of the Nevada Association of REALTORS® Leadership Program, Magee, CRS, serves as chair of her local government affairs committee. She regularly chats with new residents and investors about how the area's 20-year development plan will accommodate future growth.

Davis Pemstein
Climb Real Estate Group
San Francisco
DavisPemstein.com

Sales Volume: $32.8 million
Transaction Sides: 22

Peerless Mentor

Davis Pemstein, 29, lives for teaching others. "It means a lot to me to see others succeed," he says. Pemstein, a longtime customer and guest services professional at country clubs, hotels, and restaurants, serves as an instructor at his office and voluntarily mentors new agents. The emotional rewards can also pay dividends: 30 to 40 percent of his business comes from partnering with other agents at his firm on sales. He's built trust with his colleagues who know they can rely on him. The office isn't the only place Pemstein enjoys giving back either. He regularly volunteers with the San Francisco Association of REALTORS® on its Welcome Home Project, which connects formerly homeless families with basic furnishings and household items when they move into new homes.



Jessica Randolph
Village Real Estate Services
Nashville, Tenn.
VillageRealEstate.com

Sales Volume: $4.7 million
Transaction Sides: 9.75

Designing Woman

At the age of 20, **Jessica Randolph** rode her bike past a historic home in Nashville under renovation, called the phone number on the sign, and said, "You don't know me, but I think this is what I want to do with my life." The owner hired her to be his assistant, and Randolph was soon promoted to designer. At 21, she got her real estate license, and "ran as fast as I could next to some of the most successful agents in Nashville." Today, Randolph, 25, seeks knowledge from mentors, classes, and podcasts. She has chaired the Young Professionals Network for her local association and was the youngest female practitioner to be named Rookie of the Year. This year she joined the cast of an HGTV series, "Masters of Flip," as a design assistant. "I would love to host my own lifestyle show someday," she says.

Maggie Scarborough
Burns & Ellis, REALTORS®
Dover, Del.
BurnsAndEllis.com

Sales Volume: $10.2 million
Transaction Sides: 45

Dover's Big Fish

Maggie Scarborough is happy to sell you a house, but what she really loves is selling people on her hometown. Scarborough, 29, grew up in Dover, Del. She left a teaching job for real estate primarily to play a more prominent role in the community. "It's always been important to me, because I love Dover so much," she says. Her enthusiasm extends to involvement in the Kent County Association of REALTORS®, where she has chaired its foundation's scholarship committee since 2013 and now cochairs a golf fundraiser. At the state level, Scarborough serves on a task force advising on revisions to license regulations. She still finds time to coach girls' soccer and help organize an annual American Heart Association fundraiser. Her impact was even noticed in the halls of the Delaware statehouse: In 2015, lawmakers honored her for her wide-ranging service.

Melissa Shipley
Berkshire Hathaway HomeServices The Preferred Realty, Pittsburgh
SoldByShipley.com

Sales Volume: $10.9 million
Transaction Sides: 60

Matchmaker, Matchmaker

Melissa Shipley, SRES, graduated college with hopes of a career in sports marketing. When that didn't pan out, she found herself in a job she didn't like with a lot of free time, which she spent helping her brother look for a house online. She overwhelmed him with so many options, he encouraged her to pursue real estate. "He called and said, 'You need to find some clients,'" says Shipley, 29. While she may once have dreamed of promoting professional athletes, Shipley found a career that plays to her strengths even better. She loves getting out into the community and diving into the process of matching buyers to their perfect house. "I think I'm really empathetic," she says. "I like to hear people's stories and see how I can help them. My goal's not just to sell a house to you. I want to sell a lifestyle."

