

The annual SMC Crawfish Boil Builder/REALTOR mixer to be held March 20

The annual HBA Sales and Marketing Council (SMC) Crawfish Boil Builder/REALTOR mixer tickets are on sale now. The event sold 1,000 tickets in 2007 and is expected to once again sell out.

Tickets are \$20 each for all you can eat Cajun style crawfish with all the fixings. Buy 10 or more tickets before January 31 and receive a 10 percent discount.

The annual event will take place on Thursday,



March 20 from 6 to 10 p.m. A live zydeco band will entertain the lively crowd.

Join the Sales and Marketing Council for food, fun and live entertainment—buy your tickets now.

Promotional partnerships are available and can be secured by completing the online registration form. For more information, contact Naomi Blutworth at 454-5588, ext. 105.

UPCOMING EVENTS:

JANUARY 24

WCR Networking Luncheon
ABoR - 11 a.m.

JANUARY 28

Small Office REALTORS Meeting
ABoR - 11:45 a.m.

FEBRUARY 7

Spotlight Austin by Patten & Karlseng
The Oasis - 5 to 8 p.m.

FEBRUARY 12

ABoR Beer Fest & Chili Cook Off
Westwood Country Club - 11:30 a.m.

FEBRUARY 20

CRS Quarterly Luncheon
Westwood Country Club - 11:30 a.m.

RealtyLine™

A Newspaper Serving the Austin Real Estate Community

JANUARY 2008 • VOL. 12 • ISSUE 9

Enjoyable. Entertaining. It's *all* About You.

GREAT REASONS TO LOOK INSIDE...

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John Horton of Realty World, John Horton & Associates, page 37

Old ways still stand to make money in new year

By Melinda Seifert

CONTRIBUTING WRITER

The New Year is here and we can take as a given that Austin is consistently rated as one of the most desirable areas in the country. This is good for housing and employment. We know too, that there is always the potential for overbuilding, but that then gets to the type of product, price of product and location of product. More questions. And, we all are well-aware that making money in a down market is harder than making money in an up market, and that the best way to make money in a down market as it relates to real estate is to increase listings at a greater rate than inventory. So, what do you do? Do you cut expenses? Do you "time-block" calling sellers? Are you ready for the bottom—and are you making the most of the time you allot to work and family? Are you keeping up with education and technology opportunities? It pretty much comes down to taking the bad with the good, or the good with the bad, and making the most of both.

This is not only a function of overall market conditions—it's the time of year—and everyone knows sellers are not as excited to sell if they are looking at

lower prices, and buyers want to take as much time as possible to make a decision if they believe there will be additional inventory appearing soon at a better price. So, what exactly do you do? Welcome to 2008. Yet in many ways it's not that different from 2007, 2006 . . . and on.

We know that the way REALTORS deliver real value to clients is by giving them what they want, and what they need, and the key to doing that is to understand how the client defines the value you deliver. Research has shown that a client primarily defines value not in terms of activity or incentives, but by the personal interaction, level of trust, and relationship with their REALTOR. And, how does a REALTOR inspire that trust? Communication—timely, relevant and ongoing communication builds trust and demonstrates value. Obviously, this is not just a message for success in 2008.

Yet it leads again, to how the innovative use of communications and multimedia technology in education has put each REALTOR in control of what they learn and how. As the regulatory

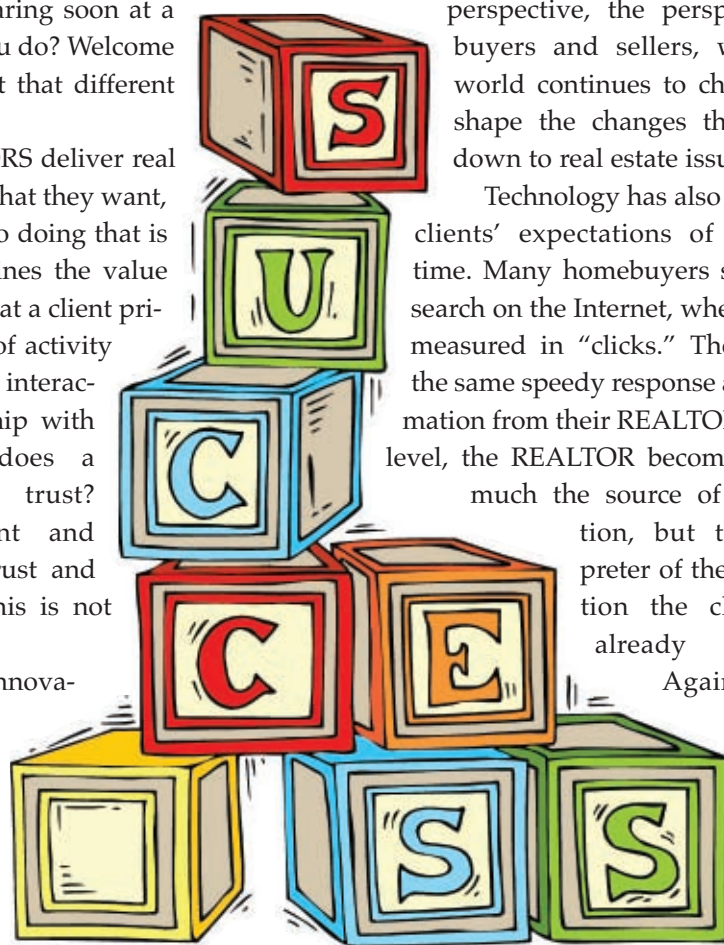
long- and short-term economic and housing trends means being able to better advise clients from their perspective, the perspective of buyers and sellers, while the world continues to change and shape the changes that trickle down to real estate issues.

Technology has also increased clients' expectations of response time. Many homebuyers start their search on the Internet, where time is measured in "clicks." They expect the same speedy response and information from their REALTOR. On one level, the REALTOR becomes not so

much the source of information, but the interpreter of the information the client has already obtained.

Again, this comes down to time, knowledge and educa-

tion. By helping clients understand the process and interpret the data, the REALTOR adds value to the overall process. The nature of real estate is the business of helping people in transition. Education and technology are essential, but listening—really listening—to clients' needs is an old-time, tried and true roadmap to success. Welcome to 2008, but keep in mind, the nature of the business is founded in knowledge from years past. Building upon that knowledge is a proven 'building block' to success.



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Socar Chatmon-Thomas waits with ABoR's **Sally Yryan** as Richard Smith introduces her as the new chairman of the board for the citywide organization.



Les Sherman, Donna Yoste and **Karen Hookstra**, all of RE/MAX Austin Associates, chop carrots for lunch at Caritas.

RealtyLine

A Newspaper Serving the Austin Real Estate Community

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Spice Up Your February:

Attend the 2008 TREPAC Beer Fest and Chili Cook Off

By Socar Chatmon-Thomas • Coldwell Banker United REALTORS
2008 Chairman • Austin Board of REALTORS

Chase away those winter chills at the 2008 TREPAC Beer Fest and Chili Cook-Off on Tuesday, February 12 from 6 to 9 p.m. in the ABoR auditorium. Enjoy a variety of eclectic beers while learning about the importance of contributing to the Texas Real Estate Political Action Committee (TREPAC). Test your favorite chili recipe against those of your colleagues for a chance to take home a first, second or third place prize. Sponsorship opportunities for this event are also available. For more information or to register, contact the Government and Community Affairs department at 454-7636 or government@abor.com.

