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# REALTOR<sup>®</sup> NEWS

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Web Site - [greaternhrealtors.com](http://greaternhrealtors.com)

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Issue No.240

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## GNHAR MISSION STATEMENT

The mission of the Greater New Haven Association of REALTORS® is to serve our membership through programs, products and services which enhance knowledge, professionalism and profitability.



## PRESIDENT 'S MESSAGE By Jim Porto

Summer is almost over, vacations are over and traditionally the market picks up in September - so let's get busy! A great way to start is by helping others!

Please keep Monday, September 18th put aside for the annual GNHAR golf tournament at Laurel View Country Club in Hamden. Even if you are not a golfer, join us for dinner or you can still volunteer to help out. This year's recipient is William Bowie, a young man of 22 from New Haven. Billy was driving in New Haven when a sports utility vehicle, apparently trying to feel police, broadsided his compact car. Billy survived the crash, but is paralyzed from the neck down and lives in a state-owned institution where he is totally dependent on others to live his life as it is now. At the time of the accident, Billy was working for an area Real Estate Company and attending University of Connecticut.

Our goal is to purchase a state-of-the-art piece of equipment called an "Electronic Aids to Daily Living" device. This device is used to increase independence, and improve a person's life by allowing him to participate in every day activities. Things that each of us take for granted.

I have always felt the REALTORS® are the most generous people in the world and it makes me proud of our organization to see all the ways we give back to our community. Please help us, help Billy.....

**'BE COMMITTED - BE ACCOUNTABLE AND KEEP YOUR PROMISE'**

**Jim Porto, President**

### POWER LUNCH

Thursday, September 14, 2006

Tiger Home Inspection - "Preparing a House for Sale"

11:45 AM - Free Lunch

No charge

Reservations a must! Flyers will be mailed the week of August 28th to all members.

Space is limited, please reserve your seat when flyer received!!

## GAD Report

Government Affairs

Directors News

August, 2006

*GNHAR has engaged the Government and Public Affairs consulting firm of Evans & Associates, LLC as a local Government Affairs Director (GAD). The experience of David Evans Esq., Audrey Wasik and Fred Knous exceeds 75 years in the field of government relations.*

Your GAD team, representing **The Greater New Haven Association of Realtors**, recently returned from Chicago, after attending the **National Association of Realtor's 2006 GAD Institute**. This annual conference provides a forum for Government Affairs Directors throughout the nation. The four-day program offered an opportunity to share ideas and strategies to assist local GADS as they must face increasing challenges of local politics.

This year's institute had a record number of attendees and included GADS from 40 states and Canada. Agenda Workshops included: Working Principles for Eminent Domain Legislation; Land Use Techniques for Affordable Housing, Inclusionary Zoning, GAD Networking; Effective Lobbying of Regulatory Agencies at the Local Level; How to Generate News Coverage About Your Government Affairs Issues and The Media's Effect on Shaping Today's Political Landscape.

One presentation of particular interest concerned Land Techniques for Affordable Housing. This panel discussion explored how communities can meet their various housing needs, with particular focus on inclusionary zoning and community land trusts. Inclusionary zoning is a land-use concept in which local ordinances require builders to include a certain amount of housing for low and moderate income households. In contrast, exclusionary zoning is a technique that effectively drives up the cost of housing, excluding lower-income households from the community.

*Continued on Page 3*



**ATTENTION SALESPERSONS!  
ORIENTATION COURSE**

Sign up now for the next Orientation Course and become a REALTOR®. REALTOR® members can use the REALTOR® logo on their business cards, advertisements, etc., and REALTORS® can advertise at low prices in "The Connecticut Home Browser" magazine published by the Association. As a REALTOR® you can input your listings into our MLS system and take advantage of all the services offered by the Association to members.

Orientation consists of two separate mandatory sessions. The MLS session to be held Thursday, September 21, 8:30 AM - 1 PM. The Ethics session to be held on Thursday, September 28, 9 AM - 12:30. Both sessions must be attended.