Melanie Stone
Coldwell Banker Residential
Chicago
MelanieStoneChicago.com

Sales Volume: $7.1 million
Transaction Sides: 22

A Storied Career

Armed with a degree in journalism, **Melanie Stone,** 23, applies her polished storytelling skills to her real estate business. In her blog, she highlights not only her clients' recent closings, but—with their permission—heartwarming tales of their working relationship with her. She's written about a couple who had decided to move in together, and then flew to Greece and got engaged just before closing. And then there was the buyer who chose a condo after touring it on a rainy day because of how comfortable it felt to her during a thunderstorm. Stone views the exposure as a way of thanking them for their business. Her client newsletter, a two-page glossy, magazine-style pamphlet, is called MSC Mag—a reinforcement of her brand, Melanie Stone Chicago. Says Stone: "I think people like feeling like they know me, and, in turn, I get to know them better, too."

Farris Tarazi
Century 21 Yarrow & Associates, Lancaster, Calif.
facebook.com/TaraziEstates

Sales Volume: $21.1 million
Transaction Sides: 60

Door-to-Door Service

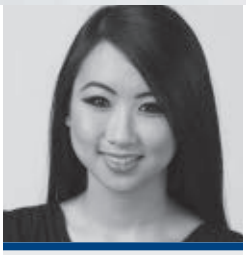
"You can be as successful as you want to be if you're willing to do things that other people aren't," says **Farris Tarazi,** 28. For him, that means spending a lot of time door-knocking for leads, often more than 100 homes in a day. He's found some of his best successes showing up on doorsteps on those occasional rainy days in his southern California market. Yet, it's not all shoe-leather salesmanship for Tarazi. He took the earlier lessons he learned working with an agent in the high-end Laguna Niguel market and applied them to selling homes in more modest Lancaster. Drone videos, HD video tours, and custom websites have helped him fetch higher prices for sellers than they previously could have imagined. "Making my clients feel cared for and valued is how I am trying to change the perception of agents in the real estate industry," says Tarazi.

Jessica Thompson
Loxwood Realty
Oklahoma City
UrbanHomesOKC.com

Sales Volume: $3.7 million
Transaction Sides: 11

Neighborhood Revitalizer

Jessica Thompson, 27, bought a house at age 20 in a lower-income area of Oklahoma City. "Having been burglarized twice in one year, I decided to get more involved," she says. Thompson joined local groups and created events to improve the quality of life. She "began to understand that the [poor] condition of the area was a result of suburban flight in the 1950s and '60s." As an agent, her neighborhood passion has only deepened: She serves as president of the community advisory board for the schools and helped start a community garden with an NAR placemaking grant. Given the Latino majority in her area, she's been studying Spanish and helped bring in free English as a Second Language classes. "Agents who become neighborhood advocates can help relieve the feeling of detachment that so many feel today," Thompson says.



Jamie Tian
Rodeo Realty
Beverly Hills, Calif.
JamieTian.com

Sales Volume: $23.2 million
Transaction Sides: 27

Beyond Borders

Jamie Tian, 25, has found a way to expand her market beyond its geographic limits. A fluent speaker of Mandarin Chinese, the world's most widely spoken language, Tian works frequently with clients living abroad looking to relocate or purchase investment property in the Beverly Hills area. "When they come here, they want to meet someone who speaks their language," she says. It also means she makes herself available for 4 a.m. Skype sessions, when needed, to accommodate the time difference. Tian's other notable niche: working with developers to market environmentally friendly properties, for which she draws on the knowledge she gained studying environmental science at UCLA. In that vein, she enjoys giving back to green causes, which recently included a successful project to preserve the Sage Hill natural wildlife area at the edge of the UCLA campus.

Maci Umbertis
Merrill & Assoc. Real Estate
Paso Robles, Calif.
MaciSells.com

Sales Volume: $23.1 million
Transaction Sides: 62

Client Conversions

Maci Umbertis loved operating the deli she used to own, but she says selling it to focus on her real estate career was the best decision she ever made. "The first year I was full time, I closed over 30 sales," she says. She credits the all-in work ethic she learned running a restaurant with her latest success, as well as the connections she made as a local business owner. Umbertis, 29, enjoys every aspect of real estate, and has served on the Atascadero Association of REALTORS®' board—two years as a director and one year as the vice president. A testament to her skills and influence is that four of her past clients decided to get their real estate license after working with Umbertis for their home purchases—and then asked her to mentor them.

