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A LOOK INSIDE...

Directors in the Spotlight:

We focus our attention on Jeff Osborne of RE/MAX Capital City and Barbara Wigginton of Five Star GMAC Real Estate

Associates In Progress:

Read all about Newmark Homes' newest communities and happenings at Stewart Title Austin



RealtyLine

A Newspaper Serving the Austin Real Estate Community

NOVEMBER 2007 • VOL. 12 • ISSUE 7

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

IMPORTANT DATES:

NOVEMBER 19-23

Realty Line's office is closed for Thanksgiving

DECEMBER 6

WCR Installation Luncheon
Balcones Country Club - 11 a.m.

DECEMBER 6

2007 Christmas Tree Gala
1412 Hidden Glen Drive - 5:30 p.m.

DECEMBER 6

NAHREP Installation & Christmas Gala
Omni Hotel Downtown - 6:30 p.m.

DECEMBER 7

Independence Title Holiday Shopping
9442 Capital of TX Hwy, Bldg 2, Suite 110
Business Development Room - 11 a.m. to 4 p.m.

DECEMBER 7

ABOR Installation & Awards Banquet
Hilton Austin Hotel - 6 p.m.

DECEMBER 14

WCAoR Installation Banquet
Fern Bluff Community Center - 6 p.m.

The Biggest Mistakes Home Sellers Can Make

By Melinda Seifert

CONTRIBUTING WRITER

Even in a hot market, there are homes that for one reason or another, don't sell. When the market cools—that's another story. But there are common mistakes many sellers make, and all have very easy to implement solutions. Linda Moreau, RE/MAX Highland Lakes, The Moreau Team, says right up front that, "It's always about price. An educated, experienced real estate professional can guide the seller to

receive the highest dollar in a given market at a given time." She says the goal is achievable, and allows the seller to go forward with the plans that motivated the sale.

So with price as the starting point, where else can a home seller go wrong?

One of the biggest mistakes a home seller can make appears to be failing to prepare the home for sale. This can include selling the home "as is," and in a competitive housing market, a home should be shown at its best. If you don't want a top price, don't bother to clean the home. Psychologically, buyers tend to offer more for a home that is clean, neat, and without obvious major repairs to be made. Moreau says she considers condition the second most critical part of selling a property, and adds that this too is about price, since buyers are looking for value.

Going it alone is always listed at the top of "mistake lists." About 15 percent of all homes sold are sold by the owner. Moving from homeowner to home seller is a process many people find difficult. They step back and look at their own home objectively, as an investment that needs to be sold. Even with a qualified buyer, keeping the transaction on track until closing is not something many home sellers are prepared to do.

Of course, home sellers can always

choose the wrong agent. There's the nice person who sends you a Christmas card every year, or the agent who sold your brother-in-law's home, or the agent who originally sold you the home 10 years ago. The right agent will meet the seller's needs, work with similar homes in the area, present a thorough marketing plan and analysis and offer well-thought out advice based on knowledge of the area and market in general. Moreau adds that an agent who does not understand the market forces cannot properly advise the seller.

Overpricing and under-pricing are equally treacherous to a sale. Overprice the home and it will sit on the market as the most expensive home in the neighborhood. You will also turn away qualified prospects who might be potential buyers. Under-price it, and it will probably sell but you will net far less from the sale. The listing price is even trickier in markets where prices rise or fall quickly. A REALTOR

Big Mistakes | Continued on page 6 |

2007 Christmas Tree Gala

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Deborah Cittia and **Debbie Wilkinson** of JB Goodwin REALTORS load cabinets onto the Habitat for Humanity trailer so they can be hauled to the Re-Store. The materials came from a Rob Roy home undergoing a major remodel.



Keller Williams Realty agents collected more than 28,000 pounds of food this year for the Capital Area Food Bank. The record haul makes them the charity's largest contributor.



Luisa Mauro, **Tausha Carlson** and **Christina Shepherd** toast their friends and clients at the Marathon Real Estate anniversary celebration at Ann Kelso on South Congress.



Doyle Nitsche and **Chris Frizzell**, both of Discover Texas Homes, invite guests to enjoy live music, food, a moonwalk and a chance to win gift certificates at the grand opening of the Round Rock company's office.

RealtyLine

A Newspaper Serving the Austin Real Estate Community

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Times they are a Changin'

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In its more than 80 years, the Austin Board of REALTORS® has provided Central Texas REALTORS® with outstanding professional opportunities. From Mandatory Continuing Education (MCE) courses to legislative representation to award-winning REALTOR® awareness campaigns, ABoR is dedicated to helping you make the most of your vocation. You can help ABoR continue to provide great service to its members by paying your annual dues by December 15, 2007.

Make your dues payment online at www.Abor.com. Simply log in to the “my account” section and click on the “view & pay invoices” link. Payments may also be made via check. Mail payments to: Austin Board of REALTORS®, 10900 Stonelake Blvd., Ste. 100, Austin Texas, 78759. Should you have questions regarding dues billing, contact the membership department at membership@abor.com.

Mark Your Calendar!

Dates have been announced for ABoR’s 2008 TREPAC fundraising events. In 2007, generous REALTORS® helped ABoR raise 111 percent of its TREPAC fundraising goal. Help make 2008 just as successful year by attending the following events.

- Beer Fest and Chili Cook-Off – Thursday, January 24
- Investor’s Brunch - Thursday, February 14
- Bowling Tournament – Thursday, March 6
- Golf Tournament – Monday, April 14
- Texas Hold ‘Em Tournament – Thursday, June 5
- Wine Tasting and Silent Auction – Thursday, August 21

Look for more details on these events on Abor.com and the Austin REALTOR® as they become available. For more information on TREPAC, contact the Government Affairs department at 454-7636 or government@abor.com.

Jump Start Your Career with Quick Start

Are you new to the real estate business? Maybe you’re a seasoned pro who could use a refresher course. Through the Quick Start program, you will cover topics including prospecting, record-keeping, ethics, working with ZIP forms and dealing with buyers and sellers. Quick Start is also a great precursor for the Graduate REALTOR® Institute (GRI) designation course.

The four-day class will be held at the ABoR offices on December 3-6 from 8:30 a.m. to 5:30 p.m. Quick Start is TREC-approved for 30 hours of core credit or nine hours of Mandatory Continuing Education (MCE) credit (provider # 0001). Course fees are \$175 for members and \$200 for non-members. Students registering after November 26 will incur a \$25 late fee.

To register for Quick Start, visit the “Courses” section of www.Abor.com. For more information on this course, contact the ABoR Academy at 454-7636 or education@abor.com.

Avoid MLS Fines by Using Correct Remarks Field

The ACTRIS MLS system provides two fields for commenting on listings: Remarks and Internet Remarks. Improper use of these fields could cost you \$100.

Comments entered in the Internet Remarks field appear on public Web sites including Austinhomesearch.com and participants’ IDX Web sites. Only physical descriptions of a property may be entered in this field. The ACRTIS Rules and Regulations state that publishing other information such as names, phone numbers and Web addresses violates IDX policies and carries a fine of \$100.

Information entered in the Remarks field is not visible to the public. Therefore, this field may be used for agent-to-agent communication about a property. Although information included in the Remarks field is only viewed by other MLS participants, agents should use their best judgment when entering information. For example, posting gate, combination and security codes in a listing is a violation of the ACTRIS Rules and Regulations and is subject to a \$100 fine.

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Gaye Pierce, Stewart Title Austin president, **Dan Steakley** of Stanberry and Associates and **Lynna Lichtenberger**, also of Stewart Title Austin enjoy some orange juice to start the day at the REALTOR brunch at Davenport Village.



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

Buck Sandlin, ABoR's chairman in 1986, tells ABoR president **David Foster** that he remembers "back in the day" when he sat on the committee to hire him. It was a good choice, as David has served the board for 20 years now.



HBA incoming president **Gary Henley** and **Alan Babin Jr.**, a medic wounded in Iraq, celebrate after the builder's organization made Alan's home ADA compliant.

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Big Mistakes | Continued from front page |

should be aware of how fast the market is moving and in what direction, both when setting the price and negotiating the offer. Moreau points out that, "if an agent cannot explain to a seller that the 'market' is as unfeeling about his property as the seller himself might be about what he would pay for a new car, then that agent has missed the most important service he can provide to a seller—correct pricing."

