

# R.E. Source

The source of information for members of the Charlottesville Area Association of REALTORS®

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June 2005

## Volunteer to Save the Fireworks

It would be unforgivable if the number one City in North America and the birthplace of the man who wrote the Declaration of Independence failed to celebrate the 4th of July. That's why a dedicated group of volunteers has been working to organize and raise money for the annual event at McIntire Park. The plans are in place for a great event this year, but to make the event a success, many volunteers and a lot more money will be needed.

CAAR is taking a major role in the event again this year and helping to coordinate the volunteers needed to run the event and clean up the next day. Last year several REALTORS® and their family members stepped up to help at the event and we will need even more this year. If you can spare some time on the 4th, please help save the fireworks by volunteering.

Here are the jobs for which volunteers are needed:

- Crowd Control for Busses at end of evening



*continued on page 7*



By BENTON DOWNER, CAAR PRESIDENT

## Housing Trends - Where is the Market Going?

You may be sick of hearing about the Baby-boomers, but understanding their affect on the housing market in the coming years will help you position your real estate business for success. It is not very complicated - the more people in a home-buying age group, the more buyers we will have in the market place. Simple enough, but the key is understanding where the boomers (and other generations) are in the housing cycle.

### The Housing Cycle

Statistics show that the average consumer follows a well-defined housing cycle. In his book *The Roaring 2000's*, Harry S. Dent, Jr. uses statistical averages to define the housing cycle as follows:

- By Age 25 - Become apartment dwellers
- By Age 33 - Become first-time homebuyers
- By Age 44 - Trade-up to a larger home

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The mission of the CAAR is to enhance the membership's ability to conduct business professionally, ethically and profitably.

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## Dick Gilliland Recognized for Rescue Squad Volunteer Work as May CAAR Community Partner

**R**EALTORS® generally have a good record of community service, partly because they're in a unique position to see the needs of the area where they live and work, partly because it makes good economic sense to add to the desirable qualities of the community they're selling. May's CAAR Community Partner, Dick Gilliland, has a volunteer avocation that qualifies as one of the most vital tasks a community has to offer, an avocation that takes leadership, training, courage, and even a willingness to risk more than just time and comfort. Gilliland spends an astonishing 120 hours a week in his position as an Emergency Medical Technician for the Wintergreen Fire and Rescue Squad, a position he's filled for eight years, while also keep up with the demands of a thriving real estate business at Montague, Miller & Company's Nellysford office.



"It's never a dull moment having Dick around," says Pat Sury, the managing broker at the Montague Miller & Company's Rockfish office. "When he's sporting his fluorescent yellow rescue jacket, you know he's either heading out on a call or participating in a safety exercise involving burnt buildings or fiery automobiles." "Gilliland's passion for his community leads him to rush out of his office and jump into his SUV to head out on an emergency call either up on the mountain or in the Valley whenever he is needed", Sury says. Gilliland's commitment and energy have made all the difference to the squad. "Most folks in the community do not realize how close the squad came to failure in 1999," said Curtis Sheets, Chief of the Wintergreen Fire and Rescue Squad. "Dick stepped up to the challenge and lead the squad through tough times. Dick has committed literally hundreds of hours to training and is one of the most proficient volunteers we have." Because of his dedication and leadership over the long term, Gilliland has the title of Life Member, one of only two people ever to hold that honor. Sheets estimates that Gilliland, a retired Marine, serves about 24 hours per month on unplanned, emergency calls as well as his scheduled time each week. "He takes this volunteer responsibility very seriously," Sheets says, "and is always there when there's a need."

Not only the length of time and the number of hours of service distinguish Gilliland's work for the squad, but Sheets' words say everything about the type of leader Gilliland is: "Most important to me as the current group leader is the fact that Dick will volunteer for the least desirable tasks and never complain. I sense that Dick is this way with every group in which he is involved."

Besides his work in the physical training and rescue part of his position, Gilliland spends about 16 hours each month serving on the Rescue Squad Board of Directors, Sury says. In the past eight years, he has been a contributing member of the Board as well as holding the position of Board President for three terms.

Almost every facet of life in Nelson County is improved by Gilliland's presence, Sury adds. He serves 20 hours a month as a member of the Board of Directors of the Nelson County Chamber of Commerce and is past President of that Board. He is a member of the Board of Directors of the Virginia Economic Development Corporation, the Thomas Jefferson Emergency Medical Services Council, and past Vice-President of the Wintergreen Property Owner's Association.

"Dick is truly someone who cares about his Nelson County Community," Sury says. "I feel his exceptional contributions make a real difference to those around him and inspire other members of the community to get involved."

The CAAR Community Partner Award was created as a part of the "Community Spirit" initiative begun by 2003 CAAR President, Carolyn Shears. Continuing under the support and leadership of current CAAR President, Benton Downer, the Award's goal is to acknowledge and honor REALTORS® who make exceptional and beneficial contributions to our community, improving our quality of life. This award recognizes and draws attention to the work done by local REALTORS® with the hope of inspiring others to find ways to contribute as well.

Any CAAR REALTOR® member is eligible for the CAAR Community Partner Award. Applications are in the CAAR office as well as on the website, [www.caar.com](http://www.caar.com). REALTORS® may complete the application themselves, or, the volunteer organization or a fellow REALTOR® may submit the application on their behalf. Applications will be accepted throughout the year at the Charlottesville Area Association of REALTORS® office at 550 Hillsdale Drive, Charlottesville, VA 22901.

In addition to the recognition, the CAAR Community Partner receives an engraved plaque and a gift certificate from the sponsoring firm, C&F Mortgage, which has sponsored this award since its 2003 inception. If you have any questions about this award, please contact Awards Committee Chair Sabrina Thompson at 434-981-2407, or Vice-Chair Tara Savage at 434-981-4458, or Barbara Jones at CAAR, at 434-817-2396. ♦RES♦

## Nar Applauds Introduction Of Junk Fax Bill

The National Association of Realtors® congratulates U.S. Sens. Gordon Smith (R-Ore.) and Daniel Inouye (D-Hawaii) for reintroducing legislation that would alleviate problems created by new do-not-fax rules for consumers and businesses alike. The Junk Fax Protection Act, S. 714, is similar to legislation that was approved by the House of Representatives and Senate last year before time ran out. Cosponsors include Sens. Conrad Burns (R-Mont.), Byron Dorgan (D-N.D.), Frank Lautenberg (D-N.J.), Olympia Snowe (R-Maine) and John Sununu (R-N.H.).

