

REALTOR

September 2018 | www.suburbanwestrealtors.com



ELECTION 2019

YOUR CHOICE FOR YOUR ASSOCIATION



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Being a Good
REALTOR® Citizen



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Mission Statement

The Suburban West REALTORS® Association advocates for the real estate industry and private property rights, and promotes the professional integrity of its members by providing resources that enable them to:

- Deliver superior service to the public
- Maximize their income
- Grow to meet the needs of the future

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- Kristin Tornetta, Member Relations Specialist

Suburban West REALTORS® Association

1 Country View Road, Suite 201
Malvern, PA 19355
TEL: 610-560-4800
FAX: 610-560-4801
EMAIL: info@suburbanwestrealtors.com
WEBSITE: www.suburbanwestrealtors.com

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George Awad
wadro@hotmail.com
202-669-8854

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How To Be A Better REALTOR® Citizen

Many REALTORS® invest most of their time and effort to create a successful career in the business. I can attest to spending countless hours honing my business with training, prospecting, and more. However, I've found over the years that it has become equally important to give back and allocate some time to help improve our communities, both civically and professionally. While it is challenging today to obtain a successful work-life balance, going the extra mile to participate in community events can be very fulfilling both personally and professionally.

- **Community Service and Participation** – Homeownership builds communities. As a facilitator to the purchase of these homes, we need to set an example and do our part to support our communities. As such, I encourage you to get involved and be an active participant in your community. Volunteer where you can and support local programs/events. Not only will you feel good about helping, you'll expand your network.
- **Political Involvement** – The impact government has on our industry cannot be overstated. From municipal ordinances to state property tax reform in Harrisburg to ensuring reauthorization of the National Flood Insurance Program in Washington, these issues impact our business and our clients. Being engaged politically in real estate means voting, replying to Calls To Actions as well as making a consistent annual investment to RPAC. We need elected officials from both parties who understand the importance of homeownership and private property rights. Your involvement is an important part of the powerful REALTOR® voice.
- **Active REALTOR® Member** – If you ask many of my fellow Board members, most would say they waited too long to be involved with their REALTOR® association. To be an active member doesn't require you to serve on a committee, it just means being engaged and attuned to what your local, state and national association(s) are doing on your behalf and take advantage of their programs and services. Simply attending an educational seminar or board event, reading the member newsletter, or accessing a benefit like RPR, keeps you in the know and provides an important starting point should you someday want to be more actively involved. Much like being involved in your community, building your network of REALTOR® professionals beyond your company and office will further boost your business.

This issue of the magazine provides an important resource that you can use to enhance your REALTOR® citizenship. Whether for the 2019 Board of Directors election or the upcoming general election in November, you have the unique opportunity to make your voice heard locally from Suburban West all the way to the U.S. Capitol. On page 12, you can learn about the 9 candidates that are running for 5 positions on our Board of Directors. On page 10, learn about the local and state candidates that we are supporting in the November elections, based on an extensive interview process. As a member of the largest trade organization in the country be sure to cast your votes this fall! ■

A stylized, handwritten signature in black ink, consisting of a large 'K' and 'E' intertwined.

KENNETH ENOCHS
CHAIRMAN



RPAC SWEEPSTAKES

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- ★ **To automatically enter, simply make a \$99 investment into RPAC and you will then have a chance to win a 2-year lease on a Toyota Highlander! The drawing will be held on December 7th!**

For complete details and to enter, go to <http://swra.co/wp-content/uploads/2018/04/RPAC-Car-Sweepstakes.pdf>

Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. You may refuse to contribute without reprisal and the National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed. Seventy percent of each contribution is used by your state PAC to support state and local political candidates. Until your state PAC reaches its RPAC goal, thirty percent is sent to the National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a; after the state PAC reaches its RPAC goal, it may elect to retain your entire contribution for use in supporting state and local candidates.



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REALTOR Demographics and Business Traits in 2018

Each year, I like to take the opportunity to update our members on the latest demographic and business trends of REALTORS® throughout the country so they can see how they compare. The National Association of REALTORS® annual Member Profile report takes survey results and packages them into a report which sheds light on the various economic and demographic characteristics of the REALTOR®. Additionally, the report also looks at their business practices, including: education, specialty, tenure, compensation, technology use and much more.

The following are the highlights of the 2018 report:

Demographic Characteristics of REALTORS®

- The typical REALTOR® is a 54-year old white female who attended college and is a homeowner.
- New members tended to be more diverse than more experienced members; twenty-five percent of members with two years of experience or less were minorities, up from twenty-two percent last year.
- Only five percent of REALTORS® reported real estate was the career they entered into first. The majority of REALTORS® who had careers previously most commonly held positions in management, business and financial professions, followed by sales and retail.

Business Characteristics of REALTORS®

- The typical REALTOR® has 10 years of experience. In the 2015 survey, REALTORS® with less than one year of experience was eleven percent and this year it is twenty-two percent – indicating more new members are entering the field.
- REALTORS® are progressively more comfortable with technology, especially with social media for professional use. Seventy-one percent of respondents used Facebook followed by LinkedIn (fifty-nine percent), Instagram (twenty-eight percent) and Twitter (sixteen percent).
- Eighty percent of REALTORS® are certain they will remain in the business for two more years – a drop from eighty-two percent in the 2017 report.

Business Activity of REALTORS®

- Impacted by low inventory, the typical agent had 11 transactions in 2017—a decrease of one transaction from 2016.
- For the fifth year in a row, the difficulty in finding the right property is the top reason holding back potential clients. Housing affordability is the second most cited reason, surpassing the difficulty in obtaining mortgage financing.
- The typical REALTOR® earned twelve percent of their business from past clients and customers, a continued downward trend since 2014 rate (twenty percent) as there was rise in the share of new members who recently entered the business.