Another mistake home sellers make is hanging around during showings. Most buyers don't want to insult a seller, nor do they want the seller to think they are too interested. And, most buyers tend to feel more comfortable asking an unbiased sales agent questions freely without the owner's immediate presence. Keep

in mind too, that flexibility is important. If as a home seller you limit access to your home, you may be creating a showing schedule that does not meet the needs of potential buyers. It might mean additional housekeeping, but it will mean additional showings.

Then, there's the offer. Yes, even when an offer is made, home sellers can make mistakes. Even if the buyer is thousands of dollars below your asking price, every offer is worth responding to. The message sent back is encoded in the counter-offer, suggesting you are willing to entertain a serious offer, but that the current offer isn't good enough. If as a seller you feel insulted by a low offer and don't respond, you're not "playing the game." And, with the offer and counter-offer, comes the mistake of failing to take into account financial incentives.

Certain options can attract buyers, without cutting too deeply into the seller's profit. Consider a home warranty, paying some of the points or a percentage of the closing costs, and factor this into the asking price of the home.

While this is not an all-inclusive list of mistakes home sellers make, it wouldn't be complete without mentioning pets, odors, cigarette smoke, food left sitting out, signs of insects, overgrown shrubs, dirty windows and trim, unmade beds, obvious signs of water damage, lawns that haven't been mowed, or toys left in the yard or on the front porch. Keep in mind as a seller, that while it's your home, and may be the way you live, for a prospective buyer, they are looking at the home as where they will live—and they are probably looking for "the perfect home."



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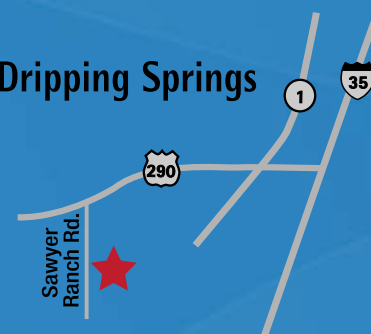
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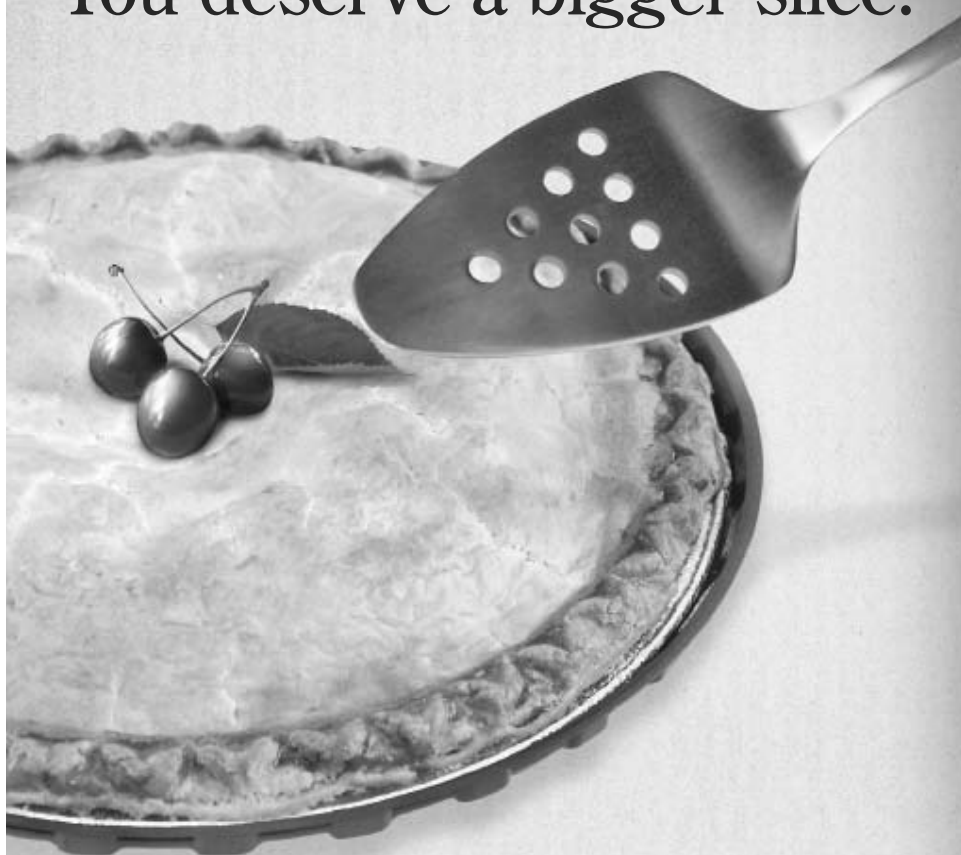


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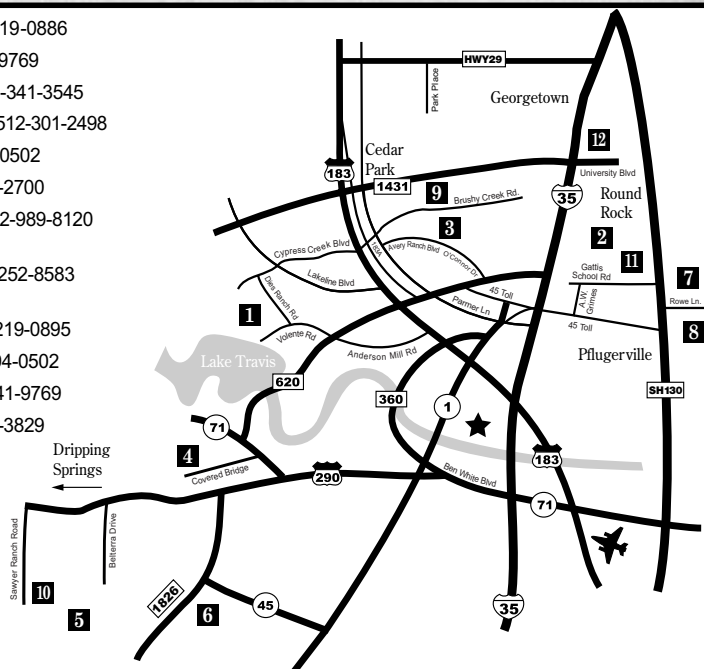
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Penny Payne and **Jeanne Butterfield**, both RE/MAX Austin Associates, discuss using real estate tools and resources to improve business at the company breakfast meeting at Cannoli Joes.



Jeff Ohman and **Mike Hammonds**, both of Turnquist Partners REALTORS, attend the pre-view party at Creekside Terrace to learn about the renovations Austin Terraces has planned for this property.



A great looking group of professionals from JB Goodwin REALTORS get ready to check out the model open house at Newland Communities in Teravista.

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Jeff Hudson, vice president of sales and marketing for Pulte Homes joins **Dominic Longi**, the company's division president, at the REALTOR preview party at Sun City Texas.



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

Diana Adair, Tom Claybar and **Jessica Todryk**, all with Prudential Texas Realty, pick a great day to tour downtown properties at Ranch 616.



Bill Stanberry of Stanberry and Associates reminisces with ABoR chairman **Charles Porter** at the Renaissance Hotel, while honoring David Foster's 20 years of service to the board.

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Looking Back at 2007: 50 Years of WCR Austin Chapter

It's been an honor and privilege to serve as the 2007 President of the Austin Chapter of WCR. This year had a little extra "WOW" factor because we celebrated our 50th anniversary. Hard to believe we were established in 1957. Much has changed over the years but the development of leaders still rings true and this year's team is a great example of the WCR core values. I am very proud of this year's leadership team, so I will take this opportunity to let you know about some of the outstanding achievements made by this remarkable group of professionals. Some of the 50th anniversary highlights are listed in the blue box to the right.

We couldn't have done so much without the help of so many. Thank you to Linda Hall, president-elect, David Burton, VP of Membership, April Campbell, secretary, and John Schutze, treasurer, for their incredible generosity with their time and creativity. We had an amazing Governing Board that included: Angela Marie Lampton, Ann Marie Sandlin, April Laird, Barbara Wigginton, Daffney Henry, Deborah Bily, Ellen Boettcher, Holly McCormick, Janice Campbell, Jeanne Butterfield, Jenny Newman, Kim Rager, Marie Dang-Schwartz, Mary Miner, Mary Tran, Reta Kays, Sandy Battise, and Sheila Hawkins Bucklew. And the many, many committee members that gave their time and energy!