NAR strongly supports efforts to limit unsolicited faxes, including the creation of a new consumer right to “opt out” of receiving faxes even from those with whom the recipient has an established business relationship. However the association believes that the Federal Communications Commission went too far by requiring signed, written permission before sending

faxes. NAR estimates that Realtors® would have been forced to create and store over 66 million permission forms to sustain the over 6 million home sales transactions that occurred last year.

“Unless Congress takes action soon, Realtors® will not be able to fax property listings to consumers who call and request such information without first getting written permission,” said NAR President Al Mansell, CEO of Coldwell Banker Residential Brokerage in Salt Lake City. “NAR calls on Congress to enact legislation that will eliminate junk faxes without creating costly regulations that burden legitimate businesses and hamper consumers’ ability to receive requested information in a timely manner.”

The FCC granted an extension, which expires June 30, 2005, to give Congress more time to complete consideration of do-not-fax legislation in response to a petition filed by NAR and state associations of REALTORS®. NAR is also a member of the Fax Ban Coalition, a broad-based group of over 600 businesses and trade organizations, which also filed a petition requesting a six-month delay in the effective date of new do-not-fax rules.

Learn more about the do-not-fax rules at [www.realtor.org](http://www.realtor.org).  
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## How To Read Your Prospect Like A Book

BY JOHN BOE

**T**op salespeople and the most successful managers recognize the importance of nonverbal communication in the selling process and have learned to “listen with their eyes.” They understand that one of the easiest and most effective ways to close sales is to be aware of their prospect’s “buy signals.”

Are you aware that your body language reveals your deepest feelings and hidden thoughts to total strangers?

Body language is a mixture of movement, posture and tone of voice. It might surprise you to know that research indicates over 70 percent of our communication is done nonverbally. In fact, studies show that nonverbal communication has a much greater impact and reliability than the spoken word. Therefore, if your prospect’s words are incongruent with their body language gestures, you would be wise to rely on their body language as a more accurate reflection of their true feelings.

### Gain the Competitive Edge

Get started on the right foot. Research shows that we decide in the first few moments whether we like someone or not. Yes, we also judge a book by its cover too. There is absolutely no substitute for a positive first impression. Create a favorable first impression and build rapport quickly by using open body language.

In addition to smiling and making good eye contact, you should show the palms of your hands, keep your arms unfolded and your legs uncrossed.

Create harmony by “matching and mirroring” your prospect’s body language gestures. Matching and mirroring is unconscious mimicry. It’s a way of subconsciously telling another that you like them and agree with them.

The next time you are at a social event, notice how many people are subconsciously matching one another. Likewise, when people disagree, they subconsciously mismatch their body language gestures.

You can build trust and rapport by deliberately, but subtly, matching your prospect’s body language in the first ten to fifteen minutes of the appointment. For example, if you notice that your prospect has crossed their arms, subtly cross your arms to match them. After you believe you have developed trust and rapport, verify it by uncrossing your arms and see

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**The next time you are at a social event, notice how many people are subconsciously matching one another. Likewise, when people disagree, they subconsciously mismatch their body language gestures.**



if your prospect will match and mirror you as you move into a more open posture.

If you notice your prospect subconsciously matching your body language gestures, congratulations, because this indicates you have developed trust and rapport. Conversely, if you notice your prospect mismatching your body language gestures, you know trust and rapport has not been established and you need to continue matching and mirroring them.

### Body Language Basics

Be mindful to evaluate the flow of “gesture clusters” rather than isolated gestures taken out of context. Listed on the following page are some important body language gestures that will help you close more sales in less time. ►

# Save the Fireworks

*continued from cover*

- Gate guards (1 or 2 hour shifts starting early in the day)
- Donation Collectors during the event
- Park Clean-up (early on the 5th) - kids welcomed
- Golf Course Clean-up (early on the 5th) Sorry no kids.

In addition to volunteers, the event needs money to operate. The City of Charlottesville contributes a lot of services (police, fire, CTS and Parks), but the event itself is totally funded by the wonderful people and businesses in our area. The committee has established a Save the Fireworks Foundation so members of the community can make tax deductible contributions. If you are interested in contributing, send an e-mail to [Dave@caar.com](mailto:Dave@caar.com) or call the Save the Fireworks Pledge-line at 434-220-0799.

Money or time (or both), please do what you can to support the special community event. ♣RES♣

## Housing Trends

*continued from cover*

By Age 52 - Buy a vacation home  
By Age 65 - Buy a retirement home

Of course these are “average” homebuyers which we all know don’t exist, but the cycle is valid in predicting the market trends. If we apply this housing cycle to the generation waves (boomers, X’ers, and the new-boomers), we can easily and accurately predict housing trends.

### Generation Waves

It is not hard to understand that the real estate business (and any other business) is a numbers game. If you have 40 customers you will sell more homes than you will if you only have 4 customers. America has three well-defined generation waves moving through the home-buying process - Baby-boomers, Generation X, and the New Boomers. A fourth generation, the Bob Hope Generation, is almost through the housing cycle, so we will not evaluate them. The overall size of the three generations is what will drive home-buying trends. In general, we can think of the Baby-boomers as a huge wave of consumers, followed by a relatively small Generation X, which is followed by another huge wave of New-Boomers.

By applying these population waves to the housing cycle we can easily see what type of homes are going to be hot commodities. If you think of the three generations as waves in the ocean, here are the crests and troughs (peaks and valleys) we can expect from each category (see chart on page 8).

