

AUGUST 2022



# AREA

ASSOCIATED REALTY OF THE AMERICAS



# AREA

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*"All the news that fits."*

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A R E A M E R I C A S . C O M

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*Cleveland*  
**ROCKS**



My team and I are here to lend a hand with your client's pre-approval, closing, and everything in-between. Let's get connected!



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# Spotlight

## 2022 AREA Retreat

WITH COMMENTS BY DEBORAH AND JEANNE

*Dear Fellow AREA Members:*

*Since I was unable to attend, I have asked Jeanne Radsick to write this month's opening and share with us her thoughts on last month's AREA Retreat in Cleveland.*

*Deborah*

"I have always believed AREA to be something very special, but how to put that into words was not quite so easy. Then, there was Cleveland and our Retreat in that lovely city; and that said it all so much better than I possibly can. First, Cleveland, itself, is such a beautiful and refreshing city. A time capsule of early America during the rise of the industrial revolution. A walk around the city is full of wonderous visions, regardless of which way one turns. Tall buildings, wide streets, magnificent monuments, three hugely impressive stadiums so close by that one can almost reach out and touch them from anywhere, museums, great restaurants, a beautiful lake front and dock, and, oh my goodness very few people, but all so kind and polite. What a wonderful community we found it to be.

It began Saturday at the Seth Task's which set the tone for what was to be, like all of AREA's predecessors, a very special retreat. There, we were hosted to a splendid

barbecue at their lovely residence in a beautiful section of that wonderful community. Sunday's registration and cocktail reception was followed by special dinner cruise on the Goodtime III, where we enjoyed dinner, music, dancing and great scenery on that historic vessel. Our meeting area was very nice, the breakfasts and lunches, superb; as was the final Awards Dinner. Mixed in between was a paired dinner engagement at some of Cleveland's finest restaurants.

But, prior to that we had enjoyed an afternoon at the Rock and Roll Hall of Fame where two special awards were presented by their Director of Event Sales to Leil Koch and, in absentia, Jay West.



Above: Darry Baskin, Leslie and Brian, Jim and Pat Ohmberger, Gary Nelson Top Left to Right.

Next line: Ed Eakin and George Harvey. Jr. are part of the approximate 80 guests who attended a sumptuous Barbecue courtesy of Leslie and Seth Task on Saturday.



Left: The Reggish's, Leil, The Ohmberger's set sail.



NAR President Leslie Rouda Smith delivers the Keynote Address along with 2022 NAR Treasurer Nancy Lane who also spoke.

IF YOU WOULD LIKE TO  
SHARE YOUR PHOTOS  
OF THE RETREAT  
PLEASE CLICK HERE

We had lost three speakers and a few others including Deborah (family), mostly to airline issues, and, in Suzanne's case, the dreaded covid, of which, I am pleased to report, she is now fully recovered. But, not a hitch in the program could be noticed, as the team, led by Seth, simply and seamlessly, made it work. The presentations were thoughtful, engaging and very interesting. The Awards dinner was also so special as Leslie gave an off the cuff speech, Carl presented Brian with an award as First Dude, (a bottle of cold beer) and then gave out awards to Members of the Year plus a special award to Fiona and Colin Theseira for the splendid job they did in hosting our dinner cruise in San Diego last November. I was to pass the baton to Deborah, but alas, that happened virtually. Lastly, I am so proud to be a part of this group because that means I am a part of you and there is no better place to be in our industry.

Respectfully Submitted  
Jeanne Radsick

Thank you, Jeanne. Amen! And really looking forward to Nashville next July.  
Warm regards, Deborah



Left: Michael Detling presented the award for his life-long work on behalf of the care and preservation of Rock to Leil Koch, Carl Bosse offers congratulations!