This year, we've been fortunate to have wonderful relationships and support from our luncheon and event partners as well as our annual sponsors—we thank you all for your contributions. Special thanks to our Annual Partners: Wachovia, GMAC Five Star Real Estate, DHI Title, Full Moon Design and Realty Line for supporting WCR throughout the year! And the many companies have supported our Business Networking Luncheon and Events.

On a personal note, I close my year knowing that the support and strength of a strong team made all of this possible. So thank you WCR Austin. Thank you for allowing me the opportunity to learn and grow with you.

And now we look forward; just as our market and industry continue to change so will

WCR, always providing the tools and skills to our members to be successful...to our past we say Thank You for the last 50 years, it has been a GREAT ride! To our future we say bring it on, we are ready for 2008 and beyond...ARE YOU READY? Come find out for yourself, visit www.austinwcr.org!

This month, our featured guest is Michelle Hagens with Kaplan Professional Schools.

As a proud sponsor of WCR for 12 years, I am honored to continue its support and sponsor this year's luxury panel breakfast on November 8. I believe the mission of this organization is truly noteworthy. WCR is not just another real estate organization but one which provides the experiences to grow and learn on a personal and professional level.

As a member of the Austin WCR chapter, I personally have encountered a great network of women and men who support one another, promote involvement within the organization, and encourage all to meet their full potential as leader.

For those who have teetered on the edge of attending a WCR event or luncheon, I say take the plunge. You will survive, and in doing so, you'll discover how networking with seasoned agents, new agents, and affiliates transition into relationships which transition into business.

I look forward to my involvement as the 2008 Programs Chair. I've already begun to see the benefits of being an active WCR member.



Barb Cooper
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- Texas First Lady Anita Perry kicked off our 50th Anniversary in style at the installation along with many of the Past Presidents that have served us over the last fifty years
- How about that credit card processing? Visa, Mastercard and American Express!
- First Annual Cultural Diversity Bake Off that raised over \$2500 for TREPAC
- Welcomed two Performance Management Network Courses in conjunction with ABoR
- Executive Breakfast & MCE class with WCAoR
- Executive Breakfast with a panel of top luxury market agents & the insightful Bernice Ross
- Highly informative Builders Panel with HBA education chair Gayle Birkbigler
- Top notch speakers including leaders from ABoR, TAR, TREC, and Texas Savings and Loan Commission
- Put the WCR Fashion Show back on the map, as one of the not-to-be-missed evening events!
- Participated in joint meetings with professional organizations such as AYREP, NAHREP, AREP, and NAPMW
- Two WCR Teams in the TREPAC Bowling Tournament
- Proud sponsor of the ABoR & WCAoR Installations
- Launched the first annual Austin WCR Business Woman of the Year Award
- On target to receive a gold award for Chapter Excellence
- Awarded Education Scholarships to our members in excess of \$2000
- Established the 50th Anniversary PMN Scholarship Fund to help our members achieve this NAR Designation.

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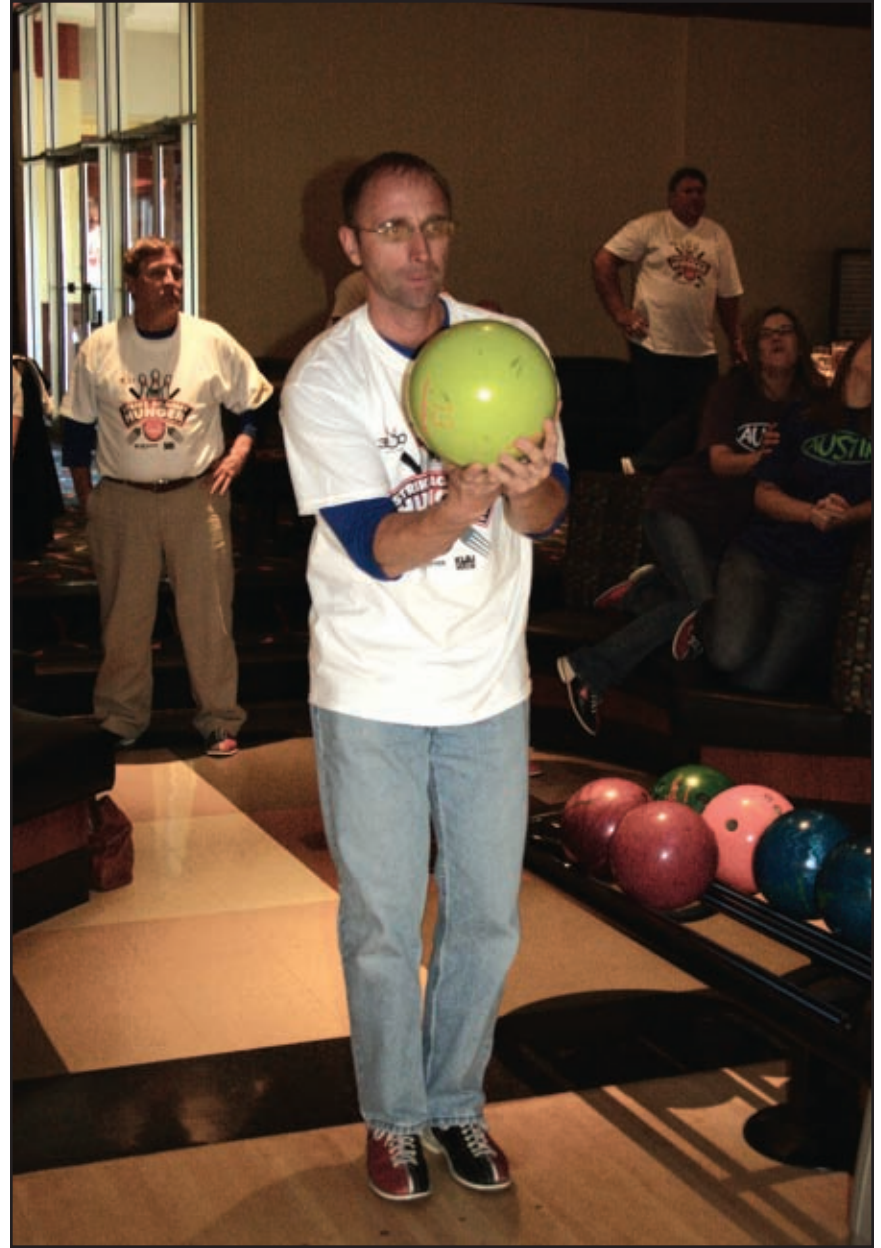
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Rick Sherwood, Mary Tennant and Mary Ann Gibbs, all of Keller Williams Realty, break ground on their new office space in Lakeway.



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Mary Neely and Tiffany Amore have a hound dog of a good time with **Jason "Elvis" Palos**, at Realty Round Up. All are with Kimball Hill Homes.



Rainer Ficken of Newland Communities takes aim at the pins at the HBA Sales and Marketing Council's Strike Against Hunger bowling tournament benefiting Mobile Loaves and Fishes.



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2006 Builder of the Year — Texas Association of Builders

HBA welcomes new president, Gary Henley, for an active 2007-2008

Each November, the Home Builders Association (HBA) of Greater Austin starts a new year by reviewing its goals and accomplishments and welcoming a new leader. Personally, it has been an honor to serve as president of such an involved organization, during such an active time.

We addressed a number of political developments in 2007 that will affect home builders, REALTORS, and home owners alike, such as the passing of House Bill 1038. This important bill strengthens the Texas Residential Construction Commission (the TRCC promotes quality construction by registering builders and remodelers as well as new homes and projects more than \$10,000). We also worked on other legislative issues, new zoning laws, and new local ordinances that impact families' ability to afford homes. Plus, we had our most effective membership drive ever and our members continue to be our greatest strength.

This year we undertook an innovative campaign to better communicate with the public. I believe that our new president, Gary Henley of Henley Homes, Inc., will not only continue to move forward with existing initiatives, but start some new and exciting projects of his own, for another productive year.

This year has had its challenges. But I'm proud to say we've worked hard through all of these issues to reduce roadblocks to homeownership and make housing in Central Texas more affordable for all families.

Through our growing membership and concern for families to be able to afford their first home, we worked proactively with legislators to voice our concerns and help craft better laws for middle class homeowners, something we will absolutely continue to do with Gary Henley at the helm. The HBA looks forward to working with state lawmakers on these

issues in the next legislative session.

