

Phoenix REALTOR® Forum

AMERICA'S REAL ESTATE ASSOCIATION OF CHOICE

The official publication of the Phoenix Association of REALTORS®

SEPTEMBER/OCTOBER 2011 u VOL. 13, NO. 5

ADRE Comments on MARS Ruling

The Arizona Department of Real Estate (ADRE), which has been monitoring closely the Federal Trade Commission (FTC) Mortgage Assistance Relief Services (MARS) Rule and its affect on the real estate licensees, is alerting PAR members that the FTC recently issued a press release stating that, *“the FTC will not enforce many of the provisions of MARS rule against real estate professionals helping consumers obtain short sales.”*

The ADRE also is reminding all PAR members that *the Arizona “Short Sale Negotiator Regulations” issued by the ADRE on February 15, 2011 remains in effect, as well as the requirements of A.R.S. §32-2155* which states:

- Restriction on employment or compensation of person as broker or salesperson

C. A real estate broker or real estate salesperson shall not collect compensation for rendering services in negotiating loans secured by real property unless all of the following apply:

1) The broker or salesperson is licensed pursuant to title 6, chapter 9 or is an employee, officer or partner of a corporation or partnership licensed pursuant to title 6, chapter 9.

2) The broker or salesperson has disclosed to the person from whom the compensation is collected that the broker or salesperson is receiving compensation both for real estate brokerage, when applicable, and for mortgage broker services.

3) The compensation does not violate any other state or federal law.

[**Editor’s Note:** To review the aforementioned Regulations, click here: www.azre.gov/PublicInfo/Documents/Short_Sale_Negotiator_Regulations.pdf.

FTC Encourages REALTOR® Support

The Federal Trade Commission recently issued a statement announcing, *“As a result of the stay on enforcement, these real estate professionals will not have to make several disclosures required by the Rule that, in the context of assisting with short sales, could be misleading or confuse consumers. As more and more American homeowners seek short sales, it is especially important that the Rule not inadvertently discourage real estate professionals from helping consumers with these types of transactions.”*

The FTC’s stay applies only to real estate professionals who: 1) are licensed and in good standing under state licensing requirements; 2) comply with state laws governing the practices of real estate professionals; and 3) assist or attempt to assist consumers in obtaining short sales in the course of securing the sales of their homes.

The stay exempts real estate professionals who meet these requirements from the obligation to make disclosures and from the ban on collecting advance fees. *These professionals, however, remain subject to the Rule’s ban on misrepresentations.*

The FTC stated that the stay does not apply to real estate professionals who provide other types of mortgage assistance relief, such as loan modifications. In addition, the FTC will continue to enforce the Rule and Section 5 of the FTC Act that prohibits unfair and deceptive practices.

To view the Commission’s MARS Rule enforcement policy, click here: www.ftc.gov/opa/2010/11/mars.shtm.

AAR Creates Basis for Statewide Property Database

The Arizona Association of REALTORS® (AAR) Board of Directors voted to acquire the assets and operations of the Arizona Regional Multiple Listing Service (ARMLS) with the intent of expanding its coverage throughout the state. In most parts of the U.S., REALTOR®-operated MLS systems provide the only reliable information about properties for sale or rent.

AAR has been discussing the pros and cons of operating a statewide MLS for more than three years. Earlier this year, AAR President Duane Fouts and his team arranged a series of meetings around the state to gather input from its members about the prospect of a statewide MLS. In addition, negotiations were conducted with the four ARMLS shareholder associations to purchase ARMLS. Since ARMLS makes up over 70% of the total MLS subscribers in Arizona, its acquisition was seen as an essential factor in creating a statewide MLS.

The four shareholder associations, Phoenix Association of REALTORS® (PAR), the Scottsdale Area Association of REALTORS® (SAAR), the SouthEast Valley Association of REALTORS® (SEVRAR), and the West Maricopa Regional Association of REALTORS® (WeMAR), started ARMLS in 1982 as one of the country’s largest MLS systems.

“This is a real milestone in providing all Arizona REALTORS® with a statewide listing system,” said Fouts. “The team that has been working on this represents some of the brightest and best minds from Arizona and around the country. We’re grateful for everyone who shared their candid thoughts with us along the way.”

[Editor’s Note: For more information about the Arizona Association of REALTORS®, click here: www.aaronline.com.]

Your Vote Counts!!! Choose Your AAR & PAR 2011 Directors — See Pages 6 and 7
PAR’s Mission: “The Perfect REALTOR® Support Organization”



Susan Ramsey, ABR, CRS, GRI2011 President
 Christopher Paris, ABR, CRS, GRI .2011 President-Elect
 Bridget Reynolds, CRS, GRI2011 Vice President

2011 Directors

Cami Elliott, ABR, CRS, GRI

Sandi Foree, ABR, CRS, GRI

Judy Marcum, CRS, GRI

Marion McGuire, CRS, GRI

Kerry Melcher

Carin Nguyen, AHWD, CRS, GRI

Jeffrey Raskin, GRI, AHMD

Kathryn Sanford, GRI

Peggy Schwartz, CRS, GREEN, SRES, SFR

Diane Scherer Chief Executive Officer,
 Editor, Corporate Secretary & Treasurer,
 Diane@DianeScherer.com

Peter L. Mosca Consulting Editor
 www.PeterLMosca.com
 peterlmosca@peterlmosca.com

- The *Phoenix REALTOR Forum* is published monthly by the Phoenix Association of REALTORS®, 5033 N. 19th Avenue, Suite 119, Phoenix, AZ 85015-3294. Subscription price is included in annual membership dues.