The chart indicates that in the year 2000, demand for retirement homes and apartments bottomed out and will increase dramatically over the next 15 to 20 years. Vacation home sales will also continue a substantial growth trend for the next 10 years. First-time buyers have been declining since the early 1990’s, but will start to re-bound in the early part of next decade. Move-up buyers are the “big spenders” in the housing cycle and their effect on the economy is more

*continued on page 8*

## Body Postures

There are two basic categories: Open/Closed and Forward/Back.

In an open and receptive body posture, arms are unfolded, legs uncrossed, and palms are exposed. In a closed body posture, arms are folded, legs are crossed, and the entire body is usually turned away.

- Leaning back and closed = Lack of interest
- Leaning back and open = Contemplation and cautious interest
- Leaning forward and closed = Potential aggressive behavior
- Leaning forward and open = Interest and agreement

## Head Gestures

- Head neutral = Neutral and open attitude
- Tilted back = Superior attitude
- Tilted down = Negative and judgmental attitude
- Tilted to one side = Interest

## Facial Gestures

- Eye rub = Deceit, “see no evil”
- Eye roll = Dismissive gesture that indicates superiority
- Looking over top of glasses = Scrutiny and a critical attitude
- Nose rub = Dislike of the subject
- Hand or fingers blocking mouth = Deceit, “speak no evil”
- Chin stroking = Making a decision
- Thumb under chin with index finger pointing vertically along the cheek = Negative attitude and critical judgment

Are you missing your prospect’s buy signals? As a professional salesperson you must continuously monitor your prospect’s body language and adjust your presentation accordingly. By knowing your prospect’s body language gestures you will minimize perceived sales pressure and know when it’s appropriate to close the sale!

## Action Plan

1. Keep this article handy and read it again just before your next client appointment.
2. Before you begin matching and mirroring the body language gestures of your prospects, practice first by matching and mirroring family members, friends or associates.
3. During your appointment, make a mental note of your client’s three most frequently used gestures.
4. Identify your three most frequently used gestures and work on eliminating any negative or intimidating gestures. ♣RES♣

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## AUTHOR INFORMATION

### John Boe

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# Housing Trends

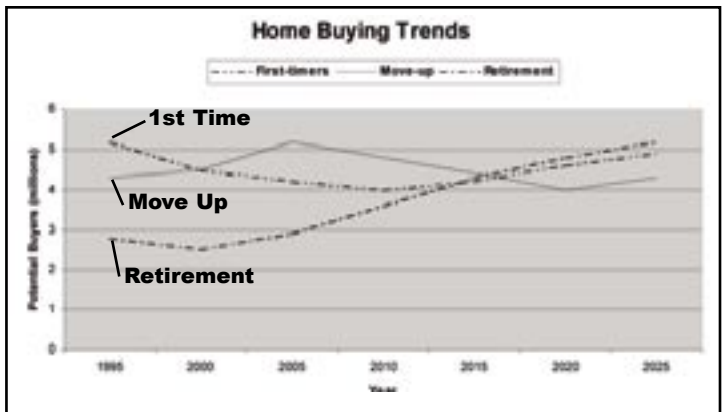
*continued from cover*

dramatic. According to the data, 2005 is the peak for move-up buyers and they will start a slow decline for the next 15 years. As move-up buyers slowly decrease, retirement buyers will increase and should overtake the number of move-up buyers in the marketplace around the middle of next decade. This is caused by the massive baby-boomer generation retiring starting in 2008 and continuing to retire for nearly 20 years.

Perhaps the most important trend we see in this chart is the dramatic increase in the need for retirement homes over the next 20 years. Since Charlottesville is already a popular retirement location, we can expect this trend to dominate our housing market for many years to come. In fact, by the end of the next decade we can expect demand for retirement homes to exceed demand for either first-time or move-up properties. This represents a dramatic change from today where the move-up buyers are the driving force. Companies that understand these market dynamics and plan their services for these trends will be ready to take advantage of the changing market dynamics.

It is difficult to predict what the effect of these generation waves will be on the overall real estate market in Charlottesville, but we can be certain that the long term success of real estate in Charlottesville will be based on how we are able to satisfy the needs of first-time and retirement home buyers. These two categories have a higher need for affordable units, so we are going to need to make sure we address that issue long term. In other words, if you think housing affordability is a big issue now, just wait because this is just the tip of the iceberg.

If you have any questions about housing trends or other related topics, please feel free to contact Dave@caar.com or 434-817-2393. ♦RES♦



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# News Source



## National

### **NAR Board Blends IDX, VOW Policies; Rejects Standards Initiative**

The Board of Directors of the National Association of REALTORS®, in preparing to negotiate with the U.S. Department of Justice over aspects of the association's Virtual Office Web site (VOW) policy that the department alleges may violate antitrust laws, voted to fold key aspects of its VOW policy into its Internet data exchange (IDX) policy and affirm the principle that brokers own their listings and maintain the right to determine their use.

The enhanced IDX policy now requires brokers to refresh the listing data on their Web sites every seven days and to make appropriate efforts to protect information from data theft; these provisions were parts of the VOW policy that were added to IDX rules.

The action, taken at the close of the 2005 REALTORS®

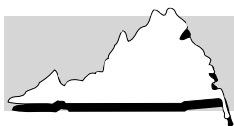
Midyear Legislative Meetings & Expo—which which ran May 10-14, attracted a record 9,800 attendees, and hosted President Bush for a speech—followed a meeting on May 11 between NAR and DOJ over the antitrust implications of the association's VOW policy that gives brokers, through what's known as a selective opt out, the right to decide on which broker VOWs their listings may appear.

For full report please visit [www.realtor.org](http://www.realtor.org)

### **NAR Building Given High Environmental Award by Green Building Council**

The National Association of REALTORS® new Washington headquarters building has been awarded a Silver certification for achieving a high level of environmental performance as part of the Leadership in Energy and Environmental Design (LEED) Green Building Rating System.

