

The South Florida

REALTOR[®]

LEADERSHIP ISSUE 2009

The Educated Choice For Real Estate Professionals

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MISSION SUCCESS



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RAMB North

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You Asked... We Listened...
We're Delivering!

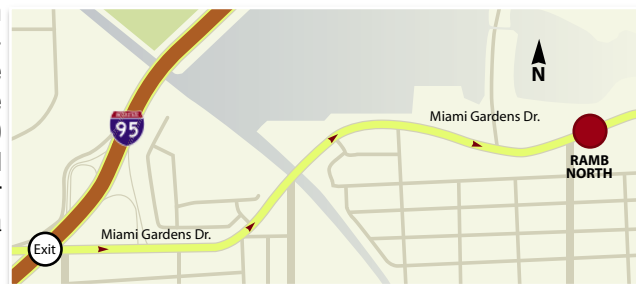
RAMB North will be...
95 Seconds East of I-95
3 Minutes West of Biscayne Boulevard
... on Miami Gardens Drive (NE 186 St)

The lease is signed and construction is about to begin on your new RAMB North Office and Conference Center!

It took us a while to find the perfect location with lots of FREE parking - for your convenience and service. We are thrilled to announce our new RAMB North Office and Conference Center at the Banco Popular Building at 1550 N. E. Miami Gardens Drive, Suite 400. RAMB's designer extraordinaire Tony Montero, Montero Designs, will be creating our RAMB Space.

Denise Word, RAMB North Manager who joined RAMB in July has enjoyed meeting many of you at RAMB events and is an important member of the RAMB Team. Previously at Florida Keys Board of REALTORS®, she has more than 25 years of experience in customer service and training and she has been an adjunct faculty member of a community college in Michigan. She also managed a national work/life program that served over 150,000 employees. Denise will be joined at RAMB North by RAMB Member Services Specialist Yessika Castro.

If you live or work in North Miami, Miami Beach, or South Broward, RAMB North will be your headquarters for seminars, training, Supra and all your membership needs.



Look for RAMB North GRAND OPENING Announcement - Spring 2009

JANUARY

Competitive Marketing Advantage Tools

Monday, January 26 – 1-3

Speaker: Katherine Chelius
Intracoastal Mall Gold Coast Schools
3577 NE 163 St., N Miami, FL 33160

Putting the Pieces Together - Learning to Use Your Free Marketing Tools

Tuesday, January 27 – 9-12

Speaker: Deborah Boza Valledor
The Miami Herald in West Broward
2010 NW 150 Avenue, Pembroke Pines, FL 33028

iMAPP

Thursday, January 29 – 10-12:30

Speaker: Nelson Roque
Intracoastal Mall Gold Coast Schools
3577 NE 163 St., N Miami, FL 33160

CMA Plus

Thursday, January 29 – 1:30-4:30

Speaker: Nelson Roque
Intracoastal Mall Gold Coast Schools
3577 NE 163 St., N Miami, FL 33160

FEBRUARY

List More – Using RAMB's Competitive Tools

Tuesday, February 3 – 1-3

Speaker: Katherine Chelius
Intracoastal Mall Gold Coast Schools
3577 NE 163 St., N Miami, FL 33160

Basic MLX

Wednesday, February 4 – 9:30-12:30

Speaker: Nelson Roque
Intracoastal Mall Gold Coast Schools
3577 NE 163 St., N Miami, FL 33160

Advanced MLX

Wednesday, February 4 – 1:30-4:30

Speaker: Nelson Roque
Intracoastal Mall Gold Coast Schools
3577 NE 163 St., N Miami, FL 33160

The Ins and Outs of Selling REOs

Friday, February 6 – 9-12

Speaker: Susie Lawson
Intracoastal Mall Gold Coast Schools
3577 NE 163 St., N Miami, FL 33160

Internet Marketing

Tuesday, February 17 – 10-12

Speaker: Mark Weithorn
Intracoastal Mall Gold Coast Schools
3577 NE 163 St., N Miami, FL 33160

Sell More – Using RAMB's Competitive Tools

Tuesday, February 17 – 1-3

Speaker: Katherine Chelius
Intracoastal Mall Gold Coast Schools
3577 NE 163 St., N Miami, FL 33160

Commercial Regional Update

Tuesday, February 18 – 9-11

Speaker: Paul Cauchi and Special Guests
Hollywood Jaycee's
2930 Hollywood Blvd, Hollywood, FL 33020
I-95 & Hollywood Blvd on the SW Corner of Hollywood Blvd across from the train station and I-95

What's Happening in the Luxury Market

Thursday, February 19 – 9-11

Panel of Luxury Marketing Specialists
Jade Beach
17001 Collins Avenue, Sunny Isles Beach, FL 33160

Tips and Tricks for Short Sales

Tuesday, February 24 – 9-11

Speaker: Martha Pomares
The Miami Herald in West Broward
2010 NW 150 Avenue, Pembroke Pines, FL 33028

Make More – Using RAMB's Competitive Tools

Tuesday, February 24 – 1-3

Speaker: Katherine Chelius
Intracoastal Mall Gold Coast Schools
3577 NE 163 St., N Miami, FL 33160

5 Steps to Commercial

Wednesday, February 25 – 9-11

Speaker: Paul Cauchi and Special Guest
Intracoastal Mall Gold Coast Schools
3577 NE 163 St., N Miami, FL 33160

iMAPP

Thursday, February 26 – 10-12

Speaker: Nelson Roque
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3577 NE 163 St., N Miami, FL 33160

Getting Leads to Your Website

Thursday, February 26 – 1-3

Speaker: Mark Weithorn
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INSIDE The South Florida REALTOR®

RESOURCE ISSUE 2008

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RAMB is the voice for real estate, influencing and shaping the industry.

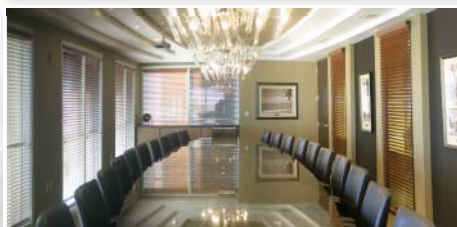
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To be the business and public policy advocate for REALTORS®.

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We invite you to visit your beautiful RAMB headquarters and enjoy a great cup of Starbucks coffee or visit our "virtual headquarters" online at **RAMBHQ.com**



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Introducing Katherine Chelius. Katherine brings to RAMB years of experience working with Realtor Associations and members across the nation, including FAR. Through training classes and local presentations, she brings to members the incredible suite of RAMB Products and Services. If you are interested in learning more about the unparalleled benefits of RAMB membership, contact Katherine today.

- 2 RAMB NORTH
- 4 RAMB Leaders
- 5 Commercial Leaders
- 6 Residential Leaders
- 7 Area Council Leaders
- 8 RAMB Professionals
- 11 RAMB Awards 2008
- 12 RCA Miami
- 14 Tomorrow's Tools for Today's REALTOR®
- 16 International Influence
- 21 Real Estate Trends for 2009
- 22 Government Affairs Update
- 24 Driving More Buyers & More Sellers to your Web Site
- 26 Designation Courses

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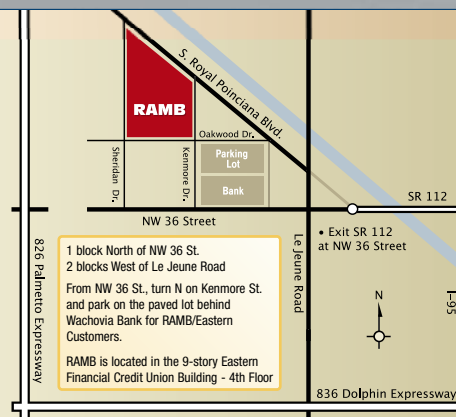
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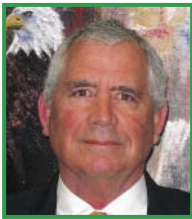
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RCA RAMB Gets 1st RCA Commercial Services Accreditation

The REALTORS® Commercial Alliance of Greater Miami and the Beaches (RCA RAMB) is the first association in the country to receive the RCA Commercial Services Accreditation, adding benefits and values to RCA RAMB members.

With RCA RAMB's newly acquired accreditation, members will receive additional research from RCA NAR as well as increased funding for programs, products and services in the future. This will result in future discounts for education and additional statistical reports for members.

The RCA Commercial Services Accreditation

■ Sets standards and benchmarks for state and local associations.

■ Recognizes and showcases RCA-accredited boards, which are leaders of excellence in the commercial area.

RCA RAMB members can market that they are a member of:

■ The first RCA-Accredited association in the nation
■ The largest commercial association in the state



Commercial Competitive Advantage Marketing Tools

- **Member-to-Member Marketing** with just one click
- **iMAPP** with tax, demo graphics, and the ability to print labels in seconds
 - Access to tax info in 40 Counties
 - Plat map commercial areas
- **Blogs** for Members - Start your own commercial investment blog
- **Immobil.com** - E-Marketing Tool & website, your Bio - all in 13 languages
- **MongoFax** - Use any fax machine to convert paper documents to a PDF - deliver via email
- **Money Magic** - Over 2 dozen financial analysis reports including financing, investor cash flow analysis & more!
- **DPI Showcase** - "Brand Yourself Website", personal info & custom links
- **TerraFly** - Satellite imagery, census data, environmental & more

Over \$8100 in FREE RAMB RCA Services with Membership

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A Leader in the Commercial
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is the largest commercial association in the state and the only Realtor® association dedicated exclusively to commercial real estate interests throughout Miami-Dade County.

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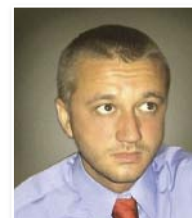
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NEED TO KNOW... WEBSITES & EMAIL ADDRESSES

RAMB - miamire.com or MyRAMB.com

My RAMB Account - ims.miamire.com

FAR - floridarealtors.org

NAR - realtor.org

ICREA - WorldProperties.com

MLXchange - sef.mlxchange.com

FREE RAMB Member Blogs - blog.miamire.com

FREE 13-Language Website - ramb.immobilier.com

Supra ActiveKey & Lockbox - supraekey.com

iMapp - imapp.com

RAMB Premium TerraFly integrated Map

RAMBterrafly.com

Great School Info - greatschools.net

DBPR/FREC - myfloridalicenses.com

Miami-Dade County - miamidade.gov

Search FL Corporations - sunbiz.com

FL R.E. Statistics - media.living.net

Broker/Manager/Agent Profitability Resources

BrokerProfitability.com

ListHub Listing asset management

ListHub.com

CyberHomes - CyberHomes.com

SellFon Lead Capture - sellfon.com

Hi-Definition Virtual Tours - RealBiz360.com

Announce Your Listings Electronically

AnnounceMyMove.com

Video Listing Tours - VidListing.com

Public MLS Search in 13 Languages

RAMBMLS.com

Public MLS Search Using TerraFly

MiamiMLSOnline.com

24/7 access to RAMB Products & Services

RAMBHQ.com

Purchase Domain Names & Internet Services

RAMBHQ.com

Seminar & Course Payment/Registration

shop.miamire.com

FREE 13-language Website

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Apply for membership

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RAMB Buys The World's Best marketing Tools Just For You...