POSTMASTER: Send changes to the *Phoenix REALTOR Forum*, 5033 N. 19th Avenue, Suite 119, Phoenix, AZ 85015-3294, (602) 246-1012; FAX (602) 246-1512; E-mail Diane@DianeScherer.com. PAR Web site: <http://www.paronline.com>.

- The Phoenix Association of REALTORS® makes no warranties and assumes no responsibility for the accuracy of the information contained herein. The opinions expressed herein do not necessarily reflect the opinions of the officers, directors or staff of the Phoenix Association of REALTORS®.

- The Phoenix Association of REALTORS® does not endorse any outside vendors or products and appearance of product or vendor information in this publication does not reflect official endorsement. Submissions of articles and photographs are welcome and remain the property of the Phoenix Association of REALTORS®. The editor reserves the right of full editorial authority and to decline publication of any article not deemed proper. Deadline for all submissions, including camera-ready advertising on disk or film, is the first of the month prior to publication. Reprint with permission only. Reprint permission may be obtained by calling the Phoenix Association of REALTORS® at (602) 246-1012.

- For advertising rates and information, contact Sonia Sanato, (602) 246-1012. The Phoenix Association of REALTORS® makes no warranties and assumes no responsibility for the accuracy of the advertising information contained herein.

REALTOR® is a registered collective membership mark that identifies and may be used only by real estate professionals who are members of the National Association of REALTORS® and subscribe to its Code of Ethics.



Triumphant in 2012!

Christopher Paris, 2012 President, ABR, CRS, GRI HomeSmart

As we move from the heat of this long hot summer into the cooler temperatures of Fall, your Phoenix Association of REALTORS® Leadership is gearing up for 2012.

The first step is our Annual Election of Directors for both our Board and the AAR Board of Directors. In this issue you will find profiles of your fellow PAR members that have thrown his/her hat into the ring for the opportunity to volunteer to serve on the PAR Board of Directors.

The PAR Board is an elected group of your peers that make decisions regarding the Vision and Mission of your Phoenix Association of REALTORS® and ultimately decide how to best use your membership dollars for the benefit of all PAR members.

As your 2012 PAR President, I would like to first thank all PAR members for the opportunity to serve our membership. Second, I'd like to invite all PAR members to join me in what I'm calling TRIUMPHANT IN 2012! For those that know me, I am a HUGE believer in the power of positive thinking. I'm also a huge believer that if we all work together toward building a positive energy around Phoenix Real Estate we will be able to build buyer confidence in the market, stabilize property values, and set the stage for Phoenix to rise again! PLEASE JOIN ME! TRIUMPHANT IN 2012!

It's not just a motto, it's a WAY OF LIFE!



P.S. Your vote counts. Have your voice heard. Choose your AAR and PAR 2012 Directors. See pages 6 and 7.

Arizona Court of Appeals Rejects "Show Me the Note" Defense to Foreclosure of Home

by Christopher A. Combs, Esq. and Adam D. Martinez, Esq.



Christopher A. Combs



Adam D. Martinez

In *Hogan v. Washington Mutual Bank*, CV 10-0383 (July 26, 2011), the Arizona Court of Appeals rejected the argument that Arizona law requires "presentation of the original note before commencing foreclosure proceedings" against a home. This Hogan decision is the first Arizona appellate decision rejecting the "show me the note" defense of borrowers, and is consistent with several Arizona federal court decisions.

Note: Although this Hogan decision was originally an unpublished decision, the lender filed a motion for publication which the Court of Appeals granted. The significance of publication is that this Hogan decision now can be cited by attorneys and judges as legal authority.

[Editor's Note: If you would like more information regarding deficiency lawsuits, short sales, loan modifications, bankruptcy or other real estate related issues, please call the Combs Law Group office at (602) 957-9810 and arrange for an initial consultation with one of our attorneys. Reprinted with permission, Combs Law Group.]

Let's Design A Profit Together

by Jeremy Conaway

Of the several challenges currently facing our industry, few will have the long-term ramifications or impact of its current shortage of investment and working capital. The business and market traumas of the last decade have rendered many, if not most, firms unable to do anything but satisfy the most basic of month-to-month needs.

With each month that goes by, many firms find themselves further and further away from the ability to invest in even the most basic of technological or service updates. Moreover the ability of brokers to either sell their company, in the ordinary course of business, or to expand through the purchase of "healthy" firms (as opposed to shotgun arrangements), is equally in question. For a long time now, with the possible exception of the upcoming Zillow IPO, the industry has been a "non player" on Wall Street and other financial markets.

The solutions to this level of financial reality will probably not come from internal sources, such as cash flow or increased productivity, at least not in the next few years. Not only are cash flows not likely to reach these levels for the next two years but, the fact is, the "mind set" or psychology of many in industries that have gone through long term downturns, is likely to call for the creation of "rainy day" funds until they feel that they can trust their industry and its marketplace. With the average age of brokers exceeding 62, this may be the financial equivalent of the now famous "IDX buy in" theory.

