

THE BEACON



November 2011
Official Newsletter of the
Jupiter-Tequesta-Hobe-Sound Assn. of REALTORS®, Inc.

Visit our Website: <http://www.jthsrealtors.com>
e-mail: tmallete@jthsrealtors.com
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Golf Tournament

92 golfers set out on the morning of Friday October 14, 2011 at the Jupiter Country Club Golf Course for the 27th annual JTHS golf tournament. The team of Rick Boyce, Josh Gutierrez, Vince Bajis and Michael Landry won first place. Taking last place honors was the team of Mike Peterson, Kitty Peterson, Martha Gillespie-Beeman, and Bruce Beeman. Closest to the pin male was won by Charles Siebrecht, Female closest to the pin was Cindi Marr. Longest Drive male was won by Michael Landry and Judy Sexton was the Female Longest Drive winner.

Thank you to our generous sponsors including Gold Sponsors David Dunham with David Dunham Insurance. The beer cart sponsors this year were Ken Choy with Group One Mortgage, Michael Glass and Milissa Kidwell with Universal Land Title, Bobby Bashwiner with Group One Mortgage, and Kate Kilculen with Sovereign Shores Title. The Mulligan Sponsors were: Gary Nagle Attorney at Law and Kevin Rose with Fidelity Building Inspections. Tee Sponsors included: James A. Cioffi, Attorney at Law, Greg Cohen, Attorney at Law, Jacquie Gold and Greg Taylor with South Florida Title Insurers. Green sponsors included: Tony Agrillo, and Phyllis Choy with Water Pointe Realty Group. Other contributors included: Finz Waterfront Grille, Mercedes of the Palm Beaches, Ritz Carlton Club, Old Palm Country Club, Loxahatchee Club, Jonathan's Landing, Jupiter Country Club, Frenchman's Reserve, Monarch Country Club, Parkland Country Club, Lush Puppies, JJMuggs, Shrimpers Grill and Raw Bar, Blueline, Coastal Day Spa, and Roger Dean Stadium. Additionally, JTHS would like to thank all of the local businesses that contributed raffle prizes, advertising, and awards to make this event possible.

A special thank you to the following people who volunteered their time on the day of the event: Jacquie Gold, Andrew Daversa, David Yahn, and Lindsey Nickerson. The committee would

like to extend a special thank you to Barrett White and Staff at the Jupiter Country Club.

Committee Chair Jason Flannery would like to thank his crew consisting of: Vince Bajis, Tim Burke, Andrew Daversa, Jacquie Gold, Ashleigh Hawkins, John Holland, and Debbie Naylor, Director of Administration for all of their hard work and dedication resulting in a fantastic memorable event.



The power of many leads to one great golf tournament!!

General Membership Breakfast

Brenda Arnold from the town of Jupiter and a representative of Habourside Place will be on hand for breakfast on November 16th beginning at 8:30am sharp at Turtle Creek Country Club. Gain first hand information on these two intriguing projects. Cost to attend is \$12 for members, \$20 for non-member guests. RSVP to jvanhoose@jthsrealtors.com or call Jill at 561-746-2707 ext. 100.

ADVERTISERS IN THIS ISSUE

All Florida Land Title Company

Jeff Raynor, Esquire

The Calendar and Flyers for November events follow the Newsletter

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2011 Board of Directors

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Affiliate Director:

Jeff Raynor

Vision Statement

To maximize the business potential of our members

Mission Statement

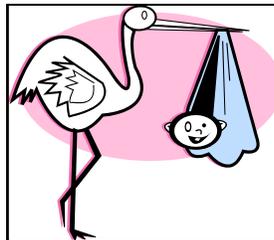
To develop and promote programs and services that enhance the freedom and ability of members to conduct their individual businesses successfully with integrity and competency, and through collective action promote the preservation of real property rights.

The Beacon is produced monthly by the JTHS association of REALTORS®, a professional trade association serving over 1600 individual real estate professionals as REALTOR® Members and approximately 100 businesses in real estate related fields who are Affiliate Members.

