



AREA

ASSOCIATED REALTY OF THE AMERICAS

JANUARY 2023

Welcome New Members

Tribute to Pat Pipkin

SPOTLIGHT ON:
Key West

Plus

THE MARKET
BY GEORGE HARVEY, JR

COMMENTS FROM
DEBORAH

GIFT OF GLAAB
JOHN GLAAB

ON THE LIGHTER SIDE
WITH TRINKIE WATSON

DENNIS BADAGLIACCO
LEGAL UPDATE

2023 RETREAT *Information and Registration*



ASSOCIATED REALTY OF THE AMERICAS

"All the news that fits."

Our members are 110% committed to excellence in our real estate profession. Our mission encompasses: Sharing BEST Practices with our colleagues; treating all referrals with the utmost of care, honesty and integrity; and being involved in organized real estate for the betterment of our profession."

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



COMMENTS FROM DEBORAH

First, I am very sorry to report that **Wes Graham** of Clovis, New Mexico has informed us of the passing of our dear friend and colleague, **Pat Pipkin** of Santa Fe. We have been advised that a Memorial service will be held this Spring but no other details. One of most memorable Retreats in AREA history was hosted by Pat and Wes a few years back. What a wonderful time and such warm hospitality including a very special party hosted by both she and her husband, Bob, that we will never forget. I know you join with me in extending our condolences to her family. She was a kind, generous, talented and a very special person and will be sorely missed May she rest in peace.

And, now this ...

And, after a very busy holiday season it is back to work, while we prepare for our next adventure, a long-awaited visit to



Nashville during Retreat 2023. Please check out the details inside.

Some very fine articles in this month's newsletter including a "Spotlight" segment penned by **Stacy Stahl** of Key West. After reading her article, my husband and I are so looking forward to visiting that historic community. Must read.

And, thank you all for being members of AREA. God bless and hope to see you very soon.

**Deborah Baisden, Virginia Beach
Chair**

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Welcome

New Members



THERESA MUELLER
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630-715-9999

With over two decades of experience, Theresa puts her educational and professional skills to work in evaluating the financial impact of buying, selling and leasing in the global marketplace. Her engineering degree from the University of Illinois and commercial real estate coursework gave her the foundation to compare real estate alternatives such as leasing, owning and other investment options. She has also expanded her expertise by teaching engineering students and real estate clients how to evaluate financial options.

As a consultant for Accenture, Theresa worked with clients, advising them on how to implement better business practices and established a strategic network of professional connections. Many of these former colleagues and clients have since reached out to Theresa for their corporate real estate needs.

Currently, she is broker/owner of Trelleum Real Estate, a real estate firm she founded in 2004, with the continuing mission of accommodating a broad range of client needs.

Theresa is a skilled negotiator and will strive to achieve stakeholder objectives. Her extensive network facilitates successful connections between buyers and sellers or landlords and tenants. Theresa excels at assisting clients with their unique real estate needs.

When not working with clients, Theresa enthusiastically volunteers in her community, chairs NICAR's Commercial Global Business Network committee, participates in book clubs, travels internationally, competes in various athletic endeavors and is a self-proclaimed foodie.



ALAN DESTEFANO
Bristol, NH
603-848-9875

Alan began his Real Estate career in 1998 and has worked in management for over 40 years. Alan founded Granite Group Realty Services in 2007 and through hard work and dedication has grown the company to two offices and 16 Real Estate Agents. Granite Groups main office located in Bristol NH with our rentals and sales division Lake Area Properties, the Plymouth office is located on Tenney Mountain Highway.

Alan is very active in the Real Estate community and his hard work and dedication is clear to his clients and customers.



SUSAN HORTON AND JOHN HORTON
Austin, TX
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512-834-1600

Susan Horton is Past President of the Austin Board of Realtors (ABOR). She has served as Director for ABOR for the past 9 years. Is currently a Texas Realtors Director and National Association of Realtors Director, RPAC Hall of Fame and TREPAC Alumni. She serves on numerous committees for both State and National Association of Realtors as well as affiliate organizations. Susan is a Broker/Trainer and office manager for John Horton Realty, with over 33 years of experience in real estate Brokerage, New Home Sales, Title, Mortgage, and Property Managements. She is a 3-time Platinum Top 50 Realtor Winner; 2015 Austin Board of Realtors. John is Broker Co-owner of JHR and will be her seconded in the group.