The striking, glass-wrapped, award-winning structure at 500 New Jersey Avenue, NW, is the first newly constructed building in the District of Columbia to be honored for meeting "green" standards set by the U.S. Green Building Council.



## State

### **Annual Convention & Trade Expo**

Sept. 28 - Oct. 2, 2005

Norfolk Marriott Waterside  
Norfolk, VA.

The Virginia Association of REALTORS® Annual Convention & Trade Expo, "VAR Plugged In '05", continues to be the best value for real estate professionals anywhere. Attracting top

producers, industry leaders, managers and brokers, and new agents, this year's program again promises to provide the latest in education plus great opportunities for your continuing education requirements.

### **HUD Announces More Than \$20 Million To Help Develop Housing For Very Low-income Elderly**

The Department of Housing and Urban Development today announced more than \$20 million in grants to provide pre-development funding for 104 sponsors of Section 202 Elderly Housing projects in 38 states. The funds will assist them in bringing their projects from the award of a Section 202 grant



## Local

### **21st Annual Walk for Kids**

The CAAR Community Relations Committee is recruiting members for UVA Children's Hospital Walk for Kids Saturday, June 4th. Anyone who would like to participate in the walk please contact Heather Savage at (434) 760-3080 or email [heather@wesellcharlottesville.com](mailto:heather@wesellcharlottesville.com) for coordination of events that day. There will be a picnic following the event. To donate please visit

<http://www.justgiving.com/pfp/caar>

### **CAAR Trade Show – Save the Date!**

The "2nd Annual CAAR Trade Show" is scheduled for Thursday, September 15th, 9:00 AM - 5:00 PM, at the DoubleTree Hotel. This is an event you will not want to miss!



There will be a wide assortment of classes to attend, CE and PLE credits to be earned, lots of exhibitors to share a wealth of information with you, prizes to be won, lunch, and lots of great networking to be done.

The "theme" for this year's event is "Hawaii '05" which will be lots of fun for the exhibitors to use in decorating their booths! So dig out your grass skirts and your tiki torches, flip flops, and Hawaiian skirts. More details will be forth coming. Aloha!

### **2006 Leadership Academy Application**

CAAR has been fortunate to have three local REALTORS® participate in the first ever VAR Leadership Academy. Drake

The award was presented to NAR at its Board of Directors meeting Saturday that closed out NAR's six-day Midyear Legislative Meetings & Trade Expo. A record-breaking number of 9,800 REALTORS® and guests attended this year's meeting.

NAR President Al Mansell accepted the award for the association, saying the landmark structure just two blocks from the U.S. Capitol is a bold political, architectural and environmental statement by NAR. "And it's not just a new house for our association of 1 million members, but also it's a new home that's the best in Washington."

Read more at [www.realtor.org](http://www.realtor.org)

### **NAR Seeks Increase in Homeownership Through Counseling Education Partnership with Neighborworks America**

Quality standards for homeownership education and counseling are crucial to raising communities of informed homebuyers, experts told a gathering of REALTORS®.

to initial closing within the allotted 18 months.

"The Department is aware of the complexities of developing Section 202 projects and understands that a lack of predevelopment funding may be a contributing factor in many instances where project sponsors are not able to move their approved projects forward within the required timeframe," said John C. Weicher, Assistant Secretary for Housing-Federal Housing Commissioner.

The Section 202 Demonstration Planning Grant Program will provide upfront funds for such predevelopment activities as architectural and engineering work, site control, and other expenses related to the development of the projects prior to

Van de Castle, Pat Jensen and Pat Sury have already attended two of the four retreats required to complete the program and all three claim it has been a fantastic experience. If you'd like to be part of the 2006 class, now is the time to apply. The application for the Leadership Academy Class of 2006 is posted on VAR's website and the deadline for application is August 1, 2005.

The dates for the 2006 retreats are as follows:

- RETREAT 1: January 17-19, The Inn at Colonial Williamsburg
- RETREAT 2: April 18-20, Natural Bridge Resort
- RETREAT 3: July 25-27, Wintergreen Resort
- RETREAT 4: One full day at the VAR Annual Conference at The Homestead

For more information, please call Ann Taylor or Marc Lebowitz at 804-264-5033.

Many communities are built by REALTORS® partnering with counseling agencies, said Joanne Poole, a REALTOR® and president of the Maryland Association of REALTORS®, during a workshop on business opportunities and counseling partnerships at the National Association of REALTORS® Midyear Legislative Meetings & Trade Expo.

"The key as a REALTOR® is to identify a good counseling agency that brings good candidates," Poole said. "It's important to build relationships that are two-sided and built on trust. It's very important to build mutual respect for each other. You need to have a relationship before you can build a partnership," she said.

NAR is among the founding sponsors of NeighborWorks Center for Homeownership Education and Counseling program. Counselors trained by NeighborWorks NCHCEC program are expected to provide education and or counseling services to more than 1 million households annually by 2007. This type of sponsorship is one example of how REALTORS® add value to the real estate transaction. For full article visit [www.realtor.org](http://www.realtor.org)

initial closing. Without the grant funding such costs would not be reimbursable until closing or would have to come from other funding sources.

To be eligible for the grants, the activities must otherwise be eligible for funding under the Section 202 Supportive Housing for the Elderly Program. The maximum grant amount per single application is \$400,000, however no more than \$800,000 could be awarded to a single sponsor or its affiliated organizations.