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# HERE'S WHAT'S HAPPENING

by George



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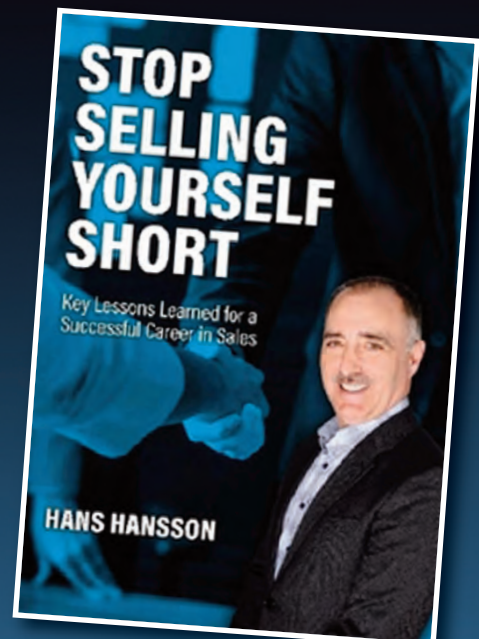
1. The FTC announced on August 1st that it is fining Open-door Labs, Inc. for deceptive trade practices.
2. The homeownership rate for white Americans is 72%, while it is just 43% for black Americans.
3. Lawrence Yun, the chief economist for the National Association of REALTORS® said recently that sellers are starting to lower their listing prices from all-time highs, but they are not likely to return to pre-pandemic prices.
4. Fewer Americans are buying cars right now. The biggest reason given was rising gas prices.
5. Mortgages applications are down 20% from one year ago.
6. Pending home sales have dropped 14% from one year ago.
7. Institutional buyers accounted for 13% of U.S. residential sales in 2021.
8. Just 1% of voters in a recent NY Times/Siena College poll named climate change as the most important issue facing the country.
9. The dollar is up 10% this year and is now at a 20-year high. Often called the world's reserve currency, it typically climbs during times of global turmoil.
10. REMAX representatives announced the company had laid off 17% of its employees.

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# At CrossCountry Mortgage, we've been helping people get home since the very beginning.

On an icy, blustery winter night in our first year, our CEO and a colleague were headed to a meeting with a hopeful entrepreneur in search of a property loan. On the way, they spotted an elderly couple whose car had swerved off the road and was stuck in the snow.

Even though they were in their suits and dress shoes, they stopped to help. Their appointment was important, but this was more important. Together, they pushed the car out of the snowbank, returning the couple to the safety and comfort of their

home. Then they proceeded to the meeting to provide support and service to a new customer, who remains a successful entrepreneur to this day.

Helping the couple get safely home and the customer achieve his dreams set the foundation for our company. By caring for everyone we encounter like family, we're able to truly serve our communities with kindness and forge lifelong relationships with people like you.

## Our Vision — Then and Now

CrossCountry Mortgage began solely as a mortgage broker in Cleveland, Ohio in 2003. Our President and CEO Ronald J. Leonhardt, Jr. had the vision to become a nationwide full-service lender that could provide more to customers — match them up with the perfect mortgage to suit their needs, provide knowledge and support every step of the way, and make their homeownership dreams possible and affordable.

Through superior customer service and a full range of loan products and programs, we've been able to achieve that vision and build upon it by helping more people each year buy homes from coast to coast. We're continuing to expand our nationwide footprint, and we're not stopping any time soon.

Today, we have headquarters in Brecksville, Ohio and branch offices across the country. We have been a Freddie Mac, Fannie Mae and Ginnie Mae Approved Seller/Servicer since 2012 and have greatly expanded our mortgage-based solutions into a wide portfolio of home purchase, refinance, and home equity products. We are licensed in all 50 states and have earned a number of awards and accolades along the way:

- Smart Culture Award, Smart Business: 2022
- Best Workplace, NorthCoast 99: 2021 (5 times since 2016)
- Inc. 5000 List of America's Fastest Growing Companies: 2021 (8 times since 2012)
- Top Workplaces, The Plain Dealer & Cleveland.com: 2021 (5th consecutive year)

Our team is dedicated to making the mortgage process easy, stress-free and rewarding. Our culture is based on honesty, humility, integrity, and service — whether you're stuck in the snow on a cold winter night or seeking to achieve the American dream of homeownership.

### Our Mission and Goal

Our mission is simple: to provide you with the best possible advice and benefit to your financial needs while facilitating a straightforward, transparent mortgage process for buyers, sellers and realtors.

Our goal is to be recognized as the leading and most reputable mortgage company in the nation. We begin that process by earning your trust through knowledge and communication. You are our first priority and we pride ourselves on developing rewarding, long-term customer relationships. We can close your housing loan quickly and help you save money because we empower our loan officers with advanced mortgage technology that enhances their customer service and industry expertise.

### Experience the CrossCountry Mortgage Difference

Navigating the mortgage loan process is exciting and easy with the right home financing partner. When you work with us, you'll collaborate closely with a licensed professional who is crazy good at making sure you receive a competitive rate and an exceptionally fast and simple housing loan experience.

When it's all said and done, we strive to be your mortgage lender of choice for years to come, wherever life takes you. Our loan officers, branch managers and support staff are always available to assist you from application to closing and beyond. Anytime you need a property loan, or even if you just need a helping hand out of a snowbank, we'll be there for you.



