



**REALTORS® Association of Indian River County, Inc.**  
 3250 67<sup>th</sup> Street  
 Vero Beach, FL 32967  
 Phone (772) 567-3510 Fax (772) 778-6490

**President:** Andrew Harper  
**President-Elect:** Michael Armstrong  
**Vice President:** Andrew Gonzalez  
**Secretary-Treasurer:** Wendy Wilson  
**Past President/Director:** Hollie Billero Buldo  
**Directors:** Jennifer Bailey, Jim Goldsmith, Samantha Irvin, Colleen Jennings, Alex MacWilliam IV & Karen Morris  
**Chief Executive Officer:** Carol Hawk

This publication is prepared monthly by the staff of the REALTORS® Association of Indian River County, Inc. for its members. The newsletter does not have any official authority and the information contained therein should not be acted upon without professional advice. The Association, in accepting advertisement in this publication, makes no independent investigation concerning the services or products advertised and neither enforces nor recommends the same and accepts no responsibility. The REALTORS® Association of Indian River County is the source for services for our members (the real estate professionals) which assists them in meeting the needs of their clients and customers in the real estate transaction.



The 2019 education/events schedule is available online.  
 There are two options for registering online:

**- Option #1: Matrix**

1. Enter your MLS passcodes
2. From the home screen, find Smartlinks and click on Membership RAIRC
3. You'll be directed to your membership portal
4. Located under "Upcoming Courses" you will click on "ALL" to View/Register for education courses.
5. Add the event of your choice to your cart and completely check out. After checking out, you should receive a confirmation email which confirms your registration for that event.

**- Option #2: www.RAIRC.com**

1. You must be logged into the www.RAIRC.com website to register for any class and/or event. Use your MLS username (must be in all CAPS) and password to log in.
2. Once you log in, you will click on "My Account" (located in the black toolbar at the top right of the screen). You will then be redirected to your membership portal.
3. Located under "Upcoming Courses" you will click on "ALL" to View/Register for education courses.
4. Add the event of your choice to your cart and completely check out. After checking out, you should receive a confirmation email which confirms your registration for that event.



**July 11<sup>th</sup>**

**REALTORS® Technology Toolbox**  
 1PM – 5PM (4 CEU's) // Instructed By: Craig Grant  
**Deadline: Tuesday, July 9<sup>th</sup> by 11:59 (Midnight)**

**July 25<sup>th</sup>**

**Beyond the Velvet Rope,  
 Working with the World's Affluent**  
 1PM – 4PM (3 CEU's) // Instructed By: Neal Oates  
**Deadline: Tuesday, July 23<sup>rd</sup> by 11:59 (Midnight)**

**\*\* Registration Deadline:** 2 days prior to the class date by 11:59PM (Midnight). All cancellations must be submitted **before the deadline** to prevent a \$10 No Show Fee.



Go to [www.C2EX.realtor](http://www.C2EX.realtor) to get started today!

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# AFFILIATE *Spotlight*



**Gina Melton**  
**NMLS #877888**  
**Loan Originator / Mortgage**  
**Broker**  
**Motto Mortgage**

Gina Melton has over 19 years of experience in the banking and mortgage industry and she is a United States Air Force veteran. Her experience in the military service and the banking industry has only deepened her resolve to help people reach one of the most cherished American Dreams – becoming a homeowner.

Gina enjoys working with Motto Mortgage because she shares the company’s philosophy that homeownership is not just a dream. With personalized guidance, Gina helps her clients find the best program that will fit their specific needs. She works closely with Motto’s network of real estate agents and lenders to provide options for her clients with the least amount of headache.

Whether a first-time homebuyer or veteran investor, Gina can guide clients through the mortgage process. Her goal is to make homeownership easier not only for the buyers, but for the real estate professionals as well.

There are homes in need of owners and she is eager to become the matchmaker to make it work.

*“I am most proud when I drive by properties that I have helped finance. It gives me such satisfaction knowing that I have helped my community, friends and neighbors realize their dreams. There is nothing more rewarding than being able to help others, in such a significant way.”*

From beginning to end, Gina is there to find the best loan and offer solutions for clients to reach their goal. If you need a professional to assist in homeownership, give Gina Melton a call. She will be more than happy to listen to your needs and present the options available to you.