CMA Plus provides me a tool that can easily produce a CMA that looks like it took hours to do in literally minutes, saving me valuable time. It has secured me at least two additional listings where I was competing with another agent. On two separate occasions it quickly indicated that the property I wanted to list would not sell at the price the seller wanted. Those two sellers decided to rent - I didn't spend six months battling with them over price, made two quick commissions, totalling several thousand dollars and have satisfied sellers who promise to list with me when the market improves.

Gail "Nina" Betancourt-Morgan, CRB, CRS, RSPS
Coldwell Banker Residential Real Estate



The REALTOR® Association of Greater Miami and the Beaches

RAMB Support

- Main Number (305) 468-7000
- Member Services Hotline (305) 468-7005
- RAMB Payment Hotline (24 Hrs) (305) 468-7025
- Fax Lines (305) 468-7030 or (305) 468-7070
- E-mail Information Requests info@miamire.com
- MLS Hotline (305) 468-7067
- Education Hotline/Event Registration (305) 468-7066
- NAR Information Central www.realtor.org or 1 (800) 874-6500
- FAR Legal Hotline (407) 438-1409
- FAR Tech Helpline (407) 587-1450
- FREC tel: 1 (850) 487-1397 fax: 1 (850) 487-9529
- Report Unlicensed Activity (866) 532-1440 or myfloridalicen.com

RAMB Services

- iMobile (888) 462-7701
- iMap (888) 462-7701 - http://www.imapp.com
- MLX Wireless Support (866) 304-0080 - mlxsupport@mosthome.com
- ShowingAssist 800-SHOWING (746-9464) - http://help.showingdesk.com
- GreatSchools.net GreatSchools.net
- MLS Tech Support/Interealty (888)-825-5472 ext. 3
- Support hours M-F, 8:30A to 8:30P & S-S, 8:30A to 3P
- Supra Lock Box/Key Support (877) 699-6787
- FREE Immobel 13-Language Website Info freewebsite@miamire.com
- VidListing (305) 720-2272

At Your Service - Your RAMB Professionals

CEO



Teresa King Kinney,
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Chief Executive Officer
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Specialty Areas

- Leadership, Contracts & Corp.
- Int'l. Council & Services
- Member Profitability
- Creative Solutions & Services!

COO



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Specialty Areas

- Competitive Advantage Marketing Tools
- Broker Profitability
- RAMB Marketing & Branding

Commercial



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Specialty Areas

- Commercial Marketing Tools
- Commercial Mbr. Profitability
- Commercial Leadership
- RCA Edu. Programs & Events
- Strategic Comm. Partners

Prof. Development



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Specialty Areas

- Helping Realtors for 12 years
- Education Seminars
- Designation Courses
- Int'l Congress & Expo
- Com. Alliance Events & Expo

Mbr. Relations



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Specialty Areas

- Helping Realtors for 33 years
- Education & Special Events
- Area Councils
- Luxury Homes Designation Courses

Gov. Affairs



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Specialty Areas

- Property Taxes
- RPAC Manager
- Smart Growth
- Housing Incentives
- Wellness Challenge

Business Development



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Specialty Areas

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- Assist Members with Products
- Meeting & Office Presentations
- Supporting Brokers & Agents new to RAMB

Editorial & Design



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Specialty Areas

- Public Relations
- Publications & Articles
- Media Relations
- Marketing and Branding
- Int'l Expos & Partnerships



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Specialty Areas

- The RAMB Brand
- Designing all Marketing Materials
- RAMB's Website
- RAMB Advertising



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Specialty Areas

- Helping Realtors for 27 years
- Prof. Standards
- MLS and IDX
- Member Services
- Finance & Operations

Prof. Standards



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Specialty Areas

- Helping Realtors for 20 years
- Professional Standards
- Committees & Leadership
- Registrar Edu. & Events

MLS



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Specialty Areas

- Helping Realtors for 30 years
- MLS Issues & Operations
- Rules & Regulations
- Member Assistance
- Database Integrity



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Specialty Areas

- Helping Realtors for 4 years
- MLS Oversight
- MLS iCheck
- IDX, RETS
- Input MLS Listings



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Specialty Areas

- Helping Realtors for 27 years
- MLXChange Training
- Passport Training
- Terraify Training
- iMAP Training

Member Services



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Specialty Areas

- The RAMB Member Experience
- Quality Assurance
- Escalated membership issues
- Billing & Collections
- MLS



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Specialty Areas

- Helping Realtors for 26 years
- Member Changes & Transfers
- Member Records & Reports
- Supra
- MLS



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Specialty Areas

- Helping Realtors for 28 years
- Supra Manager
- Realtor Store Manager
- Member Changes
- MLS



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Specialty Areas

- Helping Realtors for 28 years
- Member Changes & Transfers
- State & National Mbr./NRDS
- Membership Records
- MLS & MLS Reports



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Specialty Areas

- Helping Realtors for 21 years
- Membership Changes
- New Member Applications
- MLS ID's and Support
- Member Transfers



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Specialty Areas

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- RAMB Conference Ctr & Hq
- Prof. Development Support
- MLS & Member Services
- Registration Assistance



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Specialty Areas

- Reception & Official Greeter!
- Computer Training Schedule & Registration
- Free Immo 13 - language websites!

Accounting



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Specialty Areas

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- Financial Reporting and Accounting
- Audit Assistance & Support
- Investment Management

RAMB North



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Specialty Areas

- RAMB North Events
- Member Support & Service
- Competitive Advantage Marketing Tools



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- Member Changes
- New Members Applications
- Supra
- Realtor Store
- The Voice of RAMB

Operator



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Specialty Areas

- Member Care & Attention!
- Official Greeter!
- Reception
- Assisting with MLS ID's

From Your RAMB Professionals:

Call or email any of us – or come by and have a cup of Starbucks coffee here at RAMB! Collectively we have 330 years experience in working with Realtors and it's our pleasure to serve you. We're RAMB Proud – and we hope you've noticed that it's always "A Great Day at RAMB."



Chairman of the Board
Rick Burch, CRB, CRS, GRI

List More, Sell More, Make More

As 2008 draws to a close, I think we can all agree it was a unique year for South Florida real estate. We saw the market correction of the previous two years continue throughout 2008. As if that was not enough, 2008 brought us the collapse of the financial markets and unprecedented challenges in the mortgage financing sector.

With the beginning of 2009, the future looks bright for RAMB and its members. We appear to be seeing the light at the end of the tunnel for the market correction. Although prices

continue to fall in certain market sectors, the volume of sales is starting to show an increase. As the absorption rate of available inventory continues to increase, property values should stabilize signaling an end to the market decline of the past three years.

RAMB is poised for another year of continued growth in 2009. As more and more South Florida real estate professionals choose RAMB, we will continue to focus its formidable resources on member services. With the opening of RAMBHQ.com, RAMB's 15 floor virtual office, members will be able to access information on the impressive array of RAMB services, 24 hours a day, seven days a week. This combined with an incredible list of over \$20,000 in free premium, exclusive tools and services to enhance member productivity and

profitability, will enable RAMB members to garner an even greater market share. With over 600 educational seminars a year, RAMB will continue to afford its members an unprecedented opportunity to expand their knowledge in a wide array of real estate related topics.

As RAMB continues to expand its market reach on an international and local level, we look forward to the opening of RAMB North which will allow us to better serve our members in the North Dade and South Broward areas.

As members of RAMB, we are in an enviable position to utilize our extraordinary resources to List More, Sell More and Make More in 2009.



Residential President
Martha Pomares
ABR, CIPS, CRS, e-Pro, GRI, TRC

Making a Difference

Increasing member recruitment at RAMB and heightening professionalism in the real estate industry are my primary goals as 2009 RAMB Residential President. We are fortunate to work in a unique and exciting marketplace – and to have access to RAMB, a global leader on many fronts. Increasing awareness about RAMB and its value to Realtors will also be an important focus in the coming year.

RAMB Premium Tools

Our members receive more than \$20,000 in exclusive, premium tools free to help them

List More, Sell More, and Make More. These cutting edge tools lay the foundation for RAMB member success and profitability.

RAMB offers the best education, services, marketing tools, and resources available today. Real estate professionals striving to exceed expectations and thrive in the South Florida real estate market deserve to be RAMB members.

International Appeal

Moving into a new future with expanded international appeal, RAMB has more than 55 agreements with worldwide partner associations and organizations, the largest international local council, and its landmark International Referral Network. Through these agreements RAMB members' listings receive unparalleled global exposure. RAMB also launched the first-ever international IDX, fur-

ther promoting members and their listings abroad.

Professionalism

REALTORS® are raising their level of professionalism through training and experience to better serve consumers, and are demonstrating their versatility and breadth of expertise in a changing marketplace, according to 2008 National Association of REALTORS® Member Profile.

RAMB offers more than 600 seminars each year – and many are free to RAMB members. We also offer award-winning programs that empower Realtors with the knowledge and skills required in an ever-changing real estate market.

I look forward to serving as your leader and working with you all in 2009!



Commercial President
Jose I. Juncadella, SIOR

2008, though a challenging year in commercial real estate, was a watershed year for RCA RAMB, the most comprehensive commercial organization in the state. Through the leadership of 2008 RCA President

Tom Byrne, we developed and strengthened key partnerships with organizations such as SIOR, CCIM and IREM, all key NAR allies and prominent sponsors of the First Annual RCA Commercial Super Expo, which was a major success.

In 2009, I look forward to continuing the progress started by my predecessor while

adding a few key goals in the coming year – and welcome your feedback and ideas.

First, RCA RAMB will continue to offer high quality education and networking opportunities. We are committed to offering the Community Series and Expert Series and exploring both dynamic South Florida locales and pertinent topics in commercial real estate. As in the past, networking will be a key component to our education and events; we understand the importance of meeting and exchanging properties in this market and will make this a priority.

Secondly, we will continue the momentum of this year's Super Expo while expanding networking opportunities at the event. We are already planning and meeting to bring in top

experts to not only inform you on various subjects but also to motivate, inspire and provide the types of seminars to bring your business to the next level.

Thirdly, we want to explore new member services that will help you in your business. Areas that we are looking into include new marketing platforms to list and find commercial properties, additional research on a local and national level, and expanded partnerships.

Lastly, the partnerships mentioned previously will continue to be important. The successful Landlord & Tenant Representation elective class with SIOR in 2008 will be followed up with the designation coming to South Florida in the first half of 2009.

Congratulations

New National Designations & Certifications

National Designations & Certifications are the benchmark for excellence in the field of real estate. They indicate that you're a professional with advanced qualifications. They set you apart and indicate to consumers that you understand the importance of higher learning and advanced knowledge. You are announcing that you're on the cutting edge of your industry by proudly displaying the designations you acquire.