Given these factors, the financial rebirth of our industry will probably come at the hands of investors who determine that real estate can be made to generate market level profitability and productivity. Whether these investors make loans for working capital, mergers or acquisitions will ultimately depend upon their confidence in both the real estate market itself and the individual brokerages' ability to design, develop and implement a contemporary brokerage business model that can generate market level profitability.

It is, therefore, incumbent upon the entire industry to do whatever it can to support the design of brokerage business models that can attract the working and investment capital that is going to be so critical to its immediate future. There are few, if any, existing industry organizations that individually have such resources, and those that do are not likely to invest them in the traditional business model.

The very suggestion that this reconfiguration process be undertaken will likely raise two immediate responses, both of which must be rejected at any cost. The first response is that, in a fully operational and healthy market, the traditional brokerage business model will work just fine. In order to prove such a statement, one must go back to the early 1990's. It is sufficient to say that way too many changes have occurred to the specifics of the industry, the marketplace and the transaction to take this idea seriously. We cannot go backwards.

The second response is the idea that such considerations are competitive in nature, and that these solutions must arise out of the competitive environment, one player at a time. This response also ignores the realities of the past several years. With very few

exceptions, the traditional competitive environment no longer exists. In its place there is now a wildly unpredictable and largely immeasurable tangle of transitioning business arrangements, most of which are not driven by design or common sense but, rather, by a sense of panic and unfunded desperation.

Moreover the activities that have lead to the reconfiguration of banking, the U.S. automobile industry and several other industries over the past ten years clearly demonstrates that even the term "competition" has evolved.

These realities strike, like explosive shells, when upfront exploratory energies are engaged with potential funding sources.

Over the past year we have been working with a number of "non-industry" funding sources that were brought together through a belief that the time to invest in the industry is fast approaching for those who want to be in good positions when the industry makes its comeback. Unfortunately the scenarios of these interactions are becoming increasingly predictable.

In 2009 and 2010 the issues, related to this capital problem, stemmed from the inability to project market levels that would support appropriate returns on investment. Today, at the midpoint of 2011 the market projections are finally demonstrating the ability to support the cash flows necessary to generate both appropriate returns on investments and pay back schedules. Now the potential lender's attention turns to the realities of the potential borrower's business model.

The investor's questions are predictable:

- How does the existing business model generate cash flow?
- What business systems are in place and how are they managed?
- What benchmarks and metrics are being used to manage these systems and what standards are being used to measure brokerage value propositions for consumers?
- What is the nature of the relationship between the brokerage, its management team and its primary producers (agents)?

The discussions very seldom extend beyond these simple and basic inquiries. The fact is that few firms today can answer these questions in a manner that is consistent with even the most lax of loan standards or equity expectation.

For those sources that are interested in an equity position the questions are even simpler—"How could an investor possibly win in the current management environment," or "who has claimed a



continued on page 4



Join PAR on Facebook & on Twitter

On Facebook, search for the association page by typing "Phoenix Association of REALTORS" in the search box and then become a "fan." For Twitter, PAR's handle is "PhxRealtors" or you can click the Twittertab on PAR's Facebook page.

UPCOMING MEETINGS & EVENTS

Monday, September 12

WCR Governing Board Meeting —

PAR Conference Room #121 9:30 a.m. - 3:00 p.m.

Wednesday, September 21

HAREP Networking Event —

Aunt Chilada's Squaw Peak, 7330 N. Dreamy Draw Drive
Phoenix — 11:00 a.m.

Thursday, September 22

WCR Luncheon — Moon Valley Country Club — 11:30 a.m.

Monday, October 3

WCR Governing Board Meeting —

PAR Conference Room #121 9:30 a.m. - 3:00 p.m.

Wednesday, October 19

HAREP Networking Event —

Aunt Chilada's Squaw Peak, 7330 N. Dreamy Draw Drive
Phoenix — 11:00 a.m.

Thursday, October 20

WCR Luncheon — Moon Valley Country Club — 11:30 a.m.

PHOENIX REALTOR® MARKETING SESSIONS

PHOENIX: Call For Dates

Denny's, 2717 West Bell Road

- Ray Evans, Chairman, Phone - (623) 362-3000
- Pattie Hackman, Program Chair, Phone - (602) 538-1168

Get a comprehensive marketing session list at www.PARonline.com

Let's Design A Profit Together

Brokerage Design (continued from page 3)

financial victory from their real estate brokerage ownership position over the past six years using the traditional model?"

There are simply too many other more positive investment opportunities, even in today's stressed and uncertain economy. The fact that the real estate industry may no longer be an acceptable risk for lenders and investors is an industry wide problem that must be both addressed and engineered through a joint effort.

At the very least a series of critical elements must be developed thus allowing for the individuality in implementation deemed so critical by the competitive set. In any event the discussion must be launched and the effort must be made while sufficient energy and resources exist.

Who will step forth and lead this important effort?

[Editor's Note: Jeremy Conaway is a keynote speaker, conference facilitator, and consultant to the Real Estate industry. He is President of RECON Intelligence Services, jeremy.conaway@reconis.com, www.reconis.com, 231.938.7326.]

Phoenix Association of REALTORS®
5033 N. 19th Ave., Suite 119
Phoenix, Arizona

OFFICIAL 2011 ELECTION BALLOT

DEADLINE for Online Only Voting:

Tuesday, September 27, 2011
5:00 P.M.

