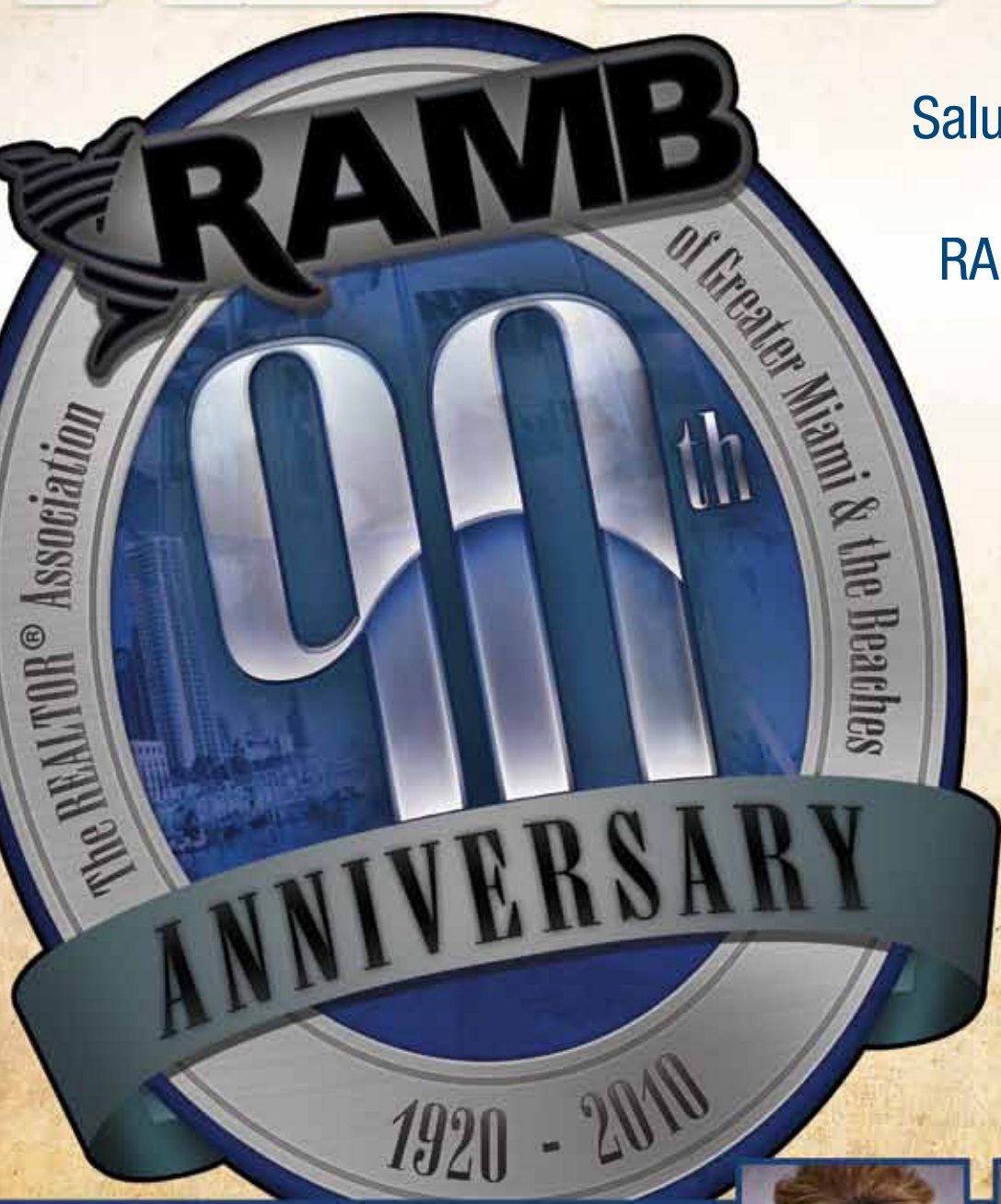


The South Florida

REALTOR®



Salute to Industry Leaders

RAMB Premium Services

Specialities and
Education

RAMB North Opens

90 Years of
Proud History

2010 RAMB LEADERS



Chairman of the Board
Terri Bersach
CRB, CRS, TRC, CIPS, SFR



Commercial President
Ronald Kohn
CCIM



Residential President
Oliver Ruiz

RAMB Leaders - It's all about you...



Celebrating 90 Years of Excellence!

As the leading REALTOR® association in South Florida celebrating our 90th anniversary in 2010, RAMB is on the forefront of real estate business development, globalization, and technological advances. I am honored to serve as RAMB Chairman

Chairman of the Board
Terri Bersach
CRB, CRS, TRC, CIPS, SFR

of the Board in this landmark year. My goal for 2010 is to once again exceed all expectations and to remain THE Realtor Association of choice for South Florida real estate professionals.

Value of Membership

RAMB members List More, Sell More and Make More through marketing tools, education, and resources exclusive to RAMB. Through international outreach RAMB also creates incomparable visibility and exposure for members as well as for the South Florida real estate market worldwide.

RAMB members have access to more than \$26,000 in premium marketing tools and services – free - and exclusive pricing on leading edge marketing tools such as RealBiz360° Hi-Def Virtual Tours...for a total savings per RAMB Member of over \$33,000. In today's highly competitive marketplace, RAMB members need these tools to set them apart and gain the competitive advantage to succeed.

Priorities

Your RAMB Leaders have spent countless hours working,

planning, and preparing on behalf of you, our members, on the following seven priority areas: Market Influence, Broker Partnering and Support, Commercial, International, Leveraging Our Influence, Housing Opportunities, Communication and Collaboration.

These objectives, which focus on helping RAMB Members achieve greater success and profitability, will guide all we do in 2010. The goal is to base all of our decisions on these priorities to enhance our quality, timely, and cutting-edge services, in today's market environment. RAMB will continue to work for you, "our valued members," so that we continue to exceed expectations and remain number one in the local market and beyond.

I am excited to work with you and be a part of the South Florida real estate market in 2010!



RAMB Members Are the Key Ingredient

As we begin our 90th year, we look back with pride on our incredible history and the impact our members have made on the South Florida real estate market and the communities we serve. From the 1920's and one of the earliest real estate booms through all

Residential President
Oliver Ruiz

of the market changes in all these years, RAMB and its members have been here, survived and thrived through it all.

Growth, Change and New Roles

A lot has changed in our industry since the Miami Board of REALTORS began in 1920 and more changes even since the Residential Society, now the Residential Association was established in 1992. RAMB has grown from 5,000 members then to more than 12,000 now ... and its role in the marketplace has changed. Our association's future lies in helping our members be better prepared for today's business and the customers of the future who are faster, smarter and more tech-savvy than ever before and demand entirely new and higher standards of performance from their REALTORS. To provide the most up-to-date and leading edge education for its members, RAMB offers more than 600 seminars each year – more than 450 are FREE and all are discounted for RAMB members. RAMB also offers its members More Than 50 Ways to Thrive in Today's Market by providing over \$26,000 in RAMB Premium and Exclusive Tools FREE and a total of more than

\$33,000 with additional Premium Tools specially priced and deep discounted...exclusively for RAMB members.

My Goal – Your Success

One of my goals as Residential President is to engage more members to take advantage of their RAMB Membership...attend training classes and seminars to better prepare us for today's business and tomorrow's customers. I encourage you to start using just three more of the RAMB Premium and Exclusive Tools so that we can all List More, Sell More, Make More and Save More. RAMB members are the key ingredient to our rebounding market and our success. According to data from SEF MLS, RAMB members have Listed More properties...33% More, Sold More properties...60% More and Made More commission dollars...81% More.

I am proud to be your 2010 Residential President... I am Oliver Ruiz and I am RAMB.



Cooperation Is the Key

Market challenges existed when RCA Miami was founded in 1992, but many of the commercial brokers in 2005 either forgot about them during the boom years or were not around at the time. Despite this, RCA Miami has continually increased membership and services in good times and difficult times and responded with services and educational offerings that reflected the market and have helped members position themselves for the long term.

Commercial President
Ronald Kohn, CCM

The secret to our success is simple: through premium tools, networking events and high quality education we have fostered an atmosphere of cooperation. In 2010, we plan to "ramp up" our efforts to promote collaboration by adding a powerful Commercial Listing Service while continuing to enhance the tools and services that have been successful in the past.

Commercial Listing Services

In keeping with our history of offering premium services, we are launching the much anticipated commercial information exchange in 2010, because now is the best time to create a robust, fully-researched and member-owned system with competitive pricing. What better way to cooperate than to create a dynamic, world-class commercial system that is property-centric? We have heard loud and clear from commercial members that what the

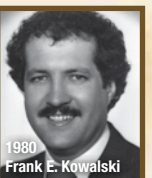
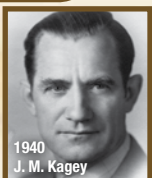
South Florida commercial market needs is a comprehensive commercial listing service, and in 2010 this will be a reality.

Make More Deals

Market challenges or not, in 2010 we will continue to bring members together to make more deals. Cooperation is the key. This will be our focus, whether at our monthly Commercial Marketplace meetings, in our education and event offerings such as the Community and Expert Series or through the new Commercial Listing Service. Some things never change, encouraging and promoting cooperation isn't old fashioned, it is essential if we want to make the commercial marketplace vibrant and sustain its success.

I am looking forward to bringing commercial brokers together for a successful 2010 and beyond.

10 Decades of Presidents



1920 T.W. Winfield 1930 D. Earl Wilson 1940 J. M. Kagey 1950 C. V. W. Trice, Jr. 1960 George A. Frix, Sr. 1970 Arthur E. Parrish 1980 Frank E. Kowalski 1990 Eduardo San Roman 2000 Madeline H. Veissi 2000 Kim A. Kirschner

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Vision

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

RAMB Mission

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

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We invite you to visit your beautiful RAMB headquarters or your new RAMB North Office... while you visit or attend a class, enjoy a great cup of Starbucks coffee.