Fingerprinting with TREC License Renewal

Beginning January 1, 2008, the Texas Real Estate Commission (TREC) requires all new and renewing real estate broker or salesperson licensees to be fingerprinted prior to obtaining their licenses. Once a licensee's fingerprints have been filed with the Texas Department of Public Safety (DPS), he or she will not need to be fingerprinted again.

Fingerprint appointments must be scheduled online or via telephone. Persons renewing their licenses should plan to have their fingerprints taken at least 10 days before their renewal date to avoid renewal delays. For more information on the fingerprinting process and to learn where you may have your fingerprints taken, visit www.trec.state.us/FASTPrintPass/.

Earn Your SRS Designation

The ABoR Academy is pleased to bring you a new designation course. The Sellers Representative Specialist (SRS) designation shows consumers that you understand the specific needs of the seller in real estate transac-

tions. In this two-day course, instructor Marcie Roggow will supply you with the tools needed to best represent sellers, with particular attention paid to different listing models, office policies, field issues and legal and code ramifications.

The Sellers Representative Specialist designation class will be held on February 19-20 from 8:30 a.m. to 5:30 p.m. both days. Course fees are \$275 through February 12 and \$300 after that date. For more information and to register, visit www.abor.com/courses/.



Help ABoR Move the Vote

ABoR and the Travis County Tax Assessor's Office are teaming up to increase voter registration. The "Move the Vote" campaign enables REALTORS to provide clients with voter registration materials, or to register voters themselves.

This program gives REALTORS a chance to become deputy registrars. These volunteers help register eligible citizens to vote by distributing, reviewing and accepting completed registration applications. If you are interested in becoming a deputy registrar or would like to learn more about the "Move the Vote" campaign, contact the Government and Community Affairs department at 454-7636 or government@abor.com.

Stay Alert with Messages from ABoR

Missing messages from ABoR could cost you. ABoR uses both e-mail and regular mail to communicate important information regarding MLS violations and assessed fines. These fines can double if left uncorrected. Outdated contact information can also prevent you from receiving updates on ABoR news, products and services.

To ensure you receive messages from ABoR, check the contact information in your member profile. Simply log on to Abor.com and select the "My Account" link. Visit the "Edit Personal Information" section to make certain your e-mail and mailing addresses are current. While you're at it, take a few moments to select any designations or foreign language skills you possess, as well as your primary field of business and preferred areas.



IN CASE YOU'VE FORGOTTEN, THIS IS A GOLF BALL.

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Gene Davis, Richard Egan and Barbara Johanson congratulate **Dennis Merritt** on being a multi-million dollar producer for Capital Properties GMAC Real Estate. The award was announced at the company's Christmas party at Tarry House.



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Gary Cocanougher takes the oath of office as president of the Williamson County Association of REALTORS, as his wife **Nancy Cocanougher** looks on at the organization's annual banquet.



Rick Jones of McDaniel Properties asks **Colette Fitzgerald** of KB Home about the amenities the builder offers at Meadows at Berdoll in Del Valle. The model home recently served as an open house.



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Past president **Harry Pokorny**, third from left, enjoys a game of blackjack at the casino tables at the Williamson County Association of REALTORS installation and awards banquet.



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Jeff Mills of River Rock Custom Homes, **Landy Stone** and **Mike Kight** of RE/MAX Capital City start the holiday season off right with an office party at Texas Mortgage Consultants.



Ann Carson of Independence Title wraps a gift at the shopping bazaar the company hosted to make it easy for real estate professionals to find holiday gifts.

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Jim Pitkethley, Shannon Salamone, Joseph Cho, Carla Bright and Olivia Manning, all of Portrait Homes, welcomed REALTORS and other real estate professionals to the grand opening of Silver Oak Townhomes.



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Tiffany Amore, right, of Kimball Hill Homes delivers new toys to Rhonda Tabbert of Dell Children's Medical Center. Toys were donated to the homebuilder's different communities during the holidays.



WCAoR staff members **Linda Hall** and **Lara Hite** welcome guests to the association's Christmas party and installation at the Fern Bluff Community Center.

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WCR PRESIDENT'S COLUMN

Knowledge Is Power!

By Linda Hall • Realty World, John Horton & Associates
2008 President • Women's Council of REALTORS

Welcome to the exciting world of real estate in 2008! We all know that knowledge is power. This is so important in our industry. The Women's Council of REALTORS continually strives to bring the best speakers to our monthly program meetings and to provide opportunities for skills building for our members.

The Austin Chapter of WCR has been working to provide this for 2008. As REALTORS, we are fortunate to be in the Austin-Central Texas area with access to great speakers who will be able to impact your business. It is our goal to provide our members with information that can be utilized immediately. Come and experience WCR! ARE YOU READY?

In today's changing marketplace—with demanding customers and tough competition—you can't do it alone. Not only do you need to be connected to the top professionals in the industry, but also to the cutting-edge training, real estate industry information and wealth-building strategies that will build your business and secure your future.

When you join Women's Council of REALTORS, you tap into powerful programs that yield tangible results for you and your business—as well as networking and referral opportunities at the national, state and local levels. Following are just a few of the benefits of belonging.

Networking and Referrals

Your Women's Council membership will open up a whole new world of networking opportunities through local chapter programs and special events. In addition, the backbone of our member network is our annual Referral Roster Membership Directory, which features detailed advertisements from hundreds of real estate professionals, helping to connect you with qualified referrals for your clients.

You can also link to tens of thousands of Women's Council members through our online Member Search. And get your face and company message in front of our powerful network of successful REALTORS® through advertising opportunities online and in the Roster.

Support System

At Women's Council, you'll experience a support system like no other. You'll belong to a network of 19,000 motivated real estate professionals who understand that you're never too experienced to learn something new or too successful to provide sound advice to your peers.

Connections Magazine

As the official voice of Women's Council, Connections Magazine will arrive six times a year with the latest practical tips and techniques on growing your business—all written by pros in the field. It also features success stories from the most influential women in the real estate industry, as well as business tips from top brokers throughout the U.S. For reprints, e-mail connections@wcr.org.

Performance Management Network Designation

As Women's Council's official REALTOR® designation, the Performance Management Network provides the real-world skills that you need to face an evolving market. Designed by some of real estate's best and brightest minds, our courses dig deep into the hot topics that are driving the market and shaping your business. For more information visit www.wcr.org.

SAVE THE DATE!

WCR January Luncheon - Thursday, January 24 at the Austin Board of REALTORS. Our guest speaker will be Socar Chatmon Thomas, ABoR's 2008 Chairman of the Board!

In conjunction with the Texas Association of REALTORS Winter meeting will be the Regional Meeting for WCR on February 21 at Austin Hyatt Regency Hotel in downtown Austin.

You won't want to miss our March 27 program meeting as Charles McMillan will speak to our membership.