One of the reasons Henley will be a great leader is his understanding of the importance of keeping past presidents actively involved in the association and drawing on their wisdom. He plans to establish quarterly meetings with past HBA presidents so that they can brainstorm and collaborate for the most effective HBA possible. I, for one, plan to continue to put in my two cents, and I hope that other past presidents and board members will do the same.

In addition, Gary is a passionate, responsible builder and tireless motivator. He'll lead the HBA as we seek bipartisan resolutions that will ensure that those who protect us, teach our children and provide essential services can afford to live here.

No doubt many of the aforementioned issues have affected you as well. As a REALTOR, you can benefit from the collaboration, resources, community involvement, continuing education, and networking opportunities available to all our members by joining the HBA. We are proud to work together with Central Texas REALTORS to provide our knowledge and assistance to families who dream of owning a new home. Not only will a membership put you in front of more potential customers, it can also help you build long-term relationships with builder members. To learn more about the benefits of HBA membership, visit our Web site at www.AustinHomeBuilders.com.

The HBA will continue to do everything we can to make sure that middle-class families are not priced out of our communities by rising taxes, government fees and regulations. We know that the vast majority of new homes are bought by middle class families, and whether it's through education, government, or community involvement, we'll all work hard to protect Central Texas families from roadblocks to homeownership.

With Henley's guidance, 2007-2008 is going to be a great year for Greater Austin and the HBA.

To learn more about how to choose a builder or buy a new home, visit the Home Builder's Association of Greater Austin's Web site at www.AustinHomeBuilders.com; then click on consumer resources.



Eric Perkins
Meritage Homes Corporation

2007 President
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Kim Ghanem, Dina Scott, Elizabeth Elford, Gracie Ruiz and Rose Costas, all of NAHREP, welcome others to the monthly meeting at Holiday Inn Town Lake.



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Barbara Wigginton of GMAC Five Star Real Estate lends her support to Dwight Hale of San Antonio RE/MAX North who is running for the TAR secretary/treasurer position. They were on hand for the WCAoR luncheon featuring Perry A, The Consummate Entertainer.



Jay Southworth of Independence Title and Aralyn Hughes of Aralyn and Company, The Art of Real Estate, check out the downtown crowd at the grand opening of Independence Title's new office on West Sixth Street.

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Kelly has been active in many professional organizations such as the National Association of Professional Mortgage Woman (NAPMW), Texas Association of Mortgage Brokers (TAMB), Women's Council of Realtors (WCR), Williamson County Association of Realtors (WCAoR), Cedar Park Chamber of Commerce and her church.

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Bethany Campbell, center, and Holly Downs, right, both of Stewart Title, take a mid morning break at the company's REALTOR brunch to visit with Meredith Myer of Turnquist Partners.



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Independence Title employees enjoy playing host at a recent chili cook off in Round Rock. Front row: Pauline Fredrickson, Jackie Smith, Tracy Buttram, Erin Reichman, Natasha Muniz and Ann Townsend. Back row: Ann Carson, Susan Patterson, Phillip Pense, Lisa Beard and Dawn Trammell.



Charlene Mosso of DR Horton and Nicole Cooke of DHI Title sign up Lise Renee of Exit Realty for the Contract 2 Close class at the One Day MCE Seminar at DHI Title.

Happy Thanksgiving



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Cliff Fritschle of FindASpec.com presented another Realty Roundup winner with a new flat screen TV. The winner was **Marie Huie** of The Solis Group.



Texas American Title's **Valeta Bradshaw**, seated left, welcomes **Dana Bives**, **Mary Lindenberg** of Keller Williams Realty and **Andree Jones** of Avalar Real Estate to the Bee Caves office open house.

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New Home Locator agents were presented top awards for outstanding production. Pictured l-r **Shanequa Thomas**, **Rick Erps**, **Brenda Cardenas**, **Beverly Harmon**, **Don Harris**, **Kim Harrington**, **Mark Dotson** and **Kim Loeffler**.



HBA past president **Eric Perkins** of Meritage Homes takes a strike against hunger at HBA's sales and marketing council's charity bowling tournament to help feed the hungry and poor.

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at the One Day MCE
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Marie Dang-
Schwartz, right,
Women's Council of
REALTORS president
elect for 2008,
recognizes the lead-
ership team and
special guests,
which included
Tawanna Carver,
managing editor/co-
owner of Realty
Line, at a recent
WCR meeting.



Brandis Hancock and **Jon Radosta**, both of Burgess Inspection, sponsors one of the tablespots at the Home Builders Association of Greater Austin's installation banquet.

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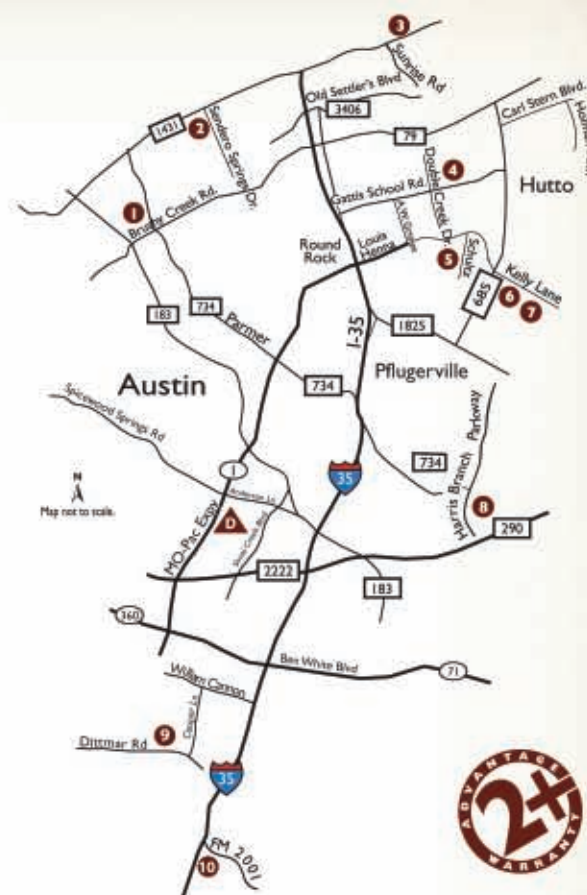


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Joe Thweatt and **Russell Stout**, both of Texas Mortgage Consultants, get updated on current issues at the AMBA monthly meeting and luncheon at Austin Country Club.



Lori Higgins of Georgetown Title welcomes **Judy Copple** of Keller Williams Realty and **Judie Allen** of Steve Klein Custom Builder to the Fall Fling, which featured tricks and treats just in time for Halloween.



Stephanie Loth and **Lucinda Bachman**, both of First State Home Loan get two of the last remaining seats at the recent WCR meeting. The recent meeting was held jointly with members of the Association of Professional Mortgage Women.

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Marisol Frizzell, Steven Cox, Carrie Puckett, Chris Frizzell, Mandy Bunditwong and Sam Sheridan, all with Discover Texas Homes, celebrate the grand opening of their company's office in Round Rock.



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Eric Perkins, HBA president, gives **Marla Lamb** of Morrison Homes the President's Award for helping speed up the permit process in city hall.



The ABoR staff gives **David Foster** a leather travel bag in appreciation of all he has done for the board over the past 20 years.

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Newmark Homes

By Melinda Seifert
CONTRIBUTING WRITER

One of the nation’s leading home builders, Newmark was founded two decades ago upon the philosophy that value should be built into every home and that service before, during and after the sale should be the first priority. Liz Don Carlos, Newmark Homes marketing director, Austin and San Antonio, says this means dedicated customer service.

Don Carlos says the company’s philosophy focuses on the “five values of the organization—integrity, honesty, trust and respect, entrepreneurial spirit and a commitment to excellence.” She adds that by communicating with its customers, Newmark builds its homes based on this value system. Through extensive market research and ideas that come directly from customers, the company is attuned to market trends and changing consumer demands. “Over the past few years, Newmark has developed many new designs and a wealth of architecturally interesting design elements, from art niches, perfume ledges and rocking chair front porches—to stone and stucco elevations and three-car tandem garages,” says Don Carlos.

And the company is finding success with product diversity in a challenging market with the launch of three new communities in the South Austin area: Independence, Edgewick and Meadows at Double Creek.