For full article visit <http://www.hud.gov/news/release.cfm?content=pr05-060.cfm>

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# Who's Who & Where

## NEW REALTOR® APPLICANTS: APRIL 13TH – MAY 20TH, 2005

In accordance with Article V, Section 3 of the Association's Bylaws, formal announcement is made of applications for REALTOR® membership. Please submit any concerns to CAAR in writing no later than 10 days after this publication:

<b>Barbara Berk</b>	Real Estate III Rio Square
<b>Bob Bossi</b>	Montague Miller & Co.
<b>Liza Bottas</b>	Century 21 Real Estate Resources
<b>Barbara Bozsik</b>	RE/MAX Excellence
<b>Shawna Crow</b>	Akarion Realty
<b>Joseph Darr</b>	Frank Hardy Inc.
<b>Laurie Fear</b>	Real Estate III North
<b>Penny Glaeser</b>	RE/MAX Excellence
<b>Clay Greene</b>	Real Estate III Downtown
<b>Jamie Heard</b>	Real Estate III Nelson
<b>Kristy Herring</b>	Barnett Real Estate
<b>Lisa Jones (Broker)</b>	Pavilion Properties
<b>Terri McClanahan</b>	Frank Brown & Associates
<b>Charles McDonald</b>	Real Estate III West
<b>Dean Miner</b>	Summit Realty Company
<b>Dave Moore</b>	RE/MAX Excellence
<b>Linda Moore</b>	RE/MAX Excellence
<b>Melissa Morris</b>	Assist2Sell-First Rate Realty
<b>Jeff Ocean (Broker)</b>	The Ocean Group, Inc.
<b>Tony Santoro</b>	Akarion Realty
<b>Jan Seabaugh</b>	Real Estate III North
<b>Tiffany Shifflett</b>	Real Estate III West
<b>Matt Short</b>	Virginia Land Company
<b>Robby Sobeck</b>	Four Seasons Realty
<b>Randy Switz (Broker)</b>	Situs Appraisal, LLC
<b>Mark Tate</b>	RE/MAX Excellence
<b>Tricia Traugott</b>	Montague Miller & Co. Palmyra

## NEW REALTOR® MEMBERS APPROVED BY THE BOARD IN MAY:

<b>Brian Almarode</b>	Century 21 Monticello Properties
<b>Arthur Austgen</b>	Bill Porter Realty LLC
<b>Bill Baker (Broker)</b>	United Country - Virginia Realty
<b>Richard Black</b>	RE/MAX Realty Specialists
<b>Jay Courage</b>	McLean Faulconer Inc, REALTORS®
<b>Jill Emerson</b>	Frank Brown & Associates, Inc.
<b>Corven Flynn (Broker)</b>	Akarion Realty
<b>Tina Sakell Hancock</b>	Frank Hardy Inc.

<b>Glenn Hughes</b>	HasBrouck Real Estate Corp.
<b>Heather Hurst</b>	Century 21 Monticello Properties
<b>Jennifer Johnson</b>	ERA Bill May Realty Co.
<b>Crystal Lane</b>	Help-U-Sell Real Estate - Presidential
<b>Dan Mays</b>	HomeSell Realty, Inc.
<b>Terry Milam</b>	Century 21 Real Estate Resources- Louisa
<b>David Pollard</b>	United Country - Virginia Realty
<b>Pam Tingley</b>	Century 21 Ray Caddell & Associates
<b>Dan Tribastone</b>	Summit Realty Company

## NEW "MLS ONLY" MEMBERS:

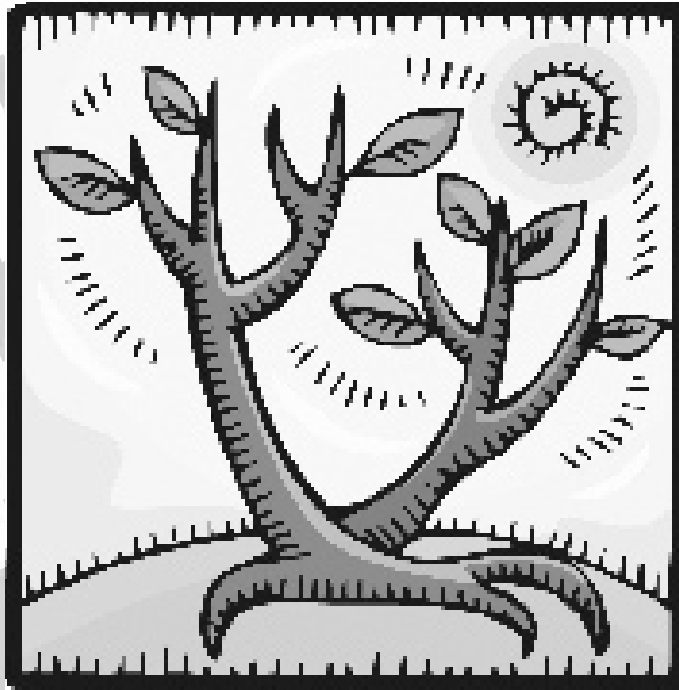
<b>James Baker (Broker)</b>	James P. Baker, Jr.
<b>Susan Dean</b>	Montague Miller & Co. Orange
<b>Kevin Dugan</b>	Jobin Realty - Manassas
<b>Dana Faulconer</b>	Jack Samuels Realty
<b>Stephen Grannis</b>	Montague Miller & Co. Orange
<b>Winifred Higgins</b>	Jack Samuels Realty
<b>Debbie Holland</b>	RE/MAX Commonwealth Group
<b>Crawley Joyner</b>	Joyner Fine Properties
<b>Loretta Kelly (Broker)</b>	Kelly 'N Kelly Realty Inc.
<b>Cynthia Lawhorne</b>	Harris & Co. REALTORS®
<b>Barbara Maniatakis (Broker)</b>	Jobin Realty - Manassas
<b>Ed Melton (Broker)</b>	Morgan Creek Realty, LLC
<b>Bob Robinson</b>	Real Estate III Fishersville
<b>John Ruff (Broker)</b>	Ruff & Company
<b>Bill White (Broker)</b>	Joyner Fine Properties
<b>Liz Wilson</b>	Kelly 'N Kelly Realty Inc.

