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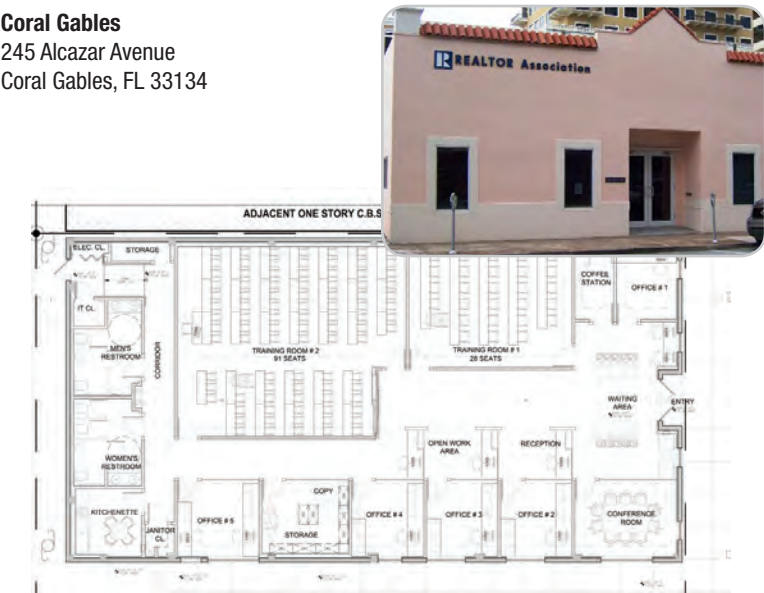


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**MIAMI Mission**

To provide our members the resources and services to deliver the highest level of professional service to their customers and be more profitable and successful in the global marketplace.

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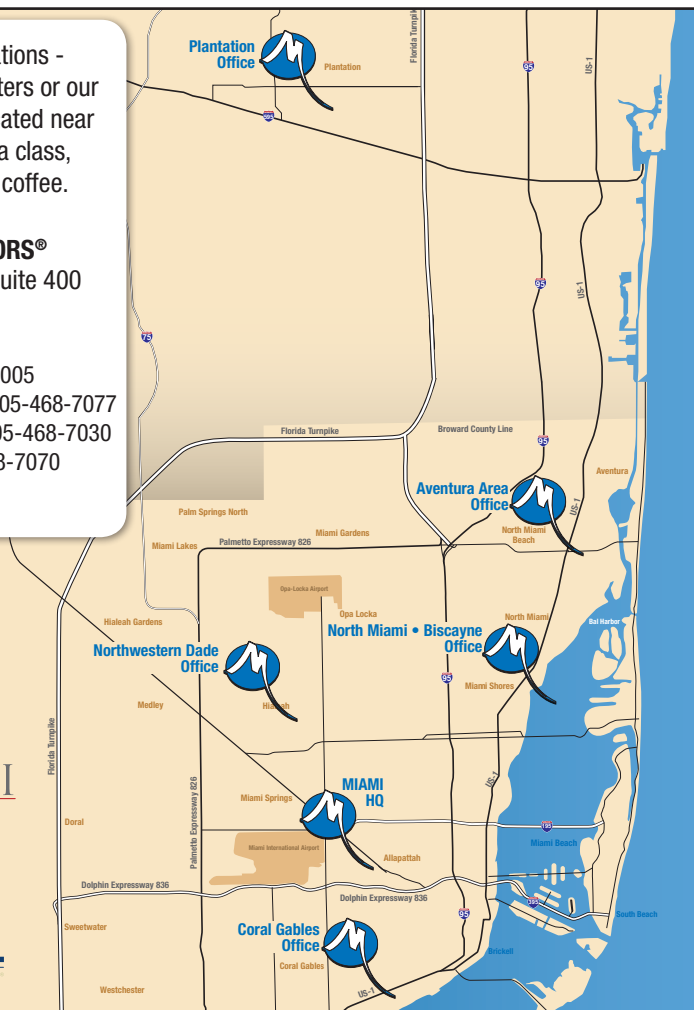
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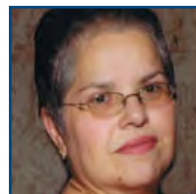
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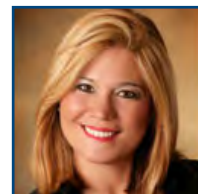
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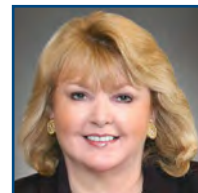
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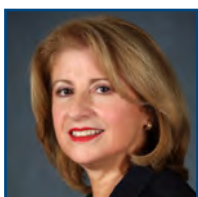
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The MIAMI Association of Realtors represents 24,000 members and is the largest local association in the U. S. The Association and its Board of Directors (BOD) are dedicated to leadership in the industry, the real estate profession, and the communities they serve. Leaders impact key policy decisions and important is-

sues affecting the real estate industry, analyze trends and information, and provide the most impressive and comprehensive package of programs, products and services available in the market today. The Association's 2011 Priorities are:

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- Broker Partnering and Support

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- Housing Opportunities
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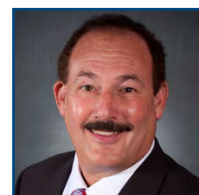
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and presents commercial events and programming throughout the year. With over 1,500 members, it is the largest commercial Realtor association in Florida and one of the largest in the nation. Their 2011 Priorities are:

- Education
- Super Conference & Expo

- Commercial Information Exchange (CIE)
- Strengthen Commercial Partnerships
- Government Affairs
- Member Recruitment
- Creating a Referral Network
- Commercial International



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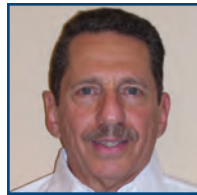
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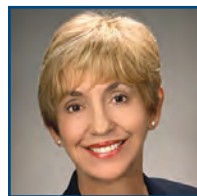
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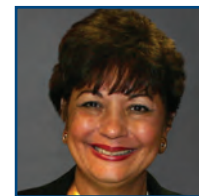
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## The Residential Board of Governors & Broward Board of Governors

The Residential Board of Governors and the Broward Board of Governors are the association's think tank, brain trust and expert resource for their respective market-

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### Residential Priorities:

MLS • Education • Recruitment & Retention • Marketing Tools • Housing Opportunities • Standards & Professionalism • Communication & Collaboration

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implements the very best leading edge products, services and programs to benefit MIAMI members and increase their business and profitability. MIAMI will deliver more than one thousand programs, classes and seminars in 2011 – the topics, content and focus of these programs are a direct result of the input from the Boards of Governors and our members. The Residential and Broward Boards of Governors are MIAMI's primary knowledge center for the South Florida residential real estate industry and profession.

## Broward Priorities:

- MLS
- Education
- Recruitment
- Marketing Tools
- Branding & Promotion
- Housing Opportunities
- Standards & Professionalism
- Communication & Collaboration

## Important Numbers & Websites

MIAMI • All MIAMI Resources .....	www.miamire.com
Consumer MLS Searches .....	www.MiamiMLSOnline.com
MIAMI Main Number .....	(305) 468-7000
Member Service Hotline .....	(305) 468-7005
Payment Hotline (24 hrs.) .....	(305) 468-7025
Fax Lines .....	(305) 468-7030 or 7070
Email Information Request .....	info@miamire.com
Education/Event Hotline .....	(305) 468-7066
Registration .....	MiamiRegistration.com
MLS Hotline .....	(305) 468-7067
Change/Access Your Account Info .....	http://ims.miamire.com
Broker/Manager/Agent Resource .....	miamire.com/BrokerToolbox
Florida REALTORS® .....	www.floridarealtors.org (407) 438-1400
Florida REALTORS® Legal Hotline .....	(407) 438-1409
Florida REALTORS® Tech Helpline .....	(407) 587-1450
NAR Info Central .....	www.realtor.org • (800) 874-6500
REALTOR.com ... customercare@realtor.com •	(800) 878-4166

DBPR .....	www.myfloridalicense.com (850) 487-1395 • F: (850) 487-9529
Report Unlicensed Activity .....	myfloridalicense.com (850) 487-1395
Form Simplicity .....	www.formsimplicity.com • (407) 587-1450
MLS Tech Support .....	(888) 825-5472 ext. 1 Broward County (954) 492-1200 (M-F 8:30am-8:30pm/S-S 8:30am-3pm) http://sef.mlxhelp.com - www.mlxpro.com/sef
Kurio .....	1.888.935.8746 • support@kurio.com
iMap/IRIS Support .....	support@imapp.com • (888) 462-7701
Realist .....	(877) 664-2236 • (888) 825-5472
Supra Lock Box/Key ....	www.supraekey.com • (877) 699-6787
Proxiopro .....	www.proxiopro.com/MIAMI • info@proxio.com
FREE Showcase Website .....	markw@dpi-miami.com
Showing Assist .....	www.MIAMISHOWINGASSIST.COM (800) 379-0057
MongoFax .....	www.miamire.com/mongofax
Premium Open House .....	www.MiamiBrokerOpenHouse.com
Greatschools.net .....	www.miamire.com/greatschools
Purchase Domain Names .....	BuyDomainNamesAndMore.com



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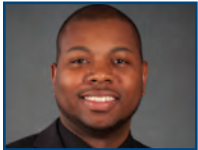


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### SFR

Short Sales and Foreclosure Resource Certification  
Nearly 100 MIAMI members. earned the SFR Certification in 2010.

