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The Year After...

Salute to Industry Leaders

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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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We invite you to visit our 6 locations - your beautiful MIAMI headquarters or our other 5 offices conveniently located near you... while you visit or attend a class, enjoy a great cup of Starbucks coffee.

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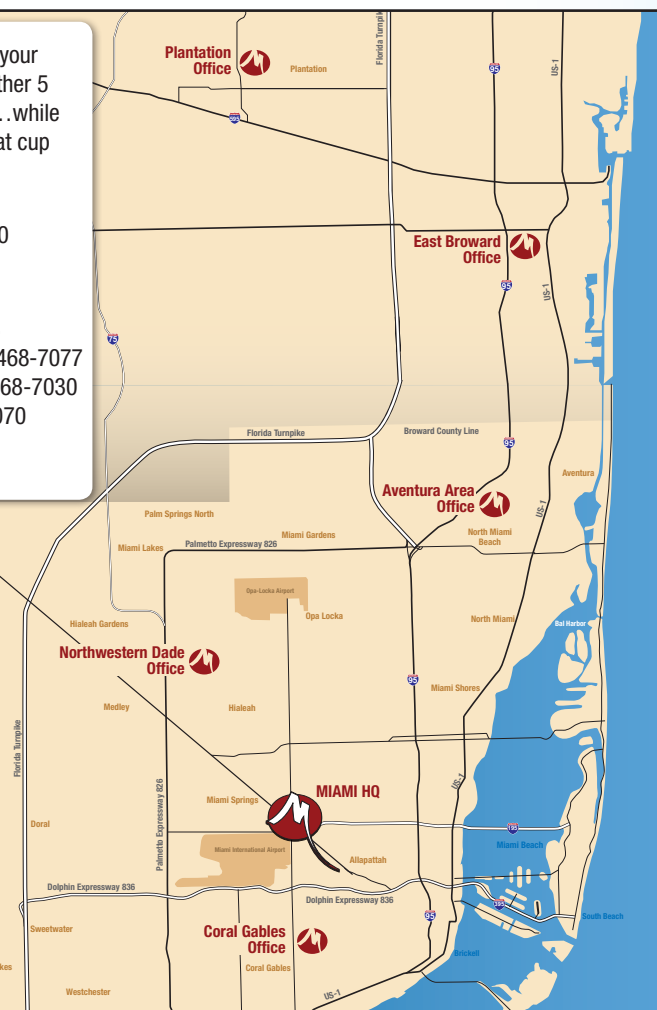
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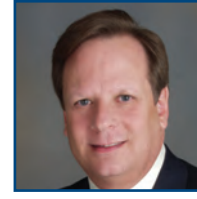
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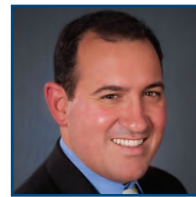
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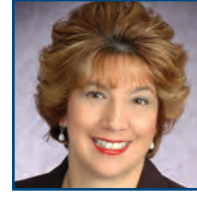
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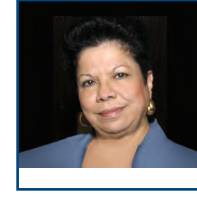
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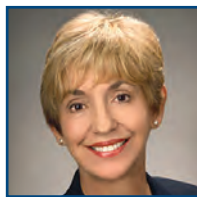
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Miami Association of REALTORS® is the largest local REALTOR® Association in the U.S., representing over 25,600 Residential, Commercial and International Professionals

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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

issues 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 2012 Priorities are:

- Market Influence
- Broker Partnering and Support

- Commercial
- International
- Government Affairs and RPAC
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- Professional Development
- Communication, Collaboration and Engagement
- Member Profitability
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RCA MIAMI is dedicated to leadership in the commercial industry, the real estate profession, and the communities they serve. RCA MIAMI impacts key policy decisions and important issues affecting the commercial industry, analyzes information, has strong legislative initiatives, provides important member services 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 - and offers more education, marketing tools and services than any other. RCA Miami received the first RCA Accreditation from the National Association of REALTORS®. Their 2012 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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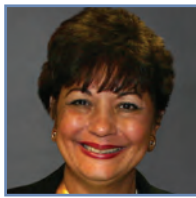
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SUPRA – The New Standard

For many years MIAMI members have been asking the association to figure out a way to make SUPRA part of the services included with their MLS & Local dues. It was a challenge that was met by the 2011 MIAMI Leaders – on August 25, 2011 MIAMI announced all members would GET SUPRA FREE! MIAMI became one of very few associations across to the nation to offer its members this Premium Service included with membership. The 2011 Leadership of the Residential as well as the Broward

Board of Governors has made SUPRA one of its priorities for the year.

SUPRA now becomes The New Standard for MLS listings and showings – sellers and buyers benefit from the use of SUPRA electronic lockboxes and the marketplace benefits with safety, security and greater access to the inventory of properties, including distressed listings. For more information on SUPRA – The New Standard, see back cover.

Residential Priorities:

- SUPRA – The New Standard
- MLS
- Recruitment & Retention
- Marketing Tools
- Housing Opportunities
- Standards & Professionalism
- Communication, Collaboration & Engagement
- Media Coverage
- International
- Professional Development

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 marketplaces.

They are MIAMI's eyes and ears in the residential real estate market. The Governors identify and monitor threats, opportunities and solutions based on the issues and challenges facing MIAMI members on a day-to-day basis. The BOGs make decisions relative to how the association can be an integral part of our member's business and professional solution.

Broward County Board of Governors 2012



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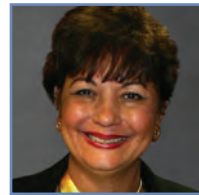
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The BOGs identify, customize and implement the very best leading edge products, services and programs to benefit MIAMI members and increase their business and profitability. MIAMI will deliver more than one thousand programs, classes and seminars in 2012 – 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:

- SUPRA
The New Standard
- MLS
- Recruitment & Retention
- Marketing Tools
- Housing Opportunities
- Standards & Professionalism
- Communication, Collaboration and Engagement
- Branding & Promotion
- Broker Outreach
- Media Coverage

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
 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.proxio.com/miami • info@proxio.com
 FREE Showcase Website markw@dpi-miami.com
 Showing Assist www.MIAMISHOWINGASSIST.COM
 (800) 379-0057
 MongoFax Miami Gateway click MongoFax
 Premium Open House www.MiamiBrokerOpenHouse.com
 Greatschools.net www.miamire.com/greatschools
 Purchase Domain Names BuyDomainNamesAndMore.com

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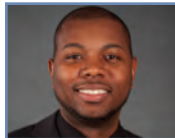


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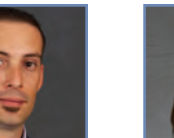


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MIAMI Awards – 2011

Congratulations to our 2011 Industry Leaders & Award Winners
Presented at the February 3, 2012 Installation Celebration

MIAMI Association of REALTORS®



Jack H. Levine ABR, ABRM, CRS, SPES
REALTOR® of the Year and
Distinguished Leadership Award



Peter Zalewski
Market Advisor of the Year



Neal Litman
Attorney of the Year



Lynda Fernandez CRS, TRC
Market Influence Award



Tony Montero
Montero Design, Inc.
Designer of the Year



Karl Eckhart
NAR
Housing Initiatives

RCA Commercial



John Dohm CCIM, SIOR, CFP
Commercial REALTOR®
of the Year



Michael Silver SIOR
Industry Advocate of the Year



Thomas J. Dixon
Commercial
Educator of the Year



Supra
Product of the Year



Proxio
International Marketing
Product of the Year



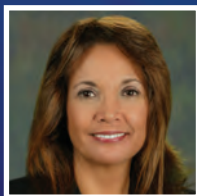
Previsite
Marketing Resource
of the Year

MIAMI Association of REALTORS®

Residential



Henry Ensler
Residential
Educator of the Year



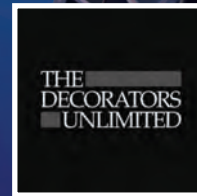
Maggie A. Buck
Residential
Volunteer of the Year



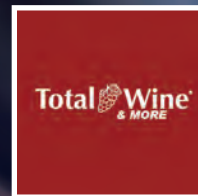
Total Bank
Corporate & Professional
Affiliate of the Year



Israel V. Ameijeiras CRS, CRB, TRC, SFR
Broward Council
Educator of the Year



The Decorators Unlimited
& Jason Lynn
Broward Council Corporate &
Professional Affiliate of the Year



Total Wine
Host Location of the Year

Residential & Commercial Broward Council

Celebrate

2012 Installation & Awards Celebration February 3, 2012

An Afternoon of Celebration
2:00 – 6:30pm

The Ballroom at Jungle Island
1111 Parrot Jungle Trail – Miami, FL 33132

- 2:00pm Reception
- 3:00pm Installation & Awards
- 3:30pm Chef's Stations Throughout the Ballroom
Featuring the Best of South Florida
With Carving Stations, Pasta Stations, Stir Fry, Dessert Stations and More!
- 3:30 – 6:00pm Music, Dancing and Celebrating!

Cost: Only \$30 per person or Reserve a Table of 10 for your Company for \$300/table
(includes 1 drink ticket, food, entertainment and parking – thanks to our Sponsors!)

For Sponsorship Opportunities, contact Ro Ozdemirci at ro@miamire.com or (305) 468-7047

To Reserve Tables, contact Claudia Callegari at Claudia@miamire.com or (954) 843-9778



The Year After...

In August 2010, the REALTOR® Association of Greater Miami and the Beaches (RAMB) and the REALTOR® Association of Miami-Dade County (RAMDC) came together to form one organization. The “Miracle Merger,” the largest and fastest in the 100-year history of the National Association of Realtors, has greatly benefited the members, the real estate industry and local economy, and the buying and selling public. At the time of the merger, the newly formed MIAMI Association of REALTORS® (MIAMI) had 23,000 members, making it the largest local REALTOR® association in the nation. Three months later MIAMI merged with the Northwestern Association of REALTORS®, increasing membership to 23,600 and marking the first time since the 1930’s that REALTORS® in Miami-Dade County were united under one organization.

Together We Are Better!

In the year following the historic merger, we have certainly lived up to the merger motto – “Together We Are Better!” MIAMI has provided South Florida Realtors with the most comprehensive and leading-edge marketing tools, services, education, resources, and advocacy to enhance their professionalism, success and profitability. The merger further strengthened the South Florida real estate market’s position as a world-class destination and expanded international opportunities, creating stronger demand for local properties.

Membership Count

MIAMI, larger than 39 state Realtor associations, continues to grow after the merger, as new and transferring agents take advantage of the association’s premier benefits. Since the merger MIAMI has grown to more than 25,600 members, including 6,000-plus in Broward County. The number of commercial members has increased by 15 percent.

Increased Member Savings & Benefits

The merger benefitted all – members, consumers, the market, and the local business community. Members, in particular, received increased services along with savings in the form of merger credits applicable to dues billing. Members received \$2.2 million in merger credits in the first annual billings after the merger.