**Motto Mortgage Riverside**  
 NMLS #1712816  
 1601 US Highway 1  
 Sebastian, Florida 32958  
 Office Phone: 772-571-5671  
 Mobile Phone: 772-205-8880  
[Gina.Melton@mottomortgage.com](mailto:Gina.Melton@mottomortgage.com)



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# MEMBERSHIP NEWS

## New REALTORS®

- Joni Gilliam – Billero & Billero - Beach office
- Rhonda Sheppard – Dale Sorensen Real Estate
- Andrew Shock – EXP Realty LLC
- Sheryl Thomson – Sheryl Thomson LLC
- Amy Felshaw – Sea Turtle Real Estate
- Clint Reel – Dale Sorensen Real Estate
- Danielle Pokrandt – Suncoast Realty & Rental Mgmt
- Al Sipes – Dale Sorensen Real Estate
- Tiffany Correia – Sea Turtle Real Estate
- Chip Miner – IRRE Group
- John Ojemann – The Mooring Realty Sales
- Fred Simpkin – Coldwell Banker Paradise
- Stephann Cotton – Orchid Island Realty
- Julio Sanchez – Coldwell Banker Paradise
- Richard Polo – MMP Appraisals

## New Offices

- Sheryl Thomson LLC
- MMP Appraisals

## New Affiliates

- Jack Trimboli – 4M Home Inspection

## Welcome Back

- Marissa Rider – The Land Corporation of FL
- Samantha Young – Keller Williams Realty of Vero

## On the Move

- Midge Selzer from C21 Affiliated to Tropic Shores RE
- Lillian Ellis from Sea Turtle to Tropic Shores Real Estate
- Scott Oberlink from Orchid Island Realty to HBRES Inc
- Fabian Cruz from C21 Affiliated to Joseph’s Premier RE
- Janice Jolly from Dale Sorensen RE to Sea Turtle RE
- Heather McCarthy from Keller Williams to C21 Affiliated

## Sorry to See You Go

- Michael Cotter – Coldwell Banker Paradise
- Randy Rand – EXP Realty LLC
- Alina Alvarez – Adams Homes Realty
- Janice Filkins – Keller Williams Realty of VB
- Luke Buhler – Rennick Real Estate
- Mackenzie Cappelen – Sea Turtle Real Estate
- Claudia Jaramillo – Dale Sorensen Real Estate
- Matthew Carpenter – Billero & Billero
- Dillon Surette – Keller Williams Realty of Vero
- Joseph Fusco – Treasure Coast Sotheby’s
- Norman Wells – Dale Sorensen Real Estate

## Our Condolences

Our hearts and prayers are with friends and family on the passing of **Ronald Rathbun**. Ron served as the President of RAIRC in 1973.

Our hearts and prayers are also with friends and family on the passing of **Marguerite Schlitt**. Marguerite served as the President of RAIRC in 1975 and as Chairperson of FREC.

## Membership Counts

**REALTORS® - 1,154**

**Affiliates - 96**



**Space Coast  
Drone  
and  
Photo**



Spacecoastdroneandphoto.com  
David Gray 321-917-7700

## Ethics Case Interpretations related to Article 13



### Case #13-3: REALTOR®'s Obligation to Recommend Counsel When Needed

(Reaffirmed Case #17-3 May, 1988. Transferred to Article 13 November, 1994. Revised May, 2017.)

REALTOR® A was the listing broker for 25 acres of land owned by Client B. Shortly after REALTOR® A's sign was placed upon the property, Customer C called REALTOR® A and expressed interest in purchasing the property. After inspecting the property, Customer C made a full price offer. Surprised, Client B prepared a counter-offer at a higher price. A realized that he might have a legal claim for commission from Client B, but not wishing to jeopardize their relationship, agreed that he would go back to Customer C and attempt to negotiate a higher price. Upon being informed of the property owner's change of mind and his requested higher price for the property, Customer C became upset and indicated his intent to consult his attorney to determine if he could force the seller to go through with the sales transaction at the price for which it had been originally offered. At this point REALTOR® A advised Customer C that, in his opinion, litigation would be lengthy and expensive and that in the final analysis the sale could not be enforced.