Don Carlos describes Independence as Newmark’s “hottest new community, with affordable, quaint Bungalow-style homes.” Independence is located in the highly desirable south central Austin area with the main entrance on Manchaca. The community offers a low maintenance lifestyle with front yard maintenance, sprinkler systems and full landscaping. It also boasts a serene quality with numerous trees, quaint pathways and ponds. Independence residents will have easy access to downtown Austin, with its premier shopping and recreational, educational and entertainment opportunities. The community is within walking distance to the ACC Campus and Garrison City Park, and Barton Springs Pool is just a quick ride away. Central Market and the Westgate Mall and

movie theatre are about a mile away.

Another new community showcasing Newmark’s product diversity is Edgewick, one of the few condominium communities with detached homes and living areas that don’t share a common wall. Don Carlos says Edgewick residents will, “enjoy maintenance-free condo living but with the feel of living in a single-family home.” The gated community offers a swimming pool, poolside lounge and picnic area, full lawn maintenance and three convenient entrances and exits. The location at the corner of Parker and Wickshire means residents are just seconds from IH-35 and only minutes away from the SoCo District, Downtown Austin and The University of Texas. St. Edwards University is within immediate walking distance.



Independence
Bungalow-style homes

The Meadows at Double Creek in South Austin, offers 126 single family traditional homes. Residents inside the community will have a park with a playscape and picnic area. Southpark Meadows, Austin’s largest retail complex, with more than 1.6 million square feet of retail, multi-family, office and medical space, is within one mile of the community. As for the great location, Meadows at Double Creek is less than a mile to IH-35 with easy access to both Austin and San Antonio.

For all of its customers, Newmark offers what it calls One Stop Shopping, with everything a customer needs when buying a home, all in one place. This includes TOUSA financial services with a wide variety of mortgage, homeowner’s insurance and title insurance products, so buyers can choose the solution that is best for them. And, Don Carlos points out that because the financial companies are part of the TOUSA family, it simplifies and streamlines the process of communicating with and transferring documents among many separate companies—saving the home buyer time and money.

Don Carlos says the company’s product offerings go back to its philosophy, and it’s the philosophy that prevails in every facet of the building program—from the careful selection of the communities, to the skillful execution of design and construction. “We take our commitment to our customers seriously—because they are the true foundation of our success.”

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Rita Keenan of Moreland Properties stays after the Austin CRS meeting to visit with **Kay Andrews** of Amelia Bullock REALTORS and **Carrie Weikert** of Keller Williams Realty, president of the CRS Austin chapter about the installation coming up soon.



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Kent Zarbock of DR Horton and **Robert Fields** of New Home Locators team up to present awards to New Home Locators' top selling agents in Riverwalk, a DR Horton community in Hutto.



Past ABoR chairman **Joe Stewart** of Realty World, John Horton & Associates prepares to give the invocation at a ceremony recognizing David Foster's 20 years of service to the organization. **Earl Hairston** of ABoR's governmental affairs also was on hand to help honor David.

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Linda Komm has been appointed Vice President at the Great Hills office

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One of our beloved Escrow employees, Becky Davis, has recently been diagnosed with cancer. To demonstrate our support, our Marketing team will wrap your Holiday Haul gifts for a donation that will benefit the Becky Davis Cancer Fund.

Gayle Berkbigler, far right, of Capital City Sotheby's International Realty, helps celebrate the groundbreaking for a new project in Lakeway. From left: David Manning, David Dachner, Roger Hoch, Larry Williams, Steve Jones, Allen Mcaden, Steve Swan and Steve Leipsner.



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The Bartlett Group of Keller Williams Realty, which includes Marissa Radack, Tim Moncrief and Liz Moncrief, sponsors one of the tables at the real estate investing seminar hosted by the Law Offices of Patten and Karlseng at Dave and Buster's.



The RE/MAX Team cooks up their best roadhog chili at the Third Annual Chili Cook Off hosted by Independence Title.

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Meritage Homes' **Ty Burcham**, on behalf of the HBA Sales & Marketing Council, thanks participants in the Strike Against Hunger, an annual bowling tournament, which typically raises about \$14,000 to feed the hungry and poor.



Leslie Kasen, Allison Alford, Cynthia Carlisle, Deborah Citti and Debbie Wilkinson of JB Goodwin REALTORS participate in a real estate food chain by tearing down the first floor of a Rob Roy home and sending the materials to a Habitat for Humanity Re-Store to raise money to go toward the construction of a single-family home for a low-income buyer.

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Corey Breed of Breed and Associates introduces himself and his inspection company to **Chris Ott** of Keller Williams Realty at the AYREP monthly mixer at Union Park. Corey was also a sponsor at this event.



John Hinion of Morrison Homes and Ken Pfahler of Zip Realty arrive at the Newland Communities open house in Teravista.

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Stewart Title Austin

By Melinda Seifert
CONTRIBUTING WRITER

Stewart Title has built an outstanding reputation on its core business—title insurance, real estate escrow and closings. Gaye Pierce, president of Stewart Title Austin, Inc. says quality is important for any company working to create a positive customer experience. To this end, she says customers are loyal to a company committed to improvement and quality, and Stewart Title is committed to continuous improvement. “Our mission statement is ‘Enhancing the Real Estate Transaction Process’ and we are committed to making the process a wonderful experience for all involved, every step of the way. We don’t make the deal—we make the difference.”

Stewart Title Austin has five closing locations and will soon offer new locations at Mesa and Spicewood Springs Road and in Georgetown. Current offices are located at 100 Congress Avenue, 3801 Capital of Texas Highway (Davenport Village), 8015 N. Shoal Creek, 4201 W. Parmer Lane, and 1313 RR 620 (Lake Travis).

The now international company has been in Austin since 1946, and has approximately 75 employees at its Austin area locations. Pierce says Stewart Title is closing transactions on five continents, in more than 40 foreign countries, totaling more than 9,500 policy-issuing locations and agencies in the United States and international markets. Stewart also provides post-closing lender services, automated county clerk land records, property ownership mapping, geographic information systems, property information reports, flood certificates, document preparation, background checks and expertise in tax-deferred exchanges.

But it’s not just the size or services that makes Stewart Title stand out. Pierce adds that being in business since 1893 provides stability and a strong history. As a technology-driven company, it offers its ground-breaking SureClose Online Closing File Management, which allows customers to access their closing file anytime, anywhere. Home sellers and buyers, real estate agents and brokers, lenders, builders, title companies and settlement service providers can order services and communicate and share information and documents about sales and refinance transactions via a secure Internet

Web site. “It’s really the best of both worlds—a strong history that makes our customers feel secure and an innovative future that continues to evolve to meet the changing needs of a technology-driven world. Our exceptional customer service and outstanding escrow officers and staff stand out,” says Pierce. “This is what sets us apart from other title companies.”

The company’s motto, “Grounded in Trust,” goes hand-in-hand with its vision—“Magnificent Service by Inspired Professionals.” Pierce points out that because it is so customer-oriented, and because customers are always the number one priority, making sure the customer feels this is at the forefront of every contact. At the same time, Stewart Title wants its customers to know the company has the experience they can trust with their closing transaction. “We want the customer to feel confident in our ability and financial strength.”

For REALTORS, Stewart Title provides accredited MCE workshops, 1031 seminars, Contract seminars, Boundary Line Survey seminars and Learn at Lunch presentations on “just about any issue they desire.” Pierce says, “We have two goals for REALTORS—we strive to make them more successful in their business, and we guarantee them a perfect, stress-free closing.” The company accomplishes this by offering property tours all over town featuring a REALTOR’S listings, classes and seminars, property profiles and information on all aspects of Austin area real estate issues. “We’re here to make REALTORS look good in front of their clients, while providing a smooth closing.”



Pierce adds that the company’s business development managers are committed to partnering with real estate professionals to enhance their ability to promote their expertise. “It is the vision of Stewart Title to provide our magnificent service to all customers, clients and REALTORS, at every opportunity provided. Outstanding customer service will encourage customers to return to Stewart for future business.”

In January 2006, Stewart was named one of FORTUNE’s “America’s Most Admired Companies,” ranked as number four on the “Mortgage Services” industry list. Stewart was the highest-ranking title insurance company on the list, receiving high marks for its use of corporate assets and financial soundness.

As for future business, Stewart Title is on its way to reaching its short term goal of becoming Austin’s luxury home closing company. Pierce says, “It is our desire to continue to build strong relationships with our customers that grow into strong business partnerships, so that in-turn, we can help our partners build their businesses and meet their needs.”