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

### TRC

Transnational Referral Certification  
More than 150 MIAMI members earned the TRC in 2010.

The TRC 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 learn how to integrate international referrals, increasing income, into their business plans.

### CDPE

Certified Distressed Property Expert  
Nearly 300 MIAMI members earned the CDPE in 2010.

The CDPE provides specific understanding of the complex issues confronting the real estate industry and the foreclosure avoidance options available to homeowners. Through training and experience, CDPEs are able to provide solutions for homeowners in today's market.

### REO

MIAMI has more than 1,600 Certified REO Specialist Members .

This 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.

**Go to [miamire.com/designations](http://miamire.com/designations) for a complete list of MIAMI CDPEs, REOs, SFRs, and TRCs!**

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Christopher Zoller

\*NAR Directors



MIAMI State Directors at FR Convention as largest Board in the US

## Congratulations



**Maurice "Moe" J. Veissi**  
President-Elect  
National Association of REALTORS® 2011



**Matey Veissi**  
2011 District 4 DVP  
2011 Florida REALTORS® Secretary Candidate

## Certified Commercial Investment Member (CCIM)

Regional Vice President  
**Paul White**, CCIM, CPM

Miami-Dade - Monroe Chapter President  
**Tony Puente**

## State Officers for Florida Women's Council of REALTORS®

District Vice Presidents:  
**Heather Grimes** - District 3  
**Sandra Fernandez** - District 12  
**Michelle Rojas** - District 4

Local Miami Dade Chapter Officers:  
**Maria Elena Arias** - President  
**Gina Blanco** - President-Elect  
**Meyling Calero** - VP of Membership  
**Elizabeth Perez** - Treasurer  
**Carlos Cruz** - Secretary

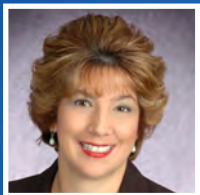
## 2011 Florida CRS Leaders MIAMI

**Martha Pomares**  
2011 FL/ Chapter President  
**Sandra Fernandez** - Treasurer  
**Michelle Rojas** - Membership Chair  
**Gina Blanco** - District 4 Vice President  
**Carlos Cruz** - District 14 Vice President  
**Israel Ameijeiras** - President Advisor  
**Deborah Valledor** - Past President Chair  
**Norka Diaz** - International Chair  
**Terri Bersach**  
Local Leadership Development Chair



# MIAMI Awards – 2010

Congratulations to our 2010 Industry Leaders & Award Winners  
Presented at the October 15, 2010 Installation Celebration



**Teresita "Terri" Bersach**  
CRB, CRS, CIPS, TRC, SFR  
REALTOR® of the Year



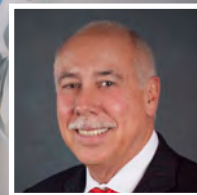
**Victor Ulloa, TRC**  
REALTOR® of the Year



**Ron Kohn, CCIM**  
Commercial REALTOR® of the Year



**Charles Richardson**  
Pinnacle Award  
Leadership in the Industry



**Oliver Ruiz, TRC**  
REALTOR® Leadership Award



**Rei Mesa, CRB, CRS**  
Broker Leadership Award



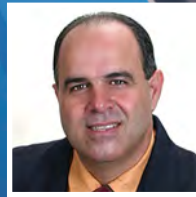
**Martha Bullman**  
Lifetime Achievement Award



**Juan Del Busto**  
Financial Industry Leader of the Year



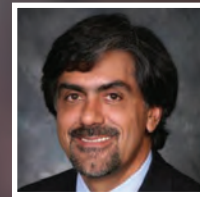
**Julio Robaina**  
Legislator of the Year



**Manny Bouza, CRS, SFR, TRC**  
Educator of the Year



**Rick Burch, CRB, CRS, GRI, TRC**  
Educator of the Year



**Jose Serrano**  
Commercial Educator of the Year



**Susie Lawson**  
Area Council Leader of the Year



**MarketLinx**  
Affiliate of the Year



**Al Sunshine & WFOR**  
Consumer Advocate of the Year



**Aristides Sastre**  
Housing Initiatives Award



**John Sebree**  
Public Policy Leader of the Year



**MIAMI Professionals**  
Professional Excellence Award

## The MIAMI Merger • A Moment in Time



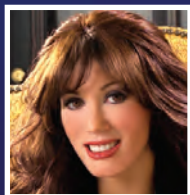
**Terri Bersach**  
Co-Chairs



**Victor Ulloa**  
Co-Chairs



**Ralph E. De Martino**



**Patricia Delinois**



**Betty Gonzalez**



**Norka Diaz**



**Ron Kohn**



**Jack H. Levine**



**Martha Pomares**



**Rei Mesa**



**Oliver Ruiz**



**Ernesto Vega**



**Charles Richardson**

The Merger Committee brokered the largest merger in the history of NAR, bringing together 23,000 Realtors in South Florida and forming the largest Realtor association in the nation...A Moment in Time.



**FR Commercial Award - Maurice "Moe" Veissi**



**Teresa King Kinney**  
Presented with Gold Medallion and Awarded Honorary Membership by the Russian Guild of Realtors (RGR)



**MIAMI Leaders at Leadership Retreat**





**CONSUMER**  
Property Search

Join MIAMI

formsimplicity  
replaces  
Transaction  
Desk

Consumer Resources

Calendar

Pay Dues

MIAMI Membership

MongoFax

Member Benefits



#### Services

MIAMI gives you over \$26,000 in FREE Premium Exclusive Marketing Tools + over \$6,200 in savings on additional premium services ... save...



#### Education

Take advantage of MIAMI's more than 600 Seminars & Events each year including Area Council Events throughout Greater Miami; more than...



#### International

2010 Congress Resources - Power Point Presentations, Videos, Press Release, Roster & More! Register NOW for 2011 Congress & SAVE!



#### Commercial

Resources from national, regional and local speakers on commercial topics such as: 2011 Outlook; Distressed Properties, Lending and a...

## Did You Know That MIAMIRE.com is your one-stop resource for:

- Calendar of Events - Education, classes, seminars, programs, webinars & more
- Everything International – Events, resources, partners, consulates & more
- All things Commercial – member Clicks, FlaCIE, Education & Resources
- More Than 60 Marketing Tools & Services – find the marketing tool you need today
- Broker Toolbox – Everything for Brokers/Managers including pre-packaged office meetings
- Housing Resources – Fannie, Freddie, HAFA, HUD, FHA, NSP & MIAMI's 5-5-5
- MongoFax – Supra – AML – Point2 – Ethics – Licensing – FR – NAR – Consumer Resources & so much more.

**MIAMIRE.com...your one-stop resource for your real estate business.**



## Go to MIAMIRE.com & Click on the Short Sale Assistance Desk Button

### Step 1: Eligibility Criteria

- Property must have a first-lien loan owned by Fannie Mae.
- Only post-offer issues can be submitted. The servicer must be in receipt of a valid offer for the property.
- You must be a member of a participating MLS.
- You must be the listing agent for the property.
- You must obtain a signed Borrower Authorization Form (BAF) from the homeowner(s) and submit it to your MLS.

### Step 2: Assistance Desk Guidelines

- You must first make a reasonable effort to resolve the issue by working through the servicer.
- You may submit your case in the event the servicer has not provided:
  - an initial response within 20 days,
  - a final property valuation within 30 days,
  - a final decision or specific direction to facilitate a decision within 60 days from the original offer submission date,
  - or, if you have received an approval from the servicer for your transaction, but the MI (or 2nd lien holder) has imposed a closing condition that is not possible for the borrower to meet.
- You must address all "actionable" requests from the servicer before submitting the issue.
- Where additional documentation is requested, servicer response time will be calculated from the date you submit the final documentation.

- Follow the directions to complete and submit the Intake Questionnaire form.
- MIAMI will submit your case to Fannie Mae by no later than close of business of the second business day after your Intake Questionnaire form and BAF are received.
- MIAMI will send you all communications from Fannie Mae by close of business of the second business day after the communication is received.
- Please note, a final response from Fannie Mae will take at least two weeks and may take several weeks or longer, particularly for MI or 2nd lien issues.



## GOT QUESTIONS? GET LIVE CHAT ON MIAMIRE.COM

### One-on-One: MIAMI-to-Member & MIAMI-to-the Consumer

**Ease of Use** - Live Chat is available at the right moments while a member or consumer is online at MIAMIRE.com.

**Response** - Online members and consumers expect a fast response when they initiate a live chat, the average wait time on MIAMI's Live Chat is now at only 52 seconds for the initial response.

**Relevancy** - As with any form of communication from a member or consumer perspective, they expect a quick and concise answer that then enables them to make a decision and complete their online activities as quickly as possible. MIAMI's Live Chat Professionals have the ability to answer these questions, and if not, they have the capability to transfer to a specialist quickly.