In Loving Memory

Dear Members of AREA:

Losing a dear friend is difficult.

On January 11, 2023 Pat Pipkin left this earth suddenly and way to early and to young. Pat was a respected leader, friend, and the best cook ever. Going to the Santa Fe opera, NAR or NMAR meetings will never be the same without here.

A Celebration of Pat's life will take place in the Spring.

You can send condolences to her family c/o her husband

Dr. Robert Pipkin 644 Canyon Road #5, Santa Fe, NM 87501.

Wes Graham

Pat Pipkin



Editor's Note: The environment, and its sustainability, is a matter of both interest and concern for all of us. This article is published for those very reasons.

Last Saturday I attended a Tahoe Fund meeting to present updates for Forest Management in our Lake Tahoe Basin. There were two main presenters and then a panel including agencies from both CA and NV and the US Forest Service. The first presentation was for Land Tender, a cloud-based planning, monitoring, and reporting tool developed by Vibrant Planet and presented by Scott Conway, co-founder, and ex US Forrester. This amazing program combines science, land management and team to determine the most vulnerable pockets for fire impact, considering all the related assets – residences, transportation routes and public venues just for starters. From an historic standpoint, there were 2M trees in the Basin; now there over 24M. Over the years, with increased population, we have suppressed natural fires, enabling an enormous increase in fuel. When a major fire happens, old growth trees succumb along with the young ones. With natural fires, the youngest ones get cleared out, leaving the mature trees to exist. The local Indian Americans living on these lands knew how to deal with this. Today we deal with much more intense fires, with warming climate, increased population, and a strong environmental stand against taking

trees down the reason. Fortunately, the environmental community is now at the table for the ongoing discussion about how to properly handle Forest Management going forward. The issue is dealing with numerous agencies, each of which has its own way of managing its stewardship...US Forest Service, CA State Lands, NV State Lands, CAL Fire, and a myriad of other agencies involved in permitting, etc. Land Tender, being able to identify the problem areas, is producing information in minutes that, up to now, has taken months and years to ascertain. Even home insurance came up in the question period, with an answer that is a subject that's starting to be addressed for residential enclaves and areas that are doing a great job of defensible space. Per Land Tender, the whole area along/adjacent the lake is not considered a hazard area, yet those owners are being treated as if they are in the middle of the forest. Most homeowners in the Basin and surrounding area has been cancelled for fire insurance, with few and expensive options for coverage. So, it's exciting to see collaboration happening between the agencies and government departments.

Lake Tahoe Basin

BY TRINKIE WATSON
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2023

AREA RETREAT

Nashville

Tennessee

JULY 16 - 18

PRE-REGISTRATION IS UNDERWAY

HOTEL RATES \$199 – MINIMUM 3 DAYS

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TO REGISTER:

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Go to MAKE PAYMENT

REGISTRATION BEGINS FEB. 6, 2023 FOR ALL NOT PRE-REGISTERED.

NOTICE WILL BE SENT BY EMAIL.

A World of Its Own

BY STACY STAHL
stahl@oceansir.com

Traveling 125 miles down the Overseas Highway, also famously known as US1, from Miami to Key West is a beautiful drive over 42 bridges spanning hundreds of islands known as the Florida Keys. The last island on this stunning drive is Key West. Closer to Havana, Cuba (90 miles) than to the closest Walmart in Florida City (128 miles), Key West thrives on its notoriety and quirky reputation.

The history of this legendary town begins when Ponce de Leon first discovered Key West in 1521 during his expedition to Florida in search of the Fountain of Youth. He named the island Cayo Hueso, which means Bone Island in Spanish, for the bleached limestone rock formation of the island. It was only later that it became known as "Key West," which sounded like Cayo Hueso to the English-speaking settlers that later appropriated the Spanish territory.

