

Realtor® *Member Guide*

BE THE BEST.

EXPECT THE BEST.

SUBURBAN WEST.



**High-touch services to improve
your productivity and
lower your risk**



ORGANIZATION

What is a Realtor®?

A Realtor® (pronounced REAL-TOR) differs from a real estate professional because they are members of the National Association of Realtors®, and they hold themselves to a higher Code of Ethics.

How and when to use the Realtor® trademark?

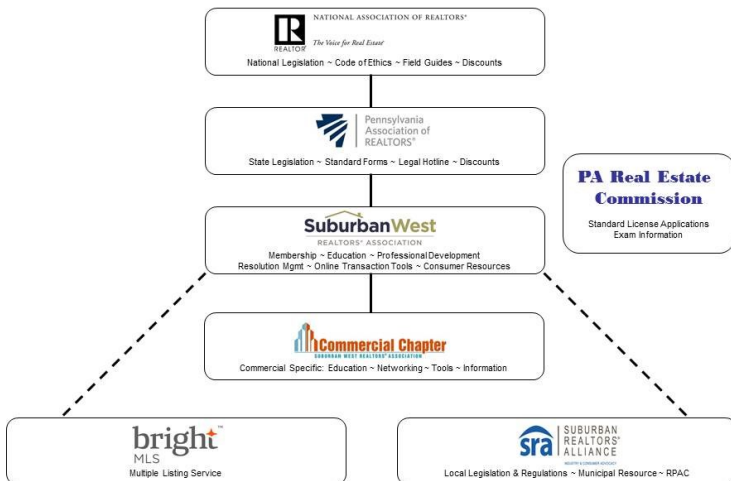
The terms Realtor®, Realtors® and the block “R” logo should only be used when speaking about members of NAR. The terms refer to membership, not the jobs real estate agents perform.

How can I make the most out of my Realtor® membership?

You can begin your journey as a Realtor® by putting your best foot forward and wearing your Realtor® pin with pride! Business can often times come about by wearing your Realtor® pin at the grocery store or while shopping at your local mall.

How do the organizations I belong to relate to one another?

When you submitted your application to the Suburban West Realtors® Association, you also applied for membership in the National Association of Realtors® (www.nar.realtor) and the Pennsylvania Association of Realtors® (www.parealtor.org). The chart below further outlines this relationship:





CONNECTING

Networking and Involvement

For both personal and professional growth, members have the unique opportunity to heed the call to volunteer. The Association offers members the opportunity to become more involved in the Association through committees, task forces, forums, for both the benefit of the member and the organization.

Association Liaison Program

This program was created to develop a meaningful and dedicated connection between the organization and its members by identifying an active member to serve in this role for their office. The Liaison is asked disseminate Association information to their colleagues while providing their fellow agents' comments and views back to the Association.

Leadership Development Program

Through this intensive program, Suburban West will identify emerging Realtor® leaders, motivate them and sharpen their leadership skills. In return, participants will exert a strong, positive influence on the future of our Association, profession and community.



Realtor® Happy Hour

Quarterly events hosted at various locations to foster networking among our membership. The events feature discounted drinks and FREE appetizers and prizes donated by our Affiliates.



Social Media

Connect with the association and colleagues and keep the conversation going through our social media channels on Facebook, Twitter and Instagram. In addition to our public facing accounts, Suburban West has created a closed Facebook Group exclusively for its Realtor® members.



EDUCATION

Association of Realtors® School

The Association of Realtors® School (ARS) is the premier real estate school in Southeastern Pennsylvania. Since 1975 the school has offered licensees high quality real estate classes at its primary location in Malvern and other convenient locations such as Glen Mills, Kennett Sqr, Springfield, Haverford and Blue Bell. A variety of classes are offered, including continuing education, designation, broker, and appraisal renewal courses. Several continuing education courses are offered online as an additional convenience for Realtors®.

Designation Courses



Designation and certificate courses provide students with advanced topics to reinforce basic skills while also staying abreast of current trends and issues. Some of the designation courses offered at ARS are: ABR, CRS, SRS, SRES, SFR, and more! Surveys have also shown that Realtors® who hold one or more designations statistically earn more than their colleagues.