**Personalized Conversation** - Online Members and Consumers expect any live chat interaction to be able to provide them with the specific information they desire. MIAMI's Live Chat Professionals have the knowledge of who the member is, where they are on the website, and if they have had any previous conversations.

**MIAMI's Live Chat is answered by MIAMI Professionals**





**FREE**  
From NAR  
& MIAMI

- MLS is great...so what do you call an association that provides **THE TOP TWO** Premium Tax Services in the nation?... **MIAMI**

# More than 50 Ways to Thrive in Today's Market

## Over \$27,000 in MIAMI's Premium Tools FREE

### MIAMI Tools You Can't Live Without • All Free to MIAMI Members

- ❑ Exclusive - MapMyTax - Interactive plot maps, aerials, MLS, labels in seconds and Forecasture Search
- ❑ Exclusive - MapMyTax - Advanced mapping capabilities, professional reports & more.
- ❑ Exclusive - RealEstate.com - Network your Listings Globally - Languages - All are discounted only for MIAMI Members
- ❑ Exclusive - ProPhoto.com - Connect Network your Listings Globally - Hundreds are free to MIAMI Marketing - CommercialSource.com listings
- ❑ Exclusive - Over 600 Seminars and Events - "The Educated Choice" - Hundreds are free to MIAMI Marketing - CommercialSource.com listings
- ❑ Exclusive - REALTOR'S® Commercial Alliance (RCA) - Largest Commercial Assn. in Fla. - RCA MI to MI Marketing - CommercialSource.com listings
- ❑ Exclusive - REALTOR'S® Commercial Alliance (RCA) - Education and Resources
- ❑ Exclusive - REALTOR'S® Commercial Alliance (RCA) - Exposure on RACIE - Commercial properties pulled from MLS & promoted on RACIE & its public
- ❑ Exclusive - REALTOR'S® Commercial Alliance (RCA) - Exposure on RACIE - Commercial properties pulled from MLS & promoted on RACIE & its public
- ❑ Exclusive - RACIE - Use any fax machine to convert paper documents to a PDF instantly by any email address in the world.
- ❑ Exclusive - Mortgage - Use any fax machine to convert paper documents to a PDF instantly by any email address in the world.
- ❑ Exclusive - Mortgage - Use any fax machine to convert paper documents to a PDF instantly by any email address in the world.
- ❑ MIAMI - RPR - REALTOR'S® Property Research - Online real estate archives with data on every property in U.S. - Dynamate reports
- ❑ Exclusive - ListingBook - connects agents and their customers through MLS - automates, tracks and analyzes customer activities

### Tools You Can't Live Without Total Savings

### List More • All Free to MIAMI Members

- ❑ Exclusive - MapPro - Mapping - Unique farming tool that generates labels in seconds for expensive lead development
- ❑ Exclusive - MapPro - Mapping - Unique farming tool that generates labels in seconds for expensive lead development
- ❑ Exclusive - Realist Prospecting - Leading development tool that generates labels in seconds for expensive lead development
- ❑ Exclusive - Realist Prospecting - Leading development tool that generates labels in seconds for expensive lead development
- ❑ Exclusive - MIAMI'S WORLD - Real Listings Promoted on More Web sites than any other - Exclusive to MIAMI Member Listings
- ❑ Exclusive - MIAMI'S WORLD - Real Listings Promoted on More Web sites than any other - Exclusive to MIAMI Member Listings
- ❑ Exclusive - "Your International Referral Network" and "MIAMI'S WORLD" - get listings, use in every listing presentation & with buyers
- ❑ Exclusive - "Your International Referral Network" and "MIAMI'S WORLD" - get listings, use in every listing presentation & with buyers
- ❑ Exclusive - "Your International Referral Network" and "MIAMI'S WORLD" - get listings, use in every listing presentation & with buyers
- ❑ Exclusive - "Your International Referral Network" and "MIAMI'S WORLD" - get listings, use in every listing presentation & with buyers
- ❑ Exclusive - RCA - Member-to-Member Marketing Program - one click electronic broadcast, target marketing database program
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- ❑ Exclusive - RCA - Member-to-Member Marketing Program - one click electronic broadcast, target marketing database program
- ❑ MIAMI - MLI Status Pro - Statistics on every search including Market Analysis, inventory report, price analysis, days on market, by
- ❑ MIAMI - MLI Status Pro - Statistics on every search including Market Analysis, inventory report, price analysis, days on market, by
- ❑ MIAMI - MLI Status Pro - Statistics on every search including Market Analysis, inventory report, price analysis, days on market, by
- ❑ MIAMI - MLI Status Pro - Statistics on every search including Market Analysis, inventory report, price analysis, days on market, by
- ❑ Exclusive - "Why Choose Me" Brochure - Full color Member Personal Marketing Brochure and customizable restaurant - all email
- ❑ Exclusive - "Why Choose Me" Brochure - Full color Member Personal Marketing Brochure and customizable restaurant - all email
- ❑ Exclusive - "Why Choose Me" Brochure - Full color Member Personal Marketing Brochure and customizable restaurant - all email
- ❑ Exclusive - "Why Choose Me" Brochure - Full color Member Personal Marketing Brochure and customizable restaurant - all email
- ❑ Exclusive - "MIAMI Buy Now" Ads and Advertisers in English and Spanish - Use instantly with your clients and customers
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- ❑ Exclusive - "MIAMI Buy Now" Ads and Advertisers in English and Spanish - Use instantly with your clients and customers
- ❑ Exclusive - "MIAMI Buy Now" Ads and Advertisers in English and Spanish - Use instantly with your clients and customers
- ❑ Exclusive - MIAMI's World Postcards - To Promote your Access to the Web International Referral Network - pdf (PDF at miami.com)

### List More Tools Total

### Sell More • All Free to MIAMI Members

- ❑ Exclusive - "Premium" Terrally.com - "Invisible Deals and Private Sales", Satellite images, Google, Tax, General Data, Environmental
- ❑ Exclusive - "Premium" Terrally.com - "Invisible Deals and Private Sales", Satellite images, Google, Tax, General Data, Environmental
- ❑ Exclusive - MIAMI Premium Broker Open House - Exclusive Broker Openings with auto notification, event details & great fees
- ❑ Exclusive - MIAMI Premium Broker Open House - Exclusive Broker Openings with auto notification, event details & great fees
- ❑ Exclusive - Money Mail - Over 2 dozen financial analysis reports including financing, investor cash flow & Real Estate
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- ❑ Exclusive - Money Mail - Over 2 dozen financial analysis reports including financing, investor cash flow & Real Estate
- ❑ Exclusive - Money Mail - Over 2 dozen financial analysis reports including financing, investor cash flow & Real Estate
- ❑ Exclusive - Mobile - MLS & Tax, Photos, Plot Maps, Aerials and more! All on your cell phone or PDA
- ❑ Exclusive - Mobile - MLS & Tax, Photos, Plot Maps, Aerials and more! All on your cell phone or PDA
- ❑ Exclusive - Mobile - MLS & Tax, Photos, Plot Maps, Aerials and more! All on your cell phone or PDA
- ❑ Exclusive - Mobile - MLS & Tax, Photos, Plot Maps, Aerials and more! All on your cell phone or PDA
- ❑ Exclusive - IMAPP Output - Easy to use web program for your desktop allows for simple search of IMAPP & MLS
- ❑ Exclusive - IMAPP Output - Easy to use web program for your desktop allows for simple search of IMAPP & MLS
- ❑ Exclusive - IMAPP Output - Easy to use web program for your desktop allows for simple search of IMAPP & MLS
- ❑ Exclusive - IMAPP Output - Easy to use web program for your desktop allows for simple search of IMAPP & MLS
- ❑ MIAMI - MLI Wireless - Instant access to listing information, search for deals, photos, emailed directly to clients - all from your
- ❑ Exclusive - MiamiHomePrograms.com - MIAMI's Exclusive Source to Federal, State and Local Financial Programs for
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- ❑ Exclusive - MiamiHomePrograms.com - MIAMI's Exclusive Source to Federal, State and Local Financial Programs for
- ❑ MIAMI - Showings - Streamlined scheduling, eliminate phone tag, generate more showings, new phone record
- ❑ Exclusive - Showings - Streamlined scheduling, eliminate phone tag, generate more showings, new phone record
- ❑ Exclusive - Showings - Streamlined scheduling, eliminate phone tag, generate more showings, new phone record
- ❑ Exclusive - Showings - Streamlined scheduling, eliminate phone tag, generate more showings, new phone record
- ❑ Exclusive - GreatSchools just for Your Web Site - Nationwide public, private & charter schools showing best scores, all
- ❑ Exclusive - GreatSchools just for Your Web Site - Nationwide public, private & charter schools showing best scores, all
- ❑ Exclusive - GreatSchools just for Your Web Site - Nationwide public, private & charter schools showing best scores, all
- ❑ Exclusive - GreatSchools just for Your Web Site - Nationwide public, private & charter schools showing best scores, all
- ❑ MIAMI - MLS Professional - Web site with real time IDX, calls with real time IDX, calls with real time IDX, calls with real time
- ❑ Exclusive - MLS Professional - Web site with real time IDX, calls with real time IDX, calls with real time IDX, calls with real time
- ❑ Exclusive - MLS Professional - Web site with real time IDX, calls with real time IDX, calls with real time IDX, calls with real time
- ❑ Exclusive - MLS Professional - Web site with real time IDX, calls with real time IDX, calls with real time IDX, calls with real time
- ❑ MIAMI - Finance Mail Short Sale Assistance Desk - Post other seller's own responses/reviews related assistance
- ❑ Exclusive - Finance Mail Short Sale Assistance Desk - Post other seller's own responses/reviews related assistance
- ❑ Exclusive - Finance Mail Short Sale Assistance Desk - Post other seller's own responses/reviews related assistance
- ❑ Exclusive - Finance Mail Short Sale Assistance Desk - Post other seller's own responses/reviews related assistance
- ❑ Exclusive - Mailbox PLUS access and Services - Mid-Florida MLS incl. Orlando, Lakeland, Tampa, Sarasota, and more
- ❑ Exclusive - Mailbox PLUS access and Services - Mid-Florida MLS incl. Orlando, Lakeland, Tampa, Sarasota, and more
- ❑ Exclusive - Mailbox PLUS access and Services - Mid-Florida MLS incl. Orlando, Lakeland, Tampa, Sarasota, and more
- ❑ Exclusive - Mailbox PLUS access and Services - Mid-Florida MLS incl. Orlando, Lakeland, Tampa, Sarasota, and more
- ❑ Exclusive - MLS Advantage - Access to 37 Boards in Florida representing nearly 90,000 participants - access to
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- ❑ Exclusive - MLS Advantage - Access to 37 Boards in Florida representing nearly 90,000 participants - access to
- ❑ Exclusive - T2Miami - MLS mobile flyers that consumers can access by texting the MLS code to 49846 and more - Get
- ❑ Exclusive - T2Miami - MLS mobile flyers that consumers can access by texting the MLS code to 49846 and more - Get
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- ❑ Exclusive - T2Miami - MLS mobile flyers that consumers can access by texting the MLS code to 49846 and more - Get
- ❑ MIAMI - Real Buzz - Multi-language networking & listing portal B2B & B2C.

