

ValleyVoice



New River Valley Association of REALTORS®, 125 Ponderosa Drive, Christiansburg, VA 24073

Phone: 540-381-9354 Fax: 540-381-9358 Website: www.nrvar.com

Calendar of Events

September 7 - Labor Day
Office Closed

September 10 - 10:00 a.m.
Education Committee

September 10 - 2:30 p.m.
[MLS Basics](#)

Sept. 8 & 9 - 8:00 a.m. - 5:00 p.m.
[Green](#) Designation Core Course

September 10 - 5:00 - 7:00 p.m.
"Mix & Meet" (Fiddler's Green)

September 14 - 18,
VAR Convention

September 16 - 2:00 p.m.
[MLS Contact Management](#)

September 17 - 2:30 p.m.
[MLS Basics](#)

September 21- Lem Marshall
NRVAR Office

September 22 - Lem Marshall
Galax, VA

September 23 -10:00 a.m.
[MLS CMA](#)

September 24 -10:00 a.m.
[MLS CMA](#)

September 24 - 3:00 p.m.
[MLS Basics](#)

Sept. 25 - 8:30 a.m. - 12:30 p.m.
Educ. Fair/Affiliate Tradeshow

September 28 - 2:00 p.m.
[MLS Contact Management](#)

September 29 - 1:00 p.m.
Southwest Council

September 30 - 9:00 a.m.
BOD Meeting

September 30 - 2:00 p.m.
MLS Orientation

October - TBA
[MLS Advanced CMA](#)

October 1-9:00 a.m. - 5:00 p.m.
Broker Management

October 5 - 8:30 a.m. - 5:00 p.m.
[Green](#) Residential Course

October 7 - 1:30 p.m.
Membership Committee

October 8 - 5:00 - 7:00 p.m.
"Mix & Meet"

October 14 - 8:00 a.m. - 5:00 p.m.
GRI 404, The Cyber-REALTOR

October 19 - 9:00 a.m. - 4:30 p.m.
New Member Orientation

October 19 - 9:30 a.m. - 12:30 p.m.
Ethics Course

October 19 - 1:30 - 4:30 p.m.
Fair Housing Course

ValleyVoice September 2009

Education Fair/Affiliate Tradeshow

September 25, 2009

Custom Catering, Blacksburg

8:30 a.m. - 12:30 p.m.

\$5.00 Admission

Check In/Continental Breakfast.....8:30 a.m.

First Session Roundtable Topics.....9:00 a.m.

Visit Affiliate Booths...8:30 a.m. - 12:00 noon



Concurrent Roundtable Topics – Each topic will be repeated 3 times.

- | | | |
|---|-----------------------------|--------------------------|
| ◆ Title Insurance Issues | Moderator - Leeanna Shaheen | Mid States Title of SWVA |
| ◆ Using the MLS to the MAX | Moderator - Karen Cox | Long & Foster - C'burg |
| ◆ Social Networking | Moderator - Trey McCallie | Long & Foster - B'burg |
| ◆ Lender Update: Quirks, Hurdles & Hiccups | Moderator - Brandon Nicely | Alcova Mortgage |
| ◆ Credit Repair & 203K Renovation Financing | Moderator - Stanley Norris | Prosperity Mortgage |
| ◆ Building Codes & All Related Issues | Moderator - TBA | |



Don't miss this opportunity to discuss these topics, to ask questions, to visit the Affiliate Booths and to register for a door prize. Remember to bring your business cards!

Feel free to visit the Affiliate Booths at any time during the tradeshow hours. The Education Roundtables will end at 12:00 p.m. Door Prize drawings will be held at the end.

There will be a short business meeting starting at 10:45 a.m. during the morning to present the slate of officers and directors for 2010.
(See slate on page 2 in this newsletter.) Nominations from the floor will be accepted, provided the nominee has previously agreed to serve, if elected.

We are currently accepting registration from REALTOR® Members
for the Education Fair/Affiliate Tradeshow

The Admission Fee is \$5.00. You may pay by cash or check.

Mail your admission fee to: NRVAR, 125 Ponderosa Drive, Christiansburg, VA 24073
(Make checks payable to: NRVAR)

Registration Deadline: September 22, 2009 - 5 p.m.