Broker Courses

ARS offers licensees the opportunity to obtain the broker or associate broker license, or to simply enhance their professional career with the knowledge contained in the courses provided. Broker candidates must complete 16 credits, or 240 hours of instruction, pass the broker licensing examination and document a minimum of 3 years of real estate experience to receive a brokers license.

Standard Continuing Education

The School offers a variety of standard Continuing Education courses designed to help licensees stay on top of the latest trends and issues impacting the real estate industry and to easily renew your license. Topics for these courses will increase your value to your client, the consumer and the transaction. From the latest in issues impacting residential and commercial real estate, our course topics and expert instructors have you covered.

- ***For a complete list of courses that are offered and to sign up, go to <http://swra.colevents>***
- ***FREE educational counseling is available for Realtor® members. To schedule your session, contact the School at (610) 560-4900***

ASSOCIATION OF
Realtors® School
OWNED BY SUBURBAN WEST REALTORS' ASSOCIATION

Association Seminars and Training

The Association offers numerous opportunities for members to become more knowledgeable about the industry through exclusive events and to network with fellow Realtors® throughout the region. Many of these opportunities are FREE or at low cost for members.

Starbucks Mornings at the Association

FREE skills-based training seminars for members, these frequent sessions feature a wide range of topics ranging from legal to marketing to professionalism to appraisal. These seminars provide resourceful tips and tricks that members can use to enhance their business; all while enjoying freshly-brewed Starbucks coffee. Periodically, these seminars are hosted at off-site locations throughout the market area. Additionally, select sessions are simulcast as webinars for remote attendance or on-demand listening to recording on the Suburban West website.



Suburban West Required Membership Training

Since a 2008 vote by the membership, all Suburban West Realtor® members are required to complete a Membership Renewal Training course every two years. The purpose of this requirement is to raise the level of professionalism of the Suburban West Realtor® member through education. The organization's Board of Directors identifies a topic that will increase the knowledge base of members on an important facet of real estate. Previous courses have focused on standard forms, disclosures, fair housing and procuring cause.

Commercial Seminar Series

The Commercial Seminar series was created to help provide commercial Realtors® access to the latest information that is impacting their business. From technology to market conditions to high profile developments, this periodic series is held throughout the region.

A Step Ahead Program



An agent's first few months in the real estate industry can be overwhelming. To supplement the Realtor® New Member Orientation, the A Step Ahead Program will help educate and prepare Suburban West Realtors® who are new to the business with additional educational sessions, hosted by our Young Professionals Network Committee.



ADVOCACY

What is RPAC?

The Realtors® Political Action Committee (RPAC) is a voluntary, non-profit political action committee that works to elect lawmakers who support Realtor® business interests locally, in Harrisburg and in Washington, D.C. RPAC is one of the largest and most influential political action committees in the Commonwealth, representing some 34,000 Realtors®. At the national level, RPAC is one of the largest PACs as well.



Your Best Investment in Real Estate

RPAC Victories

RPAC has fought for and protected hundreds of thousands of dollars in Realtor® commissions throughout Pennsylvania. How? By ensuring that the real estate market can thrive and that Realtors are protected.

Specifically, RPAC has helped:

- Support pro-real estate candidates in Delaware, Chester and Montgomery counties
- Protect affordable, safe financing for American families
- Pass legislation that forbids municipalities from withholding resale U&O certificates
- Defeat a proposed state 4% Sales Tax on Service (i.e. commissions)

How can I invest in RPAC?

It's easy to become part of RPAC. Realtors®, affiliate members, members' families and staff may join RPAC by making an investment. For as little as \$15 a year, you can join the thousands of Pennsylvania Realtors® who make their voices heard.



To invest*, please contact the Suburban West Realtors® Association at (610) 560-4800

Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. The amount suggested is merely a guideline and you may contribute more or less than the suggested amount. 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. 70% of each contribution is used by your state PAC to support state and local political candidates. Until your state PAC reaches its RPAC goal 30% is sent to National RPAC to support federal candidates and is charged against your limits under 52 U.S.C. § 30116; after the state PAC reaches its RPAC goal it may elect to retain your entire contribution for use in supporting state and local candidates.