ABR

Accredited Buyer Representative

Maria Borci
Gloria Carrero
Alina Chudnova
Michael E. Greene

ACoM

Accredited Commercial Manager

Marcos Traficante

AHWD

At Home with Diversity

Patricia Da Silva
Mary Anne Simmons

CCIM

Certified Commercial Investment Member

Matthew Rotolante

CDPE

Certified Distressed Property Expert

Patricia Da Silva
Jose E. Humaran
Ligia C. Pena-Trueba

CIPS

Certified Int'l Property Specialist

Teresita Bersach
Gloria Carrero
Marisa Mion Chisena
Alina Chudnova
Jose A. Cueva

Linda Dauley

Barbara Eads
Dr. Blaine "Doc"
Ellingson

Jorge L. Espino

Sean Greco

Neressa Johnson

Arelis D. Jones

Octavia McDougle

Carter McHyman

Robert Anthony

Meneses

Brian Meyerowitz

Martine C. Paulin

Luciano H. Rappa

Vivianne Rodrigues

Issabella Silverstein

Maryanne Simmons

Jennifer Wollmann

CLHMS

Certified Luxury Home Marketing Specialist

Ashton Coleman
Elizabeth L. Perez
Alexandra Restivo
Vicki Restivo

CRS

Certified Residential Specialist

Georgina Blanco
Elizabeth Cooper-Garcia
Michael E. Greene

e-Pro

Jorge L. Espino
Elizabeth L. Perez
Miguel Angel Rios
Jennifer Wollmann

GRI

Graduate Realtor Institute

Gloria Carrero
Sophia K. Chouchane
Gina A. Durnak, PA
Jorge L. Espino
Martha Fano
Sheila Ferguson
Francia Khawly
Norma Llanes
Ellen R. Olsen
Claudia L. Willard
Justin D. Willard
Melissa J. Williamson

MAI

Member Appraisal Institute

AnnaMaria Chavoustie

SIOR

Lee A. Katsikos
J.R. Steinbauer, Jr.

SRES

Senior Real Estate Specialists

Gloria Carrero
Renee Dorsa

TRC

Transnational Referral Certification

Carmen Abraham
Maria Fernanda Adams
Emmanuel J. Aldabe
Maite Alvarez
Randi Applebaum
Maria Ayats
Mauricio J. Barba
Mayda Barker
Patricia Bastidas
Rolando R. Bazail
Wendy A. Bello
Janett Benedict
Annie Betancourt
Susana Braun
Judy Buchan
Isaura Buitrago
Gisela M. Cacciamani
Roberto Cannarella
Andres J. Cardenal
Carlos A. Cardenas
Cecilia M. Cardozo
Gloria Carrero
Ingrid K. Caruso
Virginia E. Castro
Linda Chehab
Marie J. Clerie
Zunilda Conforte
Jorge A. Correa, Sr.
Licinio J. Cruz, Jr.
Enrique M. Cubillos
Maria Da Cunha
Denise R. David
Ralph E. De Martino
Adela Del Valle Toranzo
Manny Deren
Angel G. Duran
Blaine Ellingson
Jorge L. Espino
Nohra Facio Lince
Martha Fano
Alberto A. Fernandez
Cristina Ferrer
Jeremy Finer
Yasmin Gama
Aimee Garcia

Jorge E. Gattas

Osnat Geri

Nathan Gilliam

Bruno Girard, PA

Rocio Granados

Sean Greco

Luis E. Guzman

Nataliya Harper

Robert J. Hedquist

David Heinrich

William S. Hernandez

Mercedes Hernandez

Lily Hirmas

Nurys E. Hurtado

Maria E. Ibanez

Pamela Ibarquen Mann

Jeannete Iglesias

Edward F. Isaias

Maritza Jacobson

Adriana Jimenez

Helmut G. Jockel

Kevin Jones

Patrick J. Killen

Yohana Kuffrey

Jyoti Laungani

Andreas Lavi

Florentina Lazo

Elizabeth L. Gonzalez

Vilma Lezcano

Jorge A. Liaguno

Norma Llanes

Annabella Lou

Deborah S. Madey

Crismea Maffei

Hector J. Malpartida

Jose Martin

John H. Mejia

Ricardo Mello

Ms. Magaly Migenis

Karen Mock

Nivea Morales

Christina C. Morenza

Oswaldo Morenza

Kathleen A. Morris

Dave Morrison

Marelu Mota

Leslie Navarro

Raymond A. Navarro

Yasmin Navarro

Yamila Olaechea

Fabio A. Ospina

Angela K. Patt

De Ann Patterson

Martine C. Paulin

Marcella Paz Cohen

Jose Peniza

Elizabeth L. Perez

Jose M. Perez

Eduardo Perez-Orive

Alfonso Pinzon

Jonathan Pita

Dan Posadas

Hector C. Rivera

Vivianne S. Rodrigues

Ileana Rodriguez

Carlos Rodriguez

Kathleen Rogers

T. Irene Ross-Granot

Ondina E. Ruiz

Supattra Saengkrajang

Rodolfo M. Sanclemente

Holly Sanders

Claudia F. Sandoval

Gardenia Saumell

Charlette Seidel

Belinda Sime

Maryanne Simmons

Patricia Smith

Adam R. Sochet

Steven S. Sorensen

Lazaro Sosa

Linda Steel-Cordero

Amy K. Stier

Marie L. Story

Claudia A. Suarez

Yamillet J. Tacuri

Ana M. Tey

Sharon Tidwell

Luis A. Tonos

Jennifer Wollmann

Minnie Worthalter

Eva G. Zaleski

Carlos J. Zepeda

Miami-Dade Women's Council of REALTORS®

2009 WCR Officers • RAMB

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President- Elect • **Sal Salvatierra**

Secretary • **Jennifer B. Lopez**, PA

Treasurer • **Meyling Calero**

In 2008, RAMB Certified more than 600 Real Estate Professionals with the REO (Real Estate Owned) Specialist Certification.

[Go to miamire.com/reo.html](http://miamire.com/reo.html) for a List of RAMB Designees

This Certification ensures you have the proper tools, techniques and resources to move your REO business forward in the current marketplace. Managing an REO sales contract entails much more than the technical aspect of the transaction. Financing the transaction is one of the most important things to consider when working with REOs. And there is no better time to educate yourself about financing options, as sellers will require your buyers have their finances well in order before submitting an offer. Since laws and regulations frequently change, this course discusses the various legislation, rules, and procedures impacting REOs.

2009 Florida CRS Leaders • RAMB

Vice President • **Martha Pomares**, ABR, CIPS, CRS, e-Pro, GRI, TRC

Chairman Ways & Means • **Michelle Rojas**, PA, CRS, GRI

Past President • NAR District 14 Representative
(Bahamas, Puerto Rico & Virgin Islands)

Carlos Cruz, PA, CRS, e-PRO, TRC

Administrator • **Israel V. Ameijeiras**, CRB, CRS, TRC

RAMB Achievers

RAMB Awards – 2008

Presented January 30, 2009

RAMB
AWARDS



Renate Smith
CRB, CRS, MBA

RAMB REALTOR®
of the Year



Susie Lawson

Distinguished Service
Award



iMapp

Platinum Achievement
Award



Patrick O'Connell

Developer Representative
of the Year



Fortune Int'l Realty

Developer of the Year



TerraFly

Innovative Product
of the Year

RESIDENTIAL
AWARDS



Manny Deren

Residential REALTOR®
of the Year



Jo-Ann Forster

Residential Associate
REALTOR® of the Year



Martha Pomares

ABR, CIPS, CRS, e-Pro, GRI, TRC

RAMB Proud Volunteer
of the Year



Maria Villalobos

Residential Advocate
of the Year



Laurie Moore-Moore

Educator of the Year



**Gold Coast
Schools**

Education Partner
of the Year

COMMERCIAL
AWARDS



Manny Chamizo

Commercial REALTOR®
of the Year



Ronald Kohn

CCIM

Commercial Industry Leader
of the Year



Danny Zelonker

Commercial Advocate
of the Year



Nancy Hogan

FAR REALTOR® Achievement Award

1994 RAMB Chairman Nancy Hogan received the 2008 REALTOR® Achievement Award from the Florida Association of REALTORS®.

Hundreds of thousands of Realtors, buyers, and sellers throughout the State of Florida have benefited from the dedication, commitment and expertise of Nancy Hogan. She has made a difference in the community, the profession, and the lives of many – now and into the future. In addition to all of her past and present leadership and volunteer roles and successes, the most recent is her tireless campaign against mortgage fraud.

Led by Hogan, RAMB created a local taskforce that later grew into a much larger effort, Miami-Dade Mayor Carlo Alvarez's Mortgage Fraud Taskforce. Through the work of the taskforce, there is finally a mechanism to effectively report mortgage fraud and efforts are continuing to improve enforcement and prosecution.

RAMB Voted #1 in South Florida



This year, after considering more than 1,000 companies across South Florida, Business Leader magazine announced the top 10 South Florida Small Businesses, leaving it up to the readers to determine the final ranking by voting online. After thousands of votes, RAMB was announced the winner! The criteria for choosing the top companies were 40 percent revenue growth (both one-year and five-year growth), business achievement (awards, years in business, etc.), and community involvement. The process yielded a numerical score from one to 100. Based on this score, small businesses were ranked No. 11 to 200 and the top 10 small businesses in South Florida were determined, and then, RAMB Voted #1!



SIOR Partnership Continues to Shine in 2009

A partnership with the Society of Industrial and Office REALTORS® (SIOR) that started in 2008 with a full-day Landlord & Tenant Representation class will continue into 2009. The September class counted for both SIOR and CE credits and was taught by national SIOR instructor C. Robert Percival, III, CRS, SIOR. In addition to the September class, SIOR was a sponsor of the 1st Annual Commercial Super Expo by sponsoring speaker Robert Nahigian, FRICS, SIOR. Nahigian presented his popular Wealth Building Seminar as well as The Evolution of Office.

In 2009, SIOR looks to host their three-day designation class in South Florida. The designation class is presented only twice a year – once on the east coast and once on the west coast. RCA RAMB is a sponsor for this course.

Special Pricing for RAMB RCA CCIM's Online Introduction to Commercial Investment Real Estate Analysis Course for Just \$149

In today's tight economy, there's no better time to start exploring a career in commercial investment real estate. Learn the basics of this industry from the comfort of your office – without the cost and hassle of travel – when you register for CCIM's online Introduction to Commercial Investment Real Estate Analysis course. This special rate is available to RAMB RCA members – save 40% when you register now!

Accelerate your rise to success in commercial real estate by building a solid foundation. This introductory course teaches you the fundamentals of the commercial investment real estate industry, such as compounding and discounting techniques, calculating internal rate of return (IRR) and understanding common lease clauses from both the owner and tenant perspectives.

What will I gain from this course?

- Fundamental knowledge of how a real estate transaction works and the nuances of the space, capital and property value markets
- An understanding of the more lucrative services in commercial real estate, including tenant representation, land acquisition, property management and appraisal
- Instruction on how and where to identify the vital resources and data necessary to analyze and market commercial properties
- Confidence in your abilities, from the most basic functions such as operating a financial calculator to more complicated requirements such as setting lease terms or financing a deal

Need more Info? Contact paul@miamire.com

Community Series Kicks Off January 29th

The 2009 RCA RAMB Community Series will commence with What's New in Brickell on January 29. Speakers will discuss new Brickell developments, the successful Mary Brickell Village and mixed use projects. The event will be hosted at 900 Brickell Key Drive by Fortune Int'l Realty.