I got cake!

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Gabriele Brown of Sente Mortgage, **Liz Lee** of Mortgage IT, **Terri Miles** of Mission Mortgage and **Kristin Carroll** of Sente Mortgage show holiday spirit at the American Mortgage Bankers Association holiday party at the University of Texas Club.




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Gary Wakefield of Coldwell Banker United REALTORS places a bid on a holiday basket at the Williamson County Association of REALTORS installation and awards banquet.



Maury Dugas and **Justin Poague**, both of Burgess Inspection Group, finish a check up for the Keller Williams Realty GoodLife team.



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January 2008

Dear Friends,

I would like to share my excitement with you about my new professional home. I've moved to a new company but you, and the people you refer to me, will still be provided the same warm and professional service as always. Please update your address book with my new contact information. If someone you know is thinking of building, buying or refinancing, please let me know. I will provide them with the best service imaginable, and remember it is City with a Y.














— Penny Green



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Keller Williams Realty Round Rock Office
would like to introduce the 2008 Agent Leadership Council
(Leaders and Decision Makers of the Market Center)

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 David Durham	 Robert Fischer	 Gerald Gafford	 Melia Gardner
 Shirley Linahan	 Kiersty Lombar	 Terri Romere	 K.C. Whetstone
 Kim Whitlock	 Avis Wukash Team Leader	 Reba Saxon Asst. Team Leader	 Pat Zahasky Productivity Coach

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Our New Year's Resolution is to make YOU more successful.



Stewart Title Austin invites you to attend a seminar on becoming a
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February 5th and 6th, 2008

8:30am to 5:00pm

301 Congress, Room 360

Register: www.LuxuryHomeMarketing.com



Questions? Contact Judy Cretney, Director of Marketing
512.322.8703 or judy.cretney@stewart.com.

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At Stewart, we know it can be challenging to target the upper tier. Earning the Certified Luxury Home Marketing Specialist designation will position you as an expert and give you the tools you need to move to the next level as the agent of choice for affluent buyers and sellers. Many members of our prestigious Elite 25sm hold this designation.

The Institute for Luxury Home Marketing helps real estate professionals provide high quality service to the buyers and sellers of luxury homes and in so doing, maximize their own success in the upper-tier residential market. For complete information on Institute membership and the CLHMS designation, visit www.LuxuryHomeMarketing.com or call 214-485-3000.

Carolina Aceituno of Keller Williams Realty gladly accepts a door prize from **Colette Fitzgerald** and **Nick Easley**, both of KB Home, at a recent open house at the Meadows at Berdoll in Del Valle.



View or Purchase the pics you see in *Realty Line* at www.realtylineonline.com

Chairman-elect **Jay Gohil** introduces one of his agents, **Sam Walker**, to friends and colleagues at the Austin Board of REALTORS's installation and awards celebration.



Harper Ray of Cornerstone Mortgage and **Eddie Rinehart** of Treaty Oak Mortgage discuss holiday plans at the University of Texas Club, where members of the Austin Mortgage Bankers Association mingled for holiday fun.

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2006 Builder of the Year — Texas Association of Builders

Strategies for a Slower Time: How to Break through the Lull and Capture Lost Sales

By Gary Henley • Henley Homes, Inc.

2008 President • Home Builders Association of Greater Austin

Unless you live on a deserted island, you’ve undoubtedly heard that the slowdown in sales due to a nationwide downturn in the new homes market will affect the Austin market. Not everyone agrees on how much greater Austin will be affected and how far down sales will go in 2008, but as the old adage goes, it’s better to be safe than sorry.

That’s why many Austin area builders are offering special incentives in 2008 to buyers, and to Realtors—incentives you’d be smart to take advantage of. Many builders are offering increased commissions to Realtors. David Weekley homes will offer a 5% commission, while Centex Homes is awarding commissions as high as 6%.

Drees Custom Homes is offering a company-wide reduction in prices, reducing the price of many of their homes by \$30,000 to \$40,000, according to Mike Tvinnereim, sales manager. They are offering additional “hot deal” prices on inventory homes that close within 60 days with up to \$10,000 in other incentive bonuses. In addition to increasing commissions to the Realtor, the company has unveiled the “3-4-5 Incentive”: 3% commission on your first Drees Custom Homes sale, 4% on your second, and 5% commission on your third sale.

Meritage Homes Corporation offers 100% Realtor commission advances at slab pour, so that Realtors don’t have to wait until closing to be paid on the home. According to Abby Feuerbacher, director of Marketing for Meritage Homes, those terms are offered for both the Meritage Homes and Monterey Homes brands. They have also just started a new “Realtor Appreciation” program, where if

you sell a Meritage or Monterey home, you’ll receive a 1% commission coupon to turn in when you bring in your next client.

If you’re looking for a way to boost your own sales during what could be a slow time, it’s a great idea to bring your buyer directly to the builder—where you can reap the benefits of these builder incentives, and even pass on additional savings to your clients. To get connected with an Austin area builder and delight your client with a brand new home, visit www.AustinHomeBuilders.com.


But while builders are prepared to work a little harder in the New Year to get the sale, don’t expect these deals to be around forever—forecasts predict that the downturn won’t last as long in our area as in other parts of the country. Tvinnereim, says the market is still pretty strong, and he is optimistic. And some builders are looking completely to the bright side, passing incentives directly to their customers. “We will continue to deliver an outstanding product and focus on getting our referrals from our existing customers,” says Ryan Jackson at Streetman Homes. “If we have extra money to give, we’re going to give it back to our customers.”


Looking for other ways to hedge your bets for a slow period? On February 21-22, the Sales and Marketing Council of the Home Builders Association (HBA) of Greater Austin proudly presents a special seminar series from nationally renowned speaker and New Home Specialist Bob Schultz. In “A Dozen Strategies to Boost Your New Home Sales Power in a Challenging Market,” Shultz will teach a dozen absolute strategies to increase your sales, perfect your presentation, maximize your return on investment (ROI), and apply techniques that will help you capture those missed sales. The best part is, you can hear from one of Builder Magazine’s Power 50. TREC/MCE approval is pending; to learn more visit www.AustinHomeBuilders.com.

To learn more about the Home Builders Association (HBA) of Greater Austin visit our Web site at www.AustinHomeBuilders.com.



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Kevin Finch, center, of Team Mortgage and **Brian Pitman**, right, of Independence Title congratulate **Gary Cocanougher** of Avalar Real Estate for being installed as president of the Williamson County Association of REALTORS at the organization's holiday banquet.



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Doug Scott of First Horizon Home Loans congratulates **Penny Green** of City Bank Mortgage on her new office. They were at the annual holiday party hosted by the Austin Mortgage Bankers Association at the University of Texas Club.



Rocky Suda and **Connie Hentosh**, both of Fairway View Homes, welcome **Rose Castro** of Century 21 Ripley Realty to the Christmas party in the model home in Twin Creeks.



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Robert Issacson of Independence Title enjoys a run of luck at the craps table during the Williamson County Association of REALTORS installation and awards banquet.