Gaye Pierce
President
Stewart Title Austin



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| Texas Big by Legacy | 4,570 sq. ft. |



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Sue Meuth, center, of Georgetown Title, welcomes **Carl Jones**, left, and **Sue Jones**, both of ERA Colonial Real Estate, to Fall Fling. The title company hosted the event to show how they had converted an old home into a new office.



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Patsy Decker of Independence Title and **Joe Repa** of Joe C. Repa REALTORS enjoy some live music in the evening shade at Discover Texas Homes Real Estate Grand Opening in Round Rock. The event also featured lots of prizes and a bounce house for the children.



An early morning gathering of these RE/MAX Austin Associates agents give them a chance for the early bird dart throw to earn free cash at the RE/MAX breakfast meeting at Cannoli Joes. From left: **Tonia Holman**, **Jim Schlegel** and **Knolly Williams**.

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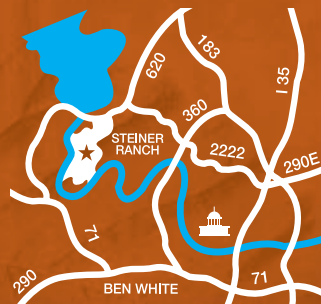
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Jules Adams and **Lisa Smith**, both of Keller Williams Realty, tell **Jenn Linder**, **Aimee Petty** and **Mary Tran**, all of Independence Title, about how much they like the title company's new downtown location.



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ABoR chairman **Charles Porter** and ABoR president **David Foster** enjoy seeing highlights from the past 20 years during a presentation at the Renaissance Hotel to honor David's many years of service to the organization.



Donna Bailey of the Law Offices of Patten and Karlseng knocks down all of her pins at the HBA sales and marketing council's annual charity bowling tournament at 300 Austin Lanes.



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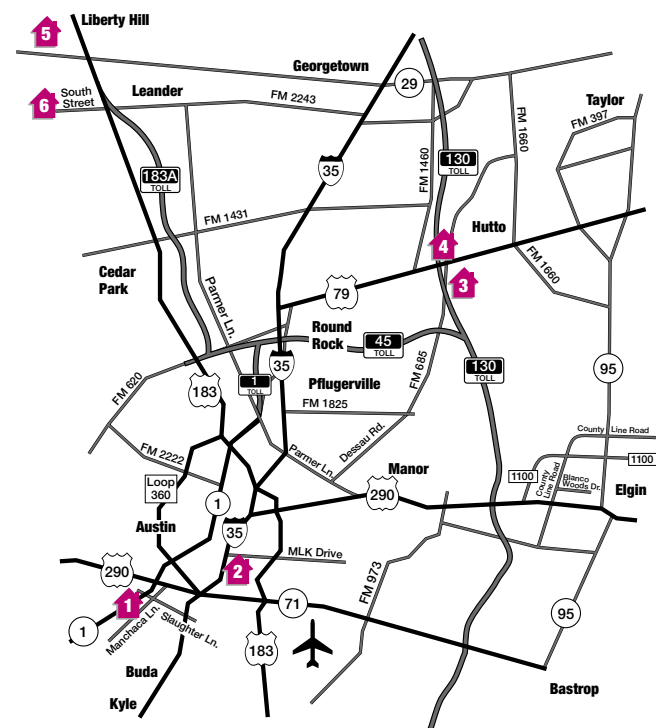
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Ty Burcham, HBA's sales and marketing council chairman, congratulates **Heath Nuckolls**, **Cindy Tuttle** and **Dan Morey**, all with Chase Home Mortgage, on their first place win at the HBA annual charity bowling tournament. Jeff Tenney, not pictured, also was a member of the winning team.



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Susie Martinez, **Cynthia Carlisle**, **Jack Bego** and **Leslie Kasen** of JB Goodwin REALTORS tear down the door in the laundry room of a Rob Roy home that is undergoing a major remodel. Salvageable materials were sent to a Habitat for Humanity Re-Store.



Sarah Freehill Rooney and **Kara McGregor**, both of Independence Title, check out the new downtown digs on West Sixth Street.



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Holiday Cheer

Newly listed in great neighborhood!

The neighborhood has families with small children and new babies, empty-nesters, singles, college students and retirees. With this variety of people, it is not surprising that there is also a wide range of exterior decorations all year long. Game day enthusiasts fly their sports flags; gardeners have their seasonal flags and ornamental yard décor.

You may have a listing in an area just like this one. It may be fun to live in, but it is not so fun trying to get a clean exterior photo for marketing.

What does all that have to do with staging? It speaks to the need for detailed visual marketing recommendations. Clutter on the exterior is no different than the clutter in the interior. So, how do you tame clutter especially with all the fall and winter holidays upon us? Holiday decorating choices made now can make a real difference in how your listed property will show through the Holidays. Are goblins and ghosts or turkey flags or Christmas decorations good for curb appeal? How about for interior rooms?

For fall holiday décor I suggest using fall leaves, pumpkins, etc. instead of a flying witch crashed into the front tree. Everyone can relate to fall colors, chrysanthemums' or pumpkins and enjoy the view. A good solution for December and January is to use winter-themed decorations that will appeal to potential buyers celebrating a wide range of holidays. Keep the decorations simple and to a minimum so that the amenities of the home will still shine through.

Keep in mind that highlighting the space and amenities of a home is always the goal. The same guidelines for the exterior apply to the interior of the home. I encourage homeowners to place their Christmas tree in a living area without a fireplace; an amenity that must be the center of the

attention. Keep holiday decorations large and the number of items minimal when decorating a fireplace mantel. An added recommendation is that when a tree goes into a room I usually recommend removing one upholstered chair and the coffee table to show as much visual space as possible. A beautiful door wreath and a decorated tree can be just enough holiday décor. More than that can become distracting.

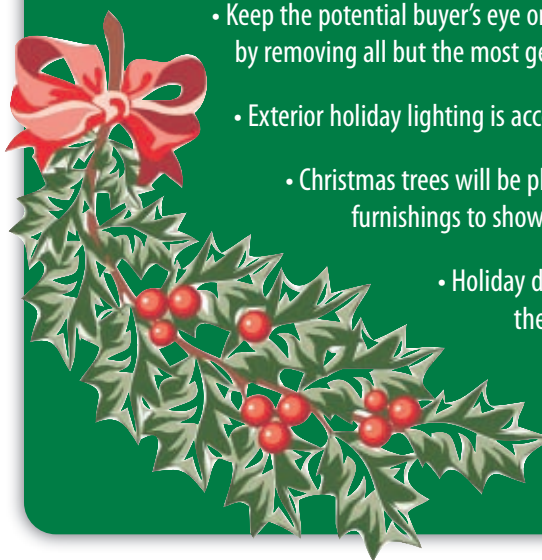
Home staging is visual marketing and we need to keep the potential buyer's eye on what we're selling, not on the holiday décor. If you are uncomfortable or concerned about holiday décor advice, a professional home stager can help, by communicating to your seller what is difficult for you to say.



Ellen Boettcher
Owner

Staging By Design

Holiday Home Staging Tips



- Keep the potential buyer's eye on the features and amenities of the home by removing all but the most general holiday décor.
- Exterior holiday lighting is accepted between Thanksgiving and New Year.
- Christmas trees will be placed, don't try to fight it. Do minimize the furnishings to show as much floor space as possible.
- Holiday décor in a bathroom or kitchen work against the features and amenities.
- Holiday flowering plants look great in planters near the front door for curb appeal color.

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2006 Builder of the Year — Texas Association of Builders

Erick Jacobson, Wade Gilbreath, Brian Fields, Kirvin Rogers and Jeff Hudson, all of Pulte Homes, get ready for the shotgun start of the Third Annual Big Brothers and Big Sisters Golf Tournament their company hosted at Circle C Golf Club.



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

Al "Mahvelat" Coffey of Fairway View Homes shares his excitement with Silvia Vandenberg of Exit Realty about becoming a U.S. citizen. They were attending Spotlight Austin's "Investing in Real Estate," hosted by the Law Offices of Patten and Karlseng at Dave and Buster's. "There is no better country in the world," says Al.



"Son, you ain't seen nothing like the looks of this fiery chili" say Jim Smith and Jim Morgan of Property Management Company at the Third Annual Chili Cook Off sponsored by Independence Title.