All candidate names appear in RANDOM order

2012-2013 Phoenix Directors —Vote for Seven (7)

Kathryn Sanford

Sue Klima

Cami Elliott

Caren Bailey

Bob Ingram

Ed McCloud

Justin Baker

CeCe Kimura

Susan Slattery

write in _____

2012 AAR Directors —Vote for Thirteen (13)

Peggy Schwartz

Caren Bailey

Justin Baker

CeCe Kimura

Carin Nguyen

Sue Klima

Fred LaBell

Marge Lindsay

Sharon Applewhite

Cami Elliott

Sandi Foree

Kerry Melcher

Jim Sexton

Marion McGuire

Kathryn Sanford

Susan Slattery

Susan Ramsey

write in _____

Bios and photographs of each candidate are in the September issue of the "Phoenix REALTOR® Forum".

Per Article XI of the Phoenix Association of REALTOR® Bylaws, the 2012 Vice President and 2012 President Elect will be elected from those Directors qualified at their first meeting.

Your 2012 President was determined last year under the President Elect system and will be Christopher Paris.

All ballots cast via the internet no later than 5:00 p.m. September 27th . Ballots received on the internet after 5:00 p.m. September 27th will not be counted.

All Voting Will Be Done Electronically

Questions or Problems call Diane Scherer . CEO 602-288-0238 or email her at DScherer@paronline.com



Triumphant in 2012!

The event will include:

Installation of the
2012 PAR Board of Directors

&

The Installation of the 2012 PAR President,
Christopher Paris, ABR, CRS, GRI, SFR

&

The Installation of the
2012 WCR Officers

Plus the 2011 Annual Awards

Presented by 2011 President:

Susan Ramsey, ABR, CRS, e-PRO, GRI, SFR, SRES

You are cordially invited to
attend the

**Phoenix Association of
REALTORS®**

**2012 Installation &
Annual Membership
Meeting**

Thursday October 20, 2011

8 a.m. at

*Postino's, 5144 N Central Ave,
Phoenix, AZ*

(North of Camelback on west side of
Central Ave.)

Please complete the following
information and fax to 602-246-1225.

Or mail to: Diane Scherer at PAR,
5033 N 19th Ave, Suite #119,
Phoenix, AZ 85015.

Admittance is \$25 per person
through October 15th, Effective Oc-
tober 16th, cost will be \$35 per per-
son. Space is limited.

Credit cards accepted:
Amex, Visa, MC & Discover.

Name: _____ Company Name: _____

of Attendees: _____ Attendee Names: _____

Credit Card # _____ Exp Date _____

Total Charge \$ _____ Today's Date: _____ Phone: _____

Signature of Card Holder: _____

A Look at Your Nominees for PAR and



Kathryn Sanford, GRI
RE/MAX Achievers
PAR & AAR Director Candidate

It has been my honor to serve as your representative to both PAR and AAR and I look forward to continuing to represent you!

REALTORS® must be involved in the community and industry to protect and enhance our ability to do business. Each of us is an essential piece of the puzzle that will make our community better. I have come to realize the past 10 years, serving on your behalf, that our industry must be vigilant and fight against the constant threat of transfer taxes and increased government regulation of the real estate industry. Helping people realize their dream of owning their own home is extremely rewarding, and to ensure that I can continue making dreams a reality, I know that I must volunteer and assist our professional trade association however I can.

The Phoenix Association is a respected leader throughout the state and the nation. I have learned a tremendous amount through my activities on the PAR, AAR and NAR Board of Directors. The real estate industry is going to face many changes and tough decisions over the next few years and I appreciate your support and allow me to represent you as an AAR & PAR Director



Sue Klima, ABR, CRS, GRI
RE/MAX Renaissance Realty
PAR & AAR Director Candidate

I have been a REALTOR® since January 1984 and have been active in all three Associations (Phoenix, AAR, NAR) during that period of time. I have served on tons of committees and chaired many of them. I served as President of the Phoenix Association in 1997 and was fortunate to be able to represent you at our sister City in Sophia, Bulgaria to help them set up their REALTOR® Association, and I returned there in 2001 to give Real Estate Classes.

I have served on the Board of Directors for many years and retired from that position for the past two years to help my husband acclimate to his cochlear implant. I am now ready to resume working for and with the association if you will vote for me and give me the chance to again represent you. I try very hard to be out in the industry meetings and share with you all the information that I glean, and appreciate the chance to do that.

On a personal note, I have been married 39 year to my husband, Henry. We have five children, four daughters and one son. We, also, have been blessed with four granddaughter and three grandsons.

My family is my life and Real Estate Profession and my Real Estate Family run a close second. I would appreciate your vote.



Cami Elliott, ABR, CRS, GRI
RE/MAX Excaltibur Realty
PAR & AAR Director Candidate

Born and raised in Arizona, I have been licensed since 1989, and have been with RE/MAX since 1991.

During my career with RE/MAX, I have achieved two of the highest honors awarded, Platinum Club and Hall Of Fame placing me among the top professionals in the real estate industry. I have also had the pleasure of serving two consecutive terms on the par board of directors in the mid 90's.

I actively support local communities through sponsorship of schools, outreach programs and non-profit organizations.

A mixture of genuine caring, top quality service and extensive knowledge of the real estate market working with both buyers and sellers. Contributes To my continued commitment to giving back to the industry. I look forward to representing you if given the opportunity. Thank you for your vote.