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John Patton congratulates Mary Kocurek at the Capital Properties GMAC Real Estate's Christmas party for being one of the company's multi-million dollar producers.



Stewart Title president **Gaye Pierce** congratulates **Greg Miller**, sales manager of Portrait Homes, on the grand opening of Silver Oak Townhomes, the builder's first community in Greater Austin.

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WCAoR PRESIDENT'S COLUMN

Welcome to 2008!

The Times— They Are A Changing

By Gary Cocanougher • Avalar Real Estate

2008 President • Williamson County Association of REALTORS

What happened to 2006 and 2007: gasoline that cost two bucks a gallon; the typewriter; the pay phone at 7-11; quality homes that sold for \$50 a square foot?

Well, I will tell you what happened, "The Times—They Are A Changing." If you want to be one of these obsolete items then don't change— however, if you want to be successful, then you must change. You must get up every morning with a purpose and gratitude for what you have accomplished. You cannot only focus on the negative, especially in the real estate market. If you believe in yourself and prepare yourself for success, you will be more successful than you have ever been.

Remember today is tomorrow's yesterday...

Now that I have your attention, I want to introduce myself and tell you about the Williamson County Association of Realtors. I am Gary Cocanougher and I will be serving as the 2008 President of WCAoR. My wife, Nancy, and I have been married for 31 years and have three children and two beautiful granddaughters. That is enough about me. Let's talk about what is really important and that is you and WCAoR.

This will be one of the most successful years our association will have. I know this is a pretty bold statement, because our association has had some great years and great leaders in the past. In order for me to be successful I have to believe that this will be one of the best years and thank goodness I have support standing beside me. Our officers,

directors, workgroup/committee chairs, staff are all 100% ready to do whatever it takes to make this year a success. We will be offering more educational classes, as our association wants to help prepare you to be better in what you do. Our educational classes will not only give you the mandatory hours that you require, but also help you in your real estate business.

One of the most exciting things of 2008 will be moving to our brand "spanking" new building located at 123 Old Settlers Road. The new building will have over 100 parking spaces, state of the art education facilities, ample restrooms and the same friendly atmosphere to which you have become accustomed. We will also be giving you an opportunity to be a part of making our new building a reality. More details about this later.

We also want to give you an opportunity to join one of our 10 workgroup/committees. The chairs that I have chosen are all extremely excited about this year and are very eager to accomplish the goals placed before them. Our community service workgroup/committee will be putting together a project where every member in every area of Williamson County can participate. This project will be an on going that gives back to our great communities.

Our leadership committee is joining five other associations in the area and is participating in the TAR Leadership program. The knowledge gained in this program can be used in all walks of life. My special thanks to past chairman of TAR, Avis Wukasch and Harry Gibbs, for their help in getting this organized. I will communicate soon about some of the other exciting plans we have for the other workgroup/committees next month. Please don't wait to get involved. I personally invite each of you to get active in WCAoR and help me make this the best year ever.



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Linda DeMarco and **Victoria Costello**, both of Coldwell Banker United REALTORS and **Ysolette Nicoson** marvel at the decorations at the Christmas Tree gala.



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Krista Bass and **Craig Bass**, both of North American Title, relax after a nice dinner at the Hilton Downtown, where the 2008 officers and board of directors for the Austin Board of REALTORS were installed.



Steve Builta of Hometrust Mortgage accepts the past president's gavel and award from incoming vice president **Eddie Rinehart** of Treaty Oak Mortgage at the Austin Mortgage Bankers Association holiday party at the University of Texas club.



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Michaela Brown, Robert Hachtel and Chris Brooks enjoy the RE/MAX Capital City holiday party.



April Solimine and Gary Malady, both of Taylor Morrison attend a staff appreciation luncheon at Vintage Villas, overlooking Lake Travis.



Carrie Wiekert, outgoing CRS president, accepts a plaque commemorating her years of service from incoming president **Gay Puckett** at Westwood Country Club.



Rocky Suda, right, of Fairway View Homes doesn't have to convince **Kim Evazians** of Century 21 Ripley Realty of the benefits of Twin Creeks. She has already been showing the community to many of her clients.



Willie Fluck, center, of Market Linx, joins **Dale Jacobson** and **Lisa Jacobson** of Coldwell Banker United REALTORS at the ABoR installation and awards celebration at the Hilton Downtown. Both companies were among the top sponsors of the annual event.

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Amy Hutson, Mary Miner of M.E. "Gene" Johnson REALTORS, **Dennis Polynak** and **Betsy Welhausen** enjoy seeing friends and colleagues at the Williamson County Association of REALTORS installation and awards banquet.



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Linda Bueltel of Keller Williams Realty, **Fred Norton** of Prudential Texas Realty and **Terri Thompson** of Thompson Realty Group check the RSVP list at the CRS lunch and installation at Westwood Country Club.



Gordon Gorychka accepts the award for REALTOR of the Year from 2007 ABoR Chairman **Charles Porter** at the ABoR installation and awards celebration at the Hilton Downtown.

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Manny Alarcon, regional sales manager for KB Home, joins KB Home sales consultants **Arthur Martinez**, **Bob Salinas**, **Nick Easley**, **John Daniel Parker** and **Kim Kelsall** and broker liaison **Colette Fitzgerald** at the REALTOR open house at Meadows at Berdoll in Del Valle.



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Marjorie Tinnell, center, of Independence Title, welcomes **Naomi Koury-Meccey**, left, and **Kathy Deeny**, both of Amelia Bullock REALTORS to the shopping bazaar where they had plenty of purses to pick from.



Kelley Galant and **Joe Tweatt**, both of Texas Mortgage Consultants, enjoy showing guests around at the company's holiday office party.

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(l-r standing) Emily Franke, Shannon McClendon, Lauren Filor, Elizabeth Lawrence, Terry Ripperda, Connie Baewer, Jeff Engeling, Erica Ramirez, Kathleen Thompson (l-r seated) Rhona Bogie, Linda Komm, vice president and Jim Palmer, vice president; and Michele Douglass. Not pictured: Terry Wilkins



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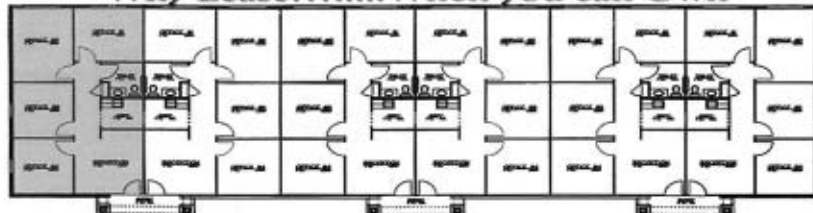
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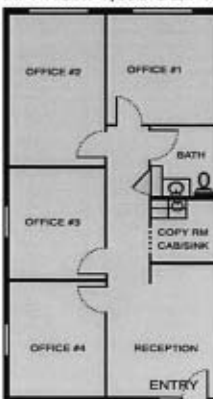
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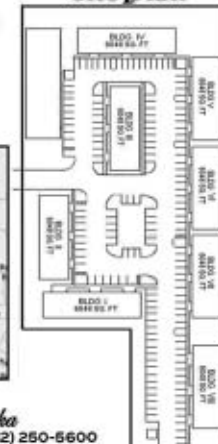
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2604 Rolling Plains Court	Elmwood II	3389	4	3.5	2	\$398,900
2712 Grand Oaks Loop	Ashmore	2827	3	2.5	3	\$362,000
3125 Mill Stream Drive	Elmwood	3053	3	2.5	2	\$395,000
2714 Grand Oaks Loop	Elmwood II	3389	4	3.5	2	\$406,000
2716 Grand Oaks Loop	Somerset	3590	4	3.5	2	\$443,000
2602 Rolling Plains Court	Ashmore II	3423	4	3.5	3	\$460,000