“It’s all about the Members”

The merger created the ideal business environment for Realtors in South Florida. Since the merger MIAMI Leaders – Corporate, Residential, Commercial, and Broward boards – remained focused on member needs at each of their meetings as the recurring theme became “It’s all about the members!” MIAMI offers members more than \$31,000 in free premium tools and services. The association is committed to contracting for the best and most relevant tools and services available to enhance the business and opportunities of all members - at little or no cost.

The “year after” brought major cost savings and new services to all MIAMI members including access to 3 Premium Tax Services, IMAPP, Realist and RPR as well as TerrafllyPro for REALTORS® and their websites. With the importance of international marketing to our members, major upgrades were added to create ProxioProProfessional which connects our members to 400,000 real estate professionals in 113 countries and is still offered free to all members. Moby was added to the list of services to help keep our MIAMI members safe, while Scout for SafeMLS added new security to the MIAMI MLS and was expanded to create the new MIAMI Gateway – one click access to premium services.

Social media opportunities were increased for all MIAMI members with the launch of Previsite automatically converting MIAMI listings to videos on YouTube, tweets for Twitter and posting to a special Facebook page. As a holiday gift, MIAMI members all received SocialKandy free to enhance all their business Facebook pages with the MIAMI listings and more.

CondoPlans.com was added as a premium exclusive service at no cost to our members and integrated into the MLS with major features, and later expanded to include a service for our members’ own websites. Forever mobile, our members need the best in mobile tools so services continued to be enhanced including adding ShowingAssist scheduling to Kurio – and training on iPad for REALTORS®, like using Kurio for MLS. (See pages 12 and 13 and inserts for more services.)

Broward Expansion

Following the merger, MIAMI increased its presence in Broward County, growing membership in Broward from 4,700 to more than 6,000 and still growing. MIAMI has two locations in Broward, one in Plantation and recently announced office in East Broward at the DCOTA office complex in Dania.



Serving Members at 6 Locations in Miami-Dade & Broward

MIAMI has six locations to serve members throughout South Florida:

**MIAMI HQ • Coral Gables • Northwestern Dade
MIAMI North • Plantation • New - East Broward**

The merger brought renovations and improvements to most MIAMI Locations. The MIAMI REALTORS® Coral Gables Headquarters, which was completely renovated, now features a 90-seat conference center, 25-seat Computer Technology Learning Center, and state of the art facilities for members and executives. The Northwestern Dade location experienced a total exterior redesign, creating consistent branding with the other locations and resulting in a beautiful landmark building. The MIAMI North office was expanded to accommodate a 90-seat conference center and computer lab with capacity for 23. At MIAMI HQ, we continued enhancements to the state-of-the-art center of activity, which features a conference center with capacity for 130 members, a 25-seat computer lab, and a boardroom for meetings, hearings, and receptions.

Professional Development

As the Educated Choice, MIAMI is dedicated to providing its members with access to premier professional development, including over 800 seminars, events, and certification and designation courses annually. More than 15,000 MIAMI members attended 439 free seminars in the year after the merger, while 10,000 participated in 222 paid seminars. More than 75 seminars were presented in Broward County to approximately 3,000 members. And 1,750 members attended more than 35 commercial classes, workshop, seminars and networking events. More than 1,000 are planned for 2012.

Free Supra Electronic Access

In a landmark venture, MIAMI Leaders approved free electronic and smartphone access to Supra electronic lockboxes for all of its members, improving the efficiency and effectiveness of agents, generating faster home sales, and enhancing consumer safety, security, and privacy. No other association in the nation of MIAMI's size offers members free electronic Supra access.

International Council & Referral Network

A shining achievement among MIAMI's distinguished past was the creation of MIAMI's International Council and International Referral Network in 1996. The Council is the largest and most successful local council in the world, boasting more than 100 partnerships globally! Since the merger, MIAMI has signed agreements with associations in Portugal, India, Costa Rica, and the U.S. Virgin Islands. MIAMI has also participated at expos and conferences throughout the world – including France, Russia, Spain, India, Cyprus, and Brazil – promoting our market and members. See page 24 for more information on MIAMI's International Council and global business opportunities. See insert for list of MIAMI Global Partners.

Award-winning Int'l Real Estate Congress & Expo

Also in 1996, MIAMI and the Council launched the award-winning Miami International Real Estate Congress, which has drawn hundreds of foreign participants who establish relationships and do business with MIAMI members who also specialize in international real estate business. The 2011 Congress was an overwhelming success, attracting delegations from partner associations in Brazil, Bulgaria, France, Italy, Spain, Switzerland, Russia, and Venezuela and more than 200 U.S. and local REALTORS®.

Global Media Exposure & Market Influence

Since the merger, MIAMI has achieved unprecedented worldwide media coverage for the association, the members, and the South Florida market, generating important global exposure for our market and increased business opportunities for South Florida REALTORS®. See page 14 for more on South Florida real estate market and global news coverage.

Community & Private Property Advocate

MIAMI, known as The Voice for Real Estate, vigorously advocates for private property rights benefiting MIAMI members, property owners, and the local communities at large. Coming together as one association provides greater leverage in government affairs involvement and issues, including property taxes, mortgage interest deduction, property insurance, and short sales.

We look forward to further exceeding expectations in 2012!



FACT: Condos represent more than 57% of residential sales in South Florida.

MyCondoPlans provides the single most extensive database for condo floor plans, building plans, and site plans with the first and only Automated Valuation System available for the Miami-Dade and Broward condo markets. With real-time market-to-market pricing integrated with the MLS, detailed unit floor plans, and unsurpassed market coverage, MyCondoPlans is one of the most comprehensive resources for the Miami real estate professional. The service is FREE – Downloadable Floor Plans are available on a subscription basis or by demand.*

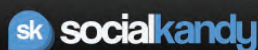
Get started today – It's easy as 1 – 2 – 3

1. Once inside MIXchange, click on SmartLinks
2. Click on MyCondoPlans and get registered with a username, password & email
3. Start using MyCondoPlans!

Now available for your personal website – MyCondoPlans Pro

Consumers can now search for Condos on your website and YOU are the point of contact.

To embed the consumer search on your website, click on Pro in your account and follow the instructions.



FREE for MIAMI Members

FACT: Facebook is now used by 1 in every 13 people on earth. Half of them are logged in on any given day.

Personalize your Facebook Page, stand out from your competition, promote your listings, engage with prospects and clients and generate more leads



Turn Facebook into your best marketing solution:

- Select a professionally designed Real Estate template.
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- Promote yourself and your firm area through the visually stunning Photo Showcase.
- Promote your business virally through our industry-acclaimed Social Property Search functionality, allowing your prospects to search for their next property with the help of their friends.
- Leverage the power of Social Media by allowing your prospects to share your listings and any of their favorite properties, with their friends.
- Get more leads by allowing your prospects to post reviews about your services and recommend you to their friends.

MIAMI Services

MLS

FACT: Not All MLSs are the same Choose the MLS that offers more: MIAMI

When a REALTOR® is hired to sell a property or to help a buyer find a property, information, images, and property tours found in the MLS tell real estate agents about the properties and offer of compensation to sell them. But the MLS is only the entry point in gaining exposure and information on the internet when trying to sell or buy a property. Not all REALTORS® and not all MLSs have the marketing tools available to maximize the exposure of the properties listed in the MLS. In fact, MIAMI Members have more than 43 **Premium Marketing Tools** that work directly with the MLS and distribute the information all over the world. These 43 **Premium Marketing Tools** are only a portion of the More Than 70 Ways To Thrive in Today's Market that MIAMI Members receive – over \$31,000 in MIAMI's **Premium Marketing Tools** are FREE. MIAMI's Premium Marketing Tools are just the tip of the iceberg...learning how to maximize their usage is a key component for any successful real estate marketing and business plan. Be sure to check the calendar on MiamiRE.com for the dates and times of classes near you. **Remember: Not all MLSs are the same!**

1. **MLXchange:** User friendly, flexible and easy-to-use search features and best in the business customer service and training
2. **MLX Pro:** Web site with real time IDX, calls you, emails & auto adds clients, every client gets a web site
3. **Fusion MLS:** Allows users to access the MLS system from any Internet browser, including Safari, Firefox and Google Chrome. MLXchange and Fusion are running simultaneously off of a common database.
4. **Data Co-op:** A new way to access listings locally and in select markets across the nation - agent-to-agent information you need on the market, listings, neighborhood, and more
5. **MLS Stats Pro:** Statistics on every search including Market analysis, inventory report, price analysis, days on market, high-low comparison
6. **Kurio:** Mobile MLS service - Instant access to listing information, search for data, photos, email directly to clients - all from your cell phone/PDA, anywhere
7. **Kurio for Consumers:** Providing even MORE exposure for your listings! Buyers can search active listings, open houses, & nearby homes from their mobile device
8. **iMAPP:** Tax, interactive plat maps, aerials, MLS, labels in seconds and Foreclosure Search
9. **iMobile:** MLS & Tax, Photos, Plat Maps, Aerials and more! All on your cell phone or PDA
10. **Realist:** Tax, advanced mapping capabilities, professional reports & more
11. **RPR:** REALTORS®: Property Resource - Online real estate archive with data on every property in U.S. - Dynamite reports
12. **RPR for Brokers:** REALTORS®: Property Resource branded for Brokerages with unbelievable reports
13. **RPR Mobile:** Instant access to REALTORS® Property Resource on your mobile device and smartphones
14. **ShowingAssist:** Streamline scheduling, eliminate phone tag, generate more showings - new phone notification and 1 button connect
15. **ShowingTime Mobile:** ShowingTime now available on Kurio - your MLS solution on iPhones, Androids, Blackberrys & other smartphones plus the iPad
16. **iCheck:** Auto notifies of your expiring listings, cleans up MLS data for everyone, notifies you to correct errors & avoid fines
17. **MIAMI Gateway:** Single Sign On (SSO) – one sign on does it all at MIAMI with access to MLS & Services plus SCOUT - Repetitive Keystroke security system to ensure the integrity of the MLS
18. **MyCondoPlans:** MLS integrated condo floorplans, key plans, views, building info, market info, recent sales, \$/SF, projected valuation & more (subscription service available for download of floorplans – all else FREE)
19. **MyCondoPlans Pro:** MyCondoPlans Search widget now on your website - FREE
20. **Surfina Residential Insurance Quotes:** One click Estimated Insurance rates for RE1 & RE2 in 11 different languages– also provides Inspection & Binder Quote
21. **Property Panorama:** Slideshow auto upload from MLS - Minimum 3 photos – FREE – Coming Soon!
22. **Real Biz 360:** hi-def virtual tours w/zoom-in capabilities - integrated into MLS \$2/tour
23. **Neybor:** single listing websites, mobile site, QR code, toll-free number, syndication & more
24. **AnnounceMyListing:** Viral marketing online announcements for your customers - integrated w/MLS
25. **AnnounceMyMove:** Viral marketing online announcements for your customers - integrated w/MLS
26. **Point2 Syndication:** Listing Management - Auto distribution of your listings to 300+ websites and great free reports
27. **ListHub Syndication:** Listing Management - Brokers send your listings to over 300 top listing channels -
28. **Premium TerraFly:** Satellite Images, Schools, Tax, Census Data, Environmental - integrate into your website
29. **TerraFly Pro:** "Probable Deals and Possible Steals", Satellite Images, Schools, Tax, Census Data, Environmental
30. **CMA Plus:** THE best print & email "market value presentation" features data & photos from MLS & Tax
31. **ProxioPro Professional:** 19 Language IDX, International MLS & Website Solution, Resume & Virtual Int'l Professional
32. **WorldProperties.com:** Your listings automatically sent to Worldproperties.com translated to 19 languages, listings from 52 countries, TRC, country profiles & more
33. **ListingBook:** connects agents and their customers through MLS - automates, tracks and analyzes customer activities
34. **Previsit for Facebook:** Promotes MIAMI Listings to the World through Social Media - converts listings to Movie-mode
35. **Previsit for YouTube:** Promotes MIAMI Listings to the World through Social Media – converts listings to videos
36. **Previsit for Twitter:** Promotes MIAMI Listings to the World through Social Media – converts remarks to Tweets
37. **Showcase Website:** Brand Yourself Website™ complete with (IDX search for MLS members only), personal info, custom links & more
38. **SocialKandy:** Promote your Listings & MIAMI MLS to the World FREE through Facebook
39. **Open House:** Public Open House feature within MLS and on Miamire.com for public search
40. **Broker Open House:** Exclusive Broker Opens with auto notification, event details & great features
41. **Free Training:** 4 Full-Time Trainers - English/Spanish - Basic & Advanced MLX, MLX Pro, iMapp, Realist, Proxio Pro, CMA Plus, and more
42. **Toll-Free Tech Support:** 888-825-5472 Broward: 954-492-1200 M-F 8:30am – 8:30pm/S-S 8:30am -3:00pm
43. **SUPRA FREE:** Supra Signature Services on your smartphone now available as an MLS Service