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## THE GIFT OF GLAAB

# At Home in the Baja

The Baja Peninsula is a mountainous land mass 1,000 miles long. On the Western side of the peninsula is the Pacific Ocean with the Gulf of Mexico/Sea of Cortes on the Eastern side. It is composed of two states, Baja California and Baja California Sur.

### **Baja Norte:**

Best known for its award-winning wines produced in the Valley of Guadalupe. As well for its mammoth fish market and International Port which is the fastest growing in Mexico providing a link with Asia.

### **Baja California Sur:**

Tourism is the name of the game in this state. I will describe some of the activities in the four major markets starting with the most Northern.

#### **Loreto:**

It is increasing in popularity both as a place to visit and homes for foreigners and Mexican nationals coming over from the Mainland. It was the capital of the Province of the Californians until the capital became Monterey, California.

#### **San Jose del Cabo:**

When I arrived in Mexico in 1991, it was changing from a sleepy little fishing village and beckoning as mecca for tourists. It is the Municipal seat of Los Cabos. (The two capes, San Jose del Cabo, and Cabo San Lucas.) It is also the site of the international airport.

The four-lane toll free highway between San Jose and Cabo has become known as the "corridor." Wall to wall hotel towers have filled almost all of the land available for development. It reminds me of Miami beach.

#### **Cabo San Lucas:**

It is the golf course capital of Mexico, with sixteen courses. All are designed by well known golfers including Jack Nicklaus who has designed five. He has built a home near the Quivira course. Cabo San Lucas has a large marina. It is the starting point for the Annual Bisbee Tournament known as the "richest in the world." Pedregal a community inhabited by the rich and famous boasts spectacular ocean views of the Pacific and/ or the Sea of Cortes. Speaking of the rich and famous, Danny De Niro and his partner Leonardo DiCaprio have opened the hotel Nobu and upscale restaurant.





The Virtuoso Travel Advisor Company has stated that Los Cabos has 12 “Virtuoso” resorts, above Hawaii, which has only nine in that category. What Is Virtuoso? It is the leading global network of agencies specializing in luxury and experiential travel, with more than 20,000 advisors. It partners with over 2,200 of the world’s best companies such as hotels, cruise lines, tour operators, and more and its partners rate the Best of the Best around the world.

I could write more about La Paz but will limit for now. (In the future, I would also like to write about Todos Santos a 48-mile drive from Los Cabos. It is Mexico’s Carmel. The downtown is lined with art galleries.

Several well-known artists live here a group of “behind the camera” Hollywood types and an internationally known photographer. Todos Santos is “pueblo Mágicos” --- Magical

Village" is a place with symbolism, legends, history, notable events, festivals, traditions, great food, and enjoyable shopping.

Just to say La Paz it is growing like topsy with new boutique hotels and small condominium buildings. The Island Espiritu Santos was purchased for the Mexican pel for the Ejido group. (Indigenous people) by a group of international and Mexican philanthropists A mecca for divers, kayakers and snorkeler’s it nas32 registered reptiles, 98 species of birds and 16 endemic types of flora and fauna. Of course, FISH. In the sea of Cortes there are 875 species of fish. Jacques Cousteau called the Sea, “The Aquarium for the world.

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# Cleveland, a Very Special Place for this Rock 'n Roller

BY JAY WEST



My Dear Friends in AREA,

When Carl invited me join Associated Realty of the Americas and represent Mexico, I attended my first Annual AREA Retreat in Seattle. The Journey has been amazing and the vision and mission of our unique group of REALTOR® professionals continues to serve, educate and inspire inside and outside of the AREA family. I am both humbled and honored to have shared your friendship and company for more than a dozen years, and your unselfish commitment to our industry and to REALTORS® everywhere fills me with gratitude.

Los Cabos has been my spiritual home since 1993, a time when we had a few telephones and a small but growing fleet of sport fishing boats. Long before it became Mexico's leading luxury destination. And, I want to honor two of my teachers and mentors who were there before me, Linda Neil and John Glaab. Two friends who have raised the bar of professionalism throughout Mexico and have shared their commitment to our Code of Ethics, and also for bringing meaningful change in AMPI, for Mexican state and national licensing, and for doing business in Mexico. Thousands of REALTORS® and international real estate professionals have benefitted from their experience through education and professional communications. I am grateful to be included in their number.

