



Daytona Beach Area
Association of REALTORS®

INTERNATIONAL COUNCIL



**Resource
Guide**



TABLE OF CONTENTS

Online Resources	3
Must-Have Reports	12
Apps for International Real Estate	13
Help with Language	15
Online Language Translation	16
Help with Money	17
Online Currency Conversion	17
Help With Legal Issues/Immigration	19
Help With Cultural Issues	20
Florida Local International Councils	23
Ambassador Associations and President’s Liaisons	26
Help with Marketing	27
Help with Education—CIPS	28
Help with Education—Other	32
Forms.....	33
DBAAR International Council Roster	34

Online Resources—Florida REALTORS®



<http://www.floridarealtors.org/GetConnected/Global-Business.cfm>



Global Business

Text Size: A A A | [Print View](#) | [Email This](#)

Select Language Powered by [Google™ Translate](#)



Resources for international buyers/agents

- » [Download the application for International Membership to Florida Realtors® \(PDF\)](#)
- » [What's included in your International Membership](#)
- » [Home buying information sheet \(PDF\)](#)
- » [Florida Realtors® news](#)

Find Florida Properties and Realtors

- » [Find Realtors in Florida – Search by name or company and language spoken](#)
- » [Find properties in Florida – Quick property search](#)

Business and Marketing Resources

- » [2010 Profile of International Homebuyers in Florida \(PDF\)](#)
- » [Global Business in Florida Presentation – for Local Boards \(PPT\)](#)
- » [Current Florida Housing Indicators](#)
- » [Existing-Home Sales Statistics Library](#)

Get Connected

- » [NAR Liaisons in Florida](#)
- » [2011 Florida International Local Councils \(PDF\)](#)
- » Contact Florida Realtors by email at global@floridarealtors.org

News

- » [1 in 5 Canadians interested in buying U.S. property \(3/25/2011\)](#)
- » [Global survey: U.S. homes are most affordable \(1/28/2011\)](#)
- » [Global property investments on the rise \(1/21/2011\)](#)

Global Business Events

Find out what's happening around the state.

[Click here for the statewide calendar](#)

Find out what's happening around the world.

[Click here for the international calendar](#)

My Favorite pages

[What's this?](#) [remove](#)

- » Sign in to use the "My Favorites" feature.

★ Outstanding Realtor Association Web Site Winner 2010

Connect with us on:

- [Twitter](#)
- [Facebook](#)
- [YouTube](#)
- [Subscribe to RSS](#)

Online Resources — realtor.org



<http://www.realtor.org/global>



NATIONAL ASSOCIATION of REALTORS®
REALTOR.org

It's Your Time to Shine

Register early and save

[Videos](#) | [Store](#) | [Library](#) | [Directories](#) | [Need Help?](#)
[Pay Dues](#) | [Register](#) | [Login](#) | [My Account](#) | [NRDS](#)

RESOURCES FOR REALTORS® & Business Specialties

- [Commercial](#)
- [Global](#)
- [Resort & Second Home](#)
- [Appraisal](#)
- [Auction](#)
- [Buyer Representation](#)
- [50+ Market](#)
- [Green](#)
- [Land](#)
- [Short Sales and Foreclosures](#)

Global

Foreign buyers and recent immigrants purchased 7% of the total U.S. residential market last year, paid a higher median price, and paid cash 55% of the time. Find resources in this section on how to diversify your market to include this global buyer.

Global News & Updates

NAR Honors Outgoing IHC Board Chairman

(May 23) Peter Kimm, outgoing board chairman of the International Housing Coalition, advanced global practices in community participation, slum upgrading, building houses and infrastructure, and more.
[Read more >](#)

Global News & Updates

U.S. is Still Tops with International Home Buyers

(May 18) The U.S. continues to remain a top destination for foreign buyers as international purchases surged by \$16 billion this year, according to the 2011 Profile of International Home Buyers. Understand more about foreign buyers and how to tap into the market now.
[Read more >](#)

Global News & Updates

How the Falling Dollar Affects Real Estate

(May 5) From the perspective of the foreign buyer, U.S. real estate is cheap, which may mean more international purchases this year.
[Read more >](#)

Global News & Updates

Who Says You Can't Go Global?

(May 5) Talk to your local association leaders about starting or reviving a global business council in your area.
[Read more >](#)

Global News & Updates

IN CASE YOU MISSED IT

[New Global Field Guide](#)

GET STARTED WITH GLOBAL

[Field Guide: Global Business Etiquette](#)

[Jump Start Your Global Business](#)

[Why Get the CIPS Designation](#)

[Why Join the CIPS Network](#)

[International REALTOR® Membership](#)

[Renew International REALTOR® Membership Dues](#)

[Global Perspectives in Real Estate newsletter](#)

[Field Guides to Multicultural and International Real Estate](#)

CONNECT WITH GLOBAL

 [Subscribe to RSS Feed](#)

 [Global on Facebook](#)

 [CIPS on Facebook](#)

MORE ON GLOBAL REAL ESTATE

[Find a CIPS](#)

[Find a REALTOR® Worldwide](#)

Navigate Global

- [Global Home](#)
- [About Global](#)
- [Education](#)
- [CIPS Designation](#)
- [CIPS Network](#)
- [Global Alliances](#)
- [Market-to-Market](#)

Expand your OPPORTUNITIES

realtor.org/cips



NATIONAL ASSOCIATION of REALTORS®
Official Designation



For AEs and Course Sponsors

Learn how your association can take advantage of the growing global market and help your members specialize in international real estate.
[Access AE Resources >](#)

International REALTOR® Membership

If you live outside the U.S., you can join NAR and take advantage of the power and exposure of a million-plus member organization.
[Read more >](#)

Volunteer

Volunteers and local associations bring global business opportunities to members. Learn more about their efforts.
[Read more >](#)

Association Executives

News Media
Home Buyers & Sellers
Diversified Real Estate Firms

SITE BY TOPIC

- [About NAR](#)
- [Education](#)
- [Government Affairs](#)
- [Law & Policy](#)
- [Meetings & Expo](#)
- [NAR Governance](#)
- [REALTOR Benefits®](#)
- [Research](#)
- [Technology](#)

REGISTER NOW

Access exclusive features and sign up for newsletters.

REALTOR BENEFITS®

Purchase discounted products and services from REALTOR Benefits®

Online Resources — daytonarealtors.com



<http://www.daytonarealtors.com/internationalcouncil>



Ambassador Association to the Norwegian Association of Real Estate Agents

DBAAR's International Council provides members with information and resources to assist them in working with buyers and sellers in foreign countries.

The Council meets to educate members on the economic and cultural issues involved in international real estate transactions, provide information regarding international real estate issues, offer international networking opportunities, and promote education programs on cultural diversity.

Membership is FREE to all members of the Daytona Beach Area Association of REALTORS®. To become a member and take advantage the growing international market, call 386.677.7131 or send an [email](#).



Candace Curtis, Chair

[Current International Council Roster](#)

DBAAR International Council News

Check out the new [Florida REALTORS Global Networking Page!](#)

Immobel Launches new International Property Journal Online

Immobel has just launched a new International Property Journal website. Check it out [here](#)

We live in a global marketplace. While all real estate is local, not all property buyers are. A significant share of home purchases are made by people whose primary residence is outside of the U.S. Find out which are the top five countries of origin for foreign home buyers and how these buyers are utilizing the services of

2011 Meeting Dates

all meetings are at the DBAAR and begin at 3 pm unless otherwise noted

February 18	April 8	June 17
August 12	October 21	December 9

International Headlines from REALTOR.org

NAR Honors Outgoing IHC Board Chairman
Peter Kimm, outgoing board chairman o...

U.S. is Still Tops with International Home Buyers
The U.S. continues to remain a top de...

How the Falling Dollar Affects Real Estate
From the perspective of the foreign b...

Who Says You Can't Go Global?
Talk to your local association leader...

Record a Global Referral Profile at Midyear
If you're a CIPS designee, take an op...

Are You Part of the Global Open House?
NAR partners in 59 countries are invi...

Why You Should Consider Business with Brazil
(April 22) Brazil is expected to move...