Income and Expenses of REALTORS®

- The median gross income of REALTORS® in 2017 was \$39,800, a decrease from \$42,500 in 2016.
- REALTORS® who typically worked less than 20 hours a week had a median gross income of \$8,930 a year, and those who worked 60 or more hour per week had a median gross income of \$102,630.
- In 2017, thirty-five percent of REALTORS® were compensated under a fixed commission split (under 100%), twenty-five percent with a graduated commission split (increases with productivity), and fourteen percent with a capped commission split (rises to 100% after a predetermined threshold). ■

2018 ANNUAL MEMBERSHIP MEETING



FEATURING KEYNOTE SPEAKER DR. RICK RIGSBY

*Tuesday, October 23rd
9:00am-9:45am Registration/Expo
9:45am-12:00pm Breakfast/Event*

*Ticket Cost: Members \$20 early bird, \$30
after October 12th; Non-Members \$45*

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SuburbanWest
REALTORS® ASSOCIATION

Standard Forms, A PAR Member Benefit You Use Every Day

By Christina Cardone, ABR, SRES (District 2 Vice President)

For Pennsylvania REALTORS®, Standard Forms are one of the most highly valued member benefits, for good reason. I'm sure you use them every day that you do business. Take a moment to consider the tremendous value of standard forms, the work that goes into creating them, and how you can take part in their development.

Standard forms are created by PAR as a member benefit. That means they are made for REALTORS®, by REALTORS®. They are designed to make our business easier, help us avoid risks, protect our clients, and to comply with laws and the code of ethics. Standard Forms are the tools that we use to do our job every day.

What would our business be like without Standard Forms? I imagine that without Standard Forms we would have to employ attorneys more frequently. We would have more lawsuits. We

would have less reliable real estate transactions. And that means we would have a less stable real estate marketplace. Both REALTORS® and consumers would probably take much greater risks and would have to spend more money if we didn't have Standard Forms.

Standard Forms are created and revised by the Standard Forms Committee at PAR. This committee has always been one of the most coveted volunteer opportunities within the association. Today the committee is made up of approximately 25 members. They meet in Harrisburg during the PAR business meetings. Discussions at these meetings can be intense because the stakes are high. The committee often establishes task forces to work on specific forms. This allows a smaller group of REALTORS® with knowledge of specific issues to do the detailed work of writing and revising forms. The committee approves any form or change before it is released.

These committees might seem inaccessible, but it is easier than you might think to take part in the creation of our forms. Before a new form is released or revised, the form committee gathers feedback at a Standard Forms Feedback Panel at each of the business meetings. At the forum, any member can speak up with comments and participate in discussion. SWRA also hosts feedback panels locally. This makes it even easier for our members to be involved in the forms process. And you can give feedback online too via PARealtor.org.

The committee is currently working on several forms that you might be interested in. The standard Agreement of Sale (ASR) is being reviewed and a few important adjustments are proposed. The Buyer's Reply to Inspections and Change in Terms Addendum (BRI and CTA) are being reviewed. A new Property Management Agreement (PMA) is proposed. The Sellers Property Disclosure (SPD) is soon going to be opened for revision. And task forces are being assembled to start work on forms related to cyber security and "smart home" issues. So if you value Standard Forms, PAR wants you! ■

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Equal Professional Services by the REALTOR®

By Paula Tansey, RCE, e-Pro (Association Staff)

Article 10 of the Realtor Code of Ethics sets for the expectation that REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity.

REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity.

Often times a charge of discrimination is based on perception. The NAR case interpretation below demonstrates the value of keeping good records when a mistakenly charged with discrimination.

A minority couple called on REALTOR® A and expressed interest in purchasing a home in the \$390,000 to \$435,000 price range with at least three bedrooms, a large lot, and located in the Cedar Ridge area of town. Being familiar with Cedar Ridge through handling of numerous listings in that area, REALTOR® A explained that houses in Cedar Ridge generally sold in the price range from \$540,000 to \$660,000. The couple thereafter indicated that they would then like to see “what was available” within their budget. After further discussion with the couple concerning their financial circumstances and the maximum price range they could afford, REALTOR® A concluded that the couple could not afford more than \$412,500 as an absolute maximum. The couple was then shown homes which met the criteria they had described to REALTOR® A. However, although REALTOR® A discussed with the couple the amenities and assets of each of the properties shown to them, they expressed no interest in any of the properties shown. A few days later, the minority couple filed charges with the Professional Standards Administrator of the Association, charging REALTOR® A had violated Article 10 by an alleged act of racial steering in his service to the minority couple.

The Professional Standards Administrator promptly referred the complaint to the Grievance Committee, which conducted a preliminary review

and referred the complaint for a hearing. REALTOR® A was duly noticed and provided with an opportunity to make his response to the complaint.

At the hearing, the complainants elaborated upon their charge of the alleged racial steering by REALTOR® A, telling the Hearing Panel that they had specifically expressed an interest in purchasing a home in the Cedar Ridge area, but were not shown any homes in Cedar Ridge. REALTOR® A responded by producing e-mail records documenting the housing preference of the couple as they had described it to him, including price range and demonstrating that he had shown them a number of listings that met the requirements as expressed by them, although admittedly none of the properties shown were located in Cedar Ridge. However, REALTOR® A explained that he had advised the minority couple that there were no listings available in Cedar Ridge falling within their budget. Further, REALTOR® A produced listing and sales information concerning numerous homes in Cedar Ridge which confirmed an average sales price of \$540,000 to \$660,000. REALTOR® A told the Hearing Panel that he had, in fact, offered equal professional service to the minority couple by showing them properties which met the criteria they had presented to him. He pointed out to the Hearing Panel that the couple was charging him with “racial steering” which presumably they were relating to the denial of equal professional service. REALTOR® A stated, “If there were listings in Cedar Ridge in the \$390,000 to \$435,000 price range with at least three bedrooms and a large lot, and I had refused to show them such listings, then they might have a point in their charge. But there are no such listings available now, nor have there been at any time since the original development of the Cedar Ridge area five years ago. I could not show them what did not and does not exist.”