For the past two years, I have looked forward to joining you all in Cleveland. Business responsibilities and Teena's 70th Birthday celebration with family caught up with us this year. As some of you know, I built an independent "free form" 100,000 watt FM radio station (live in stereo 24/7, 365 days a year, with no "play lists" and great communicators). We were dedicated to the music, concerns and sensibilities of the young adults of the 1970's in my University town of Eugene, Oregon. We were honored by the radio and music industries for our efforts as a ground-breaking radio station.

So, Cleveland has a very special place in this aging rock 'n rollers heart. Think WMMS in Cleveland, KSAN in San Francisco, WBCN in Boston, and others as our free-form brothers and sisters in the 70's. We like to think we helped bring change to America.

I want to thank you for the special service award, and to also congratulate Leil Koch and all who were recognized for your service to AREA. And also Carl, Suzanne and Seth and all our steadfast members who bring us together year after year!

See you in Nashville!



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## Speaking of Cleveland – It Rocks! And So Does AREA!

BY JENNIFER WAUHOB

As a first-time attendee to this retreat, I'll admit I wasn't sure what to expect. I've attended plenty of conferences and governance meetings in my day, but a 2-day retreat just to network and learn from REALTORS® from all over the country? This was a first for me. It can always be a little intimidating venturing into a new environment for the first time (proud introvert here), especially when the group is filled with so many "somebodies" in our industry and you're the new kid. I had only met a few of the members in person before so going so I had my hesitations, but boy am I glad that I made it to Cleveland.

Let's face it, it's hard to really get to know people on Zoom. Meeting the other AREA members in person for the first time was great. Everyone was friendly, welcoming, and last but not least, fun. The dinner cruise on the first night was a great way to sit, chat and get to know new people. And I'm sure the DJ was relieved he was finally able to fill up the dance floor. The sessions were full of great

info, but my favorite part by far was learning something unique about each and every AREA member. We heard about huge accomplishments, scandals, celebrity connections, and weird personal preferences (looking at you Hagan Stone!). It made me realize what a truly great group of people I was getting to spend time with. I loved venturing out all-over downtown Cleveland for dinner and the chance to swap stories. And of course, the best networking is always done at the hotel bar.

Speaking of Cleveland, it rocks! Our host Seth did a fabulous job of coordinating activities so we could see first-hand what a great city it really is. Clean, great food, beautiful lake views and good weather. It was my first time to visit the city and I'll definitely be back!

To sum it all up, I'm honored to be a member of this group and immensely enjoyed our time together. I'm already looking forward to next year's event!



This is a place to share your thoughts and ideas. Please feel free to send a commentary to THE FORUM to Carl at [carl@areamericas.com](mailto:carl@areamericas.com) to be published exactly as received.

# Planning in Hilton Head Regarding Short Term Rentals

Dear Fellow AREA Members:

After the very wonderful discussion regarding issues with Short-Term rentals that Darryl Baskin and Bridgett Bobbich-Well gave at our recent Retreat, I wanted to pass this “primer” along that you might find helpful during your own community discussions. By the way, I strongly agree with Jennifer Wauhob about Cleveland being such a special place and the overall event. A very special thanks to Seth and his lovely wife for an over-the-top party Saturday in such a splendid setting as well. And a special thanks to all who played a role in organizing and carrying out the Retreat, itself. The words refreshing and exhilarating come to mind.

Best from Gail and myself,  
Andy



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## Hilton Head Public Planning Committee

*Short-Term Rental Initiative Update on Ordinance Implementation, Selection of a Third-Party Vendor & Update on Issues for Further Review*

**Update on Ordinance Implementation:** Staff is executing the tasks required to implement the Short-Term Rental Ordinance. The tasks for this summer include:

- Securing a contract with a third-party vendor for short-term rental related services.
- Developing application materials and a Good Neighbor brochure.
- Creating and implementing a Communications Plan.
- Investigating concerns about the required parking space dimensions.
- Hiring personnel.

Several property owners and managers have reported their parking spaces cannot meet the dimensions required by the Ordinance, which requires parking spaces to be nine feet wide by eighteen feet long. Staff found many short-term rental properties, particularly those that were developed decades ago, with one or more parking spaces that do not meet the required dimensions but meet the other parking requirements in the Ordinance – they are located on-site, and the parking surface is improved. If directed by the Committee, staff will present a revised version of the Ordinance with the parking space dimension requirements removed at the August 31, 2022 Public Planning Committee meeting for the Committee’s review and direction.