Global Real Estate Advocacy Efforts on Capitol Hill
NAR has identified several policy iss...

How to Attract Global Real Estate Investors
The EB-5 visa has emerged as one impo...

FeedWind

International Resources

- [New! Florida REALTORS Global Networking Page](#)
- [New! NAR Video on International Real Estate](#)
- [FAR International Events](#)
- [World Properties.com](#)
- [Realtor.org International Page](#)

Online Resources — worldproperties.com



<http://www.worldproperties.com>



The official website of the International Consortium of Real Estate Associations.
Home of the world's best agents.™



[News](#) | [Events](#) | [About Us](#) | [Sign in or Register](#)

[PROPERTIES](#) [AGENTS](#) [COUNTRY INFO](#)

Country Focus: Spain



Pick any other Country.

Featured Agents: Spain

Find a real estate professional



Carlos de Andrés-Garzarán
Madrid, Spain
Spanish



Angel Fernández Muñoz
Barcelona, Spain
Spanish, English, Brazilian Portuguese



Guillermo García Pulido
Nuevo Baztan, Madrid, Spain
Spanish



Javier Marin Cubero
Santo Angel, Murcia, Spain
Spanish

Search with Confidence!

All properties in this site are represented by a real estate professional who is backed by Code of Ethics.

Featured Properties in Spain



Catalunya
2,200,000 EUR



645,000 EUR



Castilla-La Mancha
230,384 EUR



Castilla-La Mancha
230,384 EUR

[Learn about buying in Spain >>](#)

[Visit another Country >>](#)

Latest news

[Read more >>](#)

2011-12 FIABCI Leaders Assume Office

London rents rise for 20th consecutive month (18 May 2011)

New partnership between Knight Frank and New York agency (18 May 2011)

Singapore firm does prime Paris residential deal (18 May 2011)

Search properties worldwide

Language: English

Residential Commercial
 New Developments Land

For Sale For Rent

Select a Country

Select Region

Beds: 0+ Baths: 0+

Dimensions: Sq.ft. Currency: USD

Price: Min: Max:

GO

Most Popular Searches

- Spain, Málaga
- Italy
- Spain
- Mexico, Guanajuato



Online Resources — US Census Bureau



<http://www.census.gov/>

The screenshot shows the U.S. Census Bureau website homepage. At the top, there is a navigation bar with 'U.S. Census Bureau' on the left, 'FAQs | Subjects A to Z | Help' in the center, and a search box on the right. Below the navigation bar is a main content area. On the left side, there is a vertical sidebar with various links: '2010 CENSUS BRIEFS', 'USTREAM Event The Hispanic Population: 2010 2 PM (EDT) TODAY', 'New on the Site', 'Data Tools', 'American FactFinder', 'Jobs@Census', 'Catalog', 'Publications', 'Are You in a Survey?', 'About the Bureau', 'Regional Offices', 'Doing Business with Us', and 'Related Sites'. At the bottom of the sidebar is a 'Connect with us on Facebook' button. The main content area features a large banner for '2010 RESIDENT POPULATION' with the number '308,745,538' and a map of the United States. Below the banner are links for 'Learn more about your state' and 'Data Map', 'Animation', 'Video', 'News', 'Director's Blog', and 'Census Blog'. To the right of the banner is a 'Read our Census Blog' section. Below that is a 'Data Finders' section with 'Population Clocks' showing 'U.S. 311,459,363' and 'World 6,921,903,809' as of May 31, 2011. There is also a 'Population Finder*' search box and a 'Find An Area Profile with QuickFacts' section. At the bottom of the page, there is a footer with links for 'Accessibility', 'Information Quality', 'FOIA', 'Data Protection & Privacy Policy', and 'U. S. Dept of Com'.

Online Resources — eflorida.com



<http://www.eflorida.com>

THE OFFICIAL ECONOMIC DEVELOPMENT ORGANIZATION OF THE STATE OF FLORIDA

eFlorida
Enterprise Florida

About Us | Florida's Future | Press Room | Events | Contact Us | Staff/Partner Login

Advanced Search Options
Search eFlorida

WHY FLORIDA | FLORIDA INDUSTRY CLUSTERS | FLORIDA'S REGIONS | FLORIDA KNOWLEDGE CENTER

Florida's business climate helps businesses grow.
After all, one good climate deserves another.

FLORIDA. INNOVATION HUB OF THE AMERICAS.®

LOCATE YOUR BUSINESS IN FLORIDA
EXPAND YOUR FLORIDA BUSINESS
START UP A FLORIDA BUSINESS
EXPORT FROM FLORIDA

FLORIDA NEWS

- Advanced Solar Photonics Expands to Become Nation's 3rd Largest Solar PV Panel Producer
- IT Company to Relocate HQ from Chicago to Seminole County
- FairWarning Inc. is Expanding in St. Petersburg, Plans to Add 70 Jobs

[More News](#)

FLORIDA: Top 10 Business Advantages

DID YOU KNOW?

- FLORIDA: National Leader in Entrepreneurial Activity
John Merton KAUFFMAN Foundation
- ROADMAP TO FLORIDA'S FUTURE
2010-2015 STRATEGIC PLAN FOR ECONOMIC DEVELOPMENT
- THE GOVERNOR'S 2011 BUSINESS DIVERSIFICATION AWARDS

INTERNATIONAL SITES

Select One

SUBSCRIBE NOW

Receive innovation newsletters, industry reports, webinars and white papers.

[Sign Up Now](#) | [My eFlorida Login](#)

© 2011 Enterprise Florida, Inc. [Site Map](#) | [Policies](#) | [Advertise](#) | [Print Page](#) [f](#) [t](#) [e](#)



<http://www.adevelopment.com>

TUESDAY, MAY 31, 2011

CONSULTANTS FORUM | FacilityLocations | FastFacility | ADVERTISE | SUBSCRIBE | NEWSLETTER | RSS

Relocate your business to Jacksonville.
Learn how at expandinjax.com

AREA DEVELOPMENT ONLINE

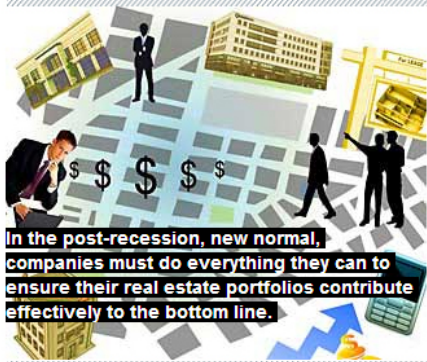
SITE AND FACILITY PLANNING

Relocate your business to Jacksonville.
Learn how at expandinjax.com

Search Area Development Online **GO**

SAY YES TO THE BEST STATE FOR > COST-EFFECTIVE OPERATIONS

> YesVirginia.org



ASSET MANAGEMENT >>>
Strategic Real Estate Portfolio Planning: Effective Solutions

SITE SELECTION/FACILITY PLANNING >>>
Designing a Roadmap for Headquarters Relocation

News Items | [Around The Web](#) | [Studies/Research](#)

▶ **IBM Expands Its Dallas-Based Health Analytics Solution Center to Meet Explosive Growth of Medical Information Industry**
05/27/2011

▶ **Canadian Foodservice Manufacturer Genpak Expands in Utah**
05/27/2011

▶ **Michigan Governor Signs Into Law "Flat Tax" to Make State Competitive Again**
05/27/2011

▶ **Two Medical IT Firms Establish Their U.S. Headquarters in Newport, Kentucky**
05/27/2011

▶ **CertusBank's Future Headquarters Relocation to Greenville, SC, to Create 350 Jobs**
05/27/2011

▶ **Video Game Cloud Streaming Service, BitRaider, to Relocate Headquarters to Baton Rouge**
05/26/2011

▶ **Deere Announces Construction of New Engine Manufacturing Plant in China**
05/25/2011

All News Items



- Area Development
- Archives
- Current Issue
- State Resources
- Topics
 - Asset Management
 - Business Globalization
 - Economics/ Government Policy
 - Energy/Sustainable Development
 - International Location Reports
 - Labor/Education/HR
 - Logistics/Infrastructure
 - News Items
 - Site Selection/Facility Planning
 - Taxes/Incentives
 - Viewpoint
- Exclusive Content
 - 2011 Gold & Silver Shovel Awards
 - Annual Corporate & Consultants Survey Results
 - Annual Reports
 - Contributed Content