The Hearing Panel concluded that REALTOR® A had properly met his obligation to offer equal professional service and was not in violation of Article 10. ■

'REALTOR® Party' 2018 Election Guide

By Jamie Ridge, Suburban REALTORS® Alliance President/CEO

REALTORS® are committed to supporting political candidates that understand the importance of home ownership for families and the American economy. One of the most important ways that our association demonstrates this support is through the REALTORS® Political Action Committee (RPAC).

After a careful analysis of an incumbent legislator's voting record, RPAC Trustees from each of the 10 Pennsylvania Association of REALTORS® (PAR) districts meet to consider support of individual candidates. In "open seat" legislative races where there is no incumbent candidate, or in districts where an incumbent has not been supportive of REALTOR® issues, RPAC Trustees and local association leaders will interview candidates to consider whether they should receive a contribution.

Decisions regarding which candidates receive RPAC contributions are based solely on their positions on key real estate-related issues, rather than political party affiliation.

At the level of state government, RPAC contributes to candidates based on their positions on issues such as: property tax reform; the realty transfer tax; professional licensure; and protecting property rights. At the federal government level, RPAC support is based on a candidate's stance on a broad array of tax, real estate, financial services, technology and property rights issues.

Below you will find a list of all candidates running in Chester County, Delaware County, and on the Mainline. Candidates that have been chosen to receive support from RPAC are highlighted in bold.

CHESTER COUNTY

DISTRICT	CANDIDATE	PARTY	RPAC SUPPORT
Chester-6, US Congress (OPEN SEAT)	Christina Houlahan	D	Yes
	Greg McCauley, Sr.	R	
Chester-13, PA House	John Lawrence	R (incumbent)	Yes
	Susannah Walker	D	
Chester-26, PA House	Tim Hennessey	R (incumbent)	Yes
	Pamela Hacker	D	
Chester-74, PA House (OPEN SEAT)	Amber Little Turner	R	Yes
	Dan Williams	D	
Chester-155, PA House	Becky Corbin	R (incumbent)	Yes
	Danielle Freil Ottan	D	
Chester-156, PA House	Carolyn Comitta	D (incumbent)	Yes
	Nicholas Deminski	R	
Chester-157, PA House	Warren Kampf	R (incumbent)	Yes
	Melissa Shusterman	D	
Chester-158, PA House	Eric Roe	R (incumbent)	Yes
	Christina Sappey	D	
Chester-160, PA House	Stephen Barrar	R (incumbent)	Yes
	Andrew Anton	D	
Chester-167, PA House	Duane Milne	R (incumbent)	Yes
	Kristine Howard	D	

DELAWARE COUNTY

DISTRICT	CANDIDATE	PARTY	RPAC SUPPORT
Delaware-5, US Congress (OPEN SEAT)	Mary Gay Scanlon	D	Yes
	Pearl Kim	R	
Delaware-26, PA Senate	Tom McGarrigle	R (incumbent)	Yes
	Timothy Kearney	D	
Delaware-159, PA House	Brian Kirkland	D (incumbent)	Yes
	Ruth Morton	R	
Delaware-160, PA House	Stephen Barrar	R (incumbent)	Yes
	Andrew Anton	D	
Delaware-161, PA House	Leanne Krueger-Branecky	D (incumbent)	Yes
	Patti Rodgers Morrisette	R	
Delaware-162, PA House (OPEN SEAT)	Mary Hopper	R	Yes
	David Delloso	D	
Delaware-163, PA House	Jamie Santora	R (incumbent)	Yes
	Michael Patrick Zabel	D	
Delaware-164, PA House	Margo Davidson	D (incumbent)	Yes
	Inderjit Bains	R	
Delaware-165, PA House	Alexander Charlton	R (incumbent)	Yes
	Jennifer O'Mara	D	
Delaware-166, PA House	Gregory Vitali*	D (incumbent)	
	Baltazar Rubio	R	
Delaware-168, PA House	Christopher Quinn	R (incumbent)	Yes
	Kristin Seale	D	

*Representative Vitali does not accept PAC contributions.

MONTGOMERY COUNTY (Partial: Main Line Section)

DISTRICT	CANDIDATE	PARTY	RPAC SUPPORT
Montgomery-4, US Congress (OPEN SEAT)	Madeleine Dean	D	Yes
	Daniel David	R	
Montgomery-44, PA Senate	John Rafferty	R	Yes
	Katie Muth	D	
Montgomery-148, PA House	Mary Jo Daley	D (incumbent)	Yes
	unopposed	--	
Montgomery-149, PA House	Tim Briggs	D	Yes
	unopposed	--	
Montgomery-157, PA House	Warren Kampf	R (incumbent)	Yes
	Melissa Shusterman	D	
Montgomery-194, PA House	Pam Delisso	D (incumbent)	Yes
	Sean Patrick Stevens	R	

Register and Get Out to Vote

The Suburban REALTORS® Alliance encourages REALTORS® to register to vote. If you are a first-time voter, or have recently moved or changed your name, you may need to register or re-register to vote.