Administrative Staff

Tracy Mallette, Association Executive Ext. 101
Carol Labuhn, Assistant Association Executive Ext. 104
Angela Calabria, Director of Member Services Ext. 102
Kitty Peterson, Bookkeeper Ext. 111
Jill VanHoose, Administrative Assistant Ext. 100
Debbie Naylon, Director of Administration Ext. 103
Matthew Choy, Government Affairs Director Ext. 112

ANNOUNCEMENTS



The Stork has Arrived

Holly Durfee became a first time Grandma to Violet Marie, daughter of Holly's son Brad and his wife Rebecca Durfee who live in Connecticut. Violet was born at home on 9/12/11 and weighed 6 lbs 13 oz. Brad, a very excited first time Dad was holding the tape measure and proclaimed Violet to be approximately 21" long. Best wishes and congratulations to Holly and her family.

Mary Willoughby has a new granddaughter and joins the first-time Grandma's club with the birth of Kyla Lynn Willoughby. Kyla was born on September 12th and weighed in at 8lbs.8ozs. Her proud parents are Bryan and Jessica Willoughby. Mary and husband Craig are reportedly thrilled with the birth of their first grandchild.

Our very own staff member, Kitty Peterson joined the first time Grandma's club with the birth of Liam Henry. Liam was born on Jan.

29, 2011 two days before his father's birthday and four days before Kitty's birthday. He weighed 8lbs. 14 ozs. And was 21" long. Liam resides in Syracuse, NY with Kitty's son Corey. Kitty went to visit Liam in September and reports that he is starting to eat solid foods and while she was visiting he popped his first tooth and pulled himself up on the coffee table to a standing position and walked around it holding on for the first time! Congratulations to all of our first time Grandma's, enjoy those precious babies!

Condolences

We would like to take this time to offer prayers and support to the following members on the loss of their loved ones:

Katie Newitt whose mother-in-law passed away on October 15, 2011. Cards may be sent to Andy and Katie Newitt, 17497 Wildwood Road, Jupiter, FL., 33478.

John Uhle whose mother-in-law passed away in October.

We are deeply saddened by the death of long time RMLS staff member Kelly Blevins. If you would like to make a donation in Kelly's memory the family asks that you please consider the American Diabetes Association.

<http://www.diabetes.org/donate>



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Attorneys and Counselors at Law

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COMMITTEE REPORTS

PROFESSIONAL DEVELOPMENT:

What is your personal financial goal? MREA Business Planning Seminar will be taught by Michael Brue on Wednesday, November 30, 2011 from 9:30am until noon. RSVP to Jill at: jvanhooose@jthsrealtors.com or call 561-746-2707 ext. 100. No cost for JTHS members and \$15 for non-member guests.

SOCIAL:

Affiliate appreciation night will be held on Thursday November 17, 2011 from 5-7 at Old Palm. This fun yearly event allows our Realtors to honor our affiliates for providing support and keeping costs down for functions throughout the year. Realtors: don't forget to bring your appreciation prizes in to be raffled off to affiliates to show your appreciation.

Join us in paradise for a tropical evening. The Installation Banquet of the 2012 Officers and Directors will be held on Friday December 9, 2011 from 5:30—9:30 PM. The most anticipated event of the year will be held at the beautiful "Out of the Blue" restaurant located in the Loggerhead Club & Marina, 3238 Casseekey Island Road, Jupiter, FL 33477 in the Jonathan's Landing Community. Tickets \$35.00. Please RSVP to Jill jvanhooose@jthsrealtors.com or 561-746-2707. Sponsorship opportunities available for this fun filled evening. Please see enclosed flyer.

REALTOR OUTREACH:

With the holidays quickly approaching the committee is gearing up for Thanksgiving. If your office would like to give a monetary donation to support the Thanksgiving basket project please email: dnaylon@jthsrealtors.com or call Debbie at 561-746-2707 x 103.

Realtors Helping Neighbors...if you know of a neighbor, client, friend or family member that is in need of house painting and fits the following criteria to get it done for free please let Debbie know. The home must be a single family residence and in physical need of painting. The qualification categories are:

1. Elderly (60 years and above).
2. Hurricane victim.
3. Disabled or single parent.

Income guideline are as follows:

- 1 person household: \$28, 650 or less.
- 2 person households, \$32, 750 or less.
- 3 person households, \$36,850 or less.
- 4 person households, \$40,950 or less.

Please call Debbie for further details at 561-746-2707 x 103.