The mission of the Suburban Realtors® Alliance (SRA) is to impact public policy for the benefit of Realtors® and the protection of private property rights. The Alliance is a resource for our Realtor® members, local government and elected officials, and consumers of real estate services.



Established in January 1998, the 12,000-member Alliance is a subsidiary corporation of the Suburban West, Bucks County, and Montgomery County Associations of Realtors® located in Southeastern Pennsylvania.

What types of issues can affect Realtors® at the local level?

Issues of special interest to our members at the local level include: use and occupancy certificates and associated fees; professional disclosure; sign use; land use; rental property licensure; quality of life issues that impact small business owners; and other real estate-related ordinances.

In general, our Realtor® members support local real estate ordinances that:

- Protect fundamental property rights;
- Promote uniformity in local standards and consistency in enforcement;
- Avoid unnecessary duplication of existing fees, statutes or regulations.

What will I find on www.suburbanRealtorsalliance.com?

The Alliance's website contains the latest news about real estate issues in southeastern Pennsylvania, a database of municipal real estate regulations, a section explaining what issues impact local real estate, and a political action center that allows visitors to get involved in the public policy arena.

Municipal Database

The Alliance has created a municipal database that provides a comprehensive snapshot of the real estate-related regulations and ordinances that have been enacted by the 238 municipalities in our four-county territory. The database is frequently updated by Alliance staff, in cooperation with municipal authorities. **NOTE:** To demonstrate the exclusive benefit of this database, a NRDS number and password are required for access to the database. Contact the SRA at sra@suburbanrealtorsalliance.com for your login.



For more information on issues impacting Realtors®, Municipal Ordinances, and how you can help, visit www.suburbanRealtorsalliance.com



RESOURCES/ PROFESSIONALISM

Best Serve Your Client

Suburban West is constantly identifying programs and services that will give our members both a competitive advantage and keep them at the center of the transaction, including:

- **zipForm Plus/zipForm Mobile**—Members have the opportunity to sign up for FREE PAR standard forms. zipForm Plus is easy-to-use online contracts program, designed to simplify the real estate process, helps you increase productivity while reducing risk and time spent on paperwork. zipForm Mobile is also available at no cost, providing you a mobile optimized version of zipForm Plus.
- **DocuSign**—Members receive a FREE subscription to the premier electronic signature service. Don't waste time chasing signatures at the expense of building your business. And increase efficiency even more by connecting your zipForm Plus and DocuSign accounts to seamlessly transfer documents.
- **zipVault**—zipVault allows you to upload all the documents of a transaction and store them together with the contracts already available in zipForm Plus.
- **Tech Helpline**—The Tech Helpline offers support 6 days a week for hardware, software, networking and digital devices. Run by a Realtor® organization in Florida, they know the needs of members and work to make sure you are not frustrated and delayed by tech issues at home or at the office.
- **Realtors® Property Resource**—RPR is an NAR initiative providing advanced technology for creating property pricing presentations, research and analytics. RPR includes high value property and market specific data - offering Realtor® members an actual competitive advantage in this challenging real estate climate.
- **Market Statistics**—Helping to answer the common question, “How’s the market doing?”, Suburban West issues monthly Market Statistics reports that cover the three counties (Chester, Delaware and Montgomery) and 40 school districts in those counties.
- **Customizable Flyers**—Communicate important facts about real estate to your client (Benefits of homeownership, FHA financing, Staging, Appraisal) while also branding these professional flyers with your picture, logo and contact info.



Stay in the Know

Keeping abreast of the latest information is essential for every real estate professional. Members of the Suburban West Realtors® Association depend upon the organization to provide timely industry and organization information on a continual basis.