### Selection of a Third-Party Vendor:

Staff is negotiating a contract with a third-party vendor to provide a variety of services related to short-term rentals, including verification and monitoring, permitting, and complaint collection and tracking. The selected vendor will give a presentation on their company and services during the August 31, 2022 Public Planning Committee meeting.

### Update on Issues for Further Review:

On March 24, 2022, the Committee reviewed and expressed support for the Preliminary Framework for the Examination of High Occupancy Short-Term Rentals and High Floor Area Ratio Single-Family Structures.

If the Committee agrees with the Preliminary Framework, staff will use the data provided by the third-party vendor, including the verified locations of short-term rentals and the advertised occupancies, to begin implementation of the Preliminary Framework. Staff will develop a schedule for the Preliminary Framework predicated on when the data will be available and will share the schedule with the Public Planning Committee at a future meeting.

Since the May 24, 2022, Committee meeting, staff received the following recommendations from the public for potential next steps and programs:

- Creating a Vacation Rental Advisory Committee to recommend and evaluate pilot programs and advise Town Council
- Requiring a minimum night stay.
- Limiting commercial activities and events in short-term rentals.
- Creating a noise abatement incentive program.
- Creating an incentive program for using alternative check-in days, such as Thursday, Friday, and Sunday.

Staff will further investigate these recommendations and request direction from the Public Planning Committee as the initial implementation of the Short-Term Rental Ordinance concludes.



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# LETTER *to the Editor*

I would like to tell everyone how very much I loved the retreat in Cleveland. It was so much fun to see old friends and colleagues. Each year I feel like I am coming home to my family. Seth and Leslie did such a fantastic job of putting it all together and having it all work out. It is not an easy job to put something like that together. The staff for the meals and meeting rooms were amazing and so nice and attentive to our every need. My big take-away this year was the information on "Blockchain", thanks to Ken and Elizabeth and the means to get the designation. We always need to keep up with what is happening in our business to keep us on top of our game, this was great information. Hans is always a treat and having our NAR president and Treasurer there was an honor. Thank you, Carl for putting such a fantastic group of people together, it is always a pleasure and an honor to rub shoulders with the best of the best in our industry.

Much Appreciation,  
Meri Crandall



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## On the **Lighter Side** with **Trinkie**

Featuring Tahoe's Trinkie Watson and her wit and wisdom.

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When stressed, remember this: "The storm will run out of rain."

Maya Angelou

A bachelor is a selfish, underserving guy who cheated some woman out of a divorce.

Money doesn't grow on trees because some of us would try to smoke it.

The only time people compliment you on looking young is when they think you're old.

As I watch this generation try and rewrite our history, I'm sure of one thing: It will be misspelled and have no punctuation.

"Insanity is hereditary; you get it from your children."  
American Humorist – Sam Levinson

My tolerance for idiots is extremely low these days. I used to have some immunity built up, but obviously there's a new strain out there.

I want to be 18 again and ruin my life differently.  
I have new ideas.

Hard to believe I once had a phone attached to a wall, and when it rang, I picked it up without knowing who was calling.



**AT HOME WITH  
DIVERSITY®**

## It's finally here!

RPR has launched a completely revamped website, with easier access to an array of data, tools and reports. The new RPR is cleaner, simpler, and offers users a more overall intuitive experience. It's also been reorganized to help you find your most-used features and saved items.

We hope you love it! And as you get familiar with it, we want you to know that you have access to various types of learning resources:

Want to sign up for a live class to strengthen your knowledge of the new RPR? Check out our new set of webinars.

Is an at your-own-pace, video tutorial more your speed? We've got those, too: for Residential and for Commercial.

RPR's Printable Guides are laser-focused, step-by-step walkthroughs to a specific subject. They're easy to follow and apply.

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If you have questions or need any help, reach out to our Member Support team at 877-977-7576.



# Special Sponsor Shout Out!

We are deeply grateful to **Christy Vail** for bringing us **Utah Real Estate** as a Sponsor.



**Meri Crandall** salutes **Christy** for her work in securing sponsors for AREA.

We are deeply grateful to **Alex Bikov** of Seal Beach, California for bringing us **Inland Securities Corporation** as a Sponsor.



We are deeply grateful to **Seth Task** of Cleveland, Ohio for bringing us **Cross Country Mortgage** as a Sponsor.



A BIG *Thank You*  
to our 2022 Sponsors



AREA thanks Cross Country Mortgage for its wonderful support and many gifts and services during our Retreat in Cleveland!





THE HOME INSPECTION EXPERIENCE IS EVOLVING

## How does technology create a better home buying experience?

Home inspection is undergoing a rapid shift toward technology-led features that enhance the overall experience and resulting report. It's now easier than ever for buyers to learn about the home in new ways and with new features that expand their knowledge.