YPN:

The Young Professional Network (YPN) is gearing up for some fun upcoming events and also the Holidays. If you are interested in joining the YPN committee and would like more information please contact Debbie at: 561-746-2707 x 103 or dnaylon@jthsrealtors.com.

COMMITTEE PREFERENCE

Outstanding leadership begins at the committee level. Once again it is time to volunteer to be on a committee. If you are already on a committee please fill out a committee preference sheet. If you would like to join a committee please contact

Debbie at 561-746-2707 ext. 103 or dnaylon@jthsrealtors.com

LEADERSHIP ACADEMY

Leadership Academy students and invited guests were inspired recently by Florida Realtors President and JTHS Member Pat Fitzgerald who spoke at their October business meeting. Current JTHS President, Marion Grigsby reflected on leadership and what it means to her. Leadership Academy students and alumni will meet for their November business meeting and luncheon. The alumni will listen to the students speak on what they learned in the academy this year and what plans they have going into the future. This year Leadership Academy students will graduate at the Installation banquet being held on December 9th.

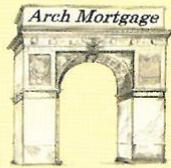
Affiliate Spotlight

Steven Maione, a native New-Yorker, has resided in Palm Beach County since 1973. After graduation, Steven worked in his family business as a Finance Manager for nine years. In 1991 he entered the mortgage business as a Mortgage Loan Officer handling conventional, government and reserve mortgages for the next 19 years. In 2004 he opened his own mortgage company and manages a team of loan officers and supporting office staff.

Steven has built his career on honesty and integrity, and has become a well-respected professional in his community. His peers would say that he is always willing to educate his clients and help whenever needed. He takes pride in his work and strives to build a lifetime relationship with each client. Steven feels that the highest compliment you can pay him is to refer a friend, relative or client for help with home financing.

Some of the loans that Arch Mortgage originates include: Conventional, Jumbo, FHA, VA, USDA, NMA HomePath, FHMLC, and Conventional.

Arch Mortgage Corporation



Steven G. Maione
President

Office: (561) 775-2724
Cell: (561) 262-5626
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3780 Burns Road, Suite 8
Palm Beach Gardens, FL 33410

steve@archmortgage.com ~ www.archmortgage.com

REMEMBER THESE DATES!

The association will be closed on the following dates:

November 24 and 25.

December 23 and 26.

December 30th at noon.

January 2nd.

Dues are due and owing by 5pm on January 3rd, 2012.

MEMBERSHIP REPORT

New Members :

Paula Bert Waterfront Properties
Patricia Blanchard Coastal Sotheby's Int'l. Realty
William Hunt Leibowitz Realty Group
Steven Iacono Illustrated Prop/Palm City
Paul McCann Seawind Realty LLC
Andrew Prolow Coldwell Banker/Jupiter
Deborah Reynolds Bay Landings Realty Inc
Debbie Scugoza Realty Associates
John Simon Keller Williams Realty/PB
Lorie Willis Coldwell Banker/Jupiter
Debra Williams Nextage Floridian Living Rlty.

Reinstate:

Angela Calderaio New Horizons Realty

Transfer from Neighboring Associations:

Jill Keegan Keller Williams Realty/Stuart
Jay Keegan Keller Williams Realty/Stuart
Hillary Liss Re/Max Properties
Michele Locke Fine Living Realty of PB
Kathryn Lundstrom Illustrated Prop/Sewalls
Diana Rich Realty Associates
Mercedes Rodriguez KangaRent
Jennifer St. Jacques Island Time Properties, Inc
Pamela Stamper Keller Williams Realty/Jupiter
Martine Summerset Keyes Company
Maria Varona Frankel Realty Group
Nancy Waligora Re/Max Properties
Kimberly Williams Keyes Company
Mitchell Wotherspoon Whitestone International Rlty.