On the basis of REALTOR® A's advice Customer C agreed to the higher price, and the transaction was consummated. Shortly after, Customer C complained to the Association of REALTORS® that REALTOR® A had provided bad advice to him. The Professional Standards Administrator referred the complaint to the Grievance Committee, which determined that a hearing should be held and referred the matter back to the Administrator to arrange such a hearing.

At the hearing, Customer C outlined his complaint to the Hearing Panel of the Professional Standards Committee.

He indicated that he had intended to consult his attorney, however, because of the persuasive personality of REALTOR® A and REALTOR® A's assurance that legal action would be an exercise in futility, he had not done so.

REALTOR® A advised the panel that he had told Customer C that he could consult his attorney, but that, in his opinion, it would be a waste of time. He defended what he had told Customer C stating that it was only his opinion, not intended as a conclusive statement of law, and, in fact, was a correct statement under the law of the state. The panel concluded that REALTOR® A, in pointing out the fact that legal action was likely to be time consuming and expensive, was stating a practical circumstance which Customer C should consider and

was proper. The panel further concluded that the expression of an opinion as to the probable outcome of the case was not an "unauthorized practice of law" within the meaning of Article 13.

However, the panel noted that a REALTOR® is obligated to "recommend that legal counsel be obtained when the interest of any party to the transaction requires it."

In this case, REALTOR® A was aware that the interest of Customer C required a legal opinion as to whether Customer C could compel Client B to convey title to the property and did not intend his personal opinion to represent a "statement of law" upon which Customer C could rely. Accordingly, REALTOR® A was obligated to affirmatively recommend that Customer C consult his attorney to definitively establish the legal rights in question.

Having failed to make such a recommendation, REALTOR® A was in violation of Article 13.



#### REALTORS® Association Of Indian River County, Inc. MLS Statistics

Statistics developed by the REALTORS® Association of Indian River County through its Multiple Listing Service and in conjunction with Florida REALTORS® reflect the following for May 2018/2019. The Residential closed sales of single-family detached homes totaled 356 units for May 2019. This compares to a total of 338 units in May 2018. The median price of single-family detached homes sold by members of the REALTORS® Association of Indian River County MLS for May 2019 was \$261,500. This compares to a median price of \$239,768 for May 2018. Current active inventory of residential single-family detached homes total 1,501 for May 2019. This compares to the active inventory of 1,467 for May 2018.

The Residential closed sales of condominium homes totaled 96 units for May 2019. This compares to a total of 91 units in May 2018. The median price of condominium homes sold by members of the REALTORS® Association of Indian River County MLS for May 2019 was \$204,000. This compares to a median price of \$140,000 for May 2018. Current active inventory of condominium homes total 517 for May 2019. This compares to the active inventory of 407 for May 2018.

Report Prepared on June 20, 2019



## Government Affairs Update

### Gov. DeSantis Signs Several Important Bills

Florida Gov. Ron DeSantis' signed several bills into law last month, moves applauded by Florida Realtors®:

**HB 447** – open and expired permits, eff. 10/1/19

**HB 409** – online remote notaries, eff. 1/1/20

**HB 7065** – AOB insurance reform, eff. 7/1/19

**HB 447** allows local governments to close a permit six years after issuance, as long as no apparent safety hazards exist. It also prevents local governments from penalizing property owners for an open permit applied for by a previous owner.

"Open and expired permits bring uncertainty to real estate transactions and can delay the closing," says FR President Eric Sain. "That's why we applaud... this legislation."

Many states allow the use of online remote notaries, making closings easier, faster & more convenient for distant parties. Thanks to **HB 409**, Florida joins that group of states.

In addition to authorizing the use of online remote notaries, HB 409 also contains measures that protect the integrity and security of documents being notarized.

After repeated legislative battles regarding Assignment of Benefits (AOB) in recent years, Gov. DeSantis also signed a bill that establishes important reforms to the AOB process.

**HB 7065** reforms one-way attorney fees, which is a primary incentive behind AOB abuse. Under the new law, attorney fees are governed by a formula that looks at the difference between a pre-trial settlement offer and final judgement. Depending on the difference between these two figures, the insurer, the assignee or neither could be entitled to recover attorney fees.

"The abuse and cost-drivers associated with AOB have been a growing problem that directly impacts the ability of people to maintain the American dream of homeownership," said Sain. "We now have meaningful reform in place to help curb rising insurance premiums while preserving the benefits and intent of the AOB process."