Caren Bailey, SFR
RE/MAX Desert Showcase
PAR & AAR Director Candidate

Thank you for the nomination of this position. This year it was an honor to represent you as a Director for the Arizona Association of REALTORS®. I would be happy to serve again next year.

I am an Arizona Native. I was originally licensed in 1985. Currently licensed with REMAX Desert Showcase. I am married and we have two children.

Some of the positions I have served on or currently serving are: President and member of the school board, President of HOACitrus Creek in Glendale 1999-2003, Member of PAR Urban Affairs Committee, RAPAC trustee 1998-2000 for Arizona Association of REALTORS®, Arizona Association of REALTORS® PPOC Member, Member for PAR Candidate Review for the Phoenix City Council, and Board Member of Sunrise Montessori Parent Group 1997-2003.

I will support REALTOR® continuance of holding high our professionalism and ethics.

The Phoenix Association of REALTORS® continued support of the membership, industry and on-going changes as needed to offer the best services and benefits.

Political issues that are affecting our business. It would be an honor to represent you and serve another year. Vote for Caren!



Bob Ingram
Encore Realty
PAR Director Candidate

I would like to thank the Nominating Committee and those who have submitted my name for nomination. In 1996, I began my career in Arizona and later became a certified instructor and licensed mortgage broker.

For the past 11 years, I have been the owner and President of Encore Realty, a respected Valley brokerage for the past 32 years. The agents of Encore Realty and I have tirelessly served our clients and community.

Aside from my work in real estate, I have been an ardent supporter of many local and national charities, such as MDA, United Blood Services and Desert Mission Food Bank, to name a few. During times of natural disasters, I have led my team to do what was necessary to aid those affected.

It is my belief that my agents, our Association, and our industry are among the most compassionate, caring and honest professionals in any industry today. If elected, I will bring that belief and understanding, along with the same passion I feel for my agents and clients, to the members of PAR.

Together we will overcome whatever adversities lay ahead and continue to strengthen our bond between our members and community.



Ed McCloud
RE/MAX Professionals
PAR Director Candidate

Some 40 years ago I joined the National Association of REALTORS® through the Phoenix Association of REALTORS® and recently was awarded the National Association of REALTORS® REALTOR® Emeritus status.

I entered the Real Estate business here in Phoenix in the 60's and you can imagine the changes I have adapted to over those years.

Over my Real Estate career I have served the association as a Director, chaired the Strategic Planning Committee, Professional Standards Committee and many other committees along the way.

I was the Broker/Owner of RE/MAX Integrity REALTORS® in the Valley for 20 years and recently merged with RE/MAX Professionals where I serve as Associate Broker and Manager—still enjoying the journey!



Justin Baker, ABR, CSSM
Keller Williams Arizona Realty
PAR & AAR Director Candidate

Thank you for the nomination to serve you in this leadership role. We, as REALTORS®, are in a service industry requiring an awareness of our community and industry by listening to our associates and neighbors. As a member of the North Gateway Village Planning Committee for the City of Phoenix in 2010 and currently 2011, my intentions are to guide our community towards accountable decisions with our future and smart growth mind. All the while promoting the vital role REALTORS® play in society, government and business. We have a responsibility to promote the best opportunities for our associates and fellow community members.

During 10 full-time years as a REALTOR®, I have had the privilege of leading a Keller Williams office as the CEO/Manager and part-owner. My attitude of persistency and consistency has allowed me to survive the last several years in our industry. Yes, I have had my fair share of ups and down, however, my Business Degree from the College of Business at NAU has granted me the adaptability and vision to succeed in our cyclical housing market.

My beautiful wife Pamela Baker is a licensed and certified Mortgage Banker with OnQFinancial and allows me the opportunity to keep a pulse of the mortgage industry. Together we have 2 boys: Austin, 6 and Jackson, 3.



CeCe Kimura
Neighborhood Stabilization Ptnrs.
PAR & AAR Director Candidate

Native Arizonan and Licensed since 1988, I have specialized in the affordable housing market my entire real estate career.

When I began selling real estate, the only REO's were HUD homes listed in the Sunday paper and we drove around "scouting" for new listings in neighborhoods to find homes. The fax machine was just invented and cell phones looked like skinny mini "boom boxes."

A lot has changed, but one thing has remained certain. The success of a REALTOR® to achieve in any market depends greatly on continued education and market intelligence. That is what an association does for members. Collectively, when you select a diversified board to serve the needs of the entire membership—you enable the board to make decisions which will affect the membership and the communities that we serve.

I serve as the President of the Hispanic Association of Real Estate Professionals and am the lead consultant to the prestigious CPLC/NSP2 HUD program. I have attended numerous conferences in Washington, DC lobbying for affordable housing issues which now affect us all.

I kindly ask for your vote and look forward to the opportunity to be of service. Mahalo!



Susan Slattery
Professional Action Realty
PAR & AAR Director Candidate

Thank-you very much for this opportunity to serve! I am honored and enthusiastic about the prospect of representing you. As our industry continues to evolve, I feel it is important to contribute what each of us can, towards helping one another grow and adapt to the changes. It is an exciting and challenging time for us to be REALTORS®—who can say it is ever boring?

I earned my sales license in 1996 and my Broker's license in 2002 when I created Professional ACTION Realty, an Arizona Corporation. I am the owner, as well as the President and the Broker.