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Austin Mortgage Veterans Open Sente Mortgage

The team known as Milestone Mortgage has launched Sente Mortgage. Sente is a locally owned mortgage bank that was created to provide more loan choices, more funding sources and an unprecedented ability to make decisions based on the local market. Tom Rhodes, CEO of Sente Mortgage, says "The 'perfect storm' has created an opportunity to launch a new business model in the mortgage industry. Over 18 months ago, we predicted the market was going to shift and decided to design a new business model. We will open in the position to be the leading mortgage bank in Austin, TX, with combined mortgage experience of 300+ years and a 10 year commitment to the Central Texas market."

The term "sente" comes from an ancient strategy game. It refers to the move you make that puts you in the position to win. "Sente Mortgage was chosen to signify that we give our clients the expert advice that puts them in the position to win the financial game," states Rhodes.

WCAoR Christmas Tree Gala to be held on December 6

This year's fourth annual Christmas Tree Gala will be held on Thursday, Dec. 6. The Gala will benefit the Williamson County Association of REALTORS Scholarship Foundation. Festivities begin at 5:30 p.m. and include a holiday buffet, wine and an array of holiday desserts which will be held at the Highland Homes models located at 1412 Hidden Glen Drive in Round Rock. The fundraiser is free to all, but attendees may want to spread a little Christmas cheer by bidding on any of the dozens of fabulously decorated trees, wreaths, and garlands.

Each year individuals, brokerages, corporations, and other donors participate by decorating a tree or wall hanging and are often ornamented in a design or theme. One tree sure to be popular this year will be decorated in a baseball theme, topped with a baseball autographed by Nolan Ryan and donated by the Round Rock Express the AAA Affiliate of the Houston Astros.

Viewing of all trees, wreaths and wall hangings will be from 9 a.m. to 3 p.m. on Wednesday, December 5, at the WCAoR offices at 1205 Sam Bass Road. The public is invited to stop by and vote for the People's Choice Award.

To submit an entry of a decorated tree, wreath, garland or holiday wall hanging, call WCAoR at 255-6211 for specifications.

ABoR REALTOR Awards Banquet set for December 7

The Austin Board of REALTORS® (ABoR) annual Installation and Awards party is on the horizon. Themed "Live Every Day Inspired," this illustrious event is a night of celebration and recognition of industry award winners and the ABoR incoming Board of Directors. The event, which is expected to draw 500 attendees, will be held from 6 p.m. to midnight on Friday, December 7, at the Hilton Austin Hotel at 500 E. 4th St. in downtown Austin.

Tickets can be purchased online for \$45 or by contacting Daniel Forbes at installation@abor.com or 454-7636, ext. 1603. Only event sponsors may reserve tables.

Join us as Socar-Chatmon Thomas is installed as the 2008 ABoR Chairman of the Board. The program will include live music from eight piece variety band "The Atlantics," prize drawings throughout the evening and a silent auction benefiting the ABoR Foundation. The silent auction begins at 6 p.m.; award presentation begins at 7 p.m. with dinner and dancing to follow at 7:30 p.m.

Sponsors for the event include Austin American-Statesman, CenTex House Leveling, Charter Funding, Chicago Title Insurance Company, Clear Progress, Independence Title Company, KB Home, LandAmerica Austin Title, Newland Communities, Perry Homes, Pulte Homes, Stewart Title Austin, Inc. Taylor Woodrow Homes, and Wells Fargo Mortgage.

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Gloria Guzman, Mary Mealy and Brandy D'April, far, right, all of Realm Real Estate join Heather Graham and Heather Cooke, both of Texas American Title, and at the open house of Granada Homes, a new development in Southwest Austin.



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Funmi "Foo-me" Nwokolo of Keller Williams Realty knocks the crowd out with her hot chili at the Third Annual Chili Cook Off arranged by Independence Title.



Sean LeGrant of Morrison Homes knows Tex Meazell of Keller Williams Realty is a frequent REALTOR in the Teravista community.

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Jeff Osborne

RE/MAX Capital City

After a “first” career in commercial development and construction, one that ended in 1987, Jeff Osborne began a second career with Milburn REALTORS. During his first year in the business, he earned less than \$7,000. He also learned that his goal was to start his own company—to work for himself. From 1991 to 2002 he did just that. The company began as RichBorne REALTORS, and in 1994, became RE/MAX Capital City. In 2002, Catherine Richard sold her share of the company to Osborne, president of Cerra Vista Corporation, dba RE/MAX Capital City.

Until 2002, Osborne actively sold and listed real estate. “I was good at both, but not excellent at either,” he says. In 2002, taking a pay cut, he made the commitment to build what he calls “the best real estate company in Austin.” Today, under Osborne’s management, that company has 70 associates in two locations. It is the largest RE/MAX brokerage in Central Texas, ranked #8 by the Austin Business Journal in closed sales transactions in 2006, and #1 among the Top Ten in Per Agent Productivity. In 2006, the company was ranked #493 nationally by Real Trends for Closed Transactions. Osborne says the company’s associates averaged more than 20 transactions each in 2006.

Osborne says the decision to manage rather than actively list and sell real estate was the right decision—and in the process—a great adventure. “Real estate is the greatest entrepreneurial opportunity in America given the ease and negligible cost of entry versus the tremendous income potential.” But he points out the downside as well. “It is a business, and must be operated like a business. The failure rate is staggering, and is detrimental to the perception of the profession. It’s not just easy money, it’s not easy to succeed, but at the same time, it offers great freedom and the ability to help people make the biggest and best investment in their lives.”

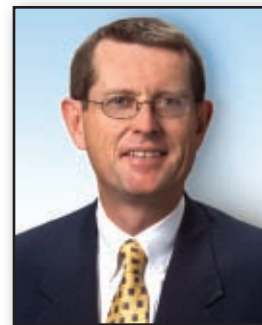
Osborne says a core principle of his written philosophy is to “assume

the best in everybody and in every situation.” He sees his agents as his clients, and does his best to tell them what they “need” to hear, not what they “want” to hear. “I want to be known by my reputation, the reputation of my agents and by our commitment to maximum professionalism.” To this end, outstanding customer service and the success of individual associates are ongoing goals—and accomplishments.

Growing up in the High Plains of Amarillo, Osborne says, “you have to learn to get along with yourself.” He has been married to his wife Cindy for 26 years and they have two daughters, Maggie and Tenda. They have lived in the same home in Barrington Oaks since moving from Houston in 1983. The family has also built a home in the mountains of northern New Mexico where they go to enjoy the mountains, snow and skiing. He says because they built the house themselves over time. It is a source of pride for his daughters to be a part of something they helped create.

In his “spare” time, Osborne and his wife plan to travel, visiting places they’ve wanted to see. Osborne is currently on the Board of Directors for the Austin Board of REALTORS. He has served on the WCAoR Professional Standard Committee and was Chairman from 1994 to 1995. From 2002 through 2006 he served on the ABoR Grievance Committee. He was awarded the RE/MAX of Texas Rookie Franchise of the Year in 1994, the RE/MAX of Texas Legion of Merit award in 1995, and was named the 2004 RE/MAX of Texas Broker/Owner of the Year. He also earned the CRB Designation, Certified Real Estate Brokerage Manager, in 2003.

As for the future, Osborne says he plans to open a third office in the Round Rock market by June of next year, and as many as five offices in the next four years. And getting from here to there means staying with what works, and searching for ways to make it all work better. Osborne says he looks at his long-term plan and asks himself what he hopes to accomplish. “I want to be able to say, I asked God for help, I left my comfort zone, I was decisive, I made mistakes, and I always accepted responsibility.”



Jeff Osborne
CRB

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D.A. Henry of The Aldion Group Realty and **Maggie Falvey** of Falvey Keenan REALTORS listen to **Kristin Carroll** tell them about her new company, Sente Mortgage. They were in attendance at the Women's Council of REALTORS.



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Scott Bulger of Wilshire Homes tells **Debora Harris** of Century 21 Ripley Realty about the Built Around You program during the model open house at Newland Communities in Teravista.



Fred Meyers of Austin City Living and **Don Sembera** of Moreland Properties grab a quick bite to eat before heading into the economic forecast with Ted Jones at Stewart Title's downtown office.