2018 - Important Dates to remember

- Last day to register to vote for the General Election: Tuesday, October 9
- Absentee ballot applications due: Tuesday, October 30
- Last day to submit absentee ballot: Friday, November 2
- General Election Day (Poll hours: 7a.m. to 8 p.m.): Tuesday, November 6

For more information, visit www.votesPA.com

The background features a close-up of the American flag's stars and stripes. In the upper portion, five white tiles with black lettering spell out the word "ELECT".

ELECT



**CANDIDATE
PROFILES FOR
2019 BOARD
OF DIRECTORS
ELECTION**



FEATURE

Each year, REALTOR® members of the Suburban West REALTORS® Association are provided the opportunity to cast votes for candidates seeking placement on the Board of Directors. For the 2019 election, email notification will be sent to every REALTOR® member on October 2nd with the election culminating at the Annual Membership Meeting scheduled for October 23rd at the Springfield Country Club in Springfield. Members will be asked to choose five (5) REALTOR® members to serve alongside the incumbent Directors. Members elected will serve a 2-year term to the Board.

IMPORTANT NOTICE: All members will ONLY receive their ballot via email. If you would like to receive a hard copy of the ballot mailed to you, that request must be filed with the Chief Executive Officer at least four (4) weeks before the election (September 25, 2018) and the ballot will be mailed to you.

Members can cast their ballot online through 4 p.m. on October 22nd. Additionally, members attending SWRA events can vote at those events, up to and including the Annual Membership Meeting. In accordance with the Bylaws, additional candidates may be placed in nomination by petition by at least five percent (5%) of the REALTOR® members eligible to vote. The petition must be filed with the Chief Executive Officer at least four (4) weeks before the election (September 25, 2018).

The REALTOR® candidates for election to the 2019 Board of Directors are as follows:



LISIE ABRAMS

Berkshire Hathaway HomeServices Fox & Roach, Haverford

6 years active in Real Estate



What was your career prior to real estate, if applicable?

Previous to real estate, I worked in Non-Profit Management.

What type of leadership roles have you held outside of real estate?

I have held a number of leadership roles beyond real estate, including:

- Serving on the Ardmore Initiative Board of Directors
- A member of the Advisory Committee at BHHS
- Past Board Member of United Way Philanthropic Giving
- An Advisor of Health Programming for Haverford Township

As a voice for your colleagues, what strengths/insights will you bring to the Board discussions?

The importance of creating an ethical real estate community will be paramount to me and I believe my experiences with my office, agents and ability to bridge gaps will be helpful.

What issues do you feel the Association should be addressing?

There are two primary issues I believe the Association should address. The first is ethics violations to enhance professionalism in our industry. The second is creating a Stewardship Program for new agents to be mentored by top agents.

Why are you interested in serving as a member of the Board of Directors?

I want the real estate industry to be one to look up to and shine as a beacon of hope for economy and community. I would like to utilize my fresh problem solving ideas to help serve the Board to move in an innovative positive direction.



KIT ANSTEY, ABR

Berkshire Hathaway HomeServices Fox & Roach, West Chester

30 Years Active in Real Estate



What was your career prior to real estate, if applicable?

After graduating high school in West Chester, I worked at a Men's Store in West Chester Borough. Approximately 6 years later, I purchased that store and additionally opened a second more casual store in West Chester Borough and a third Men's store in Wilmington. Retail business was good until the mid-80's but with the influx of malls to our area, the small high end clothing stores found it difficult to compete. This is when I changed careers and went into real estate in 1987.

What type of leadership roles have you held outside of real estate?

As being the team leader for the Kit Anstey Real Estate Team at Berkshire Hathaway Home Services Fox & Roach REALTORS®, it is important to give back to the community and to be part of it. I'm a past member of the Board of Directors for the West Chester Chamber of Commerce and was President of the Business & Professional Association in West Chester. I have also been involved with many local charities in the area; including forming Christopher's Cure which to date is responsible for over \$100,000 towards childhood cancer research.

FEATURE

As a voice for your colleagues, what strengths/insights will you bring to the Board discussions?

Being a full time REALTOR® for the past 30 years, one of my strengths certainly would be experience. I have always been involved on a local & state level with our Real estate boards and an avid supporter of RPAC. I am a Past President of the Chester County Association of REALTORS®, served as a member of the Board of Directors of the Pennsylvania Association of REALTORS®, served in 2017 on the Presidential Advisory Group in Harrisburg to help in creating guidelines for Teams presented to the Pennsylvania Real Estate Commission. I've received numerous sales awards, including being recognized in the top 100 agents nationwide by Berkshire Hathaway Home Services Fox & Roach REALTORS®.

What issues do you feel the Association should be addressing?

I'm so proud of our Board. Our leadership has provided an unbelievable, positive direction over the years. Our new facility offers a great opportunity to expand our education classes. With our industry and the number of agents growing by leaps & bounds, professionalism, quality topics for continuing education would be at the top of my list.

Why are you interested in serving as a member of the Board of Directors?

Like any company, the leadership is key. I believe with my experience and my quest for professionalism and quality in our industry, as a member of the Board of Directors, working closely with the fellow leadership, we can keep our Board on the positive path that it has been on for years.



JAMIEE BROSKO-SMITH

RE/MAX Hometown

13 years active in Real Estate



What was your career prior to real estate, if applicable?

Prior to being in real estate I was an area trainer for Sprint Wireless.

What type of leadership roles have you held outside of real estate?

As mentioned above I was an area trainer for Sprint Wireless which involved training teams of associates and management in big box stores such as Best Buy. Prior to this I was an assistant manager at Express (clothing store). Currently I manage a team of five agents and two assistants.

As a voice for your colleagues, what strengths/insights will you bring to the Board discussions?

I believe that I will speak for many underrepresented agents in the field. My team is very diverse made up of women and minorities. We also do most of our business in price ranges below 300k and primarily in neighborhoods such as Drexel Hill, Upper Darby, Ridley, Havertown, etc. We are interacting with agents every day whose voices I do not believe are heard at the Board level.