Call 381-9354 for more information or questions



Inside this Issue

- | | | |
|---|----------------------------------|------------------------|
| 2 2010 Slate of Officers | 6 Broker Management | 10 MLS Tips |
| 3 NAR'S Green Course Registration | 7 GRI 404 - The Cyber-REALTOR | 11 Education Calendar |
| 4 Membership/"Mix & Meet" | 8 GRI 409 - Business Development | 12 RPAC Contributions |
| 5 Lem Marshall Seminars | 9 Items of Interest | 13 Affiliate Directory |



Nominees for Board of Directors - 2010

The Nominating Committee offers the following proposed slate for election to the 2010 BOD:

President	Ward Angle
President-elect	Beth Dalton
Secretary/Treasurer	Bart Castleberry
Director 3 yr. Term	Bryan Rice
Director 3 yr. Term	Jennifer Sowers
Director 2 yr. Term	Cherie Downey
Director 1 yr. Term	Leslie Frantz
Director 1 yr. Term	Barbara Cumbee



These nominees will be formally presented at the September Education Fair/Affiliate Tradeshow on September 25th. If there are not additional nominations from the floor, the slate presented will be declared elected as specified in the bylaws. If there are additional nominations, the election of new officers and directors will take place starting on October 26th through October 28th, when the Annual Meeting will be held at the Association Office. The election will also take place at the Association Office.

In addition to the new officers and directors to be elected, previously elected to the Board of Directors and remaining on the Board:

Immediate Past President	Charles Burnette
Director	Laura McFalls

Nominating Committee: Ward Angle, Chair; Terry McCraw, Laura McFalls, Robin Pickett, and Glenda von Dameck.



National Association of REALTORS® Teams Up with Lowe's



Lowe's and NAR have teamed up to provide REALTORS® an exciting new real estate marketing tool. Under this exclusive program, Lowe's will send valuable coupons and rebate offers to your customers & clients, on your behalf, via highly customized direct mail featuring your photo and company logo. Best of all, it's absolutely FREE to REALTORS®. As an added benefit of this online real estate marketing partner program, REALTORS® can purchase gift cards, at any amount, and receive a 5% discount. For more information, visit LoweRealtorBenefits.com.

Lowe's FREE Real Estate Marketing System for REALTORS®

With the Lowe's REALTOR® Program, you'll have access to a FREE online real estate marketing system that allows you to give sellers and new homeowners coupons and rebates to use at Lowe's. Customized, high quality, professionally produced direct mail is sent on your behalf — FREE.



Association of REALTORS®
New River Valley School of Real Estate

Get Green and Get Going
with NAR's Green Designation

NAR'S Only Official Green Designation



NAR'S Green Designation CORE Course &

Residential Elective Course

Instructor: Patrice Willetts

September 8 & 9, 2009 (Core Course)

October 5, 2009 (Elective Course)

(8 hours CE & PL Approval) (8 hours CE & PL Approval Pending)

Day One Check In: 7:30 to 8:00 a.m. Class Times: 8:00 a.m. to 5:00 p.m.

NRVAR Association Board Office

Earn your Green Designation

Fantastic Registration Fee

NRV MLS Subscribers Only \$90!

Registration Fee for Non NRV MLS Subscribers
\$240

Additional Benefits

- ABR Elective
- Counts Toward RSPS Certification

Register Today!

We are expecting a large attendance & Space may be limited.

3 Day Tuition Fee for NRV MLS Subscribers Only \$90!

3 Day Tuition Fee for Non NRV MLS Subscribers \$240

For further information email: mollie@nrvar.com

Register by: Phone: 540-381-9354

Fax: 540-381-9358

Registration Forms can be found at: www.nrvar.com and on the MLS under Links - links & documents

In Order to earn NAR'S Green Designation, you must complete both the 2 day Core Course and the 1 day Elective Course.

NAME _____

OFFICE _____

ADDRESS _____

CITY STATE ZIP/POSTAL CODE _____

COUNTRY E-MAIL _____

PHONE FAX _____

NRDS ID # _____

MAKE CHECK PAYABLE TO: NRVAR or New River Valley Association of REALTORS®

- 3 Day Event REGISTRATION— \$90 (NRV MLS Subscribers)
- 2 Day Core Course REGISTRATION— \$60 (NRV MLS Subscribers)
- 1 Day Elective Course REGISTRATION— \$30 (NRV MLS Subscribers)

- 3 Day Event EVENT REGISTRATION— \$240 (Non NRV MLS Subscribers)
- 2 Day Core Course REGISTRATION— \$160 (Non NRV MLS Subscribers)
- 1 Day Elective Course REGISTRATION— \$80 (Non NRV MLS Subscribers)

CHARGE \$ _____ TO THE FOLLOWING CREDIT CARD: VISA MASTERCARD

CREDIT CARD NUMBER _____ EXPIRATION DATE _____

SIGNATURE _____ DATE _____

Cancellation/Refund Policy: Cancellation requests will be accepted at the NRVAR Office up until 5:00 p.m. on August 31, 2009. Paid tuition other than the \$20 non-refundable deposit will be refunded. NO REFUNDS WILL BE GIVEN FOR CANCELLATIONS MADE AFTER 5:00 P.M. ON 8/31/09. Requests for refund consideration due to extenuation circumstances must be received in writing by NRVAR within 15 days of the course start date. Extenuating circumstances are defined by NRVAR as: being in an accident, hospitalization, death in the family, or something of this magnitude.