- **Comprehensive Website**—Valuable information from Education to Government Affairs to Consumer Tools is available 24/7 at www.suburbanwestrealtors.com.
- **Suburban West Weekly Email**—Weekly electronic newsletter emailed to keep you abreast of industry trends and important Association information.
- **Education Newsletter Email**—Monthly electronic newsletter emailed to all members that features timely courses being offered by the Association of Realtors® School.
- **Inman Select**—Inman Select is the premier national real estate news service, giving you timely information you need on the issues impacting your career

Reduce Your Exposure to Risk

A significant part of the Suburban West Realtors® Association's value is to provide tools that members can use, not only to promote their career, but also to protect their career and the consumers. The Association provides members with services that reduce risk, manage conflict and provide great customer service.

Electronic Lockbox System

The Association makes available to its members the option of leasing Electronic Keypads and iBoxes for use on listings. The Association strongly believes that this system is the most secure way of granting members entry into properties. Now more cost effective and convenient to use, only Realtors® and Affiliate members are permitted to lease electronic keypads and purchase iBoxes.



PAR Legal Hotline

The Hotline provides Realtor® members toll-FREE access to legal information about PA real estate law, PAR standard forms, and operating a real estate brokerage. Attorneys are available to answer basic legal questions and to provide information to help members successfully work through many of the most common issues that they face on a day-to-day basis. The FREE Hotline is available Monday through Friday, by calling (800) 727-5345.

Buyer/Seller Dispute Resolution System (DRS)

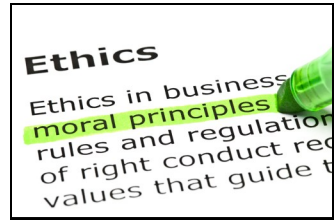
The Home Buyer/ Home Seller Dispute Resolution System (DRS) gives buyers and sellers a method to resolve disputes arising out of their Agreement of Sale. Compared to litigation, which is often time-consuming and costly, mediation is efficient, inexpensive and friendlier. Unlike litigation where a judge makes a ruling of right or wrong, a successful mediation results in an agreement that the parties arrived at together.

Professionalism

The Association strives to enhance the level of professionalism of Realtors® in our region by offering meaningful programs and services to assist members in raising the bar for higher standards and superior customer service.

Code of Ethics

Since the National Association of Realtors® (NAR) adopted its Code of Ethics in 1913, the document has been a central component of Realtor® membership. Frequently updated to remain relevant, the Code of Ethics today is a set of principles that Realtors® use to conduct their business. Adherence to this set of principles shows the public you are a professional who maintains a high standard of conduct in their actions with clients and others in the profession. To ensure that members are knowledgeable of the Code of Ethics, NAR requires members to complete 2-1/2 hours of approved Code of Ethics training every three years.



SWRA's Efforts to "Raise the Bar"

- **Common Courtesy in Communication Video Series**—This periodic video series considers the communication between agents (and their clients) – that is necessary to move a relationship or transaction forward.
- **Membership Renewal Training**—Currently, the Association requires that all Suburban West Realtor® members complete Membership Renewal Training every 2 years on a topic determined by the Association's Board of Directors.

Professional Standards

The Association provides several alternatives for dispute resolution involving the conduct of members.

- **Ombudsman Program**—The ombudsman typically acts as a go-between for the two parties. Recognizing that some situations require more in depth discussion, the Association adopted the Ombudsman Program in November of 2000.
- **Mediation of Potentially Unethical Conduct**—This program works as an extension of the Ombudsman program by bringing the parties together to sort out the issue.
- **Ethics Citation Program**—This program acknowledges that some ethics violations are self-evident. For those violations the respondent in an ethics complaint may admit to the violation and pay a fine.
- **Professional Standards Hearing**—If necessary, there is always the formal enforcement procedures which allow for a full due process hearing that serves to address more serious issues or to resolve commission disputes between members.



COMMERCIAL CHAPTER

The Voice of Commercial Real Estate in the Delaware Valley



The Commercial Chapter of Suburban West

Realtors® Association unites Realtor® members who are actively engaged in the listing, selling, leasing and appraising of commercial real estate. Through the Chapter we provide you, the real estate licensee engaged in commercial real estate, unique benefits and services to enhance your business. We also foster a burgeoning community that provides distinct networking opportunities.