The Florida Keys and Key West officially become part of the United States on March 5, 1822, after Lt. Commander Mathew C. Perry sailed the schooner Shark to the island and planted the US flag in the ground. Old Town's main thoroughfare, Duval Street, was named after Florida's first territorial governor, William Pope Duval, who held office from 1822-1834.

Throughout the history of the Florida Keys, the deep-water port of Key West attracted pirates such as Blackbeard and Jean Lafitte. Piracy in the Caribbean became such a problem that Commodore David Porter was dispatched to end it in 1822, using Key West as a home port. Wrecking and salvage became a principal occupation of the islanders along with salt manufacturing

and turtling making Key West the richest city in the United States per capita during the mid-1800s. In 1847, the Key West Lighthouse was built on Whitehead Street to mark the island's shoreline and help end ships running aground in the shallows off the island.



OOPS –NOW A TREASURE TROVE

Leading up to the Civil War from 1845-1866, Fort Zachary Taylor was constructed as a Naval fort at the southern edge of Old Town Key West. While the State of Florida joined the Confederacy, Key West remained a Union territory because of the island's strong Naval presence. In 1846, construction began on Fort Jefferson in the Dry Tortugas, 60 miles offshore of Key West to protect the Gulf of Mexico. One of the most famous occupants of Fort Jefferson was Samuel Mudd, imprisoned on the island for his role in the assassination of Abraham Lincoln. Samuel Mudd is credited for saving many during the yellow fever epidemic of 1867 and was later pardoned for this role.





FORT JEFFERSON

Key West's link to Cuba was also established during this time as Cuban refugees of the Ten Years War took shelter in Old Town Key West opening and operating cigar factories. Several other historic Cuban-owned businesses and landmarks exist today, including the San Carlos Institute on Duval Street. Pepe's, the island's oldest restaurant, was opened in 1909 and today is still an island favorite.

With peace restored to the Union, the Industrial Revolution took hold of Key West, starting with Henry Flagler's Overseas Railway in 1912 connecting Key West to mainland Florida on 128 miles of track.



1912 TRAIN CONNECTION TO MAINLAND FLORIDA

In addition, Pan American Airlines was later founded in Old Town Key West in 1926 providing air service to Havana. With the island easier to access than ever before, it opened many outlets for tourism. However, the Great Depression in the 1930's put Key West into impoverishment.

Rehabilitation was begun by the Florida Emergency Relief Administration. Economic experts were imported to evaluate the future of Key West. Their answer was "tourism". Yet, in 1935, the Labor Day hurricane wiped out the Florida East Coast Railway and killed 500 people in Upper Maticumbe, north of Key West causing Henry Flagler's dream to come to an end. In 1937 work began to construct a highway over the former railway bed. It opened to traffic in 1938. Finally, 1942 saw the completion of the Overseas Highway and then in 1952 the passenger-auto ferry from Havana to Key West was established. In 1961 relations with Cuba were suspended and Key West

suffered yet another economic blow. The revolution in Cuba created an influx of Cubans to Key West in their desire to escape Communism. This battle continues today as many mass-migrations are still occurring with rafts arriving on the island chain after a harrowing cross of the Straits.



MIGRATION TRANSPORTATION

Key West was a sleepy town throughout the 70's. The military came and left and came back. The great shrimping industry began to decline and sought other coastal areas to base their operations. Writers, painters, and several artists were imported to stimulate the tourist trade again.

Over the years, many famous authors and artists did make Key West home or at least a "second home" In 1928, Ernest Hemingway and his second wife Pauline first visited. They spent most of the 1930s in a home on Whitehead Street that you can still visit today. Playwright Tennessee Williams became a regular visitor starting in 1941 and is where he wrote the first draft of A Streetcar Named Desire. President Harry S. Truman began making regular visits to Old Town Key West in 1946 during his presidency, eventually transforming the Naval station's command headquarters into an official Little White House. Robert Frost, Elizabeth Bishop, Ralph Ellison, Philip Burton, James Herlihy, Phil Caputo, and pin-up model Bettie Page (wow!) were among the more well-known residents during these years.