Welcome

New REALTOR® Members

Christopher Crigger
Keri Gearheart
Damon Gettier
Bruce Hallgren
Aaron Hobbs
“MJ” Marianne Jarrett
Larry Williams

Valley Appraisals, LLC
Long and Foster - Blacksburg
RE/MAX 1st. - Roanoke
Advantage Realty
Long and Foster - Blacksburg
McNeil Real Estate
United Country - Blue Ridge Land & Auction

New Applications

Jennifer Lee Bondurant
Julia A. Kriss
Willie T. Green
Rodney Maynard
Karen L. Moorefield
Shannon Wright

Bondurant Realty Corporation
Mabry Cox Associates, LLC
Ballard Real Estate
Long & Foster Blacksburg
Kyle Realty
Hanna Real Estate

Member Transfers

Terrie Cohill
Adrienne Graham
K. Robin Laing
Mike McCormick Goodhart

New Office

Coldwell Banker Townside
Coldwell Banker Townside
RE/MAX 1st. Roanoke
Rice Realty & Landsales



“Mix & Meet”



(Member Social)

Appetizers & Refreshments Will be Served

Thursday, September 10th
Fiddler's Green
711 Kentwood Drive, Blacksburg
Hosted by SAS Construction
5:00 – 7:00 p.m.



Association of REALTORS®
 125 Ponderosa Drive
 Christiansburg, VA 24073
 Phone: 540-381-9354
 Fax: 540-381-9358
 Email: mollie@nrvar.com
 Website: www.nrvar.com

Lem Marshall Seminars



Lem Marshall
VAR Counsel

**Two Locations
Two Educational Opportunities**



NRVAR Office
 125 Ponderosa Drive
 Christiansburg, VA

Date: Monday - September 21, 2009 - 9:00 a.m. to 5:00 p.m.

(7 hours CE & PL Continuing Education Credit)

Registration Fee: \$ 45

Schedule

For More Information or to register for these Seminars contact:

mollie@nrvar.com
 Phone: 540-381-9354 Fax: 540-381-9358
 Website: www.nrvar.com

9:00 a.m. - 12:00 p.m. **Three Contingencies: Avoiding the Traps that Lurk**
 1:00 - 5:00 p.m. **Divorce, Death, and Bankruptcy**
Environmental Survey: Moisture Intrusion, Mold, UST and Radon

Hampton Inn, Galax
 205 Cranberry Road
 Galax, Virginia

Date: Tuesday - September 22, 2009 - 9:00 a.m. to 5:00 p.m.

(7 hours CE & PL Continuing Education Credit)



Schedule

Registration Fee: \$45

9:00 a.m. - 12:00 p.m. **Legal Update**
 1:00 - 5:00 p.m. **Fifty Ways to Lose Your License**
Environmental Survey: Moisture Intrusion, Mold, UST and Radon

NAME _____ MAKE CHECK PAYABLE TO: **NRVAR or New River Valley Association of REALTORS®**

OFFICE _____ **Full Day Event - Christiansburg:** REGISTRATION— \$45
 AM Morning Class - Christiansburg: REGISTRATION— \$20
 PM Afternoon Classes - Christiansburg: REGISTRATION—\$25

ADDRESS _____ **Full Day Event - Galax:** REGISTRATION— \$45
 AM Morning Class - Hillsville: REGISTRATION— \$20
 PM Afternoon Classes- Hillsville: REGISTRATION— \$25

CITY _____ STATE _____ ZIP/POSTAL CODE _____ CHARGE \$ _____ TO THE FOLLOWING CREDIT CARD: VISA MASTERCARD

COUNTRY _____ E-MAIL _____ CREDIT CARD NUMBER _____ EXPIRATION DATE _____

PHONE _____ FAX _____ SIGNATURE _____ DATE _____

NRDS ID # _____

Cancellation Date: 5:00 p.m. September 14, 2009
 Cancellation/Refund Policy: There will be no refunds given after the cancellation deadline of 5:00 p.m.



Association of REALTORS®

New River Valley School of Real Estate

Broker Management Course

Approved for 8 hrs Broker Management Credit.

(For Principal Brokers & Associate Brokers)

125 Ponderosa Dr., Christiansburg, VA

Phone: 540-381-9354 Fax: 540-381-9358

October 1, 9:00 - 5:00 p.m.