Mary Harmon Young
Pritchett Moore Real Estate
Tuscaloosa, Ala.
MaryHarmon.com

Sales Volume: $8.4 million
Transaction Sides: 35

Back From the Storm

In April 2011, Tuscaloosa, Ala., was devastated by an EF-4 tornado, which killed 64 people and destroyed 30 percent of the town's structures. "I was concerned that instead of rebuilding, people would move out," says **Mary Harmon Young,** CRS, SFR. Her worry spurred her to action: She purchased four lots for redevelopment from residents who chose to relocate elsewhere in town. She and her husband built the first home on a street that had been leveled by the storm. In addition, Young, 29, connected owners who wanted to rebuild with builder contacts. "It was a labor of love. I did it because I believe in our city," she says. Now, development in her city is booming, helped by its restored infrastructure. Based in a place with 17 international companies and three colleges, Young loves hosting "welcome to the neighborhood" parties for new arrivals.

Associate broker–owner **Doris Phillips** keeps a low profile, focusing on agent support and promoting the company's niche.

On Golden Ponds

For **Doris Phillips** and her husband Glenn, a consulting gig grew into a multistate, mostly online brokerage focused solely on lake properties.

People become passionate about lake homes. Whether they grew up on a lake or set a goal to retire on one, those who spend time living on a lake make memories that can last for generations. We are selling the lake experience, and the house is the gateway to that.

Building the Virtual Model

I grew up in Alabama and Georgia, with family in both states. My first job related to real estate was in 1991 as a file clerk for a title insurance company in Birmingham. After 13 years, I had worked my way up to director of marketing. Then the company merged with some others. I wanted to offer more and better support services, so in 2004 I started my own title insurance and real estate closings company. I met my husband, Glenn, a business startup consultant and software developer, that year at a Chamber of Commerce luncheon. We married in 2006.

An investment banker approached us in 2011 to assess the potential profitability for a website that promoted lake properties for sale. They were mining data feeds for properties, and they wanted agents to buy ads and pay referral fees. We created our own business model with real agents and real licensing. The investors asked us to make it happen. We agreed and also became part owners in the company.

I had been doing real estate closings for years and I'd read the contract for almost every real estate company in Alabama. But if I was running a brokerage, I wanted to be licensed, so I could understand what a real estate professional's day—and needs—looked like. I'm now licensed in Alabama and Georgia.

Company Lake Homes Realty
Pelham, Ala.
www.lakehomes.com

Licensed in 13 states
Number of sales associates: 72
2016 gross sales: $134 million on 607 transaction sides
2017 estimated sales: $231 million on 1,060 sides

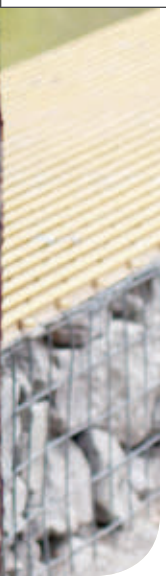


PHOTO COURTESY OF LAKE HOMES REALTY ©2017

Connecting Niche Buyers and Sellers

Lake Homes Realty is a mostly online real estate brokerage that specializes in property with a lake view, lake access, or lake frontage. We launched in January 2013 with three agents and a handful of small lakes. Today we are licensed in 13 states, mostly in the South, and we have 72 agents.

Because our operation is highly virtual, we do not open brick-and-mortar offices except where required by law, like in Tennessee. We belong to more than 50 multiple listing services, and every night our website updates with new listings, expireds, and solds.

Let's say you want a lake house within two hours of where you live. Our website may show you lakes you haven't heard of. Maybe you need a hospital nearby. Maybe you want a fast-boat lake, a party lake, or a fishing lake. Our website pops out that information. We have consumers who say, "I'm in Connecticut, and want to retire somewhere warmer but not Florida. Can you help?" On our site, they can look at lake homes in many states in one place.

Sellers come because we promote properties far and wide. Most of the time the buyers coming from outside our agents' neighborhoods. Buyers generally come from two or three hours away because they feel this lake home will be their getaway. We bring eyes to the table that local agents and their marketing efforts couldn't. Price points vary widely, depending on the market. Average selling prices range from $200,000 to multimillions. Over half the deals are cash, and most contracts go through.