ASSET MANAGEMENT >>>
CFOs Focus on Real Estate as Key Driver of Cost Savings and in Preparation for Strategic Growth
Regardless of what the future holds for global business, real estate will continue to become a more and more prominent part of the corporate ecosystem. [More](#)

STUDIES/RESEARCH/PAPERS >>>
Two Reports Surveying CFOs of Mid-Sized U.S. Companies Indicate Optimism on Revenue, Hiring and Overall Economic Outlook
According to a recently released GE Capital Survey, CFOs of mid-sized companies (revenues between \$50 million and \$1 billion) are becoming more positive on the state of the industries in which they operate. [More](#)

STUDIES/RESEARCH/PAPERS >>>
ChiefExecutive.net: Best/Worst States for Business 2011

ASSET MANAGEMENT >>>
Streamlining Best Practices Across Facility Management
Every business can realize significant cost savings by implementing streamlined, automated processes in its daily operations. [More](#)



BUSINESS GLOBALIZATION >>>
The Global Landscape Evolves: Offshoring's Risks and Opportunities
The popularity and proliferation of offshoring will continue to grow as business becomes increasingly globalized. Balance the risks with opportunities for rewards. [More](#)

STUDIES/RESEARCH/PAPERS >>>
fDi: American Cities of the Future 2011/12
fDi magazine ranks its U.S., Canadian, and Latin American cities of the future. Here are rankings for large, small, and micro metros. [More](#)

Learn how at expandinjax.com

JACKSONVILLE CORNERSTONE REGIONAL DEVELOPMENT PARTNERSHIP

Most Read | Most E-mailed

1. [Spotlight on Supply Chain Risks and Resiliency](#)
2. [In Focus: Planning for a Changing Corporate Workplace: Technology +](#)

Online Resources — floridabusinesses.org



<http://www.floridabusinesses.org>



floridabusinesses.org

Related Searches	Business Lookup	Unsecured Business Finance	Small Business Lending	Business Addresses	Banks for Small Business
Loans Business					
Business Listing					
Business Telephone					
Business Investors					
Business Credit					
Business Funding					
Business Financing					
Business Phone Book					
Business Directory					
Finance Loan					
Related Searches	Business Investments	Business Interest Rates	Find Business	Small Business Financial Help	Mortgage Business

© 2011 Marchex Sales, Inc. | [Terms Of Use](#) | [Privacy Policy](#)

Online Resources — Local



Team Volusia Economic Development Corp.
386.265.6333

Volusia County
<http://www.volusia.org/>

City of Ormond Beach
<http://www.ormondbeach.org/>

Ormond Beach Chamber of Commerce
<http://www.ormondchamber.com/>

City of Daytona Beach
<http://www.ci.daytona-beach.fl.us/>

Daytona Beach Regional Chamber of Commerce
<http://www.daytonachamber.com/>

City of Port Orange
<http://www.port-orange.org/>

Port Orange South Daytona Chamber of Commerce
<http://www.pschamber.com/>

Embry Riddle
<http://www.erau.edu/>

Daytona State College
<http://www.daytonastate.edu/>

Stetson University
<http://www.stetson.edu/home/>

Must-Have Reports



All reports are available on www.realtor.org

Domestic Housing Statistics & Economic Indicators

Market Forecast

www.realtor.org/research/research/reportsstatistics

Existing Home Sales

www.realtor.org/research/research/ehsdata

Price Reports

<http://www.realtor.org/research/research/metrohomepriceanalysisreports>

International Business Data

2011 NAR Profile of International Home Buying Activity

Profile of International Home Buyers in Florida

Foreign Investment in U.S. Real Estate (2010)

State-by-State International Business Reports (2009)

Housing Price Indices: A World Wide Overview of Real Estate Prices in Recent Years (2009)

The 2009 NAR Profile of International Home Buying Activity

Foreign-Born Residents by State

Foreign-born Population in the United States

Foreign-speaking Residents in the United States by State and County

Foreign Languages Spoken in the United States

Americans Buying Homes Abroad

Investment & Vacation Home Buyers Survey

Apps for International Real Estate



Google Translate

If you are communicating with clients by email, Facebook or Twitter why not ask questions or reply to them in their own language? Others appreciate it when you take the time to communicate with them in their native language. Translate up to 50 languages by typing words on the phone and automatically it will give you the text to use. Copy the text by double tapping the screen and paste the message into your email, Twitter, or Facebook. If you are too lazy to type the words there is a feature which allows you to speak into the phone and it will automatically translate those words for you which will save time. This is only good for 15 languages at the moment. **Cost: FREE Platforms: iPhone, Android**



Skype

You could pay high international calling fees from your phone when abroad or use the Skype application. The trick is you MUST have a Wi-Fi connection which some restaurants and most hotels have. I highly recommend buying a local Skype phone number that others can dial to reach you out of the country. Forward your office or mobile phone number to the Skype number so that your phone will ring the Skype iPhone application or on your computer when others call. **Cost: FREE Platforms: iPhone, Android**



AirBnB

Hotels in Europe and Brazil can be very expensive so why not stay at someone's house for a fraction of the cost.? You can rent a house, condo, or hotel room by searching for the entire place or stay with the owner for even cheaper. There is a rating system which proves who the best landlords are and reviews that are worth its weight in gold. The only catch is you have to pay up front for the entire stay. If plans change then you might be out of luck. **Cost: FREE Platforms: iPhone**



WorldFactbook

Before traveling to any country it is always a good idea to understand the background, history, culture and they way native citizens communicate. This app is jammed pack full of information about each country's government, transportation, and important transnational issues. It is always a

Apps for International Real Estate



good idea to know which countries play nice with each others wouldn't you agree?

Cost: \$.99 to \$9.99 Platforms: iPhone, Android, Blackberry



DropBox

The challenge with working with international clients is that you have an entire set of documents that are different from what you would work with a client who lives and resides in the U.S. Dropbox will store all of your documents in one place and then allow you to email them right from the phone. **Cost: FREE Platforms: iPhone, Android, Blackberry**



XE Currency

The exchange rate of any currency can change quickly which can adjust the buyer's purchasing power overnight. The XE Currency app will help you calculate the current rate up to the minute by accessing the internet. In order to make sure you have the latest exchange rate make sure the phone is connected to the Internet so the current information displays. **Cost: FREE Platforms: iPhone, Android, Blackberry**



CIPS Widget <http://www.realtor.org/files/cipswidget/index.html>

This isn't an app. It is a website that acts as an app. Visit the link and then add it to the home screen of your iPhone so it looks like an app. This will help you with language, currency, time, holidays, and more. The only drawback to this app is that you need an internet connection to operate.

This way when you are helping clients convert Euros to Dollars you don't have to think so hard about it anymore. **Cost: FREE Platforms: iPhone, Android, Blackberry**



FourSquare

FourSquare is a social network that allows you to check in businesses, restaurants, and locations so your friends and peers know where you are. You might think that FourSquare just exists in the U.S. but it is not true.