Instructors: Louise Baker & Linda Deemer



The Lunch Break is on your own.

12:30 - 1:30 p.m.



Included Topics

Misrepresentation & Failure to Disclose
 Virginia Agency Law
 Fair Housing & Anti-Trust Law
 Workplace Law & Office Policies
 The Independent Contractor In Real Estate

Broker Management Course Registration Form

Registration forms may also be found at www.nrvar.com through Internet Member Services and on the MLS under Links & Documents

October 1, 9:00 - 5:00 p.m. **Registration Fee: \$ 85.00**

Payment by cash, check or credit card (Visa or MasterCard)

Name: _____

Firm Name: _____

Business Phone: _____

E-mail: _____

Check enclosed (NRVAR) in the amount of \$ _____

Charge MasterCard or VISA in the amount of \$ _____

Card Holder's Name _____ Expiration Date: _____

Card Number _____

Signature _____



GRI 404: The Cyber-REALTOR®

October 14, 2009

Instructor: Keith Kreuer



Time: 8:00 am – 5:00 pm Check In: 7:30-8:00 am

Co-sponsored by: New River Valley Association of REALTORS® &
Virginia Association of REALTORS®

Focuses on how REALTORS® can take advantage of modern technology to gain an edge on the competition. Learn what hardware is needed, which software makes sense and how communication technologies can make you more effective. This is a REQUIRED course.

(PL approval for 3 hours Elective Residential Real Estate: Technology)

According to the member survey conducted in 2003 by the National Association of REALTORS®, REALTORS® with a designation earned over \$33,200 more annually than non-designees.

VAR Members: \$90.00 Early-Bird Registration (until 10/02/09) \$105.00 Regular Registration
Non-VAR Members: \$140 Early-Bird Registration (until 10/02/09) \$155 Regular Registration
GRI Plus: Members having GRI designation receive a reduced rate of \$35.00

MODULE DATE: _____ **MODULE NO.** _____ **MODULE LOCATION** _____

Name: _____ Nickname for Badge: _____

NRDS #: _____ Home Phone: _____

Firm Name: _____ Business Phone: _____

Firm Address: _____ FAX Number: _____

E-mail: _____

Non-Member Member, Va. Association of REALTORS® Primary Board: _____

Check enclosed (payable to appropriate Association) in the amount of \$_____ Charge MasterCard or VISA in the amount of \$_____

Card Holder's Name _____ Expiration Date: _____

Card Number _____

Signature _____ (Signature indicates acceptance of 2009 registration policy and authorization of any MasterCard/VISA charges noted)

NRVAR Cancellation Policy: Cancellation requests will be accepted at the NRVAR Office up until 5:00 p.m. 8 days before the scheduled module. All paid tuition other than the \$20 non-refundable, non-transferable deposit will be refunded. **NO REFUNDS WILL BE GIVEN FOR CANCELLATIONS MADE AFTER 5:00 P.M. ON THAT DAY.** Requests for refund consideration due to extenuating circumstances must be received in writing by NRVAR within 15 days of the course start date. Extenuating circumstances are defined by NRVAR as: being in an accident, hospitalized, death in the family, or something of this magnitude.

Send Registration Form to: NRVAR
125 Ponderosa Drive
Christiansburg, VA 24073

OR

Fax Registration Form to: 540-381-9358



GRI 409: Business Development

November 4, 2009

Instructor: Alan Thompson



Time: 8:00 am – 5:00 pm Check In: 7:30-8:00 am
Co-sponsored by: New River Valley Association of REALTORS® & Virginia Association of REALTORS®

Includes goal setting, business planning, working with an assistant and cultivating a positive professional image. This is a **REQUIRED** course.

(PL approval for 3 hours Elective Residential Real Estate: Business Planning)

According to the member survey conducted in 2003 by the National Association of REALTORS®, REALTORS® with a designation earned over \$33,200 more annually than non-designees.

VAR Members: \$90.00 Early-Bird Registration (until 10/23/09) \$105.00 Regular Registration
Non-VAR Members: \$140 Early-Bird Registration (until 10/23/09) \$155 Regular Registration
GRI Plus: Members having GRI designation receive a reduced rate of \$35.00

MODULE DATE: _____ **MODULE NO.** _____ **MODULE LOCATION** _____

Name: _____ Nickname for Badge: _____

NRDS #: _____ Home Phone: _____

Firm Name: _____ Business Phone: _____

Firm Address: _____ FAX Number: _____

_____ E-mail: _____

Non-Member Member, Va. Association of REALTORS® Primary Board: _____

Check enclosed (payable to appropriate Association) in the amount of \$_____ Charge MasterCard or VISA in the amount of \$_____