AVAILABLE INVENTORY TRADITIONS HOMES

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ADDRESS	PLAN	SQ. FT.	BED	BATH	GARAGE	PRICE
2801 Grand Oaks Loop	Berkley	3739	3	3.5	3	\$556,000
2805 Grand Oaks Loop	Berkley II	3938	4	3.5	3	Pending
3303 Sky Ridge Lane	Berkley II	3938	4	3.5	3	\$620,000
2803 Grand Oaks Loop	Arlington	4141	4	3.5	3	\$600,850
3305 Sky Ridge Lane	Springwood	4054	4	4.5	3	\$650,000
3302 Sky Ridge Lane	Springwood	4054	4	4.5	3	\$672,000
3304 Sky Ridge Lane	Hawthorne	4721	4	3.5	3	\$685,000
3309 Sky Ridge Lane	Hawthorne	4721	4	3.5	3	\$799,000

AVAILABLE INVENTORY VILLAS

Contact Al Coffey – 512-228-9555 or Rocky Suda – 512-426-5294

UNIT	PLAN	SQ. FT.	BED	BATH	GARAGE	PRICE
1403	Maplewood	1529	1	1.5	2	\$189,990
803	Maplewood	1529	1	1.5	2	\$192,990
503	Greenview	1670	2	2.5	2	\$224,990
1601	Greenview	1670	2	2.5	2	\$224,990
804	Greenview	1670	2	2.5	2	\$238,825
603	Fairfield	1874	3	2.5	2	\$239,990
1504	Greenview III	1870	2	2.5	2	\$239,990
1402	Fairfield	1874	3	2.5	2	\$239,990
802	Fairfield	1874	3	2.5	2	SOLD
402	Fairfield	1874	3	2.5	2	\$244,990
1102	Creeside	1712	2	2.5	2	\$264,990
1202	Creeside	1712	2	2.5	2	\$264,990
1702	Creeside	1712	2	2.5	2	\$264,990



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President **Gary "Bernie" Bernfeld**, secretary **Doug Scott**, treasurer **Bob Almand** and vice president **Eddie Rinehart** look forward to leading the Austin Mortgage Bankers Association into a productive new year. They were installed at the annual holiday party.



View or Purchase the pics you see in Realty Line at www.realtylineonline.com

Jay Pearce of Jay Pearce Real Estate was at a loss for words (write down the date) after winning the REALTOR of the Year award from outgoing president **Ysolette Nicoson** at the Williamson County Association of REALTORS installation and awards banquet.



Diane Fulton accepts her award at the Capital Properties GMAC Real Estate Christmas party at Tarry House.

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Marge Phillips checks out bids on the silent auction items with **Susan Brown** and **Steve Brown** of Realty World, John Horton and Associates at the Williamson County Association of REALTORS installation and awards banquet.



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Margaret Borth and **Janice Burckhardt** of Capital Properties GMAC Real Estate discuss plans for 2008 at the Christmas celebration at Tarry House.



Judy Byrd visits with **Mike Cannatti** of Countrywide Home Loans at the University of Texas Club, where the Austin Mortgage Bankers Association held its annual holiday party.



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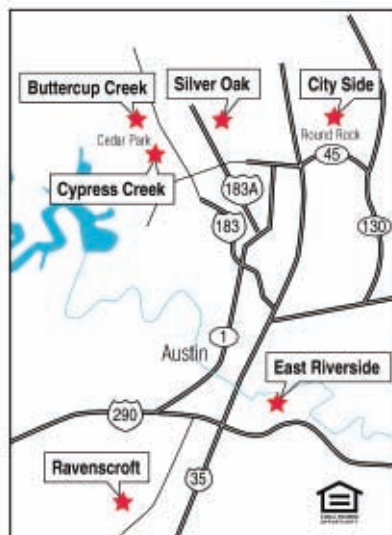
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ASSOCIATES IN PROGRESS

First State Home Loan

By Melinda Seifert

CONTRIBUTING WRITER

"Always First" describes the philosophy and drive that sets First State Home Loan apart from other lenders. Matt Heaton, regional manager and operating partner, describes the company as a full service lender that prides itself on communication and professionalism. "As a local mortgage lender, we are available, competitive and knowledgeable with respect to the needs of our clients, REALTORS and builders here in Central Texas," says Heaton. The company has been headquartered in Central Austin since April 2003, and has a South Austin office as well as an office in Bell County (Harker Heights near Fort Hood) that specializes in government lending.

Heaton says the team of 11 loan officers are all licensed by the State and backed by an excellent support staff. "Our underwriters are experienced, local, and work directly with our processing staff on a daily basis. Each is knowledgeable in their field and each is dedicated to achieving the highest level of customer service possible." Heaton describes the group as cohesive, and says REALTORS and customers find this to be true at all levels of the organization. "We maintain direct authority correspondent relationships, as well as wholesale relationships, and this lets us remain flexible, competitive and informed in all aspects of mortgage lending."

First State Home Loan offers a wide variety of product, and Heaton says each loan officer has a special niche in the market. "As a Marine Corps Veteran, I am most proud of our relationship with the Texas Veteran's Land Board (TVLB), and our ability to work with veterans in meeting their mortgage loan needs." He says the company's Direct Authority with TVLB and the Veterans Administration, and working with Veterans daily, results in a level of specific market experience and function that few lenders in Austin can match.

As a full service lender and licensed mortgage broker, Heaton points out that the company provides a wide array of loans including: VA, Tex Vet and FHA; conven-

tional and JUMBO products; construction and construction-permanent loans; investment property and 2nd home loans and 2nd home cash-outs; home equity and home equity lines of credit; purchases and refinances; 100 percent financing and alternative credit solutions; and reverse mortgage loans. "Our homebuilder and professional relationships throughout Central Texas have put us in the forefront of construction and construction-permanent lending," says Heaton. He says the company has developed its own One-Time Close product that is locally funded. "The product takes the guesswork out of the picture—REALTORS and Builders don't believe how good this product is until they experience it."

Heaton says it is the consistent focus on training, education, teamwork and professionalism that helps keep REALTORS and clients "first" with First State Home Loan. "Our level of communication goes well beyond application—and focuses on final customer satisfaction." He adds that first impressions are important, but it's the closing that counts.

As for First State Home Loans' focus on education, Heaton says the company recently finished a series of educational seminars for REALTORS and builders on how to attract more business by offering Texas Vet Land Board programs. The company also offers construction loan seminars and will e-mail weekly tips on the mortgage market, rates, new programs and special events for REALTORS.