ProXioPro PROFESSIONAL

FACT: \$3.81 Billion in residential sales to international buyers in Miami, Ft. Lauderdale and Miami Beach in 2011

Get your share

ProxioPro Professional is your Global Marketing Platform and it's FREE for MIAMI Members!

- Your FREE 19 language International IDX Website
- 19 language International MLS
- International marketing and networking platform
- Search engine platform for WorldProperties.com

Your FREE ProxioPro Professional IDX website saves you \$444.⁰⁰/year and now includes:

19 Language Website - upgraded for MIAMI members	\$149. ⁰⁰
Full All Property Type MIAMI IDX	\$59. ⁰⁰
My Link To the World - International Listing Search (ILS)	\$59. ⁰⁰
Professional 19 Language Resume	\$59. ⁰⁰
Virtual International Professional (VIP) Customer Saved Searches & 24/7 Notification in language of choice	\$59. ⁰⁰
Social Media Connections (SMC)	\$59. ⁰⁰
Total MIAMI Member Savings	\$444. ⁰⁰ /yr.

All FREE to MIAMI Members
Miami Members Save

Getting started today is as easy as 1 – 2 – 3

1. Go to Proxio.com/MIAMI and log-in with your license number and MIAMI as your password
2. Agree to Terms of use and click Done
3. From this point on, go to ProxioPro.com – set up your website by choosing “Professional”

Start building your network today

Attend ProxioPro Professional classes at one of our offices near you – Miamiire.com click calendar



FACT: More people accessed the internet via mobile devices in 2011 than desktop computers.

It's the next generation MLS mobile search service that breaks the old school methods of searching for homes. Formerly known as MarketLinx MLS Wireless, the new Kurio enables REALTORS® and the general public to gather instant MLS information through the convenience of a mobile phone.


Included in your MIAMI MLS Membership, Kurio provides access to MLS data including Solds and Expireds so you can stay informed on market activities and be connected with valuable business data, even while you're out in the field. Kurio provides the most accurate and up-to-date source of real estate listing information including property details, photos and more photos, maps and much more. More important, you can respond to your clients instantly with the information they need, when they need it.

- Works With Any Mobile device
- Stay connected to the MLS
- View Nearby Homes
- Get Instant Daily Market Updates
- Search On Market & Off Market Listings
- Instant Access to Your Own Listings
- Roster Searches
- E-Mail A Flyer
- Great way to access the MLS on your iPad & Tablets


Getting started is as easy as 1 – 2 – 3

1. Go to Kurio.mobi and choose agent Sign-in
2. Click on Not Registered
3. Verify MLS info and ID and Password – follow directions for future logins


Kurio for Consumers available on log-in screen – Give your customers Kurio for Buyers today!




facebook.com/MiamiAssociation



youtube.com/MiamiAssociation



twitter.com/MiamiAssn



PREVISITE™
Simply Amazing

MIAMI Listings to the world through Social Media

FACT: Facebook has passed Google as the most visited site on the internet

FACT: Twitter has more than 225,000,000 users

FACT: YouTube has 35hrs. of video uploaded every hour

What could be easier? 1 – 2 – 3

1. Enter your listing in MLS
2. Upload up to 25 photos (the more the better)
3. Make sure the first 140 characters of your Remarks are the strongest description of your listing

That's it...now Previsite takes over...automatically

- Creates a movie-mode slide show of your listing, including text to voice-over of your Remarks
- Creates a YouTube video of your listing (now you see why more pictures are better)
- Creates a Tweet of your new listing (first 140 characters of your Remarks)



FACT: Home sellers get more traffic, on average, for listings that take advantage of showingtime.

ShowingTime Mobile is now fully integrated with Kurio and automates the process of coordinating showing requests between the listing agent and the showing agent – right on your mobile device. But more than that, it eliminates unnecessary phone calls, improves client service, allows for better accountability, and provides better security for the property.

ShowingTime Mobile helps listing agents respond quicker to showing agents, and it allows showing agents to respond more quickly to their buyers. As a result, home sellers get, on average, more traffic for listings that take advantage of ShowingTime Mobile.

Getting started today is Super-Easy...log into Kurio and ShowingTime Mobile is automatically available!



Florida Trend



THE WALL STREET JOURNAL



South Florida
BUSINESS JOURNAL

The New York Times



SOUTH FLORIDA...THE

In 2011, the South Florida real estate market exceeded even the most optimistic expectations, outperforming the nation and recovering faster and stronger than any other market in the U.S. Heightened demand from both domestic and international buyers and investors fueled record sales that resulted in rapid absorption of excess housing inventory and rising home prices, including projections for double-digit price appreciation in 2012.

The MIAMI Association of REALTORS® strategically positions our market for continued strengthening and success through unprecedented global media exposure and strategic relationships with more than 100 worldwide partner organizations.

Record Year Fueled by Foreign Buyers

The local market has experienced robust sales activity since August 2008, while market performance throughout the U.S. remains stagnant.

National Home Sales Comparison

	National	Miami
2009	+5%	+51%
2011	-5%	+26%
YTD	+2%	+50%

Miami is expected to set a sales record in 2011, exceeding the number of transactions that closed in 2005 at the height of the real estate boom. In 2011, the average monthly increase for sales in Miami-Dade County was 39 percent for single-family homes and 62 percent for condominiums.

International buyers and investors from worldwide markets are fueling this remarkable strengthening. South Florida is increasingly the top market in the nation for foreign buyers from traditional and emerging markets as MIAMI highlights and promotes its strategic location between Latin America and Europe, amazing weather, cultural diversity and an enviable and exciting lifestyle. Record affordability, strong rental returns, and strong foreign currencies further enhance investment opportunities.

A Lifestyle Like No Other

When consumers relocate or purchase second homes, they not only consider real estate markets but also lifestyle. Relocating corporations also seek markets that will attract quality employees. Now more than ever Miami offers an unparalleled lifestyle, including world-class shopping venues, prime restaurants offering worldwide cuisine, sporting activities and events, all types of entertainment and endless recreational options amidst a refreshing global culture. These factors will continue to attract commerce and domestic and foreign buyers to Miami unlike any other market long into the future.

Dwindling Supply

Excess housing inventory locally has been absorbed at a record pace, years faster than experts predicted, resulting in limited supply and a healthy and balanced marketplace.

According to National Association of REALTORS® Chief Economist Lawrence Yun diminishing supply in Miami will contribute to rising prices and further market strengthening. "U.S. housing starts are the lowest they have been since the end of WWII," said Yun. "Housing shortage is very possible in the near future if low production persists."

The inventory of residential listings in Miami-Dade County has dropped 40 percent, from 24,278 to 14,461 active listings, in the last year. Since August 2008, when sales began rising, existing housing inventory has decreased more than 66 percent, down from 43,100. The inventory of residential listings in Broward County decreased 40 percent, from 20,166 to 13,319, over the last year and 67 percent since 2008.



Rising Prices

In November, the median sales price for condominiums in Miami-Dade rose for the fourth consecutive month. The median sales price of condominiums in November increased 18 percent to \$125,000. The median sales price of single-family homes remained the same at \$171,300 compared to a year earlier. The average sales prices for single-family homes in Miami-Dade County increased 8.2 percent, from \$300,369 in November 2010 to \$324,846 in November 2011. The average sales price for condominiums increased 21.5 percent, from \$193,486 in November 2010 to \$226,151 last month.

Compared to November 2010, the median sales price in the Fort Lauderdale Metropolitan Statistical Area (MSA) for condominiums rose a significant 19 percent to \$75,700. Condominium median prices have consistently increased in Broward since the beginning of 2011. The median sales price for single-family homes increased 18 percent to \$195,600. The average sales price for single-family homes rose 4.5 percent to \$269,819 last month compared to \$258,286 in November 2010. The average sales prices for condominiums increased 3.1 percent, from \$114,144 to \$117,651.

GOLDEN MARKET

Fewer Distressed Sales

The percentage of distressed sales dropped significantly in 2011, as demand for bank-owned (REO) properties resulted in foreclosures selling seven times faster than they came on the market. Such demand will lessen the impact of any distressed properties that may come on the market in the future. Yun says even the significant "shadow inventory will also be absorbed when it comes on the market because buyers are waiting for them."

In early 2011, distressed properties accounted for 68 percent of single-family and 73 percent of condominium closed sales in Miami-Dade County. By the end of the year, the distressed properties represented 56 percent of both single-family and condominium closed sales. In Broward County, distressed properties accounted for 59 percent of single-family and 60 percent of condominium closed sales in January 2011 compared to 48 percent and 49 percent respectively at the end of the year.



Global Media Exposure

The MIAMI Association of REALTORS® (miamire.com) is the central address for South Florida real estate, providing current and accurate statistics to Realtors, the media, and consumers. As the main source for local, national, and international media, MIAMI is able to promote factual and positive information about our market. Facilitating market information and statistics, creates visibility and further interest in our market, which in turn impacts home values, creates jobs, and strengthens the local economy.

This year MIAMI and the South Florida real estate market were featured in a record number of important media - including television, radio, print, and electronic - throughout the world! Positive news stories highlighted the extraordinary strengthening of the local market and impact of international buyers and investors, especially Miami's increasing appeal for Brazilians.