Card Holder's Name _____ Expiration Date: _____

Card Number _____

Signature _____ (Signature indicates acceptance of 2009 registration policy and authorization of any MasterCard/VISA charges noted)

NRVAR Cancellation Policy: Cancellation requests will be accepted at the NRVAR Office up until 5:00 p.m. 8 days before the scheduled module. All paid tuition other than the \$20 non-refundable, non-transferable deposit will be refunded. **NO REFUNDS WILL BE GIVEN FOR CANCELLATIONS MADE AFTER 5:00 P.M. ON THAT DAY.** Requests for refund consideration due to extenuating circumstances must be received in writing by NRVAR within 15 days of the course start date. Extenuating circumstances are defined by NRVAR as: being in an accident, hospitalized, death in the family, or something of this magnitude.

Send Registration Form to: NRVAR
 125 Ponderosa Drive
 Christiansburg, VA 24073

OR

Fax Registration Form to: 540-381-9358



Some closings could get a little hairy starting

July 30 thanks to Reg Z of TILA

by Ben Martin, blogmaster emeritus on July 15, 2009

VARbuzz-Virginia real estate news, views, and issues.

A senior lobbyist with NAR has advised us that lenders will find the new Truth in Lending Act requirements (outlined in Reg Z) a bit of a change over the status quo once Reg Z becomes effective. Some believe lenders' ability to service a 30-day closing window could be affected, at least while they get up to speed on the new rules.

Here's a summary of Reg Z of TILA, according to [NAR's July 6 Washington Report](#):

Lenders will be subject to new disclosure requirements for mortgage loans under the Federal Reserve Board Truth in Lending Regulation (Reg Z). The new requirements apply to loan applications filed on or after July 30, 2009. The new rules are complex and compliance will be a challenge for lenders. REALTORS® will want to learn the basics so they can advise clients of potential delays and the new procedures. Here are key highlights of the changes:

- ◆ The new requirements apply to all mortgages secured by a borrower's home, including primary and second homes and refinancings. Investor loans continue to be exempt.
- ◆ Lenders must give good faith estimates of mortgage loan costs within 3 business days after the consumer applies for a loan (early disclosure). The lender may not collect any fees before the disclosure is provided, except for a reasonable fee for obtaining a credit report.
- ◆ The closing may not take place until expiration of a 7 day waiting period after the consumer receives the early disclosure. If the annual percentage rate (APR) increases by more than 0.125 percent, the lender must provide a corrected disclosure to the borrower and wait an additional 3 business days before closing the loan.
- ◆ The APR includes not only the interest rate on the loan but certain other costs related to settlement, so it will be important for any fees that affect the APR to be as accurate as possible, as early as possible, to minimize the need for a corrected TILA disclosure.
- ◆ The consumer may modify or waive both waiting periods for a documented personal financial emergency, but must receive the disclosures no later than the time of the modification or waiver.

[Federal Reserve Board Final Rule and Staff Commentary \(Federal Register, May 19, 2009\)](#) (PDF download)

[Wells Fargo Website with Its Advice on the New TILA Requirements](#)



Home Owner's Association Disclosure Packets

REALTORS® please be reminded when you are representing sellers that live in a Home Owner's Association Development, you need to obtain a homeowner association disclosure packet. These packets are required to be given to prospective buyers. Failure to comply with this requirement can have grave consequences. Buyers may cancel a contract within three days after receiving the association disclosure packet. More importantly buyers may cancel "the contract at any time prior to settlement if the purchaser has not been notified that the association disclosure packet will not be available and the association disclosure packet is not delivered to the purchaser."

MLS Tips

Multiple Windows Open at Same Time

If you'd like to use more than one screen at a time, just press **Control N** and another screen opens. This allows viewing on one screen while searching on another.

Address – Remember when searching by address, you should leave off Street, Lane, etc. because everyone spells those differently. Just include the name of the street, or the street number and street name.

The ADMIN button provides many opportunities to customize the MLS just the way you need it.

1. **Modify Your Profile**

From this location you can add/change phone numbers, change your password, add a bio, and upload a picture.

To add a phone, click on **MANAGE CONTACT PHONES** link on the top of the page. Enter the phone number, label it, and click the **ADD** button. Then prioritize your phone numbers by adjusting to primary, secondary or other and highlight the phone you need in that area. Then click **SAVE**.

2. **Your Preferences**

Customize your search defaults to specify how particular aspects of the MLS software will work best for you. For example: You can change the sort order of information or put in your preferred County/City. Search results could be changed to automatically appear as the one-line grid or the full detail. Or, if you put in Radford as the only County/City you wish to search, those are the only listings you will see. These preferences can be changed at any time to adjust to your changing needs. **NOTE:** For preferences with check boxes, a check in the box indicates “yes,” you do want that item to apply; an unchecked box indicates “no,” you do not want that item to apply.