### Sell More Tools

Just Start Using 3 of these Tools NOW... & Get the Commission Dollars R

www.miamire.com • info@miamire.com • (305) 468-7000 • MIAMI Exclusives

Once your listings are being syndicated, you need to know just how well they are doing out there. Point2



This instantly recalculates all Comparable Sales and provides the end user with Statistics of Sales and a projected Sales Price based on the Value Ratios and Cost per Square Foot.

**Realist** public record information is also integrated with MLXchange allowing you to quickly research properties and listings; assess market conditions and trends; value homes and identify comparables; market for buyers and sellers; and create your own custom exports of information. Realist's property-centric focus allows you to have a complete view of the real estate market. It fuses numerous sources and categories of information with its underlying database of all properties.

**Realist®**

**Premium Marketing Tools • Fast Access**  
Set-up is easy as 1-2-3

**ORPR**  
Go to www.MiamiRE.com and scroll down the page and click on the big ORPR button. First time users sign up using your last name and your NRDSP#. Sign in using your email address and your password (can't remember your password - just click "forgot your password")

**iMAPP**  
To access and use this premium tax service at no charge go to [www.set.mlxchange.com](http://www.set.mlxchange.com). Log into MLS. Click on SmartLinks and go to iMAPP Tax Search (MIAMI)

**Realist**  
To access and use this premium tax service at no charge go to [www.set.mlxchange.com](http://www.set.mlxchange.com). Log into MLS. Click on SmartLinks and go to Realist.com Tax Search.

**MongoFAX**  
Go to www.MiamiRE.com. You can find the MongoFAX cover sheet in 3 convenient locations: Under REALTOR® Resources on the menu bar across the top of the site or on the left hand navigation bar under Broker Tool Box or in the same navigation bar at MongoFAX.

**Proxio PRO**  
FREE Standard subscription to ProxioPro. MIAMI Members are pre-registered and loaded your listings, to log-in: 1. Go to [www.Proxio.com/MIAMI](http://www.Proxio.com/MIAMI) 2. Enter your User Name (your 7 digit license number) 3. Enter the password as "MIAMI" 4. Read and agree to the Terms of Use 5. Click DONE. After You Have Registered you will use ProxioPro. com for subsequent uses. RESET password and add your photo.

**Listingbook**  
To set up your account go to [www.MiamiRE.com](http://www.MiamiRE.com) and scroll down to the bottom of the page and click on the Listingbook button. Login as an agent, choose Florida, Miami Association and then your MLS log in. Follow the directions.

**TerraFly**  
To put this amazing FREE search feature on your website, go to [www.MiamiTerraFly.com](http://www.MiamiTerraFly.com), log in with MLS ID and follow the instructions. To use the REALTOR® only search, go to [www.TerraFlyPro.com](http://www.TerraFlyPro.com) and use your MLS log in. You can search for Undervalued properties, Steals, REOs, Short Sales, Foreclosures and more.

**FormSimplicity**  
Go to MiamiRE.com click on FormSimplicity button - the page will give you some great tips before beginning. Click on the link to FloridaRealtors.org. Log in with your User Name and Password. Once you are logged in, it's Simple, choose from Start a Form, Forms Package, Active Transactions or Archived Transactions.

Agent and ListHub (fees apply) provide you with detailed statistics and reports from all their supported syndication partners.

**Set yourself apart to sellers**

With the highest number of syndication partners available and more being included all the time, Point2 Agent and ListHub provide you with a competitive edge above other real estate professionals. Syndication gives you an advantage that is clear to sellers, encouraging them to list with you.

**Go to your FAST ACCESS insert for log-in and set-up instructions.**



**LISTINGBOOK**



**Manage all of your clients and prospects in one convenient place**

Get all of your need-to-know client information and communication in an easy-to-navigate dashboard. The Client Manager allows you to foster a robust relationship with your client so you can better serve their buying and selling needs.

- Give a Listingbook account to all of your buyers, sellers, and prospects.
- Service your clients and prospects efficiently based on their activity.
- Keep your contacts, communications, and listings organized in one location.
- Know for sure when prospects are ready to turn into clients, and when clients are ready to close a deal.

**Sales Trend Report**

Listingbook's Sales Trend Report helps your seller price their property correctly by showing them recent area sales.

**Monthly Summary Report**

The Monthly Summary Report allows you to automatically provide your sellers with the activity on their property each month. See the number of views and favorites by buyers and agents, appointment activity and new competition activity.

**Listing Activity Report**

Give your sellers a Listing Activity Report that provides information on the total number of views their listing receives, as well as last activity dates. Provide your seller with Property Promotion results within this report.

**Impress your sellers and retain listings until they sell!**

**Buyers...** Your buyers can save their favorites, receive new listing alerts and get notified of price reductions.

The screenshot shows the Listingbook dashboard. At the top, there's a navigation bar with links: Frontpage, Client Manager, Quick Search, Messages, Calendar, My Account, and Providers. Below this, there's a section for "Full Photo" and "1000 Sq Ft 700 Sq Ft". The main content area displays property details for a house in North Lauderdale, FL, including its address, area, age, built date, price, and various features like pool, garage, and lot size. There's also a section for "This property has multiple images" and a "View All 13 Photos" link. Below the property details, there's a "Listing Activity Report" section showing a table of listing activity with columns for date, views, and favorites.



**Now Available to ALL MIAMI Members:**

- Print forms without creating transactions.
- Populate your forms with data from your MLXchange database.
- Archive your transaction online - no more storage boxes needed.
- Revise data on one form and the common fields on all other forms automatically update.
- Develop standard forms packages for planned transactions.
- Store forms, flyers and documents in one place.
- Upload your customized files, documents and photos.
- Forms updates are automatic.
- Web based - no software to install.
- Add clauses to a form with one mouse click.
- Access technical support via phone, chat or e-mail.

**Broker Features:**

- Access your agent's transactions.
- Create brokerage-wide packages and clauses
- Add your forms into the library (additional fees apply)
- Control which forms are available to your agents

**Click through from MLXchange – SmartLinks**

**For more information go to [MiamiRE.com](http://MiamiRE.com) & click on Form Simplicity button**

The screenshot shows the FormSimplicity website. At the top, there's a navigation bar with links: HOME, LIBRARY, ACTIVE, ARCHIVED, CONTACTS, and PACKAGES. Below this, there's a "LOGIN" section with fields for "User ID" and "Password", and a "Forgot Register Password?" link. There's also a "REGISTER" section with a "Register" button. The main content area displays a list of forms with columns for form name, form type, and form status. There's also a "Click the Video Below Your System for FormSimplicity" section with a video player.



# Installations, Merger, 90th Anniversary Celebration and Retreat



## Sponsors











## Historic Mergers

This year was marked by two historic mergers that created the largest local Realtor association in the nation and one Realtor organization for all of Miami-Dade County.

On August 2, the Realtor Association of Greater Miami and the Beaches (RAMB) and the Realtor Association of Miami-Dade County (RAMDC) merged into one association – the Miami Association of REALTORS®. This was largest merger in the history of the National Association of REALTORS®. The association became the largest in the nation and has over 24,000 members, including 4,700+ in Broward County. It's larger than 39 state associations.