The Community Series highlights areas around South Florida and features politicians, developers, brokers and economic development directors. The Series takes place in a particular community and is designed to give commercial agents insight into current and future trends.

2008 Community Series highlights included Mayor Kevin Burns addressing members in What's New in North Miami, iconic developer Alan Morris at What's New in Coral Gables and more than 100 attendees at the What's New in Wynwood event featuring Commissioner Marc Sarnoff, Wynwood broker and legend Larry Mizrach, and renowned developer Joey Goldman.

"As a new RCA Member I was encouraged by the amount and quality of responses that I received by sending my listings through the Member-to-Member email. One of the brokers at a large firm responded to a listing and is now a solid lead"

Dirk Saecker
Kronus Realty Group, LLC

"Well, I suppose for a new broker in a tough market, the thing to do is get out there and meet as many people as they can, to knock on as many doors as they possibly can, not be afraid, send out as much information about the market and just contact people. Then hook up with a senior broker and say 'look, let's go out and make some presentations to people and tell them what's going on in the market, where we see it and where it is going.'"

Hank Klein
Executive Director at Cushman & Wakefield, at the RCA Commercial Super Expo when asked his advice to new brokers.



RCA Board Member **Betty Gonzalez, CCIM** Recognized Nationally

2007 Commercial REALTOR® of the Year Betty Gonzalez of Keyes Commercial was honored in the October 2008 issue of the national publication Real Estate Forum and at the November NAR Conference.

Betty Gonzalez is the Assistant Sales Manager of the Keyes Commercial Sales Division and the Director of Office and Retail Investments. Within a decade of working with Keyes, Mrs. Gonzalez reached Hall of Fame Status within the company.

She is responsible for the acquisition and disposition of major real estate assets, including retail, office and apartment buildings and was recognized by RCA RAMB as 2007 Commercial Realtor of the year for her contributions in education, recruitment and retention as well as her support and leadership at association events.



Rachelle Ginsberg Honored with FL REALTOR® Magazine Editorial Excellence Award

Rachelle Ginsberg, a member of RCA Miami and a sales associate with Douglas Elliman Florida in Miami Beach, has been recognized with the Florida REALTOR® Magazine Editorial Excellence Award. She sold \$17 million in properties in 2006 and was featured in NAR REALTOR® Magazine's "30 Under 30" in 2007. A lifelong runner and competitive marathoner, Ginsberg handles primarily commercial real estate transactions. Go to <http://RachelleGinsberg.BrokerProfitability.com> to view the article recognized for the Editorial Excellence Award. FAR presented the award to Ginsberg on Sept 25th at their 92nd annual Convention & Trade Expo at the Buena Vista Palace Hotel and Spa in Lake Buena Vista, Florida.

"Last Thursday I sent out an e-mail thru the RCA site. The response was overwhelming, and by the next day I had a CONTRACT. I want to thank the membership for their responses and RAMB for giving us the tools to be successful."

Best Regards, Jason

Bustelo Sponsored an espresso bar at the '08 Super Expo. Tom Bryne appears here with the Bustelo Barista.



RCA Commercial Super Expo: The Intersection of Commercial Information

Keynote Speaker Robert Nahigian



This year's October 24 Commercial Super Expo & Conference brought speakers from all over the country including California, Massachusetts and New York as well as more than 24 sponsors and exhibitors. The Super Expo drew about 250 attendees and topics ranged from leasing green buildings to avoiding the pitfalls of a letter of intent. Sponsors included the Society of Industrial and Office REALTORS (SIOR), Certified Commercial Investment Members (CCIM), Institute of Real Estate Management (IREM), Top Dogs, Bustelo and Sperry Van Ness.

Hank Klein, Bill Biondi, Tom Byrne, Ken Rosen and Ed Easton



The event also featured a special Luncheon with the Legends that included luminaries, Bill Biondi, Ed Easton, Hank Klein and Ken Rosen, who discussed the secrets to their success and how RAMB played an important role in their business histories and current projects. The panel was hosted by 2008 RCA President Tom Byrne of EWM. "It was so amazing having these legends in one place and being able to tap into their experience and wealth of knowledge," He said.

A record number of visitors at the super expo.



The event included an afternoon session with panels featuring developers like Ernie Campo and Alan Ojeda, attorneys Janis Cheezum and Alan Kramer, and industry-specific speakers such hotel and hospitality expert Robin Webb and medical expert Dr. Bart Chernow.



For additional information about the upcoming classes or the Commercial Certificate Series call Paul Cauchi at (305) 468-7060 or E-mail Paul@miamire.com.

Tomorrow's Tools for Today



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Sell More

Prospects call your toll-free number and enter the code associated with the ad or sign. And then listen to the recording you create with compelling and valuable information. Callers are given several options—leaving a message, receiving a fax, transferring to live person, email or text message.

Make More

Immediately upon the prospect dialing the phone number and the assigned code the system captures the caller's phone information so that you may follow up with the prospect in the future. Call reports for each of your codes are also available allowing you to determine which codes are generating the calls. This helps you to measure and target the effectiveness of your advertising.

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AnnounceMyMove is a web-based VIRAL MARKETING tool allowing you to create personalized, online announcements for your customers. Using a simple questionnaire, you create several styles of announcements, including LISTING, OPEN HOUSE, and RENTAL announcements. Potential referral opportunities are created when your customers personalize and email their announcements to their contacts. Each announcement contains your contact information. It's like getting a personal endorsement from your customer!

List More

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Sell More

Now, more than ever, you need to get traffic to your Open Houses. Use AnnounceMyMove to bring traffic to your listings!

Make More

The more people who KNOW about you and your listing, the better chance you have to sell the home and create new sales opportunities. Each contact that your client has with their friends is a potential referral opportunity for you! With just a few clients, you will develop a referral-based business.

RAMB Exclusive

Only \$2.00 per announcement

\$25.00 Per announcement

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In the Florida market, over 65% of REALTORS® made sales to International buyers last year. The International IDX Alliance is an online exchange for real estate professionals worldwide to share and market each other's properties. RAMB and FNAIM Paris are the world's FIRST International IDX partners. RAMB members can now seize the opportunities presented by an ever-increasing global real estate market fueled by the Internet, a weak U.S. Dollar and the growing demand for second homes. Immoel and the International IDX Alliance is provided FREE as an Exclusive Premium Service for RAMB. RAMB Members Save \$1798.00

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Virtual tours allow you to market an open house 24 hours a day, 7 days a week through the Web, e-mail, & CD

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INTERNATIONAL INFLUENCE

Access the full NAR study at <http://www.miamire.com/international.htm>

Profile of International Home Buying in Florida

In Florida, the growing importance of international buyers has served as a countervailing force during the recent market adjustment, according to the latest survey conducted the National Association of REALTOR® (NAR) in cooperation with the Florida Association of REALTORS® (FAR).

Already determined the top state in the U.S. for international buying activity by an NAR study conducted earlier this year, the Profile of International Home Buying in Florida indicates foreigners made up 29 percent of Florida home sales during the survey period. This report provides insights into this important segment of the real estate market.

While over all, sales in Florida have been slower than during the recent housing boom, softer house prices and a weaker U.S. dollar have made the market more attractive to foreign buyers. The cumulative result is that the percentage of foreign client transactions is notably high.

Destination of Foreign Home Buyers

Not surprisingly the Miami-Fort Lauderdale area was the most frequently reported location of a home purchased by a foreign buyer in Florida. One in five (21 percent) foreign buyers purchased a home in the area, followed by one in ten (11 percent) who purchased a home in the Orlando area. Sarasota, Tampa, Fort Myers and Naples rounded out the top six accounting for at least 5 percent of purchases by foreign buyers. The remaining 39 percent of purchases were in other areas of Florida.

Foreign Buyers: Reasons to Purchase a Property in FL

Florida is an attractive destination for both international and domestic homebuyers. Based on Realtors' experience working with foreign buyers, the single most important factor influencing the purchase of a home is that Florida is viewed by a majority of foreign buyers (72 percent) as a desirable location. Florida real estate is considered as a profitable investment by 16 percent of foreign buyers while 6 percent cited Florida real estate as a secure investment.

Top Countries of International Buyers in FL

According to the U.S. Census, there is a larger percentage of foreign born residents in Miami than anywhere else in the country.

In Florida, real estate buyers come from all over the world, but a few regions and countries represent a majority of home sales to international clients.

Accounting for 27 percent of recent sales among foreign buyers in Florida, buyers from Canada make up the largest share of international buyers. The United Kingdom was second at 21 percent with the rest of Western Europe coming in at 25 percent combined. Latin America (Mexico, the Caribbean nations, Central America and South America) accounted for 17 percent of recent sales to international clients.





South Florida #1 for Int'l

The Miami area was the overwhelming choice of buyers from Latin America. Half (51 percent) purchased a home in Miami, followed by 12 percent who purchased a home in the Orlando area. The Miami-Fort Lauderdale-Miami Beach area was also the top choice for buyers from Western Europe at 20 percent.

SOUTH FLORIDA

Regions of Origin:

- 42% Latin America ■ 17% Canada
- 31% Western Europe ■ 9% Rest of the World

Top Countries of Origin:

- 17% Canada ■ 7% France
- 16% Venezuela ■ 6% Italy
- 7% United Kingdom

Few Cultural Barriers

A majority of Realtors (72 percent) indicated that they have faced few if any language or cultural barriers that affected their ability to complete a transaction with foreign buyers. One quarter indicated that they had a few problems, but not significant enough to affect their ability to complete the transaction.

"I got a listing in Keystone Point that had been with several of my competitors over six months each with no success. I convinced the seller of my international expertise by informing him of my CIPS designation and promised to target international buyers. Soon after securing the listing, I purchased an inexpensive ad in The Miami Herald's Official Real Estate Guide. The ad displayed a photo of the property listing, but solely offered information on the benefits of purchasing property in the U.S. and South Florida. Soon thereafter a Brazilian buyer who had seen the ad in the Guide in Brazil called to inquire about the property in the photo. He then came to Miami and purchased the \$3 million property all in cash."

Hector Rivera

American Dream Investment Realty, Inc.,
Miami Lakes, Florida

RAMB INT'L SCHEDULE

EXPOS, CONFERENCES, AND TRADE MISSIONS

DOMEXPO

February 26-March 1, 2009 • Moscow, Russia

www.domexpo.biz/eng/home.htm

DOMEXPO INTERNATIONAL unites both professional international sellers of real estate and potential buyers. It helps them to simplify searches for clients, to concentrate efforts and to improve results. It's a unique opportunity to meet end buyers, investors and business partners in Russia.