I had the privilege of serving on the Urban Affairs Committee with the Phoenix Association of REALTORS® from May of 1999 through February of 2001. I currently represent PAR on the ARMLS MLS Committee & often serve as a member of the Violation Appeals Hearing Panel.

If elected, I strive to learn from the seasoned, re-elected members and embrace fresh perspectives of other new members, like myself. I would appreciate your vote and look forward with optimism and tenacity to what comes next for us all.



Peggy Schwartz, CRS, SRES, SFR
Schwartz Realty Group
AAR Director Candidate

I am honored at the prospect of representing Arizona Association of REALTORS®. Real estate is an ever evolving industry with many changes to come. It is important that we be involved not only in our City but our real estate community.

I have been licensed for over 40 years and am as excited about real estate today as I was the day I started. This industry has given me the flexibility to meet the needs of raising a large family, to be involved as a professional REALTOR® and a community volunteer. I am currently a volunteer with the American Red Cross as a Mental Health Specialist. I have served on the Board of Directors for Andre House, Casey Foundation, New Life Society, and other great organizations.

My focus has always been to give respect and dignity to every client served, to give empowerment through encouragement and education to all I come in contact with. Our commission states it well, "Together Everyone Achieves More." By working together and educating not only colleagues but our clients as well, this industry only gets better. I look forward to serving you and appreciate your vote. Thank you.

AAR Office in 2012 (see page 2 for 2012 President Paris)



Carin Nguyen, AHWD, CRS, GRI, REALAZTATE
AAR Director Candidate

Thank you for the nomination to serve as a PAR & AAR Director. I cannot think of a better place to live and work in than the Metropolitan Phoenix area, and I am honored to be considered for the position.

These past few years have been turbulent, yet exciting, times for our industry. We have seen markets change, technology continue to advance, and the way of doing business constantly evolve. It is during this period that our ethics and professionalism must help us to continue to focus on serving our clients, and for our Associations to continue to serve and support all REALTORS®.

I bring with me years of serving: As a previous executive, staff member and volunteer in Valley non-profit organizations. I also bring skills, knowledge and leadership abilities that, coupled with my willingness to be a voice for my colleagues as a representative in these Boards, will continue to help us prosper as we help our communities navigate through these shifting markets. I would greatly appreciate your vote and look forward to serving you as a PAR & AAR Director. Thank you.



Fred LaBell, CRS, SFR
Coldwell Banker
AAR Director Candidate

A member of PAR since 1977, I have served and/or represented the association for over 18 years including being your 2003 and 2009 President, 2007-2008 AAR Region 2 VP, AAR Director and a NAR Director. I continue to serve on many committees including: AAR Professional Standards Committee and the ARMLS BOD. I have received the PAR Dean B Service Continuing Service.

The AAR Board of Directors continues to make many changes that affect the way we conduct our business. Using my extensive association leadership, knowledge and experience, I will continue to guide those changes for the benefit of all of our members.

Our business will continue to evolve and improve as long as we take proactive positions to promote the positive things we do in serving the public. This is where my knowledge and experience in the many facets of real estate sales, management and association functions, will continue serve our association. "I want your vote so I can rejoin the AAR BOD in moving us forward".

I am a Licensed Associate Broker with Coldwell Banker Residential Brokerage and work with my wife Shelley, son Steven and daughter Laura..



Marge Lindsay, CBR, CRS, GRI
Realty One
AAR Director Candidate

I have been licensed since 1973 and hold the CRB, CRS and GRI designations. I have spent a large portion of my 38+ years as a REALTOR® volunteering time at the local, state and national levels. I was the 2002 President of the Arizona Association of REALTORS®, the 1988 President of the Phoenix Association of REALTORS®, the 1984 President of the Grand Canyon CRB Chapter and the 1982 President of the Arizona CRS Chapter.

I have chaired and served on numerous committees over these many years. My favorite areas for volunteering are in education, professional standards and government affairs. I have had the privilege of being the Federal Political Coordinator for Senator Jon Kyl for many years. I have also served as a director for NAR, AAR and PAR and I fully understand the importance of this elected position.

I enjoy being a part of the growth and development of our industry and am not afraid to take on challenges when presented. I would like to continue serving PAR as a quota director for the Arizona Association of REALTORS®. I am asking for your vote and support. I won't let you down.



Sharon Applewhite, ABR, CRS
Coldwell Banker Residential
AAR Director Candidate

I am proud to be a member of the Phoenix Association - which was instrumental in negotiating the proposal for state-wide MLS. We are a forward-thinking, efficient, and well-led Association and I am honored to be nominated as a Director from Phoenix to the Arizona Association of REALTORS®. I ask for your vote to represent you as State Director.

I am a past president of PAR, and currently (for over 20 years) a member of AAR's Legislative Committee. I am also (for a number of years) a member of AAR's Issues Mobilization Committee. Those responsibilities include oversight of legislation proposed to Arizona Legislators, and supporting campaigns for ballot issues with statewide implications. Both committees are dedicated to protecting private property rights and REALTORS® right and ability to do business.



Sandi Foree, ABR, CRS, GRI, AHWD, RSPS
Second Home Arizona
AAR Director Candidate

I am pleased and honored to once again be considered for a Arizona Association of REALTORS® (AAR) Director position, and I seek your support.