On October 29, the Northwestern Dade Association of Realtors (NDAR) merged with the MIAMI Association of Realtors, marking the first time since the 1930s when only one association represented the entire county. This was the second merger in less than three months.

This unprecedented merger unifies the Realtor Community in Miami-Dade County and results in enhanced services for the buying and selling publics and the local community as a whole. It benefits all – the more than 24,000 members of the organization, the local real estate industry and business community, and the buying and selling publics. Together We Are Better!

The newly formed association is uniquely positioned to provide South Florida Realtors with the most comprehensive and leading edge real estate marketing tools and services available.

The Association offers more than \$27,000 in FREE premium marketing tools and services to each of its members to help them be more successful and better serve their clients and customers.



## Good News you can use right now with clients.

[www.miamire.com/miami-market-focus](http://www.miamire.com/miami-market-focus)

Access:

- Latest News Releases
  - Pending Home Sales
  - Existing Homes Sales
  - Quarterly Homes Sales
  - And more!
- Market Indicators and Statistics - local, state, national, and international data.
- Studies - international home buying activity profiles, homebuyer surveys, local market reports.
- Related News Coverage - comprehensive, worldwide media news stories featuring MIAMI or related coverage.
- Media Opportunities - media exposure announcements, including HGTV shows, media inquiries, and other visibility.

This monthly report equips you with the latest market data - positive and factual information you can use to educate and guide your clients in the current marketplace.

Go to <http://www.miamire.com/miami-market-focus> for MIAMI Market Focus Archives.



MIAMI's Outstanding Area Councils

## MIAMI on the Go!

Bring seminars and education closer to you – where you work and live. *Miami on the Go!* provides networking opportunities for MIAMI members working together in market areas and are hosted at some of South Florida's top real estate developments and business partner locations. Program topics include all the latest trends and hot topics:

- |                              |                            |
|------------------------------|----------------------------|
| ■ iPhone & Real Estate       | ■ Negotiating              |
| ■ iPad & Real Estate         | ■ Legal Updates            |
| ■ Tips 'n Tricks             | ■ Housing Issues & Updates |
| ■ Super Star Secrets         | ■ Tax Tips                 |
| ■ Top Producer Panels        | ■ Marketing Tools          |
| ■ Business Planning          | ■ Miami River Tours        |
| ■ Lead Generation            | ■ And so much more!        |
| ■ Social media & Real Estate |                            |

To find a *MIAMI on the Go!* program near you go to [Miamiire.com](http://Miamiire.com) and click on the Calendar. Have an idea for a program or seminar? Have a location that would like to host *MIAMI on the Go!* programs? Contact Maureen Levine, Sr. V.P. Member Relations at [Maureen@Miamiire.com](mailto:Maureen@Miamiire.com) or 305-468-7050.

## Housing Trends eNewsletter

Housing Trends eNewsletter is your FREE monthly real estate market update you can now share with customers and prospects via e-mail, your Blog, Web sites, Twitter, Facebook - through any online means - to solidify your role as the consumers' real estate expert.

The Housing Trends eNewsletter is one of more than 50 FREE Premium Marketing Tools you receive as a member of the MIAMI Association of REALTORS®.

Sign up for your free Housing Trends eNewsletter!

See the More Than 50 FREE and low-cost Premium Marketing Tools available to you as a MIAMI REALTOR®.

[www.miamire.com](http://www.miamire.com) & click on the button Housing Trends Newsletter





# Government Affairs

Danielle Blake  
Vice President of  
Government Affairs  
danielle@miamire.com



## Sellers' Requirement to Grade Homes for Wind Resistance – Repealed

In an effort to reduce property insurance premiums for homeowners, state lawmakers created "My Safe Florida Home" in 2006 to help Floridians identify and make improvements to strengthen their homes against hurricanes. Over three years, the program provided over 400,000 free wind inspections and retrofitted nearly 33,000 homes. The program was a huge success; however, funding was discontinued after the downturn in the market due to state budget constraints.

Out of this program came the idea to "grade" homes for wind mitigation. Beginning January 1, 2011, the windstorm law required sellers of homes located in windborne regions of the state – primarily coastal areas – to have their properties inspected and rated for windstorm resistance and to disclose the findings to buyers. Although funding for the "My Safe Florida Home" program had been discontinued and no grading system had been established by a state department, the disclosure requirement remained in state law for sellers.

During the 2010 session, state legislators unanimously approved HB 545 to remove this requirement from state law; however, Governor Charlie Crist vetoed the measure, saying it repealed a "good Florida law that provides homebuyers with a clear and easy to understand grade on the quality of a home's hurricane-resistant protections." Lawmakers returned to Tallahassee and unanimously overrode the veto, preventing a windstorm mitigation disclosure statute from taking effect next year.

"On behalf of thousands of sellers of coastal properties, Florida Realtors applauds lawmakers for eliminating this disclosure," says John Sebree, vice president of public policy for Florida Realtors. "While a home inspection is performed in most transactions, it's because the parties value the information – not because the state mandates it."

## RPAC Upcoming Battles Mortgage Interest Deduction (MID) Reduction

Currently, individuals are permitted to deduct mortgage interest paid on mortgage debt of up to \$1 million on a principal residence and one additional residence combined, plus an additional \$100,000 on home equity lines of credit each year when they

file their taxes. The budget deficit commission has recommended to President Obama and Congress that the MID be changed to allow a 12% non-refundable tax credit available to all taxpayers, cap the allowable mortgage amount at \$500,000, and eliminate the credit for second residences and equity lines of credit.

### As a REALTOR®, what does this mean to my business?

The mortgage interest deduction (MID) is a remarkably effective tool that facilitates homeownership. While only about 30% of all taxpayers in any given year itemize their deductions, more than 3/4 of homeowners utilize the deduction over the period they own their home. NAR and MIAMI oppose any changes that would limit or undermine current law.

## Regional Property Insurance Disclosures

The importance of becoming involved in RPAC was clearly demonstrated recently in the Town of Miami Lakes. Special thanks to Stephen Touzalin with Coldwell Banker Residential Real Estate for bringing this to our attention and to Frank Kowalski with Metro Dade Realty, Inc. and Koski & Company Insurance for greatly assisting us with our efforts.

The Federal Emergency Management Agency (FEMA) provides guidelines to communities and ranks them into 10 classes, each of which gives varying discounts for flood insurance. For example, unincorporated Miami-Dade County is a Class 5 with a 25% discount and Miami Lakes is currently a 6, providing their residents a 20% discount. In an effort to provide residents with a greater percentage of savings on flood insurance, the Town of Miami Lakes council recently passed an ordinance requiring sellers to disclose and buyers to acknowledge very specific language pertaining to the location of the property within the Special Flood Hazard Area and the requirement of raising the property to the current base flood elevation upon improvement requests of 39% or greater.

In the past, discount points had been granted based on the current flood disclosure language included in the contracts provided by the Florida REALTORS®. So, we questioned the need for this new and very specific language. Town officials explained that the new regional representative from ISO (Insurance Services Office), who negotiates the various credits that are awarded for the class discounts on behalf of FEMA, no longer accepts this language. However, the specific language used in the ordinance did not come from the FEMA manual. Instead, it was the workings of their contract attorney and the ISO representative. Interestingly, the same FEMA representative is now unwilling to provide the credit points

until the town can provide an executed sales contract on a residential closing with her specified language. This misunderstanding provides a unique opportunity for our local, state and national REALTOR® associations to work with the Town of Miami Lakes, ISO and FEMA to resolve this issue. Additionally, communities can receive even more points if local REALTOR® associations simply provide flood insurance brochures to their members. Updated brochures are in the works.

## Housing Opportunities HAFA Short Sales & More

The Home Affordable Foreclosure Alternatives (HAFA) program was established by the U.S. Treasury to address short sales and deeds-in-lieu. This was the first time that government formulated guidelines for servicers and the public to follow. Participating servicers (those that service loans, for example, banks) are to notify qualified homeowners within 30 calendar days from the time a homeowner meets the minimum guidelines under the Home Affordable (loan) Modification Program (HAMP), but fails to qualify or complete a HAMP trial period plan, misses two consecutive payments under the plan or simply makes a request for a HAFA short sale.

The servicer then outlines all of the short sale terms and conditions in a Short Sale Agreement (SSA). Homeowners and real estate brokers are required to sign and return the SSA within 14 calendar days in order to participate in the program. All offers must be submitted with 3 business days and the servicer will respond to offers within 10 business days. If the offer meets all of the conditions outlined in the SSA, the servicer must accept the offer.

Because HAFA is limited to owner occupants, many have wondered about other programs. Fannie Mae has two programs: HAFA and the Pre-Foreclosure Short Sale open to second home owners and investors. Freddie Mac has two programs: HAFA and B-65. Bank of America launched the cooperative agreement pilot program, which incorporates many of the HAFA conditions, including the 10 business days to respond to offers.

Finally, the MIAMI Association of REALTORS® has worked with our local servicers, including BB&T, Ocean Bank, Great Florida Bank and Regions, to establish a regional short sale program known as 5-5-5. Under this 5-5-5 program, sellers are approved or not approved within 5 business days; a list price is established within 5 business days and approvals, rejections or counter-offers are communicated back to the seller within 5 business days. For more info, visit [www.miamire.com](http://www.miamire.com), under Housing Resources.

