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Letter from our President

Dear Members,

Here it is the First of October which means we're supposedly in "Off Season" and yet parking is still hard to come by, people are still milling around our malls, and deals are still getting done! You gotta love it!

I'd like to thank the ABOR team of Bennett, Lindsey and Michele who did a great job putting on the Installation party. Don Flynn, CEO and CFO of our Colorado Association of Realtors did the honors of swearing in the 2015 Aspen Board of Realtors. I know you're thinking, "What did that cost?" Nothing as it's CAR's mission to give the smaller Boards the attention we deserve. CAR understands that if they want us to take an interest in CAR they need to take an interest in us!

So while we're talking about the Installation, please congratulate the new faces on the Board of Realtors-----Zach Merritt, Treasurer; PJ Bory, Vice President; Nee Tran Finley, Secretary; Dawnette Smith, Director B. We are thrilled to have them contributing to our organization.

EDUCATION

Lindsey did a great job bringing MARK PORTER LIVE! to our Valley. Those who took the 2 day course received 16 credits toward their CRS designation and 14 hrs of CE.

Coming Soon.....

Tom Ferry October 14, 2014
 Bruce Gardner October 16 & 17

COMMUNITY

CARHOF funds in the amount of \$4,694.00 were given to ABOR (Another perk to belonging to CAR) which were then given to assist in the building of the Snell Family home in Keator Grove through Habitat for Humanity.

And of course, Thank YOU for your generosity in raising more than \$4,000 to our small town heroes, Mountain Rescue!!!

FALL TOUR

Mark your calendars! Fall tour is OCTOBER 27, 29, 31 NOVEMBER 3, 5, 7.

See you on Tour!
 Tory

Victoria "Tory" Thomas
 President of the Aspen Board of Realtors
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New Members and Members on the Move



New Realtor Members

Anderson, Jimmy	Aspen Real Estate Company
DeHaven, Chad	Aspen Snowmass Sotheby's-SMV
Myatt, Andrew	Frias Properties of Aspen
Zatorski, Adrienne	Joshua & Company-Aspen

New Offices

Tattenham & Company Real Estate	Gabriel Tattenham
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New MLS Participants

Harvey, George	The Harvey Team, Telluride, CO
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Reinstated Members

Cohan, Chris	Joshua & Company
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New Affiliate Members

Land + Shelter	Gavin Brooke (Architecture, Planning & Development)
Secret Weapon Staging	Constance Golder (Home Staging and Styling)

Company Changes – Locations

Jimmy Bain	Leverich & Carr
Sally Crist	Aspen Core Realty
Sean de Moraes	Aspen Snowmass Sotheby's-Basalt
Shauna de Moraes	Aspen Snowmass Sotheby's-Basalt
Susan Dillingham	Lorrie B. Aspen
Marc Eberstein	Aspen Snowmass Sotheby's-HM
Mike Elkins	Aspen Snowmass Sotheby's-Basalt
Risoun Gallagher	Happy Real Estate
Judith Gettinger	Aspen Snowmass Sotheby's-SS
Susan Hershey	Coldwell Banker Mason Morse-Aspen
Sue Hess	Aspen Snowmass Sotheby's-Basalt
John LaSalle	Aspen Snowmass Sotheby's-HM
Zach Merritt	Aspen Snowmass Sotheby's-HM
Lydia McIntyre	Aspen Snowmass Sotheby's-Basalt
Kevin Owen	Aspen Snowmass Sotheby's-HM
Linda Obuhanick	Coldwell Banker Mason Morse-Willits
Tony Scheer	Coldwell Banker Mason Morse-Willits
Heather Sinclair	Aspen Snowmass Sotheby's-HM
Ginger Swenson	Aspen Snowmass Sotheby's-Basalt
Lorrie Winnerman	Lorrie B. Aspen