Office Openings:

Vania Real Estate Services

6086 Ferrera Street
Jupiter, FL 33458
561-729-7255 FAX: 561-948-2637

Jack Vania

Fine Living Realty of Palm Beach

312 Old Dixie Hwy, #208
Jupiter, FL 33458
561-744-1733 FAX: 561-744-1732

Fredrick Locke

Realty Elite of the Palm Beaches

401 Maplewood Drive #23
Jupiter, FL 33458
561-452-8751 FAX: 561-746-9676

Gail Karger

Castle Keepers Realty

3760 SE Ocean Blvd
Stuart, FL 34996
772-223-6252 FAX: 772-223-6313

Bonnie Muir

Harvard Realty LLC

42 Dogwood Ridge
Tequesta, FL 33469
561-541-7075

David LaRue

New Affiliates:

Armstrong Insurance Group

177 N US Hwy1, #269
Tequesta, FL 33469
561-744-6450 FAX: 561-354-5970

Ryan Armstrong

Brightway Insurance-Murphy's

2054 Palm Beach Lakes Blvd
West Palm Beach, FL 33409
561-598-6300 FAX: 877-322-7148

Brian Murphy

First Citizens Bank

250 Tequesta Drive, #101
Tequesta, FL 101 33469
561-747-4005 FAX: 561-746-0845

Patrick Thompson Ann Inesedy

Wells Fargo Home Mortgage

825 US Hwy 1, #240
Jupiter, FL 33477
561-747-2604 FAX: 561-747-7099

Shelley Shaver

Office Transfers:

Michael Arnsteen
Michael Beaupre
Annette Beverly
Jeannette Bliss
Tom Bliss
Kimberly Bright
Dolores Costa
Sue-Ann Cowan
Cynthia Currin
John D'Alberti
Jennifer Daversa
Robert Davis II
Gina Davis
Mary Farrell
Lee Feely
Peter Fitzer
Deborah Frank
Garrett Hambuechen
Cynthia HERN
George Howard
Mary Howarth
Marion Jones
Marilynn Knasko
Robert Laudicina
Lowell Levine
Lawrence Longo
Steven May Sr
Christine Mock
Pat Pratico
Susan Preston
Monica Quinlan
Jayne Sanders
Richard Sites
Cindy Spindle
Laura Steinhauer
Sandy Trowbridge
Rebecca Valenza

Seawind Realty LLC
Realty Elite of the Palm Beaches
Pathway Property Management
Fite Shavell & Associates
Fite Shavell & Associates
Mirsky Realty Group Inc
Realty Elite of the Palm Beaches
Jupiter's Best Realty, Inc
Jupiter Lighthouse Realty
United Real Estate, Inc
Golden Bear Realty
Illustrated Properties/Stuart
Realty Associates
Realty Associates
Old Port Cove Real Estate
Realty Elite of the Palm Beaches
Costal Sotheby's International Realty
Golden Bear Realty
Lang Realty
United Real Estate, Inc
Golden Bear Realty
Illustrated Properties/Hobe Sound
Realty Elite of the Palm Beaches
United Real Estate, Inc
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Keyes Company
Keller Williams Realty/Jupiter
Golden Bear Realty
Realty Elite of the Palm Beaches
Keller Williams Realty/Jupiter
Coldwell Banker/Jupiter
United Real Estate, Inc
Illustrated Properties/Jupiter
Realty Elite of the Palm Beaches
Golden Bear Realty
Platinum Properties RE, Inc
Illustrated Properties/PGA

National News

- To encourage more private lending, the federal government on Oct. 1 lowered the cutoff point where a conventional mortgage becomes a jumbo loan. The change impacts the maximum amount of a home loan that qualifies for funding through FHA, Fannie Mae and Freddie Mac. The impact in Florida will be less severe than in expensive housing markets elsewhere, however, since the maximum coverage amounts vary by region. In addition, the maximum insured loan rates could still go higher should Congress choose to authorize it. The National Association of Realtors® previously issued a Call for Action, asking Realtors® to contact their legislators. NAR says the lower convention loan limits will impact home sales at a time when the market cannot afford further stress.

- The Senate has voted to extend higher limits on federally backed mortgage loans for two more years. The 60-38 vote meant that through 2013, the government would continue to insure mortgages worth as much as \$729,750 in high-priced housing markets. Those limits expired on Oct. 1, dropping that ceiling to \$625,000. The House has not acted on the issue. Supporters of the higher limits say their expiration makes it harder for purchasers to buy homes, weakening the ailing housing market. The Obama administration has proposed letting the higher limits lapse, saying this was a way to begin pulling federal mortgage giants Fannie Mae and Freddie Mac out of their dominant roles in the home loan market and creating room for private lenders to expand their business.