## Making Commercial Deals Happen Tradition Grows Stronger...

Bringing commercial brokers together to do business is a tradition for RCA MIAMI that has grown even stronger in recent years. Networking is also an important part of education at the association and at off-site locations including the Expert and Community Series and the Commercial Fundamental Series where members have time before and after programming to do business. Monthly Commercial Marketplace attendance ballooned to over 70 members in September when RCA Board member Michael Silver, SIOR of CB Richard Ellis started the meeting with a brief update on industrial real estate. The Commercial Marketplace meetings are at MIAMI Headquarters on the first Thursday of each month and are always FREE for members. A continental breakfast is served starting at 8:30am and then each attendee has one minute to present their commercial haves, needs, products or services. Only commercial properties and services are presented.

In addition to the Commercial Marketplace, we also host monthly Community and Expert Series events that include a cocktail reception following the program. It is a fantastic opportunity for attendees to discuss the market, exchange information and properties and build long term personal and business relationships. Topics have included commercial real estate in cities and areas such as Doral, Coral Gables, Hialeah and Wynwood as well as topical commercial issues such as capital markets, distressed assets and industrial real estate.

The tradition continues in 2011 with a schedule filled with marketing and networking opportunities. January 27th will kick off the Community Series with an event on Doral that will start the year with an networking opportunity. Don't miss this and other chances to make more deals and have a more successful year.

## Commercial Education Heats Up and Looks to Stay Hot...

Building on our sold-out Commercial Certificate Series and a Distressed Assets Workshop in 2010, RCA is planning on even more dynamic events in 2011. Other Hot topics in 2010 included: acting as a commercial receiver, a packed multi-family event in Coral Gables, a Commercial Lending Summit that included Juan Del Busto of the Federal Reserve of Miami and Essentials of Commercial in Spanish.

Timely topics are the theme in 2011 and RCA Miami focuses on both local and big picture topics. One of the marquee events is a planned symposium on the positive effect the Panama Canal will have on Miami and industrial business. The expansion of the Panama Canal, which is scheduled to be completed in 2014, will have a tremendous impact on business in South Florida including Asian imports and Latin American traders having yet another reason to make Miami their primary stop. Speakers currently being scheduled for the event include a representative from the Panama Canal, local logistics leaders, industrial commercial brokers and other influential business leaders.

In addition, international commercial business will be a major topic in 2011. Programs will include international investment in South Florida, what countries are buying here and financing and legal issues will be mainstays. These events will be at one of our six locations and at various locations in South Florida conducive to networking. Venezuela, Brazil, Italy, France and Columbia are all countries being discusses as possible featured programs.

## Commercial Super Conference Attracts National Speakers and Big Crowd

With speakers from around the country and nearly 200 attendees, the 2010 Commercial Conference brought industry leaders together for education, and networking. Keynote speaker Michael Chriszt from the Atlanta Federal Reserve headlined a stellar group of presenters on November 19th at the Historic Biltmore for an all-day event. He discussed the Federal Reserve's recent policies, economic indicators as well as Latin American investment in South



## Member-to-Member Marketing Still Top Commercial Tool

Member-to-Member emails, the commercial connection for RCA Commercial members, is still the most popular tool for practitioners. The system allows commercial members to send and receive their haves and needs to our other 1,100 members.

Recent examples of properties promoted on the system include: a need for 1,000 square feet of Retail/Flexspace space, an approved short sale for a 36,000 square foot office building at \$44 a square foot and an over 10% capitalization rate 12 unit multi-family building in Hollywood. A member recently wrote to me to tell me that after sending a Member-to-Member email on a Friday he received a contract from email the next week and got the commission check within a few months.



RCA MEMBER 2 MEMBER EMAILS

# COMMUNICATE COMMERCIAL

This unique tool is only available to commercial members and allows you to send as many as one email a day and the same property or request every two weeks. In addition, when members log in and prepare their email in the contact center they have the ability to insert their flyers directly into the email so that there is no attachment and the recipient can see the promotion in the body of the email.

If you are currently a commercial member and not using this resource or would like to have access to this powerful tool please contact Paul Cauchi, Senior VP of Commercial at 305-468-7060 or paul@miamire.com



## FlaCIE's New Features Expand Dynamic Service

FlaCIE, the Florida Commercial Information Exchange, has recently added many additional features and expanded the tenant databases and sold data. The RCA membership has asked for a robust and cost effective alternative to the MLS and other national services for commercial properties in their marketplace and RCA Miami has provided it.

### Benefits of the system include:

- Demographic information
- Tax data
- Parcel information
- Tools like broadcast e-mail for marketing
- Generates reports for reliable analysis, reporting and sharing based on a history tracking system of sale and lease transactions.

With over 8,000 active listings, 130,000 tenants and 23,000 sold properties in the system we have created the kind of system that can help commercial practitioners create robust CMAs, discover valuable current listings and access prospecting and marketing tools with just a few clicks. If you have not received the recent FlaCIE Leasing Guides or would like to take advantage of a two month FREE trial visit [www.FlaCIE.com](http://www.FlaCIE.com) or call Diane at 305-807-2320 or [dravera@flacie.com](mailto:dravera@flacie.com).



**Paul Cauchi**  
Senior Vice President  
of Commercial

[paul@miamire.com](mailto:paul@miamire.com)



## The 2010 Commercial Super Conference



**Pre-Register for the  
Commercial Event  
of the Year**

**The 2011  
Commercial  
Super Conference**

**November 18, 2011**

**[RCAMiami.com](http://RCAMiami.com)**

Florida. Other speakers addressed commercial distressed opportunities, investment, lending and the SBA 504 as well as demographics and population changes that will affect commercial real estate. The over 170 attendees also had a chance to do business with each other and spend time with sponsors such as IMAPP and exhibitors that included banks, insurance, auctions and commercial inspections.

Planning for the 2011 Commercial Super Conference is already in full force as The RCA Commercial Board of Directors and other leaders are discussing format, topics and possible keynote speakers. As the commercial market changes the leaders will continue a dialogue on what issues and topics will be crucial for the commercial members and how we can impact their business in a positive way. Mark your calendar for November 18th.

## RPAC Successes Florida Voters Defeat Amendment 4

"Voters handed no-growth interests a stunning, across-the-board defeat on Nov. 2, 2010, decisively rejecting the draconian anti-growth measure that would have required taxpayer-funded referenda for all changes to local comprehensive land use plans. The amendment was soundly

defeated in every region and rejected by a majority of voters in both major parties, as well as Independents."

"Voters overwhelmingly agree that one of Florida's most important economic sectors should not be held hostage," said Ryan Houck, executive director of Citizens for Lower Taxes and a Stronger Economy. "Floridians saw through the rhetoric and recognized Amendment 4 for what it was -- a dangerous, costly and job-killing anti-growth measure that would have driven our state deeper into recession."

The Florida REALTORS® and MIAMI Association of REALTORS® invested over \$1 million from RPAC to advocate for the defeat of the Amendment 4 because of the potential damaging effects on our economy and real estate market.



**REALTORS®  
Political  
Action  
Committee**

*Your Best Investment In Real Estate*



## CONGRESS



Aura Cecilia Rengifo Alvarez, Ángel Fernandez Muñoz and Ralph De Martino



French Delegates with Franck Dossa and Oliver Ruiz



MIAMI Congress Foreign Delegate Meeting



Lawrence Yun at International Congress



Moe Veissi at International Congress



Session at the International Congress



Franck Dossa, RGR's Tatiana Rodionova and Dr. Blaine "Doc" Ellingson



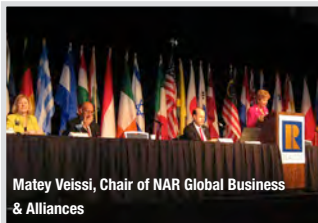
Kirkor Ajderhanyan, FNAIM Vice-Chair of International Relations, presents French market



Congress Reception



French Delegates at Congress Reception



Matey Veissi, Chair of NAR Global Business & Alliances



SECOVI (Brazil) Leaders at MIAMI International Night Out in New Orleans



RGR and Leaders at MIAMI International Night Out at NAR Conference in New Orleans



MIAMI International Night Out at NAR Conference in New Orleans



MIAMI Leaders



MIAMI and Brazilian Leaders



NAR, MIAMI, and FNAIM-France Leaders



MIAMI Booth at NAR Realtors Expo



Key West, UK at MIAMI International Night Out at NAR



Leaders at MIAMI Int'l Night Out at NAR



MIAMI Assn featured at FNAIM-France Congress December 2010



Jenny Huerta receiving her CIPS pin from NAR Sr. VP Janet Branton in Paris



Terri Bersach Presents Miami Market at SIMA10 in Madrid, Spain



Ron Kohn, Jack H. Levine and Susana Levine



President Oliver Ruiz representing MIAMI at the Paris Expo and seminars



MIAMI Exhibiting at the Paris Expo for the 5th year to record crowds



Emmanuelle Lasalle-Michel, President of FNAIM-Haute Garonne at MIAMI booth in Paris



MIAMI Booth at SIMA10



MIAMI has more than 60 signed agreements with worldwide partner organizations.