2009 MIPIM Cannes Show

March 10-13, 2009 • Cannes, France

www.mipim.com

MIPIM is the world's premier commercial real estate summit. Participants enjoy exclusive access to the largest available showcase of international development projects. Go to www.realtor.org/cipshome.nsf/pages/intlmeetings and click on 2009 MIPIM Cannes Show. Download NAR Discount Registration Form (30% discount for NAR members; must use this form to get discounted rate as shown on form)

2009 RAMB Paris Conference

March 18, 2009 • Paris, France

www.miamire.com

RAMB and FNAIM will present international conference programming and market information as well as the Transnational Referral Certification course in Paris to French professionals and RAMB members. Participants will expand their international business by learning how to do referrals and how to best connect with FNAIM Paris - Ile de France members to generate business.

Salon National de l'Immobilier Paris Expo Porte de Versailles*

March 19-22, 2009 • Paris, France

salonimmobilier.com

For the third consecutive year, RAMB is organizing exhibit space at the FNAIM Village, courtesy of one of our most recent international partners, FNAIM Paris - Ile de France real estate association. Participants at this event include numerous buyers and investors who are interested in South Florida real estate.

Americas Linkage 2009

April - May 2009 • Select Cities

www.greatermiami.com

In partnership with the Greater Miami Chamber of Commerce, RAMB will organize real estate missions to select countries in Latin America where RAMB has international partner associations. Americas Linkage is a unique program that facilitates business development opportunities between Florida and Latin America through a series of missions. The 2009 Outbound Program includes country briefings, seminars and networking opportunities.

SIMA09*

May 27-30, 2009 • Madrid, Spain

www.saloninmobiliario.com

RAMB is once again Reed Planner's exclusive representative in Florida for SIMA09 - the largest real estate exhibition in the world, generating unlimited business opportunities and selling out fast. Reserve your space at this premier event early to insure your participation at this year's event. Book Now - Limited Exhibit Space Available!

13th Annual Int'l Real Estate Congress & Expo*

June 9-11, 2009 • Miami, Florida

MiamiRE.com

This not-to-be-missed event is presented by RAMB in Miami at the renowned Biltmore Hotel. The three-day, award winning International Real Estate Congress is known as "The Place to Do Business" and includes a one-day real estate expo and showcase and two days of educational seminars, luncheons, networking events, and gala receptions. Over 500 participants take part each year. Contact Letty Oliver at loliver@miamire.com or Lynda Fernandez at lynda@miamire.com to exhibit. Register to attend at shop.miamire.com.

XII National RE Congress, Russian Guild of Realtors

June 16-20, 2009 • River Cruise, Russia

www.rgr.ru

RGR's Congress features a conference program that includes roundtables, tours, and meetings. Event also includes various real estate business tours. Presenters include federal government officials, real estate experts, and Russian as well as Central and Eastern European association leaders. This unique RGR Congress features a caravan cruise through the three Russian cities of Samara, Ulyanovsk, and Kazan.

* Exhibit space available



200 "Speed Marketers International Style" at the RAMB November Congress



Miami Beach Commissioner Deede Weithorn Proclaimed "RAMB International Real Estate Day in the City of Miami Beach", with RGA President Tom Byrne, Chairman Kim Kirschner, Residential President Terri Bersach and CEO Teresa Kinney



International Marketing Session at RAMB Congress



Russian Guild of Realtors Past Presidents Elena Dranchenko and Alex Romanenko who is also President of FIABCI Europe



John Kinney, RGR Chief Executive Elena Fedorenko, RGR President Sergey Kanukhin, Kinney, and RGR Liaison Michael Romanovsky with International Proclamation at the RAMB Recording Studio at NAR in November

Miami Int'l Real Estate Congress

This past November, RAMB brought more than 250 international and U.S. professionals to Miami Beach for three powerful days of conference programming, market briefings, luncheons, networking receptions, and exhibits at the Miami Beach Resort and Spa. The largest delegation was from RAMB's Partner Association, the Russian Guild of Realtors with over 150 presidents, leaders and professionals from Moscow, St. Petersburg and across Russia. Leaders from SECOVI-SP and FENACI in Brazil participated - representing RAMB's 1st and latest International Partner Associations. RAMB has over 55 international partner associations worldwide. Additional participants hailed from France, Argentina, Bulgaria, Uruguay, Colombia and various U.S. and Florida markets. Connecting markets, expanding access to information and marketing Miami and South Florida have been RAMB's major emphasis, benefiting the marketplace, the community and RAMB Realtors. During the Congress, the City of Miami Beach saluted RAMB on the occasion of the 2008 International Real Estate Congress and proclaimed Tuesday, November 4, 2008 RAMB International Real Estate Day in the City of Miami Beach.

RAMB Int'l Partners

The Russian Guild of Realtors in Moscow, Russia and SECOVI-SP in Sao Paulo, Brazil, organized delegations to RAMB's International Congress and to NAR's Realtors conference in Orlando. RAMB has signed agreements with over 55 int'l real estate associations - including FNAIM Paris - Ile de France - around the world. These agreements link RAMB members, comprised of 13,000 Realtors and 1,500 companies, to the members of our worldwide partners.



NAR President's Liaison Michael Romanovsky, Teresa Kinney and Russian Guild of Realtors President Sergey Kanukhin

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Board Member Christopher Zoller, 2009 Residential President Martha Pomares, RGA President Tom Byrne and VP of Operations Marty Nash at RAMB Open House

RAMB Officially invited RGR Leaders and members to Miami for November Congress and makes official presentations on behalf of NAR and RAMB to Presidents Alex Romanenko and Sergey Kanukhin (150 RGR Members came to Miami in November)



New RAMB International Agreement signed with FENACI Brazil at NAR09 - Chairman Kirschner, Kinney and President Carlos Alberto Azevedo and Vice President Joaquim Ribeiro



on RAMB's
& Events

than
ch Year

mire.com &
Calendar"

RAMB Recording Studio at NAR Expo in Orlando

At NAR's recent Realtors Conference and Expo in Orlando, RAMB organized a sound studio and strengthened ties with worldwide real estate associations. Representatives from foreign markets, RAMB partners, and industry leaders were spotlighted during the three-day event.

International Markets Featured in our interviews: Sao Paulo, Brazil; French Riviera, France; France – other markets; Indonesia; Costa Rica; Southern Italy; Venice, Italy; Belgium; Greece; Nicaragua; Israel; FECEPAC (Federation of Central America, Panama and Caribbean Real Estate Chambers); Guatemala; Canada; South Africa; Mexico; Peru; and in the U.S. – Puerto Rico. To view the videos go to <http://blog.miamire.com> and click on international partners.

2008 RAMB Holiday Open House

RAMB hosted its annual holiday bash on Dec. 10. Staff and Leaders hosted members to celebrate the holiday season at RAMB's beautiful headquarters. More than 300 attendees enjoyed an evening of food, premium cocktail bar, and dancing. RAMB's very own DJ extraordinaire Nelson Roque made sure the entertainment fit this amazing holiday event. If you haven't been to a RAMB Holiday Open House yet, you need to mark your calendar for next year. You won't want to miss it!



RAMB Professionals Lynda Fernandez, Liset Castelano, Cheryl Olagunju, Marty Nash, Maria Anderson, Cristina Rios, Yessika Castro, Xochi Rieche, Isis Morales and Sonia Rodriguez with 2009 President Martha Pomares at the Open House



Board Member Susie Lawson and Past President Israel Ameijeiras dancing to Nelson Roque's fabulous music at the Open House



RAMB Proud Members at RAMB's Holiday Open House Event

AREA COUNCILS – RAMB ON THE GO 2009!

RAMB's Outstanding Area Councils bring seminars and education closer to you – where you work and live, and provide networking opportunities for RAMB members working together in market areas.

RAMB South (Homestead) Area

Tuesday, January 13 9 - 11

Tips and Tricks for Short Sales

Speaker: Martha Pomares

Oasis Clubhouse

171 NE 30 Road

Homestead, FL 33033

RSVP: homestead@miamire.com

RAMB South (Kendall) Area

Friday, January 16 9 - 11

South Florida Real Estate

Past Present & Future

Speaker: Ron Shuffield

Town Center One – 7400 N. Kendall Dr.

Miami, FL 33156

RSVP: kendall@miamire.com

RAMB West Broward Area

Tuesday, January 27 9 - 11

Putting the Pieces Together

Speaker: Deborah Valledor

The Miami Herald Building

2010 NW 150 Avenue

Pembroke Pines, FL 33028

RSVP: southbroward@miamire.com

RAMB West Broward

Tuesday, February 24 9 - 11

Tips and Tricks for Short Sales

Speaker Martha Pomares

The Miami Herald Building

2010 NW 150 Avenue

Pembroke Pines, FL 33028

RSVP: southbroward@miamire.com

RAMB Hollywood

Wednesday, February 18 9 - 11

Commercial Regional Update RCA

Hollywood Jaycees

2930 Hollywood Blvd

Hollywood, FL 33020

RSVP: southbroward@miamire.com

RAMB North (Sunny Isles)

Thursday, February 19 9 - 11

What's New in the Luxury Market?

Panel of Luxury Marketing Specialists

Jade Beach • 17001 Collins

Sunny Isles, FL 33160

rambnorth@miamire.com



Look for additional Area Council Hot Topics for 2009

- Lead Generation Workshops
- Business Planning
- Coaching yourself to Success
- Branding yourself
- RAMB's Competitive Advantage Programs and Blogging
- Where do Buyers Come From?
- Top Producer Panels
- Negotiating
- Legal Updates
- Tax Tips for REALTORS®
- And many, many more.

It's easy to be a part of your Area Council – to assist with planning, hosting and promotion of your Area Council events.

Contact Maureen Levine

Maureen@miamire.com or 305-468-7050 with ideas, suggestions and to volunteer to be a part of the Council in your area.



Protect Yourself Get the Facts about Legal Issues in Today's Market

Jan. 9, 2009 • 9-11 • at RAMB

Panel Discussion with Mortgage Banker, Title Company and Real Estate Attorney

Moderator: Maggie Buck, EWM

RSVP: concierge@miamire.com

Everything in Life is a Negotiation

Learn from the Very Best!

Feb. 12, 2009 • 9am-11am • at RAMB



Renate Smith
Moderator



Nancy Hogan
Coldwell-Banker



Beth Butler
EWM



Donna Lancaster
Prudential FL Realty

Negotiation is a Dialogue!

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- Produce Agreement upon Courses of Action!
- Bargain for Individual or Collective Advantage!
- Craft Outcomes to Satisfy Various Interests!

RSVP's a Must!

RSVP: freeeducation@miamire.com

RAMB North presents:



**List More
Sell More
Make More**

Using RAMB Competitive Marketing Tools

Speaker: Katherine Chelius VP of Business Development

List More • Tues., Feb. 3 • 1 - 3

Sell More • Tues., Feb. 17 • 1 - 3

Make More • Tues., Feb. 24 • 1 - 3

Classes will be held at Goldcoast Schools in the Intracoastal Mall • 3577 NE 163 St., NMB 33160

RSVP for classes - Specify Dates:
concierge@miamire.com

Thanks to Goldcoast Schools for the
use of their North Miami Facility.