In order to attend orientation, you must submit a completed application plus all required fees. To receive an application and amount due please call Kate Blake at the Association Office, (203) 234-7700 or submit a request for application through our web site [greaternhrealtors.com](http://greaternhrealtors.com)



The Greater New Haven Association of REALTORS®, Inc.  
Phone: (203) 234-7700 Fax: 234-3980

**Officers of the Association**

President.....James Porto  
President Elect.....Paul Gradwell  
First Vice-President.....Marc Seigel  
Second Vice-President.....Maureen Campbell  
Treasurer .....Al Scafati  
Secretary.....Diana Walsh  
  
Exec V.P.....Roberta N. O'Hara RCE

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Paul Ott  
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Gena Lockery  
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Immed. Past Pres.: Lee McParland

# Thank You

To the following companies who have extended their generosity by Sponsoring Association Functions

**Platinum Level Sponsor - \$2,000**

M. H. Schaefer Inspection  
New Haven Register  
The Real Estate Book  
Tiger Home Inspection  
Tyler Cooper & Alcorn  
Wells Fargo Home Mortgage

**Gold Level Sponsor - \$1,000**

GMAC Mortgage  
Law office of Edward Burt  
Washington Mutual  
Peoples Bank  
Arbella Insurance Group

**Silver Level Sponsor - \$500**

Chase Home Finance  
EPI Mortgage  
Allspect Home Inspections



FOR ANYONE WANTING A REAL ESTATE LICENSE, WE WANT YOU TO KNOW THAT WE ARE HERE (AND THERE) FOR YOU. WE HAVE EXPANDED (AGAIN) TO BETTER SERVE THE COMMUNITY. STARTING THIS SEPTEMBER, WE WILL BE OFFERING "PRINCIPLES AND PRACTICES OF REAL ESTATE" IN SEVERAL LOCATIONS, HOPEFULLY, ONE NEAR YOU!!

**HERE IS THE SCHEDULE OF CLASSES STARTING UP:**

- September 11, Monday, Wednesday and Friday EVENINGS, 6-9 PM, North Haven
- September 18, Monday and Wednesday EVENINGS, 6-9 PM, Amity High, Woodbridge
- September 19, Tuesday and Thursday, DAY, 9-12 noon, North Haven
- September 25, Monday and Wednesday EVENINGS, 6-9 PM, Valley Regional, Shelton
- September 26, Tuesday and Thursday EVENINGS, 6-9 PM, Hamden High, Hamden
- November 28, Tuesday and Thursday EVENINGS, 6-9 PM, North Haven
- January 8, 2007, Monday, Wednesday and Friday, DAY, 9-12 noon, North Haven
- January, 2007, Monday and Wednesday, EVENING, 6-9 PM, Hamden High, Hamden
- March 5, 2007, Monday and Wednesday, EVENING, 6-9 PM, Meriden Adult Ed



**WE ARE ALSO OFFERING:**

- APPRAISAL I:** September 18, Monday and Wednesday EVENING, 6-9 PM, Amity High  
October 3, Tuesday and Thursday, EVENING, 6-9 PM, North Haven  
February 26, 2007, Monday and Wednesday, EVENING, 6-9 PM, Meriden Adult Ed
- REAL ESTATE ECONOMICS:** September 13, Monday and Wednesday, 1-5 PM, North Haven
- REAL ESTATE LAW:** January 8, 2007, Monday, Wednesday and Friday EVENING, 6-9 PM, No. Haven

ALSO, WE WILL BE STARTING WITH CONTINUING EDUCATION CLASSES IN JANUARY, 2007. THERE ARE NEW MANDATORY SELECTIONS TO CHOOSE FROM, SO IN JANUARY AND BEAT THE CLASSES THIS YEAR AS WELL AS SOME NEW WHY WAIT, START TAKING YOUR 12 HOURS CROWDS!



PLEASE CALL THE NEW HAVEN REAL ESTATE SCHOOL AT (203) 234-3938 OR VISIT OUR WEB SITE AT: [WWW.GREATERNHREALTORS.COM](http://WWW.GREATERNHREALTORS.COM) FOR MORE INFORMATION.

GAD Report Continued from Page 1

The following is brief outline of an inclusionary zoning program that has the support of Realtors in Maryland:

Probably one of the oldest and best examples of inclusionary zoning in the country is in Montgomery County, Maryland, offered by panelist **Meredith R. Weisel, Esquire**, who is Vice President of Public Policy in MD and Legal Council for the Greater Capitol Area Association of Realtors in Silver Spring, MD.