Our agents prospect and market on their own, but they also are contacted by buyers and sellers who find them through LakeHomes.com. At that point, the process is very traditional. Our agents meet buyers and sellers. They conduct home tours (sometimes by boat) and neighborhood tours and offer market education.

One Lake, One Agent at a Time

When we started, there were no comprehensive databases of lakes, lake properties, or real estate agents who sell them. No one could tell us which multiple listing services covered what lakes. Lewis Smith Lake in Alabama is covered by four different MLSs. Some lakes cross two states, like Lake Hartwell in South Carolina and Georgia.

We first went online to research various markets and agents. Then we got in the car to meet agents face-to-face. We said, "We're coming to your area and are looking for a few people to join us." Sometimes agents would tell us, "A dot-com won't work here. We're not tech-savvy." And we'd tell them, "Yes, but the buyer who is three hours away is." Gradually, agents joined us, and one state led to another. The first year we put 55,000 miles on the car and spent 171 nights in hotels. Now our business development officer does much of the traveling.

We find our agents in an assortment of ways, including web and social media presence, MLS data, and publicly available professional association information. Some agents have found us. The number of agents we have in each market depends on size. Lake Martin in Alabama, for example, has 750 miles of shoreline. We have two agents there now and will probably end up with three. We're not looking for the most agents in a market. If you get great producers, you don't need many. Some of our agents also list in-town or non-lake properties, but we don't promote those listings. They show up on the agents' own websites and on the multiple listing services and syndicates. We want to be respectful of what our customers are looking for.

No Desks, No Desk Fees

Our revenue program is very traditional. The split varies by market and agent production, but we don't have anyone at 50-50 or worse. Other than a small amount per transaction for errors and omissions insurance, we don't charge fees. As director of national brokerage operations and chief operating officer, I run everything in the back office. I coordinate all the sales transactions and listing agreements and support our agents with leads, coaching, training, and research. We communicate remotely and in person. Each fall, we host our agents at an educational and networking summit in Birmingham. We also put on annual regional training events and monthly interactive webcasts and conference calls for training and coaching. We have our eyes on expanding into more states. Other niche markets, such as penthouses and mountain homes, could fit our model in the future. But first we want to be really good at this one.

As told to Pamela Dittmer McKuen

CURVABEZIER / iSTOCK ©2017

Assess Multiple Offers With Ease

In a bidding war, help your sellers think about more than money.

Juggling multiple offers is an enviable problem to have, but it isn't always easy territory to navigate. For clients who think the highest bid is the default choice, it's important to explain that price is just part of the calculation. Other factors include move-in timeline, potential appraisal and inspection contingencies, the amount of earnest money a buyer is willing to put down, and negotiations around home repairs, among other issues.

When Less Is More

Some sellers come into the process with priorities that are more important to them than the sale price. Make sure you know what those are at the start so that you can help weed out bidders who are not able to meet the sellers' terms, says David Silverman, a sales associate with DeBianchi Real Estate in Fort Lauderdale, Fla. "Maybe the sellers require a long escrow period because their new home won't be ready yet," he says, "or maybe they need to close quickly because they've already purchased a new home and don't want to pay mortgages on two properties."

If you spend time upfront talking through all the factors that could come into play, your sellers will be in a better position to evaluate offers. Heidi Hines gives buyers a chance to put their best foot forward: She sends a memo indicating terms her clients will find more favorable, such as a quick closing timeline or fewer contingencies.

"That should be a heads-up that it's a multiple-offer situation," says Hines, CRS, GRI, a sales associate with Wilkinson ERA Real Estate in Charlotte, N.C. It can get buyers thinking about creative ways to gain sellers' attention.

The amount of the offer is important, of course, and when buyers bid high, you want to make sure they're qualified. Asking for a sizable earnest money deposit will help discern which buyers are serious, Silverman says. If bidders require financing, the reputation of their lender can be an important factor when weighing offers. If the lender is known for delays, you may want to counsel your seller on choosing another offer.

