

REALTOR®

Member Guide

BE THE BEST.

EXPECT THE BEST.

SUBURBAN WEST.



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



ORGANIZATION

What is a REALTOR®?

A REALTOR® differs from a real estate professional because they are members of the National Association of REALTORS®, and they hold themselves to a higher Code of Ethics.

How do you pronounce REALTOR®?

The correct pronunciation is REAL-TOR. Show your professionalism by correctly pronouncing and using the term in your daily business.

How and when to use the REALTOR® trademark?

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

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

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

NAR Advertising

Each year, the National Association of REALTORS® (NAR) communicates directly to the public through it’s national Public Awareness campaign. These print ads, TV/ radio commercials, and websites are created to persuade and educate the public about the value of property ownership and the Realtor® brand .

In addition to the ads, the website www.HouseLogic.com was launched to offer everything home owners need to increase, maintain and protect the value of their home. The site provides free information and tools to help home owners with home improvements, maintenance projects, taxes, finances, insurance, and community involvement.

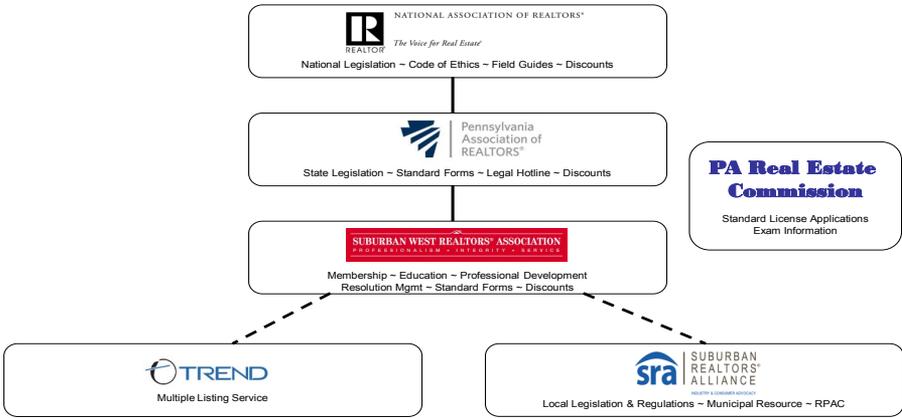
To learn more about the services that NAR provides for members to use with the public, visit www.realtor.org/topics/consumer-outreach



Mission Statement

Suburban West REALTORS Association advocates for the real estate industry and private property rights, and promotes the professional integrity of its members by providing resources that enable them to: deliver superior service to the public; maximize their income; and grow to meet the needs for the future.

Three-Way Agreement



When you submitted your application to the Suburban West REALTORS® Association, you also applied for membership in the National Association of REALTORS® (NAR) and the Pennsylvania Association of REALTORS® (PAR).

All three of these Associations provide unique benefits:

- NAR has over 1 million REALTOR® members and is the largest professional organization in the United States. The website for REALTOR® members to learn more about their affiliation with NAR is **www.realtor.org**.
- As a member of PAR, you are one of 30,000 REALTORS® in Pennsylvania. To learn more about the discounts and member benefits that you receive from PAR, visit **www.parealtor.org**.
- Locally, as a member of Suburban West, you are one of 4,800 REALTORS® in the Chester County, Delaware County and Main Line areas. The SWRA website is a wealth of information for it's members: **www.suburbanwestrealtors.com**.



EDUCATION

Association of REALTORS® School

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

Designation Courses



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

Broker Courses

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

Standard Continuing Education

The School offers a variety of standard Continuing Education courses designed to help licensees stay on top of the latest trends and issues impacting the real estate industry and to easily renew your license. Topics for these courses will increase your value to your client, the consumer and the transaction. Some popular topics include: Anatomy of a House, Stucco, Understanding Negotiation, Staging and much more.

- ***For a complete list of courses that are offered and to sign up, go to www.realtors-school.com and search by month or by topic.***
- ***FREE educational counseling is available for REALTOR® members. To schedule your session, contact the School at (610) 560-4900***



ASSOCIATION OF REALTORS® SCHOOL

Owned and Operated by Suburban West REALTORS® Association

Association Seminars and Training

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



Starbucks Mornings at the Association

FREE monthly skills-based training seminars for members. The topics range from marketing to motivational to technology. These seminars provide resourceful tips and tricks that members can use to enhance their business; all while enjoying freshly-brewed Starbucks coffee.

Standard Forms Forum

Standard forms are an integral part of the real estate business. The Association hosts periodic FREE forums to get feedback from REALTORS® on how to improve existing forms or create new ones. Suggestions and comments are brought to the Pennsylvania Association of REALTORS® (PAR) for review.



Technically Speaking...

The Technically Speaking forum series was created to help REALTORS® learn from colleagues who have demonstrated success in their real estate business through their mastery of the latest technologies so you can best serve your clients.