Heaton says goals for 2008 and 2009 include concentrating on a calculated growth model, which calls for three or more additional Central Texas offices. "We intend to grow where our clients need us most. By providing professional mortgage lending services on a personal basis, our goal is to be the client's First Choice when selecting a mortgage company," says Heaton. "And, meeting this goal means "providing quality service at the most competitive rates to our clients."



Matt Heaton
Regional Manager/Operating Partner

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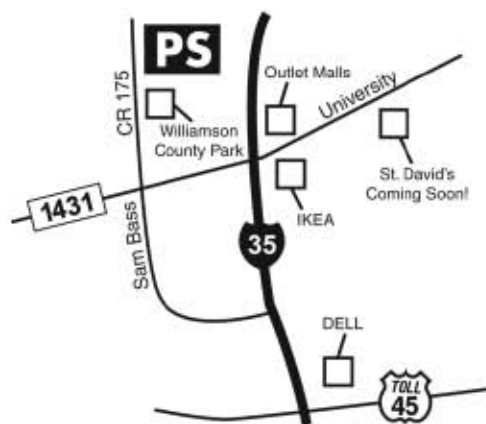
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RE/MAX Capital City staff members **Mike Kight** and **Joan Soria**, far right, present food the company gathered so Bagdad Middle School counselor **Brandy Mounts**, left, and principal **Kris Doten** could give it to students from less fortunate families.



Rookie of the Year **David Burton** of Five Star GMAC Real Estate celebrates with his mother, **Marvie Burton**, who traveled from Alpine to see him honored at the Hilton Downtown in front of his peers and colleagues.



Jimmy Derks, **Marian Derks**, **Jennifer Bazar** and **Tammy Bazar** enjoy the RE/MAX Capital City holiday party.



Barbara Wigginton of Five Star GMAC Real Estate will be taking notes this year to prepare for 2009 when she will be president of the WCAoR. She was installed as president-elect at the organization's installation and awards banquet.

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Our brands complement each other in many ways and our combined operations mean more home choices in more markets for you to share with your clients. While some communities may continue under the former company names for a while longer, new communities will carry the Taylor Morrison banner. During this transition, rest assured that you can expect the same quality service and treatment you've come to expect. We know that we owe much of our success to our REALTOR partners and our relationship with each of you is extremely important to us.

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This is an exciting time for our company and we hope for you as well. To learn more about our history as well as our vision for the future, please visit us online at www.taylormorrison.com.

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Sincerely,
April Solimine, vice president, Sales and Marketing

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Bill Richardson, Warren Marshall and Marge Marshall attend the Williamson County Association of REALTORS installation banquet to support the new officers for 2008.



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Sami Dinhible of Expertise Realty and **Marty Kaye** of RE/MAX Capital City II explore the Silver Oak Townhomes during the VIP event hosted by the builder, Portrait Homes.



Kathy De La Cruz, Sandy Mauro and Donna Yoste, all of RE/MAX Austin Associates, serve lunch to people at Caritas.

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Lynn Bates of AmeriPoint Title, **Anita Ferrell** of Keller Williams Realty, **David Pavliska** of RE/MAX Round Rock and **Tish Fenley** of JB Goodwin REALTORS arrive at Westwood Country Club for the installation of new CRS officers and directors.

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ASSOCIATES IN PROGRESS

Fairway View Homes

By Melinda Seifert

CONTRIBUTING WRITER

With classic, unique styling and attention to detail, a Fairway View Home recognizes the buyer as having discriminating taste for "the incredible," says Connie Hentosh, the company's sales and marketing director. She adds that the company's number one priority is its "customer focus," and that it strives to put the homeowner first whether at the beginning of the building process or the end. "Fairway View Homes attracts the buyer that wants to be involved in the creation of their home. It is our vision and their involvement in the overall process that creates an original, one-of-a-kind home."

Fairway View Homes, a privately held company with more than 20 employees, has been building in Austin since 2003. Hentosh says that while new communities are on the immediate horizon, Fairway View Homes is currently building in the "last and best section of Twin Creeks: The Reserve." Lots range from 60 to 90 feet and many offer views to the spectacular preserve or golf course. Prices range from the \$350s to \$800s and square footage from 2,454 to 5,900 square feet. "We are the last and best bastion in Cedar Park of amazing lots with views to match," says Hentosh.

As a builder owned by a small, privately held company, Hentosh says Fairway View Homes has the flexibility to design its floorplans to accommodate the needs of its buyers. "We build our homes with you, the buyer, in mind." She describes the homes as unique, flexible living spaces that "really are flexible," with some unusual features such as walk out basements. Models featuring the walk out basement are scheduled to be completed by the end of December, offering buyers the option of additional living space or much-needed storage. "From changing paint colors to moving walls, we are there with our customers every step of the way. We commit to customer focus so that we may always be on the cutting edge of innovation—and as such are able to create exceptional homes that will continue to meet the

needs of future home buyers."

Hentosh says it is the custom features the company offers that draw buyers. IBAR, Fairway View Homes' parent company, has been designing and building custom homes in Newport Beach, California for 10 years, with prices ranging from \$5 million to \$15 million. And that expertise transfers to the homes Fairway View Homes builds in Austin. As an example, Hentosh says the company plans to offer wood flooring as standard in its new plans. "Many of our buyers have to look hard to upgrade from what we offer as standard. This equates to quality, attention to detail and standard features that are usually found in only the finest homes."

Incomparable views, matchless quality and superior customer service are features Hentosh says are synonymous with Fairway View Homes. She adds that these are also the attributes the company wants REALTORS to know about. "REALTORS are vital to the success of our company, and we strive to treat our REALTORS and customers like family," says Hentosh.

As for future goals, Hentosh says it is the company's intent to continue to build beautiful, quality homes—homes that are matchless and exceptional and suited to the individual needs of each individual buyer. "Fairway View Homes has a commitment to remain in the Austin market now and in the future. And, we have a commitment to our buyers to continue to meet their discriminating needs both now and as those needs change."



Berkley Floor Plan
The Reserve at Twin Creeks

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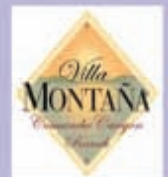
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November's Spotlight Austin



Barbara Johanson, John Patton Jr., Janell Foster and John Patton enjoy refreshments at the Tarry House, where the Capital Properties GMAC Real Estate team gathered for holiday greetings.



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Manny Alarcon of KB Home welcomes **Lizann McDaniel** of McDaniel Properties to a REALTOR luncheon in the model home at Meadows at Berdoll in Del Valle.



Reba Saxon of Keller Williams Realty prepares for some merriment at the Williamson County Association of REALTORS Christmas party and installation at the Fern Bluff Community Center.