Many buyer's agents in low-inventory markets, where bidding wars are common, advise their clients to waive contingencies and other items to make their offers more attractive. As a result, sellers may be better off considering lower bids when they come with fewer strings attached. Carrie Pierce-Johnson, a sales associate with Coldwell Banker Danforth in Seattle, says she suggested that a recent client, who had six offers, turn down the highest bidder, who didn't waive the appraisal contingency. Such a contingency means that if the house appraises below the offering price, the buyer must make up the difference in cash—which could derail the sale. Pierce-Johnson's seller avoided that risk by accepting a

cash offer that was $10,000 less but bypassed the need for an appraisal.

When to Hold Your Opinion

When evaluating multiple bids, your clients most likely will ask for your feedback on which offer you think they should take. Your expertise can come in handy here, but there are occasions when it may be wiser to encourage your clients to reach a decision on their own.

Dot Aikman, a sales associate at Sky Realty in Austin, Texas, says it's best to reserve your opinion when sellers are considering a personal letter they received from a buyer. It's a common tactic buyers use to appeal to a seller's emotion and win favor over other bidders. And while it can complicate your client's choice, resist providing an answer in those situations, Aikman says. "I suggest to my clients to sleep on it. What does their heart tell them? You want them to be happy and not walk away from the deal feeling regret." A seller Aikman recently represented chose an offer from a family over a higher cash bid from an investor. The family enclosed a letter saying their son planned to live there and improve the property. "That was appealing [to my client]," Aikman says.

You will want to offer your professional opinion to sellers when buyers offer incentives such as a rent-back agreement, which enables sellers to stay in their home after the sale if they need more time to move. Walk the seller through the terms of such a deal, explaining the benefits and potential risks. "If a family has small kids and they want to avoid temporary housing, a rent-back agreement could [be more valuable than a higher offer]," Pierce-Johnson says. Make sure the agreement stipulates who is responsible for what costs. For example, if an appliance breaks during the rent-back period, who pays for the repair? "I let sellers know that I can be helpful, but I'm not licensed to solve problems after the sale," Pierce-Johnson says.

Sellers in multiple-offer situations have numerous considerations to sort through. Once you've done your job explaining the pros and cons of each offer and providing information clients need to make an informed decision, it's important to support whatever choice they make. In the end, the best offer is the one they are most comfortable with.

By Judith Crown

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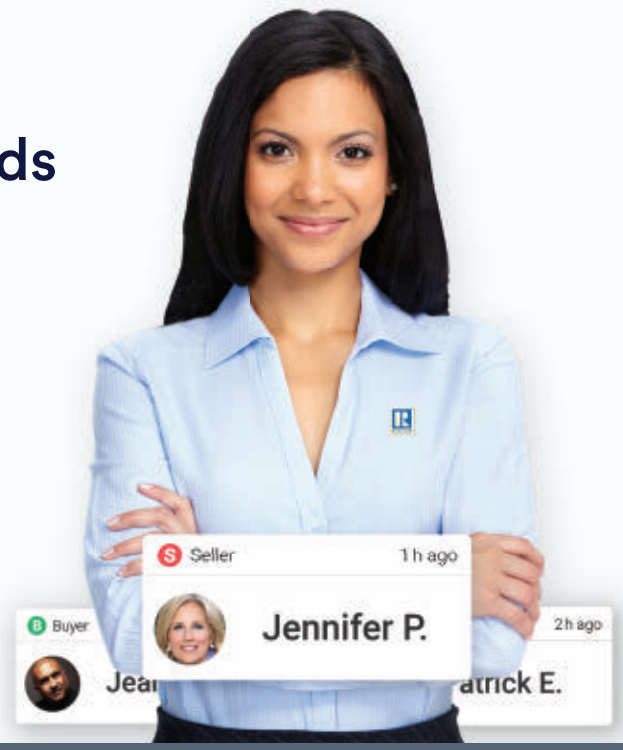

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Small Yards With Big Appeal

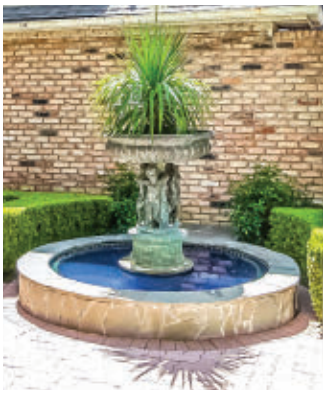
Here's how to make a splash in even the most compact outdoor spaces.