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- 16 International Influence
- 18 Education and Designations

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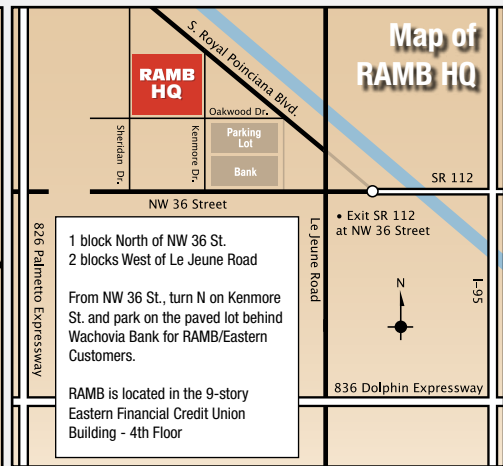
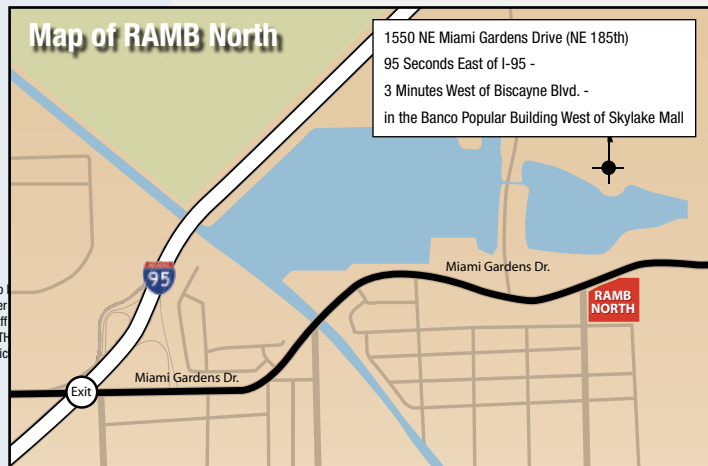
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www.miamire.com



Building & Locations

1926 ■ Miami Realty Board starts its impressive 15 story building in downtown Miami – cost \$650,000 – membership numbers 453. After the Crash and during the Depression MRB loses its building and finds office space in various downtown locations, including the second floor of a warehouse – membership drops to 62



1926 ■ Miami Board of Realtors buys building and land across the street from the Orange Bowl Total price \$85,960 – membership numbers 304



1983 ■ Miami Board of Realtors purchases building on Coral Way and becomes a landlord, leasing out remaining floors of building – membership numbers 5149



1999 ■ RAMB sells building on Coral Way and moves into present headquarters membership soars to 6541



2010 ■ After a Year of Plans and Renovations, RAMB North is Scheduled to Open in January



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 http://sef.mlxhelp.com
 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 http://ramb.immobel.com

Founding of the Miami Board

1896 ■ Henry Flagler's Railroad, Florida East Coast Railway Company reaches Biscayne Bay and the site that would become downtown Miami.
 ■ The Settlement of Miami has less than 50 inhabitants.
 ■ Snowbirds could now ride the railroad right into sunshine and warm breezes.

1912-1915 ■ The nation becomes aware of Miami's balmy winters.
 ■ The number of real estate sales increased and so did the number of people selling real estate.
 ■ The first Miami Real Estate Board is founded to share multiple listings.
 ■ This first attempt was short lived.

1918 ■ Carl Fisher completes the Flamingo Hotel on Miami Beach.
 ■ Building permits in Miami total \$1,250,925.
1919 ■ George Merrick begins laying out the streets of Coral Gables
 ■ Building permits in Miami total \$3,155,565.

1920 ■ Miami Real Estate Board is founded.
 ■ Charter rules set dues at \$25 to join and annual dues of \$25; Associates \$12.50.
 ■ NAR approves Charter June 1, 1920
 ■ Membership climbed to 162 by year's end.
 ■ Building permits in Miami total \$4,556,365... The Boom has begun and so has the Miami Real Estate Board.



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"IMAPP has allowed us to gather data on properties that we are interested in and aggregate them in ways that have made our business much more effective in terms of analyzing properties for brokerage as well as investment."

Ronald Kohn

*President, Kohn Commercial
2010 Commercial President*

"As a new RCA Member I was encouraged by the amount and quality of responses that I received by sending my listings through Member-to-Member email."

Dirk Saecker

Kronus Realty Group, LLC

Commercial Upcoming Events

For additional information or to register please contact paul@miamire.com

February 4th
Commercial Marketplace
(Always FREE for RCA/RAMB Members)
RAMB HQ

February 9th
Fundamentals of Commercial Brokerage with Tom Dixon
RAMB HQ

February 11th
Multi-Family: Prospects & Perspectives
Presented by BBU Bank
La Palma Restaurant, Coral Gables

February 16th
Intermediate Commercial Brokerage with Tom Dixon
RAMB HQ

February 23rd
Advanced Commercial Brokerage with Tom Dixon
RAMB HQ

March 4th
Commercial Marketplace
(Always FREE for RCA/RAMB Members)
RAMB HQ

April 1st
Commercial Marketplace
(Always FREE for RCA/RAMB Members)
RAMB HQ

April 8th
Commercial Negotiations: Sealing the Deal with SIOR
RAMB HQ

RCA Commercial History

1989 ■ First Commercial Marketplace (now over 50 attendees each month)

1992 ■ Commercial Society is created with Bill Biondi as 1st President, Debra Spadafora as 1st Executive

1996 ■ 1st Commercial Conference under President Tom Dixon

2000 ■ IMAPP becomes first major commercial tool for members; Tom Byrne sees benefit for residential; Board purchases for all members, saving \$300/member cost

■ Member to Member Email System launches

2004
2007

■ Expert & Community Series starts under President JR Steinbauer and continues to this day Paul Cauchi hired as RCA Commercial VP

2008 ■ RCA Miami becomes 1st NAR RCA Commercial Services Accredited Association Tom Byrne elected Commercial President, the only leader to serve in all 3 President/Chairman Positions

2009 ■ RCA Miami signs agreement with eProperty Data to create South Florida Commercial Listing Service

■ Over 40 Seminars and over 2,000 participants
■ Hosts 14th Commercial Super Expo and Conference

Residential Board of Governors 2010



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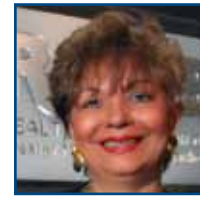
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deborah@miamire.com

"I can trust RAMB to come up with the programs, products and services that I know will benefit me, my business and my clients. Trust me, it is a comfort to be a member of RAMB."

My name is Moe Veissi. I Am RAMB.

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.immobel.com
Supra ActiveKey & Lockbox
supraeky.com

iMap - imapp.com
RAMB Premium TerraFly integrated Map - RAMBTerraFly.com
Great School Info
www.miamire.com/gschools.htm
DBPR/FREC - myfloridalicense.com
Miami-Dade County - miamidadegov
Search FL Corporations - sunbiz.org
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 on miamire.com
Seminar & Course Payment/Registration
shop.miamire.com
FREE 13-language Website
http://ramb.immobel.com
FREE Showcase Website
markw@dpi-miami.com
Register for MLX Classes
register@miamire.com

Register for FREE RAMB Courses
registration@miamire.com
Apply for membership
memberapps@miamire.com
General Information
info@miamire.com

Announcing -
February 5th Launch of the
Totally New MiamiRE.com or
MyRAMB.com & lamRAMB.com

Residential

1992 ■ Residential Society is Created; Eduardo Rivera is 1st President
■ Residential Membership 3033

1997

■ Merger with Miami Beach Association & Maureen Levine EVP

2000

■ RAMB Membership over 7000
Residential 6435
■ Premium Broker Open House Debuts

2003

■ South Florida Real Estate Boom is in full gear:
■ Society Becomes Residential Assn. of Greater Miami & the Beaches

2005

■ RAMB MLS Goes Mobile Launches Online ShowingAssist
■ RAMB Membership over 9,100

2007

■ Peak Membership Over 14,000 RAMB; 12,768 Residential
■ Median Price at All-time High SF \$380,100; Condo \$272,000
■ Launched RAMB Blogs & Free Blogs for Members

2008

■ Median Price SF \$276,600; Condo \$239,400
■ 1st Twitter; Facebook; LinkedIn; Plaxo; RAMB YouTube
■ RAMB Proud Campaign
■ REO Specialist Certified over 1400 in 2 yr.

2009

■ Membership RAMB 12,800; Residential 11,300
■ Launched 50 Ways to List More, Sell More, Make More & Save More
■ Over \$26,000 in Premium Exclusive Services Free



At Your Service - Your RAMB Professionals



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Since 2008



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Since 2007

"When I have a problem I call RAMB and they help solve it right away. It's a wonderful experience - It's the best service in the state of Florida."

*Patrick Killen
Keller Williams*

1920's

- Florida Land Boom
- Average Home Sale Price in U.S. \$3,500, Automobiles cost \$290
- 1920 Miami Board Founded Jan. 4, Chartered by NAR June 1
- Women Sought Membership but Were Rejected; 19th Amendment Right to Vote Aug. 1920
- 1925 Summer - Miami Daily News runs 504 pages of Real Estate Ads
- 1926 Board Started 15-Story Building Downtown at Cost of \$650,000; Later Lost During Great Depression

1930's

- Average Home Sale Price in U.S. \$5,500; Automobiles cost \$525; Average Yearly Salary \$1,428
- 1933 Sign of the Times - 35 cent lunch saved attendees 15 cents so monthly meeting location was moved
- 1934 1st Miami Zoning Ordinance Adopted Through Board Efforts; Past President Stearns Named 1st Director
- 1936 1st Woman Admitted to Membership
- 1939 Miami Realty Board Officially Became the Miami Board of REALTORS®



RAMB's own Moe Veissi is now the 3rd highest ranking officer at NAR and is on track to be elected as NAR President in 2012. We are so proud of Moe!

Congratulations

New National Designations & Certifications

National Designations & Certifications are the benchmark for excellence in the field of real estate. They are an important indicator of advanced qualifications, show a commitment to higher learning and advanced knowledge and those who proudly display them show evidence that they are on the cutting edge of the real estate industry.

- ABR®**
Accredited Buyer's Representative Designation
Amit Bhuta
Gloria Carrero
Maritza De La Nuez
Maylin M. Preve

- AHWD**
At Home with Diversity
Cecilia Samaja

- CCIM**
Certified Commercial Investment Member
Stephen R. Rigl

- CDPE**
Certified Distressed Property Expert
Patrick J. Casey
Magda Robles
Carlos Rodriguez

- CIIS**
Certified International - Investments-Immigration specialist
Maria Fernanda Adams
Jose Alvarez
Maria Elena Arias
James Basilio
Yves J. Beauchamp
Victor M. Bendezu
Roxana Budetta
Mariella M. Carnright
Gabrielle Darcey
Christian N. Folland
Roxana Gonzalez
David Heinrich
Gary Jean-Enard
Claudine Letz
Malexys Morales
Fatima Newton
Ramesh Nyberg
Alidys Patricia Paez

- Dan Posadas
Blanca G. Rivero
Michelle Rojas
Maria C. Savage
Belkis Serrata
Mary A. Shockley

- CIPS**
Certified International Property Specialist
Jean-Louis Delbeke
Pierre Frégeau
Licia M. Leal
Hector C. Rivera

- CLHMS**
Certified Luxury Home Marketing Specialist
Hector C. Rivera

- CMS**
Certified e-Marketing Specialist
Daniel A. Lamas

- CNS**
Certified Negotiation Specialist
Daniel A. Lamas

- CRE**
Counselor of Real Estate
Craig A. Werley

- CRS**
Certified Residential Specialist
Marelys Lazo
Magda S. Nicholson
Sandra I. Ortega
Agustin "Gus" Quevedo