Is your real estate business ready for 2009? Technology trends are so interwoven within real estate that it's important to keep up with new product introductions and services to stay competitive and efficient.

4 Real Estate Trends for 2009

So what technology is gaining traction and will likely only get bigger in 2009? Here are four trends - you'll undoubtedly already recognize - that will help you stay ahead of the curve with the latest advances.

1. MAPS

Just a few years ago, a map to listings on a website seemed innovative. Now it's routine, and map mash-ups have emerged as the next standard. According to the **2008 REALTOR® Technology Report**, 69 percent of real estate pros say they incorporate some form of map on their websites. Seventy-one percent of them have map-based searches, and 63 percent combine that map with other information about the area. Project the concept forward with interactive compendiums of information and images about that home or neighborhood provided by the site host as well as visitors - seem the likely next step. Integrate **RAMB Exclusive** public search services from **CyberHomes** or "virtual flying" features from **Premium TerraFly** - see page 25 for these services that will help you **List More, Sell More, Make More in 2009**.



2. VIRTUAL TOURS

Virtual tours themselves will remain a focal point. The trend: make them much more informative and involving. Give visitors a better sense about the property - interactive tours that let viewers explore the space and zoom in to features - truly touring the property. Available in mid-January, **RAMB Exclusive RealBiz360 Tours** - 30 photos of your listing with the exclusive **ivuZoom** feature that allows visitors to zoom in on property features - see page 15 for the **List More, Sell More, Make More** benefits of using this new, **RAMB Exclusive Service in 2009**.



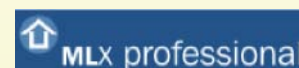
3. SOCIAL NETWORKING

One key challenge all real estate professionals still face online is connecting with consumers. In response, practitioners are exploring and implementing social networking sites. The technology survey found a full third of respondents now involved in some aspect of social networking. Agents are using social networking sites like **Facebook** to get before potential clients, **LinkedIn**, **Plaxo**, **Twitter**, and **Real Estate Connections** with peers, and **personal blogs** to demonstrate their market expertise. Social networking may well be critical to establishing relationships with younger consumers who already use these sites and are tomorrow's mainstream property owners. RAMB has set up online association communities to enable our members to get more exposure from a wider audience and gain connections - an essential ingredient in real estate and prospecting. Be sure to take advantage of another **RAMB Exclusive** service, your own **FREE RAMB Blog**.



4. TEXT MESSAGING

Another trend already changing communications with some clients is text messaging. Texting has become a preferred mode of correspondence with many, especially the young, and will be as standard as e-mail in the years ahead. It seems more likely to gain ground as a communications mode once a professional relationship is established. Up to that point, email or a phone call will likely remain more popular points of initial contact. Many RAMB Premium Products and Services feature contact through text messaging - for more information on these and all **RAMB Premium Products and Services** go to: www.BrokerProfitability.com and click on **List More, Sell More, Make More**.



\$50,000 Homestead Exemption File Your Homestead Exemption - January 1 – March 2, 2009

State law provides a \$50,000 Homestead Exemption (HEX) to Florida residents for their primary residence. The first \$25,000 applies to all taxing authorities. The second \$25,000 excludes School Board taxes and applies to properties with assessed values greater than \$50,000.

Here is a sample of how the second \$25,000 exemption applies depending upon the property's assessed value:

If your assessed value is:	Your second homestead exemption will be:
\$75,001 or more	The original \$25,000 Homestead Exemption, plus the full \$25,000 additional Homestead Exemption.
\$50,001 - \$75,000	The original \$25,000 Homestead Exemption, plus the additional Homestead Exemption between \$1 and \$25,000 depending upon the exact value of the property. For example, if your assessed value is \$62,000, then the second Homestead Exemption is \$12,000.
\$1 - \$50,000	The original \$25,000 Homestead Exemption and no additional Homestead Exemption.

To qualify, the applicant must minimally meet the following criteria as of January 1st:

1. U.S. Citizen or legal resident.
2. Own the property (i.e., have legal or equitable title)
3. Use the property as their permanent residence (to the exclusion of all others).
If property is held jointly by husband and wife, either party may apply in person for the HEX. Applicants must provide two documents to prove they were Florida residents prior to January 1st. Below is a complete list of documents accepted as proof of Florida residency.

Homestead Exemption Requirements

When applying, please bring the following documents in your name, otherwise your application cannot be processed.

Any two of the following Proofs of Florida Residence:

1. Driver's License
2. Automobile Registration (not leased)
3. Voter Registration
4. 1040 Income Tax Return filed in Florida or W-2 Form addressed in Florida
5. Intangible Tax Return filed from Florida
6. Florida Unemployment Compensation Registration
7. Employment letter with Employer's letterhead
8. Child School report card or School letter attesting child's registration
9. Moving van receipt from another county or state
10. Doctor's letter with Doctor's letterhead
11. Church letter with Church letterhead
12. SSA-1099 fiscal year Social Security Statement addressed in Florida

Any one of the following Proofs of Ownership:

1. Warranty Deed
2. Property Tax bill
3. Notice of Proposed Property Taxes
4. Homestead Exemption Automatic Renewal Receipt
5. Computer Public Value Inquiry printout

Social Security Number: Florida law (reference Section 196.011, Florida Statutes) requires Property Appraisers statewide to obtain and maintain social security numbers for all property owners who receive a HEX. Your social security number will be kept confidential by the Property Appraiser's office.

- Courtesy of Miami Dade Property Appraiser's Office – Visit www.miamidade.gov/pa

10% Assessment Cap for Non-Homestead Properties Effective January 1, 2009

Effective January 1, 2009, all non-homestead properties will have an assessment cap of 10% each year. The property will be assessed at just value following an improvement, as defined by general law, and may be assessed at just value following a change of ownership or control if provided by general law. This limitation does not apply to school district taxes. This limitation is repealed effective January 1, 2019, unless renewed by a vote of the electors in the general election held in 2018.

\$7,500 Homebuyer Tax Credit • April 9, 2008 – July 1, 2009

As part of the Housing and Economic Recovery Act of 2008 (HERA), a \$7,500* temporary income tax credit is provided as an incentive for first-time homebuyers. First-time homebuyers by this definition means you or your spouse have not owned a primary residence in the past three years. The tax credit is being offered to those whose income does not exceed \$75,000 (single or head of household tax return) or \$150,000 (joint tax return). For those whose income is between \$75,001 - \$95,000 (single) or \$150,001 - \$170,000 (joint), a slightly lesser amount is available.

If you meet all of the above requirements and have purchased or will be purchasing a house between April 9, 2008 and July 1, 2009, you are eligible for the income tax credit. If the taxes you owe in 2008 or 2009 are less \$7,500, a check from IRS would be issued to you. Essentially, this is an interest free loan; however, keep in mind that this loan must be paid back to IRS in 6.67% increments over the next 15 years.

* The tax credit is 10% of the purchase price up to \$7,500 maximum.

"Danielle, I attended your session and I did what you told me to do... and got my taxes (assessment) reduced big time! Thanks so much for all you do for us."

RAMB Member

Capital Gain Modification

Changes to the \$250,000/\$500,000 Exclusion - Effective January 1, 2009

Although many great things came from the 2008 Housing and Economic Recovery Act (HERA), including a \$16 billion package of tax incentives intended to facilitate refinancing and encourage first-time purchasers to come into the market. These tax incentives required offsets so that the housing package would be revenue neutral. Only one offset was real estate-related. That change, described below, provided \$1.4 billion of revenue to "pay for" the \$16 billion of incentives. (The balance comes from the credit card industry and from some multinational corporations.)

This real estate-related provision affects only a limited set of circumstances. The new revenue raiser modifies the application of the \$250,000/ \$500,000 exclusion, but ONLY in situations in which an individual who owns a second home converts the second home to use it as his/her principal residence. When the former second home is sold, some portion of the gain may be taxable, even when the owner has lived in the home for the required two of the previous five years. Affected second homes are any residences the individual owns that are not used as a principal residence. Thus, both vacation and rental properties could be affected.

Another way to describe the goal of this change: a principal residence will be eligible for the full \$250,000/\$500,000 exclusion of gain on sale only when the property is used solely as the owner's principal residence. (As in the past, gains above the exclusion amount remain taxable.)

The new rule is a so-called "use" test. It requires the owner of a second home that becomes a principal residence to compute the exclusion amount and any taxable gain based on the use of the property. Gains from investment/rental use will be taxed as investment gains at capital gains rates, just as gains from a second home or investment property would be taxed if the owner had never lived in the residence. Gains from principal residence use will be taxed under principal residence rules and, depending on the amount of gain, be eligible for part or all of the \$250,000/\$500,000 exclusion.

Starting January 1, 2009, individuals who convert a second home to a principal residence and then later sell that property will use a fraction to determine the taxable portion of any gain and the amount eligible for the exclusion. The numerator of the fraction will be the amount of time, starting January 1, 2009, that the property is used as a rental or investment property or as a second home. The denominator of the fraction will be the total number of years of ownership, dating from the original purchase date. No appraisals will be required and people who have held properties for a long time will not suffer any disadvantage. **For examples of the new formula, visit www.miamire.com/capitalgains.html.**

Information courtesy of the National Associations of REALTORS®

The REALTOR® Association of Greater Miami & the Beaches (RAMB) has launched www.sfhomoprograms.com, a phenomenal master portal with key information to assist with purchasing or rehabilitation for both Miami-Dade and Broward Counties.

A future homebuyer would simply answer a few quick questions:

- How many people live in your household?
- Include spouses, children, and senior dependents.
- Are you a first time buyer?
- Some programs consider a first time buyer someone who has not owned a home in the last 3 years. Some programs waive this requirement.
- What is your annual income?
- Include all taxable income for all occupants over 18 years of age.
- What type of assistance do you need?
- Closing cost assistance, down payment assistance, reduced rate mortgages, relaxed qualifications, employer/occupation programs and/or rehabilitation.

First-time Homebuyer Requirement Waived

Did you know the first-time homebuyer requirement is waived in Miami-Dade and Broward Counties until December 31, 2010 and the maximum household income for eligible borrowers is \$73,360 in Miami-Dade or \$85,440 in Broward County for a family of one or two, and \$84,420 in Miami-Dade or \$99,680 in Broward County for a family of three or more? We need to take advantage of these programs before they expire. Visit www.sfhomoprograms.com today to find information on the home buying process, consumer issues and homebuyer education. Search for someone to help guide you through these programs find a RAMB "Housing Opportunities Specialist" – on this great site.



Driving More Buyers & More

According to REALTOR® magazine, today's buyers and sellers now demand more from real estate websites than ever before.