Go to <http://www.miamire.com/International/ramb-partner-organizations> for a complete list of MIAMI international partners.

### New Agreement with Portugal Expands Referral Opportunities for MIAMI Members

APEMIP, Portugal Association of Real Estate, President Luis Lima and Vice-President Vitor Patacas and President-elect Patricia Delinois sign reciprocal agreement on November 9, 2009, in Miami, strengthening MIAMI's global position and expanding referral opportunities for MIAMI members.





# 10 Steps to BOOST Your Global Business

**1. International Market Research** – Enhance your knowledge of market trends and information with national, state, and local studies on international buyers. Discover where buyers are coming from, where they're going, what they're looking for, and more! MIAMI cooperated with the National Association of Realtors to produce a NEW international study on the South Florida area to reveal meaningful statistics on one of the top areas in the U.S. for foreign buying real estate activity. Go to <http://www.miamire.com/international/international-resources> to download all three studies.

**2. ProxioPRO** – Extend your market reach – across the country and across the globe – with MIAMI's free ProxioPro's international marketing and networking platform. This new service provides automatic translations of all listings into 19 languages, detailed profiles of offices and agents and one-click networking for referrals. Go to <http://www.proxio.com/MIAMI/> to activate your website.

**3. Multi-Language IDX** – ProxioPro includes your free multi-language IDX. This landmark service gives consumers easy access to your IDX in 19 languages and to listed properties for all MIAMI members and to the listings of all the agents in your entire global network. Consumers worldwide can search for properties, for South Florida and other global markets of your invited network in their choice of 19 languages.

**4. MIAMI International Real Estate Congress & Expo** – Known as "The Place to Do International Business," the award-winning Congress features world-renowned speakers and presentations highlighting how local and U.S. Realtors can reach the increasingly crucial foreign buyer as well as assessing the strength of the market and how Realtors can identify and take advantage of new opportunities. <http://www.miamire.com/2011MiamiCongress>

**5. Global Events** – Attend international events to connect with international real estate professionals. For updates on international trends and information from industry leaders and experts, and to promote yourself and your business, see international schedule on this page or go to <http://www.miamire.com/international/international-events> for MIAMI's updated International Schedule.

**6. WorldProperties.com** – Is the official website of ICREA (International Consortium of Real Estate Associations) and provides access to properties, lists international professionals by country, language, and business specialties, and features member country information.

**7. TRC (Transnational Referral Certification)** - Prepares real estate professionals globally to make and receive compensated referrals featured on WorldProperties.com. The course can be taken online or is presented locally by Deborah Boza-Valledor, the leading TRC instructor in the world. For more information go to WorldProperties.com.

**8. CIPS (Certified International Property Specialist)** - By earning your CIPS Designation, you will gain access to and be featured on the CIPS Network. This members-only group is specifically for international practitioners of the National Association of REALTORS®. Comprised of over 2,000 real estate professionals specializing in all types of real estate. For more information, go to [http://realtorbenefitsprogram.org/global/cips\\_network/overview](http://realtorbenefitsprogram.org/global/cips_network/overview).

**9. Foreign Investors Guide** - Features articles by attorneys on immigration and visas, forms of ownership, financing, and starting a business in the U.S. Most articles are available in English, Spanish, French, Russian, Portuguese, Italian, and German. Purchase the entire Guide in all seven languages or purchase and download sections in specific languages. <http://www.miamire.com/products/63/foreign-investors-guide>

**10. MLS Out-of-Area Codes** - Through MLXchange you can enter any property you have listed, whether it's around the corner or around the world. Just enter the right out-of-area code. Realtors can search our MLS for listed properties around Florida, around the U.S. or around the World.

Out-of-Country Code:

5970 - If your listing is Outside the U.S. other than FL. Keys, Islands, Caribbean - i.e- Europe, Latin America

Out-of-Area Codes:

5940 - If your listing is in FL but NOT in Dade, Broward, or Palm Beach County

5950 - If your listing is in the FL Keys, Islands or Caribbean

5960 - If your listing is in the USA other than Florida

**BONUS: MIAMI Globe** - Use with buyers and sellers to highlight increased global marketing opportunities as a MIAMI member (see magazine insert or download at [MiamiRE.com](http://MiamiRE.com)).

## INTERNATIONAL SCHEDULE

February 2-6, 2011

Panama City, Panama

**ACOBIR Real Estate Expo 2011**

Atlapa Convention Center of Panama

[www.expoinmobiliariapanama.org](http://www.expoinmobiliariapanama.org)

February 22-26, 2011

Costa Rica

**FECEPAC Congress**

February 24-27, 2011

Moscow, Russia

**DomExpo**

[www.domexpo.ru/eng/home.htm](http://www.domexpo.ru/eng/home.htm)

March 8-11, 2011

Cannes, France

**MIPIM, MIPIM Horizons Palais de Festivals**

[www.mipim.com/en/mipim-horizons](http://www.mipim.com/en/mipim-horizons)

May 16-21, 2011

Paphos, Cyprus

**2011 FIABCI World Congress**

[www.fiabci62.org](http://www.fiabci62.org)

March 31 - April 3, 2011

Porte de Versailles • Hall 5

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

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

May 19-22, 2011

Madrid, Spain

**SIMA - Madrid Real Estate Exhibition**

**IFEMA** <http://simaexpo.com>

September 2011

Sao Paulo, Brazil

**Sao Paulo Real Estate Week**

SECOVI Convention

[www.secovi.com.br](http://www.secovi.com.br)

October 2011

Sofia, Bulgaria

**CEREAN & FIABCI Eastern Europe**

November 6-8, 2011

Miami, Florida

**Miami International Real Estate Congress & Expo**

[www.miamire.com/2011MiamiCongress](http://www.miamire.com/2011MiamiCongress)

November 11-14, 2011

Anaheim, California

**REALTORS® Conference & Expo**

[www.realtor.org/meetings\\_and\\_expo](http://www.realtor.org/meetings_and_expo)



# 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](http://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.

## CIPS: Certified Int'l 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/global/cips>

## Distressed Properties Professional

January 26th & Periodically throughout the Year

Approved for 6hrs CE

(Not a NAR Designation)

MIAMI HQ • 700 S. Royal Poinciana Blvd. Ste 400  
Miami, FL 33166

The Distressed Properties Professional

Course will cover the following:

- How to be even more successful in this distressed market than you were in the traditional market
- Understanding Short Sales
- How to successfully close Short Sales
- How to strategically market yourself for Short Sales Listing
- How to Strategically identify if a short sale listing has a high probability of being accepted for your buyer
- Understanding Foreclosures/REO's
- How to become the agent that banks give REO/Foreclosure listings to
- How to Create a listing presentation for the REO Banks
- Understand requirements of being an REO agent
- Understand All Auctioned Properties
- Requirements for representing a client at auctions
- Setting up Auctions for your clients
- Examples of agents who have used this course material to triple and quadrupled their Real Estate income

Bravo TV's Cameras will be rolling during this course!

The instructors will be Bravo TV's Million Dollar Listing and top agent, Josh Flagg, who will lead in presentations of various course topics. Josh Flagg currently closes over 100 million in real estate transactions annually with the majority of these as distressed properties. Chris Wigley is a certified instructor and has personally facilitated over 100 Short Sale transactions. Chris Wigley will instruct the remainder of the course material with clear and concise methods that all agents can utilize to their success.

## FFS: Foundation for Success

Feb. 9th - Aventura Office • FEB. 10th - NWD Office

Florida Realtors/Florida BAR "As Is" Residential Contract & Short Sale Addendum - Approved for 4hrs CE

The course consists of section by section, clause by clause hands on look at what the "AS IS" contract says and how to prepare it. This includes a detailed look at how to fill out every blank of the contract with the proper information and format.

What you'll learn:

- Responsibility of preparation
- Forms Simplicity
- General Considerations for completing preprinted contracts
- How to fill out the contract
- Things to look for in the contract
- Time lines in the contract
- Tips for successful contract negotiation
- What to include in the pending File
- Proper handling of the escrow deposit when writing the contract
- Escrow deposit FREC RULE 61j2.4008(2)(b)

After completing this course you will have a detailed understanding of the "AS IS" contract and its proper preparation.

## Preparing and Understanding the FAR 9

Contract and Addendums - Approved for 6hrs CE

January 19th - Aventura • January 21st - HQ

March 3rd Aventura • March 18th - HQ

The Preparation of the FAR-9 Contract is the most important thing that YOU can do for your client. If prepared properly at time of sale, you will have fewer problems and will be far more likely to get your transaction to closing.

- FAR9 Purchase & Sale Contract
- How to Fill it Out
- Things to Look For
- Required Addendums

By the time you leave this class you will have an answer for each paragraph of the contract. You will know how to prepare it along with its meaning.

\*You will receive a 97 page FAR-9 and FARA-9 Preparation Manual.

## Prospecting & Farming for the

Real Estate Professional - Approved for 6hrs CE

February 2nd - Headquarter • February 16th - Aventura

An intensive look at various methods for finding motivated sellers and buyers including the step by step process of selecting and establishing a productive farm area, building different databases and effective marketing concepts...