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SPOTLIGHT: ABoR Director



John Horton

Realty World, John Horton
& Associates

*"There are depths
to this business
that go far beyond
buying and selling
homes...This is
where the passion
comes in to play in
what we do."*

It was while attending The University of Texas and managing apartments as a student that John Horton first became interested in real estate—so interested, he graduated with a BBA in Real Estate. After spending several years in new home sales and sales management, he then developed his own brokerage operation prior to purchasing a Realty World Franchise in 1996, which is now listed by the Austin Business Journal as Austin's fourth largest real estate company in number of homes sold. Horton is president of John Horton and Associates, Inc., and operates Realty World, John Horton & Associates as a DBA through his franchise agreement with Realty World, an international organization.

Now after 25 years in the business, Horton says the brokerage industry is "at a potential tipping point." He says REALTORS will either redefine their value proposition from providers of information to being knowledgeable, trusted advisors—or face the prospect of being marginalized in the real estate transaction process. "Our industry has to step up to a higher level of sophisticated consumer expectations, and I want my agents to represent a new level of professionalism," says Horton. By focusing less on size and more on quality, he says his goals have changed during the last few years. What started as the desire to own

one of the largest companies in Austin, has become a commitment to improve the quality and image of the profession.

"And, it's a special profession," says Horton. "Home ownership is one of the most important factors in determining a family's financial future. A high rate of home ownership is good for schools, neighborhoods, our communities and cities, and by helping clients make a well-informed buying decision, we have a positive impact on their lives and families as well." To this end, Horton says it's important for clients to know that because he represents their interests, he will not compromise the trust they place in him just to make a sale. And this, he says, is really what professionalism in the industry should wholeheartedly strive to achieve.

After spending years building a successful business, Horton says he is giving back by serving on the Austin Board of REALTORS. "REALTORS are a valuable and indispensable part of the real estate transaction, not an unnecessary expense, and we want consumers to value what we offer—which means we must educate ourselves on what consumers look for in terms of that value." Currently, Horton is an ACTRIS Director, Foundation Director, and 2008 Secretary/Treasurer for ABoR. He has also earned his CRS designation, which he says fewer than 5

percent of REALTORS achieve.

As to personal qualities he brings to the industry, Horton says it is his natural curiosity that drives him to learn and explore, which results in greater vision and thinking skills. This curiosity also extends to leisure activities, such as traveling and exploring, gardening, playing basketball—and supporting the Longhorns. His support team is made up of his wife and business partner, Susan, and their four children, Kim, Melanie, Travis and Evan. (There are also the grandchildren, Berkeley and Bowen.)

For long term goals, Horton points to helping his agents grow their own personal wealth through becoming real estate investors themselves—and continuing to grow his company to one of the most highly respected real estate companies in Central Texas.

"There are depths to this business that go far beyond buying and selling homes," says Horton. "This is where the passion comes in to play in what we do." Horton says he enjoys the creative aspects of developing and improving property. He describes real estate as a foundation—and it is. "Real estate has been the foundation for value and wealth since civilization began. It is a finite resource. The right balance between land, architecture and nature can be a thing of beauty and inspiration."



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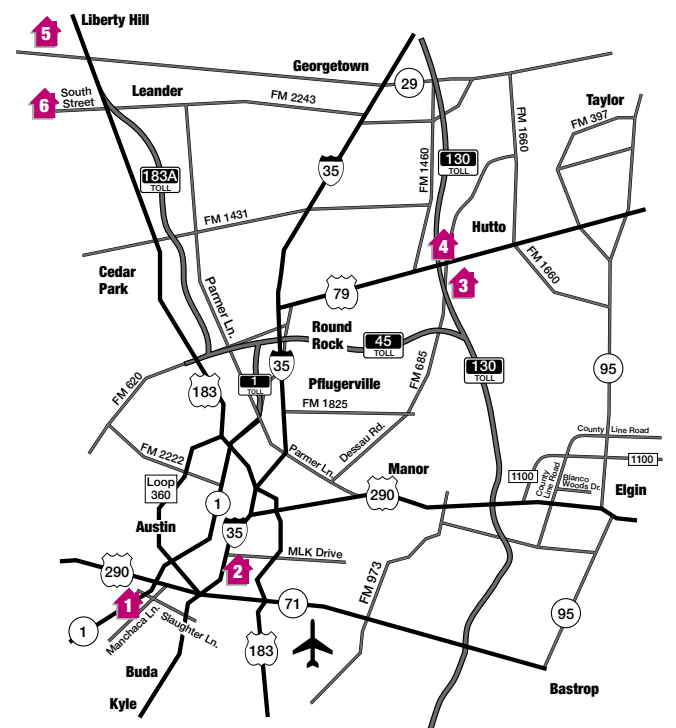
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A R M A D I L L O H O M E S . C O M

Board members take their oath of office as they are installed at the Williamson County Association of REALTORS banquet.



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Pam Morris and Troy Schleski enjoy wine and gourmet pasta at the VIP event celebrating the grand opening of Silver Oak Townhomes by Portrait Homes.



Patt Griffin, left, and Reba Watkins agree that Jim Farrington donned the hat with the most spirit at the Fairway View Homes office party in Twin Creeks. All are with Century 21 Ripley Realty.



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Marjorie Tinnell of Independence Title accepts the award for Affiliate of the Year from outgoing president **Ysolette Nicoson** at the Williamson County Association of REALTORS installation and awards banquet.



David Thompson, right, of Coldwell Banker United REALTORS finds it easy to stop by for the holiday open house at Texas Mortgage Consultants because his office is next door. While there, he visited with **Russell Stout**.

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Andy Boynton congratulates his wife, **Nicole Boynton**, of Coldwell Banker United REALTORS, for winning Rookie of the Year at the Williamson County Association of REALTORS.



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RE/MAX Austin Associates **Les Sherman, Mike Sekoura** and **Mark Minchew** help collect nearly 1,000 pounds of non-perishable food for Caritas. Agents left empty grocery bags on the doorsteps in neighborhoods where they wanted to target clients, asking them to leave them full of groceries to be picked up later by the RE/MAX van.



Dan Castro and **Rose Castro**, owners of Century 21 Ripley Realty, take part in the Fairway View homes hat contest during the Christmas party at Twin Creeks.

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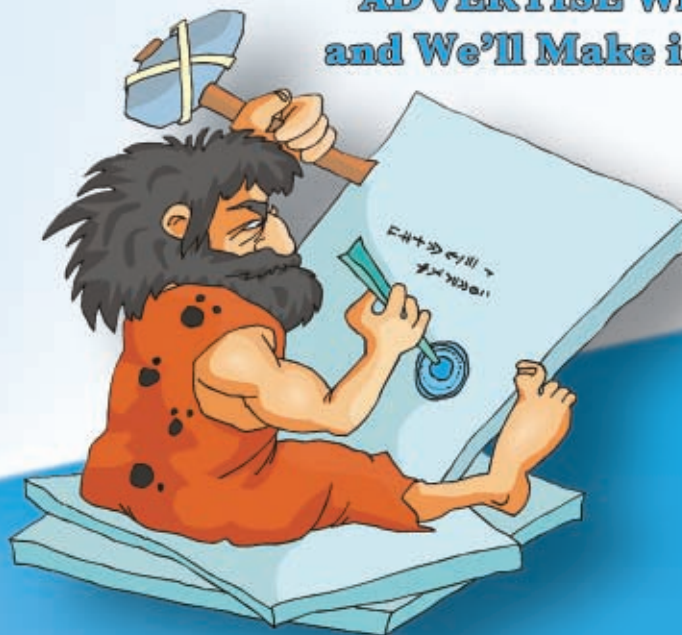
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AGENT SPOTLIGHT



Julie H. Woche, J.D.