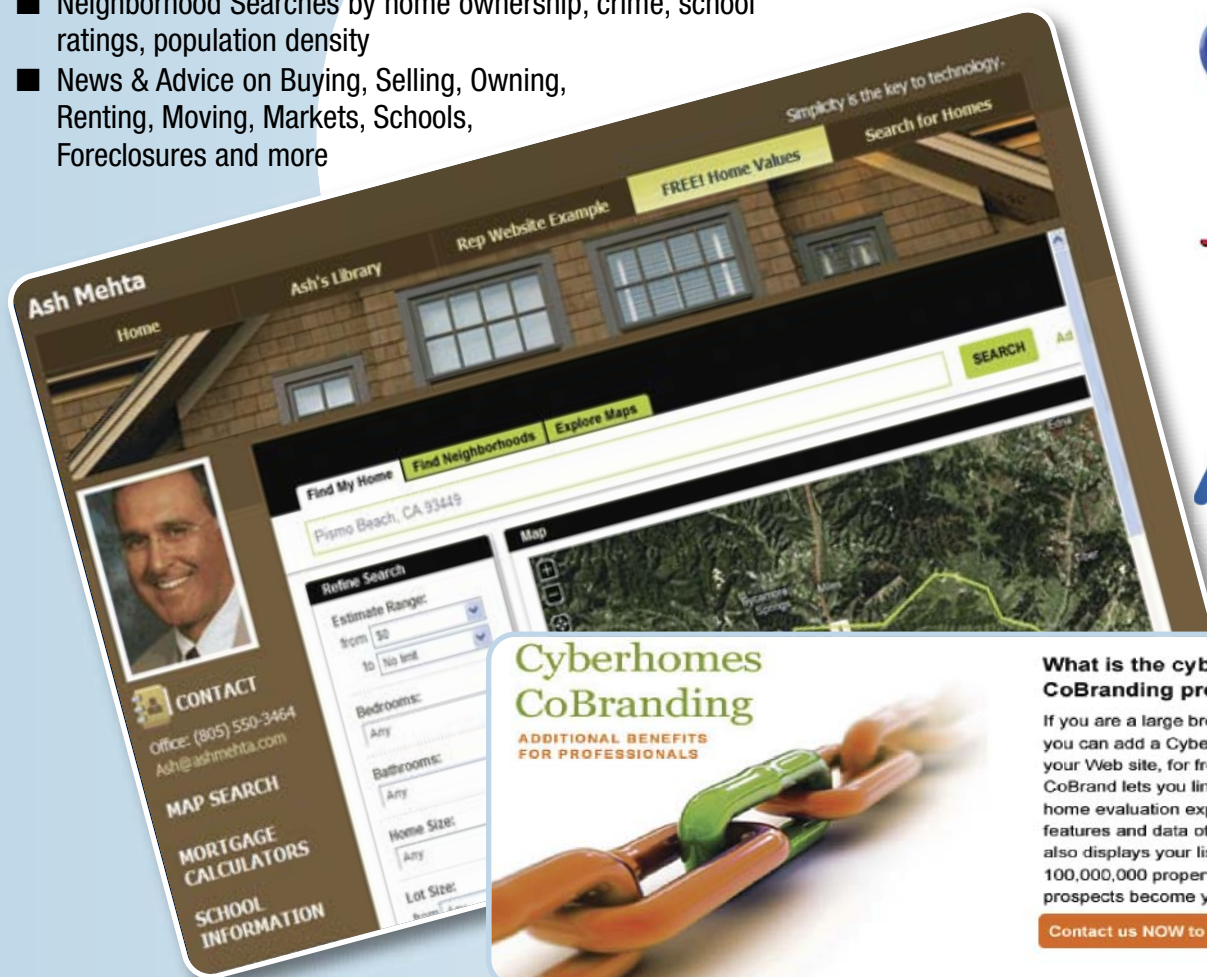
To attract savvy buyers and sellers, today's REALTOR® needs to offer much, much more than just "homes for sale". Consumers want more... custom searches, interactive maps, neighborhood information, community news, buying and selling tips, up-to-date mortgage information... They want a complete real estate experience on the internet. RAMB is proud to offer it's members two exclusive and premium services to drive More Buyers and More Sellers to your personal websites—Premium TerraFly and CyberHomes. Either or both of these solutions can be easily integrated into your own site to enhance the real estate experience and drive More Buyers and More Sellers to your site—helping you to List More, Sell More, Make More in 2009.

CyberHomes Smart Frame

Add CyberHomes to your website - FREE.

CyberHomes Smart Frame lets you put a home evaluation experience on your website and connect with online real estate customers. Educated prospects become your best clients. Here are just a few features that will engage and keep the buyers and sellers coming to your site:

- Home Searches by type, price, bedrooms, baths, square footage of lot size
- Map Searches: by market, age groups, lifestyle, estimated values
- Neighborhood Searches by home ownership, crime, school ratings, population density
- News & Advice on Buying, Selling, Owning, Renting, Moving, Markets, Schools, Foreclosures and more



What is the cyberhomes CoBranding program

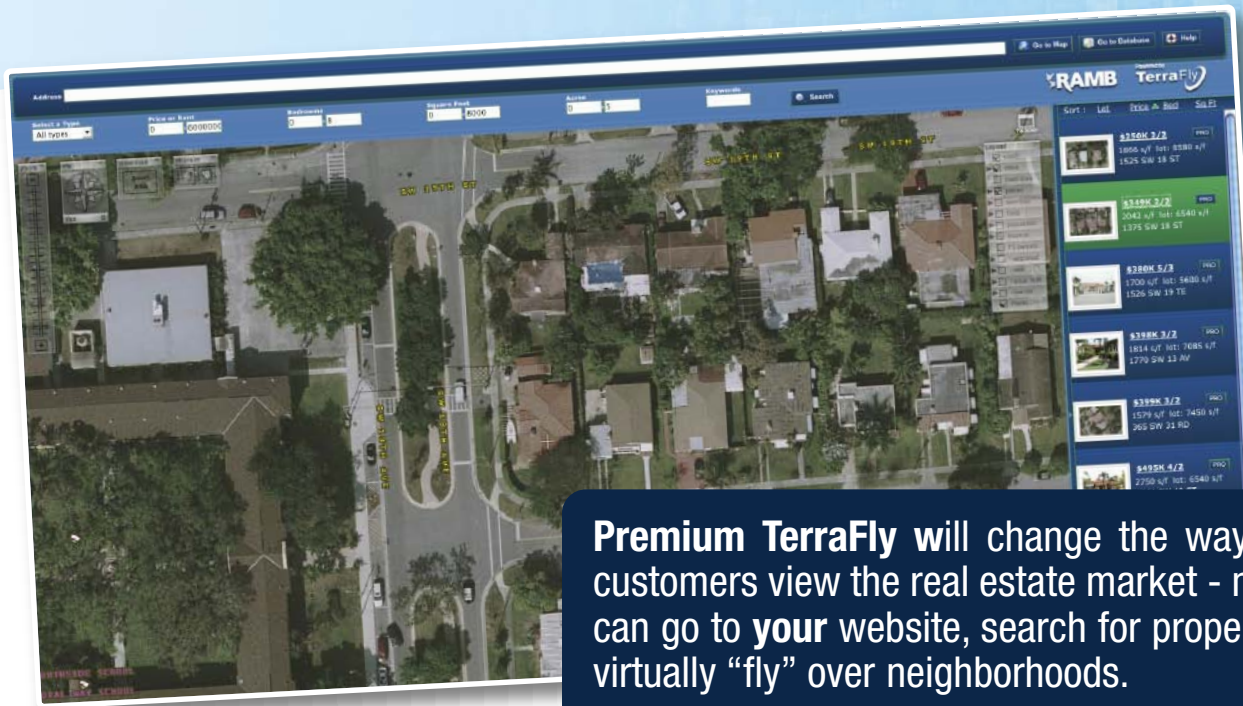
If you are a large broker or franchisor, you can add a Cyberhomes cobrand to your Web site, for free. A Cyberhomes CoBrand lets you link to an engaging home evaluation experience with all the features and data of Cyberhomes, that also displays your listings, in addition to 100,000,000 property records. Educated prospects become your best clients.

Contact us NOW to get started

It's
FREE

Sellers to your Website

RAMB Premium TerraFly for REALTORS®



Premium TerraFly will change the way you and your customers view the real estate market - now consumers can go to **your** website, search for properties and virtually “fly” over neighborhoods.

Premium TerraFly Exclusively for RAMB Members Only

- Customize the Premium TerraFly search map and integrate into your personal website
- Customization includes: location of map center (how about your office or your market area), initial zoom level, and initial values in the search criteria boxes
- Search for “Probably-Undervalued” and “Probably Steals” - Listing price lower than Market Value
- Mark a property and download the map imagery and include on your property brochures
- View full MLS information including all listing photos by clicking on PRO
- Use pre-defined queries to get frequently used search results
- Additional options allow you to fine tune and customize your searches
- Get comparables, demographics and school information based on search results
- Get side-by-side Value Comparison report based on recently closed sales
- Links to locations and additional details

PREMIUM TERRAFLY FEATURES FOR YOUR WEBSITE VISITORS AND CUSTOMERS

- Search current South Florida listings - MLS listings updated daily
- Customize the search according to Type of Property, Price, Size, Number of Bedrooms
- See the locations of the listings on Premium TerraFly Maps
- Get driving directions to the property you are interested in
- Go on a virtual “fly over” of a neighborhood, see prices and square footage on rooftops
- Compare to Closed Sales in the area
- Have direct access to the local property appraiser’s website
- See US Census information of the local population



Designation Requirements

Luxury Homes

Earn the Certified Luxury Home Marketing Specialist (CLHMS) designation in just two steps:

1. Attend The Institute's two day training program.
2. Meet the performance criteria.

You must verify that you have closed two (2) upper-tier listings in a 12-month period. For two listings sold and closed in a 12-month period, you may go back two years to any rolling 12-month period from the date of your training. OR, You must verify that you have closed four (4) upper-tier listings and/or buyer-controlled sales in 24 months. For four closed transactions in 24 months, you may go back 3 years to any rolling 24-month period.

For additional info go to www.luxuryhomemarketing.com

TRC

This course prepares real estate professionals to make and receive compensated referrals using the transnational referral system developed by the International Consortium of Real Estate Associations—ICREA. Students will learn how to integrate international referrals, resulting in increased income, into their business plans.



Real Estate Prof. Assistant (REPA)

The Real Estate Professional Assistants (REPA) course is a comprehensive two-day certificate course that provides an intensive introduction to the real estate business and to the specific ways support staff can become valuable assets to their employers. Every administrative employee in the brokerage office, from the listing secretary to the personal assistant, will benefit tremendously from this quick-start program.

ABR®

Four (4) requirements must be met to attain and use the ABR® designation:

1. Successful completion of the two-day ABR® Designation Course, including an 80% passing grade on the exam. After successful completion of the ABR Designation Course, you will have three (3) years in which to complete the other ABR designation requirements
2. Successful completion of one of the ABR elective courses, including an 80% passing grade on the exam, within three (3) years of completing the ABR® Designation Course. Click here for a complete list of the ABR elective course listing.
3. Documentation verifying five (5) completed transactions in which you acted solely as a buyer representative (no dual agency). Any transactions closed prior to taking the ABR® Designation Course or closed within three years after completing the ABR Designation Course are eligible for credit. Documentation necessary for each of your five (5) completed transactions:

■ Copy of the signed buyer agency agreement OR purchase/sale agreement OR disclosure. The contract must verify the agent's name and/or include the agent's signature as the buyer's agent. Providing only the name and/or signature of the buyer's agent's broker is not sufficient.