### VA Changes Appraisal Process

To ensure that veterans don't have to pay for an appraisal if they end up not qualifying for a VA loan, the Dept of Veterans Affairs is now requiring that the certificate of eligibility be in "Active or Pending" status when ordering an appraisal.

### Flood Insurance Gets Another Extension

The National Flood Insurance Program (NFIP) that millions of people rely on has gotten another temporary extension, as members of Congress renew efforts to work out a long-term proposal. The NFIP extension through the end of September was tucked into a \$19 billion disaster aid package.

House and Senate leaders from both parties have expressed optimism about the long-term talks. House Minority Whip Steve Scalise said he believes a five-year agreement can be hashed out in the coming months before the program faces its next deadline on September 30<sup>th</sup>.

It's the 12th NFIP extension in 12 years.

### Lenders Must Accept Private Flood Ins. after July 1

The threat to home closings during a National Flood Insurance Program (NFIP) shutdown may be muted or nonexistent should Congress fail to extend the program in the future. After July 1, a federal law forces mortgage lenders to accept private coverage if it satisfies criteria outlined in the Biggert-Waters Flood Insurance Reform Act of 2012.

The rule, which takes effect July 1, 2019:

- Implements the Biggert-Waters Act requirement that regulated lending institutions accept private flood insurance policies that satisfy criteria specified in the Act
- Allows institutions to rely on an insurer's written assurances in a private flood insurance policy stating the criteria are met
- Clarifies that institutions may, under certain conditions, accept private flood insurance policies that do not meet the Biggert-Waters Act criteria
- Allows institutions to accept certain flood coverage plans provided by mutual aid societies, subject to agency approval

Private flood insurance could be offered as a stand-alone policy or as an endorsement attached to a full property insurance policy. Lenders won't have to verify that a flood policy or endorsement is acceptable, providing it includes the following endorsement: "This policy meets the definition of private flood insurance contained in 42 U.S.C. 4012a(b)(7) and the corresponding regulation."

However, the law also allows a lender to do its own due diligence if it prefers not to rely on the statement.





*For more photos from the June GMM, please follow us on Facebook!*



## MeLS Corner July 2019 RAIRC Multiple Listing Service

[Access Matrix](http://rairc.mlsmatrix.com)  
<http://rairc.mlsmatrix.com>

**Technical Support - AnswerLink call 888-825-5472**  
**Realist and Matrix training tutorials are available under**  
**Help "Matrix is Compatible with Windows 10"**  
Data Input Sheets are found under Forms on Home Page.  
CSS questions contact 1-866-744-3883  
Realist questions email: [Support@Realist.com](mailto:Support@Realist.com) with details  
concerning your issue with the tax program.

### MLS Computer Matrix Training Monday, July 8, 2019

For the Matrix Training and Realist Manual go to the Help tab in Matrix. **Matrix 360 version platform training**

**"Basic" – 10 AM - Noon** – Customized public records solution that is integrated with web-based MLS providing a direct link from the listing records. Realist allows users full access to valuable data, such as ownership, property characteristics, assessment, taxes and exemptions, sales comparable, mortgages, foreclosures, and more. Realist data information is easily exported for contact management applications, farming lists and mailing lists. Recently added to Vacant Land property type "View" and Commercial Zoning Codes fields to input format.

**"Stats" – 1:30-3:30 PM** – Setting up integrated and automatic statistical reports and report display builder. Stats preset and customize from the Matrix navigation menu, hover the Stats tab and select any of the property types. You can save this statistic for quick access on the Home Page Stats Widget.

**"Agent Webpage"** - Web presence by adding listings, text, images/videos to your own personally branded webpage. Set up your own professional webpage that's integrated with IDX search functionally and hosted on the Matrix web server. Set up Webpage Title to appear in the browser tab. Add a Title that will appear above the content on your Website's Welcome Page

#### **"Listing Photo/Image Size in MLS"**

When inputting photos/images into the MLS for a listing the size can be 800x600, an increase from the standard 640x480. This allows you to use JPG format 1080 size photos rather than the substandard offer "high resolution."