Some information of interest on this program includes:

- Enacted County ordinance in 1974
- Produced 12,000 units, currently 3% of county's housing
- Instituted Moderately Priced Dwelling Units (MPDUs In subdivisions of 20 units or more 12.5% - 15% of)
- '04 most populous county in MD - 338,000 households
- '04 median price of single family home \$486,173 - Average \$595,670
- '05 pop. estimate 927,583-
- '05 Median income \$ 89,300
- '05 income limit to buy MPDU - \$44,000 - family of 5 \$68,000
- '05 avg. income of purchasers \$32,000
- Current price range of MPDU \$120,000 for 2 bedroom condo - \$180,000 for 3 bedroom detached house with basement and garage
- **THESE HOMES LOOK BEAUTIFUL AND HAVE NOT HAD ANY NEGATIVE IMPACT ON PROPERTY VALUES. THERE IS A LARGE WAITING LIST.**

On July 11, 2006 Montgomery County passed legislation requiring Workforce Housing incomes too high to purchase MPDUs - 120% of median income - max. single income of \$76,000 - 2 person income \$86,000. Developers will be required to provide a % of housing of both MPDUs and WH in certain metro areas.

Another presentation of note was given by of **Ed Segal, CEO of Marian Association of Realtors [CA]** and author of 'Getting Your 15 minutes of Fame and More. He conducted a workshop on "How to Generate News Coverage for Your Association" and Government Affairs Issues". Mr. Segal described how an aggressive, planned public relations program can pay big dividends for associations. He suggested taking a position on political issues. The payoff for an effective public relations program is: energizing the membership, increased political clout, increased membership, increased PAC contributions and more volunteers.

The **West Haven Planning and Zoning Commission** is continuing a series of public hearings on **THE PETITION OF THE WEST HAVEN PLANNING AND ZONING COMMISSION TO AMEND AND ADOPT CHANGES TO THE WEST HAVEN LAND USE REGULATIONS-WEST HAVEN ZONING REGULATIONS AND THE ZONING MAP.** The Commission has prepared and distributed a Twenty-eight (28) page Executive Summary of its proposed Zoning Revisions. A solid number of local citizens have been in attendance to offer comments on proposed district changes as well as various permitted use changes. During the recent July hearing, various members of the public recommended that the Commission convene public workshops with property owners before any proposed changes are approved. The public hearings on these comprehensive zoning changes are expected to continue into the fall.

Some members **Southington's Planning and Zoning Commission** are suggesting the Commission rezone the northwest quadrant of the town near the former town landfill from residential to industrial because industrial development has been stalled. The apparent lack of smaller industrial lots in the existing enterprise zone have restricted the Town's ability to attract smaller companies from surrounding towns

**GNHAR's GAD** team has begun surveying various Connecticut towns to catalogue those towns which have undertaken plans to provide for mixed-use-development. This information will be utilized by **GAD** in the preparation of testimony before various area Zoning Boards and Commissions which are considering similar changes to their zoning regulations.

**MLS NAME CHANGE!!!  
OUR MLS VENDOR  
"INTERREALTY"  
HAS CHANGED THEIR NAME TO:  
"FIRST AMERICAN MLS"**

**KEEPING ABREAST OF  
"2006 LAWS AFFECTING  
REAL ESTATE"  
EFFECTIVE OCTOBER 1, 2006**

*Prepared by the  
Connecticut General Assembly  
Office of Legislative Research*

This report provides brief highlights of new laws affecting real estate passed during the 2006 session. At the end of each summary we indicate the public act (PA) number. As of June 6, 2006, not all acts had yet been signed by the governor.

Complete summaries of all 2006 public acts will be available in the fall when OLR's Public Act Summary book is published; some are already on OLR's webpage: <http://www.cga.ct.gov/olr/OLRPASums.asp>. You can obtain the full text of acts that interest you from the General Assembly's website: <http://www.cga.ct.gov/>

**RECORD RETENTION BY BROKERS**

This act requires licensed real estate brokers to retain certain records for at least seven years after the latest of the following: (1) the real estate transaction closes; (2) all funds held in escrow for the transaction are disbursed; or (3) the listing agreement or buyer or tenant representation agreement expires. The act applies to purchase contracts, leases, options, written offers, or counter-offers drafted by or on behalf of the broker; canceled and unused checks, checkbooks, and bank statements for any escrow or trust account the broker maintains; and the listing or representation agreement, any extensions of or amendments to the agreement, and any other writings that satisfy statutory requirements for the broker bringing a lawsuit. **(PA 06-12)**