■ Copy of the closing/settlement statement verifying that each transaction closed.

4. Membership in good standing in the Real Estate BUYERS AGENT Council and the National Association of REALTORS®



LOCAL MARKETS... GLOBAL CLIENTS

Florida is the #1 State for Int'l Real Estate Transactions
Earn Your CIPS Designation at RAMB... February '09!

CIPS distinguishes individuals who have both hands-on experience in international real estate transactions, as well as successfully completed an intensive seven-day program of study. Focusing on critical aspects of transnational transactions, including currency and exchange rate issues and cross-cultural relationships, regional market conditions, investment performance, tax issues and more.

International Real Estate for Local Markets is the two-day prerequisite introductory course to the CIPS international real estate courses. The course is an analysis of the international real estate business environment, including capital flow, currencies, government regulations and cultures. The practical aspects of international brokerage, networking, marketing and selling are discussed. Students must take this course before taking any of the other CIPS courses. Students will receive At Home with Diversity Certification in addition to ABR and CRS elective credit with successful completion of this revised course.

February 19 & 20, 2009 RAMB 8:30am - 5pm (Approved for 11hrs CE)

Investment and Financial Analysis

Provides the tools needed to present investment information to international clients--in their currency and area. You will learn how to measure investment performance, prepare financial projections, and understand the effects of taxes and exchange rates on investment. This course is waived for students who have passed the CCIM Intro, CCIM 101, or CRS 204 courses. An HP-10BII calculator is REQUIRED for this course.

February 23 & 24, 2009 RAMB 8:30am - 5pm

Asia and International Real Estate

Covers real estate practices in Asia and the Pacific with emphasis on cultural influences, economic trends and assessment of investment opportunities. A special chapter on working with the Japanese is included.

February 25, 2009 RAMB 8:30am - 5pm (Approved for 11hrs CE)

The Americas and International Real Estate

Practical information for professionals who work with Caribbean, North, Central, and South American investors. Historical and cultural influences, regional relationship, and investment opportunities are covered along with a special focus on Mexico.

February 26, 2009 RAMB 8:30am - 5pm (Approved for 11hrs CE)

Europe and International Real Estate

Provides information on working with clients in Western and Central Europe. The European Union and its impact on international real estate are covered, along with economic and real estate trends, networking and relationship building, plus marketing and selling practices.

February 27, 2009 RAMB 8:30am - 5pm (Approved for 11hrs CE)

CIPS Institute at RAMB

RAMB Members \$999 / Non-Members \$1,299 (Fee includes ALL 5 Courses)

3 Payment Option Available . Must be paid in full by January 31st.

February 19 - 22 and 25 - 27 • 8:30 Registration - 9:00am to 5:00pm

Certified Luxury Home Marketing

Position & Brand Yourself as a Luxury Home Expert

March 23 & 24, 2009 • To Register: shop.miamire.com

Registration at 8:30am; class 9:00am-4:30pm • Mbrs. \$495/NON Mbrs. by 3/10/09 \$550

Florida Licensees receive 11 hrs CE Credit.

Embassy Suites - 3974 NW South River Dr., Miami FL 33142

Room Reservation Call (305) 634-5000 Special Hotel Rate

Successful Completion of both days qualifies for two one unit CRS courses

Marketing Effectiveness in the Upper Tier - (Optional) Third Day

March 25, 2009 • 8:30am - 4:30pm • To Register: shop.miamire.com

RAMB HQ • Speaker: Laurie Moore-Moore • Mbrs. \$300/NON Mbrs. \$350

Information & Registration Contact: maureen@miamire.com

REO 2009

Certified REO Specialist - January 13-14

- Kick Start your REO (Real Estate Owned) Business with BPO's (Broker Price Opinion) & Asset Management
- Smoothing out the Rough Edges of your REO Transaction
- Financing Your REO Transaction
- Laws, Regulations and Technology

8:30-5pm • RAMB HQ - 700 S. Royal Poinciana Blvd., Ste 400 - Miami, Florida 33166
Mbr. \$129/NON Mbr \$179 • Register online: shop.miamire.com

CRS 2009

CRS 205 - Financing and Tax Course - January 29 & 30

Every real estate transaction has tax and financial considerations. It is evident in the real estate world today that REALTORS® can help their customers understand their financial choices regarding the largest purchase many of them will make. The right financial decision can provide peace of mind and save them money, creating customers for life. Financing and Tax Advantages for Agents and Their Clients is filled with applications that you can use to become more effective and set you apart from your competition. **(Approved for 11hrs CE)**

Required for CRS 200: Financial calculator. Recommended are the HP-10BII, HP-12C or the TI-BA real estate calculator.

Course Content:

- Identifying tax saving opportunities
- Tools that will demonstrate options
- Financing alternatives
- Debt and mortgage management strategies

RAMB • 700 S. Royal Poinciana Blvd., Ste 400 • 7:45am Registration 8am-5pm Seminar
Cost Per Course: Mbr. \$290.00/NON Mbr \$370.00

GRI 2009

To Register (800) 669-4327

GRI I - Standards of Practice – Approved for 45 Hour Post Licensing or 14hrs CE

A nuts and bolts approach to transaction making, ethics in the marketplace, legal aspects of contracts, financing alternatives, tax implications, and fair housing agency. It includes the latest information on government and other loan programs, how to financially qualify buyers, tax tips, closing techniques and FAR/BAR contract and agency.

March 11-13 & 16-18 • RAMB • 700 S. Royal Poinciana Blvd., Suite 400

Mbrs. \$290/NON Mbrs.\$330 by 3/2/09 • After 3/2/09 Mbrs. \$330/NON Mbrs. \$370

GRI II-Essential Real Estate Techniques

Approved for 30 hrs Brokers Post-Licensing or 11hrs CE

Provides sales solutions from the ground up, including construction, appraising, investment, proven listing and prospecting techniques and personal marketing. Students learn construction terminology, the many facets of construction process and features to look for that improve the energy efficiency and marketability of real estate. Students hear from experts on how to market their listings and set themselves apart from competitors. The program includes an overview of technical tools and products that can be used for personal promotion as well as business development. The course discusses appraisal methods that are most appropriate for a specific property, how it differs from a market analysis, and what it means for buyers and sellers.

October 21-23, 26-27 • RAMB • 700 S. Royal Poinciana Blvd., Suite 400

Mbrs. \$260/NON Mbrs.\$300 by 10/9/09 • After 10/9/09 Mbrs. \$330/NON Mbrs. \$370

GRI III-Real Estate Specialties

Approved for 30 hrs Brokers Post-Licensing or 11hrs CE

The course covers property management, concurrency, brokerage management, common ownership, counseling and negotiating, federal taxes, exchanging and international real estate.

November 4-6 & 9-10 • RAMB • 700 S. Royal Poinciana Blvd., Suite 400

Mbrs. \$260/NON Mbrs.\$300 by 10/27/09 • After 10/27/09 Mbrs. \$300/NON Mbrs. \$340

CRS: Certified Residential Specialist



Option 1

Production Requirements:

75 Transaction sides within any 5-year period or \$25 million within any 5-year period

Education Requirements:

Two Core Courses (Business Planning & Marketing, Listings, Sales, Wealth Building, Technology or Referral)

Option 2

Production Requirements:

25 Transaction sides (with no time limit) or \$8 million with a minimum of 10 transactions within any two-year period

Education Requirements:

Three Core Courses (Business Planning & Marketing, Listings, Sales, Wealth Building, Technology or Referral)

For additional information go to
www.crs.com • (800) 462-8841

GRI: Graduate Realtor Institute



GRI Production Requirements:

Successfully Complete all 3 core courses within 5 years,

GRI-I: Standards in Practice

GRI-II: Essential Real Estate Techniques

GRI-III: Real Estate Specialties

For additional information go to
www.floridarealtors.org • (407) 438-1400

CCIM: Certified Commercial Investment Member



- Become a Candidate of the Institute
- Successfully complete all four core courses (CI 101, CI 102, CI 103, CI 104)
- Earn three elective credits - Elective credits can be earned through a variety of sources, such as completing the CCIM intro course or attending the Core Concepts Review course.
- Prepare and submit the Portfolio of Qualifying Experience
- Pass the Comprehensive Exam

For additional information go to www.ccim.com

CLHMS: Certified Luxury Home Marketing Specialist



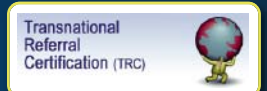
Earn the Certified Luxury Home Marketing Specialist (CLHMS) designation in just two steps:

1. Attend The Institute's two day training program.
2. Meet the performance criteria.

You must verify that you have closed two (2) upper-tier listings in a 12-month period. For two listings sold and closed in a 12-month period, you may go back two years to any rolling 12-month period from the date of your training. **OR**, You must verify that you have closed four (4) upper-tier listings and/or buyer-controlled sales in 24 months. For four closed transactions in 24 months, you may go back 3 years to any rolling 24-month period.

www.luxuryhomemarketing.com

TRC: Transnational Referral Certification



Earn the TRC Certification in 90 minutes at RAMB or

take the 6hr on-line course. Once you have completed the course and paid the one time \$99 application fee you will have completed your TRC requirements.

www.worldproperties.com



RAMB

REALTOR® Association of
Greater Miami and the Beaches



**When You List with me...
as a RAMB Member My
Listings are Featured on
Worldwide Web Sites
Including:**

Partner Assn. Sites Internationally:

Central America & Caribbean: bolsain.com

Brazil: redesecovi.com.br

Argentina & Uruguay: topinmobiliario.com

Paris: fnaim-idf.com

Russia: rgr.ru

Mexico: ampi.org

Las Vegas: lasvegasrealtor.com

New York: mislirealtor.com

Manhattan: manarrealtor.com

Washington DC Metro: mrisc.com

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miamire.com

terrafly.com

imapp.com

immobel.com

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googlebase.com

realestate.aol.com

base.google.com

google.com

yahoo.com

trulia.com

oodle.com

lycos.com

aol.com

clrsearch.com

cyberhomes.com

oceanhomesusa.com

floridalivingnetwork.com

miamibeachchamber.com

classifieds.yahoo.com

backpage.com

vast.com

local.com

military.com

walmart.com

hotpads.com

homescape.com

secondspace.com

homesandland.com

realestate.yahoo.com

myrealty.com

propbot.com

enormo.com

zillow.com

frontdoor.com

landwatch.com

resortscape.com

overstock.com

Brokers & Agents

If your MLS is NOT with RAMB, you're missing out on all these marketing opportunities around the world - be the listing agent/company sellers choose in today's market to get more exposure for their property.

RAMB listings promoted more places around the world

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**RAMB Members Share MLS
Listings with 37 Associations & 7
counties in Mid-FL MLS including
Orlando, Kissimmee, Tampa &
Sarasota**

**1st in the World - Int'l IDX
datashare between RAMB-Miami
& FNAIM-Paris**

* RAMB listings go to all sites unless broker opts out