**"Unlicensed Office Staff / Personal Assistant Application"**  
Unlicensed assistants may be assigned a login to access the MLS. This login will only be available to assist Designated Broker and approved Agents. The fee for the login is \$48 per MLS billing. Proration may apply. Contact the Association for the application form in order to activate set up. All requests must be approved by the Designated Broker.

#### **"Teams" Brokerage MLS Set up"**

Teams Members are able to switch to work under the Head Team Leader when a Brokerage MLS set up function is created. The team member will have access to everything of the Team Leader, saved searches, contacts, my listing queries, email history. Any data accessible to the Team Leader will also be accessible to the team member when they switch to work as them. There is no difference if they Work on Behalf or Impersonate option is used. Access is the same for both. **Contact the Association for the form "The Brokerage MLS Teams Set-up Application"** Fill out the information with Designated Brokers signature and return to the Association to set up the team. **Note on the Subject line MLS "Team" or MLS "Team" Deletion. More description of the feature available in News and Alerts tab in Matrix.**

#### **"CoreLogic "TRESTLE" Management program for IDX and VOW RETS Feeds"**

To set up an IDX RETS or VOW feed the IDX provider/vendor needs to contact CoreLogic "Trestle" directly for the RETS program agreement. The setup fee is \$200 and annual fee is \$100. Billing is prepared by Trestle. Real Estate brokers will use "Trestle" to receive listing data feeds from participating multiple listing organizations and that clients will use Trestle to manage their RAIRC IDX and VOW RETS data feeds. The program called *"Trestle Defender"* will be used for monitoring and reporting to protect multiple listing data information from scrapers and fraudulent third parties to keep your data in the right hands. Sharing of the unique login of each set up is prohibited. Any questions **Visit [TrestleSupport@CoreLogic.com](mailto:TrestleSupport@CoreLogic.com) for Trestle contract go to <https://trestle.corelogic.com> for provider to register.**

#### **"Reporting NON-MLS Property as Sold Comps"**

A \$30 fee for listing entry by Association staff applies to and includes Non-MLS property when entered and reported as sold in the MLS for **comparable purposes when there is no listing agreement.** A sold property will be allowed to be entered when sold by an MLS Participant firm when the criteria is met and documentation is provided by mailing to RAIRC MLS Staff for entry into the MLS. Contact MLS for instructions and form. Reported sold properties must have compensation to be reported in the MLS.

#### **"Capital Contribution and Application Fee"**

Capital Contribution and the Application Fee fields are required to be inputted on all property types. Contact the Association Management of the property to determine if there are any capital contribution fees required.



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## FOR THE REALTORS® ANNUAL HABITAT AUCTION ON **JULY 18, 2019**

HERE ARE SOME EXAMPLES OF PAST AUCTION ITEMS DONATED:

- DINNER AT COSTA D' ESTE BEACH RESORT
- MARTINI GIFT BASKET
- \$625 MONEY BAG
- 3 DAY/ 2 NIGHT STAY AT HYATT REGENCY COCONUT RESORT & SPA
- ROUND OF GOLF FOR 4 WITH CARTS

IF YOU HAVE ANYTHING YOU WOULD BE WILLING TO DONATE, OR KNOW OF SOMEONE YOU CAN ASK (YOUR BEAUTICIAN, YOUR FAVORITE RESTAURANT, A LOCAL JEWELER, ETC.) PLEASE COORDINATE BY CONTACTING:

**ASHLEY OSTEEN AT THE RAIRC OFFICE: (772) 567-3510 OR**  
[EDUCATION@RAIRC.COM](mailto:EDUCATION@RAIRC.COM)

**IN ORDER FOR THE DONATION ITEM TO BE INCLUDED IN THE AUCTION,  
THE ITEM MUST BE SUBMITTED TO THE ASSOCIATION NO LATER THAN  
MONDAY, JULY 15, 2019 AT 12:00 NOON.**

**WE RAISED OVER \$10,500 AT THE 2018 AUCTION.  
JOIN US IN MAKING THIS YEAR'S AUCTION EVEN MORE SUCCESSFUL!**

**Thank you for your continued support of  
Indian River Habitat for Humanity!**





## Spotlight on Education

To register for a course held at our Association, visit [www.RAIRC.com](http://www.RAIRC.com) or call 567-3510.