Miami has emerged as the essence of globalization. News coverage of the South Florida real estate market has reached France, Spain, the United Kingdom, Italy, Russia, India, China,

and many other countries in Europe, Latin America, and Asia. World-renowned media featuring MIAMI and South Florida:

- | | |
|---|--|
| ■ The Economist | ■ ABC |
| ■ El Economista | ■ NBC |
| ■ New York Times | ■ CBS |
| ■ Wall Street Journal | ■ Overseas Property Professional |
| ■ Bloomberg News | ■ BBC |
| ■ CNN & CNN en Español | ■ International Herald Tribune |
| ■ Fox News | ■ Fortune |
| ■ CNBC Worldwide Exchange | ■ BBC |
| ■ The Scotsman | ■ Le Figaro |
| ■ MSNBC | ■ Forbes |
| ■ Voice of America | ■ The Miami Herald |
| ■ National Public Radio | ■ The Miami Herald International Edition |
| ■ Nightly Business Report | |
| ■ Realtor Magazine | |
| ■ EFE (largest Spanish language press agency) | |

MIAMI Market Focus

MIAMI produces and emails the Miami and Broward Market Focus reports to members on the first business day of each month. The Market Focus features all news releases distributed to the media on a monthly basis, including existing homes sales, pending home sales, quarterly sales, and other pertinent market information. It also provides related news coverage, research, and media opportunities.

Lynda Fernandez, senior vice president of public relations, is responsible for media relations, market research, the Market Focus reports, and statistics for the MIAMI Association of REALTORS® and has been instrumental in making MIAMI the main source for information on South Florida real estate. Contact - Lynda@miamire.com.

Market Focus Archives

www.miamire.com/miami-market-focus

News Media on Miamire.com

www.miamire.com/news-media - includes press release archive, MIAMI in the News, research, and statistics

BROWARD COUNCIL MARKET FOCUS

The premier resource for current real estate information, statistics and market conversations with buyers and sellers.

Positive News about the South Florida Real Estate Market...

... You Can Use Right Now!

Broward County Pending Sales Point to Future Growth

August 29, 2011
Miami, FL - Total July cumulative pending home sales ^{ac} including single-family homes and condominiums - in Broward County were four percent above what they were a year earlier, up from 7,830 to 8,124, and were down 3.4 percent month-over-month from 8,413, according to the... [Full Story](#)

Miami-Dade Pending Home Sales Continue to Rise

August 29, 2011
Miami, FL - July cumulative pending home sales ^{ac} including single-family homes and condominiums - in Miami-Dade County were 19 percent above what they were a year earlier, up from 10,113 to 12,014, and 7 percent above the previous month, up from 11,936, according to the 24,000... [Full Story](#)

Broward Home Sales Rise, Prices Stabilize

August 18, 2011
Miami, FL - In Broward County, condominium sales increased 12 percent from

The Miami Herald Leaders Columns

MIAMI International Articles and Advertisements

MIAMI TODAY



LE FIGARO

BBC

TRAVEL



REAL ESTATE CHANNEL

FOX BUSINESS THE POWER TO PROSPER

Bloomberg



The Miami Herald

The Economist

CBS

opp

INTERNATIONAL Herald Tribune THE GLOBAL EDITION OF THE NEW YORK TIMES

THE REAL DEAL ONLINE

the LITE Hear the LITE Hear the LITE Hear the south florida spotlite PROGRAM ARCHIVE

Major Membership Growth in Broward

Miami membership doesn't stop at our county lines. In fact, our largest growth in the past year has been in Broward County. From Dec 2010 – Dec 2011, MIAMI membership in Broward has increased from 4,700 to over 6,000 members... and we're still growing! We're proud to say that our presence is strong all across Broward, from Hallandale Beach and Miramar in the South to Coral Springs and Deerfield Beach in the North, our membership covers the county.

Did You Know?

Unlike in Miami-Dade County, in Broward, there is no relation between the folio number and the Geo Area code. You can always check the Area Codes maps on the "Help" section of MLXchange.

Not a MIAMI Member?

What are you Waiting for?

There's a reason why the Broward Council of the Miami Association of REALTORS® is the fastest growing REALTOR® organization in the State of Florida with over 6,000 agents. This growth has empowered our members with an unparalleled competitive advantage at listing presentations, and our selection of exclusive and superior marketing tools has resulted in increased sales. Find out why many of your peers have joined the fastest growing REALTOR® Association in the nation.



Go to www.Miamire.com/browardcouncil.com or call us at 954-843-9782 to learn more.

Only Broward Association to Offer:

- Free Supra
- 3 Premium Tax Programs (iMapp, Realist & RPR)
- Customizable CMA Program
- You Tube Video with each MLS Listing
- Customizable Marketing Flyers
- Most International Listings Exposure
- And So Much More!

Take a Class, Attend an Event

With our membership in Broward continuing to grow, so does the demand for top-notch education training (something MIAMI is internationally-known for). Last year, thousands members and non-members attended one of our courses and events held in Broward. And with the upcoming opening of our new East Broward facility, that number is expected to soar! Some 2011 member-favorites included: "Doing Business With Venezuela, Certified International Property Specialist, Certified Distressed Property Expert, Lunch and Learn, and our Business After Hours, which are typically held at top venues around Broward. So keep your eye on out for an event or course taking place near you.



What's the Broward Council of the Miami Association of REALTORS®?

Those of us in South Florida know there are differences between Miami-Dade and Broward County, so to ensure Broward agents are represented, the Broward Council of the Miami Association of REALTORS® was established. This 'Broward arm' of MIAMI has its own Broward Board of Governors and staff to focus on the distinct issues, needs and challenges of Broward real estate professionals.



Broward Council Professionals From Left to Right:
Bill Cole, Danielle Y. Clermont, Jason Aybar, Claudia Callegari, Marsha Wooldridge, Ro Ozdemirci, Cassandra Bersach, Justin Carinci

Working Together

Whether we're hosting an after-hours networking event, providing a cutting-edge training course, speaking at a sales meeting or simply talking about housing trends with an agent, it's obvious we're fully engaged with our Broward members and committed to their success.



Broward Resources

Broward Main: (954) 335-5200
Transfer Hotline: (954) 843-9782
Website: Miamiire.com/browardcouncil
Broward MLS Hotline: (954) 492-1200

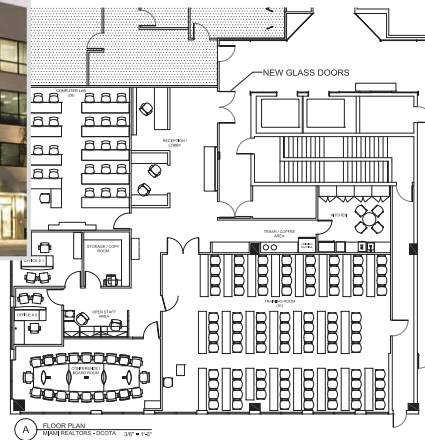
West Broward:
10050 NW 1st Ct.
Plantation, Florida 33324

East Broward:
1815 Griffin Rd., Dania Beach, 1st Floor
Florida 33004

Welcome to the Broward East

As promised to our more than 6,000 members in Broward County, we finally have a new east location in addition to our Plantation office! Conveniently located in DCOTA (Design Center of The Americas), this new location has what you asked us for: easy access from the North, South, East and West, and will feature a large conference center, including a computer lab and plenty of parking.

While our permanent office location on the ground floor is under complete renovation we will have temporary office space open in January/February. This temporary office will offer classes and programs for our Broward Council members until our state-of-art office opens featuring a classroom with seating for 100 and a hands-on computer lab featuring live training on 27 computers. For more information – see below.



Location:
1815 Griffin Road
Dania Beach, FL 33004
1st Floor
(adjacent to the Sheraton Hotel)

The Broward Council of the MIAMI Association of REALTORS® new office is easily accessible by land or air. Located in the very heart of South Florida, The Broward Council's newest office is immediately south of Fort Lauderdale International Airport where Griffin Road meets I-95 in Dania Beach. It is 17 minutes south of Boca Raton in Palm Beach County, 45 minutes south of the city of Palm Beach, 20 minutes from North of Miami, and 90 minutes east of Naples by car.

The Broward Council of the MIAMI Association of REALTORS® newest office is the closest REALTOR® Association to an international airport in both distance (less than one and one half miles from the terminal) and in time (less than five minutes from the terminal) via the Sheraton Fort Lauderdale Airport Hotel shuttle.

The MIAMI Association of REALTORS® is headquartered in Miami and now has 6 convenient locations in South Florida to serve more than 25,600 members.

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.

BPOR

Broker Price Opinion Resource

John H. Burton
Sonia Galarza
Jose Gonzalez
James G. O'Neill
Joan A. Roberts

CIPS

Certified Int'l Property Specialist

Sara Arias
Ekaterina Bazyka
Renee L. Betancourt
Georgina Blanco
Lorena Bracho-Mijares
Joshua D. Cadillac
Craig W. Christianson
Marina M. Diaz
David Dweck
Sergio Estrada
Karen Evans
Sydney Faye
Lynda M. Fernandez
James M. Gillis
Patrick Greaux
Jeannette Iglesias
Maritza Jacobson
Jocsan Lopez
Mia Marchand
Debra J. McAlister-Brown
David McChesney
Khalid Muneer
Erik B. Noordam
Leticia Oliver
Salvador Ramos
Jeffrey Roa
Melissa Rubin
Antonio Uguet
Philome Verne

GRI

Graduate Realtor Institute

Luis G. Bello
Ines Bueno
Alex E. Castillo
Daniel J. Diaz
Amy Dinter
David Dweck
Fabio Gilbeaux
Linda S. Kubie
Blanca G. Rivero
Jeffrey Roa
Kasta Y. Rodriguez-Varela
Mary Ann E. Smith
Burak F. Tasan
Janet Tralins
Jaime Valencia
Christopher R. Vane
Alberto Velandia

TRC

Transnational Referral Certification

Alex Acker
Lilian Alarcon
Vianey Aponte-Uss
Martha V. Bailey
Chris Basic
Maria L. Bermudez
Cassandra G. Bersach
Rossana A. Burgos
Gabriela V. Burke
Blanca A. Byrne
Sheila Caballero
Deborah S. Cardenas
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Cerna
Vilma Chiuze
Yolande Citro
Jorge Cortes

Maria L. Coutu
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Cristina G. De Moya
Brigitte Degrave
Deborah A. Deleston
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Irene Dominguez
Vivian Duque
Ramon A. Echeverri
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David Ewing-Chow
Lori A. Fein
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David Garcia
X. Alexandra Garcia
James M. Gillis
Jonathan-Natan Gottlib
Carlos Gutierrez
Galen Heneghan
Eldita Herreria-Garcia
Nurth Elidy Jacobo
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Corazon J. Kulok
Miriam E. Lazcos
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Ariel Lopez
Alfredo Manrara
Luis Fernando Manrique
Mia Marchand
Miguel W. Maria
Yanith Martinez
Corie McGraw-Abel
Gina E. Melin
Erika Meyer
Lenize Mohor
Juan F. Navia