Cost: FREE Platforms: iPhone, Android, Blackberry

Help With Language



Firt Name	Last Name	Office	Office Phone	Languages
Satra	Ahmadzadeh	Enter Realty, Inc.	386-255-3078	Farsi
Moji	Babazadeh	Venture Development Realty, Inc	386-788-0820	Farsi (Persian)
Ron	Beauchamp	Help U Sell Innovation Realty	386-756-8686	French
Jacques	Beaumont	Help U Sell Innovation Realty	386-756-8686	French
Marie	Beitia	Weichert, Realtors Hallmark Pr	386-944-1080	Spanish
Bart	Beninati	Beninati Realty Group	386-673-4400	Italian
Claude	Berthoin	Berthoin Realty Services	386-672-5961	French, Italian, German
Mike	Biro	Earth Realty, Inc.	386-767-3576	French, Slovak
Martine	Bizier	Help U Sell Innovation Realty	386-756-8686	French
Nadine	Caldwell	RE/MAX Signature	386-236-0760	Russian
Sonja	Castro	Beville Realty of Volusia Inc	386-256-8500	German
San	Chhina	Dependable Intn'l. Realty Inc.	386-257-3981	Hindi, Punjabi, Urdu
Armand	Comesana	Wendy Powers Realty, Inc.	386-441-9900	Spanish
Araceli	Costa	Coral Shores Realty Inc.	386-257-3700	Spanish
Helene	Coyne	Daytona-Ormond Real Estate Inc	386-676-5700	French
Samuel	Crouch	Weichert, Realtors Hallmark Pr	386-944-1080	French
John	Decarie	Century 21 Sundance Realty	386-756-6800	French
Alicia	Delgado	Centerpointe Realty	386-256-0463	Spanish
Dino	Dodani	Exit Realty Of Daytona	386-257-3948	Hindi
Bert	Drews	Beach & Luxury Realty Inc	727-363-6300	German
Peter	Fatizzi	Realty Xperts	386-763-8180	Spanish
Joanne	Feaganes	Adams Cameron & Co. REALTORS	386-258-5500	French
Katrina	Gaines	RE/MAX Signature	386-236-0760	Swedish
Gianna	Golding	RE/MAX Signature	386-236-0760	Italian
Susana	Guzsvany	Adams Cameron & Co REALTORS	386-761-6100	Hungarian
John	Haley	McColly Real Estate	386-756-8111	Spanish
Hanson	Hanson	Exit Realty Martin Group	386-947-8797	French
Abigail	Holladay	Keller Williams Rlty Fl. Partn	386-944-2800	Spanish
Eolia	Hopkins	Adams Cameron & Co REALTORS	386-761-6100	Italian
Sonja	Horeth	Exit Realty Of Daytona	386-257-3948	German
Patricia	Jackson	Weichert, Realtors Hallmark Pr	386-944-1080	Spanish
Bart	Jones	Exit Realty Of Daytona	386-257-3948	Spanish
Bill	Kogut	Adams Cameron & Co. REALTORS	386-258-5500	Polish
Zsolt	Kovacs	McColly Real Estate	386-756-8111	Hungarian
Igor	Kovaltchouk	Fun Coast Realty	386-255-5355	Ukrainian
Erik	Krallinger	Coldwell Banker Surfcoast Rlty	386-426-6332	Polish
Maria	Lewis	RE/MAX Property Centre	386-673-7001	German
Julia	Lomonosov	DiMucci Realty Company	386-322-2000	Spanish
John Dimitri	Loudaros	Keller Williams Rlty Fl. Partn	386-944-2800	Spanish
Miriam	Marlowe	Courtyard RE	386-445-5551	Spanish
Trudy	McCann	Coldwell Banker RE Network	386-760-2500	Spanish
Rachel	McGrath	Stirling Sotheby's Intl Realty	386-761-2172	Spanish
Claire	Mealey-Hunter	Claire Hunter Realty	386-677-6311	Spanish
Essam	Mgahed	Jupiter Properties, Inc	386-547-6161	Arabic
Dulce	Monahan	Adams Cameron & Co REALTORS	386-673-2100	Portugese/Brizilian
Irene	Moody	SeaLand Real Estate Inc	386-427-6162	German
Janelle	Neal	Exit Beach Realty	386-441-1141	Spanish

Help With Language



Tran	Nguyen	Adams Cameron & Co REALTORS	386-673-2100	Vietnamese
Andrea	Nickell	Halifax Area Properties LLC	386-259-0675	Spanish
Sandra	Ocampo	RE/MAX Emerald Group	386-788-2600	Spanish
Emmanuel	Pandelos	Pandelos Real Estate, LLC	386-258-1119	Greek
Lutz	Perschmann	Ingo Intl Investments, Inc.	386-255-0086	German
Michael	Pyle	Coastal Realty & Acq.Svcs Inc.	386-274-4980	Spanish
Irma	Reed-Castellanos	Prudential Transact Realty Inc	386-677-1211	Spanish
Francisco	Rivera	Real Living All Florida Realty	386-760-6000	Spanish
Editha	Sander	City Realty Company	386-767-5609	German
Amalia	Silvestri	Gaff's Realty Company	386-756-9999	Spanish
Andres	Tafur	Daytona-Ormond Real Estate Inc	386-676-5700	Spanish
Ruby	Tavakoli	Adams Cameron & Co REALTORS	386-761-6100	Farsi
Mya	Thuzar	Coast Atlantic Real Estate Svc	386-252-2737	Burmese
Karin	Udolf-Strobl	RE/MAX Property Centre	386-673-7001	Spanish
Donna	Viccaro	Realty Pros & Associates	386-677-7653	Spanish
Zoraida	Vollinger	Realty Pros & Associates	386-677-7653	Spanish
David	Wyant	Wyant Realty International	386-441-4444	German
Anne	Yordon	Anne Yordon, REALTOR	386-253-2091	Jewish

On-line Language Translation

Google.com
FreeTranslation.com
WorldLingo.com
MyWorldLingo.com
www.babelfish.yahoo.com
LEC.com

Help With Money



Erick J Palacios

Banking Center Manger
RBC Bank
128 East Granada Blvd
Ormond Beach, FL
Phone: 386-341-8985

U.S. Banking for Canadian citizens. Specializing in financing options for Canadian buyers.

Debbie Dougheny

Sr. Mortgage Banking Officer
BBVA Compass
Office: 352.367.5102
Cell: 352.318.7446
Fax: 352.367.5109
debbie.dougheny@bbvacompass.com
www.bbvacompass.com/mortgages/ddougheny

Expertise in dealing with mortgages for foreign nationals.

Kelly Cutchin

Account Manager
MoneyCorp
7380 Sand Lake Road
Orlando, FL 32819
Phone: 407.352.5890
Fax: 407.352.5893

Currency Exchange and International payment services

On-line Currency Conversion

www.moneycorp.com/Media-Centre/Currency-tools/Currency-converter/
www.XE.com
www.Onlineconversion.com

Help With Money



International Mortgage Trends Report out

RICHMOND, Va. – June 13, 2011 – A new global survey suggests that homebuyers around the world are poised to buy a home, but property market instability and worries about their personal finances holds them back.

The International Mortgage Trends Report, commissioned by Genworth Financial and conducted by independent research firm RFI, is a new global survey of current and aspiring homebuyers aimed at gaining local insight into key world markets. RFI interviewed more than 9,000 respondents across five continents in eight countries: Australia, Canada, India, Ireland, Italy, Mexico, the United Kingdom and the United States.

Get the report here: <http://www.genworth.com/content/genworth/genworth/imtr.html>

Key country findings

Canada: Canadian borrowers are generally comfortable with high levels of debt, and nearly half of all Canadian respondents were positive about the outlook for their economy and housing market.

India: Indian homebuyers are generally upbeat about the economy and their personal finances and believe a combination of mortgage insurance and product innovation could help new property buyers get into the market sooner.

Italy: Homebuyer confidence in Italy remains weak; just over half of survey respondents were worried about their national economy. Concerns about personal finances have prompted two thirds of those who would ideally like to buy property now to conclude they are not in the financial position to do so.

Australia: Indebtedness is rising in Australia and with it, increasing concerns about personal finances and housing affordability. Despite that, the vast majority of Australian homeowners had no trouble meeting their mortgage payments in the last year and nearly half overpay their mortgage.

Mexico: Worries about future unemployment and personal security have contributed to Mexican survey respondents' less positive attitude toward their property market. A housing shortage in Mexico is also having a negative impact on affordability.

United Kingdom: U.K. respondents are more optimistic on average about the property market, but worries about their national economy and personal finances will likely keep homebuyers from entering the property market this year.

United States: Nearly two-thirds of Americans surveyed believe now is a good time to buy a home and think mortgage insurance is a good way to help them to do it. However, that optimism is tempered by concerns about how the U.S. economy will perform in the next year and the impact of falling home prices on Americans' personal finances.

Due to affordability issues – high home prices, higher costs of living or fear of rising interest rates – the average age of first-time homebuyers has risen in all countries except India over the last 40 years. The average age at which a person in the U.S. was able to purchase a first home rose from 27.3 in the 1970s to 31.6 in the 2000s.