**MORTGAGE PRACTICES**

This act prohibits first mortgage lenders and brokers from imposing a fee on borrowers who fail to close on a loan unless collected as an advance fee, prohibits brokers from imposing a fee for loan prepayment, and expands the group of lenders prohibited from imposing excessive prepaid finance charges on borrowers. **(PA 06-45, effective upon passage)**

**LAND USE APPLICATIONS**

This act exempts planning commissions and combined planning and zoning commissions from the requirement that they publish a newspaper notice about public hearings on proposals they initiate to adopt or amend subdivision regulations. It instead requires all commissions to notify those residents and nonprofit organizations requesting notice of any changes commissions propose to land use regulations and plans. Commissions must do this by creating a registry through which parties can request notice of these proposals. The act still requires zoning, planning, and combined planning and zoning commissions to publish newspaper notices about regulatory changes developers propose, but it changes the notification requirements. The commission may provide the notice by mail, posting a sign on the property that is the subject of the hearing, or both. The act still requires the commission to notify people who own adjacent property but eliminates the requirement that it also notify people who occupy but do not own that property. **(PA 06-80)**

  
**Membership**  
**News**  
**By**  
**Kate Blake**  


The following applications for membership have been received. Any member having any comment, pro or con, on the qualifications of these candidates should forward those comments, in writing, to the Membership Committee in care of the Association Office.

**DESIGNATED REALTOR APPLICATION:**

Mark G. Visconti d/b/a Visconti Industries Inc, 41 Crossroads Plaza, Ste 311, West Hartford 06117. Phone (203) 996-8952, Fax (203) 440-4071 - Full Membership

**REALTOR APPLICATIONS:**

Bob Reese, Prudential Ct. Realty, Milford  
 Karen M. Alpi, CB Res. Brokerage, Woodbridge  
 Jeffrey R. Allard, Calcagni Assoc., Hamden  
 Mark Lessard, ReMax Right Choice, Milford  
 Erica R. Hendricks, Prudential Ct. Realty, No.H.  
 Michelle Marsh, Raveis RE, Cheshire  
 Jehu S. Wade, Prudential Ct Realty, New Haven  
 Cathleen M. Shelomis, C21 Access Amer, NH  
 Deirdre A. DePaola, Weichert Quinnipiac Realty, Wallingford

**WELCOME AS NEW MLS ONLY MEMBERS:**

Tony Iosifidis d/b/a Northeastern Realty, 22 Mills St., Norwalk 06830. Phone (203) 981-0022, Fax (203) 977-0922

Michael Small d/b/a Realty Classics, 228 Danbury Rd, Wilton 06897. Phone (203) 665-0312, Fax (203) 665-0320.

**ADDRESS CHANGES:**

Ginny Kuhn d/b/a Preferred Agent Realty, 9 Gilead Rd, Andover, CT 06232. Phone (860) 498-1202, Fax (860) 498-1203 - Full Member

David Reyard d/b/a Buyers Capital Real Estate, 58 River St., Milford 06460. Phone (800) 618-3000, Fax (877) 593-0705 - MLS Only

John Kirwan d/b/a Kirwan Real Estate, P O Box 561, Wallingford 06492. Same phone/fax.

**OFFICE CHANGE:**

ERA Spadaccino Realty Team, 1301 Wood Ave, Bridgeport now ERA Shays Real Esae same address, phone, DR now Betty Shays - MLS Only

Andrew F. Ross now DR for ReMax Above and Beyond, Norwalk - MLS Only

**AGENT CHANGES:**

Mary Melone now rep Weichert, Orange  
 Pattie Quaranto now rep Weichert, Wallingford  
 Edward Dwyer now rep CB Res. Bkg, Wall.  
 Toya Simmons now rep Home Run Realty, Wall.  
 Antoinette Hudgens now rep MaxCom, Orge.  
 Sarah Kolman now rep Raveis, Cheshire  
 Roger Kirwood now rep Weichert, Orange  
 Marie Renaldi now rep Weichert, Orange  
 Rhonda Kirschner now rep Weichert, Orange  
 Ann Brignola now rep MaxCom, Orange  
 Brian Noonan now rep ERA Prop. World, Milf.  
 Mike Paolino now rep First Choice, Hamden  
 Victoria Tencza now rep C21 Access Amer, Mer.