Esteban E. Ortiz
Henry Pedroso
Julio Cesar Perez
Giorgio Picinelli
Antonio Pineda
Alberto P. Primavesi
Cristina Quintero-Terife
Charlie A. Ramirez
Ivan M. Ramirez
Julia Ray
Joao Carlos
Rebello De Moraes
Francisco Rivera
Blanca G. Rivero
Jeffrey Roa
Robert Jesus Rodriguez
Yara A. Rodriguez
Koen Jan Roelens
John Rojas
Marco Romagnoli
Ariel Jose Ruiz
Zully Ruiz
Claudia Maria Rychkov
Raphael Saint Surin
Monica E. Sarmiento
Gregory M. Schreiber
Jose Maria Serrano
Bertha L. Sieber
Marcos F.C.
Solberg
Daniel Morris Statlander
Rocio Sullivan
Robin S. Tauber
Maya Marie Thomas
Mayra R. Torres-Gil
Janet S. Tralins
Vernon Ubico
Maribel Valdes
Tatiana Varon
Jaime Velez
Elena E. Veloso
Fadhely Caroliona Viloria
Phillip E. Wilson

Congratulations

Certified Commercial Investment Member (CCIM)

Matthew Rotolante, CCIM
President

Francisco Rodriguez, CCIM
President-Elect

Commercial Real Estate Woman Crew

Maria Juncadella
President

Women's Council of REALTORS®

Miami Dade Chapter Officers:

Gina Blanco, CRS, CIPS, GRI, RSPS, ePro, TRC
President

Elizabeth Perez
President-Elect

Frances Khawly
VP of Membership

Vivian Macias, CRS, GRI, SFR
Treasurer

Lorena Bracho-Mijares
Secretary

2012 Florida CRS Leaders MIAMI

Martha Pomares, CRS, CIPS, GRI, ABR, TRC, PMN, SFR
Immediate Past President

Sandra Fernandez, CRS, GRI, CIPS, SFR, TRC, AHWD
President-Elect

Gina Blanco, CRS, CIPS, GRI, RSPS, ePro, TRC
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Michelle Rojas, CRS, GRI, PMN, TRC, SFR, CDE
District 14 Vice President

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Awards Chair
CRS National Convention Chair

2012 CRB Leaders MIAMI

Israel Ameijeiras, CRB, CRS, TRC, SFR
District 11 Vice President

2012 State Directors

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Pablo Alvarez
Maria Elena Arias
Israel Ameijeiras
Judith Baker
Gina Blanco
Manny Bouza
Maria Brackett
Ingrid Carlos
Angel Edward Cobo P.A.
Jena Congdon
Richard Congdon
Carlos Cruz
Ralph De Martino
Oscar Delgado
Sergio Duran
David Dweck
Sandra Fernandez
Marco Fonseca
Juana Gonzalez
Heather Grimes
Carol Housen
John Kinney
Donna Lancaster
Ellen Mitchel
Alex Morin
Hilda Morin
Jose Augusto Nunes
Mayra Ocana
Frank X. Pulles
Julia C. Pulles
Aura Cecilia Rengifo
Michelle Rojas
Terry Schreiber
Jose Serrano
Debra Spadafora
Colleen Stobinsky

National Directors (automatically State Directors also)

Francisco Angulo
Terri Bersach
Rick Burch
Patricia Delinois
Norka Diaz
John Dohm
Frank Kowalski
Jack Levine
Fernando Martinez
Rei Mesa
Martha Pomares
Oliver Ruiz
Natascha Tello
Ernesto Vega
Matey Veissi
Moe Veissi

The MIAMI Association of REALTORS® CONGRATULATES MOE VEISSI 2012 NAR President



CONGRATULATIONS MATEY VEISSI for 2012 FR Secretary



Jack H. Levine
ABR, ABRI, CRB, CRS, SRES
Miami Today
Book of Leaders:
Miami's Hall of Fame



Francisco Angulo
GRI, CIPS, ABR, CRS, TRC, CRB, CDE
NAR Regional Coordinator
South America
NAR Liaison to Int'l & Resort



Rei Mesa, CRS, CRB
District 4 RPAC Trustee
NAR Liaison to Large Brokers



Marco Fonseca
ABR, CIPS, CRS, GRI, TRC, AHWD
NAR President's Liaison
SECOVI-SP - Brazil



NAR recognized the MIAMI International Council as a Platinum Council - the Global Achievement Program's highest distinction - at the Realtors Conference in Anaheim, California. MIAMI Leaders John Dohm, Terri Bersach, Natascha Tello, Ralph De Martino, and Martha Pomares with CEO Teresa King Kinney were at NAR's International Night Out to receive the award. With nearly 90 councils at state and local associations across the country, competition for this honor was significant. Only four councils achieved the Platinum level.

Housing Opportunities

Some may be surprised to learn the market influence Congress has when it comes to setting housing policy. Below are some examples of recent legislation that will affect our housing market well into 2012.



Federal Housing Administration (FHA) Loan Limits Restored

On November 17, 2011, Congress conferees agreed to reinstate the high cost loan limits for the Federal Housing Administration (FHA) for 2 years. The provision reinstates the FHA loan limits through Dec. 31, 2013 at 125 percent of local area median home prices, up to a maximum of \$729,750 in the highest cost markets. The floor will remain at \$271,050.

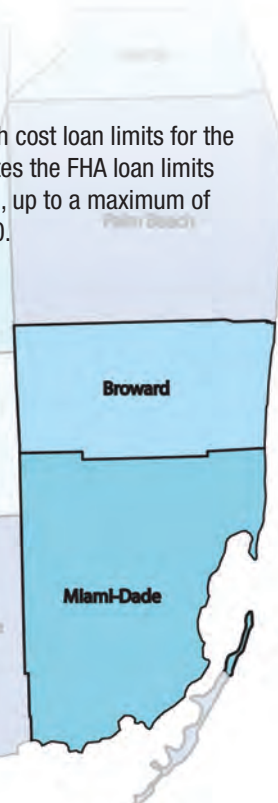
MIAMI Announces Launch of New Fannie Mae Short Sale Assistance Desk (SSAD) with Bilingual Tools Pilot Program

This new Assistance Desk and pilot program with bilingual tools is the 1st in the nation and will make it easier for MIAMI's members to submit cases to the SSAD to quickly resolve issues on Fannie Mae short sales that may arise after a short sale offer is made. MIAMI and Fannie Mae developed the new SSAD and pilot program to test new bilingual online tools designed to help speed up the short sale process. The pilot features a new SSAD website tailored for the MLS. The SSAD provides online video tutorials in both English and Spanish and an auto population feature to speed online submissions. Fannie Mae launched the Assistance Desk to streamline the short sale process when issues arise, such as a slowdown in the process or the existence of a second lien. Scheduled launch of the new SSAD is late January 2012. MIAMI was the site of the 1st Pilot Program for the Fannie Mae Short Sale Assistance Desk and has been assisting MIAMI members with their Short Sales since March 2010.

What does this mean for Broward & Miami-Dade Counties?

Before this legislation reinstated the loan limits, Broward and Miami-Dade Counties' limits were \$345,000. Now, the limit is restored to \$423,750.

The National Association of REALTORS® (NAR) believes the reinstated loan limit formula and cap change will help make mortgages more affordable and accessible for hard-working, middle-class families throughout the country, not just wealthy individuals or those in costly markets. Nearly two-thirds of buyers who will be helped by the loan limits provision have incomes below \$100,000.



Visit www.SFhomeprograms.com for a comprehensive list of housing programs, including income-based assistance.



National Flood Insurance Program (NFIP)

Congress passed legislation to extend the current National Flood Insurance Program (NFIP) to May 31, 2012, but will they ever pass comprehensive reform?

The National Association of REALTORS® (NAR) will continue to press Congress to use the additional time to complete their work on a five-year reauthorization of the program (H.R. 1309). NAR believes in the need for a long term reauthorization in order to provide certainty and to avoid further disruption to real estate markets.

Congress has approved eleven NFIP extensions since September 2008 and allowed five lapses. During the June 2010 lapse, 47,000 home sales were delayed or cancelled according to the National Association of REALTORS® survey data. Real estate markets require certainty to make the long-term investments that are vital to the U.S. economic recovery.

Congress created the NFIP in 1968 in response to the rising cost to taxpayers of post-disaster payments for uninsured properties and the lack of a private market for flood insurance. Today, 5.6 million property owners rely on the program in 21,000 communities where flood insurance is required for federally related mortgages. Floods claimed more lives and property than any other natural disaster in the U.S. over the last century.

In fact, from 1990 to 2005, flood disasters were declared in every state — along rivers, lakes, behind levees and dams, anywhere snow melted or rain fell. In June 2011, they were declared in Iowa, Kansas, Indiana, Nebraska, Montana, Vermont, New York, Alaska, Illinois, and Oklahoma. More than 98% of NFIP policies were issued in non-coastal communities. Historic claims data shows the top three states contributing the most net revenue to NFIP coffers were on the Gulf; the top three with the most NFIP net loss years were in the Midwest. Floods are a national problem requiring a national solution.

REALTORS® Political Action Committee (RPAC)

The REALTORS® Political Action Committee (RPAC) is the voice of REALTORS® on Capitol Hill. Since 1969 RPAC has been promoting the election of pro-REALTOR® candidates across the United States. During the last federal election cycle alone, RPAC contributed over \$12 million to pro-REALTOR® candidates to Congress, making it the number one trade association political action committee in the nation. Why has RPAC been successful? Because RPAC is not a charity, RPAC is a business.



Your Best Investment In Real Estate

A special thanks to the following members who have invested in their business and our future for 2011:

Golden R - \$5,000+

Francisco Angulo*
Patricia Delinois
Teresa King Kinney*
Frank Kowalski
Maurice "Moe" Veissi*

Crystal R - \$2,500+

Natascha Tello

Sterling R - \$1,000+

Pablo Alvarez
Terri Bersach
Danielle Blake
Deborah Boza Valledor
Oscar Delgado
Norka Diaz
Anthony "Tony" DeRosa
Sandra Fernandez
Jack H. Levine
Liza Mendez
Rei L. Mesa*
Michael "Mike" I. Pappas
Martha Pomares
Michelle Rojas
Renate Smith
Guy Trusty
Matey Veissi
Peter Zalewski

Statesman - \$500+

Ralph E. DeMartino
J.R. Steinbauer
Carlos Villanueva
300+
Sergio Duran
Eduardo "Eddie" San Roman

Capitol Club - \$250+

David Aronow
Alexander Bernaldo
Cecelia Besu
Maria Brackett
Thomas Byrne
David Carlisle
Paul Cauchi
Anthony "Tony" Cho
Vladimir Golik
Betty Gonzalez
Juana Maria Gonzalez
Jose Juncadella
John Kinney
Ronald "Ron" Kohn
Ellen Mitchel
Zoraya Prada

\$150+

Betty Dobbie
Alejandro Morin
Jose Serrano
Roger Herman

99 Club - 99+

Luis Aguilar
Ester Alfau-Compas
Adriana Alvarez
Israel Ameijeiras
Eduardo Avila
Juan Baixeras
Jeanne Baker
Robert Barany
Zena Bardawell
Ray Barnes
Olga Bellas
Rodolfo Betancourt
Barbara Bianco
Eduardo Blanco
Nancy Boggio
Manuel "Manny" Bouza
George Brown
Richard "Rick" Burch
Patricia Burnside
Rosa Calero
Steven Cantor