Twenty years ago, I started my career in the real estate industry as an Acquisition and Relocation agent for the State of Washington— buying rights of way and relocating homes and businesses for statewide highway projects. After moving to Arizona almost 16 years ago, I was required to obtain a real estate license in order to continue working as a right of way agent in the private sector. I had no idea at the time what a huge difference that requirement would make in my life. Getting my license and becoming a REALTOR® introduced me to the wonderful and satisfying world of helping people achieve the American dream of home ownership.

I firmly believe that continuing education (CE) and active community involvement are the foundations for today's successful REALTOR®. I currently serve as a Director for AAR and on the Board of Directors for the Phoenix Association of REALTORS® (PAR) as well as being an active member of several real estate, non-profit, and charitable organizations. I am Class Coordinator and Education Chair for the International Right of Way Association (IRWA) and serve at various levels on committees for the Arizona Regional Multiple Listing Service (ARMLS), Women's Council of REALTORS® (WCR), Certified Residential Specialist (CRS), and the Hispanic Association of Real Estate Professionals (HAREP). Your vote counts so please cast your vote for Sandi Foree!



Kerry Melcher
The Melcher Agency
AAR Director Candidate

Having served as your 2010 President, I'm following in the footsteps of my dad, Gary Melcher. He was the President of the Phoenix Board 27 years ago (or so) and I remember in addition to volunteer time spent with REALTORS® that he was running a giant United Way campaign. Thirty-two years ago (or so) my Grandfather, Bud Melcher, was the President of the Phoenix Board of REALTORS® and he started a "Real Toys from REALTORS®" campaign. I can still remember coming into the offices back then and seeing a sea of presents in nearly every office I walked through.

I feel like I know so many REALTORS® who are "presents" in our community, and I want to learn more about them and the places and people with which they spend their time.

I know that the REALTORS® of the Phoenix Association are huge resources for our community, and for the state as a whole.

Thank you for your continued support. I look forward to a great 2012.



Jim Sexton, GRI
Realty One
AAR Director Candidate

Thank you for nominating me for a position as an AAR Director. I am the Owner/Broker of John Hall & Associates Inc., where I've been licensed for the past 22 years.

This is my 32nd year as a PAR member. I have served as a PAR Director and Officer including President in 1991. I was REALTOR® of the Year in 1990 and 2003. I received the Dean B Service Award in 1993 and the Robert Corkhill Professional Standards Award in 1994.

I served as an ARMLS Director for PAR for many years including serving as President. I have been an AAR Director in the past and was their REALTOR® of the Year in 1991.

I am currently an NAR Director and member of the Executive Committee. I would appreciate your vote of confidence in my ability and desire to continue to serve the members of PAR.

Thank you for your support.



Marion McGuire,
ABR, CRS, GRI, ePro, SFR
RE/MAX Professionals
AAR Director Candidate

It has been my honor to serve as your Director on both PAR and AAR. I have had the privilege of helping make decisions to help you in your Real Estate Business. With REO sales, short sales, mortgage changes, incentive programs for buyers, everyday is something new to absorb. Your Associations are bringing you Education Classes, Updates on Legislation and better ways to stay on top of your Business.

I am currently serving on the Professionals Standards Committee at AAR. I am also the Chairperson for the Phoenix Marketing Session as well as a Board Member of the Phoenix Chapter of Women's Council of REALTORS®.

With over 27 years in Real Estate I have seen the ups and downs of our Industry. Now more than ever we need to keep up to date with changes, stay in touch with our past and present clients, and reach out to one another for help and support. I will continue to support YOU and our Organizations in every way I can.

Please support me in this election.



Susan Ramsey,
ABR, CRS, GRI, ePro, SFR, SRESr
RE/MAX Professionals
AAR Director Candidate

I was sincerely honored and humbled to serve as your president for the Phoenix Association in 2010-2011. We, as REALTORS®, are facing many challenges in our industry, but I also see great opportunities. Our services and expertise are needed more than anytime I have experienced in my real estate career.

I believe continued education is our key to success during these changing times. As your 2011 president, I encouraged each and every REALTOR® to attend as many classes as possible to understand the complicated maze of foreclosure and short sale processes. Risk management is also a prime area to concentrate our attention with increase knowledge as it relates to our practice of real estate.

I was inspired and proud to witness fellow REALTORS® working diligently and professionally representing their clients as we work through a real estate market we have never seen before. We are limited only by our own expectations—so expect the best and become the best! Reach For The Stars: Education Is YOUR Key!

SEIZE THE DAY

**Take your business
to a new level**

REALTORS® Conference & Expo

ANAHEIM, CA NOVEMBER 11 - 14, 2011

**If energizing your real estate
business is your goal...**

- Take charge at the 2011 REALTORS® Conference & Expo in sunny southern California, just minutes from Los Angeles
- Train with the best at the premiere real estate event in the U.S.—get sales tips for success from industry experts
- Join 18,000 professionals for four intensive days of networking, education, motivation, and fun this November
- Explore the largest trade show floor in real estate, where 400 exhibitors will excite and inspire you
- Refocus your mind with 100 education sessions during the day—and let loose at night with events like the Celebrity Concert starring Diana Ross

Stay in Anaheim and Stay on Budget

With hotels starting at \$89 per night, a convenient location near four major airports, and special travel discounts for REALTORS®, Anaheim is an affordable destination for the 2011 REALTORS® Conference & Expo.