Sarah Harrower d/b/a Sarah Harrower Realty, P O Box 5243, Milford 06460 - Sarah is now rep Weichert Regional, Orange - Full Member

Ryan Peterson d/b/a Pitt Sotheby's, 670 Boston Post Rd., Madison - Board Only

Frank Santino d/b/a MidState Realty, 44 Rice Rd, Meriden - Full Member

**REALTOR**  
**Making the News**



Todd Ragaza, General Manager of MaxCom Realty, 477 Boston Post Rd, Orange, CT, welcomes Ann M. Brignola, Trainer/Realtor. Ann has been a Realtor for over twenty years, and brings experience and knowledge to the office. Ann prides herself for her high standards in ethics and professional services. She is a full time agent and continues to service the public's real estate needs 24/7. We welcome her, and all the knowledge she brings to our office.

**The Connecticut**  
**Home Browser**  
 A Real Estate Buyers Guide

**For advertising information call**  
**Joan Quinn,**  
**Telephone: (203) 234-7700**  
**Fax: (203) 234-3980**  
**cthomebrowser.com**  
**e-mail:**  
**ct-homebrowser@snet.net**



**BE A BUDDY**  
**safety tips**

*Article from C.A.R. "Personal Safety Guide"*  
*For a complete copy of that guide go to:*  
<http://www.ctrealtor.com>

**PERSONAL MARKETING**

- **Your marketing materials should be polished and professional.**
- **Limit the amount of personal information you share.**
- **Use your cell number, not your home phone.**
- **Use your office address rather than your home address.**

Giving out too much of the wrong information can make you a target. Concentrate on your professional proficiency rather than personal information in newspapers, resumes and business cards.

Be careful how much personal information you give verbally as well. "Getting to know your client" does not need to include personal information about your children, where you live and who you live with. Be guarded with your personal information.

Dress for safety. Look professional, but wear clothes that are comfortable and shoes you can run in.

*Avoid glamour shots, your personal safety is too important.*

*We have seen cases of criminals actually circling photographs of their would-be victims in newspaper advertisements. These victims were targeted because of their appearance in the photograph.*



Connecticut Association of REALTORS and the GNHAR encourage every office to implement a formal safety program. Each company should implement procedures and education programs that include everyone in the office. For Guidance log on to: <http://www.ctrealtor.com/pdf/safetybooklet.pdf>

**MLS NOTICE**

**You can now input a total**  
**of 10 photographs**  
**per listing (Was 8)**

## RESPA DO'S AND DON'T!!

### *National Association of Realtors Regulatory & Industry Relations*

Recent articles in the press indicate that some of those involved in real estate settlements may not fully understand their obligations under the Real Estate Settlement procedures Act (RESPA). Moreover, HUD has stepped up its RESPA enforcement in the past year.

In 1974, Congress enacted RESPA to protect consumers during the home purchase process. The purposes of RESPA include (a) giving consumers better advance disclosures of settlement costs, and (b) eliminating kickbacks or referral fees that unnecessarily increase certain settlement costs.

RESPA requires lender to give prospective borrowers a booklet on "the nature and costs of real estate settlement services" and a good faith estimate of like settlement costs. Then, at closing, the borrower and seller receive a settlement sheet (the "HUD-1"), which itemizes the costs paid in connection with the purchase of the home. RESPA also prohibits both giving and receiving anything between providers of settlement for the referral of business.

Even though the law has been in place for 30 years, there still exists a great deal of uncertainty over which fees are permitted and which are prohibited. Uncertainty is especially troubling since the anti-kick-back provisions in section 8 of RESPA may result in criminal penalties and substantial civil penalties.

## RESPA DO'S

Real estate brokers and agents must comply with the Real Estate Settlement Procedures Act, or RESPA. Violators of RESPA may receive harsh penalties, including triple damages, fines, and even imprisonment. Here are a few examples of what RESPA **ALLOWS**.