Turnquist Partners, REALTORS

LIKE MANY REALTORS, JULIE H. WOCHÉ DIDN'T START OUT INTENDING TO CREATE A CAREER IN REAL ESTATE. But she did. And during her career she has been named Rookie of the Year, Top REALTOR for Steiner Ranch by the developer Taylor Woodrow, has been one of the Top Producers for Turnquist Partners every year she has been in the business, and was just recently filmed for an episode by House Hunters of HGTV, which will be aired this year.

Woche grew up in Houston and moved to Europe with her family when she was 12. After moving back to the U.S. she attended undergraduate school in Texas, then moved to Washington, DC, attended Law School at Georgetown University and then Oxford University in the UK. She specialized in international law and practiced for several years in DC with the U.S. Department of State. It was while in DC she met her husband, Bob, who was a real estate broker in Maryland working in commercial development. That, she says, was her first introduction to real estate.

After their marriage, Julie and Bob researched cities for quality of life, and in 1993 chose Austin to be their new home. After an "unfulfilling" experience with the REALTOR assigned through a relocation company, the Woches decided to initially rent instead of purchase a home. Julie was pregnant with their first child, and Bob was beginning a new career with KLBK. It was during a Sunday drive that they happened upon Steiner Ranch, and bought the first house they saw.

From 1993 to 2001 Julie was a full time mom, doing occasional contract legal work. In 2001, she decided it was time to go back to work, and it was at this point that her husband suggested real estate rather than law—since she enjoyed driving different neighborhoods, exploring Austin—and shopping for houses. "I hate

shopping for clothes, but love looking for houses," says Woche. "I knew I could do a better job than our first REALTOR. I wanted a flexible schedule that allowed time with my family, and I already loved the business."

Woche went to work with Turnquist Partners in 2001 in part because of the "boutique feel of the company." Today she says the company has about 120 agents, and is like a "big family, with someone always available to offer help if you need it." She says her first client, a buyer, was a close friend of her husband's. Julie describes what should have been an easy first time out, as "terrible." She got lost, forgot her keypad on the way to a distant ranch in Dripping Springs, and in general, "didn't have a clue." On the other hand, she says "he was so nice," and after the closing when the sellers called to let her know what a good job she had done—and that they also wanted to hire her—she began to believe that in spite of her rookie mistakes, she might be able to succeed after all.

"My real estate philosophy has been to connect with my clients on a personal level. I love helping someone find their perfect home, and being a part of that life changing process. It is truly rewarding." She adds that through her background as a practicing attorney, and her love of the real estate business, she offers a positive

combination of contractual knowledge mixed with the devotion to helping clients find the best home at the best price.

According to Woche, her greatest challenge is balancing work with her personal life. As a 24/7 business, she says she tries hard not to work in the evenings or on both weekend days. And, she has made Fridays "fun day" with her children, so she tries not to work "too many" Fridays. "The nice thing about this business is that you can be as busy or as slow as you choose. And you can work until late in life without a mandatory retirement age." Although Woche technically works out of the Turnquist Westlake office, she says she can literally work anywhere. And while she works in all areas of Austin, she says she has been fortunate to have been so successful in Steiner Ranch. Today, she is the top REALTOR in Steiner, and has sold about 70 homes in Steiner Ranch alone.

As for future goals, Woche says she would like to start her own company at some point, and after seeing the benefits of successful agents passing business along to their children, hopes that at least one of her four children (Alexandra, 13, Danielle, 12, Jessica, 8, and Jack, 5) will follow in her footsteps. "I believe my greatest accomplishment has been in raising four amazing children, and at the end of the day, that is what really matters to me."



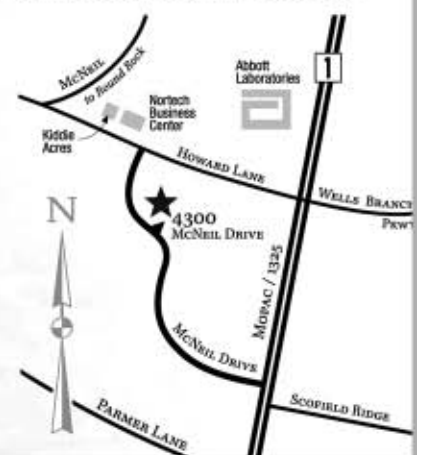
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Pam Drawbaugh of Prudential Owens Realty, **Jim Moran** of Property Management Company and **Jacci Anders** of Coldwell Banker United REALTORS enjoy some blackjack as part of the festivities at the Williamson County Association of REALTORS installation and awards banquet.



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ABOR staff members **Gina Willemssen** and **Shirley Williams** help guests check in at the installation and awards celebration, where they were encouraged to "Live Every Day Inspired."



Maury Dugas of Burgess Inspection Group makes sure things will stay heated during the winter months in this home in Milwood.

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Lance Thames of Five Star GMAC Real Estate and his guest **Craig Ellsworth** listen for the award winners to be announced at the WCAoR holiday banquet.



Jaymes Willoughby of Keller Williams Realty, **Tom Richardson** of RE/MAX Austin Associates, **David Tandy** of United Title of Texas, **Rick Grief** of RE/MAX Gateway and **Linda Schulman** of United Title of Texas arrive at the Barton Creek Country Club to hear the economic forecast presented by Residential Strategies. United Title hosted the event.



Mike McCoy and **Leighann McCoy** of Misson Mortgage check out all four model homes recently built by Portrait Homes in Cypress Creek.



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The BACK PAGE



Jim Schlegel and **Mark Minchew**, both of RE/MAX Austin Associates, help fold napkins at Caritas.



Judi Shanklin-Carnes accepts one of many congratulations she received after winning the Distinguished Service Award at the Williamson County Association of REALTORS installation and awards banquet.



Jerry Jungmichel and **Wynelle Noelke** enjoy the festivities at the Tarry House, where Capital Properties GMAC Real Estate office gathered to celebrate the end of a successful year.



J. Rene Ward of Best Agents in Texas adds to her trophy case after being named the Women's Council of REALTORS' Business Woman of the Year for 2007.



Danny Fletcher of Avaral Realty, **Jan Hubby** of AmeriPoint Title, **Irene Beurskens** of Dominion United Realty, **Karen Zello** of Avaral Realty and **Lynn Bates** and **Nadine Rossignal**, both of AmeriPoint Title enjoy a holiday shopping event that AmeriPoint Title hosted at its Arboretum office.



Even though they are competitors, these ladies have remained friends throughout the years in real estate and spent some time shopping together at The Domain. Standing: **Dee Dee Passes** of David Weekly Homes, **Leigh Perry** with Gracy Title and **Kim Minks** with DHI Title. Sitting: **Janet Lucas** and **Theresa Wilcox**, both of Independence Title.