Benefits

The Commercial Chapter marries the existing value-added benefits of Suburban West membership with new and updated services dedicated to the commercial practitioner. By becoming a Realtor® member of Suburban West and joining the Commercial Chapter, you'll have access to:

- Accredited education and FREE seminars on the issues impacting commercial real estate
- Access to commercial services on the Realtors® Property Resource (RPR)
- Monitoring and reporting of legislative issues impacting commercial real estate
- Representation on the Association's Board of Directors reserved for a Commercial Realtor®

Additionally, you'll have access to all the Suburban West benefits, including:

- Online transaction tools (zipForm Plus, DocuSign)
- Professionalism and legal expertise
- Networking opportunities with over 6,000 members

In addition to these services, Realtor® membership continues to give you access to important commercial-related services from the Pennsylvania Association of Realtors® (PAR Legal Hotline) and the National Association of Realtors® (exclusive discounts on commercial listing platforms; research reports).

Costs and How to Join

Suburban West provides the most value for your dues dollars, holding the line on our local dues for over 23 years. As a commercial Realtor®, you would enjoy the value of Suburban West Realtor® membership and the unique benefits of the Commercial Chapter at no additional cost beyond the annual membership dues. **For more information on joining the Commercial Chapter, please contact Steve Farace at 610-560-4800.**

Board of Directors/Staff/Contact Information

Board of Directors

Kit Anstey, ABR, SFR (Chairman)	(610) 431-1100	kit@ansteyteam.com
Vince Range, (Chairman-elect)	(610) 675-7100	vince.range@gmail.com
Shannon Diiorio, ABR (Secretary/Treasurer)	(610) 822-3356	shannon.diiorio@compass.com
Lisie Abrams	(610) 649-4500	lisie.abrams@foxroach.com
J. Patrick Curran, ABR, CRB, GRI	(484) 748-6200	jpatrickcurran@gmail.com
Stephen D'Antonio	(610) 566-3000	steve.dantonio@foxroach.com
Chris Earley	(610) 717-3082	cearley@libertyinspectiongroup.com
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Michael Howell, SRS	(484) 902-8880	mlhowell0526@gmail.com
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David Specht	(215) 664-1091	dspecht@kwcommerical.com
Debbie West, ABR, SRES	(610) 431-1100	debbie@ansteyteam.com

Association Staff

Anne Marie Matteo, CAE, RCE — CEO (ammatteo@suburbanwestrealtors.com)
John Barbone —Information Technology Specialist (jbarbone@suburbanwestrealtors.com)
Cathy DiMarco — Bookkeeper (cdimarco@suburbanwestrealtors.com)
Steven Farace —Director of Marketing & Member Relations (sfarace@suburbanwestrealtors.com)
Tina Lavelle — Member Relations Specialist (tlavelle@suburbanwestrealtors.com)
Vinnie Pagnini — Administrative Assistant (vpagnini@suburbanwestrealtors.com)
Gail Parke — School Administrator (gparke@suburbanwestrealtors.com)
Paula Tansey, RCE, e-PRO — Director of Professional Conduct & Development (ptansey@suburbanwestrealtors.com)
Kristin Tornetta — Member Relations Specialist (ktornetta@suburbanwestrealtors.com)

Important Phone Numbers

Suburban West Realtors® Association	(610) 560-4800	www.suburbanwestrealtors.com
Association of Realtors® School	(610) 560-4900	www.realtors-school.com
Suburban Realtors® Alliance	(610) 981-9000	www.suburbanrealtorsalliance.com
National Association of Realtors®	(800) 874-6500	www.nar.realtor
Pennsylvania Association of Realtors®	(800) 555-3390	www.parealtor.org
Bright MLS	(877) 330-9900	www.brightmls.com
Supra	(877) 699-6787	www.supraekey.com
zipForm Support	(586) 840-0140	http://support.zipform.com
DocuSign Support	(866) 219-4318	www.docusign.com/support
Tech Helpline	(800) 897-0873	http://chat.techhelpline.com
PA Real Estate Commission	(717) 783-3658	www.dos.state.pa.us/estate
DE Real Estate Commission	(302) 739-4522	www.state.de.us
PAR Legal Hotline	(800) 727-5345	