- e-Pro**
Patricia Da Silva
Danny G. Zelonker

- GRI**
Graduate Realtor Institute
Dikka Amuchastegui
Lizette Y. Camargo

- Anthony "Tony" J. Cho
Cristina Curras
Pablo A. Guerra
Claudia K. Jackson
Carter McHyman
Graziella Nieves
Josephine G. Pampanas
Nathasha Ragoonanan
Marcos Reyes
Hector C. Rivera
Lilyana H. Sager
Pierre A. Shirley
Emilio F. Solernou
Patricia Stegmaier -
St. Lucie Association
Adriana Valencia
Susie B. Warshaw

- LMC**
Loss Mitigation Certificate
Farouk Aii
Andrew Allocco Jr.
Newton Alvarez
Luis F. Arias
Tania Barbosa
Frederic Barone
Amelia Barreto
Susan Berner
Nora P. Bertisch
Sandra L. Brisson
Lindsey E. Brown
Angela Burstyn
Cecilia M. Cardozo
Theresa Carmenatti
Ofelia A. Cepero
Alfonso Chacon
A. Michele Chapel
Simon Chi
Raul Concepcion
Carmen Cruz-Jusino
Mercedes M. De La Torre
Niurka L. Diaz

- Francesco D'Ulisse
Martin Echevarria
Alex Edmond
Esperanza Garcia-Loynaz
Christian S. Giraldo
Rossy J. Glowen
Julia C. Gottlieb
Hagen H. Hendrix
Maria C. Hernandez
Herminia Hybl
Jason A. Jason
Gary Jean-Enard
JazminKazravan
Monika Korencsik
Yohana Kuffrey
Donna A. Lancaster
Langston O. Longley
Danniel L. Lozano
Manuel Machin
Janice Martinez
Rosatil B. Materan
Jennifer McCarty
Dwight K. Mobley
Luis Montero PA
Sandor R. Ochoa
Eneida M. Ortega
Neyzi A. Paredes
Beatriz Parga
Luis C. Pereira
Lucia M. Perez
Eduardo Perez-Heydrich
Martha Pomares
Jay Reichbaum
Livia Revo
Flor Maria Reyes
Eliette M. Rivera, PA
Eduardo J. Sanchez
Oney Santibanez
Frank Touzet
Guillermo Valle

- Rose Marie Van Blommestein
Minnie Worthalter
Moises D. Worthalter
Colon E. Zamora
Lourdes Zuazo-Munoz

- RSPS**
Resort & Second-Home Property Specialist
Daniel Kijner

- SIOR**
Stephen R. Rigl
Danny G. Zelonker

- SFR**
Short Sale and Foreclosure Designation
Israel V. Ameijeiras
Teresita Bersach
Gerri J. Fontanella
Yasmin Gama
Rossy J. Glowen
Rocio F. Granados
Sidney Jimenez
Daniel Kijner
Ramunita Lyon
Jennifer McCarty
Neal A. Oates
Sandor R. Ochoa
Marianela Orsini-Piedra
Rene F. Perez
Martha Pomares
Isabel M. Quintana
Michelle Rojas
Nancy M. Ruiz
Albert R. Tamayo
Claudia M. Toro
Antonio J. Vallejo
Patricia E. Vasquez
Colon E. Zamora

- TRC**
Transnational Referral Certification
Tania Barbosa
Lilia B. Bertran
Lily Brodey
Antonia Buxo
Jose O. Cantarello
Mariella M. Carnright
Beatriz Da Rocha
Jacqueline Danzer
Marina M. Diaz-Reggio
Fernando Escudero
Taonaya Fleury
Gerri J. Fontanella
David M. Haller
Basha V. Hicks
Gary Jean-Enard
Martha L. Jimenez
Sharise Kurtis - Inactive
Licia M. Leal
Maria E. Leal
Ellen Mitchell
Magda S. Nicholson
Marianela Orsini-Piedra
Marta E. Pachon
Luis Ponce - Inactive
Monica Posada
Iris M. Quinones-Gonzalez
Hiran O. Ricardo
D'Ann Ricketts
Lilyana H. Sager
Cecilia Samaja
William K. Sonntag
Elaine V. Taylor
Frank Touzet
Madeline H. Veissi
Jorge Villaran
Lourdes Zuazo-Munoz

RAMB has more than 1,400 Certified REO Specialist Members.
Go to miamire.com/reo.html for a List of RAMB Designees

The REO Specialist Certification recognizes those professionals with the proper knowledge, tools, techniques and resources necessary for REO business. Financing, Contracts, Laws, Rules and Regulations are important components of this highly sought after certification.

2010 Florida State Presidents - RAMB

Counselors of Real Estate (CRE)
President
Richard Langhorne, CRE, RICS

Certified Commercial Investment Member (CCIM)
President
Paul White, CCIM, CPM

Miami-Dade Women's Council of Realtors

2010 WCR Officers - RAMB
President-Elect
Maria Elena Arias

Vice President of Membership
Jennifer Lopez, PA

DVP District 4 Florida Chapter
Michelle Rojas, PA, CRS, GRI, PMN, TRC, ePro, SFR

2010 Florida CRS Leaders RAMB

President-Elect
Martha Pomares
CRS, CIPS, GRI, ABR, TRC, SFR

District Vice President for District 14, Bahamas, Puerto Rico & the Virgin Island
Carlos M. Cruz, PA, CRS

Affiliate Committee Chair
Michelle Rojas
PA, CRS, GRI, PMN, TRC, ePro, SFR

1940's

- Median Home Sale Price in FL \$2,218
- 1941 December Membership Drops to 62 Because of the War
- Ken Keyes is Board President; Goes on to be NAR President in 1957
- Board Moves to 2nd floor of a Warehouse to Save Money
- 1946 War is over; ½ Million Airmen Trained on Miami Beach - Many Would Later Return to Live
- Board Membership at 261, 23 are women
- 1948 Sponsored the 1st Home Show, Continued until 1966

1950's

- Median Home Sale Price in FL \$6,612
- 1950 Hosted NAR Convention in Miami Beach
- 1955 Board's Home Show drew nearly 1/2 Million
- 1956 Bought building across from Orange Bowl
- Area Roundtables Established
- 1958 First Condo Laws in U.S., Condo Awareness Comes from South Florida
- 1959 Enrique Valledor elected President, Later Elected FAR President
- 4th largest Assn. in US with 1,686 members
- Castro overthrew Batista, 40,000 Exiles to Miami

RAMB Awards – 2009

Presented February 5, 2010

RAMB Awards



Chairman's Lifetime Achievement Award

Kimberly Kirschner



Civic Leader of the Year

Pedro Garcia
Miami-Dade County
Property Appraiser



Publisher of the Year

Elena Carpenter
Miami Monthly
Magazine



International Media Partner of the Year

**Bob Oliva and the
Gadoy/Oliva Group**



Editorial Excellence Award

Miami Today



Housing Initiatives Award of the Year

**Greater Miami
Chamber of
Commerce and
Marina Foglia**



RAMB Product of the Year

MongoNet

RESIDENTIAL Awards



Residential Realtor of the Year

Christopher Zoller



Educator of the Year

**Deborah Boza-
Valledor**



Volunteer of the Year

Eddie Rodriguez



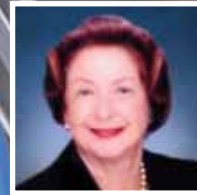
Area Council Chair of the Year

David Carlisle



Professional Development Advocate of the Year

Pat Klock Parker



Humanitarian Award

Rosa Aguiar

COMMERCIAL Awards



Commercial Realtor of the Year

Pedro J. Garcia



RCA Lifetime Achievement Award

Thomas E. Byrne



RCA Commercial Champion Award

Jose Juncadella



Commercial Advocate of the Year

Mike Silver



Commercial Legislative Award

Ronald Kohn



**Announcing New RAMB Award
in Honor of Past President
Herbert Lee Simon**

The Pinnacle Award is a New RAMB Award to be Presented for the 1st Time at the 90th Anniversary Installation and Awards Ceremony on February 5, 2010. The Award will be presented in the honor and memory of Herbert Lee Simon, who was our only three term Past President in three different decades and was exactly the same age as the Association, a leader known for his commitment to professionalism.



RAMB Receives the International Business Leadership Award for Innovation from the Greater Miami Chamber of Commerce for Outstanding Leadership and Innovative Practices in International Marketing and Operations - November 2009

RAMB Named #1 Small Business in South Florida by Business Leader Magazine - 2008 and Again Honored as One of Top Small Businesses in November 2009



Deborah Boza-Valledor and Teresa King Kinney Accept the CIPS Course Sponsor of the Year Award on behalf of RAMB and Letty Oliver - from the National Association of Realtors and Matey Veissi, 2010 Chairman of the NAR Global Business and Alliances Committee and RAMB's 1st International Council Chair - November 2009



RAMB's Awards

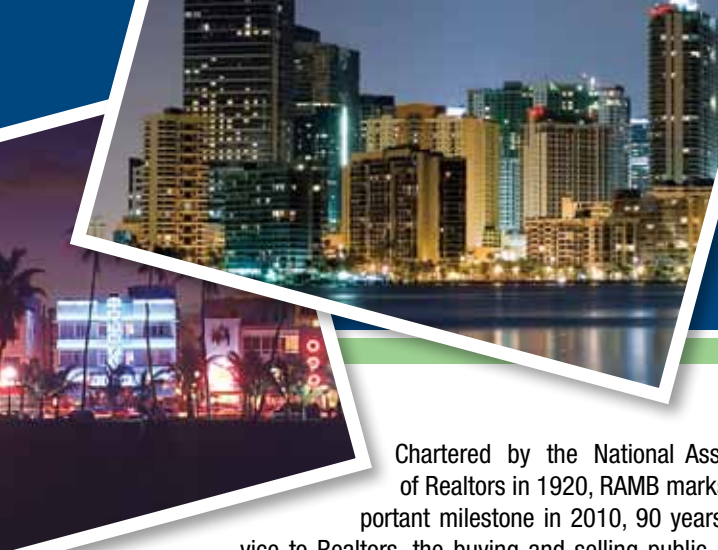
- NAR Membership Award - 1956 and 1957
- NAR Realtor Week Award - 1958 and 1960
- FAR - Board Achievement Awards - 1972, 1977, 1979, 1980, 1983, 1986, 1996 and 1997
- FAR - Community Revitalization - 1978
- Fair Housing Leadership Award - 1985 and 1986
- NAR Award for Large Board Publication - 1987

- FAR Outstanding Educational Achievement Awards - 1987, 1988
- National APEX Award for Publications - 1999
- Florida Chapter CRS Sponsor of the Year - 2004
- FIU Torch Society for Extraordinary Philanthropy - 2006
- U.S. Conference of Mayors and NAR - Ambassadors for Cities - 2007
- Business Leader Magazine - #1 Small Business in South Florida - 2008 & again honored in 2009
- NAR - Realtors Commercial Alliance - 1st Accreditation Ever Presented - 2008

International:

- FAR Education Achievement Awards for International Congress - 1996, 1998, 2000, 2001, 2003, 2005, 2006
- SECOVI-SP Honorary Membership - 1996 through Present
- NAR Int'l Awards for Excellence - 1997, 2005 & 2009
- U.S. Commercial Service Award for Export Success - 2003 & 2005
- GMCC International Business Leadership Award for Innovation - 2009

Congratulations Celebrating



Chartered by the National Association of Realtors in 1920, RAMB marks an important milestone in 2010, 90 years of service to Realtors, the buying and selling public, and the communities we serve in South Florida.