What issues do you feel the Association should be addressing?

The lack of diversity and assisting all agents they need to become more involved in the Association. I do not believe most agents know what their Association does for them and only look at Suburban West as a means for continuing education.

Why are you interested in serving as a member of the Board of Directors?

I believe that I can make a difference and want to become more involved in issues bigger than myself or my immediate team.



STEVE D'ANTONIO

Berkshire Hathaway HomeServices Fox & Roach, Media

23 years active in Real Estate



What was your career prior to real estate, if applicable?

Previous to real estate, I was assistant superintendent for Showcase Builders and Developers. I also owned and operated my own landscaping services company.

What type of leadership roles have you held outside of real estate?

I have held a few leadership roles beyond real estate, including:

- Chairman of the Board for the "J" Foundation Inc, a non-profit charity for children
- Chairman of the Morton Borough Zoning Hearing Committee
- Chairperson of Fox & Roach Charities

As a voice for your colleagues, what strengths/insights will you bring to the Board discussions?

My leadership experience on the local and state levels as 2017 Suburban West Chairman and, currently, as a Pennsylvania Association of REALTORS® Board of Director, Legislative Committee member and Professional Standards Committee member has afforded me much knowledge on what needs to be accomplished in our industry.

FEATURE

I will continue to collaborate with fellow volunteers to make improvements in our business. On a personal note I'm energetic, hardworking, cooperative, dependable and honest.

What issues do you feel the Association should be addressing?

Education on Professionalism should continue to be an ongoing process. As the Suburban West slogan says, "Be the Best, Expect the Best, Suburban West." The Association should also continue to explore solutions to improve member benefits without increasing costs.

Why are you interested in serving as a member of the Board of Directors?

I believe with my experiences as a current Board Member and past Chairman, it provides me helpful insights into the decisions we need to make over the next two years. Our business is forever changing so we need to stay ahead rather than behind. If elected, I will continue to in the Suburban West tradition of always looking for ways to improve and increase member value!



CLARK KENDUS, ABR

D. Patrick Welsh Real Estate

13 years active in Real Estate



What was your career prior to real estate, if applicable?

Prior to real estate I had a 26-year career in Information Technology with two of the area's largest retailers - Strawbridge & Clothier and Wawa. I began as a main frame programmer and progressed from designing, programming and managing one of the largest Point Of Sale networks on the East coast, culminating with the designing and implementation of internet based corporate systems.

What type of leadership roles have you held outside of real estate?

I have been active in the leadership of my Church serving as a Deacon and multiple times as a member of the Board of Trustees. On a professional level I have held a number of leadership roles in national software user groups and organizations.

As a voice for your colleagues, what strengths/insights will you bring to the Board discussions?

My experience in Information Technology provides me a unique insight and understanding into the ever changing impact and importance of technology and how it affects every facet of our business. I also offer a voice and perspective of a boutique real estate business which is seldom heard.

What issues do you feel the Association should be addressing?

As the pace of technological changes accelerates our industry faces many challenges. Outsiders threaten to insert themselves into many vital roles the REALTOR® has traditionally provided to the consumer. We need to continue to emphasize the vital role we play for consumers and ensure that the REALTOR® brand remains the strongest voice of real estate in the marketplace.

Why are you interested in serving as a member of the Board of Directors?

I am running for the Board of Directors because I feel that it is time for me to give back to an association that is constantly looking for ways to benefit its members. I am motivated by the opportunity to serve as a voice for members, to offer my knowledge, to provide leadership and to contribute innovative ideas that will impact the overall growth and quality of the membership.



JOHN LENTZ

Coldwell Banker Preferred, Exton

8 years active in Real Estate



What was your career prior to real estate, if applicable?

Prior to becoming a REALTOR®, I was (and still am) an active real estate investor, starting in residential flips and most recently working with small development and new construction.

What type of leadership roles have you held outside of real estate?

As a younger agent, my leadership outside of real estate traces back to my time at the University of Notre Dame. Since graduating, my focus has been on my career and service to SWRA as a member of Professional Standards and co-chair of the Grievance Committee, as a Mediator for agent and buyer/seller disputes, and as an instructor for the Association.

As a voice for your colleagues, what strengths/insights will you bring to the Board discussions?

My age group is now coming into the real estate market in ever increasing numbers, and we represent a unique and evolving challenge to traditional real estate agency and practice. Also, having spent much of my career as an investor and consumer, I believe I have a perspective to offer that falls outside the norm.

FEATURE

What issues do you feel the Association should be addressing?

While I believe the Association is already doing a great job in these two areas, I'll be an advocate for the Suburban REALTORS® Alliance and encouraging growth in our outreach to and communication with local municipalities regarding point-of-sale and other related issues. I also strongly support a continued and increased emphasis on professional standards. Our profession is too often defined by its worst examples, and we can always improve upon this.

Why are you interested in serving as a member of the Board of Directors?

I have a strength and skill in problem solving, and I believe my background and path to this point provide me a perspective and voice that would be valuable to the conversation for SWRA. Everyone has different ways to serve the greater community, and this is one where my talents could be best utilized to combat the issues that currently permeate our profession and will come up in the future.



VINCE RANGE

RE/MAX Town and Country

15 years active in Real Estate



What was your career prior to real estate, if applicable?

Before Real Estate, I was a Certified Athletic Trainer and Strength & Conditioning Specialist. I've also spent time in Sports Therapy. I worked in Pennsylvania as well as New York for local high schools and colleges.

What type of leadership roles have you held outside of real estate?