Not everyone dreams of a lush and sprawling backyard. So playing down diminutive outdoor space in your listing could be a missed opportunity to connect with a buyer who sees a postage-stamp lawn or a compact front stoop as a plus, says Meridith Baer, owner of Meridith Baer Home, a staging firm based in the Los Angeles area. "Actually, it's sometimes easier to make a small space charming. It might be as simple as adding shutters in a pretty hue and painting the front door, or putting that perfect set of chairs on the front porch," she says. Whether you're dealing with a small backyard in a single-family home or simply a balcony or patio for a townhouse or condo, these tips can help homeowners or stagers make a bigger statement.

© LINDA OYAMA BRYAN / MARIANI LANDSCAPE

Watch the Scale

Decluttering is just as crucial for outdoor spaces as it is the rest of the house. "It's important not to do too much and overcrowd a small space," says Dennis Hammett, sales associate with Ebby Halliday, REALTORS®, in Dallas. Too many chairs around a table or even too large a tree can make a smaller yard feel confined. "Placement and size of plants becomes very important with a small front yard. You want to make sure that none are so big that they will block any of the home's architectural features," says Jason Evans, marketing manager for The Davey Tree Expert Co. in East Bay, Calif. Keep garden statues and ornaments to a minimum, Evans adds.



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Set a Focal Point

Smaller spaces often benefit from an attention-grabbing feature, such as a water fountain, outdoor fireplace, or a restful nook in a compact garden. "If you have a small space, pick a focus to start with," says Justin Hancock, garden expert with Costa Farms in Miami. "You might want to rent or borrow a small patio set or fire pit to get buyers thinking about how great the backyard will be for entertaining or outdoor living." You can also draw attention verbally to a focal point. For example, call out the benefits to the home's outdoor plantings—if they, for example, attract butterflies or hummingbirds, Hancock says. "A quick handout that highlights the upsides to areas of the yard can be helpful to consumers who may not realize those benefits on their own."

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Outdoor Reflections

"Try a trick borrowed from interior designers: Hang an outdoor-friendly mirror on an exterior wall to reflect light and to make these yards feel more open," says Missy Henriksen, spokeswoman for the National Association of Landscape Professionals. While there's no wrong or right style of outdoor mirror, Henriksen offers some suggestions: Hang the mirror no lower than eye level, ensure it's rustproof, and try a mirror that mimics shapes and styles of real windows. Pay attention to what you're reflecting, too. "You want to show off the gorgeous greenery of your landscape, not a bare wall or barbecue," Henriksen says.

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Go for the Vertical

Taller plants can add height to a doorway that feels closed off, Henriksen says. A spiral topiary in a container beside a front door can nicely accentuate a space. Another tip: Prune plants so they're more vertical, training them to grow up rather than out. Also, consider a vertical wall of planters, like containers of ornamental grasses. You can also raise plant height by several feet using retaining walls, raised beds, or extra long, slender containers.

See more examples at realtorm.ag/smallyards.