As we commemorate 90 years of excellence, success, and unprecedented accomplishments, we celebrate our Realtor members and our leaders, the foundation of our comprehensive goals, objectives, and mission. RAMB's entire purpose is deeply rooted in contributing to the professionalism, success and profitability of our members and our commitment to private property rights, and RAMB's rich history is reflective of this fact.

Founded by a group of real estate men seeking to form a unified organization for the real estate industry, we were informally known as the Miami Realty Board. In 1974, the organization became known as the Miami Board of Realtors. After a successful merger with the Miami Beach Association of REALTORS® and its 1,000 members in 1997, we became the REALTOR® Association of Greater Miami and the Beaches (RAMB).

Since its inception on January 3, 1920, RAMB has grown its membership from 128 to more than 12,000 in the present day, making us a top 10 U.S. mega board among the 1,421 local associations nationwide. Today RAMB is comprised of three organizations, the Residential Realtor Association of Greater Miami and the Beaches, the Realtors Commercial Alliance (RCA) and the International Council of Greater Miami and the Beaches, and represents its professionals in all aspects of real estate sales, marketing, and brokerage. The organization includes:



- **Residential Association** – represents over 11,000 Realtor members and 1,500 companies
- **Commercial Association** – the largest in Florida and the only one in Miami-Dade County represents 1,000 commercial professionals
- **International Council** – largest and most successful local council worldwide
- **Government Affairs and Advocacy** – including property rights protection, consumer initiatives and public service campaigns
- **Community Involvement and Service**
- **Industry Ethics and Professional Standards**
- **Education and Events** – more than 600 annually, 450 of which are free to members
- **Member Services** - \$26,000+ in marketing tools and services included in member dues
- **A Long History of Awards and Accomplishments**
- **Brand Identity, Marketing and Public Relations worldwide**

International Impact

A shining achievement among RAMB's honored past, was the creation of the International Council and International Referral Network. In 1996, RAMB's International Council was established, under founding chairman Matey Veissi, in response to Greater Miami's burgeoning international marketplace and strategic global positioning. The award winning International Council is now the largest and most successful local council in the world, boasting more than 60 partnerships globally!

The Council's first international partnership was also sealed with a signed agreement in 1996, when RAMB and SECOVI-SP in Sao Paulo, Brazil entered into a reciprocal agreement to connect members and generate referral business. Every year since then RAMB has strengthened the International Referral Network by partnering with a record number of international associations and organizations. See page 17 for a complete list of RAMB partners.

In 1996, RAMB launched the highly acclaimed International Real Estate Congress, which draws hundreds of professionals who specialize



1960's

- Median Home Sale Price in FL \$9,500; Miami hits 1 Million Residents
- 1962 Herb Simon Elected President, 1st of 3 terms in 3 different decades
- 1966 President Ray Asmar; Jack Justice, Miami/Miami Beach, is NAR President
- 1969 Exiles Now Totaled 178,000

1970's

- Median Home Sale Price in FL \$15,000
- 1970 Board celebrates 50th Anniversary but President Arthur Parrish died after the celebration dinner
- 1st Woman President elected – Mildred "It's Great to be a REALTOR®" Callahan

- Board Takes On 25% Increase in Tax Assessments Levied by Dade County – Led by Herb Simon, Dick Mueller and Ken Rosen, Board Research Representing 1,700 Specialists Resulted in Ruling to Never Use Straight Multiplier Again
- 1972 Ken Rosen's 2nd Term as President; Rose Gordon Elected Vice Mayor of Miami
- Board Inducts 2,000th Member

ons! RAMB! g 90 Years



in international real estate for education, to establish relationships and to do business. Since its inception, the Congress has received seven Education Program Awards from the Florida Association of Realtors (FAR), in 1996, 1998, 2000, 2001, 2003, 2005, 2006.

No other organization has done more to promote the South Florida market to the world – through tools and resources, participation in worldwide conferences and events, and strategic partnerships.

MLS Expansion and Globalization

From its inception, members of the Miami Board shared listing information and over the years, that sharing was formalized into an MLS which had grown to 400 participating offices and featured 3,500 to 4,000 listings by 1970. RAMB led the expansion of the MLS adding Miami Beach with the merger in 1997, and combining systems with Broward to create the five-board shared database, South East Florida Regional MLS (SEFMLS), which has over 30,000 participants. Members also have access to the entire R-MLS system covering Jupiter-Tequesta-Hobe Sound, the Palm Beaches, and St. Lucie Associations. Through RAMB partnerships, members also have access to the properties in the My Florida Regional MLS covering 14 Associations in Central Florida. Through SEFMLS, R-MLS and active/solds in MFRMLS, RAMB members have premium access to listings for over 80,000 real estate professionals, and through MLS Advantage, they have access to 49 Boards and 70,000 members.

In 2008, RAMB and partner FNAIM Paris – Ile de France and ImmoBel.com – creators of 13-language marketing solutions for REALTORS® - created the first-ever Global Listing Exchange (international IDX). In 2009, the GLX expanded to 600,000 listings in all of France. Members of RAMB who already have access to their own 13-language Web sites – and members of FNAIM - France have access to each others listings.

The International Council has received numerous awards for excelling in international outreach and achieving unprecedented business results including: GMCC International Business Leadership Award for Innovation (2009)

National Association of Realtors (NAR) (1997, 2005, 2009)
U.S. Commercial Service Award for Export Success (2003 and 2005)

Jerome Bain Real Estate Institute at FIU Sponsored by RAMB

The Jerome Bain Real Estate Institute at Florida International University was created in 1998 through a gift from the Educational Foundation of the Realtor Association of Greater Miami and the Beaches. The Institute bears the name of Jerome Bain, a graduate of Florida International University and former President of the Miami Association, who left the residual of his estate to the Association's Education Foundation. The Institute is sponsored by RAMB and it's goal is to be the premier, University-based real estate educational and research center, known for its exceptional expertise in international real estate transactions.

Professional Development & Government Affairs

As the Educated Choice, RAMB is dedicated to providing its members with access to premier professional development, including over 600 seminars, events, and certification and designation courses annually. Approximately 450 events each year are free to RAMB members.

In 2005, RAMB, known as The Voice for Real Estate, hired a full-time professional who vigorously advocates for Realtor issues and consumer rights thereby protecting the success and profitability of RAMB members.

90 Years of Excellence

For 90 amazing years, the Realtor Association of Greater Miami and the Beaches and its leaders, members and staff professionals have been the voice for real estate and have successfully marketed South Florida locally, nationally and now internationally. We have been able to succeed, achieve, and accomplish so much because we stand on the shoulders of all those who come before us.

This special anniversary issue and our celebrations this year are dedicated to all of you.



1980's

- 1973 Herb Simon's 2nd term as President
- 1975 Ted Pappas Elected President, Provides a Positive Focus During Major Recession; Miami Overbuilt; Elephant Irene Named Honorary Member After Crashing into Board Building
- 1979 Rose Gordon Elected President – Decade Begins and Ends with 1st Women Presidents in History
- Median Home Sale Price in FL \$45,100
- 1980 Board celebrates its Diamond Jubilee Year
Frank Kowalski Elected Youngest Pres. in Board's 60 Year History and 1st Pres. of Florida CRS Chapter
- MLS has 400 Participants; Board has 2,764 Members; More than Half are Women; Board hosts 46 Seminars
- 1981 Herb Simon's 3rd term as President
- 1983 Purchases 2050 Coral Way; Moved in 1984
- 1986 Creates 1st Honor Society
- Mid 80's Board Membership Reaches 3,000
- 1989 Launches Commercial Marketplace

List More

All Free to RAMB Members

Exclusive - IMAPP Prospecting	\$99.00
Exclusive - RAMB's WORLD	\$1200.00
Exclusive - "Your International Referral Network" and "RAMB's World"	\$600.00
Exclusive - CMA Plus	\$259.00
Exclusive - RCA - Member-to-Member Marketing Program	\$900.00
RAMB - MLX Stats Pro	\$59.00
Exclusive - "Why Choose Me" Brochure	\$249.00
Exclusive - RAMB "Buy Now" Ads and Advertorials in English and Spanish	\$199.00
Exclusive - RAMB's World Postcards	\$99.00
Exclusive - CondoReports.com	\$99.00

List More Tools Total Savings

\$3763.00

Sell More

All Free to RAMB Members

Exclusive - "Premium" Terraflly	\$1600.00
Exclusive - RAMB Premium Broker Open House	\$300.00
Exclusive - Money Magic	\$179.00
Exclusive - iMobile	\$360.00
Exclusive - iMAPP Gadget	\$60.00
RAMB - MLX Wireless	\$120.00
Exclusive - MiamiHomePrograms.com	\$360.00
RAMB - ShowingAssist	\$250.00
Exclusive - GreatSchools.net for Your Web Site	\$250.00
RAMB - MLX Professional	\$250.00
Exclusive - 13-language IDX for RAMB-Miami and FNAIM-Paris	\$1000.00
Exclusive - Global Listing Exchange	\$1000.00
Exclusive - IMAPP PLUS access & services	\$600.00
RAMB - MLS Advantage	\$600.00
Exclusive - Agent Shield	\$1200.00
Exclusive - Txt2RAMB	\$300.00
Exclusive - ListingBook	\$360.00

Sell More Tools Total Savings

\$ 8789.00

Make the Most of RAMB Memberships

...and make more commission dollars

List More

Sell More

Whether you are a new member of RAMB or have been a member of RAMB for years, make the most of your membership and take advantage of the More Than 50 Ways RAMB helps you to Thrive in Today's Market. RAMB offers more than 50 Premium Products and Services to position you and your real estate business for success by helping you List More, Sell More, Make More and Save More. Most of these Premium Services are absolutely Exclusive to RAMB Members in Miami-Dade County and NOT available to members of other associations.

1. **List More...** More than \$3700 in Premium Tools & Services to help you List More
2. **Sell More...** More than \$8700 in Premium Tools & Services to help you Sell More
3. **Make More...** More than \$9500 in Premium Tools & Services to help you Make More
4. **Save More...** More than \$6200 in Premium Tools & Services to help you Save More
5. **Bonus...** More than \$4700 in Premium & Exclusive RAMB Tools You Can't Live Without!