© 2011 Florida Realtors®

Help With Legal Issues & Immigration



ALTRO & ASSOCIATES, LLP

Phone: (514) 940-8062
Fax: (514) 940-8001
maltro@altrolaw.com
www.altrolaw.com

With over thirty years of combined legal experience, Altro & Associates, LLP is a boutique law firm providing sophisticated cross border tax, estate planning and real estate legal services to high net worth individuals. We have offices in Montreal, Toronto, Calgary, Phoenix, Ft. Lauderdale, Sarasota and Naples. Our firm regularly represents Canadians who have U.S. assets, Canadians with adult children in the U.S., Canadians moving to the U.S as well as Americans in Canada.

BESHARA, PA

Phone: (407) 571-6867
Fax: (407) 571-6879
ebeshara@besharapa.com
www.besharapa.com

Beshara, P.A. is a full service U.S. Immigration Law firm since 1983 with offices in Orlando, Melbourne and Sydney. The firm represents EB-5 Regional Centers band others interested in foreign investors.

LISA KRUEGER KHAN, PA

Phone: (407) 351-9075
Fax: (407) 351-9076
lisa@lisavisa.com
www.lisavisa.com

The Law Offices of Lisa Krueger Khan, P.A represents emerging companies, multinational corporations, investors, and individuals in all areas of Immigration Law. We provide a full range of both business immigration & family immigration law services, including preparation of applications for nonimmigrant status such as the B-1, E-2 TN, H-1B, L-1 and O-1, and applications for permanent residence. We also represent clients in fiancé visa, spouse visa, and other family-based permanent residence, and naturalization applications.

DAVID F. VEDDER, PA

(386) 274-0044
1651 N. Clyde Morris Blvd., #2
Daytona Beach, FL 32117
E-Mail: info@theimmigrationfirm.us
<http://www.theimmigrationfirm.us/>

Our law firm is dedicated exclusively to the practice of immigration law. It's all we do. Honesty, Integrity, Professionalism, and Commitment to Excellence are the standards by which we operate our immigration law practice.

Help With Cultural Issues



<http://www.realtor.org/toolkits/servicingyourmulticulturalclients>

SERVICING YOUR MULTICULTURAL CLIENTS

Your real estate customer base is becoming increasingly ethnically and culturally diverse every day. Some minority groups, such as Hispanics and Asian Americans are projected to double or triple in size over the next few decades. We provide you with valuable information to meet the challenges of working in an increasingly multicultural marketplace.

Getting Started

Multicultural homebuyers are the fastest growing niche in real estate. Learn who makes up this important market segment.

- [The Changing Face of Homeownership](#)
- [Where Immigrants Are Coming From](#)
- [Where Immigrants Live](#)
- [Characteristics of Multicultural Homebuyers](#)
- [Data From the U.S. Census Bureau](#)
- [Diversity Terms to Know](#)
- [Assumptions, Stereotypes and Myths](#)

Education and Initiatives

Specialized training can help you better serve multicultural clients and foreign investors in your local market.

- [Certifications and Training](#)
- [NAR Initiatives and Programs](#)

Related Articles

- [Who Are Today's Buyers?](#)
- [Book Review: Opening Doors: Selling to Multicultural Real Estate Clients](#)
- [Helping the Real Estate Community Respond to the Needs of a Multicultural Marketplace](#)

More Resources

- [Field Guide to Marketing to the Hispanic Community](#)
- [Field Guide to Diversity for REALTORS®](#)
- [Field Guide to Fair Housing](#)
- [2003 NAR Profile of Home Buyers and Sellers: Highlights \(PDF\)](#)
- [Diversity Toolkit for REALTOR® Associations](#)
- [NAR's At Home With Diversity Program](#)
- [Government Organizations](#)
- [Research and Professional Organizations](#)
- [Housing Studies](#)
- [Spanish-language Resources](#)

Help With Cultural Issues



Sales and Marketing

Knowledge is power. The more you know about the culture, attitudes, and practices of your clients, the better service you'll provide.

- [Exploring Buying and Selling Attitudes](#)
- [How to Reach the Immigrant Market](#)
- [Addressing the Unique Needs of Each Client](#)
- [Business Etiquette and Gift-Giving Customs](#)
- [How Associations Are Reaching Out](#)
- [Advertising Within Limits of Fair Housing](#)
- [Code of Ethics You Need to Know](#)
- [International Clients in Your Local Market](#)
- [Tips for Working With Foreign Buyers](#)

Fair Housing Issues

Don't lose sight of federal rules that govern your work in real estate. Here's what to know so you stay on the right side of fair housing laws.

- [What the Legislation Says](#)
- [What the Fair Housing Act Says You Can't Do](#)
- [Fair Housing Resources](#)
- [Fair Housing Quiz](#)

Special Financing Programs

Public and private organizations offer special financing programs for multicultural and immigrant homebuyers. Find out what's available for your clients.

- [Public and Private Funding Programs](#)

Additional websites:

www.WorldProperties.com
www.ExecutivePlanet.com
www.GetCustoms.com

Help With Cultural Issues



eBooks Available from NAR

The following ebooks and digital audiobooks are available to NAR members here:

<http://www.realtor.org/library/library/fg225>

General Cultural Awareness & Etiquette eBooks

Business Across Cultures (Adobe eReader)

Global Color: Clues and Taboos (Adobe eReader)

The Global Etiquette Guide to Africa and the Middle East: Everything You Need to Know for Business and Travel Success (Adobe eReader)

Multicultural Manners (Adobe eReader)

Arabic Language eBooks

Arabic on the Move: The Lively Audio Language Program for Busy People (OverDrive WMA AudioBook)

Instant Immersion Arabic (OverDrive AudioBook)

Chinese Language & Culture eBooks

Chinese Business Etiquette and Culture (Adobe eReader)

Doing Business in China (OverDrive AudioBook)

Dr. Blair's Chinese in No Time (OverDrive AudioBook)

English Language eBooks

Dr. Blair's Ingles in No Time (OverDrive AudioBook)

French Language & Culture eBooks

Easy French Step-by-Step (Adobe eReader)

French on the Move (OverDrive AudioBook)

German Language & Culture eBooks

Instant Immersion German (OverDrive AudioBook)

Learn in Your Car German Level One (OverDrive AudioBook)

Italian Language & Culture eBooks

Easy Italian Step-by-Step (Adobe eReader)

Italian Business Situations (Adobe eReader)

Japanese Language & Culture eBooks

Japan: Doing Business in a Unique Culture (Adobe eReader)

Dr. Blair's Express Lane: Japanese (OverDrive AudioBook)

Russian Language & Culture eBooks

Russian A Self Teaching Guide (Adobe eReader)

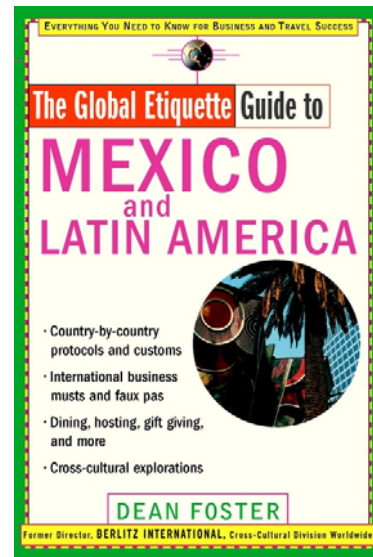
Streetwise Russian (Adobe eReader)

Spanish Language & Culture eBooks

Basic Spanish (Adobe eReader)

Instant Immersion Spanish (OverDrive AudioBook)

Global Etiquette Guide to Mexico and Latin America (Adobe eReader)



Local International Councils



Florida Realtors® Global Business Committee

Chairperson: Carlos Fuentes – cfuentes@ccim.net
Vice Chair: Francisco Angulo - franciscoangulo@aol.com
Committee Liaison: Vani Ungapen – vaniu@floridarealtors.org