During my career in sports medicine, I've served as the Lead Athletic Trainer for Lower Bucks Hospital. I was responsible for the athletic training outreach for local high schools and colleges. Also, I've also served a manager for an outreach program in Poughkeepsie, NY for sports medicine.

As a voice for your colleagues, what strengths/insights will you bring to the Board discussions?

I believe I can provide a voice of reason through my ability to keep an open mind and listen to all sides during discussions. Ultimately, this will help move the organization forward in a positive manner with the directives to advance both our Association and profession.

What issues do you feel the Association should be addressing?

- The Association should continue its efforts to increase involvement from current members and affiliates.
- I also feel the organization should strengthen its communications with those members not actively involved with the Association and provide the benefits of being a member.
- Lastly, I want to see the organization improve RPAC participation.

Why are you interested in serving as a member of the Board of Directors?

I enjoy getting involved. I'm also interested in learning from other colleagues and helping to move our profession in the right direction to protect consumer rights and REALTORS®.



MARK A. REALE, SRES

Next Home Signature

35 years active in Real Estate



What was your career prior to real estate, if applicable?

When I graduated college I worked for a short period with a stock and bond company before joining Carr, Brown & Hess Real Estate in Delaware County. After working in residential sales for five years, I joined Hoopes Better Homes & Gardens, becoming involved in land and commercial sales. Through my time with this organization, I met Lewis J. Brandolini, a builder/developer in the tri-county area. I joined this company in 1988. I started in acquisitions and development; eventually attaining the role of Vice President of Brandolini Companies and President of Signature Communities. I left to start my own company and built residential properties for over ten years. In 2007, I purchased a real estate franchise and have been, primarily, in residential and commercial sales since that time.

What type of leadership roles have you held outside of real estate?

My first leadership role was Senior Class President in high school. In college I held a position of Grand Procurator of my fraternity, as well as House Manager. I was the informal leader of a small group of individuals to build a new playground at Uwchlan Hills. I have been a board member of the Exton Chamber for seven years.

As a voice for your colleagues, what strengths/insights will you bring to the Board discussions?

I believe that my years of experience with several different companies and as a builder hiring agents for new construction have provided a unique perspective of how different things can be for agents. I work well in a team environment to accomplish goals and move things forward.

What issues do you feel the Association should be addressing?

One of the things I feel we should continue to do is help our members understand how the property rights of

FEATURE

homeowners are being threatened with changes in the local ordinances that put a burden on them. Perhaps a push to get members to attend the PAR business meetings. We could offer some incentives and I believe they would benefit from seeing things from the state level and get them to participate more.

Why are you interested in serving as a member of the Board of Directors?

I believe that my experience from different aspects of our industry and the companies I have been with will allow me to be a strong advocate for our association.



MAUREEN SEXTON

Long and Foster Real Estate, Haverford

38 years active in Real Estate



What was your career prior to real estate, if applicable?

Prior to my real estate career, I was an Elementary School Teacher.

What type of leadership roles have you held outside of real estate?

I have served on Home & School Boards. Additionally, I have served as Assistant Director of Lower Merion Parks and Recreation and as a "Hope" Driver serving senior citizens.

As a voice for your colleagues, what strengths/insights will you bring to the Board discussions?

I have worked in all aspects of Real Estate in both the ups and downs of the market. I am a person who listens to people's needs, a problem solver, and most importantly a communicator. I believe my knowledge and experiences will be an asset in helping other members be more profitable and successful.

What issues do you feel the Association should be addressing?

Social media is changing so fast. I think it's important for the Association to keep up with the ever changing market. Professionalism is very important to me, both agent-to-agent as well as agent-to-client. Also, it is important for the organization to stay on top of local and national issues.

Why are you interested in serving as a member of the Board of Directors?

The Real Estate industry has been very good to me through the years I felt it was a good time to give back.



Anthony DiArenzo, SRA

Pennsylvania State Certified General Appraiser
GA-0000475L

342 Ashwood Rd · Springfield, PA 19064
anthonydiarenzo@gmail.com
home 610 · 328 · 4239 | cell 856 · 220 · 5622

Property Types

Commercial, Industrial, Multifamily, Residential,
& Mixed Uses

Primary Market Area

Delaware, Chester, Montgomery, Bucks,
& Philadelphia Counties

Primary Practice Focus

Ad Valorem Tax Appeals, Estate, Inheritance Tax, Market
Rent Studies, Appraisal Review, Property Disposition
& Acquisition Consulting, Eminent Domain, Life Estates,
Non-Cash Charitable Contributions, Property Disputes,
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Harassment and the Fair Housing Act

As stories about sexual harassment have proliferated in the news over the past year, most people are well aware of the extent of this problem in the workplace, college campuses, and in public spaces. However, every year hundreds of housing discrimination complaints and lawsuits are also filed against landlords, agents, property managers, and maintenance workers alleging persistent, pervasive sexual harassment or “quid pro quo” harassment, where the perpetrator demands sex in exchange for rent or repairs. An unknown number of additional incidents go unreported and unremedied.

The courts and Department of Housing and Urban Development have long considered harassment based on race, color, national origin, religion, sex, family status, and disability to be prohibited under the Fair Housing Act. Until 2016, however, standards for assessing harassment claims had not been formalized in regulation. To remedy this lack of clarity, in September 2016 HUD’s Office of Fair Housing and Equal Opportunity published a final rule entitled **Quid Pro Quo and Hostile Environment Harassment and Liability for Discriminatory Housing Practices Under the Fair Housing Act**.

This rule formalized the standards for evaluating claims of hostile environment and quid pro quo harassment in the fair housing context. The rule also provided definitions for “quid pro quo” (this for that) harassment and “hostile environment” harassment, offered examples of such harassment, and clarified housing providers’ liability for harassment or discrimination by agents and third parties.