What you'll learn:

- Learn the five basic sources of listing prospects and how to work them
- Ways to Develop a Positive Attitude
- Prospecting Tips and Facts
- Social Media to Consider
- Facts to Consider in Florida
- To-Do List Everyday
- To-Do List Weekly
- To-Do List Monthly
- 10 Common Mistakes Agents Make

## Building & Presenting the Listing

Presentation - Approved for 6hrs CE

March 1st - Headquarters • March 9th - Aventura

A step by step course on the building and preparation of a listing presentation; including effective dialogue, handling objections, understanding personality types and generational considerations....

- |   |                                   |
|---|-----------------------------------|
| ■ Be Productive                               | ■ Building a listing Presentation |
| ■ Professional Resume                         | ■ Company Profile                 |
| ■ Marketing Plan                              | ■ Staging the Home for Sale       |
| ■ CMA   | ■ Support Material                |
| ■ Listing dialogue                            | ■ Your Commission                 |
| ■ The Listing Presentation                    | ■ Qualify                         |
| ■ Sell Them on Your                           | ■ Price                           |
| ■ Close                                       | ■ Handling Sellers Objections     |
| ■ Things to Bring to the Listing Presentation |                                   |
| ■ Understanding Personality Types             |                                   |
| ■ Term of the Listing                         |                                   |
| ■ Listing Contract                            |                                   |
| ■ Listing File                                |                                   |
| ■ 10 Common Mistakes Agents Make              |                                   |
| ■ 10 Rules for Success                        |                                   |

## CIPS Institute

June 2011

Certified International Property Specialist

5 Days, 35hrs CE

Instructors - Deborah Boza Valledor and Tony Macaluso



## GRI I Standards of Practice

August 10 – 12 & 15 – 17, 2011 • MIAMI – HQ Office

Approved for 45hr Post licensing or  
11CE and 3hr Core Law

MIAMI Mbrs. \$290 • Non-Mbrs. \$320

700 S. Royal Poinciana Blvd., Ste 400 • Miami, Florida 33166

After early discount & Onsite \$350

To register call: 800-669-4327

## GRI II Essentials of Real Estate Techniques

May 3 – 5 & 10 -11, 2011 • MIAMI - Aventura Office

Approved for 30hr Broker Post Licensing or 11hr CE

MIAMI Mbrs. \$250 • Non-Mbrs. \$275

1550 NE Miami Gardens Drive, Ste 40 • North Miami, Florida 33179

After early discount & Onsite \$300

To register call: 800-669-4327

## GRI III Real Estate Specialties

February 1 - 3 & 8 - 9, 2011 • MIAMI – HQ Office

Approved for 30hr Broker Post Licensing or 11hr CE

MIAMI Mbrs. \$250 • Non-Mbrs. \$275

700 S. Royal Poinciana Blvd., Ste 400 • Miami, Florida 33166

After early discount & Onsite \$300

To register call: 800-669-4327

## CIAS was launched in October 2010 by Relativity Press, owners of CDPE

February 24th and 25th

MIAMI Association of REALTORS® is the ONLY Association  
in the State of Florida to Sponsor CIAS.

A Certified Investor Agent Specialist™ (CIAS) is a real estate professional specifically trained to find, create and close with residential real estate investors. Through comprehensive education and experience, a CIAS has gained the knowledge and tools to streamline the process of real estate investment and help increase returns for investor clients.

8am Registration • 9am – 5:30pm Seminar

MIAMI HQ - 700 S. Royal Poinciana Blvd., Ste 400

Miami, Florida 33166

To Register Call: 800-482-0335

CIAS-designated Agents Help Real Estate

Investors Navigate:

- Investment Strategies
- 1031 Exchange
- Key Calculations
- Capitalization Rate
- Cash Flow
- Self-directed IRAs
- Leverage Options
- Return-on-Investment
- Average Returns

# Do You Know When Your Real Estate License Expires?

March 7th & 8th • Aventura Office

1550 NE Miami Gardens Dr., Suite 400 • Miami, FL 33179

## 14 hour Continuing Education:

You have two easy ways to check.

1. On the front of your Real Estate license.
2. Visit [www.myfloridalicense.com](http://www.myfloridalicense.com) and select "renew/maintain a license".

**Requirements to renew your license for the first time:**

- A sales associate must complete the 45-hour post-licensing course, within the initial renewal period, prior to the expiration date.
- Failure to complete post-licensing education or pay the renewal fee prior to the initial expiration date will result in the license becoming null and void. After a license becomes null and void you will be required to re-apply for a license and retake the required pre-licensing education again if you would like to be re-licensed.
- A broker must complete the 60-hour post-licensing course, within the initial renewal period, prior to the expiration date.

**Requirements to renew your license after the first renewal:**

- A sales associate is required to complete 14 hours of continuing education every two years prior to renewing the license as long as it is not the first renewal. (Post licensing education must be done in order to renew in the first renewal cycle.)
- Failure to complete the 14hrs CE will cause the license to become involuntary inactive. They will have to complete the continuing education and pay the fees to renew. The department allows up to 12 months after the expiration date to complete the 14 hours continuing education and pay the renewal fee, which will include a late fee of \$45.00. You may not operate while your license is involuntary inactive.

March 23rd and 24th • MIAMI Headquarters

700 S. Royal Poinciana Dr., Suite 400 • Miami, FL 33166

- If a license goes delinquent for more than 12 months, but less than 24 months, the 28 hour reactivation education course is required as well as all renewal fees before the end of their 2nd renewal cycle. Failure to do so will result in the license expiring and going null and void. See Section 475.183, Florida Statutes for exact wording.

**Broker:**

- A broker is required to complete 14 hours of continuing education every two years prior to renewing the license as long as it is not the first renewal. (Post licensing education must be done in order to renew in the first renewal cycle.)
- Failure to complete the 14hrs CE will cause the license to become involuntary inactive. The licensee can not renew the license if they have not done the required continuing education. The department allows up to 12 months after the expiration date to complete the 14 hours continuing education and pay the renewal fee, which will include a late fee of \$45. You may not operate while your license is inactive.
- If a broker allows the license to remain involuntary inactive for more than 12 months, but less than 24 months, a 28 hour reactivation education course is required as well as all renewal and late fees before the end of their second renewal cycle. Failure to do so will result in the license going becoming null and void. All renewals are made up of two components, education and fees. Both of these components must be complete before a license can be renewed.

In order to meet the required for 14 hours of continuing education you must complete 11 specialty hours and 3 hours Core Law. MIAMI Association of REALTORS® offers over 15 seminars that are approved for continuing education and are offered at our 6 locations throughout the year.

## Designation Requirements

### CRS: Certified Residential Specialist

**Option A**

**Production Requirements:** 75 transactions within any five years OR \$25 million within any five years

**CRS Education:** 32 Credits, 16 Credits Must Come from CRS Courses

**Elective Requirements:** 32 Credits

**Option B**

**Production Requirements:** 25 transactions (with no time frame) OR \$8 million with a minimum of 10 transactions within any 2 years

**CRS Education:** 48 Credits, 16 Credits Must Come from CRS Courses

**Elective Requirements:** 32 Credits

**Pro-Program\***

**Production Requirements:** 150 Transactions OR An average of \$1 million per year of experience with a minimum of 40 transactions (i.e. 10 years=\$10 mil, 15 years = \$15 mil, 25 years=\$25 mil, etc.)

**CRS Education:** 16 Credits, 16 Credits Must Come from CRS Courses

**Elective Requirements:** N/A

(\*To qualify for the Pro-Program individuals must be licensed for a minimum of 10 years.)

**Managers**

**Production Requirements:** Directly oversee a minimum of 400 closed residential transactions OR Directly oversee \$80 million in closed residential transactions OR Have 4 years of real estate management experience

**CRS Education Requirement:** 48 Credits, 16 Credits Must Come from CRS Courses

**Elective Requirements:** 32 Credits

For more information go to [www.crs.com](http://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](http://www.floridarealtors.org)  
or (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](http://www.ccim.com)

### TRC: Transnational Referral Certification

Earn the TRC Certification in 90 minutes at MIAMI 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](http://www.worldproperties.com)

**Leticia Oliver, TRC**  
Senior Vice President  
of Professional Development

[letty@miamre.com](mailto:letty@miamre.com)







**When You List with me...  
as a MIAMI Member  
My Listings are more  
than 500 Web Sites  
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*CyberHomes.com*

*Homes.com*

*HotPads.com*

*Oodle.com*

*RealtyTrac.com*

*AOL Real Estate*

*CLRSearch.com*

*Vast.com*

*HomesAndLand.com*

*Foreclosure.com*

*PropertyShark.com*

*HomeGain.com*

*RealtyStore.com*

*Relocation.com*

*TweetLister.com*

*OverStock.com*

*SmarterAgent.com*

*WorldProperties.com*

*Proxiopro.com*

*Terrafly.com*

*Imapp.com*

*Miami.com*

*Herald.com*

*Greatermiami.com*

*Miamibeachchamber.com*

*Floridalivingnetwork.com*

*MiamiHomePrograms.org*

*BrowardHomePrograms.org*

*SouthFloridaHomePrograms.org*

*Miamire.com*

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