## NEW CAAR AFFILIATE MEMBERS & FIRMS:

<b>Boston Craddock</b>	Wells Fargo Home Mortgage
<b>Amy Cobbs</b>	Wells Fargo Home Mortgage
<b>Greg Dudley</b>	Community Mortgage, LLC
<b>Rod Thomas</b>	Charlottesville Press, Inc.
<b>David Raynolds</b>	Faulconer Construction Co.
<b>Kartcher Pauley</b>	Holiday Inn University Area
<b>Chris Prang</b>	Carteret Mortgage
<b>Debra Gooden</b>	Wells Fargo Home Mortgage
<b>David Passerell</b>	Allied Home Mortgage
<b>Irene Sandridge</b>	American Home Mortgage

continued on page 14

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**Forest Ridge**

# Who's Who

continued from page 12

## REALTORS® WHO TRANSFERRED:

	From:	To:
<b>Debbie Cash</b>	Real Estate III Forest Lakes	RE/MAX Assured Properties Pantops
<b>Roni Falls</b>	Frank Brown & Associates	RE/MAX Realty Specialists
<b>Stu Guskind</b>	Real Estate III Jefferson Centre	Real Estate III Downtown
<b>Marvin Hamilton</b>	Wintergreen Real Estate Co.	Montague Miller & Co. Rockfish
<b>Jerry Hansborough</b>	Real Estate III West	RE/MAX Excellence
<b>Trina Humes</b>	RE/MAX Excellence	Keller Williams Realty
<b>Sirlei Kaiser- Ramirez</b>	Real Estate III North	Keller Williams Realty
<b>Susan Wagner McLaughlin</b>	RE/MAX Assured Properties Pantops	RE/MAX Realty Specialists
<b>Susan Reppert</b>	Roy Wheeler Realty Co.	Real Estate III Rio Square
<b>Lisa Rogers</b>	RE/MAX Assured Properties Pantops	RE/MAX Realty Specialists
<b>Helene Rosenberg</b>	Real Estate III West	Virginia Hahn Realty LLC
<b>Brian Stone</b>	Century 21 Manley Associates	The Ocean Group, Inc.
<b>Tom Weber</b>	Virginia Estates/ Frank Hardy Properties	Real Estate III Nelson
<b>Doug Wells</b>	Roy Wheeler Realty Co.	Real Estate III Nelson

## AFFILIATE MEMBERS WHO TRANSFERRED:

	From:	To:
<b>Denise Bennett</b>	Countrywide Home Loans	American Home Mortgage
<b>Fernando Garay</b>	Countrywide Home Loans	American Home Mortgage
<b>Susan Gentry</b>	C&F Mortgage Corporation	Allied Home Mortgage
<b>Phil Mahone</b>	C&F Mortgage Corporation	Allied Home Mortgage
<b>Cheryl Martino</b>	Bank of America Mortgage	Wells Fargo Home Mortgage
<b>Lynda Mills</b>	Countrywide Home Loans	American Home Mortgage
<b>Nancy Povall</b>	Countrywide Home Loans	American Home Mortgage
<b>Larry Saunders</b>	C&F Mortgage Corporation	Allied Home Mortgage
<b>Ron Waddell</b>	C&F Mortgage Corporation	Allied Home Mortgage

## REALTORS® WHO BECAME INACTIVE:

<b>Bill Alderman</b>	ERA Bill May Realty Co.
<b>Cassandra Astolis</b>	RE/MAX Excellence

## AFFILIATE MEMBERS WHO BECAME INACTIVE:

<b>Danielle Fitz-Hugh</b>	Holiday Inn University Area
<b>Phil Heggie</b>	C&F Mortgage Corporation
<b>David Morales</b>	Wells Fargo Home Mortgage
<b>Mike Platt</b>	C&F Mortgage Corporation
<b>Emily Rhinelander</b>	Countrywide Home Loans

## Congratulations



**Percy Montague**   **Carol Clarke**   **Pat Jensen**   **Peter Scherman**   **Drake Van de Castle**

VAR recently recognized the following CAAR REALTORS® for their RPAC contributions at the "Sterling R" level (contribution of \$1,000 or more): **Percy Montague**, Montague Miller & Company, **Carol Clarke**, Montague Miller & Company, **Pat Jensen**, Real Estate III North, **Peter Scherman**, The Glendower Company, and **Drake Van de Castle**, Assist2Sell – First Rate Realty.



**Nancy Sherman**

Congratulations to **Nancy Sherman** of Real Estate III West for recently earning her GRI designation! The Virginia REALTOR® Institute awards the GRI designation which is recognized nationwide as the standard of excellence for real estate knowledge and professionalism.

CAAR Affiliate Firm C&F Mortgage has set up new digs in the newly constructed Glenwood Station. Their new address is 944 Glenwood Station Lane.



**CAAR and The Real Estate Weekly staffers have taken team building to a whole new level by forming their own softball team, appropriately called "CAAR Wrecks."**

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## Appraisal Reports

By JIM KENNEDY

All appraisal reports are not created equal. There are several types of reports which a mortgage lender might request. By design each of these reports varies in depth, detail, and accuracy. How they are selected is up to the lender.

There are four types of appraisals reports which a lender might request for an owner occupied, single family property. Though there are several other report forms out there the following are the most common ones:

**2075 (Desktop Underwriter Property Inspection Report):** No value is determined at all, the lender only wants confirmation that the property exists, that the exterior does not appear damaged, and that no detrimental neighborhood conditions exist.

### **2055 (Desktop Underwriter Quantitative Analysis Appraisal Report):**

With only an exterior inspection of the subject, commonly known as a drive-by appraisal. The value estimate is determined based on a general price bracketing of "similar appearing" properties. This is not very accurate since little is known

about the subject's interior quality, condition, or living area. It is like being asked to value suitcase by only looking at it, not knowing if it's empty, or full of one dollar bills, or one-hundred dollar bills. But it could use a little cleaning and the handle might need repairing.

### **2055 (Above Form):**

With an exterior and interior inspection. Since there are fewer assumptions and more facts known about the subject, the result is a better quantified value. But still, there is limited accuracy since potentially important details are excluded, by design, on this form.

### **1004 (Uniform Residential Appraisal Report):**

More commonly known as the URAR or Full Appraisal. This report considers all key aspects of the property, more detailed quality and condition, land value and reproduction cost, it also considers income value if needed. This report is the most accurate.

What differentiates one report from the next is the scope of work or amount of detail; the 2075 has the least and the 1004 has the most.