Total Benefit... More than \$33,000 in Premium Tools & Services from RAMB

Over **\$26,000** in FREE Premium Tools & Services plus Deep Discounts on some of the most needed tools for today's REALTOR® bring the total savings to More than **\$33,000...** how much are you saving? Pull out the 50 Ways To Thrive In Today's Market insert included in this magazine, go through each section and add up the savings on all the Tools & Services that you use that help you List More, Sell More, Make More and Save More.

RAMB Goes Mobile



- **RAMB App**
- **Smarter Agent**
- **txt2RAMB**
- **iMobile**
- **MLX Wireless**
- **Agent First Choice**
- **More Coming Soon!**

Get your
RAMB APP
today

Go to the
APP store
and key in
RAMB



RAMB Tools You Can't Live

Exclusive - iMapp	
Exclusive - Immobel.com	
Exclusive - Over 600 Seminars and Events	
Exclusive - REALTORS® Commercial Alliance (RCA)	
Exclusive - REALTORS® Commercial Alliance (RCA)	

RAMB Tools You Can't Live Without Total Saving

www.miamire.com

1990's

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f Your hip



Make More

Save More

Not making the most of your RAMB membership?

Start using just one more product from each of the List More, Sell More, Make More and Save More sections and watch your commission dollars start rolling in.

Want to learn how to use or maximize one or more of the RAMB Premium Tools & Services?

RAMB offers a variety of different training options – everything from hands-on in the RAMB state-of-the-art computer lab... to classroom training to webinars... to downloadable videos and tutorials. Check out the different training options at Miamiire.com - click on the calendar for a schedule of live training sessions – click on RAMB webinars for web based sessions or click on 50 Ways To Thrive in Today's Market for tutorials and videos.

RAMB Members.....

List More...33% More Listings

Sell More...60% More Sales... 55% More \$ Volume

Make More...80% More in Commissions*

RAMB REALTOR®-Associates only pay \$100 Local Board dues and \$200 for MLS = \$300 for a full year of services

*Over \$7 Billion in Closed Sales compared with only \$3.86 Billion

Data from SEF MLS - RAMB Compared to RAMDC

RAMB Members out produce in Every Category (with approx. same # mbrs. in each assn.)

Deborah Boza-Valledor
CIPS, CRB, CRS, GRI, TRC
Chief Operating Officer
deborah@miamire.com



Make More

All Free to RAMB Members

Exclusive	- Hands on MLX training with Nelson Roque	\$750.00
Exclusive	- More than 70 FREE Area Council Events	\$1400.00
Exclusive	- BrokerProfitability.com	\$1799.00
Exclusive	- Your Own "RAMB BLOG"	\$1800.00
Exclusive	- DPI Showcase Web Sites	\$300.00
Exclusive	- RAMB International Council	\$249.00
Exclusive	- i-check	\$275.00
Exclusive	- RAMB Int'l Congress Expo & Workshops Day	\$99.00
Exclusive	- RAMB advertises & exhibits locally, nationally & internationally	\$199.00
Exclusive	- MongoFax	\$900.00
Exclusive	- Webinars	\$600.00
Exclusive	- The Real Estate and Living Media Network	\$0 to \$10,000.00/yr.
Exclusive	- DashFly	\$120.00
Exclusive	- RAMBHQ	\$1000.00
Exclusive	- RAMB App	\$60.00
RAMB	- ListHub Listing Distribution	Thousands \$\$\$

Make More Tools Total Savings

\$9551.00+

Save More

All Specially Priced for RAMB Members

Exclusive	- RealBiz360°	\$534.00/1st yr.
Exclusive	- ListHub Premium Broker Reports	\$3600.00/1st yr.
Exclusive	- SellFoN	\$320.00/1st yr.
Exclusive	- Planomatic	Save \$50.00 ea.
Exclusive	- VidListing	Save 20% ea.
Exclusive	- BuyDomainNamesAndMore	Save \$105.00
Exclusive	- Agent First Choice	Save \$150.00
Exclusive	- AnnounceMyListing.com	Save \$240.00/yr.
Exclusive	- Constant Contact	Save \$29.90
Exclusive	- SmarterAgent	Save \$99.00/yr.
Exclusive	- CondoReports	Save 25% ea.
Exclusive	- Custom iPhone App for your company, team or yourself	Save \$24 - \$50
Exclusive	- AttainResponse	Save \$48-120/yr.
Exclusive	- Quick Sale	Save \$50.00
RAMB	- Dental Plans	Save 20%

Save More Tools Total Savings **\$6282.00+**

Total Savings Per RAMB Member **\$33,000.00**

Without

All Free to RAMB Members

.....	\$1680.00
.....	\$699.98
.....	\$600.00
A)	\$1040.00
)	\$720.00
s	\$4739.98

"My favorite RAMB tool by far is my Immobel web site - it has helped me enhance my international communications and expand my real estate business - can't live without it!"

Marcos Reyes, Keller Williams

"I am envious of all the tools RAMB provides for its members. No matter where I go, no one gets as much from their association as RAMB members. I wish I had RAMB in my backyard...I have a fraction of the tools RAMB offers, and I pay four times as much."

Gee Dunsten, Int'l Speaker, Senior CRS Instructor & 2001 CRS National President

- ❑ Average Sale Prices: SF \$137,990 Condo \$103,080
- ❑ Thomas E. Byrne elected Residential President, Chairman of the Board in 1998 and RCA President in 2008 – the Only Leader to Serve as all 3
- 1997 Merger with Miami Beach Assn. in June and EVP Maureen Levine Joins RAMB
- ❑ Association Name Changes to Realtor Association of Greater Miami and the Beaches (RAMB)
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- ❑ 1st International Exhibit at MIPIM, Followed by 10 Years of Marketing Miami Internationally



RAMB & FAR Recommend "NO" on Amendment 4 – Vote Nov. 2, 2010

Amendment 4—a statewide "Vote on Everything" initiative—is a grave threat to Florida's future. With the "Vote on Everything" amendment, citizens—not the representatives they elected—are forced to vote regularly and decide on hundreds of technical land-use planning issues at the ballot box. If Amendment 4 had been law in 2006, the residents of Carrabelle, a small Franklin County town, would have voted 617 times! In addition, every city and county in Florida will be burdened with the cost of holding additional elections to vote on proposed changes to comprehensive land use plans. Each of these elections will be costly and local taxpayers will have to pay the bills.

Amendment 4 will appear on the Nov. 2, 2010 ballot. A diverse group of community leaders organized Floridians for Smarter Growth to fight amendment 4. For more info visit, <http://www.floridarealtors.org/LegislativeCenter/TopInitiatives/index.cfm>.

Empowering South Florida's Housing

RAMB is ready to kick-off the New Year with solutions for our South Florida housing market. Throughout 2009, we listened to our members and worked hard to identify solutions to the challenges. Beginning the second week in January 2010, RAMB will be hosting a series of classes in a standard waterfall model. What does that mean? A standard waterfall model simply provides guidance to distressed property owners on how and in what order they should begin to search for a solution. For example:

- Day 1 – Making Home Affordable Refinancing and Loan Modifications
- Day 2 – Short Sales
- Day 3 – Foreclosures, Deed-in-Lieu and REOs
- Day 4 – Residential Investor Relief
- Day 5 – Finding Those Buyers to Purchase a Home in South Florida

Have you ever submitted a short sale offer to a listing agent and wondered what happened? This is the most common challenge we hear from our members, so RAMB has worked hard to find the right solution. Attend Day 2 – Short Sales – to learn more. Look for more on this series to come shortly and if you have market challenges that you would like to share, please e-mail them to danielle@miamire.com.

U.S. Treasury's Home Affordable Foreclosure Alternatives Program

On November 30, 2009, the Treasury Department released guidelines and forms for its new Home Affordable Foreclosure Alternatives Program (HAFA). HAFA is part of the Home Affordable Modification Program (HAMP). HAFA provides incentives in connection with a short sale or a deed-in-lieu of foreclosure (DIL) used to avoid foreclosure on a loan eligible for modification under the HAMP program. HAFA applies to loans not owned or guaranteed by Fannie Mae or Freddie Mac. HAFA is a complex program, with 43 pages of guidelines and forms, designed to simplify and streamline use of short sales and deeds-in-lieu of foreclosure. The program does not take effect until

April 5, 2010, but services may implement it before then if they meet certain requirements. The program sunsets on December 31, 2012.

Read Supplemental Directive 09-09, Introduction of Home Affordable Foreclosure Alternatives—Short Sale and Deed-in-Lieu of Foreclosure at https://www.hmpadmin.com/portal/docs/hamp_ser_vicer/sd0909.pdf

The New Homebuyer Tax Credit - Extended and Enhanced

November 7, 2009 – April 30, 2010 + 60 days
Homebuyers will be pleased to know that the federal homebuyer tax credit has been extended and enhanced. First-time homebuyers and some long-time residents who are looking to purchase may qualify for up to an \$8,000* tax credit from IRS. The new credit is effective beginning November 7, 2009, and ends April 30, 2010, with an extra 60 days if the buyer has a written binding contract in place by the deadline.

First-time homebuyers, by this definition, means you or your spouse have not had an interest in a principal residence for 3 years prior to the closing. A long-time resident of the same principal residence means, you and if married, your spouse, have owned and used the same residence for any 5-consecutive-year period during the previous 8 years ending on the date of purchase of a new principal residence.

The tax credit is being offered to those whose income does not exceed \$125,000 (single or head of household tax return) or \$225,000 (joint tax return) adjusted gross income. The new limitation on purchase is \$800,000 and all buyers need to be at least 18 years old to qualify. A new anti-fraud measure has been added which requires purchasers to attach documentation of a completed purchase, to the tax return.

* - The tax credit is 10% of the purchase price up to \$8,000 maximum for first-time homebuyers and up to \$6,500 maximum for long-time residences.

2010 FHA and GSE Conforming Loan Limits

The loan limits for the Federal Housing Administration (FHA) and Government Sponsored Enterprises (GSEs) known as Fannie Mae and Freddie Mac have been extended through 2010 - clearly a great victory for homebuyers! But in markets hard hit by the foreclosure crisis, the impact of these limits are greater than most understand. Visit www.miamire.com/conformingloanlimits.pdf to learn the true impact that FHA and GSEs have had in our market and what would happen if these limits were to be reduced.

RAMB Short Sale Pilot Programs

Taking the lead in helping speed up short sales, RAMB has initiated several pilot programs with different agencies, lenders and solutions providers to bring about a faster recovery for our market. Watch for more details.

2000's

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Paul Cauchi
Vice President of Commercial
paul@miamire.com



Featured Commercial Services & Education



Member to Member Emails

The Member to Member system allows RCA Miami members to send and receive both commercial listings and property requests from more than 1,000 commercial members. Participants can insert text, flyers and links into the Java platform or attach PDFs when sending the broadcast emails. The program gives members an opportunity to notify other members of new listings, price changes and updates on commercial listings.