Throughout the 1970s and 1980s, Key West came into its own as an offbeat destination for dreamers who wanted to live by their own rules. Jimmy Buffett arrived in 1971 and the island has been associated with his famous song

SPOTLIGHT: KEY WEST, FLORIDA

Margaritaville ever since. Today, visitors can dine at his namesake restaurant on Duval Street and stay in a Margaritaville hotel, too.

In 1982, when United States Border Patrol officials put up roadblocks at the entrance to the Overseas Highway to deter drug smuggling, it resulted in major traffic congestion into the island. The City of Key West responded by briefly declaring its independence and seceding from the United States, calling itself the Conch Republic for the first time. This nickname has stuck and Conch Republic Independence celebrations are still held every April.

Eternal optimist and treasure hunter Mel Fisher dredged up a piece of Key West's history from the bottom of the ocean floor in 1985 when he discovered the 1622 wreck of the Spanish galleon Atocha. From Fisher's exciting life, his mantra of "Today's the Day" is a well-known charge for those to realize that their dreams can come true, like the salvage and wrecking forefathers of the island.

The 1990s through today show much growth and development in the Keys and Key West. The once sleepy Duval Street is like a big city "downtown" with bars, tee-shirt shops and tourist shops intermingled with artists galleries, fine restaurants, and exclusive designer shops. The hustle and bustle of the "good times" is back.

Key West maintains a strong connection between history and culture. This is apparent in the Victorian and Colonial architecture of conch cottages and mansions preserved throughout Old Town. In fact, the island's Old Town historic district, believed to be the largest predominantly wooden one in the entire United States,

consists of almost 3000 wooden homes as far back as the 1800s.

The building styles and cultures of the early settlers such as Bahamian shipwreck salvagers, New England Sea captains and Cuban cigar barons is evident in these structures. Some were built by the shipbuilder-carpenters of the 1800s who turned their skills in crafting sloops and schooners to land-based projects. Now known as Conch houses, they most often have two stories with wraparound verandahs and shuttered doors and windows.

Others date from the greatest building surge in Key West's early history when thousands of Cuban cigar-industry workers migrated to the island following their country's Ten Years' War. As well as constructing large factories, Cuban cigar barons routinely bought blocks of property where they put up cottages for their workers. These single-story cigarmakers' cottages are sometimes called shotgun houses and most have a side hall with three rooms, one behind the other. Why the name? Because if someone fired a shot through the front door, the bullet would emerge cleanly out the back door.

In the last quarter of the 19th century, cigarmaking and sea-based industries made Key West the richest city in Florida. The prevailing Queen Anne architecture reflected this wealth with its rambling elegance, towers and turrets, balconies, and porches. Rich exterior trim and decoration, like the delicate wooden gingerbread, is typical of Key West's late Victorian-era homes. This decorative cutout work, found in porch and stair banisters and brackets, reflects the interests and eras of the old island.

Today, these homes are highly desirable due to their historic value and significance and their location on the island, many at the highest point of 18 feet above sea level.

Life on the island has changed over the last 200 years but it is still widely considered to be one of the United States most treasured destinations.

Hope you enjoyed the article, Come visit. You may never wish to leave.

With love,
Stacy





THE GIFT OF GLAAB

My Brush with the Crown

BY JOHN GLAAB
john.glaab@settlement-co.com

I am fortunate to have met King Charles III when he was the Prince of Wales. During my tenure at the Lester B. Pearson College of the Pacific— a United World college, Charles became President of the UWC assigned role by his uncle Lord Mountbatten of Burma. At the inauguration event at New Mexico's UWC-USA (a United World College founded in 1982 by industrialist and philanthropist Armand Hammer), Charles flew on Dr. Hammer's 747 to Victoria, British Columbia. With him were several members of the UWC Council. A small group of us met him on the tarmac at the airport and the next day Charles attended a meeting. At that time I was a College Board of trustees, described by the late author Peter Newman as the creme