### REGISTRATION:

We appreciate your cooperation in your timely arrival as the course will begin promptly as scheduled. Due to DBPR requirements, Registration Sign-In will begin **30 minutes PRIOR to the start of ALL scheduled courses.**

### REGISTRY DEADLINE:

**\*2 Calendar Days PRIOR to the scheduled course or event, by (Midnight) 11:59 PM.**

Anyone registered after the deadline will be considered a LATE registry and will be REQUIRED to pay FULL PRICE prior to attending the course or event.

### REGISTRATION CONFIRMATION:

Anyone who registers for a course using the website, [www.RAIRC.com](http://www.RAIRC.com), will receive a registration confirmation number. **All students registered for an RAIRC CEU course or event will receive email confirmation 2 days prior to the scheduled course. If you have not received a confirmation email by this time, contact the Association to confirm you're registered.** If you register after this time, you will not receive an email confirmation. If you are not on the registration roster the day of class, you will be required to pay a Late Registry fee (see below for fee information).

### PRICING FOR CE COURSES & GMM:

#### **RAIRC REALTOR® MEMBERS**

Pre-Registration - FREE

Late Registration - \$5 per CE hour

#### **AFFILIATE MEMBERS & \*FL REALTORS®**

Pre-Registration - \$10 per CE hour

Late Registration - \$15 per CE hour

#### **\*NON-MEMBERS**

Pre-Registration - \$20 per CE hour

Late Registration - \$25 per CE hour

**\*Payment MUST be received prior to RSVP**

**\*NO REFUNDS for cancellation / No-Show**

### NO SHOWS:

Anyone registered for a course or event that is a *NO SHOW* or fails to cancel his/her registration PRIOR to the registration deadline will be billed **\$10.00.**

### CANCELLATIONS:

Cancellations must be called into the Association office or emailed to [education@rairc.com](mailto:education@rairc.com) PRIOR to the registration deadline or it will be considered late & a **\$10.00** Fee will be assessed.



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# July 2019



Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2 <i>Habitat 8:30AM</i>	3	4 <i>happy 4<sup>th</sup> of July</i> RAIRC Closed	5	6
7	8 <b>MLS Training:</b> Basic 10AM - 12PM Stats/Agent Webpg 1:30PM - 3:30PM	9 <b>So, I've Got My License, Now What?</b> 9 - 5PM	10 <b>So, I've Got My License, Now What?</b> 9 - 5PM	11 <b>Technology Toolbox</b> 1 - 5PM	12 <i>GAC 8:30AM</i>  IFREC 6-10PM	13  IFREC 8-5PM
14  IFREC 8-5PM	15 <i>MLS Committee</i> 3:30PM	16 <i>BOD 9AM</i> <i>Grievance 4PM</i>	17	18 <b>Annual Habitat Auction 5-7PM</b>	19  IFREC 6-10PM	20  IFREC 8-5PM
21  IFREC 8-5PM	22	23	24	25 <b>Beyond the Velvet Rope 1- 4PM</b>	26  IFREC 6-10PM	27  IFREC 8-5PM
28  IFREC 8-5PM	29	30 <i>Budget Committee</i> 9AM  IFREC 6-9PM	31			



# August 2019



Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2 GAC 8:30AM	3
4	5 <b>MLS Training:</b> Realist 10AM - 12PM Advanced / CMA 1:30PM - 3:30PM	6 <b>Service Drive Prop. Mgmt 9AM - 12PM</b> <b>Generation-ize Comm. 1 - 4PM</b>	7	8	9  IFREC 6-10PM	10  IFREC 8-5PM
11  IFREC 8-5PM	12	13  <i>Affiliate Council</i> 9AM	14	15  <b>GMM 12:15PM</b>	16  IFREC 6-10PM	17  IFREC 8-5PM
18  IFREC 8-5PM	19	20  IFREC 6-9PM <i>FR Convention</i> -----	21  -----	22 <b>Successful Contracts 9AM - 12PM</b> <b>Prep. &amp; Navigate a Listing 1 - 5PM</b>  -----	23  ----->	24
25	26  <i>MLS Committee</i> 3:30PM	27  <i>BOD 9AM</i> <i>Grievance 4PM</i>	28	29  <b>Orientation</b> 8:45AM - 4PM	30	31