Community and Expert Series

Commercial education with a twist... Expert speakers discuss commercial topics and market areas that always include a networking component. As in the past, timely topics will be addressed at a variety of locations (2009 locations included: Miami Chophouse and Smith & Wollensky) and will consist of speakers and panels with networking, drinks and appetizers.

Commercial IMAPP

IMAPP was originally created for commercial brokers, which becomes obvious when you attend one of the free Commercial IMAPP classes that we offer at RAMB Headquarters. The comprehensive tax service also features the following bonus: easily downloadable mailing labels so that you can target commercial property owners in a matter of seconds.



RCA Miami Takes Control of Commercial Data with CLS

The growing need for commercial practitioners to control their own information and data is finally being met in South Florida as RCA Miami launches the Florida Commercial Listing Service with technology company eProperty Data and NAR. The system is currently loading property information and employing researchers to canvas the Miami-Dade and Broward County areas and will eventually expand to other areas. The new robust system will be loaded with tax, tenant and property information and will grow exponentially as members and researchers input and update property information.

Property Centric

The platform is also property centric meaning information on commercial properties is collected and populates the system whether they are currently on the market or not. This system, which primarily focuses on property details and not just listings, is particularly valuable to brokers, investors and others in the industry that are doing research, prospecting or preparing reports. This "game changer" for commercial real estate begins a new paradigm shift in the marketplace designed to offer a more dynamic and comprehensive system.

Comprehensive and Member Owned

The new service grows out of a need for commercial members to have their own distinct system that recognizes the unique characteristics of commercial properties to assure member ownership of the data. For example, participants can expect dynamic GIS and mapping features and user-friendly searches as well as easy to use but comprehensive input forms that will save time. Other features include commercial comparisons and custom commercial reports that allow users to create dynamic offering memorandums and an advanced email broadcast system for commercial properties in the system. This system will include many listings not currently on the MLS with details not found in any current regional system. The years will also bring historical data and information which will not be available anywhere else.

eProperty Data is majority owned by the National Association of REALTORS® and has a history of other successful property centric systems in cities such as Houston and Seattle. The National Association of REALTORS® uses several information and listing platforms for commercial properties including the eProperty Data commercial platform and commercialsource.com, which has listings throughout the country including RAMB and RCA Miami member's listings.

RCA Miami Commercial Super Conference Addresses Market Opportunities

The 2009 RCA Commercial Super Conference, on October 23rd, featured speakers from all over the country addressing the current commercial real estate market and opportunities in South Florida. The full day event at the historic Biltmore Hotel, a new location for the event, consisted of a diverse and vibrant array of topics including future office tenants, appraisals, retail and leasing. Over 200 attendees were treated to in-depth presentations and discussions from keynote presenters and panelists.

Commercial Market and Forecast

The event started with economist Dr. Randy Anderson, professor at University of Central Florida, and continued with National Association of REALTORS® Managing Director of Real Estate Research, Dr. Paul Bishop. Both highlighted market conditions and shared predictions about market opportunities and trends. 2009 President of the Appraisal Institute Jim D. Amarin, MIA, SRA, discussed issues in commercial appraisals including then distressed properties and using an income approach in property analysis. The last speaker of the session, Florida REALTORS® 2009 President Cynthia Shelton, CCIM, CRE, talked about both retail and investment properties in Florida, including current trends.

Government's Role in Commercial

Several luncheon speakers addressed the government's role in commercial real estate on a national, state and local level. The speakers, including special guest speaker, Julio Robaina, Florida House of Representatives, discussed topical issues such as successor developer legislation, TALE, TARP and Amendment 4.

Expert Panels

The event also featured two panels of commercial experts, one on leasing and the other addressing the opportunities and challenges for commercial brokerage industry. The leasing panel included tenant and landlord experts who addressed current market conditions and trends in office leasing. The second panel, led by 2009 RCA President, Jose I. Juncadella, SIOR, included three regional managers addressing how the industry and their firms have adjusted to market changes.

The RCA Super Conference ended with an early evening cocktail reception sponsored by 360 Alhambra that brought attendees sponsors and exhibitors together to network and do business.

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- 2000 Average Sales Prices: SF \$212,555 Condo \$130,865; Median Home Sales Price in FL \$105,500
- RAMB Debuts Broker Open House on Web site
- IMAPP Chosen as Premium Tax Provider for Dade, Broward, Palm Beach Counties
- Hosts Over 300 Seminars; Provides More Than \$1,000 in Premium Services to Members
- 2001 Sept. IMAPP is RAMB's 1st Exclusive & Now FREE for RAMB Mbrs. – Saving \$600/yr./Mbrs.
- RAMB MLS and Immobil.com Debuts 1st in the World 10 Language Listings & Web Site

RAMB Adds New International Agreements in 2009

International Expo Sound Studio Connects RAMB Members to World Market

Adding to its landmark International Referral Network, in 2009 RAMB negotiated new agreements which brings the total to more than 60 international partner associations worldwide. New RAMB international agreements in 2009 include: FECEPAC – Central America, Dominican Republic, Venezuela, El Salvador, Baja California, Mexico, AEGI-Spain, AEGI-Catalonia, AEGI-Murcia, Chamber of Commerce in the Canary Islands, Spain, and FIABCI-UK. These agreements connect RAMB members to members of RAMB's partner associations worldwide and create referral opportunities that generate increased real estate sales for RAMB members in South Florida. More agreements are pending. See entire list of RAMB international partners on the right.

RAMB Interviews International Leaders

For the second consecutive year, RAMB organized and hosted booths at SIMA in Madrid and NAR International promoting South Florida real estate and doing business with RAMB members which also featured a sound studio to conduct interviews with international leaders worldwide. The interviews, which are available online at miamire.com (click on RAMB Videos button on left-hand side), provide insight into the various featured markets, opportunities available for RAMB members in their market, what foreign buyers are looking for in South Florida, and how RAMB members can best connect with their members to do more business.

The NAR events in San Diego served as an opportunity for RAMB business meetings with many of its partner associations and also to feature RAMB and FNAIM's launch of the breakthrough Global Listing Exchange (GLX)



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Chief Executive Officer
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Lynda Fernandez
Vice President of
Public Relations
Lynda@miamire.com

and the International Referral Network developed by Immobel, the creators of the 13-language Web sites and e-marketing solutions provided to RAMB members for 10 years.

RAMB has also exhibited and presented internationally for more than eight years in various international locations, including Salon de l'Immobilier in Paris, France; MIP-IM in Cannes, France; SIMA in Madrid; Expo Bienes Raices in Mexico City; RGR Con-

gress in Moscow; Brazil Week in Sao Paulo; Americas Linkage Cities including Buenos Aires, Argentina; AIREEC in Los Angeles; CityScape in NYC; OPP in London; and NAR in major U.S. Cities.

Connecting Miami Global Markets through the Global Listing Exchange

600,000 French Listings on RAMB Member Web Sites
RAMB Member Listings on FNAIM-France Member Sites

While throughout the U.S. properties for sale are primarily marketed by Realtors through Multiple Listing Services, this type of collaboration is practically unheard of outside of the U.S. Thus, the concept of shar-

MIAMI INT'L REAL ESTATE CONGRESS

OCTOBER 31 - NOVEMBER 2, 2010 • Prior to NAR in New Orleans

THE Place to do International Business

Education, Marketing, Networking, Keynote Speakers, Seminars, Expo & Showcase, Luncheons, Receptions & Thousands of Dollars in Prizes

Dr. Lawrence Yun Chief Economist & Sr. Vice President of Research NAR
Real Estate Forecast and Markets to Target for Foreign Investment

Kevin Brass NY Times Journalist, Real Estate Trend Spotter
Trend Spotting in International Markets

Gee Dunsten National Speaker, Trainer & CRS Instructor
Choosing & Making the Most of Int'l Referral Partners

Janet Choynowski President, Immobel.com
Three C's of Global Referrals

Deborah Boza Valledor Int'l Marketing Guru
CRS, CRP, CRR, TRC
Global Marketing Tips 'n Tricks

Tom Cunningham VP & Director of Research Federal Reserve Bank, Atlanta
The U.S. & World Economies

The Real Estate Guys - Robert Helms & Russell Gray
Developing Your International Portfolio

Moe Veissi NAR First Vice-President
The Art of the International Deal

Come to Miami before NAR in New Orleans, Nov. 2010

Miami Beach Resort & Spa

Special US \$109/Night Rate (Limited Time Only)
(Make reservations now)

Take advantage of this special \$109 USD rate which is available for a limited time only.

To Reserve your Room call
1-866-765-9090
or 305-532-3600
& reference
"RAMB Congress".

Miami Beach Resort & Spa • 4833 Collins Ave., Miami Beach, FL 33140
Price: \$199 USD / After January 31st: \$249 USD
To Register: 2010MiamiCongress.com • For more information [email info@miamire.com](mailto:info@miamire.com)

ing and exchanging listing data on the Internet between international markets seemed inconceivable until now. In 2001, RAMB-Miami was one of the first markets in the U.S. to create the ability for its Realtors to offer their clients access to virtually all regional MLS listings on their company and individual Web sites through an Internet Data Exchange (IDX). Previously, companies could only display their own property listings.

RAMB was the first association in the world to provide its members with international exposure, direct connections to international professionals and markets, and unprecedented referral opportunities through Immobel. RAMB was also the first MLS in the world to have all of its property listings mapped and translated into 10 languages – then ex-

RAMB International Achievements

- 1996**
- Launches International Council
 - Hosts 1st Int'l Real Estate Congress & Expo
 - Wins 1st of 7 FAR Education Awards for the Congress
 - Exhibits at NAR, 1st of 12 years
 - Signs 1st Int'l Reciprocal Agreement with SECOVI – Sao Paulo

- 1997**
- Receives 1st of 3 International Outreach Awards from NAR
 - Signs Agreement & Named Ambassador Assn. to Russian Guild of Realtors
 - Signs agreements with 16 Eastern European Associations
- 1998**
- Publishes First Foreign Investors Guide

- 1999**
- Exhibits at MIPIM France, 1st Int'l Expo & Co-hosts MIPIM Americas, Miami
- 2001**
- 1st MLS in the World to Launch 10 Language Web site with Immobel.com
- 2002**
- Partners with GMCC for Americas Linkage, 1st of 8 yrs.
 - Launches Int'l Referral Network with Partner Assns.

panded to 13 by Immobel.com – and later to purchase these Web sites and give to their members exclusively as a major competitive advantage.

36,000 Paris Properties and 100,000 South Florida Properties

In 2007, RAMB and FNAIM, its counterpart in Paris, launched the first-ever international property data exchange to share MLS real estate listings and link these two world-class cities and important real estate markets – exclusively through their members. Members of both associations have been able to feature all their own and each other's MLS listings on their own Web sites, and help buyers and sellers connect with thousands of properties in both markets.