Miriam Cardet
Maria Carrillo
Guillermo Carrillo
Linda Castanon
Alicia Cervera
Abraham Chehebar
Elsa Maria Chomat
Sharon Clodgo
Marla Cohen
Alina Cruz Gonzalez
Ana Cuffia
Roberto Curbelo
Patricia "Pat" Dahne
Thibaud De Saint Vincent
Maycol Delgado
Manny Deren
Stephen Di Giacomo
Elizabeth Diaz de Villegas
M.C. Dominicis
David Dweck
Marcos Egipciano
Errol Eisinger
Ron Eppinger
Elizabeth Evans
Alain Fernandez
Jorge Fernandez
Robert Fewell
Jack Franco
Eduardo Funes
Alicia Garcia
David Garcia
Stephen Gaunt
Daniel Gaviria
Bruce Green
Allen Greenwald
Susan Gurevich
Marta Hermida
Nancy Hogan
Carol Housen
Alfonso Jaramillo
William Kassebaum
Rena Klot
Theodore Konigsberg
Donna Lancaster
Luis Landrian
Michael Lawrence
Donald Lawrence
Xiomara Lee

Karim Leon-Velarde
Paula Lerda
Claudia Levy
Timothy Lincoln
Concepcion Lurie
Larry Maas
Vivian Macias
Renzo Maietto
Harold Malin
Stephen Maltagliati
Matthieu Mamoudi
Cristiano Marinari
Fernando Martinez
Omar Masri
Jay Massirman
Jim McCaffrey
Rose Mencia
Leonor Mendoza
James Mitchell
Ronald Molko
Oscar Mormeneo
Dan Morr
Rogelia Mouawad
Juan Muguercia
Milagro Munoz
Fernando Naranjo
Jorge Noya
Lori Ordovery
Irving Padron
Emilio Palomo
Christian Parth
Yulieth Pena-Mesa
Angelina Perez
Lorenzo Perez
William Perez
Bram Portnoy
Constanza Profeta
Richard Rawle
John Reaves
Edward Redlich
Carmen Redondo
Jay Reichbaum
Guillermo Retchkiman
Randy Ricks
Renyel Rivero
Edward Rodriguez
Iris Romero
Zully Ruiz

Jerome Russo
Robert Sadler
Tiziano Salinas
Ramon Sanchez
Marcela Santiago
Antonio Sarmiento
Vivian Sassi
Andrew Savysky
Thomas Sawyer
Edward Schmidt
Mike Schuler
Milan Schultheis
Michael "Mike" K. Silver
Randell Simpson
Winifred Smith
Elpidio Sosa
Philip Spiegelman
Jeffrey Sponder
Kimberly Stefanski
Colleen Stobinsky
Lynda Stone
Richard Swerdlow
Onofre Torres
Barbara Tria
Christopher Trumbach
Victor Ulloa
Sara Vainstein
Ginny Valls
Gloria Vargas
Vijay Varki
Ernesto Vega
Maximo Vega
Cary Vichot
Joseph Whitney
Jeffrey Williamson
Johnny Winton
Timothy Wirth
Marsha Wooldridge
Nancy Yialouris
Vivian Zeoli
Christopher Zoller

* - A member of the NAR's President's Circle - Additional \$2,000 Investment



Constitutional Amendments

On Tuesday, November 6, 2012, Florida voters will once again be asked to consider amendments to our state constitution. Two of these are property tax amendments, which are of particular importance to REALTORS®. Educate yourself and get ready to vote during November's Presidential Election.

Amendment 2 Veteran's Property Tax Discount

Amendment 2 proposes to allow totally or partially disabled veterans who were not Florida residents at the time of entering military service to qualify for the combat-related disabled veteran's ad valorem tax discount on homestead property.

Amendment 4 Additional Homestead Exemption; Property Value Decline; Reduction for Non-Homestead Assessment Increases

Amendment 4 is a bit more complex. Most Florida residents enjoy the benefits of the "Save Our Homes" (SOH) property tax assessment cap, which was approved in 1992 by the voters. SOH limits annual increases in the assessed value of a home to 3% or the Consumer Price Index (CPI), whichever is lower. This limitation is known as the Save our Homes cap. On the other hand, this special benefit has created an inequitable tax system that leaves lawmakers searching for answers to satisfy others who were not included or to bring order to the system.

Amendment 4 is another attempt to restore some balance to the system, while appeasing the masses. While Florida REALTORS® and the MIAMI Association of REALTORS® support the amendment; we do recognize it's not perfect and will continue working with the Florida Legislature to address future concerns.

Non-Homestead Assessment Limitation

During the recent real estate boom, owners of properties which were not covered by the SOH

assessment cap (i.e. second homes, residential rentals and commercial structures) saw enormous increases on their property tax bills, sometimes doubling or tripling from one year to the next. This made it difficult for our REALTOR® members to close transactions when taxes could not be predicted or were not even capped. The legislature addressed this problem by proposing a 10 percent assessment cap for these properties.

While a 10 percent assessment cap would help, most of these owners would never receive this benefit since the economy entered into a recession and the real estate market values declined. Under Amendment 4, the proposal is to reduce the current limitation on annual growth in the assessed value of certain non-homestead property from 10 percent to 5 percent. This would bring the tax liability for both homestead and non-homestead property owners more in line with one another.

homestead property in any year where the market value of the property decreases.

Additional Homestead Exemption for "First-Time" Homesteaders

Another effect of SOHs is that first-time homeowners might be assessed at a higher taxable value than their neighbors whose properties are worth the same market value. This makes buying a home less attractive (and affordable) for first-time homeowners. Therefore, the legislature added the additional homestead exemption for "first-time" homesteaders.

The proposed amendment would allow individuals who are entitled to a homestead exemption under s. 6(a), Art. VII of the State Constitution, and have not

Term	Basic Definitions
Just or Market Value	The amount for which a property can sell in today's market.
Assessed Value	The amount the property appraiser determines as just or fair market value on January 1 of each year using a formula outlined in state law. This is typically about 85% of the amount for which the property could sell.
Save Our Homes	SOH limits the increase of assessed value for a home by 3% or the Consumer Price Index, whichever is less. The assessment limit begins in the second year of your homestead exemption.
Taxable Value	The assessed value of property minus the amount of any applicable exemption provided under the State Constitution.

Prohibition of Increases in Assessed Value Where Market Value Has Declined

In an interesting twist, even homeowners protected by the SOH cap found inequities upon which to complain. While property values declined, the tax bills for these protected homeowners increased due to what is known as the "recapture" rule. This rule requires property appraisers to increase taxable values for SOH properties by 3% or CPI until the taxable value reaches the market value, thus netting an increase in property tax bills for SOH owners. This rule would only apply in declining markets. It was the first time that homeowners saw this rule take effect since being approved by the Governor and Florida Cabinet in September of 1995.

Amendment 4 proposes to allow the Legislature by general law to prohibit increases in the assessed value of homestead property and certain non-

received a homestead exemption in the previous three calendar years to receive an additional temporary homestead exemption. The additional exemption is equal to 50 percent of the just value of the homestead property, capped at the median just value for homestead property in the county where the property is located. This exemption applies only to non-school property taxes. The exemption is reduced each year and diminishes to zero in five years or less.

Effective Dates

If approved by Florida voters on Tuesday, November 6, 2012, Amendment 4 will take effect on January 1, 2013. However, the first-time homebuyer property tax exemption will be retroactive to properties purchased on or after January 1, 2012.

Member-to-Member Marketing

A Commercial Must-Have Tool

The premium commercial tool Member-to-Member Marketing Emails has grown as the RCA MIAMI membership has expanded. The most popular service that RCA offers, the system allows commercial members to contact the other members with haves and needs. Response has been great as members can instantly reach over 1,200 commercial practitioners with just a few clicks.

The platform is flexible enough to allow senders to add images, flyers, links and attachments thus creating a valuable marketing venue for members. The members, by accessing the commercial roster, can also email their client's needs. Recent promotions have included requests for shopping centers for international buyers, industrial space in Doral for owner-users and multi-family investors looking for apartments.

If you are currently a RCA MIAMI member and not using the system or would like to become a commercial member please email Senior VP of Commercial Paul Cauchi at paul@miamire.com or call him at 305-468-7060



RCA Events



Commercial/Residential Referral Network Launch in 2012 Benefits Everyone

In 2012 RCA MIAMI will launch the much awaited Commercial/Residential Referral Network. The idea behind this new service is to help our residential and commercial members to do more business. The Referral Network will provide a great resource for all members and will feature information, areas of expertise for RCA MIAMI members, and provide a valuable database for residential agents to find the right referral partner for their commercial property buyers and sellers.

The network will include detailed descriptions and key information on commercial members so that residential members can easily identify the right practitioner to work with or refer to for their commercial deal. In addition, both residential and commercial members will have access to referral agreements helping facilitate the process and creating a platform to encourage even more business.

Residential members will be able to search pertinent criteria including: area of expertise such as office or industrial, locations that they specialize in such as Doral, Miami Beach, Broward, etc., and other categories like language capability and commercial designations. Residential professionals will be able to quickly identify the right commercial agent and contact them to see about doing business together. Once they have determined the right commercial member, they can discuss and come to agreement on other issues including: the referral or level of involvement for the residential agent in the transaction and the commission split.

RCA MIAMI members will have the opportunity to agree to participate in the Commercial/Residential Referral Network, to populate their profiles with information about themselves and their resume as a commercial broker. Residential members will have full access to the service and the entire database of the RCA members from which to choose. In addition, the service will be promoted on the website and through other direct promotions and collateral material. The Network is a great opportunity for RCA members to build long-term relationships with residential members that will lead to expanded business opportunities and cross-specialty referrals for all MIAMI members.

Transportation Series Highlights Expansion, Growth and Vision

With more than 250 attendees, RCA MIAMI hosted a Panama Canal Expansion event in May that attracted a record number of participants and addressed the impact the monumental expansion will have on South Florida and the entire region. The success of the event and subsequent feedback has prompted us to address the broader issues of transportation in 2012. Airports, seaports, rail and public transportation will all be on the agenda in this four-part series. The events will focus on the current opportunities for commercial brokers as well as the future implication of public policy, the Port of Miami's new tunnel and emerging international and regional business opportunities due to South Florida's changing transportation landscape.

The series will cover all of South Florida and include the Miami and Fort Lauderdale airports, Port of Miami and Port Everglades and rails in both counties. In addition, the speakers and topics will vary from a more global perspective to local opportunities and issues unique to South Florida. The industrial sector is expected to see the biggest impact as a result of the changing transportation, but other aspects of real estate will also be affected, particularly the residential market job creation will yield increased demand for housing in the region. Other sectors such as retail, office, and multi-family will also benefit as they experience the trickle-down effects of population growth and international demand due to increased imports and demand for warehousing.