The home inspection is, of course, a key component to ensuring that a buyer knows the ins and outs of the home they're considering. New technology broadens the inspection report into a living, virtual documentation of inspection findings that helps the client visualize any issues called out in the report. By providing key insights into the home's condition, the inspection report serves as a reference that's useful not only during the transaction process but while the buyer lives there.

Advanced technology can also generate a measured floor plan of the home during the inspection. An accurate floor plan helps the buyer understand room flow and size and can help them plan their move. They can also share the floor plan with

contractors to get accurate estimates for repairs, upgrades or other needs, saving time and additional trips to the home.

With technology-driven advances in home inspection, agents and buyers alike benefit by saving time, money and keeping transactions moving. Be sure you recommend a home inspector who uses the latest technology and you'll reap the benefits as well.

*Contact your local Pillar To Post Home Inspector to learn how our latest innovations can help save you time, get to closings faster and delight your clients. It's the Ultimate Home Inspection!*

Stephanie Bowling  
Director of Marketing, Pillar To Post Home Inspectors Inc.



# Member Shout Out

BY COLIN MULLANE



**Colin Mullane**  
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16 years ago I came to this country with three suitcases and a few hundred dollars in my pocket. I was already the proud father of my oldest daughter Caoimhe, and we had committed a new life here in the US. My journey is like so many other immigrants with wide eyes and filled with hope and excitement. America, you didn't disappoint. I took everything I learned in my homeland of Ireland, my education my life story, my treasured friendships and a pride for Ireland that will never leave me. America, you and your citizens embraced me, you gave me the chance to work hard and prove myself. With hard work and commitment to the American idea, you opened



doors for me, doors that just don't open in most other countries. Here I sit today, a United States Citizen, my voter registration completed reflecting on what my life might have looked like anywhere else in the world, and I just can't imagine it could have been better. There's a lot more I could say about my journey, maybe there's a book in there somewhere, but for now I just want to soak in this moment and thank everyone that made this possible and encouraged me to move

through the arduous process of becoming a citizen. Rick Harris, Ron Phipps, Elizabeth J. Mendenhall, John Smaby, who all encouraged me, checked in with me, inspired me, thank you. Kevin Sears, who

helped get this across the finish line, I can't even begin to thank you enough my friend. My incredible wife Molly, who has been with me every step of the way, I couldn't have done it without you. To my three amazing daughters, Haley Mullane, Caoimhe, and Gillian, thank you for believing in me

and encouraging me to become the very last member of our family to become a citizen! This is one of those times being last ain't so bad! I love you all. My Realtor family, every single one of you inspire me, thank you and thank you NAR for protecting the profession that has brought me to this pinnacle. My journey hasn't just begun, but I promise to be a good steward of the honor of becoming a citizen of this great nation. Thank you all. With love and appreciation.



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## Legal Update

### Here are a few of the legal issues for your thoughts

1. FTC has fined Opendoor a mere \$62,000,000 for allegedly "tricking" consumers. Opendoor disagrees with the allegations but has agreed to settle the case. Probably a smart move: The FTC is playing with Taxpayer money and Opendoor is paying with corporate \$. Remember, the government always has the cash advantage.

2. NAR lawsuits continue to slowly make their way through the courts. The DOJ has withdrawn from the 2020 settlement saying it gave too much to the real estate industry. Currently, it looks like a long road before settlement. Remember the 2020 settlement was a result of a 2005 lawsuit. "NAR is still committed to advancing & defending independent and local broker marketplaces.

3. Status of the REX: According to Inman, Rex has closed its two offices, but has not quit yet. REX is now

partnering with different single family rental companies to help find homes to purchase. The fierce battle with NAR and Zillow according to the REX president has caused them to take drastic measures. Jack Ryan of REX states he will not back down from the NAR & Zillow Suits.....It looks like there will be more to follow.

4. In July of 2021 the National Apartment Association (NAA) & 4 rental owners filed claims alleging the Center for Disease Control's (CDC) nationwide Covid-190 eviction moratorium consisted of a physical taking under the 5th Amendment's taking clause. The CDC Moratorium was struck down by the US Supreme Court on August 26, 2021. The US Court of Federal Appeals dismissed the Plaintiffs' complaint saying there was no physical taking. NAR's Legal Action has filed an appeal with the US Court of Appeals for the Federal Circuit. The result could be a landmark case. More to follow.

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