de la creme of Canada's business and academic world. At the board meeting when introductions were being made someone mentioned to me, "Oh, you are the guy who raises the money." Another event I can remember was a photo op at the Vancouver Aquarium where we were holding a fundraising event. The group was assembled in front of an exhibit of a beluga whale. Charles quipped, "Now I know why I am called the the Prince of Wales." So, he appears to have the same sense of humor as his mother. Speaking of the late Queen, this marks the end of the second Elizabethan era. She was not only an inspiration to the United Kingdom, but an inspiration and main stay of the Commonwealth of Nations.

AREA MEMBERS TAKE NOTE! HANS HANSSON AND HIS TEAM TCN IS IN SEARCH OF A WELL SITUATED, DEVELOPED LAND PARCEL IN A SPECIAL LOCATION!

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Email: DINO@STARBOARDCRE.COM
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TCN Starboard has a well heeled client who is looking for a wellness focus resort with contiguous land of at least 200 acres for development of a mixed-use regenerative community that will produce its own food, generate its own clean energy, purify, and recycle its water, and upcycle its own waste.

The suitable location will:

1. Be in a community favorable to development,
2. Have good farmland close by, accompanied a long growing season.
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 - b. ocean,
 - c. hot springs,
 - d. Surf break,
 - e. And/or other unique features that promote wellness with connections to nature, and adventure.

Price Range is \$1,000,000-\$40,000,000

Development will feature a minimum of:

1. 100 Unit Multi-Family
2. 100 Townhomes
3. 100 Custom Residential Houses



ONE OF THE KEY SPONSORS OF ASSOCIATED REALTY IS OUR GOOD FRIENDS AT AMERICAN HOME SHIELD. HERE IS A LITTLE SOMETHING ABOUT THEM YOU SHOULD KNOW!



5 Reasons You Need a Home Warranty

Wondering if you really need a home warranty? Here are five reasons why you do! An AHS home warranty offers appliance discounts and saves on repair costs.

It's always a good time to take stock of how you invest your time and money, including ways to protect your budget and prepare for the unexpected. Whether you've considered home warranty coverage before or never given it a serious thought, take the time to find out more about how such coverage can benefit you and your home. Here are five reasons why a home warranty is a good investment:

1. BUDGET PROTECTION

A home warranty can help protect your budget by covering many of a home's major systems and appliances that can be normally expensive to repair and replace. The home warranty is a one-year service agreement that covers the repair or replacement of many major home system components and appliances that

typically breakdown over time due to normal wear and tear, helping you plan for the unexpected.

2. ANTICIPATE EXPENSES

A home warranty can help you anticipate out-of-pocket costs. Instead of guessing about what system breakdowns may cost you in 2021, you'll gain a better idea of what expenses to expect, which can help you with your household budget planning.

For example, with an American Home Shield Home Warranty® you have the option of breaking the cost of your plan by monthly payments or with a one-time annual payment. When you make a service request, you'll also know in advance the amount of the Trade Service Call Fee (TSF) that is due when the contractor arrives at your home to diagnose a covered problem or perform service. With an AHS Home Warranty®, you are also able to choose the amount of the TSF when you sign up, which could provide more financial control. The higher the TSF, the lower you plan payment

is, and vice versa. In addition to helping protect your budget, a home warranty can help you predict your budget.

3. ADDED PROTECTION

A home warranty can complement standard homeowner's insurance. Unlike homeowner's insurance, a home warranty is a service contract that covers essential appliances and home system components when they break down due to normal wear and tear – items that most homeowners' insurance policies do not cover. While a home warranty is a good accompaniment to standard homeowner's insurance, it's not a substitute for it.

4. TIME MANAGEMENT

Time is money, and a home warranty can save you valuable time. Home system and appliance breakdowns always seem to happen at the worst possible times, and can leave you scrambling to find available help from a reliable contractor. Instead of frantically searching for repair assistance, if the item is covered under a home

warranty plan, you have a ready resource to call. AHS accepts service requests 24/7 by phone or online. They help connect customers with experienced, independent service contractors to repair service breakdowns.