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| 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 |
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| 1402 | Fairfield | 1874 | 3 | 2.5 | 2 | \$239,990 |
| 802 | Fairfield | 1874 | 3 | 2.5 | 2 | SOLD |
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NAHREP director of education **Joe Gonzalez** of KB Home and **Bonnie Barrera**, NAHREP president, get their back to basics monthly luncheon underway at the Holiday Inn Townlake.



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Barbara Kennedy of First State Home Loans, **Mark Minchew**, Mr. RE/MAX Austin Associate himself and **Donna Yoste**, of RE/MAX Austin Associates, bring the RE/MAX breakfast meeting to a start at Cannoli Joes.



Gretchen Woellner of Coldwell Banker United REALTORS and **Edie Finch** of Amelia Bullock REALTORS go over the list of downtown properties on the Ranch 616 tour.

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Peg Braxton of Keller Williams Realty gives an impromptu Real Estate 101 Course to fellow agents who were on hand for the ground-breaking of the company's office in Lakeway.



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In attendance at the recent WCR meeting were **Cheryl Eskridge** and **Betty Sieffert**, both of Stanberry & Associates. Cheryl recently moved to Austin but she is no stranger to WCR. She is the current the WCR president in Milwaukee and flies home regularly to to business.



Denise Arndt, Geylon Ward and Jane Sissons, all of Coldwell Banker United REALTORS, say their chili is ready to explode at the Third Annual Chili Cook Off sponsored by Independence Title.

At Thanksgiving more than ever,
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to those who have
made our progress possible.
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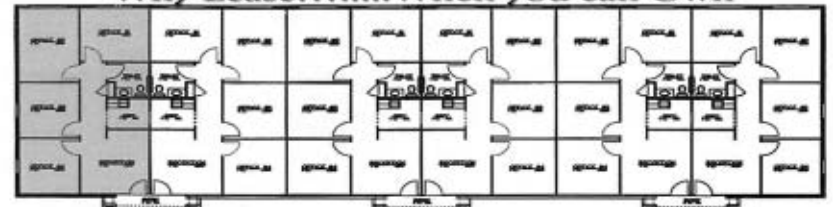


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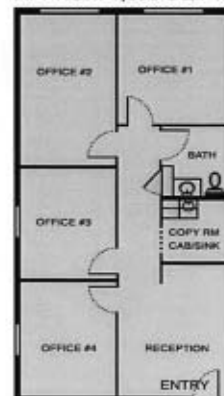
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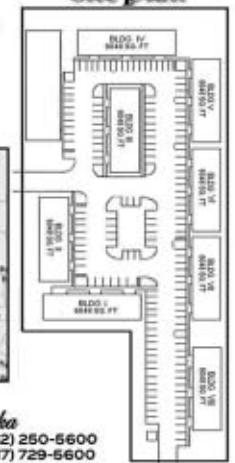
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Keller Williams Realty stakes claim in luxury home market

Keller Williams Realty announced that it will be launching a new division of the company dedicated to serving the high-end home market.

The new venture, introduced at the company's recent annual Mega Camp event, is the product of more than a year of researching and masterminding by a group of Keller Williams leadership and associates.

Luxury Homes by Keller Williams is a members-only program that gives eligible associates a designation as experts in serving luxury home buyers and sellers. The training component of the program will be provided by an industry heavy-weight, The Institute for Luxury Home Marketing (www.luxuryhomemarketing.com), as part of a new partnership between the Institute and Keller Williams Realty.

The new program is spearheaded by Dee Shultz, a long time leader in the luxury homes market in Austin, Texas, and she says the new program will allow more Keller Williams Realty associates to capitalize on the luxury homes market across North America.

Wigginton named Five Star GMAC top producer for 2007

Five Star GMAC Real Estate announces Sam Wigginton as its top producing agent for 2007. Wigginton led all agents at Five Star GMAC in company earned dollars, including listings sold, buyer-sides closed, and company profit.

Wigginton has achieved the Graduate of Real Estate Institute (GRI), the Certified Mobility Specialist (CMS), and the Residential Real Estate Masters (RMM) designations. He was also invited by GMAC to attend the TNT meeting in Lake Tahoe Nevada where top producing agents with GMAC Real Estate from all over the US meet yearly to master mind, and trade ideas. Only a very small percentage of GMAC agents world-wide are invited to attend this training.



Wigginton

\$16 NAR dues increase included on 2008 renewal statement

In May, the National Association of REALTORS® Board of Directors voted to raise national membership dues to \$80 in 2008. This increase will fund a broad range of new programming and services to ensure that REALTORS® remain a strong voice for real estate. This marks the first NAR dues increase since 1994. Over the ensuing 13 years, programming and non-dues revenue have increased by 50 percent, and staff levels have dropped by 40 percent, according to Dale Stinton, NAR CEO and executive vice president.

Stinton made a strong case for the increase, saying REALTORS® need to continue their tradition of innovation to remain competitive in the Internet age. As part of what is being called the "Second Century Initiative," Stinton said the association expects to launch \$60-\$100 million in new programming over the next five years.

Membership dues in local, state and national REALTOR® associations are dedicated to: Protecting private property rights, educating legislators on why a real estate transfer tax is a bad idea, keeping you informed with current publications and Web sites, producing award-winning educational offerings, promoting the REALTOR® message to consumers, deliver accurate housing market information to the media and consumers and to get you the answers you need in a timely manner.

North American Title welcomes Kelly Boring as Marketing Director

North American Title is proud to welcome Kelly Boring as Marketing Director at the Round Rock division.

Kelly brings over seven years of experience in the title and mortgage industry. She is active in the National Association of Professional Mortgage Woman (NAPMW), Texas Association of Mortgage Brokers (TAMB), the Women's Council of REALTORS (WCR), the Williamson County Association of REALTORS (WCAoR), the Cedar Park Chamber of Commerce and her church.



Boring

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Nitin Shah of Coldwell Banker United REALTORS, **Debra Kelsey** of RE/MAX All Stars and **Gay Puckett** of JB Goodwin REALTORS learn more about downtown projects in Austin's future at the Austin CRS luncheon.



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Van Davison of Wilshire Homes visits with **Byron "Buddy" Schilling** of JB Goodwin REALTORS at David Foster's 20th anniversary luncheon at the Renaissance Hotel.



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Guest speaker **Perry A.**, The Consummate Entertainer, signs her book for WCAoR members during a recent luncheon.



Don Boozer of Don Boozer Construction and **Dan Steakley** of Stanberry and Associates catch up on old times at the HBA office during the general membership meeting and installation banquet.



Brandy Lowke of Independence Title heads for the bus with **Julie Nelson**, **Celinda Garza** and **Ashley Prendergast**, all of Keller Williams Realty, for the Ranch 616 tour.

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Annalisa Church of Pulte Homes shows **Wally Wilson** of RE/MAX Centx Associates their nine models during the REALTOR preview at Sun City Texas.



If you have ever met **Ted Jones** of Stewart Title Austin then you know there is always a laugh up his sleeve. Ted shows some humorous ads on TV from his laptop at the recent economic forecast held at the Stewart Title downtown office.



Linda Moreau of RE/MAX Highland Homes and **Sami Dinoble** of Expertise Realty learn a little more about vertical mixed use zoning at the Austin CRS luncheon at Westwood Country Club.



Mary Fields of New Home Locators was happy to see **Patricia Wagner** of DHI Mortgage at the celebration in DR Horton's Riverwalk community in Hutto where New Home Locators presented team sales awards.



This group of ladies enjoys another perfect Austin evening at the monthly AYREP mixer held at Union Park.



NAHREP president **Bonnie Barrera** and **Victor Montalvo**, president elect, welcome guest speakers on lending issues in the current marketplace. Continuing from left: **David D'Aprile**, Partner MLS, **Charles Jackson** of Bank of America and **Joe Velazquez** of Countrywide Home Loans.



Al Jordan and **Thelene Gilmore**, both of Gilmore Jordan Real Estate Services get their cards stamped by **David Harris** of Legacy Homes to make sure they qualified for the give away at the model open house at Teravista.

Janet Snow of RE/MAX Capital City takes off for more ingredients for her team's roadhog chili at the REALTOR challenge chili cook off coordinated by Independence Title.



Aralyn Hughes of Aralyn Hughes and Company, The Art of Real Estate, eagerly watches **Patrick Boicourt** of Sign Daddy gently unveil the new signage for her new downtown office and loft.