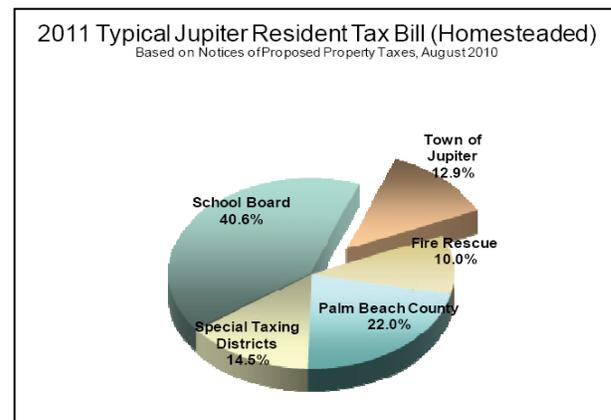
- Freddie Mac said that the rate on the 30-year loan edged down to 4.11 percent from 4.12 percent. Three weeks before, it fell to 3.94 percent. That's the lowest rate ever, according to the National Bureau of Economic Research. The average rate on the 15-year fixed mortgage ticked up to 3.38 percent from 3.37 percent. It hit a record-low of 3.26 percent two weeks ago. However, Low rates have done little to revive the lagging housing market, which has struggled with weak sales and declining prices. Many can't qualify for loans because their credit is weak or they can't afford a down payment; most of those who can afford to refinance already have. The number of Americans who bought previously occupied homes fell in September and is on pace to match last year's dismal figures – the worst in 13 years. The National Association of Realtors® said Thursday that home sales fell 3 percent last month to a seasonally adjusted annual rate of 4.91 million homes. That's below the 6 million that economists say is consistent with a healthy housing market. The low rates have caused a modest boom in refinancing, but that benefit might be wearing off. Most people who can afford to refinance have already locked in rates below 5 percent. There have been a few modest signs of life for housing. Homebuilders started projects in September at the fastest pace in 17 months, the government said Most of the gain was driven by a surge in volatile apartment construction. The low rates being offered don't include extra fees, known as points, which many borrowers must pay to get the lowest rates. One point equals 1 percent of the loan amount. The average fees for the 30-year and 15-year loans were unchanged at 0.8 point. To calculate average mortgage rates, Freddie Mac surveys lenders across the country Monday through Wednesday of each week.

State News

- The 2012 Presidential Primary will be moved up to January 31st from the more traditional first week in March. Moving the date is meant to increase Florida's overall influence in the Primary election. Top State Republican leaders noted that the earlier vote date will provide momentum to which ever candidate wins. This move does put state Republican leaders, who held a 6-3 majority in the decision, at odds with their National counterparts in the Republican National Committee. While moving the election date does break with party rules, and as a result Florida's delegates will be decreased from 99 to 44, Speaker Cannon contends that any influence lost will be outweighed by the benefits of being the fourth or fifth state to hold a primary vote.

Local News

- **Town of Jupiter Millage Rate (property tax) stays flat** - One of the highlights for the Town of Jupiter's 2011 budget is there will be no required increase in the millage rate. The current rate is 2.5142. While this past July the Town Council did approve a preliminary millage rate of 2.6192, streamlining town practices and updating technology provided enough savings to offset the need for an increase. Jupiter has seen a drop in revenue due partially to the decline in real property value and the decline in pay-per-use services. As a comparison, the Village of Tequesta will have a millage rate of 5.7671 per \$1,000.00 of assessed house value.



- **By the Numbers** – Jupiter, Florida has a population of 50,603 residents that break down into approximately 21,830 households. Those households have an annual median income of \$70,462.00 and the average citizen is 40.6-years-old. This data comes to us from a partnership between the United States Census Bureau and the Town of Jupiter itself. How do you fit in?

RPAC

- The Realtor® Political Action Committee's fiscal year ended Oct 26th, 2011 and we are now starting over to reach our goal. The National Association of Realtors® will not release JTHS's new official goal until late November, however we can expect to see the 2012 Goal just south of \$26,000.00.

Florida Realtors® Takes Part in Brazil Trade Mission

ORLANDO, Fla., Oct. 24, 2011 — Representing the interests of the state's real estate industry, a Florida Realtors® delegation headed by 2011 President Patricia Fitzgerald is in Brazil this week to discuss real estate investment opportunities for Brazilians living or vacationing in Florida.