600,000 French Listings and RAMB-Miami

Due to the success of the RAMB-Miami and FNAIM-Paris data exchange, the program has just completed expansion to all of France with the national association FNAIM-France. This partnership between RAMB-Miami and FNAIM France, and soon the other GLX markets in the U.S., represent an unprecedented level of marketing and sales cooperation between international real estate professionals. FNAIM France members will soon be able to display their choice of more than 300,000 U.S. real estate listings all translated into French for the benefit of their clients. GLX participants will include organizations in Florida, California, Las Vegas, and Washington, D.C.

RAMB Members can set up their Immobel Web sites and GLX options by visiting <http://ramb.immobel.com>.

South Florida Again The Top Market for Int'l Buyers

No one else is even close! Florida continues to be the top state in the entire U.S., and Miami/Ft. Lauderdale/Miami Beach the top market for international buyers according to the latest research by the National Association of Realtors and the Florida Association of Realtors. Since 2005, when NAR began conducting such international studies, Florida and South Florida have consistently been ranked number one for international real estate buying activity. To access the latest study and other international research go to <http://www.miamire.com/international.htm>

New Foreign Investors Guide Published

The first edition of the Foreign Investors Guide, a concept borne out of the guidance, expertise, and influence of past RAMB Chairman of the Board Kimberly A. Kirschner, was published in 1998. RAMB has produced multiple editions over the years and continues to update and expand it. The publication includes legal white papers in seven languages – English, Spanish, French, Russian, Portuguese, Italian, and German - For REALTORS® to assist Foreign investors when purchasing property in the U.S.

Promote your Business at Premier Real Estate Events in Central America, Spain & France and More ...

For more than five years, RAMB has exhibited promoting South Florida and our members at premier international events. Limited space is available at low cost for members who wish to reserve shared time at RAMB exhibits:

FECEPAC Congress (Costa Rica, Dominican Republic, El Salvador, Guatemala, Honduras, Nicaragua, Panama)

February 16-20, 2010 - Managua, Nicaragua

Salon de l'Immobilier Porte de Versailles • Paris Real Estate Exhibition

April 8-11, 2010 • Paris, France

SIMA10 – Madrid Real Estate Exhibition

May 20-23, 2010 • Madrid, Spain

Past RAMB Exhibit Participants in the above events have reported impressive business activity and opportunities as a result of their participation. If interested in participating, e-mail lynda@miamire.com.

RAMB Partner Associations

ARGENTINA – The Argentina Chamber of Horizontal properties & Real Estate Activities (CAP-H)
ARGENTINA – Cámara Inmobiliaria Argentina (CIA) 2003
ARGENTINA – Argentina & Uruguay La Federación de la Republica de Argentina (SOM) 2003
BAHAMAS – Bahamas Real Estate Association (BREA)
BELIZE – National Association of Realtors
BRAZIL – SECOVI-SP Sao Paulo 1996
BRAZIL – FENACI 2008
BULGARIA – National Real Property Association (NRPA) 2002
BULGARIA – Bulgarian Association of Business Appraisers 1997
CHILE – Cámara Nacional de Servicios Inmobiliarios (ACOP)
CHILE – Asociación Gremial de Corredores de Propiedades de Chile (COPROCH)
COLOMBIA – Federación Colombiana de Lonjas de Propiedad Raíz (FEDELONJAS)
COSTA RICA – Cámara Costarricense de Bienes Raíces (CCBR)
CZECH REPUBLIC – Assn. of Real Estate Offices of the Czech Republic (ARKCR) 1997
CZECH REPUBLIC – Assn. of Real Estate Agencies of Bohemia, Moravia, and Silesia 1997
DENMARK – Copenhagen Branch of the Danish Association of Chartered Estate Agents
DOMINICAN REPUBLIC – Asociación de Empresas Inmobiliarias 2009
EL SALVADOR – Cámara Salvadoreña de Bienes Raíces (CSBR) 2009
FRANCE – Fédération Nationale de l'Immobilier Paris - Ile de France (FNAIM-IDF) 2005
HUNGARY – Hungarian Real Estate Association (HREA) 1997
HUNGARY – Hungarian Association of Real Estate Managers 1997
ITALY – Italian Federation of Real Estate Agents (FIAIP) 1997
MEXICO – Mexican Association of Real Estate Professionals (AMPI) 2005
MEXICO – Mexican Association of Real Estate 2009
MEXICO – Baja California (CEPIBC) 2009
NICARAGUA – Cámara Nicaragüense de Corredores de Bienes Raíces (CNCBR) 2005
PANAMA – Asociación Panameña de Corredores y Promotores de Bienes Raíces (ACOBIR) 2005
POLAND – Polish Real Estate Federation (PREF) ICREA 1997
POLAND/GERMANY – Pomeranian Association of Real Estate Brokers 1997
PUERTO RICO – Puerto Rico Association of Realtors (PRAR) 2007
ROMANIA – Romanian Association of Real Estate Agencies (ARAI)
RUSSIA – The Russian Guild of REALTORS® (RGR) 1997
RUSSIA – St. Petersburg Association of Realtors 1997
RUSSIA – Russian Society of Appraisers (RSA) 1997
SLOVAK REPUBLIC – National Association of Real Estate Offices of Slovakia (NARKS) 1997
SLOVAK REPUBLIC – Association of Slovak Real Estate Agencies 1997
SLOVAK REPUBLIC – Union of Real Estate of the Slovak Republic 1997
SLOVAK REPUBLIC – Society of Slovakian Appraisers 1997
SPAIN – Asociación Empresarial Gestión Inmobiliaria (AEGI) 2009
SPAIN – AEGI Catalonia 2009
SPAIN – AEGI Murcia 2009
SPAIN – Canary Islands Cámara Oficial de Comercio, Industrial y Navegacion s/c Tenerife 2009
SPAIN – SIMA/Planner Reed 2005
UKRAINE – Ukrainian REALTORS® Association (URA) 1997
UKRAINE – Western Ukrainian Real Estate Guild 1997
UKRAINE – Association of Realtors of Odessa 1997
UKRAINE – Kharkiv Union of Entrepreneurs 1997
URUGUAY – Cámara Inmobiliaria Uruguayaya (CIU) 2003
URUGUAY – Confederación Inmobiliaria Mercosur y Chile (CIMECH) 2005
VENEZUELA – Cámara Inmobiliaria de Venezuela (CIV) 2009
COFECI – Consejo Federal de Agentes de Compra y Venta de inmuebles 2005
EASTERN EUROPE – Eastern European Real Property Foundation (EERPF)
FECEPAC – Federación Centroamericana, El Salvador, Guatemala, Honduras, Nicaragua, Costa Rica, Panamá, Republica Dominicana y el Caribe de Asociaciones... 7 Assns.
FIABCI – The International Real Estate Federation - United Kingdom 2009
AIREEC – American International Real Estate Expo & Conference 2008
CITYSCAPE – New York 2008
MEXICO – Expo Bienes Raíces (EBR) Mexico City 2006
SIMA – Brasil / Sao Paulo Real Estate Expo 2007
UNITED KINGDOM – FIABCI-UK 2009
UNITED KINGDOM – OPP Live 2007

2009 ■ Receives 1st of 2 U.S. Commercial Service Awards for Export Success
■ Americas Linkage Trade Missions & Presentations

2005 ■ Partners with SIMA and Exhibits in Madrid for 1st of 5 yrs
■ Signs Agreement with FNAIM-Paris

2006 ■ Exhibits at Salon de l'Immobilier with FNAIM-Paris, 1st of 4 yrs.
■ Exhibits at Expo Bienes Raíces in Mexico City
■ Large Paris & Panama Delegations at Congress

2008 ■ Initiates 1st ever Global Listing Exchange (GLX) with FNAIM and Immobel
■ RAMB Exhibits at Cityscape New York
■ 200 Foreign Delegates attend 2nd Congress in '08

2007 ■ Receives GMCC International Business Leadership Award for Innovation
■ Expands GLX to Include all of France
■ Hosted 15th Int'l Real Estate Congress
■ Hosts Exhibit & Video Studio for 2nd Year Interviewing International Leaders at SIMA-Madrid, NAR-Orlando, San Diego
■ International Partnerships Total 60 Worldwide

Designation Requirements

ABR®: Accredited Buyer Representative

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. Go to www.REBAC.net 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 Buyer's Agent Council and the National Association of REALTORS®.

RSPS: Resort and Second-Home Specialist

Certification will appeal to REALTORS® in resort and second-home markets around the world who wish to distinguish themselves amongst their peers and consumers. A REALTOR® specializing in Resort & Second-Home markets as a real estate practitioner who facilitates the buying, selling, or management of properties for investment, development, retirement, or second homes in a resort, recreational and/or vacation destination should earn this elite certification.

Certification Requirements:

- Complete the Resort & Second-Home two-day course.
- Either two elective courses or have earned one of the pre-selected designations. And
- Be a member in good standing with NAR.

NAR Green Designation

The green movement is affecting everyone and every aspect of our lives. It is affecting every asset class in real estate, such as office, retail, residential, hospitality, and industrial. The NAR Green Designation caters to residential, commercial and property management professionals.

Designation Requirements:

- Complete the Green Core two-day course.
- Complete one elective course. (Residential, Commercial or Property Management)
- Be a member in good standing with NAR. Either as a REALTOR® member or Institute Affiliate member

REPA: Real Estate Professional Assistant

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.

South Florida Broker Profitability Conference

Attention Brokers & Managers

Bring your Best GAME to 2010

Wednesday, January 27th

RAMB HQ - 700 S. Royal Poinciana Blvd., Ste 400
Miami, Florida 33166

- 9:30am** Continental Breakfast & Game Plan Exchange
- 10am - 12pm** Seminar
- 12pm - 1pm** Lunch
- 1pm - 4:30pm** Seminar

- Creating New Income Streams **Steve David**
- Economy & RESPA **Grant Simon**
- REOs & Short Sales **Steve David & Grant Simon**
- Your Key to Connecting **Cherolyne Fogarty**
- Yes, Social Networking = \$\$\$ **Deborah Boza-Valledor**

Before Jan. 15th: RAMB Mbrs. \$99 / Non-Mbrs. \$139
After Jan. 15th: RAMB Mbrs. \$139 / Non-Mbrs. \$169

Register at:

brokerprofitabilityconference.com

Continental Breakfast and Lunch will be provided.

(Membership will be verified and charged accordingly. No refunds or credits.)