Jan 25th

Commercial & Residential Distressed: Possibilities & Solutions

With Harvey Ruvin, Clerk of Miami Dade Court & An Expert Panel Covering Several Aspects of Distressed Properties

9:00am Registration & Continental Breakfast
9:30 am until Noon Program
Coral Gables Country Club

paul@miamire.com for more information



Paul Cauchi
Senior Vice President
of Commercial

paul@miamire.com



2011 RCA Super Conference Brings National Speakers, Draws Large Crowd

The 2011 RCA Super Conference at the Historic Biltmore was the perfect end to 2011. This year's conference not only brought in speakers from throughout the state and nation but offered numerous positive predictions from multiple presenters. With over 200 attendees, the audience was treated to an optimistic assessment of Miami's future as well as an upbeat prognosis on medical, multi-family, industrial and other relevant topics.

Keynote speaker Tony Goldman, CEO of Goldman Properties, spoke about what drew him to South Florida almost 30 years ago – a diverse, international area with huge potential as a world-class city. First investing in Miami Beach, he now has a substantial stake in the Wynwood area, and predicts much more of an upside for South Florida in the future.

Other speakers included Dr. Pascal Goldschmidt, dean of the University of Miami Medical School,

who spoke about medical innovation and how this sector in partnership with hospitals all over the world will help diversify Miami and attract and maintain important and unique talent. The attendees also received a global, national and regional look at the focus of the largest real estate investment trusts (REITS). Duke Realty, Healthcare Realty and Prologis addressed office, medical and industrial respectively and detailed their current and future investment in our region. Dr. Randy Anderson of the University of Central Florida highlighted the multi-family sector and the incredible investment opportunity it presents now and in the future.

This year, the attendees had an option to participate in various breakout sessions throughout the day. All were well-attended and included an SIOR-sponsored Industrial Panel and a CCIM-sponsored Investment Panel. Also featured were The REIT Panel and Land: The Dirt on Dirt.

The Super Conference concluded with some of the best door prizes in the event's history - including theater tickets, four Dolphins tickets, and an iPad. The 2012 event is already being planned with great expectation as a result of this year's success.

The 2011 Commercial Super Conference

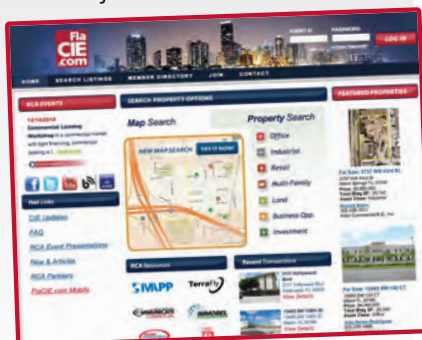


Florida CIE Expands & Offers New Services

As planned, FlaCIE - the Florida Commercial Information Exchange - has recently partnered with associations in both Broward and Palm Beach County in addition to the MIAMI Association of REALTORS® to grow their already robust data and expand membership. This will help eProperty Data, the current provider of the system, gain important market share, add key tenant and property tax records and solidify their presence as a true regional commercial listing and data provider. In addition they have added key new features to better serve their current members including:

- A national have/wants database for sending investment properties
- iPad application: FlaCIE now on iPad
- Investit Lite: On-line cash flow projections & simple investment analysis
- Site Evaluator: Quickly locate and display logos for the top 200 national retailers nearest your subject property
- Link: Power your commercial website
- MIAMI MLS Members can also view FlaCIE active properties using their MLS Login but cannot access reports, etc., unless they subscribe

Currently www.FlaCIE.com tracks sales and lease transactions. It has over 17,000 active listings, 130,000 tenants and over 24,000 sold properties for property comparisons. It also is a 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 FREE trial, contact Debbie Colangelo at 954.290.3866 or by email at dcolangelo@cre-sources.com



Pre-Register for the Commercial Event of the Year

The 2012 Commercial Super Conference

November 2012

RCAMiami.com



COMING SOON

New International Field in MLS

MIAMI will soon be implementing a new international field in the MLS to determine percentage of international transactions and origin of foreign buyers. The new field will provide more consistent and detailed statistics, which will enhance international business opportunities for MIAMI Members by highlighting foreign markets to target and by generating increased global media exposure for the South Florida real estate market. More details coming soon. . .

International Market Interviews MIAMI at REALTORS® Expo

MIAMI interviewed more than 25 global leaders at NAR's REALTORS® Expo in Anaheim - Highlighting current trends and information on worldwide markets. MIAMI members can utilize information to determine markets to target and uncover business opportunities throughout the world. Go to www.miamire.com/NARinterviews.com to view interviews.

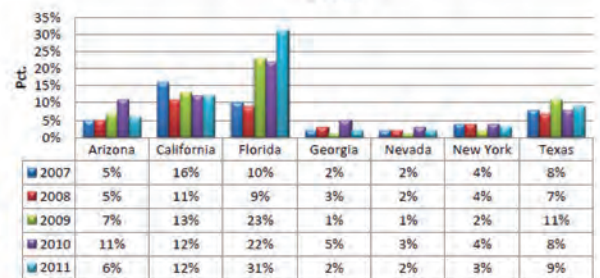


South Florida Again Top Market for Foreign Buyers

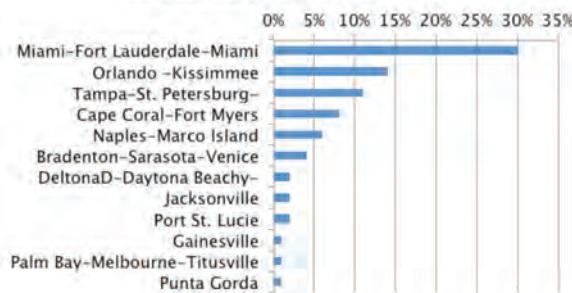
International Sales Fuel Record Year for Local Real Estate

International buyers in the U.S. are increasingly attracted to Florida, the top state in the nation for foreign buying activity. Over the last year, Florida's market share of international sales in the U.S. has increased a significant 9%. Florida accounts for 31% of U.S. international sales. California is a distant second, representing only 12% of U.S. international sales, followed by Texas with 8%.

Percent of Total International Sales by State



Top International Markets in Florida



The South Florida real estate market, which draws the most international buyers in Florida, is expected to set a sales record this year. Locally, foreign buyers and investors have fueled strengthening unlike anywhere else in the nation. Miami was recently ranked the "Top Turnaround Town" by REALTOR.com because it is leading the U.S. towards a general recovery and stability of the housing sector.

The latest Miami International Market Report, recently released by the MIAMI Association of Realtors, reveals the local landscape of foreign buyers is changing as buyers from a great number of emerging markets purchase real estate. Foreign buyers, who have fueled the local market recovery, purchase more expensive real estate than domestic buyers and largely prefer condominiums to single-family homes.

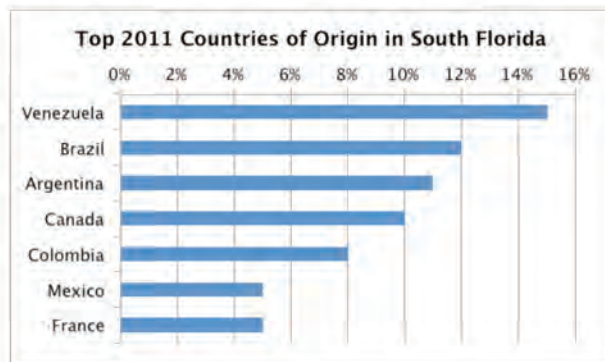
Access all Global Market Reports
MiamiGlobalReports.com

10 Steps To Boost Your
International Business
<http://www.miamire.com/international>



Top Markets

The top countries of origin in 2010 were Venezuela (28%), Canada (10%), Brazil (9%), Argentina (8%), Colombia (7%), France (6%) and Mexico (5%). Other markets currently investing in South Florida include the United Kingdom, Spain, Portugal, Italy, India, Germany, Chile, and China.



Higher Median Sales Price

The median sales price for international purchases was \$222,500. The October median sales price for all purchases in the Miami Metropolitan Statistical Area was \$177,900 for single-family homes and \$117,900 for condominiums.

Preference for Condos in South Florida

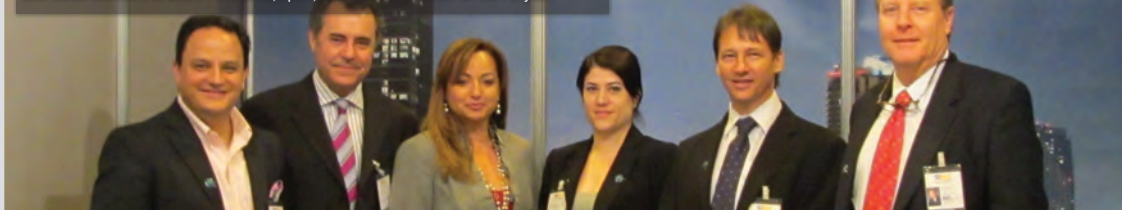
The majority (71 percent) of international buyers prefer condominiums to other property types. In comparison, 15 percent purchased single-family residences, nine percent purchased townhouses and five percent purchased commercial property.

Miami Global Partnerships

MIAMI boasts more than 100 worldwide partnerships with international organizations. This year MIAMI signed new agreements with the Costa Rica Global Association of REALTORS® (CRGAR), NAR-India (Agreement includes also each of the 21 member associations), the Virgin Island Territorial Association of REALTORS®, Balneario Camboriú Association of Real Estate Agents.

MIAMI Global Partners: www.miamire.com/International/ramb-partner-organizations

2012 MIAMI Chairman of the Board Martha Pomares and SVP of Public Relations Lynda Fernandez with MIAMI Members at SIMA11 in Madrid, Spain, where MIAMI exhibited for the 7th year.



2012 Chairman of the Board Martha Pomares signs agreement with AEGI Catalonia President Joan M. Berm dez i Prieto at SIMA11.



MIAMI CEO Teresa King Kinney with NAR India leaders Prof. Dr. P.S.N. Rao, Founder-Chairman, and Farook Mahmood, Past President and founding member, at 3rd NAR India Convention 2011, where MIAMI signed agreement and promoted members and market to 1,000 Indian Realtors.



MIAMI 2012 Residential President Patricia Delinois and CEO Teresa King Kinney with FNAIM Paris-IDF President and FNAIM Federal Vice President Gilles Ricour De Bourges at the 2011 Salon de l'Immobilier in Paris, France where MIAMI exhibited for the 6th year and presented seminars for the public.



MIAMI CEO Teresa King Kinney is recognized for her global leadership by Alex Romanenko, World President of FIABCI and past president of MIAMI partner Russian Guild of REALTORS®, at the 2011 MIAMI International Real Estate Congress.