5. VALUE ADDED SAVINGS

A home warranty can offer extra savings opportunities. For example, the AHS Appliance Discount Program extends exclusive discounted pricing to home warranty customers on quality name brand appliances, and the AHS Filter Program offers 30%-50% discounts on air conditioning and furnace filters for customers' homes. In addition, customers receive helpful home management information that can help customers run their homes more efficiently.

Home warranty coverage may cost less than you think. With AHS Home Warranties, you can even choose from customizable plans that let you select coverage options. Start now with new home warranty protection for your most valuable investment.



**American
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More Coverage. Less Exclusions.

Here's What's Happening

BY GEORGE HARVEY
george@theharveyteam.net



Ten Fun Facts Mostly About Real Estate:

1. Since 2000, the median age of a U.S. citizen has increased by 3.8 years. The two main reasons are the flat birth rate for seven plus years and the enormous number of the aging Baby Boomers.
2. On September 22nd, the unemployment rate was 3.7%. That was the lowest unemployment rate since 1969 during the Vietnam War. Today, there are almost two job openings for every unemployed person.
3. In 2021, institutional buyers made up 13.2% of residential property buyers in the U.S. About half bought a fixer-upper to resell and the other half to fix up to rent.
4. In 2021, all airlines combined handled about 393 million pieces of luggage. They misplaced (lost) about 0.4% or more, which is approximately one million suitcases.
5. According to the National Home Insurance organization, in 2021 Americans had about \$7 billion in flood damage, and only about \$2.8 billion was insured.
6. Mortgage rates have hit 7+% on the average for a thirty-year fixed rate loan.
7. Lumber future prices are down 70% since March of this year.
8. Land now accounts for 47% of U.S. home values. In 1960, it was less than 20% of a home's value.
9. As of October 26th, residential rent demand has fallen to its lowest point since 2009. Many have given up looking for a rental, and many have moved back in with their parents.
10. According to the Department of Agriculture, nationwide crop land reached an average of \$5,050 per acre, a 14.3% increase over 2021.



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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McAfee Residence

BY PAT OHMBERGER
pat.ohmberger@homerealestate.com

Lincoln, Nebraska 2022



25 were in attendance for the presentation which began with an historic overview of the property and its origins by Historian **Ed Zimmerman**. They included: in addition to **Christina Baker**, previous owner, and the current owner **Robert Trenchard, Jr.**, **Tami Lambie**, President of the Lincoln Association of REALTORS® and **Kyle Fisher**, Association Executive Director, **Vern Sorensen**, and **Leigh Brabec** – Managing Broker's for HOME Real Estate and both the listing and selling agents in addition to **Pat** and **Jim**.

NOMINATIONS SHOULD BE SUBMITTED TO CARL@AREAMERICAS.COM

Pre-listing Home Inspections – A Smart Strategy



Are pre-listing home inspections still a good idea? The short answer is "Yes." Shifting market conditions create real challenges and opportunities on both sides of the transaction. But in most instances homes that have had a pre-listing inspection sell for more.

It's to the seller's advantage to fully understand the home before listing, and it's also the perfect opportunity to make recommended repairs should they choose to. Homes in better condition can usually command a better price. Having a detailed understanding of their home's condition will help sellers feel confident that they're getting the best price for their home, which of course reflects well on you. And by having an up-to-date pre-listing inspection in hand to share with potential buyers, you can keep the transaction moving and get to closing faster.

A pre-listing inspection also creates buyer trust through transparency about the home's condition, avoiding surprises down the road. This information is invaluable when it comes to putting together an offer. A buyer who's confident about the home and its condition will feel more comfortable offering more money. A pre-listing inspection can help you and your clients make it a win-win all around.

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

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

Mom said: Alcohol is your enemy. Jesus said: Love your enemy. Case closed.

The work we do on ourselves becomes the gift to everyone else.

When you judge another person, you do not define them. You define yourself as someone who needs to judge others.