When these forms are used and why depends on several factors. Lenders have specific criteria which determine which appraisal report to request. They base their decision on a variety of conditions like the borrower's credit history, income level, loan amount, loan to value ratio, land value to overall value ratio; and above all, the lender's report requirement for their investor.

When a specific report should be used is a function of how crucial the appraised value is. The more important the value, the more in-depth the appraisal process should be. So if you have a financially strong buyer needing a low loan to value mortgage, an exterior type report might suffice. But, if your buyer is borrowing 95% and has low income, the full appraisal report should be used.

Beware if your buyer wants to make financing related changes, such as the mortgage amount or even changing lenders. Let's say the purchaser decides to go for a 90% loan vs. the initial 50%. This could change the lender's appraisal report requirements. So the initial drive-by report which was ordered now can not be used, and a full report must replace it. Also, when changing lenders, the first lender's appraisal report type may not be acceptable to the next lender. As a related caution, the first lender is the appraiser's client, who must be notified and must approve the reassignment of the appraisal report to the next lender, in writing. You definitely do not want to be dealing with report changes at the last minute and right before closing.

If you have any questions feel free to email me at [jk@kennedyappraisals.com](mailto:jk@kennedyappraisals.com) ♦RES♦

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# Education Calendar

*A Look Ahead @ Education*

Register Online: [www.caar.com/edcalendar.asp](http://www.caar.com/edcalendar.asp)

## JUNE

- 7**     **GRI 405 Marketing the Property**  
8:00 a.m. – 5:00 p.m.
- 8**     **GRI 405 Marketing the Property**  
8:00 a.m. – 5:00 p.m.
- 15**    **200 Understanding Agency and Contracts**  
8:30 a.m. – 12:30 p.m.
- 15**    **201 Fair Housing and Legal Update**  
1:00 p.m. – 5:00 p.m.
- 22**    **102 – 202 Ethics**  
8:00 a.m. – 12:00 p.m.
- 22**    **103 – 203 Renovation Finance**  
1:00 p.m. – 5:00 p.m.

## JULY

- 8**     **New Member Orientation**  
9:00 a.m. – 4:00 p.m.
- 14**    **200 Understanding Agency and Contracts**  
8:30 a.m. – 12:30 p.m.
- 14**    **201 Fair Housing and Legal Update**  
1:00 p.m. – 5:00 p.m.
- 19**    **102 – 202 Ethics**  
8:30 a.m. – 12:00 p.m.
- 19**    **GRI 410 The Code of Ethics IS Good Business**  
8:00 a.m. – 5:00 p.m.



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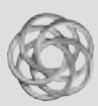
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## Send Several Emails With Just One Click Of Your Mouse

BY TRACEY LAWTON

- Are you fully utilizing the features of your email program?
- Do you know that with just one click of your mouse you can send multiple emails?
- Do you regularly send the same email to the same group of people?
- Would you like to send the same email to several people, but do not want the recipients to know whom else your email has been sent to?

If you've answered yes to any of these questions, then you will find below some tips on making this process much quicker through the use of the BCC (blind carbon copy) and Distribution Group facilities in your email program.

The instructions below are based on using Microsoft Outlook and Outlook Express, although, from my own experience, I know that similar features are available in other email programs.

### BCC (Blind Carbon Copy) Feature

- How many times have you received an email only to see several email addresses in the To field?  
If you can see these email addresses, then so can all the other recipients.
- How many times have you received an email where the To field states 'Undisclosed Recipients'?

You know that this email has been sent to several people, but you have no idea who else has received it.

In the second scenario, the Bcc feature was used to send the same email to several different people. One very good reason for doing this is to provide recipient confidentiality. This is especially important if you are sending out a regular mailing and you have undertaken not to make your mailing lists' details available to third parties.

### How To Use The Bcc Feature

When composing new emails you will see that there are three fields before the subject line:

- To...
- Cc...
- Bcc...

Tip: If you can't see the Bcc field and just have the To and Cc fields showing, select View and then Choose Bcc field.

When you compose your email, you do it in exactly the same way you usually do, EXCEPT you add your recipients to the Bcc field, NOT the To field.

I also recommend placing an email address into the To field, and, again to protect recipient privacy, add yourself to this field. I would advise creating a 'ghost' contact in your address book. Add the name 'Undisclosed Recipients' and put your email address into the email address field. That way when

the email is sent out, all the recipients will see is 'Undisclosed Recipients' in the To field (they will not know who else has received the same email) and you will be sending yourself a copy so that you can see exactly what has been received by your list.

### Distribution Groups

- How often have you had to send the same email to the same group of people on a regular basis?
- Have you had to add their name into the To field each time?
- Don't you wish there was a quicker and easier way of doing this?

Well, there is - Distribution Groups.

1. Go to your address book and select New.
2. This time, don't choose New Contact, but choose New Group.
3. Give your group a name, e.g. Newsletter Mailing List.
4. Then choose Select Members.
5. Go through your address book adding those contacts that are on your Newsletter Mailing List. As you are doing this, you will see that you are building up a group of people. Once you have selected everyone, choose OK.
6. Your new group now appears in bold letters in your address book.

Next time you want to send the same email to the same group of people, just select the group name from your address book and all the group members' email addresses will be added to your email - in either the To, Cc or Bcc fields, depending on which one you choose.

That's Just ONE CLICK Instead Of Several Clicks.