SWRA Webinar Series

This series of virtual seminars was developed to provide a new and convenient educational portal where even more members can learn about the issues impacting the industry and best practices that can keep you at the center of the transaction. Members can choose to connect live or access our archived Webinars on www.suburbanwestrealtors.com.

REALTOR® - Lawyer Seminar Series

REALTORS® are bound by their Code of Ethics to avoid the unauthorized practice of law (Article 13). However, legal issues abound in real estate. Where do the boundaries lie? What assistance can a REALTOR® give without crossing the line? To help answer these questions, Suburban West conducts monthly seminars to bring REALTORS® and Lawyers together to discuss common concerns.

A Step Ahead Program

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



ADVOCACY

What is RPAC?

The REALTORS® Political Action Committee (RPAC) is a voluntary, non-profit political action committee that works to elect lawmakers who support REALTOR® business interests locally, in Harrisburg and in Washington, D.C. RPAC is one of the largest and most influential political action committees in the Commonwealth, representing some 30,000 REALTORS®. At the national level, RPAC is one of the largest PACs as well.



Your Best Investment in Real Estate

RPAC Victories

RPAC has fought for and protected over \$549,986,500 in REALTOR® commissions in Pennsylvania. How? By ensuring that the real estate market can thrive and that REALTORS are protected.

Specifically, RPAC has helped:

- Defeat a proposed state 4% Sales Tax on Service (i.e. commissions)
- Defeat a proposed increase to the Realty Transfer Tax to fund mass-transit
- Protect the Mortgage Interest Deduction from being eliminated
- Protect affordable, safe financing for American families
- Support pro-real estate candidates in Delaware, Chester and Montgomery counties

How can I invest in RPAC?

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



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

*Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. You may refuse to contribute without reprisal and the National Association of REALTORS® or any of its state association or local boards will not favor or disfavor any member because of the amount contributed. 70% of each contribution is used by your state PAC to support state and local political candidates. Until your state PAC reaches its RPAC goal 30% is sent to National RPAC to support federal candidates and is charged against your limits under the 2 U.S.C. 441a; after the state PAC reaches its RPAC goal it may elect to retain your entire contribution for use in supporting state and local candidates.

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



Established in January 1998, the 10,000-member Alliance is a subsidiary corporation of the Suburban West, Bucks County, and Montgomery County Associations of REALTORS® located in Southeastern Pennsylvania.

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

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



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

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

What will I find on www.suburbanrealtorsalliance.com?

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

Municipal Database

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



ADVOCACY

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



RESOURCES/ PROFESSIONALISM

Best Serve Your Client

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

- **zipForm Plus**—Members have the opportunity to sign up for FREE PAR standard forms. zipForm Plus is easy-to-use online contracts program, designed to simplify the real estate process, helps you increase productivity while reducing risk and time spent on paperwork. For more information and how to sign up, go to www.suburbanwestrealtors.com/tools_online.htm.
- **DocuSign**—Members receive a FREE subscription to the premier electronic signature service. Don't waste time chasing signatures at the expense of building your business. For more information and how to sign up go to www.suburbanwestrealtors.com/tools_online.htm.
- **DocuSign Transaction Rooms**—Members receive FREE access to an transaction management product with a cloud-based collaborated solution empowering REALTORS® to complete transactions entirely online. For more information and how to sign up go to www.suburbanwestrealtors.com/tools_online.htm.
- **REALTORS® Property Resource**—RPR is an NAR initiative providing advanced technology for creating property pricing presentations, research and analytics. RPR includes high value property and market specific data - offering REALTOR® members an actual competitive advantage in this challenging real estate climate. Log on to www.suburbanwestrealtors.com/rpr.htm for more information.
- **Market Statistics**—Helping to answer the common question, “How's the market doing?”, Suburban West issues monthly Market Statistics reports that cover the three counties (Chester, Delaware and Montgomery) and 39 districts in those counties. Access the reports at www.suburbanwestrealtors.com/marketstats.htm
- **Customizable Flyers**—Communicate important facts about real estate to your client (Benefits of homeownership, FHA financing, Staging, Appraisal) while also branding these professional flyers with your picture, logo and contact info. See the library of flyers available at www.suburbanwestrealtors.com/customflyers.htm.

Stay in the Know

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

- **Comprehensive Website**—Valuable information is available at your fingertips, all day/every day. Everything from Education to Government Affairs and Membership Benefits are available at www.suburbanwestrealtors.com.
- **Suburban West Weekly Email**—Weekly electronic newsletter emailed to all members to keep you ahead of the curve with industry trends and important Association information.
- **Education Newsletter Email**—Monthly electronic newsletter emailed to all members that features timely courses being offered by the Association of REALTORS® School.
- **REALTOR® News Magazine**—Quarterly publication that is mailed or emailed to all members. The magazine features Association news, local and national real estate industry information and exclusive articles.