Sign up today at www.REALTOR.org/Conference

Register before August 15 to take advantage of early bird savings

**Connect with us and thousands of
REALTORS® who will be in Anaheim at:**

twitter.com/narannual



facebook.com/narannual



NATIONAL
ASSOCIATION
of
REALTORS®



November 11-14, 2011 • ANAHEIM

Monday	Tuesday	Wednesday	Thursday	Friday	
5 OFFICE CLOSED	6	1 - 4 p.m. - Successfully Selling HUDHomes - Carole Rutt-Gruber - 3 hrs Contract Law <i>AFTERNOON CLASS ONLY</i>	7	9 - 12 - FLEXMLS IDX Class - Brett Woolley - NO CE <i>(laptops are allowed for this class)</i>	
9 - 12 - FLEXMLS Web CMAs - Shawna Hovis-Mayer - 3 hrs General 1 - 4 p.m. - The Cromford Report - Shawna Hovis-Mayer - NO CE <i>(laptops are allowed for these classes)</i>	12	GRI #201 "Understanding Transaction Financing" David Compton 11 hrs General, 3 hrs Legal Issues 	9 - 12 - Mortgage Loss Mitigation: Intro To Short Sales - Patrick Ritchie - 3 hrs Legal Issues 1 - 4 p.m. - Credit & Legal Ramifications In A Mortgage Crisis - Patrick Ritchie - 3 hrs Legal Issues	8	
	GRI #201 "Understanding Transaction Financing" David Compton 11 hrs General, 3 hrs Legal Issues 	13		14	
19	9 - 12 - The Broker Management Clinic - Bridget Reynolds - 3 hrs Commissioner's Standards 1 - 4 p.m. - The American Dream - Bridget Reynolds - 3 hrs Fair Housing	9 - 12 - Ethics & The Commercial Licensee - Pat Sheahan - 3 hrs Commissioner's Standards <i>This is a REALTOR® Code of Ethics Class</i> 1 - 4 p.m. - Commercial Tenant Representation - Pat Sheahan - 3 hrs Agency Law	21	9 - 12 - Disclosure & The Commercial Transaction - Pat Sheahan - 3 hrs Disclosure 1 - 4 p.m. - Listing & Marketing Commercial Properties - Pat Sheahan - 3 hrs General	15
	9 - 12 - What Forms Do I Use? - Bridget Reynolds - 3 hrs Contract Law 1 - 4 p.m. - Do You Believe? - Bridget Reynolds - 3 hrs Commissioner's Standards <i>This is a REALTOR® Code of Ethics Class</i>	20		22	
26			28	29	
				30	

SEPTEMBER END OF SUMMER



Laptop Sleeve

4 sizes to choose from and many patterns

Was: \$14.95

NOW: \$11.95



REALTOR® Mugs

Was: \$1.85

NOW: \$1.65

SALE



Consult a REALTOR® Pen







Was: \$2.98

NOW: \$2.50



October 2011 Education

Go Online to Register — www.paronline.com

Monday	Tuesday	Wednesday	Thursday	Friday
	GRI #100 "Business Planning" Mary Lee Greason 6 hrs General 	1 - 4 p.m. - Successfully Selling HUDHomes - Carole Rutt-Gruber - 3 hrs Contract Law <i>AFTERNOON CLASS ONLY</i>	9 - 12 - Professional Conduct & the NAR Code of Ethics - Ed Ricketts - 3 hrs Commissioner's Standards <i>This is a REALTOR® Code of Ethics Class</i> 1 - 4 p.m. - 12 Ways To Save Your License - Ed Ricketts - 3 hrs RE Legal	
10	9 - 12 - Write It Right - Bridget Reynolds - 3 hrs Contract Law 1 - 4 p.m. - It's Not An Option - Bridget Reynolds - 3 hrs Fair Housing	9 - 12 - Agency Issues In The Real World - Mary Lee Greason - 3 hrs Agency Law 1 - 4 p.m. - The Code, The Law & You - Mary Lee Greason - 3 hrs Commissioner's Standards <i>This is a REALTOR® Code of Ethics Class</i>	9 - 12 - Stop! Look! Listen! - Mary Lee Greason - 3 hrs Disclosure 1 - 4 p.m. - Money! Money! Money! - Mary Lee Greason - 3 hrs RE Legal	9 - 12 - FLEXMLS IDX Class - Brett Woolley - NO CE <i>(laptops are allowed for this class)</i>
17	9 - 12 - FLEXMLS Web Contacts - Shawna Hovis-Mayer - 3 hrs General 1 - 4 p.m. - FLEXMLS Web Searches - Shawna Hovis-Mayer - NO CE <i>(laptops are allowed for these classes)</i>	GRI #101 "Selling & Marketing Strategies" C. Dale Hillard 11 hrs General, 3hrs Disclosure 	GRI #101 "Selling & Marketing Strategies" C. Dale Hillard 11 hrs General, 3hrs Disclosure 	
NAR's "Accredited Buyer's Representative" Designation 	NAR's "Accredited Buyer's Representative" Designation 	NAR's "Accredited Buyer's Representative" Designation 		



October Store Sale

Qualifier Plus IIIx Real Estate Calculator

Was: \$52.61

NOW: \$45.00



Organize 96 Business Cards

Was: \$6.70

NOW: \$5.75