By Melissa Dittmann Tracey

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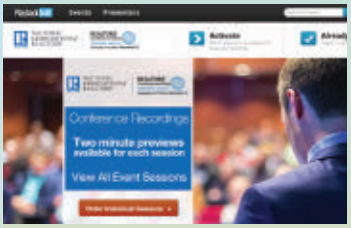

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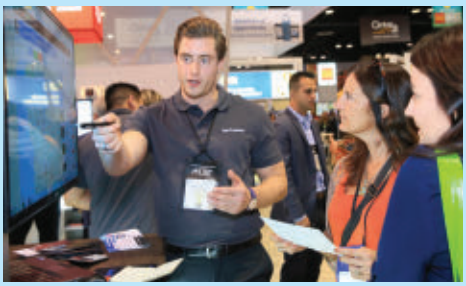

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Friday, November 3, 3:00pm - 6:00pm
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Expo Prize Opportunities

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Saturday, November 4-Monday, November 6
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Scott Gieser, REALTOR®, NextHome Citrus City, Riverside, CA

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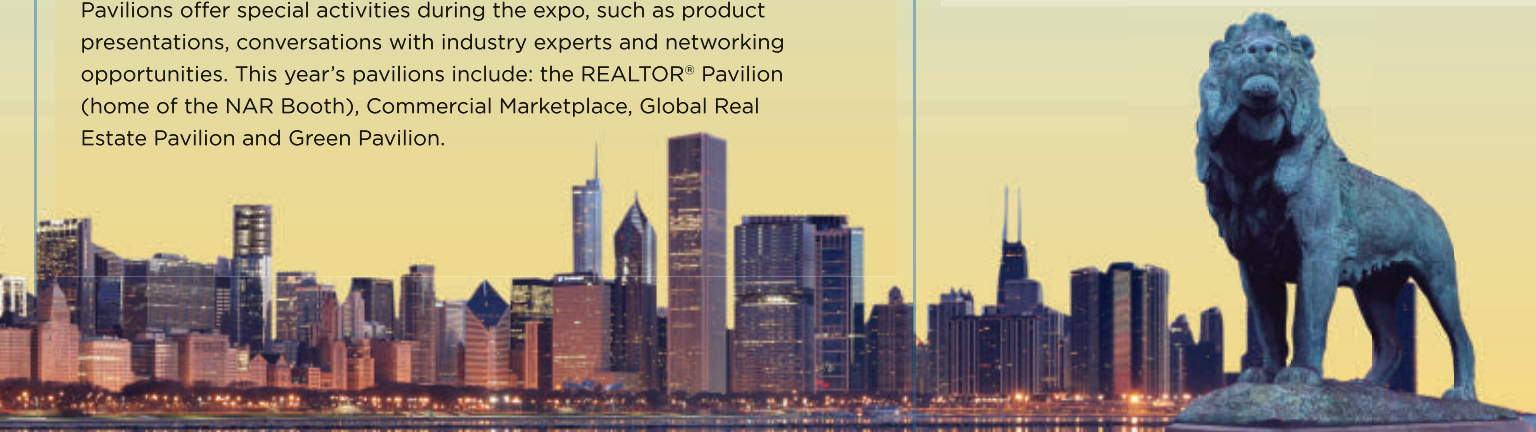
Tiffany Jones, Associate Broker, Revelation Real Estate, Chandler, AZ



2017 schedule AT-A-GLANCE

PRE-CONFERENCE ACTIVITIES

Wednesday, November 1

» REALTORS® Volunteer Build Day
» Pre-Conference Courses
» City Tours

Thursday, November 2

» REALTORS® Volunteer Build Day
» Pre-Conference Courses
» Inaugural Gala for 2018 NAR President Elizabeth Mendenhall
» City Tours

CONFERENCE EVENTS

Friday, November 3

» Conference Education Sessions
» REALTORS® Expo Grand Opening
» City Tours

Saturday, November 4

» Conference Education Sessions
» REALTORS® Expo
» General Session
» City Tours

Sunday, November 5

» Inspirational Program
» Conference Education Sessions
» REALTORS® Expo
» Celebrity Concert
» City Tours

Monday, November 6

» Conference Education Sessions
» REALTORS® Expo with Grand Prize Drawing
» Commercial Monday
» City Tours