INTERNATIONAL SCHEDULE

ACOBIR Expo Inmobiliaria
February 1 – 5 • Panama City, Panama
www.expoinmobiliariapanama.org

DOMEXPO
February 23 – 26 • Moscow, Russia
www.domexpo.ru

MIPIM
March 6 – 9 • Cannes, France
www.mipim.com

Americas Linkage
March & April 2012 • Dominican Republic, Peru, Chile, Panama, Mexico
www.miamichamber.com

Salon de l'Immobilier
March 29 – April 2 • Paris, France
www.salonimmobilier.com

FIABCI-USA International Symposium & Annual Meeting
April 13 – 15 • Miami, Florida
www.fiabci-usa.com

SIMA12
April 19 – 22 • Madrid, Spain
simaexpo.com

FIABCI World Congress
May 12 – 16 • St. Petersburg, Russia
eng.fiabci63.com

RGR Congress
May 16 – 19 • St. Petersburg, Russia
www.rgr.ru

NAR-India
July 21-22, 2012 • Mumbai, India
www.narindiaconvention.com

FECEPAC Congress
September 2012 • Guatemala

Brazil Real Estate Week
September 12-19

Master Real Estate Awards – Sept. 12
SECOVI Convention – Sept. 13-15
www.secovi.com.br

CONACI (FENACI) Congress
September 16-19

Expo Real
October 8-10 • Munich, Germany
www.exporeal.net

CEREAN Conference
October 11-13 • Heraklio, Crete, Greece
www.cerean.com

AMPI Congress
October 2012 • Guadalajara, Mexico
www.congresonacionalampi.com.mx

Miami International Real Estate Congress
November 4-6 • Miami, Florida
www.2012miamicongress.com

REALTORS® Conference & Expo
November 9 – 12 • Orlando, Florida
www.realtor.org/convention

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

1. Complete the following courses and pass each exam with a score of 80 percent or higher:
 - a. Green 100: Real Estate for a Sustainable Future – Awareness and Comprehension
 - b. Green 200: The Science of Green Building – Research and Insight
 - c. Green 300: Greening Your Real Estate Business – Application Skills
2. Submit the member application for NAR's Green Designation with proof of completion for all course requirements and proof of your REALTOR® membership.
3. Maintain active and good membership status with the Green Resource Council and the National Association of REALTORS®.

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>

BPOR: Broker Price Opinion Resource

Certification Requirements:

- Complete the one-day class, "BPOs: The Agent's Role in the Valuation Process"
- Must be a member of the National Association of REALTORS® to earn the BPOR certification
- Pay the one-time cost of the application of \$199 and view a FREE Webinar
- Must have been licensed for at least two-and-a-half years
- Have an E&O policy with \$250,000 minimum coverage per incident and \$500,000 aggregate maximum



GRI I Standards of Practice

MIAMI Mbrs. • \$260 Non-Mbrs. \$310 • Onsite \$360

To register call: 800-669-4327

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

February 15 – 17 & 22 – 24, 2012

MIAMI – Aventura Office

1550 NE Miami Gardens Drive, Ste 400 • Miami, Florida 33179

March 5 – 7 and 12 -14, 2012

MIAMI – HQ Office

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

September 10 – 12 and 17 – 19, 2012

MIAMI – East Broward, 1815 Griffin Rd. • Dania, FL 33004

Certified Distressed Property Expert

Approved for 11hrs CE

MIAMI HQ

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

January 24 & 25, 2012

Registration: 8:00am • Class: 9:00am - 5:30pm

To Register Call: (800) 482-0335 or go to www.cdpe.com

Use Online Code: ECD007 to Receive Discount of 3 Payments of \$158 or one payment of \$449

MIAMI – East Broward, 1815 Griffin Rd. • Dania, FL 33004

May 9 & 10, 2012

Registration: 8:00am • Class: 9:00am - 5:30pm

To Register Call: 800.482.0335 or go to www.cdpe.com

Your Designation Includes:

- Two Full Days of Classroom Instruction
 - 320+ Page Distressed Property Field Manual
 - Active CDPE Membership for One Year
 - Complete Online Short Sale Forms
 - Error-proof Short sale Submission Guidelines
 - Flowcharts for Every Foreclosure Solution
 - Complete Sample Short Sale Package
 - Monthly Coaching Calls, Forum & Website Access
 - Use of the CDPE Logo & Designation
- PLUS:
- Bonus Section on HAFA
 - HUD Short Sale Acceptable Ratios
 - Low-Cost Strategies to Quickly Become Your Market's Leader

CRS 202: SALES STRATEGIES

February 6 – 7, 2012 • 8:30am – 5:00pm • Plantation

10050 NW 1st Court, Plantation, FL 33324

The Sales Strategies Course (CRS 202) from the Council of Residential Specialists will help you tap into the motivations and concerns of today's qualified home buyers—and help them achieve home ownership.

Upon the successful completion of this course, the student will be able to:

- Access scripts to identify qualified buyers and get them in the car
- Identify today's buyers and get them off the fence
- Learn to communicate with your clients and create trust and loyalty from buyers

Certified Luxury Home Marketing Specialist

Approved for 11hrs CE

February 8 – 9, 2012 • 8:00AM – 5:00 PM • MIAMI HQ

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

INCREASE YOUR BUSINESS...Move to the next level!

Accept no substitutions: Instructor: Laurie Moore-Moore

Target The Upper-Tier Residential Market

This Course is Just the Beginning...

Some of What You'll Learn

- Rich Buyers and Rich Sellers - The Facts
- Differentiate yourself as the luxury home marketing expert
- Build and build and build your business in the luxury market
- Lifestyles of the rich & famous
- Secrets to listing & pricing luxury properties
- "Buying Rules" for buyers of million dollar homes
- Position & promote luxury properties
- Showing & selling luxury properties
- Develop a plan for marketing luxury properties & much more!

Become a Realty Social Media Super Star

Approved for 4hrs CE

MIAMI Mbrs. \$15 • Non-Mbrs. \$30 • Onsite \$50

January 26, 2012 • 8am – 12:30pm • MIAMI HQ

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

January 26, 2012 • 1pm – 5:30pm • Plantation

10050 NW 1st Court, Plantation, FL 33324

This course explores understanding the changing needs and habits of today's consumer and how REALTORS® can use social media tools to find new business, grow and nurture their circle of influence, become more efficient in their daily lives and provide better service consumers. Plus, the legal, risk management and online safety concerns a REALTOR® needs to be aware of in the social world.

You will learn:

- The Social Media Evolution and Revolution
- Your Blue Print to Getting Started
- Everything Facebook
- Twitter All the Time
- Google Plus
- Active Rain, LinkedIn & YouTube
- Blogging for Dollars
- Integrating Social Media into Your Website

Cyber Safety: Use Today's Technology Successfully without Risk

January 26, 2012 • 9:00am – 12:00pm • Plantation

10050 NW 1st Court, Plantation, FL 33324

January 26, 2012 • 1pm – 5pm • MIAMI HQ

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

MIAMI Mbrs. \$15 • Non-Mbrs. \$30 • Onsite \$50

Today's environment includes social networking, smart phones, laptops, e-mail and online everything. But how safe are you when using all this technology? Do you know what the pictures you upload are telling the world? What information are you really giving out with your daily on-line posts? Learn the pitfalls and rewards of using social media, geotags, and many other cyber tools. Today's technology can assist and harm you but through this program you can discover ways to safeguard yourself, your clients and your family.

- Learn about today's criminals and how they select and target their victims.
- Learn how to recognize a secure website.
- Discover how to protect the identity of your clients while implementing safe online transactions and publications
- Discover how to protect your clients' personal information stored in electronic files within their offices.
- Learn the pitfalls of social networking and how to protect your clients and yourself while also benefiting from these necessary tools.
- Learn about privacy settings that can increase the protection of their clients' information.
- Discover the meaning of geotagging and how to secure your electronic devices.
- Discover techniques to safeguard your laptops and smart phones from predators to protect your clients.
- Learn what to do immediately and what to put into your own safety plan to ensure maximum safety for your clients.

BPOR Certification

Start Receiving Orders Today! • Approved for 7hrs CE

MIAMI Members \$99 • Non-Members 129 • On-Site \$199

Currently, There are only 19 BPOR Certified Agents and 50,071 orders to Be Taken in Florida!

February 23rd • MIAMI HQ

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

February 24th • Sheraton Fort Lauderdale

Evaluating property values depends more than ever on professional expertise and competence, the best use of technology, and a commitment to approach the valuation assignment from all pertinent perspectives. "BPOs: The Agent's Role in the Valuation Process" is specifically designed to help residential real estate agents and brokers enhance their skills in creating BPOs, reducing risk, and applying alternative valuation methods.

REQUIREMENTS:

- One-day class (Feb. 23rd or 24th)
- One-hour Webinar
- \$199 application fee
- Be licensed for at least two-and-a-half years
- Have an E&O policy with \$250,000 min. coverage per incident and \$500,000 aggregate max.

NEW in 2012 and EXCLUSIVE to MIAMI

Certified Investor Specialist

March 21st, 2012

Registration: 8:00am • Class: 9:00am - 5pm

MIAMI Mbrs. \$129 • Non Mbrs. \$179

Are you puzzled with the seeming lack of Real Estate-Owned (REO) inventory available for sale, despite record-setting distressed listings located throughout the nation? Well there is a reason behind the mystery -- banks and other large real estate portfolio owners are packaging and liquidating them en masse. Indeed, bulk sales and non-performing note sales have never been higher along with the commission checks for selling and listing agents. Curious how you can get into the game? Come attend our Certified Investor Specialist (CIS) program.

The following topics will be explored:

- Finding and working with investors
- Preparing investors to purchase foreclosures
- The Broker Price Opinion
- Financing foreclosures
- Buy and Repair programs
- Bulk REO and NPN Sales

After completion of the coursework and passing of the exam you will understand how to buy, sell and list bulk sale distressed real estate portfolios from all sides of the transaction.

Go Vertical! Taking your business to the next level

February 13th - 14th, 2012

Registration: 8:00am • Class: 9:00am - 5pm

MIAMI Mbrs. \$225 • Non Mbrs. \$275

Start landing buyer and seller leads in bulk through local corporations, credit unions, membership organizations and associations.

This program teaches REALTORS® (and mortgage professionals!) how to profit from these virtually untapped vertical markets, growing new business and commissions exponentially.

This two day course will cover:

- Your market analysis
- Prospecting for corporate clients
- The presentation process
- The cost calculator
- Implementing a successful campaign
- Managing your corporate accounts
- Cross selling opportunities
- PR and advertising
- Relocation management
- The future of Employer housing and financing solutions



Do You Know When Your Real Estate License Expires?

You have two easy ways to check.

1. On the front of your Real Estate license.
2. Visit 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.

- If a license go's 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.
- 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 to 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 hour of continuing education you must complete 11 hours specialty hours and 3 hour 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.

February 1 – 2, 2012

Plantation Office
10050 NW 1st Court
Plantation, FL 33324

February 21 – 22, 2012

Coral Gables Office
245 Alcazar Avenue
Coral Gables, Florida 33146

February 27 – 28, 2012

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

March 1 – 2, 2012

Northwestern Dade
415 West 51 Place, Ste 200
Hialeah, Florida 33012

March 5 – 6, 2012

East Broward
1815 Griffin Rd. • Suite # 102
Dania Beach, FL 33004

March 7 – 8, 2012

Coral Gables Office
245 Alcazar Avenue
Coral Gables, Florida 33146

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 • (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 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

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

Leticia Oliver, RSPS, TRC, CIPS, e-Pro
Senior Vice President
of Professional Development

letty@miamre.com