Allows....A title agent to provide, during an open house, a modest food tray in connection with the title company's marketing information indicating that the refreshments are sponsored by the title company.

Allows a home inspection company to sponsor association events when representatives from that company also attend and to post a sign identifying its services and sponsorship of the event.

Allows you to jointly advertise with a mortgage broker if you pay a share of the costs in proportion with your prominence in the advertisement.

Allows a lender to pay you fair market value to

rent a desk, copy machine and phone line in your office to pre-qualify applicants.

Allows a hazard insurance company to give you marketing materials such as notepads, pens and desk blotters which promote the hazard insurance company's name.

Allows a title agent to pay for your dinner when business is discussed, provided that such dinners are not a regular occurrence.

## RESPA DON'Ts

Prohibits a title company for regularly providing dinner and reception for real estate agents.

Prohibits acceptance of discounted or free business equipment, such as a free lock-box.

Prohibits acceptance of reimbursement of the cost for an open house lunch from a mortgage broker who doesn't display any marketing materials at the event.

Prohibits acceptance of a dinner paid for by a home inspector who doesn't attend the dinner to market his/her services to you.

Prohibits acceptance of contributions from a title company to offset the cost of a real estate agent's promotional event except to the extent of the value of any marketing done by the title company during that event.

Prohibits accepting gifts from mortgage brokers, such as paying your greens fees.

Prohibits a mortgage broker or title company from paying for your tickets to a sporting event. Prohibits participation in a tropical "get away" weekend, the cost of which is underwritten by a title company, during which only two hours is dedicated to marketing by the title company and the remainder is recreation.

Don't EVER accept payment for a mortgage lender just for taking a loan application.

*Disclaimer: The DO's and DON'Ts examples listed here are just that, only examples. They are not all-inclusive and small variations in the facts can lead to different outcomes. They also do not take into consideration any additional regulations that may have been imposed in your state. Consult a lawyer familiar with RESPA for specific advice.*

*Some state and local laws prohibit activities that are permissible under RESPA.*

For additional information on RESPA visit:  
[www.realtor.org/RESPA](http://www.realtor.org/RESPA)

# 2006 GNHAR Charity Golf Tournament

**MONDAY, SEPTEMBER 18, 2006**

**Laurel View Country Club, Hamden**

This year's recipient will be William Bowie, 22, a young man from New Haven. Billy was driving in New Haven when a sports utility vehicle, apparently trying to flee police, broadsided his compact car. The force of the crash left Billy in very critical condition. Billy survived and is now paralyzed from the neck down and lives in a state-owned institution where he is totally dependent on other people to live his life as it now is. He was working at the time for an area real estate company and attending Southern Ct. University last year when this happened.

We would like to purchase a state-of-the-art environmental control unit, called an 'Electronic Aids to Daily Living' device. The device is used to increase independence, and improve a person's life by allowing them to participate in every day activities....Things we all take for granted. Sign up now! We need your support.

## Join us for a day of golf and fun!

*Flyers were emailed and mailed  
to all members!*

*Come play on Monday, September 18th  
at the Laurel View County Club  
\$160.00 per person includes Lunch, 18  
Holes of golf w/cart, player gift, shotgun  
start, closest to the pin contest, longest  
drive contest, hole-in-one-car, cocktail  
hour, prime rib dinner and awards.*

*Don't Play Golf? Sign up for the  
Cocktail Hour and Prime Rib  
Dinner for \$50.00*

**SPONSORS NEEDED!!**  
*Tee Sponsor - \$100 donation  
Green Sponsor - \$200.00 donation*

*This is for a good cause and all are  
invited to participate.*

*Call the Association Office (203)  
234-7700 if you have not received  
your flyer.....Invite your friends to  
join you for an enjoyable, relaxing  
day on the course.*



**GREATER NEW HAVEN ASSOCIATION OF REALTORS, INC.**

West Building • Lower Level  
127 Washington Avenue • North Haven, CT 06473-1715  
Telephone: (203) 234-7700 • Fax: (203) 234-3980

Revised 08/08/2006

FIRST AMERICAN MLS TRAINING SCHEDULE

PLEASE NOTE: CLASSES & TIMES MAY CHANGE. YOU WILL BE NOTIFIED IF YOUR CLASS HAS BEEN CHANGED OR CANCELLED. THANK YOU!