3. **One-line Grid**

Customize your One-line grid. It can be set up in a variety of ways. You will need to do this for each property type. The left-hand side window shows all the available fields, while on the left-hand side the selected fields are shown. You can add or remove as many as you'd like by clicking on a field and either clicking on the add or remove button. Put it in the sort order you want by entering the number in the sort field or click on the **Move** button.

Searches

There are a variety of ways to search for information: Quick, Standard, Radius, map, Open houses, Agent/Offices. When you have entered your search criteria, you can press the **Enter** key instead of having to click the **Search** button.

New Search Fields – Style and Story + Basement

Please be aware that new fields have been added to the MLS by the MLS Committee, i.e., **Detached Styles** and under **Story – Story + Basement**. Since these fields were not a part of the previous MLS set up, they will not have the full listing inventory attached to them. Agents should go back to their old listings and change them to reflect these new fields. As listings are added, and the new styles are designated or the addition of the basement is chosen, you will be able to search for these new fields. So, if you perform a **Search** and feel that you are not getting all the listings, this would be the reason why.

Agent/Office Search

Fastest way to find an agent or office - Simply go to **Searches**, click on **Agent/Office Search**. Enter the name or a portion of the name and hit the **enter** key.

Education Calendar As of 9-3-09

New River Valley School of Real Estate
125 Ponderosa Drive, Christiansburg 24073



September 8 & 9, 2009	NAR'S Green Designation Core Course	8:00 a.m. - 5:00 p.m.
September 10, 2009	MLS Basics	2:30 - 4:30 p.m.
September 16, 2009	MLS Contact Management	2:00 - 3:00 p.m.
September 17, 2009	MLS Basics	2:30 - 4:30 p.m.
September 21, 2009	Lem Marshall Seminar - Christiansburg	9:00 a.m. - 5:00 p.m.
September 22, 2009	Lem Marshall Seminar - Galax	9:00 a.m. - 5:00 p.m.
September 23, 2009	MLS CMA	10:00 a.m. - 12:00 p.m.
September 24, 2009	MLS CMA	10:00 a.m. - 12:00 p.m.
September 24, 2009	MLS Basics	3:00 - 5:00 p.m.
September 25, 2009	Educational Fair/Affiliate Trade Show	8:30 a.m. - 12:30 p.m.
September 28, 2009	MLS Contact Management	2:00 - 3:00 p.m.
October 1, 2009	Broker Management	9:00 a.m. - 5:00 p.m.
October 5, 2009	NAR'S Green Designation Elective Course	8:00 a.m. - 5:00 p.m.
October TBA	MLS Advanced CMA	9:00 a.m. - 12:00 p.m.
October 14, 2009	GRI 404, The Cyber-REALTOR	8:00 a.m. - 5:00 p.m.
October 19, 2009	New Member Orientation	9:00 a.m. - 4:30 p.m.
October 19, 2009	Ethics	9:30 a.m. - 12:30 p.m.
October 19, 2009	Fair Housing	1:30 - 4:30 p.m.
November 4, 2009	GRI 409, Business Development	8:00 a.m. - 5:00 p.m.

A current education calendar and registration forms may be found on our website at: www.nrvar.com Menu links are located on the left hand side of the website. Also you may register for some courses online at: www.nrvar.com through Internet Member Services.

Visit us on the web!
Now featuring Internet Member Services (IMS)
and Zipforms
www.nrvar.com

Deliver, Mail or Fax to:
125 Ponderosa Drive, Christiansburg, VA 24073
Phone: 540-381-9354
Fax: 540-381-9358
E-mail: ehed@realtor.com