New Stock Market Terms: CEO – Chief Embezzlement Officer. CFO – Corporate Fraud Officer. Bull Market – A random market movement causing an investor to mistake himself for a financial genius. Bear Market – A 6 – 18- month period when the kids get no allowance, the wife gets no jewelry, and the husband gets no sex.

Sign: My boss wants me to want me to sign up for a 401K. No way I'm running that far.

Sign: Never iron a four-leaf clover. You don't want to press your luck.

The fishermen know that the sea is dangerous and the storm terrible, but they have never found these dangers sufficient reason for remaining ashore." Vincent van Gogh

As I was getting into bed, she said, "You're drunk". I said, "How do you know?" She said, "You live next door."

"Life is 10% what happens to you and 90% how you react." Charles Swindoll

ME: I'm still tired from all the CrossFit this morning."
MY CO-WORKER: It's pronounced 'croissant' and you ate 3 of them."

"Old people shouldn't eat health foods. They need all the preservatives they can get." Robert Oren

My doctor asked if anyone in my family suffered from mental illness. I said, "No, we all seem to enjoy it."

Camping: where you spend a small fortune to live like a homeless person.

People who wonder if the glass is half empty or half full miss the



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.

A "refreshed" RPR blog with articles, announcements, and news you can use.

Have a question or need quick help? The Knowledge Base area of our blog is a great resource for FAQs, popular articles, product release updates and more.

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





Legal Update

BY DENNIS BADAGLIACCO
dennisb@alterasv.net



1. NAR Insurance Program

1.1 Understanding it: NAR has chosen CHUBB Group to handle the insurance for 2023. There was only one bidder for the job. The policy is so unique there will probably only be one bidder unless the parameters are changed.

1.2 Here were the NAR Options: 1. Buy an off the shelf program as all of us have for our homes or businesses and then put add on policies to cover the needs of NAR. 2. Become self-insured. This would earmark a certain amount in NAR's budget to cover losses. 3. Use the Loss Corridor approach. This involves being 100% insured up to a certain point, \$1,000,000 in NAR's case and then adding on Extra Antitrust Excess Coverage and RPX Patent Infringement coverage.

1.3 NAR chose the Loss Corridor Option.

2. Update on NAR's Litigation

2.1 Moecri v The NAR, Realogy, HomeServices of America, RE/MAX, & Keller Williams

2.2 Burnett et al. v the NAR, Realogy, HomeServices of America, RE/MAX & Keller Williams

2.3 Top Agent Network v. NAR, CAR & SF Association of Realtors

2.4 The PLS.com, LLC v. NAR, Calif. Regional MLS, Midwest Real Estate Data, and Bright MLS---Cleora Cooperation Policy

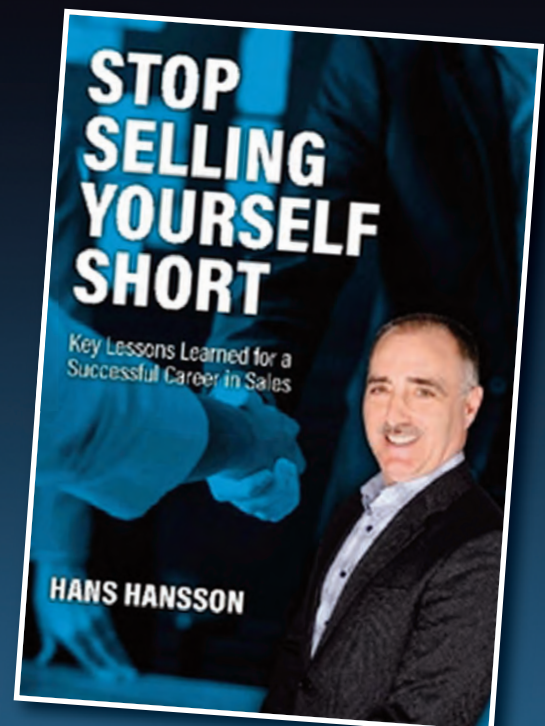
2.5 United States of America v. NAR

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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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