Quid Pro Quo Harassment involves subjecting a person to an unwelcome request or demand and making submission to the request or demand a condition related to the person’s housing. An unwelcome request or demand may constitute quid pro quo harassment even if the individual acquiesces to the request or demand. Harassment can be written, verbal, or other conduct, and does not require physical contact.

Hostile Environment Harassment involves subjecting a person to unwelcome conduct that is sufficiently severe or pervasive such that it interferes with or deprives the person of the right to use and enjoy the housing. Hostile environment harassment does not require a change in the economic benefits, terms, or conditions of the housing related services transaction. Neither psychological nor physical harm must be demonstrated to prove that a hostile environment exists. A single incident

of harassment because of race, color, religion, sex, familial status, national origin, or handicap may constitute a discriminatory housing practice, where the incident is sufficiently severe to create a hostile environment or evidences a quid pro quo.

Not only does the housing provider or property manager have liability for its own conduct, it is also liable for:

- Failing to take prompt action to correct and end discriminatory housing practice by its employee or agent, where it knew or should have known of the discriminatory conduct;
- Failing to take prompt action to correct and end a discriminatory housing practice by a third party, where it knew or should have known of the conduct and had the power to correct it; and
- Vicarious liability for a discriminatory housing practice by its agent or employee, regardless of whether the housing provider knew or should have known of the discriminatory housing practice.

By establishing consistent standards for evaluation claims of quid pro quo and hostile environment harassment, the rule provides clarification and guidance to providers of housing and housing related services seeking to ensure that their properties and businesses are free of unlawful harassment.

The complete text of the rule may be found at: <http://www.equalhousing.org/wp-content/uploads/2016/12/Harassment-and-Liability-under-the-Fair-Housing-Act.pdf> ■

The Housing Equality Center of Pennsylvania offers technical assistance to Realtors® and other housing providers with these and other fair housing issues. If you have a fair housing question or would like to see a particular topic covered in a future issue, please contact the Housing Equality Center at info@equalhousing.org or 267-419-8918.

Association

■ **Suburban West Dues Unchanged for 22nd Year!** – When the 2019 REALTOR® membership dues billing goes live on October 1st, it will represent the 22nd year that Suburban West's local dues have remained unchanged. The organization continues to make a priority of keeping its expenses low while also delivering significant value-added benefits and services like: **zipForm Plus** (\$425 value), **DocuSign** (\$240 value), the **Tech Helpline** (\$250 value), and **Inman News** (\$250 value). On October 1st, members will receive via email the invoice for the 2019 dues for Suburban West, the Pennsylvania Association of REALTORS® and the National Association of REALTORS®. Once again, members have the opportunity to pay their dues in full beginning on October 1st or choose to pay via installments on or after October 1st.

Industry

■ **PA Superior Court Confirms Requirement for Seller Disclosure** - A recent decision by the Superior Court answered questions about seller disclosure requirements in a case involving an apparent mixed-use property being sold 'as is'. The case involved a residential property that also served as the site of owner's business. The owner of the property was mistakenly led to believe that because the property was used for a commercial use and that it was being sold 'as-is', a seller property disclosure form was unnecessary. In a PAR Just Listed recent article in PAR Just Listed, PAR Counsel Jim Goldsmith reviews the case including the court's conclusion that the Seller Disclosure law requires the seller to provide a seller disclosure for all residential dwellings regardless of any agreement between the parties (such as the agreement to convey the property 'as-is').

■ **REALTORS® Could Benefit from New IRS Regulations** – In August, the IRS released proposed regulations on the new 20 percent business income deduction for pass-through businesses. The deduction was part of the big tax law Congress passed at the end of last year, and it was a huge win for REALTORS®. But it was unclear who would be eligible for the deduction. Now that proposed regulations are out, it's clear the new deduction will be available to a wide range of real estate professionals. Under the new law, individual owners of sole proprietorships, including independent contractors, and owners of S corporations, LLCs or partnerships can take the 20 percent deduction on their net qualified (that is, ordinary, non-investment) business income. The calculation will depend on income thresholds, what type of business you own, and how you meet certain wage and qualified property tests. But the basic structure is very favorable to you as a small business or independent contractor.

Memorial Notices

■ **Eloise A. Taylor** passed away on July 15th, 2018. Eloise was a REALTOR® with RESOURCE, Inc. in Malvern and was a member of the Association for 25 years. Memorial contributions may be sent in memory of Eloise to the Easttown Library Foundation, 720 First Avenue, Berwyn, PA 19312.

■ **Susan M. Bick** passed away on August 19th, 2018. Sue was a REALTOR® with Entourage Elite Real Estate in Media and was a member of the Association for 12 years. Memorial contributions may be sent in memory of Sue to St. Jude Children's Research Hospital.

■ **Joan M. Earley** passed away on September 11th, 2018. Joan was a REALTOR® with BHHS Fox & Roach REALTORS® in Rosemont and was a member of the Association for 31 years. In lieu of flowers, memorial contributions can be made to: St John Vianney Choir - 1110 Vaughan's Lane, Gladwyne PA 19035. ■

Association Scrapbook

Highlighting Suburban West members in action at Association events, classes and community events.

Commercial/Investment Exchange: Route 30 Corridor Development in East Whiteland – August 10 (SWRA, Malvern)



Jennifer Reitz and Zachary Barner discuss the plan for Route 30 Corridor development in East Whiteland Township. The monthly Commercial-Investment exchange features a variety of commercial topics, including recent sessions on grocery store trends, commercial insurance and financing.



Attendees discuss the “haves” and “wants” on their commercial clients during the marketing exchange portion of the session. Often fliers are distributed and then collected at the end to be emailed out to a dedicated distribution list of commercial practitioners.