Please fill out the form below and mail a \$10.00 REFUNDABLE CHECK payable to GNHAR. There are a limited number of seats available! Thank you!

Wednesday, September 20, 2006	MLXchange I CMA	9:30-12:00 Noon 12:15-1:15 PM	LIMIT 16 LIMIT 16
Friday, September 22, 2006	MLXchange II Designer Tools*	9:30-11:30 AM 12:00-2:00 PM	LIMIT 16 LIMIT 8
Wednesday, October 4, 2006	MLXchange I CMA	9:30-12:00 Noon 12:15-1:15 PM	LIMIT 16 LIMIT 16
Friday, October 13, 2006	MLXchange II Designer Tools*	9:30-11:30 AM 12:00-2:00 PM	LIMIT 16 LIMIT 8
Monday, November 13, 2006	MLXchange I CMA	9:30-12:00 Noon 12:15-1:15 PM	LIMIT 16 LIMIT 16
Wednesday, November 15, 2006	MLXchange II Designer Tools*	9:30-11:30 AM 12:00-2:00 PM	LIMIT 16 LIMIT 8
Wednesday, December 13, 2006	MLXchange I CMA	9:30-12:00 Noon 12:15-1:15 PM	LIMIT 16 LIMIT 16
Thursday, December 21, 2006	MLXchange II Designer Tools*	9:30-11:30 AM 12:00-2:00 PM	LIMIT 16 LIMIT 8

**(TWO (2) PER COMPUTER)**

\*YOU MUST HAVE TAKEN MLXCHANGE I, CMA & MLXCHANGE II TO REGISTER FOR DESIGNER TOOLS.

ALL THE ABOVE CLASSES REQUIRE A \$10.00 (REFUNDABLE) CHECK AND A 24 HOUR CANCELLATION NOTICE. FAILURE TO DO SO WILL RESULT IN FORFEITING YOUR CHECK. (CREDIT CARDS ARE NOT ACCEPTED)

**SORRY. WE CANNOT ACCEPT ANY REGISTRATION WITHOUT A CHECK!**

MAIL CHECKS TO: Greater New Haven Association of Realtors, Inc., 127 Washington Ave., West Bldg, LL, North Haven, CT 06473 – ATTENTION: ROSEANN

<u>NAME</u>	<u>COMPANY</u>	<u>PHONE #</u>	<u>DATE &amp; TIME OF CLASS</u>

**2006 MILL RATES**

<i>Town</i>	<i>Assessment Ratio</i>	<i>Last Year Re-Evaluation</i>	<i>Next Evaluation Year</i>	<i>Present Mill Rate</i>
ANSONIA	70%	2002	2007	32.30
BEACON FALLS	70%	2001	2006	34.06
BETHANY	70%	2003	2007	28.21
BRANFORD	70%	2004	2009	21.76
CHESHIRE	70%	2003	2008	27.15
DERBY	70%	2005	2010	24.8
EAST HAVEN	70%	2000	2006	37.75
GUILFORD	70%	2002	2007	23.16
HAMDEN	70%	2005	2010	27.95
HUNTINGTON	70%	2001	2006	24.31
KILLINGWORTH	70%	2001	2006	27.63
MADISON	70%	2002	2007	22.28
MERIDEN —				
DIST 1	70%	2001	2006	42.20
DIST 2	70%	2001	2006	44.51
MILFORD	70%	2000	2006	34.36
NAUGATUCK	70%	2002	2007	38.8
NEW HAVEN	70%	2001	2006	44.85
NORTH BRANFORD	70%	2001	2010	22.76
NORTH HAVEN	70%	2005	2010	28.7
ORANGE	70%	2000	2006	31.9
OXFORD	70%	2000	2006	27.69
SEYMOUR	70%	2001	2010	24.163
SHELTON	70%	2001	2006	24.31
SOUTHINGTON	70%	2005	2010	21.4
STRATFORD	70%	2004	2009	28.86
WALLINGFORD	70%	2005	2010	21.25
WEST HAVEN —				
DIST 1	70%	2005	2009	35.56
ALLINGTON	70%	2005	2009	33.96
WEST SHORE	70%	2005	2009	33.85
WOODBIDGE	70%	2004	2009	28.73