Calendar of Events

October 16 th & 17 th	Bruce Gardner , Limelight Hotel, 10 – 5pm, Register Here
October 13	Fall Tour Committee Meeting, Board Office, 1 – 5 pm
October 14	Tom Ferry From Breakdowns to Breakthroughs , RSVP paula.lamberti@bankofamerica.com
October 19-22	CAR Convention, Denver, All day – Leadership attending
October 27,29,31 & November 3,5,7	Fall Tour Tentative Dates – Up Valley Only, All day
November 6-10	NAR Convention, New Orleans, All day, Leadership attending
November 13	CREC Annual Update & 2014/2015 Risk Management (CLASS HAS BEEN CHANGED) , John Wendt, Limelight Hotel, 8 – 4 pm, Register Here
November 20	IRA/1031 Exchange , First Bank, Limelight Hotel, RSVP Brendan.Matthias@efirstbank.com
December 2	Ethics for REALTORS® , John Wendt, Limelight Hotel, 8 – 12 pm, CREC Annual Update , 1 – 5 pm

For the 2014 Education schedule, [click here!](#)


Affiliate Spotlight of the Month: Alpine Bank

Helping families feel right at home.

Competitive Rates with Fixed or Variable Rate Options*
 Low or No Down Payment Options
 First-time Homebuyer Programs • FHA and VA Financing
 In-house Underwriting and Processing available




Peter Smith
Mortgage Loan Originator
 NMLS#117860
 Ph: 970-870-7445
 petersmith@alpinebank.com




**Alpine Bank
Mortgage**









*Must meet standard underwriting requirements.
Rates and terms subject to current market conditions.

***Important* It's time to renew your 2015 Realtor® membership dues!**

It is now time to renew your annual **Realtor®** ABOR/NAR & CAR dues for 2015. Please click on link - www.realtor.org, select **PAY DUES (found above heading About NAR)** type in your user name & password or NRDS id and pay by credit card or check. Payments **MUST** be made through E-Commerce and not to ABOR this year.

Your 2015 annual membership dues are due and payable by **November 1, 2014**. Payment received after this date will incur a \$100 late fee.

The annual fee breakdown for 2015 is as follows:

Aspen Board of Realtors	\$ 365.00
Colorado Association of Realtors	\$ 165.00
National Association of Realtors	\$ 120.00
NAR Consumer Advertising Campaign Assessment	\$ 35.00
* RPAC Voluntary Contribution	<u>\$ 25.00</u>
	\$ 710.00

***Tax Deductibility:** Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes, including causes and candidates which support Realtor issues, home ownership, reducing tax burdens, and assisting us in serving our clients and customers. All members benefit from your RPAC support.

The ABOR Board of Directors recommends your support of this important voluntary contribution.

Compliance with the Tax Reform Act of 1993 requires that the portion of dues attributable to lobbying and political activities at the State and Federal levels of government be considered nondeductible for income tax purposes.

If you are an Affiliate member of ABOR, your dues will be billed separately in January 2015.

Government Affairs – Your RPAC Dues at Work!

Realtors® President Calls on Policy Makers to Protect Middle Class Homeownership at Bipartisan Policy Center Housing Summit

Media Contact: Jenny Werwa / 202-383-1193 / [Email](#)

WASHINGTON (September 16, 2014) – National Association of Realtors® President Steve Brown delivered remarks about the ongoing obstacles to mortgage credit facing creditworthy buyers today at the Bipartisan Policy Center's 2014 Housing Summit, *Housing America's Future: New Directions for National Policy*.

Brown, co-owner of Irongate, Inc., Realtors® in Dayton, Ohio, joined distinguished housing leaders and experts at the conference, including Julián Castro, secretary of the U.S. Department of Housing and Urban Development, Carole Galante, commissioner of the Federal Housing Administration, and current and former U.S. Sens. Kit Bond, R-Mo., Johnny Isakson, R-Ga., and Mel Martinez, R-Fla.

"Homeownership is not a Republican or Democratic talking point, it's an aspiration that all Americans share," said Brown. "I'm pleased to be a part of the BPC's summit, which is an opportunity for experts and policy makers from both sides of the aisle to come together and discuss housing policy in a bipartisan manner."