REALTOR®-Lawyer: Standard Forms Feedback Forum – September 6 (SWRA, Malvern)



Anne Matyjasik leads a discussion to nearly 50 attendees on proposed changes to the Buyers Reply to Inspection. Joining Anne for this session was Pat Moyer who lead the discussion on upcoming changes to the Sellers Property Disclosure. Anne and Pat, REALTOR® members of Suburban West, are chairing respective task forces on these forms at the Pennsylvania Association of REALTORS®.

Putting Clients First – September 14 (SWRA, Malvern)



REALTOR® member Pat Harvey poses with instructor John Lentz after winning a \$50 Amazon Gift card during the Putting Clients First class. Pat’s investment during the class gained her entry into a drawing was part of an RPAC Fundraiser being held at classes and events through early December.

New Member Orientation – September 15 (SWRA, Malvern)



Suburban West REALTOR® and president-elect of the Pennsylvania Association of REALTORS®, Bill McFalls welcomes new Suburban West REALTOR® members to the organization. Bill is one of many veteran members who volunteers to talk about their beginnings in the business, the value they’ve received from Suburban West tools and services and to answer questions of attendees.



(L to R) New REALTORS® Keisha Kelley and Sherelle Hines pose for a picture during a break at the New Member Orientation session. Over 50 new members were in attendance for this Saturday program and received both useful information and the opportunity to network with other new members.

ASSOCIATION OF Realtors® School

OWNED BY SUBURBAN WEST REALTORS® ASSOCIATION

Broker and Designation Course Schedule

Date	Course	Cost
October 2nd (six-day course)	Real Estate Finance	\$325
October 8th (six-day course)	Real Estate Construction	\$325
October 24th & 25th	RENE®: Real Estate Negotiation Expert	\$235
October 26th	Real Estate Investing: Build Wealth Representing Investors & Become One Yourself	\$159
November 19th & 20th	ABR®: Accredited Buyer Representative	\$235
December 11th & 18th	ALHS®: Accredited Luxury Home Specialist	\$259

Information and Registration:

610-560-4900 or www.suburbanwestrealtors.com

Added Bonus for Completing Broker and Two-Day Designation Courses with ARS!

The 2018-2020 PA Real Estate License renewal will once again require a specific education requirement within the 14 hours total needed for renewal. The requirement will be 1.5 hours in Property Management and 2 hours in Advertising. Unfortunately, the Broker and Designation classes do not contain this requirement. However, as a thank you for choosing the Association of REALTORS® School for your Broker and two-day Designation education (not including CRS courses), attendees to a Broker or two-day Designation class this cycle will receive a complimentary voucher for attendance at a 2018-2020 required PA continuing education class held by the Association of REALTORS® School.



Leveraging Expertise and Knowledge on Insurance

Chris Mazza Explains About the Importance of Being an Expert on the Complexities of Insurance

Please Share With Us Your Background and Career Track

As a child my dream was to take over the family business one day. My father had a medium size electrical contracting firm in Manhattan, NY. However, when my father became ill I quickly realized that I needed to pick a new card from the deck. The transition to insurance was a natural one as my father-in-law has spent much of his career in the Pennsylvania insurance industry. Central Penn Insurance Agency was founded in 2010 and I've never looked back! In October of 2017 I acquired a second agency, Keystone Insurance Associates in Bloomsburg, PA. While the future is unknown, my career goals are to grow both of my agencies and give clients a level of customer service that makes them keep coming back.

At the end of a busy day, how do you prepare yourself for the next challenge:

The answer to this is simple: I show up. Since I am a Saint Joseph's grad I may be bias, but I always like to reference the insurance mogul, James Maquire. He wrote a book that I highly recommend

titled, "Just Show Up Every Day". I couldn't think of a better way to phrase it myself. I don't know the answer to every question, I don't know how to deal with every client issue, and I don't know what tomorrow will bring. However, the simple act of being present and ready to work has made all the difference for me.

The Insurance Industry, like real estate, is saturated with sales professionals. How do you make yourself stand out?

I tell people all the time that I am the world's worst salesman. They laugh, but sadly I'm not joking. When I am working with a prospect I approach the deal from a knowledge and coverage standpoint. Many people find this approach refreshing and it makes them more comfortable working with me. I don't have any closing lines or foolproof pitches and I think as a society of consumers we are way too intelligent to be even attempting this type of sales approach anymore. Becoming an expert in the complexities of insurance rather than an expert in sales is my greatest differentiator. ■





Expect More from Your Health Insurance

Members of the Suburban West Realtors Association have access to the My Benefit Advisor program as a solution for medical, dental, and vision insurance. We can help you shop for individual or family health insurance as well as provide assistance in applying for Medicare to those who are eligible.

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More Information and Registration:
swra.co/events-category/required-member-training or call 610-560-4800

**Suburban West**
REALTORS® ASSOCIATION

Suburban West
REALTORS® Association
1 Country View Road, Suite 201
Malvern, PA 19355

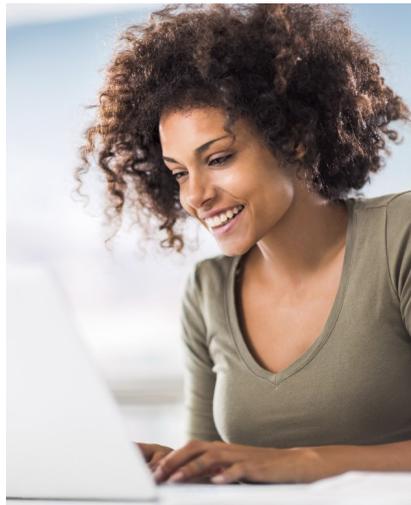
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