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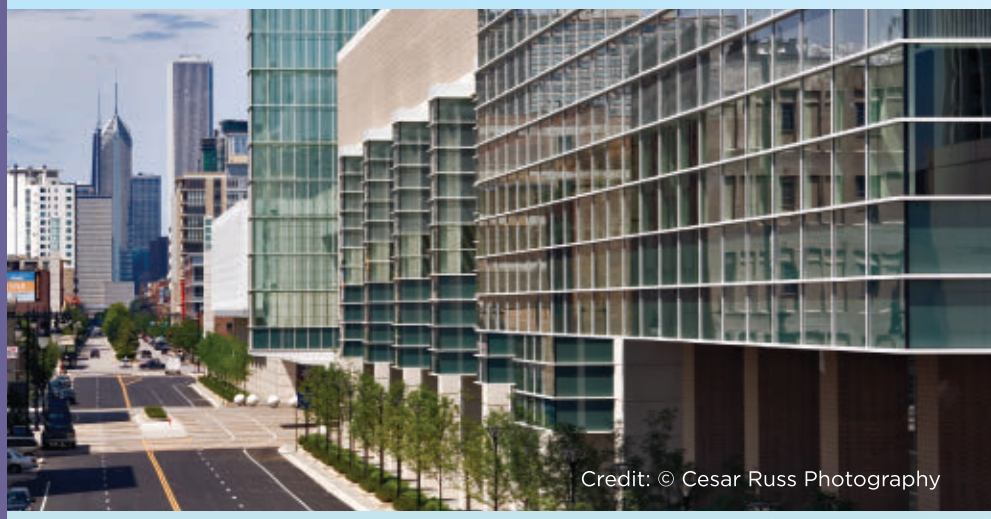

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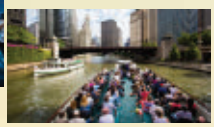

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When Home Buying Is Child's Play

During an open house I was hosting, I was approached by two children holding hands. The boy told me he was 10 years old and his girlfriend was 9. They said they were getting married and were looking for a home. The house they intended to buy needed to be on this particular block, they said, because its where they lived and they weren't allowed to go farther without an adult. They also wanted a pool because they were both taking swimming lessons.

Since one of their dads was accompanying them, I played along and let the kids look around the house. After the tour, the budding couple said they had each selected (separate) bedrooms. They said the house was nice but the microwave over the stove would need to be relocated because neither could reach it. They took my open house flyers and said they would discuss the $500,000 list price with their parents. It was the easiest "sale" I never made. I sure hope they come back in 15 years or so! —*Chris A. Paradiso, Watson Realty Corp, New Smyrna Beach, Fla.*

OLIVER WEISS ©2017

Caption Challenge winner:
Debbie Rawlins, American Scene Real Estate, Phoenix

JONNY HAWKINS ©2017

"This is not what I meant by owner financing with a balloon feature . . ."

See prior cartoons at realtorm.ag/caption-challenge

Honoring a Seller's Dying Wish

I was giving a listing presentation to a prospective seller, who was pleased with the list price I suggested for her home. She thanked me profusely for providing regular updates on the local market and for dropping off an American flag each 4th of July. But the meeting took a somber turn when she told me: "I'm dying of leukemia. My children will need help selling the house when I'm gone. I'm going to put your contact information in my will so they know who to call."

I was tongue-tied and humbled that she thought of me in this difficult time. Over the next year, I occasionally ran into her around town. Then after she passed away, I was contacted by her 18- and 19-year-old children. They asked me to list her home, knowing I would treat the family with the utmost integrity and professionalism. It was almost as if I became a custodian in their time of grief, helping them not only sell their home but also heal. —*Shiraz Ali Peera, Coldwell Banker Residential Brokerage, Tucson, Ariz.*

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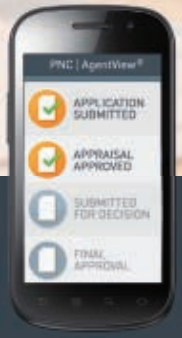

Explore PNC AgentView® today, and see how you can stay better informed and better connected to your clients.

PNC AgentView®, part of PNC Home Insight®, is designed to give you more visibility into your clients' mortgage applications than ever before. Get weekly and real-time status updates right in your inbox, so you can stay in the know and track all of your clients' applications in one place.

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