Florida Realtors® Global Networking Forum

Chairperson: David Wyant - wyantrealty@cfl.rr.com
Vice Chair: Zola Szerencses - zola@2ndhomemarkets.com
Committee Liaison: Vani Ungapen – vaniu@floridarealtors.org

Greater Tampa Association of REALTORS®

Chairperson: Carlos Fuentes – cfuentes@ccim.net
Vice Chair: Kathy Scruggs - ScruggsRealtor@aol.com
Staff Liaison: Lisa Couture – lisa@gtar.net

Orlando Regional REALTOR® Association International Council

Chairperson: Zola Szerencses – zola@2ndhomemarkets.com
Vice Chair: Justine Assal – justine@acmhomeloans.com
Staff Liaisons: Cathy Case - CathyC@orlrealtor.com
Jacque Stanly - JacqueS@orlrealtor.com

REALTOR® Association of Greater Fort Lauderdale Global Real Estate Council

Chairperson: Philip Vias - Philip@PhilipVias.com
Staff Liaison: Sharon Lindblade - slindblade@r-world.com

Miami Realtors®

Staff Liaisons:
Teresa King Kinney - tkinney@miamire.com
Deborah Boza-Valledor - deborah@miamire.com
Lynda Fernandez - lynda@miamire.com

Sarasota Association of REALTORS®

Chairperson: Kristin Triolo - Kristin@KristinTriolo.com
Vice Chair: Jane Rees - jane.rees@sothebysrealty.com
Staff Liaison: Catherine McCaskill – catherine@sarasotarealtors.com

NABOR Global Network

Chairperson: Stephen Barker – Steve@sebarker.com
Vice Chair: Sally Masters –TT4N@aol.com
Staff Liaison: Maribeth Shanahan- Maribeth@nabor.com

Local International Councils



REALTOR® Association of the Palm Beaches

Global Business Alliance of the Palm Beaches

Chairperson: Nancy Macaluso - nmacaluso@aol.com

Vice Chair: John Mike - johnprupb@aol.com

Staff Liaison: Belinda Krause - bkrause@rapb.com

Jupiter, Tequesta, Hobe Sound International Committee

Chairperson: Joan Alipo – jupiterjoan@aol.com

Vice Chair: Jane McAllister – janeb@kw.com

Staff Liaison: Debbie Naylor – dnaylor@jupiterarea.com

Heart of Florida Global Real Estate Council of

Ocala/Marion County Association of REALTORS®

Chair: Sue Shields - coast@atlantic.net

Co-Chair: Pat Schenker - patriciaschenker@aol.com

Staff Liaison: Darlene Yonce – Darlene@omcar.com

Daytona Beach Area International Council

Chairperson: Candace Curtis – candace@yourfloridahomepro.com

Vice Chair: Katrina Gaines – katrinagaines@remax.net

Staff Liaison: Mark Dougherty - mdougherty@daytonarealtors.org

Northeast Florida Association of REALTORS®, International Committee

Co-Chair: Susan (Missi) Howell – missihowell@missihowell.com

Co-Chair: Martha Vidal – Martha@marthavidal.com

Staff Liaison: Lorna West – education@nefar.org

Flagler County Association of REALTORS® International Committee

Chairperson: Marsha Corby - corbymarsha@bellsouth.net

South Broward Board of REALTORS® International Committee

Chairperson: Tamara Sabbagh - c21realtorinfo@aol.com

Vice Chair: Jaime Flasterstein - jflasterstein@gmail.com

Staff Liaison: Debbie Riglos- Debbie@southbrowardrealtors.com

Global Real Estate and Business Council of the Emerald Coast Association of Realtors

Chairperson: Kitty Taylor - kitty@graytoncoastproperties.com

Vice Chair: Stephan Mihacevich - Stephan@pelicanproperty.com

Staff Liaison: Cliff Long - cliff@ecaor.com

Local International Councils



Osceola County Association of REALTORS® International Alliance Committee

Chair: Angel Ortiz - angel@moveu2fl.com
Vice Chair: Imran Mohamed – imrobin@earthlink.net
Staff Liaison: Carol Platt – ae@osceola-realtors.com

Pinellas REALTOR® Organization International Council

Chair: Annalisa Weller - aweller@prutropical.com
Vice-Chair: April Gayle Gausman - april@realestatebyapril.com
Staff Liaisons: Ann Guiberson - aguiberson@tampabayrealtor.com
David Bennett - dbennett@tampabayrealtor.com

Gainesville-Alachua Association of REALTORS® International Council

Chairperson: J. O. “Bomsa” Damgaard - jdamgaard@cox.net
Vice Chair: Craig McCall - rcraigmccall@gmail.com
Staff Liaison: Andi Nix - ANix@gacar.com

REALTORS® Association of St. Lucie Global Business Council

Chairperson: Carmen Pappa - slwcc@msn.com
Vice Chair: Althea Garner - HouseofHomesOnline@gmail.com
Staff Liaison: Staci Storms – sstorms@rasl.com
Mary Gibbins - mgibbins@rasl.com

SouthWest Global Network

Chairperson: Tom Mannion – tm12@comcast.net
Vice Chair: Bev Larson – bev1314@aol.com
Staff Liaison: Beth Mancini – bethmancini@prudentialfloridarealty.com

Pensacola Association of Realtors, International Council

Chairperson: Lydia Scherck - lydia.scherck@gulfwindsre.com
Vice Chair: Ramani Cantrell - ramani.cantrell@gulfwindsre.com
Staff Liaison: Laurie Moritz- lauriem@pensacolarealtors.org

Melbourne Area Association of Realtors, International Committee

Chairperson: Michael Belcher, CIPS- michael@mfbelcher.com
Staff Liaison: Kate Sebastiani- kate@MelbourneRealtors.org

Ambassador Associations & President's Liaisons



Norges Eiendomsmeglerforbund (NEF): Global Alliances Cooperating Association

PRIMARY CONTACT:

Dag Sonsthagen
Email: firmapost@nef.no
Phone: 47-22-54-20-80
Fax: 47-22-55-31-06
<http://www.nef.no> Parkveien 55
Oslo 0256
/ Norway

PRESIDENT'S LIAISON:

Katrina Gaines, AHWD, CIPS, GRI, TRC
Email: katrinagaines@remax.net
Phone: 386-316-2495
Fax: 386-236-0761
1500 Beville Road, Suite 602
Daytona Beach
FL / USA
32114

AMBASSADOR ASSOCIATION CONTACT:

Daytona Beach Area Association of REALTORS®
Mark Dougherty
Email: mdougherty@daytonarealtors.org
Phone: 386-677.7131
Fax: 386-677.7429
1716 Ridgewood Ave.
Holly Hill
FL / USA
32117

You can find referral opportunities and business partnerships in over 60 countries where NAR has established relationships on the following page:

<http://www.realtor.org/intlnet.nsf/Home?OpenForm>

Help With Marketing



Websites to Market Your Listings

<http://www.worldproperties.com>

<http://www.internationalrealestatelistings.com>

<http://www.jaidad.com>

<http://www.top-invest.com>

<http://www.weblastproperties.com>

<http://www.homesoverseas.uk>

<http://www.propertymagnate.com>

<http://www.intlistings.com>

<http://www.escapeartist.com>

<http://www.glo-con.com>

<http://www.viviun.com>

<http://www.planetpads.com>

<http://www.mondinion.com>

<http://www.ired.com>

Making Your Website Language Friendly

<http://www.immobel.com>

Help With Education—CIPS



Overview of CIPS Classes: CIPS Education

Expand your knowledge globally.

The CIPS course curriculum offers you hands-on experience with international real estate transactions, as well as five full days of study focusing on the critical aspects of transnational transactions, including:

- Currency and exchange rate issues
- Cross-cultural relationships
- Regional market conditions
- Investment performance
- Tax issues
- And more!

To be eligible for the CIPS Designation, you must complete 5 courses outlined below, including the prerequisite "Global Real Estate: Local Markets" course. All remaining courses must be completed within 2 years of completing this prerequisite to earn your designation. After completing "Global Real Estate: Local Markets", REALTORS® can join the [CIPS Network](#) and start connecting with CIPS Designees all over the world. If you are a practitioner outside the U.S., you may join the CIPS Network at any time.