Reduce Your Exposure to Risk

As with any business transaction, there is a possibility that something can go awry. Part of the Suburban West REALTORS® Association's value is to provide tools that members can use, not only to promote their career, but also to protect their career and the consumers. The Association provides members with services that reduce risk, manage conflict and provide great customer service.

Electronic Lockbox System

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



PAR Legal Hotline

The Hotline provides REALTOR® members toll-FREE access to legal information about PA real estate law, PAR standard forms, and operating a real estate brokerage. Attorneys are available to answer basic legal questions and to provide information to help members successfully work through many of the most common issues that they face on a day-to-day basis. The FREE Hotline is available Monday through Friday from 9 -11 a.m. and 1-3 p.m. by calling 1(800) PAR-LEGL.

Buyer/Seller Dispute Resolution System (DRS)

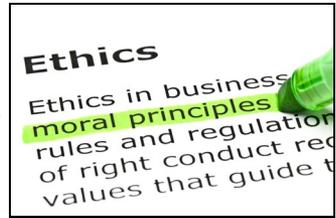
The Home Buyer/ Home Seller Dispute Resolution System (DRS) gives buyers and sellers a method to resolve disputes arising out of their Agreement of Sale. Compared to litigation, which is often time-consuming and costly, mediation is efficient, inexpensive and friendlier. Unlike litigation where a judge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

Professionalism

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

Code of Ethics

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



SWRA's Efforts to "Raise the Bar"

- **Professionalism Tips**—A message included in each edition of the Weekly New Service email to remind members of the practical application of the Code of Ethics and the professional courtesies of the business.
- **Professionalism Exchange**—A periodic event or members to share and evaluate concerns about professionalism with a panel of REALTORS® and an attorney.
- **Membership Renewal Training**—Currently, the Association requires that all Suburban West REALTOR® members complete Membership Renewal Training every 2 years on a topic determined by the Association's Board of Directors.

Professional Standards

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

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



CONNECTING

Networking and Involvement

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

Association Liaison Program

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



Young Professionals Network

The Young Professionals Network's objective is to be the "incubators" where young real estate professionals can learn and socialize while also starting to build momentum as the real estate leaders of the future.

Leadership Development Program

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

REALTOR - Appraiser Forum

Suburban West REALTORS® Association conducts quarterly forums to bring REALTORS® and Appraisers together to discuss common concerns. This gathering will give you an opportunity to network and discuss current issues pertaining to appraisals.

REALTOR® Happy Hour

Quarterly events hosted at various locations to foster networking among our membership. The events feature discounted drinks and FREE appetizers and prizes donated by our Affiliates. Special events include an Affiliate Expo and raffle to support Philabundance.

Commercial/Industrial Marketing Exchange

Monthly meetings for members interested in commercial/industrial/investment real estate. Each month offers a different discussion topic and may include guest speakers.

Board of Directors/Staff/Contact Information

Board of Directors

Dave Ashe, GRI (Chairman)	(610) 436-6500	dave@daveasheteam.com
Leann Murphy, ABR (Chairman-elect)	(610) 719-1700	leannM459@aol.com
Barbara Margolis, GRI (Secretary/Treasurer)	(610) 688-4310	barbara.margolis@foxroach.com

David Bershad	(610) 520-0400	david@executiveirealty.com
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Joe Sheehan, ABR, SRES	(215) 322-7050	joe@chesmonthomes.com

Association Staff

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Gail Parke — School Administrator (gparke@suburbanwestrealtors.com)
Paula Tansey, RCE, e-PRO — Director of Professional Conduct & Development (ptansey@suburbanwestrealtors.com)
Kristin Tornetta — Member Relations Specialist (ktornetta@suburbanwestrealtors.com)

Important Phone Numbers

Suburban West REALTORS® Association	(610) 560-4800	www.suburbanwestrealtors.com
Association of REALTORS® School	(610) 560-4900	www.realtors-school.com
Suburban REALTORS® Alliance	(610) 981-9000	www.suburbanrealtorsalliance.com
National Association of REALTORS®	(800) 874-6500	www.realtor.org
Pennsylvania Association of REALTORS®	(800) 555-3390	www.parealtor.org
TREND	(877) 330-9900	www.trendmls.com
Supra	(877) 699-6787	www.supraekey.com
zipForm Support	(586) 840-0140	http://support.zipform.com
DocuSign Support	(866) 219-4318	www.docusign.com/support
DocuSign Transaction Rooms Support	(888) 600-4146	www.docusign.com/support/transaction-rooms
PA Real Estate Commission	(717) 783-3658	www.dos.state.pa.us/estate
DE Real Estate Commission	(302) 739-4522	www.state.de.us
PAR Legal Hotline	(800) 727-5345	

SUBURBAN WEST REALTORS® ASSOCIATION
PROFESSIONALISM • INTEGRITY • SERVICE

100 Deerfield Lane, Suite 240, Malvern, PA 19355