Brown discussed impacts of the new Ability-to-Repay rules on the current lending environment and emphasized how restrictive pricing policies at the FHA and the Federal Housing Finance Agency make homeownership prohibitively expensive for some first-time and traditionally underserved buyers relative to prime offer rates.

FHA's [high annual mortgage insurance premiums](#) and insurance requirement for the life of the loan pose significant challenges to qualified buyers who are being priced out of FHA or the market altogether.

In a [letter to FHFA](#) last week, Brown raised concerns about the agency's proposal to increase its guarantee fees and the upfront loan level price adjustments charged to borrowers. The increases would disparately impact individuals with shorter credit histories and lower down payments and as a result, shut middle class Americans out of the housing market.

The National Association of Realtors®, "The Voice for Real Estate," is America's largest trade association, representing 1 million members involved in all aspects of the residential and commercial real estate industries.

FHA Property Flipping Waiver

By [Sarah C. Young](#), [Megan Booth](#) October 3, 2014

On Friday, Oct. 3, 2014, NAR President Steve Brown sent a letter to FHA Commissioner Galante urging FHA to extend the property flipping waiver that allows FHA financing on single family properties that are being resold within 90 days of the previous acquisition. NAR has seen the positive effects of the waiver where property rehabilitation and resale of these homes has increased the availability of safe and affordable homes in many communities.

[Letter to FHA on Flipping Waiver](#)

On Sept. 26, 2014, the National Association of REALTORS®, along with the National Association of Homebuilders and the Mortgage Bankers Association, sent a letter to the Federal Housing Administration (FHA) in response to proposed changes to the 203(k) Rehabilitation Mortgage Insurance Program. The 203(k) program provides financing to renovate older and damaged homes. The coalition provided several recommendations to maintain the viability of the program and allow the revitalization of properties that might otherwise continue to deteriorate.

[Letter FHA on 203\(k\) Program](#)

Tech Tools and Fun Facts



Discover the Next Generation of Real Estate Contracts and more...

Interactive Digital Real Estate Contracts™

- Real Time Contracts, just email the contracts once, make changes and the changes will reflect to your client instantly
- Sign Contracts online, give the option to your clients to sign online just with the mouse
- No files to be sent (pdf, etc.)
- No need to print or fax Contracts or Disclosures
- Upload and keep all other documents related to a transaction
- Order O&E and Title electronically
- Managing Broker can view all agents Contracts at any time
- Contracts & Management tool with eCalendar and email deadline reminders
- Web Application: Access your Contracts, Client Database and Documents from anywhere at any time
- You are Not Alone. Excellent Customer Support 7 days a week. M-F: 8:00 AM - 8:00 PM S-S: 8:30 AM - 5:30 PM

Congratulations to Tony Scheer and Terry Griggs on earning their REALTOR® Emeritus Status.

A REALTOR® Member who has held membership in the National Association as a REALTOR®, REALTOR-ASSOCIATE®, or both, for a cumulative period of forty (40) years is eligible for REALTOR® Emeritus status. Thank you Tony and Terry for being such an integral part of our organization.



Real Estate Agent Assistant

This app was created to help real estate agents and realtors keep organized and focused on what needs to be done for every client. This is a quick and easy way to create a series of tasks from any client project that will import to your calendar. With just a few taps on your iPhone, it will create a series of predefined events on your calendar. Simply create a new project, pick your workflow and start date. The app will do the rest and populate your calendar with all of the necessary events that you need to finish the job! It's a great way to stay organized and each project can be customized to fit that specific clients needs. Real Estate Agent Assistant is simple to use yet powerful.

Beginners CTMeContracts Class
Friday, October 17, 2014
 (9:30 am - 11:30 am)

Webinar Learning Session
 CE Credit not available

Webinar info will be sent the day before class.

[REGISTER FOR THIS CLASS](#)

For more information please [CLICK HERE](#).

COMING SOON!

The Green MLS: Putting the Pieces Together in Your Market

Presented by Peter Rusin, Colorado Energy Office
January 22, 2015 11:30-1:30
Rio Grande Room in Aspen
2 CE credits
Free