Core Courses

CIPS Core Course: Global Real Estate: Local Markets (1 day)

This introductory course offers you an overview of the international real estate business environment, including capital flow, currencies, government regulations and cultures. Topics such as international brokerage, networking, marketing, and selling will also be discussed.

You must take this course before taking any other CIPS courses. Upon completion of this course, you will receive elective credit towards the ABR and CRS designation (applies to U.S. members only).

[Review Course Outline >](#)

[Sign Up for the Online Course >](#)

[Find a Classroom Course or CIPS Institute >](#)

CIPS Core Course:

Global Real Estate: Transaction Tools (1 day)

This course provides you with the tools needed to present investment information to international clients—in their currency and area. You will learn how to measure investment performance, prepare financial projections, and understand the effects of taxes and exchange rates on investment.

[Review Course Outline >](#)

[Sign Up for the Online Course >](#)

[Find a Classroom Course or CIPS Institute >](#)

CIPS Regional Courses (Choose Three Out of the Five)

CIPS Regional Course: Europe and International Real Estate (1 day)

This course provides you with insight in regards to working with clients in Western and Central Europe. Topics include: the European Union and its impact on international real estate, economic and real estate trends, networking and relationship building, and marketing and selling practices.

[Review Course Outline >](#)

Help With Education—CIPS



[Sign up for the Online Course >](#)
[Find a Classroom Course or CIPS Institute >](#)

CIPS Regional Course:

Asia/Pacific and International Real Estate (1 day)

This course addresses real estate practices in Asia and the Pacific with emphasis on cultural influences, economic trends and assessment of investment opportunities. An extra chapter on working with the Japanese is also included.

[Review Course Outline >](#)
[Sign Up for the Online Course >](#)
[Find a Classroom Course or CIPS Institute >](#)

CIPS Regional Course:

The Americas and International Real Estate (1 day)

This course offers you practical information on working with Caribbean, North, Central, and South American investors. Historical and cultural influences, regional relationship, and investment opportunities are covered along with a special focus on Mexico.

[Review Course Outline >](#)
[Sign Up for the Online Course >](#)
[Find a Classroom Course or CIPS Institute >](#)

CIPS Elective Course:

NAR At Home With Diversity (1 day)

The class teaches real estate professionals how they can increase their sensitivity and adaptability to future market trends. It addresses issues of diversity, fair housing, and cultural differences. Participants will learn practical skills and tools to expand business and effectively service all cultural groups.

[Review Course Outline >](#)
[Sign Up for the Online Course >](#)
[Find a Classroom Course or CIPS Institute >](#)

Council of Residential Specialists Course Electives

ONE of the following CRS courses can count as an elective option:

CRS 200 - [Business Planning and Marketing for the Residential Specialist](#)

or

CRS 204 - [Creating Wealth through Residential Real Estate Investments](#)

Have questions?

E-mail NARGlobe@realtors.org.

Help With Education—CIPS



2011 COURSE SCHEDULE	
SEPTEMBER	
Course, Sponsor and Registration	Date and Location
Global Real Estate: Local Markets Sponsor: Hawaii International Real Estate Council Contact: Crystal at clan-caster@hawaiiirealtors.com	Sept. 14 Honolulu, HI
CIPS Institute (Global Real Estate: Local Markets, Global Real Estate: Transaction Tools, Europe, Asia, Middle East) Sponsor: Dubai Real Estate Institute Contact: admission@drei.ae ; 971-4-203-0456 Course flyer >	September 18 - 22 Dubai, United UAE
Global Real Estate for Local Markets Sponsor: NYSAR Contact: www.nysar.com or call 800-239-4432 ext. 219	Sept. 22 Woodbury, NY
OCTOBER	
Course, Sponsor and Registration	Date and Location
CIPS Institute (Global Real Estate: Local Markets, The Business of U.S. Real Estate, Europe, Americas, Asia) Sponsor: Institute of Estate Agents Contact: Tracey Wong, traceywong@iea.org.sg ; +65-6323-1770	September 29 - Oct 3 Manila, Philippines
CIPS Institute (Global Real Estate: Local Markets, Global Real Estate: Transaction Tools, Europe, Americas, Asia) Sponsor: Orlando Regional Realtor Association Contact: Linda Hitchcock or Miriam Santos, 407-513-7268	Oct. 4, 5; Oct. 12-14 Orlando, FL

Help With Education—CIPS



2011 COURSE SCHEDULE	
OCTOBER	
The Americas & International Real Estate Sponsor: Santa Fe Association of Realtors Contact: Aggie Chavez, aggie@sfar.com , 505-982-8385	Oct. 7 Santa Fe, NM
Global Real Estate for Local Markets Sponsor: NYSAR Contact: www.nysar.com or call 800-239-4432 ext. 219	Oct. 13 White Plains, NY
CIPS Institute (Global Real Estate: Local Mar- kets, Global Real Estate: Transaction Tools, Europe, Asia, Americas) Sponsor: Arcadia Association of REALTORS® Contact: Stephanie Maertens, stepha- nie@TheAAR.com ; 626-446-2115	Oct. 17 - 21 Arcadia, CA
CIPS Institute (Global Real Estate: Local Mar- kets, Global Real Estate: Transaction Tools, Europe, Americas, Asia) Sponsor: seattle King County Realtors Contact: Claudia Crowell, 425-974-1014 ccrowell@nwrealtor.com	October 31 - November 4 Bellevue, WA
NOVEMBER	
Course, Sponsor and Registration	Date and Location
The Business of U.S. Real Estate Sponsor: National Association of Realtors Contact: Daniel Creasap, cips@realtors.org ; 312.329.8369 Register coming soon! Students must register through NAR's Annual Conference Page	November 9 Anaheim, CA

Help With Education—Other



Additional courses offered by NAR to contribute to the ongoing education of international real estate professionals include:

Risk Reduction Course

Provides agents and brokers with the additional requirements of working with international clients in their local market, thereby reducing risk and liability while helping them succeed in an increasingly multicultural, global world.

[Review Course Outline >](#)

[Sign Up for Online Course >](#)

Doing Business in Mexico

Do you have clients and customers who want to buy or sell real estate in Mexico? Or, do you have clients from Mexico who want to buy property in your country? This course teaches the basics of real estate transactions in Mexico when foreigners are involved as buyers or sellers.

[Review Course Outline >](#)

[Sign Up for Online Course >](#)

Doing Business in the United States

Familiarize yourself with the structure, operation, legal and regulatory environment of the U.S. real estate market. This is a great option for non-U.S. professionals who want to understand U.S. real estate.

[Review Course Outline >](#)

E-mail NARGlobe@realtors.org for class schedule.

At Home With Diversity

Diversifying your clientele means learning the practical skills and tools to expand business and effectively service all cultural groups. This class addresses issues of diversity, fair housing, and cultural differences. [Learn more >](#)

Resort and Second Home Property Specialist (RSPS)

Learn how to serve the growing second-home and resort real estate market with the RSPS certification. Show buyers and sellers that you have the specialization to serve them in their second home search process. [Learn more >](#)

Comprehensive Rider to the Residential Contract For Sale And Purchase



THIS FORM HAS BEEN APPROVED BY THE FLORIDA REALTORS AND THE FLORIDA BAR

If initialed by all parties, the clauses below will be incorporated into the Florida Realtors®/Florida Bar Residential Contract For Sale And Purchase between _____ (SELLER) and _____ (BUYER) concerning the Property described as _____

Buyer's Initials _____

Seller's Initials _____

I. FOREIGN INVESTMENT IN REAL PROPERTY TAX ACT ("FIRPTA")

If a Seller is a "foreign person" as defined by FIRPTA, Section 1445 of the Internal Revenue Code requires a buyer of real property to withhold 10% of the amount realized by the Seller on the transfer and remit the withheld amount to the Internal Revenue Service (IRS) unless an exemption applies. The primary exemptions are (1) Seller provides Buyer with an affidavit that Seller is not a "foreign person", (2) Seller provides Buyer with a Withholding Certificate providing for reduced or eliminated withholding, or (3) the gross sales price is \$300,000 or less, Buyer is an individual who purchases the Property to use as a residence, and Buyer or a member of Buyer's family has definite plans to reside at the Property for at least 50% of the number of days the Property is in use during each of the first two 12 month periods after transfer. Buyer and Seller agree to execute and deliver as directed any instrument, affidavit, or statement reasonably necessary to comply with the requirements of FIRPTA, including delivery of their respective federal taxpayer identification numbers ("TIN") or Social Security Numbers to the Closing Agent. If Seller applies for a withholding certificate but the application is still pending as of the Closing, Buyer agrees to place the 10% tax in escrow at Seller's expense to be disbursed in accordance with the final determination of the IRS, provided Seller so requests and gives Buyer notice of the pending application in accordance with Section 1445 and implementing regulations. In the event Buyer does not pay sufficient COLLECTED funds at Closing to meet the withholding requirement, Seller shall deliver to Buyer at Closing the additional COLLECTED funds necessary to satisfy the requirement. Buyer shall timely disburse the funds to the IRS, and provide Seller with copies of the tax forms and receipts.