2009 RPAC CONTRIBUTIONS

<u>Golden R \$4000+ & (President's Circle)</u>	<u>Agent Fair Share \$35+</u>	Linda DeVito	Norma Lawson	Warren Radford	Sheila Zellers
Charles Burnette	Eric Adams	David Diesel	Carol Lidgard	David Ribbe	Tracy Zikes
	Ann Adkins	Dan Dodson	Angela Lieb	Benita Rice	Gerry Zirk
	Nancy Agee	Cliff Dowdy	Bill Linkenhoker	Joan Richardson	
<u>Silver R \$1000+ NRVAR</u>	Donna Akers	Cherie Downey	Kimball Liskey	Foster Ridpath	
	Josephine Alderman	Lucy Draper	Robert Lockee	Kim Ridpath	
	Harvey Alderman	Michael Eggleston	Diana Lyons	Ray Roberts	
<u>Capital Insider \$250+</u>	Tommy Altizer	Wayne Elliott	Victoria Lytton	Carla Russell	
Beth Dalton	Spike Andrew	Barbara Evans	Russell MacDonald	Janet Sadler	
	Tonya Arnold	Melissa Farmer	Matt Macomber	Jim Sarver	
	Steve Ayers	Judy Fithian	David Mann	Jessey Schaudt	
<u>\$99 Club/Broker Fair Share</u>	James Ballard	Alma Fore	Carolyn Markle	Britni Seagle	
Ward Angle	Donald Barker	Gregory Frost	Beatrice Martin	Lori Simmers	
Louise Baker	Kenneth Belton	Catherine Fugate	Ralph Martin	Jean Simmons	
Gary Ballard	Joyce Bennett	Margaret Galecki	Jennifer Massey	Lummon Simmons	
Dennis Bane	Laura Berry	Roger Gallimore	Barbara Mayo	Angie Simpkins	
William Bondurant	Daniel Bishop	C.R. Gardner	Mike Goodhart	John Skelton	
Jeannette Boyd	Diana Blair	Bill Gearhart	Charlotte McDonald	Tara Skewes	
David Branch	Ben Bondurant	Kerry Gillispie	Dawn McGrady	Skip Slocum	
Charles Burnette	Hix Bondurant	Diane Gilmore	Rita McKinster	Christopher R. Smith	
Bart Castleberry	Al Brammer	Robert Goss	James McKnight	George Smith	
T. Bradley Cole	Reggie Britts	Darin Greear	Carl McNeil	Julie Smith	
Gene Cox	Larry Bryson	Kit Hale	Aloma Meador	Gary Snider	
Roger Cupp	Dennis Bullins	Mary Hall	Wanda Meador	Tracy Songer	
Ronald S. Davis	Scott Bunn	Pam Hall	Rhonda Melton	Desi Sowers	
Lawrence DeHart	Randall Burch	Perry Hall	Shelia Miles	Carol St. Clair	
Dee Dee Edwards	Debbie Burdette	Nicole Harless	Joan Mitchell	Anne Stevens	
David Epperley	Cindy Burnette	Ben Harris	Marc Mitchell	Tom Stover	
Leslie Frantz	Linda Carter	Jeremy Hart	Ann Moore	Betty Strauss	
Edward Gallimore	Linda Chamowitz	Connie Hedrick	Dale Moran	Karen Strickler	
Mary Ann Hanna	Charlotte Chan	Shelia Hedrick	Randy Moran	Vasso Sugas	
Carol Lavinder	Jeannie Chang	Kelly Hiatt Thomas	Patsy Morris	Irene Szczur	
Charlie Martin	Lishu Chang	Margaret Hicks	Priscilla Morris	Deborah Toney	
Edd Martin	Debra Chase	Matt Hicks	Chris Mortan	Patricia Tracy	
Trey McCallie	Tommy Clapp	Gary Higgins	Ann Muncy	Donna Travis	
Laura McFalls	Evelyn Clark	Anne Hite	Amanda Newhouse	Leona Treadway	
Phillip Morris	Vincent Clark	Bobby Hodge	Lindsay Newsom	Jason Underwood	
Nancy Page	Martha Cole	Rachel Hogan	Jerry O'Dell	Jennifer Vaughan	
Douglas Phillips	Thomas B. Cole	Sherry Hollandsworth	Katie O'Leary	Teresa Vaughan	
Robert Poff	Charles Cox	Mark Hoover	Linda Orange	Greg Vidmar	
Paula Presnell	Charles Cox	Lora Howard	Dana Orr	Judy Wagner	
Bryan Rice	Karen Cox	Amy Hudson	Hannah Overstreet	Mike Weber	
Benny Ridpath	Wanda Cox	Larry Humphrey	Marshall Overstreet	Garrett Weddle	
Larry Slusser	Jana Cranwell	Darlene Hylton	Helen J. Page	Carolyn Westmoreland	
Edward Smith	Ann Crawford	Davina Irvin	Joanne Palmer	Sam Wheeling	
Mary Snow	Daniel Crawford	William Isenhour	Ricky Palmer	Stella Wheeling	
Jeanne Stosser	Steven Crawford	Robert James	Johnny Payne	Jim Whetzel	
Terry Thompson	Renee Crockett	Mitch Jearls	David Phillips	Tina Whetzel	
Trula Tuck	Barbara Cumbee	Eric Johnson	Vickie Phillips	John Wilburn	
J. Wayne Vaughan	Clark Cunningham	Rachel Johnson	Regina Piland	Nina Wilburn	
Glenda von Dameck	Dari Cupp	Mike Jonston	Michael Poldiak	Gerald Williams	
James Wagoner	Tami Cupp	Joseph Jones	Jeffrey Price	Marie Williams	
Marjorie Willis	Don Dame	Rob Jones	William Price	James Willis	
	Scooter Darnall	Steven Kirk	Barbara Prillaman	Sheree Wimmer	
	Annette David	Johnny Lambert	Ashley Primm	Janet Winslow	
	Amy Davis	David Lane	Janet Psathas	Jeff Wofford	
	Sandra Davis	Richard Lavinder	Dana Pugh	Karen Wofford	
	Linda Deemer		Gary Quesinberry	Alana Yates	