Education Schedule

January 22 • 9am - 4pm

FFS Certificate

Servicing the Listing and Working with Buyers
RAMB Mbrs. \$45/Non Mbrs. \$75

January 19 & 20 • 9am - 5pm

Commercial Distressed Property Specialist

RCA RAMB Mbrs. \$139/Non Mbrs. \$189

January 27 • 9:30am - 4pm

S. Florida Broker Profitability Conference

Before Jan. 15: \$99
RAMB Mbrs. - \$139 others
After Jan. 15 \$139 RAMB Mbrs., \$169 others

January 28 • 9am - 12:30pm

Bouncing Back in 2010

National Speaker Richard Flint
RAMB Mbrs. \$10/Non Mbrs. \$30

January 29 • 9am - 4:30pm

Quickbooks for Real Estate Professionals

RAMB Mbrs. \$99/Non Mbrs. \$139

Feb. 1 • 9am - 5pm

Marketing with Microsoft Office

National Speaker Pat Zaby at RAMB
RAMB Mbrs. \$129/Non Mbrs. \$179

February 2 • 9am - 5pm

Residential Finance Consultant Designation

National Speaker Pat Zaby at RAMB
RAMB Mbrs. \$175/Non Mbrs. \$199

February 18 • 9am - 12:30pm

TRC Certification - Approved for 3hrs CE

Certification \$99.00

February 19 • 9am - 12:30pm

Marketing Your Properties to The World

\$15 RAMB Mbrs./\$30 Non Mbrs.

February 25 and 26 • 9am - 5pm

REO Certification - Approved for 11hrs CE at

RAMB HQ • \$139 RAMB Mbrs./\$189 Non Mbrs.

February 25 and 26 • 9am - 5pm

REO Certification in Spanish

Martha Pomares at RAMB North
\$139 RAMB Mbrs./\$189 Non Mbrs.

Certified International Property Specialist

Local Markets	March 8 & 9	8am - 5pm
Asia	March 10	8am - 5pm
America	March 11	8am - 5pm
Europe	March 12	8am - 5pm
Investment & Finance	March 15 & 16	8am - 5pm

RAMB Mbrs. \$899/Non Mbrs. \$1,199

March 10-12 & 15 - 17 • 8am - 5pm

GRI I - Standards of Practice

RAMB Mbrs. \$45/Non Mbrs. \$75

March 25 and 26 • 8:30am - 5pm

RSPS - Resort Second & Second Home Specialist

RAMB Mbrs. \$199/Non Mbrs. \$249

March 29 and 30 • 8:30am - 5pm

Green Designation Core - Approved for 11 hrs CE

RAMB Mbrs. \$199/Non Mbrs. \$249

March 31 • 8:30am - 5pm

Green Designation - Residential Elective

Approved for 7 hrs CE
RAMB Mbrs. \$109/Non Mbrs. \$149

April 5 and 6 • 8am - 5pm

CRS202 - Effective Buyer Sales Strategies

RAMB Mbrs. \$250/Non Mbrs. \$275

April 7 - 9am • 4:30pm

Creating Urgency in a Challenging Market

RAMB Mbrs. \$59/Non Mbrs. \$89

April 22 and 23 • 9am - 5pm

Certified Luxury Home Designation - Approved for 11hrs CE

RAMB Mbrs. \$495/Non Mbrs. \$550

2000's

- Initiates Smart Growth Pilot Program for NAR Led by Sandra Goldstein
- 2002 Launches 1st Int'l Exclusive Free Immo.com Individual 11 Language Web Sites for Members
- Initiates 3-year Shared GAD Program with FAR, NAR and Other Dade County Boards
- 2003 RAMB MLS Listings Linked Internationally
- U. S. Commercial Service Awards RAMB for Export Success, 1st of 2 Awards
- Launches the Personal Marketing Brochure "Why Choose Me" for Members
- Partners with FIU to Bring Real Estate to TerraFly and TerraFly.com Free to Members

- 2004 New Area Councils Launched and Programming Expanded
- iMobile and MLX Wireless Launched Along with Dozens of New Programs for Members
- 2005 Expands Headquarters & Launches New RAMB Image, Branding & Logo Exceeds 10,000 Members
- Hires 1st Full Time Government Affairs Director (GAD)
- Launches New South Florida Real Estate Guide with the Miami Herald International
- WorldProperties.com Launches
- Partners with SIMA-Madrid and FNAIM-Paris to Exhibit, Present Seminars & Promote Business
- 2006 Initiates Chairman's Columns Weekly in the Miami Herald Real Estate Section
- FIU Launches Master's in International Real Estate, Jerome Bain Real Estate Institute Grows

CIIS: Certified International, Immigration, Investment Specialist

A Specialist Certification developed for the advanced Real Estate Professional. This Specialty was developed for the real estate professional who intends to expand their marketing to foreign markets. The fundamentals of the certification are presented in two days of intense training with complete certification. CIIS certifies critical knowledge has been achieved to enhance the understanding of the legal areas of expertise required for best practices by REALTORS®. This program helps to develop new sales venues in foreign markets and domestic market investor market.

CLHMS: Certified Luxury Home Marketing Specialist • Approved for 11 Hours CE

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 more information go to luxuryhomemarketing.com

FFS: Foundation for Success Certification

This four day certification course is the center of knowledge that every real estate professional needs. You must first understand this is not a job nor career, this is your business. In order to succeed you must understand the basis of your business and its functionalities.

People trust you, their real estate professional, with their most valuable possession - their home. You must be informed of contract law changes, what's happening in your local market area and offer the latest marketing opportunities.

Certification Requirements - Complete the four core courses.

- Preparation of the FAR-9 Contract & Addendum
- Step By Step of a Listing Presentation
- Servicing the Listing & Working With Buyers
- Farming and Prospecting

Author and Instructor: **Richard H. Burch**, CRB, CRS, GRI

RFC: Residential Finance Consultant Discovering the Finance Difference

Making listings more marketable, convincing buyers to buy now and closing more transactions are the bottom line benefits of discovering the finance difference. This course will provide agents the information and tools they need to satisfy common unfulfilled needs of buyers and sellers necessary to make better decisions in today's confusing market.

By completing the course and successfully passing the test, you will be awarded the RFC, Residential Finance Consultant designation. Your first year's dues are included in the cost of the course. This entitles you to use the designation on your cards, email signature, and website. You have access to the private side of the RFC website and the services offered to its members.

LMC: Loss Mitigation Certification

The one day Loss Mitigation Certification course equips REALTORS® with the tools to work on the complicated transactions involving foreclosures and REOs, short sales, and auctions.

"Very good course and great update to new laws and regulations. RAMB is always on the leading edge of education."

*Tania Barbosa, Miami, FL
Florida Realty of Miami Corp.*

SFR: Short Sales and Foreclosure Resource Certification

For many real estate professionals, short sales and foreclosures are the new "traditional" real estate transaction. Knowing how to help sellers maneuver the complexities of short sales as well as help buyers pursue short sale and foreclosure opportunities are not merely good skills to have in today's market—they are critical.

Certification Requirements:

- Complete the REBAC Short Sales & Foreclosure Course. or
- Complete the CRS111: Short Sales & Foreclosures: Protecting Your Clients Interest. AND
- View three NAR approved webinars available free of charge.
- Be a member in good standing with NAR.

CIPS: Certified International Property Specialist

International Real Estate for Local Markets (two days) is a required prerequisite to the other courses.

Three one-day regional courses and a financial analysis class courses are required and can be taken in any order.

In addition to the CIPS courses, applicants must submit a designation application demonstrating experience in international real estate. Three closed international transactions are required involving other cultures or countries, including those occurring in your local market. 100 points of elective credit are required, earned from speaking other languages, current NAR designations, years in the real estate business, attendance at international conferences and education sessions, and much more.

For more information go to:
<http://www.realtor.org/cipshome.nsf/pages/education>

REO Specialist Certification

Approved for 11 Hours CE

In this two day certification course you will enhance your real estate business by learning how to connect with banks, lenders and REO 3rd party outsource companies. The REO Certification is provided by RAMB and taught by Founder and Author Cathy McDaniel, a 16 year REO and mortgage lending expert. Course will cover job descriptions, theory and fundamentals required to participate in the REO industry today. Helpful tools, resume outline, a directory of 140 BPO companies, 65 REO Asset management companies, 14 REO organizations and associations will be provided at the end of the class.

- BPO's and REO Listings
- Managing Your REO Listing
- Working With The Buyer Purchasing an REO Property
- Financing Your REO Transaction

Over 1,400 RAMB Members have earned the REO Certification.

The professional certifications shown in yellow are not affiliated with or endorsed by the National Association of REALTORS®.

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 more 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 of Practice
GRI-II: Essential Real Estate Techniques
GRI-III: Real Estate Specialties

For more 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 more information go to www.ccim.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.

For more information go to www.worldproperties.com

"All the programs & services from RAMB, from the education programs, to the CRS & CIPS courses, to programs like IMAPP and TerraFly...they are all major contributors to our success."

Frank Kowalski

2005 FAR President
1996 CRS National President
Metro Dade Realty

Leticia Oliver, TRC
Senior
Vice President
of Professional
Development



letty@miamre.com

- NAR Grants Awarded
- ShowingAssist Online Showing Service Launched
- 2006 Deborah Boza-Valledor hired as COO - after 2001 Residential President and 2003 Chairman of the Board
- 2007 Reaches Peak Membership of Over 14,000
- Over 600 Seminars and Events Hosted for RAMB Members
- MiamiHomePrograms.com Launched in Partnership with NAR
- 2008 Over 18,500 Participants Attend More Than 600 Seminars and Events
- Launches 1st Global Listing Exchange (GLX) with FNAIM-Paris, 36,000 Listings

- List More, Sell More, Make More Campaign Initiated
- Over \$19,000 in Premium Exclusive Services Provided Free to Members
- Launched New Media Campaign Locally and Internationally to Correct Market Perceptions
- 2009 Receives GMCC International Business Leadership Award for Innovation
- Hosts 15th International Real Estate Congress
- Expands GLX to All of France, 600,000 Properties
- More than 20,000 Participate in RAMB Seminars & Events Totaling over 600 a year
- Over 50 Ways to List More, Sell More, Make More and Save More - Totaling more than
- \$26,000 in Premium Exclusive Services for RAMB Members



**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
 Long Island: mlsliirealtor.com
 Manhattan: manarrealtor.com
 Washington DC Metro: mris.com

realtor.com
 miami.com
 herald.com
 miamire.com
 terrafly.com
 imapp.com
 immobil.com
 greatermiami.com
 realestate.aol.com
 trulia.com
 oodle.com
 lycos.com
 clrsearch.com
 vast.com
 local.com
 military.com
 walmart.com
 hotpads.com
 homescape.com
 secondspace.com
 homesandland.com
 realestate.yahoo.com
 myrealty.com
 cyberhomes.com
 oceanhomesusa.com
 floridalivingnetwork.com
 miami beachchamber.com
 homeawayrealestate.com

propbot.com
 enormo.com
 zillow.com
 frontdoor.com
 landwatch.com
 resortscape.com
 overstock.com
 openhouse.com
 erealinvestor.com
 mynewplace.com
 maps.google.com
 homewinks.com
 propertypursuit.com
 propertyshark.com
 realtytrac.com
 tweetlister.com
 sfhomeprograms.org
 mlsccloud.com
 comcast.net
 homefinder.com
 homes.com
 investorloft.com

Mobile Sites:
mobile.smarteragent.com/ramb
 txt2ramb at 48696
 RAMB App on iTunes

RAMB listings

***... Promoted more places
... on more websites
... around the world***

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