2011 INTERNATIONAL COUNCIL

International Council

Curtis, Candace E SFR TRC
 Fax.....386-944-2808
386-944-2800

Chairman
 Keller Williams Rlty Fl. Partn
 Suite 112
 3510 S Nova Road
 Port Orange, FL 32129
 E-mail: candace@yourfloridahomepro.com

Gaines, Anne K CIPS GRI TRC
 Fax.....386-236-0761
386-236-0760

Vice Chairperson
 RE/MAX Signature
 3340 S Atlantic Avenue
 Daytona Beach Shores, FL 32118
 E-mail: katinagaines@remax.net

Geyer, Theresa E AHWD CRS GRI SFR
 Fax.....386-868-3557
386-868-3556

Director Liaison
 Coastal Results Realty Inc
 220 Vista Della Toscana
 Ormond Beach, FL 32174
 E-mail: legeyer@gmail.com

Leitschuh, John D CRS E-PRO GRI TRC AHWD
 Fax.....937-535-0662
386-673-2100

President
 Adams Cameron & Co REALTORS®
 759 W Granada Blvd
 Ormond Beach, FL 32174-5107
 E-mail: leitschuhrealtor@msn.com

Barbaro, Sharon M
 Fax.....386-673-3000
386-673-3000

Regular
 Century 21 A.H. Stone & Assoc.
 483 S Nova Rd
 Ormond Beach, FL 32174
 E-mail: century21sharon@bellsouth.net

Benz, Brenda C
386-236-0760

Regular
 RE/MAX Signature
 3340 S Atlantic Avenue
 Daytona Beach Shores, FL 32118
 E-mail: brendabenz@cfi.rr.com

Copp, Dexter O AHWD SFR
 Fax.....386-767-3226
386-767-2890

Regular
 Watson Realty Corp.
 808 Dunlawton Ave
 Port Orange, FL 32127-9227
 E-mail: dextercopp@watsonrealtycorp.com

Daley, Norman F E-PRO SFR
 Fax.....407-333-1919
407-333-1900

Regular
 Stirling Sotheby's Intl. Rlty.
 115 International Parkway
 Heathrow, FL 32746
 E-mail: NormDaley714@gmail.com

Gannaway, Thomas W CIPS E-PRO GRI SRES TRC
 Fax.....386-236-0761
386-236-0760

Regular
 RE/MAX Signature
 3340 S Atlantic Avenue
 Daytona Beach Shores, FL 32118
 E-mail: TomGannaway@bellsouth.net

Golding, Giovannina P TRC AHWD
 Fax.....386-236-0761
386-236-0760

Regular
 RE/MAX Signature
 3340 S Atlantic Avenue
 Daytona Beach Shores, FL 32118
 E-mail: giapiagg@yahoo.com

Hannans, Larry D AHWD SFR
 Fax.....404-635-0873
404-932-6446

Regular
 Right Source Realty Corp
 PO Box 6005
 Atlanta, GA 31107
 E-mail: ldhannans@bellsouth.net

Jenkins, Jr. Stanley E
 Fax.....386-257-3355
386-257-3700

Regular
 Coral Shores Realty Inc.
 8320 W Sunrise Blvd Suite 104
 Plantation, FL 33322
 E-mail: info@stanjenkinsjr.com

Kheir, Osama N
 Fax.....425-955-2959
386-236-0760

Regular
 RE/MAX Signature
 3340 S Atlantic Avenue
 Daytona Beach Shores, FL 32118
 E-mail: okheir@gmail.com

Mazur, Darlene SFR
 Fax.....386-777-6533
386-677-7653

Regular
 Realty Pros Assured
 1450 W Granada Blvd Ste 1
 Ormond Beach, FL 32174
 E-mail: dvmazur@yahoo.com

Mealey-Hunter, Claire E-PRO SFR TRC
 Fax.....386-673-9958
386-677-6311

Regular
 Claire Hunter Realty
 64 Kingsley Circle
 Ormond Beach, FL 32174
 E-mail: chunterpr@aol.com

Palacios, Erick
386-673-1744

Regular
 RBC Bank
 128 E Granada Blvd
 Ormond Beach, FL 32176
 E-mail: erick.palacios@rbc.com

Pennacchini, Beverly G E-PRO
 Fax.....386-788-7584
386-405-4279

Regular
 X Clusive Realty International
 4295 S. Atlantic Ave.
 Port Orange, FL 32127-6610
 E-mail: drbevq@aol.com

Perschmann, Lutz I GRI TRC ARM
 Fax.....386-255-1659
386-255-0086

Regular
 Ingo Intl Investments, Inc.
 1182 Suwanee Rd
 Daytona Beach, FL 32114
 E-mail: ingoberlin@aol.com

Reed-Castellanos, Irma AHWD CIPS TRC
 Fax.....386-677-5204
386-677-1211

Regular
 Prudential Transact Realty Inc
 730 S. Atlantic Ave #101-102
 Ormond Beach, FL 32176-7891
 E-mail: ircastellanos@cfi.rr.com

Sandberg, Barbara W
 Fax.....386-677-7745
386-677-7653

Regular
 Realty Pros Assured
 1450 W Granada Blvd Ste 1
 Ormond Beach, FL 32174
 E-mail: sandbergsells@aol.com

Sarshory, Firouzeh T CIPS SFR TRC
 Fax.....386-255-3873
386-527-2325

Regular
 Florida Property Experts Inc
 140 S Beach St Suite #101
 Daytona Beach, FL 32114
 E-mail: thinkfay@yahoo.com

Smith Wyant, Patsy A AHWD CIPS GRI SFR TRC RSPS
 Fax.....386-441-0102
386-441-4444

Regular
 Wyant Realty International
 2801 John Anderson Drive
 Ormond Beach, FL 32176
 E-mail: patsys@cfi.rr.com

Spearman, Jay
 Fax.....386-756-1781
386-788-5211

Regular
 Gulfstream...Your Mortgage Sou
 4645 S Clyde Morris Blvd #409
 Port Orange, FL 32129-3005
 E-mail: berlin_13@yahoo.com

Stern, James A SFR TRC
 Fax.....386-760-0507
386-760-3797

Regular
 Shore West Realty LLC
 210 Charles Street
 Port Orange, FL 32129
 E-mail: jims@shorewesthomesnow.com

Tavakoli, Robab CIPS E-PRO SFR TRC AHWD
 Fax.....386-761-6771
386-761-6100

Regular
 Adams Cameron & Co REALTORS®
 1100 Dunlawton Avenue
 Port Orange, FL 32127
 E-mail: ruby@adamscameron.com

Wyant, David E ABR AHWD CIPS GRI SFR TRC E-PRO GREEN F
 Fax.....386-441-0102
386-441-4444

Regular
 Wyant Realty International
 2801 John Anderson Drive
 Ormond Beach, FL 32176
 E-mail: WyantRealty@cfi.rr.com

Pendleton, Diana L SFR
 Fax.....386-944-2808
386-944-2800

Regular
 Keller Williams Rlty Fl. Partn
 Suite 112
 3510 S Nova Road
 Port Orange, FL 32129
 E-mail: homesbuydiana@gmail.com