Agriculture	
Agricultural Economics	231-4528
Architect	
Ted von Dameck, Architect	449-9837
Attorneys at Law	
Gail Cook DeVilbiss	639-4056
Frank, Spicer, & Cox	552-0007
Patrick Moore, PC	639-1590
Shaheen & Shaheen, PC	552-3390
Banking and Financial Institutions	
Alcova Mortgage	552-7150
Atlantic Bay Mortgage - Blacksburg	808-1030
Atlantic Bay Mortgage	639-9711
Bank of America Mortgage	552-9962
BB&T	808-1204
Chase Home Finance	953-0456
Country Mortgage/Farm Credit Union	745-2071
First Bank & Trust Company	540-260-9060
Freedom First Credit Union	951-2160
SunTrust Mortgage	552-0054
Member One Federal Credit Union	982-8811
National Bank of Blacksburg	552-2011
NationsPlus Mortgage Corporation	381-5485
Prosperity Mortgage, Christiansburg	382-5270
Stellar One, Christiansburg	382-6091
Stellar One Mortgage, Radford	394-6928
Sun Trust Mortgage	381-5893
VHDA	276-228-7060
Wells Fargo Home Mortgage	381-6236
Car Dealership	
Shelor Toyota/Shelor Motor Mile	381-2981
Car Wash	
Squeaky's Laser Wash	392-0602
Computer Support	
Gentoo Technologies	961-4800
Energy	
Energy Check	540-443-9966
Engineering Firm	
Gay & Neel Incorporated	381-6011
Environmental Services	
Environmental Services & Consulting	540-552-1528
General Contracting	
SAS Construction	953-2080
Government Agencies	
VDOT	540-387-5418
Home Builders	
J & D Builders	540-980-1060
Professional Remodeling & Maintenance	540-443-3847
Progress Street Builders	552-1812
Unlimited Construction	639-1478
Home Inspections	
Appalachian Inspections	921-6905
Inspections, Inc.	381-0200
Lighthouse Home Inspections	921-4360
National Property Inspections	250-6443
Pillar to Post	392-7678
Quality Pro Home Inspections Inc.	276-613-4600

Home Staging	
Showplace Home Staging and Redesign	540-998-4194
Home Buyers Warranty	
2-10 Home Buyers Warranty of VA	804-304-4986
Insurance	
Carper Insurance Associates	953-2383
Farmers Insurance	381-2687
Greater Valley Insurance	382-2959
Leonard L. Brown Agency, Inc.	552-5331
Liberty Mutual Group	540-989-6179
Turman State Farm Insurance	953-2300
Moving/Storage/Packaging	
Clinton's Transfer & Storage	552-3201
Premier Transfer & Storage	552-1231
Newspaper/Publications	
Home Place Magazine	540-599-9118
The Real Estate Book	540-312-5865
The Roanoke Times-NRV Edition	382-4905
Pulp	800-264-5934
Non-Profit Agencies	
New River Community Action	633-1478
Organizations	
PMA International	1-866-412-9749
Pest Control	
All Seasons Pest Control	961-7378
Brown Exterminating Co.	731-4765
Bug Man Exterminating, Inc	381-8581
Bug Man Exterminating, Inc.	877-646-0329
Crown Exterminating	552-5866
Pest Defense	540-392-3030
VA Mountain Pest Control	382-2973
Printers	
Wordsprint	228-6608
Property Management/Development	
CMG Leasing	951-0514
Foxridge Apartments	951-1221
Park Real Estate, Inc.	552-5253
Radon Mitigation and Testing	
New River Radon Service	639-2610
Quality Pro Home Inspections	276-613-4600
Radon Safe, Inc.	540-265-0101
Settlement Agencies	
Castle Title & Settlement	674-9500
Homestead Settlement Services, LLC	540-777-3360
Mid-States Title of Southwest Virginia	552-0888
Southwest Settlement & Title Agency	381-9105
Valley Settlement Services	961-0061
Supplies	
Williams Supply/Williams Lighting	382-5080
Shaklee Distributors	731-1555
Water Testing	
Clear Water Testing, LLC	381-5700
Clear Creek Water Works	381-0768