The group is part of Gov. Rick Scott's Team Florida Business Expo & Trade Mission to Sao Paulo, Brazil from Oct. 23-27, 2011.

"Brazilians love owning a home in Florida for a variety of reasons," said Patricia Fitzgerald, president of Florida Realtors and a key member of the trade delegation. "Everything from home prices to shopping and even traveling to Florida is very affordable for Brazilians today. Brazilians see the entire state, from Key West to the Panhandle, as not just the place to be but the place to buy."

Brazilians made up 8 percent of Florida foreign homebuyers in 2010-2011, up from 3 percent a few years ago, according to the 2011 Profile of International Homebuyers in Florida report. As Brazil continues to prosper and people look for places to invest, the percentage of Brazilians calling Florida their first or second home is expected to keep increasing, said John Sebree, Florida Realtors Vice President of Public Policy.

"Many companies in Brazil cite the state's favorable business climate, and its commitment to cut taxes and grow jobs as strong incentives," said Sebree.

In announcing the trade mission, his third so far, Gov. Scott said Brazil was a logical choice. Brazil is Florida's top exports market; in 2010, exports from Florida to Brazil surpassed \$13.7 billion, according to Enterprise Florida, a public-private partnership devoted to statewide economic development.

Florida Realtors delegates will meet with Brazil's leading real estate investment managers, along with the U.S. Ambassador to Brazil, Thomas A. Shannon Jr.

"Brazil is the world's seventh-largest economy, and the most dynamic and prosperous economy in Latin America," said Carlos Fuentes, chair of Florida Realtors Global Business Committee. "Florida is well positioned to capitalize on Brazil's market opportunities."

While the trade mission emphasizes leisure travel to Florida, Scott said he hopes to attract companies willing to do business in the state. In Sao Paulo, the governor wants to play matchmaker, linking Brazil and Florida companies that can help each other grow.

For more information go to Enterprise Florida's website at : <http://www.eflorida.com/Events.aspx?Id=8832>

Florida Realtors®, formerly known as the Florida Association of Realtors®, serves as the voice for real estate in Florida. It provides programs, services, continuing education, research and legislative representation to its 115,000 members in 64 boards/associations. Florida Realtors® Media Center website is available at <http://media.floridarealtors.org>.

Appraisal Contingency

Buyer contracted to purchase a residence from Seller. The purchase price was \$620,000 and Buyer added a contract provision which provided that the contract was "contingent upon the property appraising for no less than \$620,000 to be conducted by a local appraiser." Buyer's contract deposit was \$124,000.

Prior to closing, Buyer obtained a \$560,000 appraisal. After receiving Buyer's appraisal, Seller obtained a \$635,000 appraisal. Buyer refused to close and cancelled the contract, because the property appraised for less than \$620,000. Seller sued Buyer for breach of contract and claimed Buyer's \$124,000 deposit as liquidated damages, because the property appraised for \$635,000.

Seller claimed that any appraisal of \$620,000 or more required Buyer to close. Buyer claimed that any appraisal below \$620,000 allowed Buyer to cancel the contract. Who do you think the trial court agreed with, Seller or Buyer?

The trial court rejected Buyer's claim and decided that Seller's \$635,000 appraisal satisfied the appraisal contingency, that Buyer breached the contract by failing to close and that Seller was entitled to Buyer's \$124,000 deposit. Ouch!

Buyer appealed and the appellate court reversed the trial court's decision, and held that "appraising for no less than \$620,000" means that no appraisal can be less than \$620,000 and that Seller's \$635,000 appraisal did not require Buyer to close, because the property also appraised for \$560,000. According to the appellate court, the appraisal contingency allowed Buyer to cancel the Contract and receive a refund of Buyer's deposit if any appraisal was less than \$620,000.

In an effort to avoid litigation like this in an ever increasing litigious society, please do not draft or allow your client to draft an appraisal contingency or any other contract provisions. You should use the Florida Realtors and Florida Bar Comprehensive Rider F. Appraisal Contingency, or request assistance from one of your Association's Affiliate Attorneys, who are always there to assist you. Happy trails.

For a list of Association Affiliate Attorney's please contact Angela at 561-746-2707 ext 102 or acalabria@jthsrealtors.com and she will be glad to assist you.

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