Again, if you want to protect recipient privacy, follow the procedure above for Bcc and put your own email address in the To field. ♦RES♦

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### COPYRIGHT

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### AUTHOR INFORMATION

#### Tracey Lawton

Tracey Lawton, Professional Virtual Assistant (PVA), has over 18 years office management and secretarial experience and worked in many different roles. Job titles have included word processor operator, clerical assistant, transcriptionist, receptionist, secretary, personal assistant and office manager. She has a Master Virtual Assistant Certification. For information, contact the Frog Pond at 800.704.FROG(3764) or email susie@frogpond.com



Peter Scherman,  
scherman@bbteam.com

## Article 12 of the Code of Ethics

*discusses presenting a true picture in advertising and representations to the public, which now includes the Internet.*

*Below is a case study involving domain names.*

By PETER SCHERMAN, PROFESSIONAL STANDARDS COMMITTEE CHAIR

### Article 12

REALTORS® shall be careful at all times to present a true picture in their advertising and representations to the public. REALTORS® shall also ensure that their professional status (e.g., broker, appraiser, property manager, etc.) or status as REALTORS® is clearly identifiable in any such advertising. (Amended 1/93)

### Case #12-17:

Use of Deceptive Domain Name/URL (“Uniform Resource Locator”) (Adopted May, 2001.)

REALTOR® X, a principal broker in the firm XYZ, was technologically savvy and constantly looking for ways to use the Internet to promote his firm and drive additional traffic to his Web site.

Being an early adapter to the Internet, he had registered, but not used, domain names that incorporated or played on the names of many of his competitors and their firms, including ABC, REALTORS®.

REALTOR® X and his information technology staff concluded that one way to drive traffic to the firm’s website would be to take advantage of the search engines commonly used by potential buyers and sellers. They realized that when potential buyers or sellers searched on key words like “real estate” or “REALTORS®” or on similar words, lists of domain names would appear, and that when consumers searched the Internet for ABC, REALTORS®, one of the domain names that might appear would be REALTOR® X’s domain name, abcREALTORS.com.

REALTOR® X decided to take advantage of the domain names that he had previously registered, and pointed several that used, in various ways, the names of his competitors, including “abcREALTORS.com,” to his site.

In a matter of days, REALTOR® X learned that he had been charged with a violation of Article 12 of the Code of Ethics by REALTOR® A, the owner of ABC, REALTORS®, alleging that his (REALTOR® X’s) use of the domain name “abcREALTORS.com” presented a false picture to potential buyers and sellers and others on the Internet.

At the hearing, REALTOR® X defended himself indicating that, in his opinion, use of a domain name was not advertising or a “representation” to the public but simply a convenient way for Internet users to find relevant websites. Moreover, “When websurfers reach my home page, there is no question

that it is my site since I clearly show XYZ’s name and our status as REALTORS®,” he continued. “These complaints are just a lot of sour grapes from dinosaurs who aren’t keeping up and who don’t realize that on the Internet it’s ‘every man for himself.’”

The Hearing Panel disagreed with REALTOR® X’s justification, indicating that while his use of a domain name that employed another firm’s name might not be precluded by law or regulation, it did not comply with the Code’s higher duty to present a “true picture.”

REALTOR® X was found in violation of Article 12, presenting an untrue picture in his representation to the public. ♦RES♦

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- 3. We can meet tight deadlines**
- 4. We can often help save on title insurance costs.**



# June 2005

## Open Houses Single & Group Tours:

1:00 p.m. Monday

sunday	monday	tuesday	wednesday	thursday	friday	saturday
			<b>1</b>	<b>2</b> 8:15 a.m. – 10:00 a.m. CAAR General Membership Meeting (Holiday Inn University Area)	<b>3</b>	<b>4</b> 8:30 a.m. CAAR Trash Pick-up Meet at Old Anderson Seafood Building (Near Circuit City)
<b>5</b>	<b>6</b>	<b>7</b> 9:00 - 10:30 a.m. CAAR Staff Meeting 8:00 a.m. – 5:00 p.m. GRI 405 Marketing the Property	<b>8</b> 8:00 a.m. – 5:00 p.m. GRI 405 Marketing the Property	<b>9</b> 9:00 - 10:00 a.m. IS Committee Meeting	<b>10</b>	<b>11</b>
<b>12</b>	<b>13</b>	<b>14</b> 9:00 - 10:30 a.m. CAAR Staff Meeting 2:00 p.m. Workforce Housing Committee Meeting	<b>15</b> 8:30 a.m. – 12:30 p.m. 200 Understanding Agency and Contracts 8:45 a.m. – 10:15 a.m. CAAR Board of Directors Meeting 11:00 a.m. – 12:00 p.m. Leadership Development Committee Meeting 11:00 a.m. – 12:00 p.m. Membership Committee Meeting 1:00 p.m. – 5:00 p.m. 201 Fair Housing and Legal Update	<b>16</b> 8:30 a.m. – 10:00 a.m. CAAR Board of Directors Meeting	<b>17</b>	<b>18</b>
<b>19</b>	<b>20</b> 2:00 p.m. – 3:00 p.m. Lockbox Committee Meeting	<b>21</b> 9:00 - 10:30 a.m. CAAR Staff Meeting	<b>22</b> 8:30 a.m. – 10:30 a.m. Commercial R.E. Forum (Off Site) 8:30 a.m. – 12:30 p.m. 102 – 202 CAAR Ethics 1:00 p.m. – 5:00 p.m. 103 – 203 Renovation Finance	<b>23</b> 8:45 a.m. – 10:00 a.m. Government Affairs Committee Meeting	<b>24</b>	<b>25</b>
<b>26</b>	<b>27</b> 11:00 a.m. – 12:00 p.m. Social Committee Meeting	<b>28</b> 9:00 - 10:30 a.m. CAAR Staff Meeting 9:00 a.m. – 12:00 p.m. Virginia Blood Services at CAAR	<b>29</b>	<b>30</b>		

## June General Membership Meeting

**Location: Holiday Inn University Area  
Thursday, June 2nd • 8:15 – 10:00 a.m.**

Speaker: Harrison Rue, Executive Director of the Thomas Jefferson Planning District

RSVP: 434-817-2399, email [education@caar.com](mailto:education@caar.com), or go to [www.caar.com/events.php](http://www.caar.com/events.php)

**SPONSORED BY: MORTGAGE CAPITOL INVESTORS**

## 2nd Annual CAAR Trade Show

# Hawaii '05

Thursday, September 15th 2005

9:00 a.m. – 5:00 p.m.

Double Tree Hotel  
Charlottesville, VA

