

# REALTOR NEWS

Published by the Greater New Haven Association of REALTORS®, Inc.

NOVEMBER, 2010

## 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.



# REALTOR<sup>®</sup> NEWS

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

Issue No. 283

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*Paul Ott*  
*Chairman of the Board*  
*2010*

A person I once knew said, "When there is less food on the table, the table manners change"

Get any courtesy call lately? When was the last time a lawyer called to tell you when a closing will occur? When did a mortgage person call to give you an update that you requested over and over again? In a foreclosure or short sale when did you get any information at all in anything that seemed timely? Or, better yet, when did the bank make it seem like they weren't running the whole transaction?

I have noticed agents treating other agents badly, agents spending too much time complaining about each other. The point is that whether there is less food on the table or not, "WE" must not and cannot act differently. Our behavior cannot change even if everyone else's does change. Why, you may ask? Because sooner or later that bad behavior will reach our customers. Ethics and our humanity should prevent us from treating anyone differently for any reason. So, when someone says something like that to you, take a deep breath and do a reality check and remember to treat everyone with the same honor, politeness and dignity that you have always done and focus on the positive because you are the best agents in CT.

Thank you

## 2011 ASSOCIATION DUES

2011 Greater NH Association dues bills will be in the mail shortly to all members.

Your GNHAR Dues bill will consist of Greater New Haven Association of REALTORS<sup>®</sup>, Connecticut Association of REALTOR<sup>®</sup> and National Association of REALTORS<sup>®</sup> dues. Once paid you will become a member of all three Associations.

Dues will be as follows:

Designated Realtors - \$515.00/yr  
Agents - \$460.00/yr  
Supra Key (key only) - \$140.00/yr

Per the GNHAR Board of Directors the dues will be due and payable by January 3, 2011. If not received, a \$100 fine will be levied. (\*see page 3)

### BREAKDOWN:

#### AGENTS:

GNHAR dues \$180.00/yr  
CAR dues 165.00/yr  
NAR dues 115.00/yr  
Sub Total \$460.00  
Plus Supra Key (if appli) \$140.00

#### DESIGNATED REALTORS:

GNHAR dues \$180.00/yr  
CAR dues 165.00  
NAR dues 115.00  
DR Local dues 55.00  
Sub Total \$515.00/yr  
Pus Supra Key (if appli) \$140.00

Any questions, please call Edward Sposito  
(203) 234-7700 12-4:30 M-F.

**JOIN US FOR OUR  
HOLIDAY GATHERING & INSTALLATION OF  
OFFICERS & DIRECTORS**

*To be Held at:*

*New Haven Country Club, Hamden  
Thursday, December 9, 2010*

*Music & Dancing*

**FLYERS MAILED TO ALL MEMBERS**



**ATTENTION ALL MEMBERS  
IMPORTANT NOTICE!  
2011 ASSOCIATION DUES**

Effective for the 2011 Association Dues - A motion was passed at the May, 2010 Board of Directors meeting to implement the following late fee for late payment of Association Dues.

"\$100 late fee will be charged per month until dues are paid. If terminated, in order to re-apply, all past due fees including late fees must be paid in full before application for membership is approved. "



REALTOR®

The Greater New Haven Association of REALTORS®, Inc.

Phone: (203) 234-7700 Fax: 234-3980

**Officers of the Association**

Chairman of the Board.....Paul Ott  
Chairman Elect..... E. Tyler Della Valle  
First Vice-President.....Susan Izzo  
Second Vice-President.....Elizabeth Alberico  
Treasurer ..... Linda Hofbauer  
Secretary.....James Porto  
President & CEO.....Roberta N. O'Hara RCE

**Directors**

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Tom Casey  
Joel Galvin  
Kris Geenty  
John Hill  
Michael Johnson  
Patricia Reed  
Gena Ruocco-Lockery  
Louisa Zemina  
Wendy Weir

Immed. Past Chairman: Albert Scafati

*Thank You*

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

- |   |  |
|---|--|
| <b>Platinum Level Sponsor - \$2,000</b>           | <b>Silver Level Sponsor - \$500</b>                                      |
| Franklin Mortgage, LLC & Franklin Insurance Group | Bruce R. Peabody, Esquire<br>Mortgage Access Corp.,<br>Paul Constantinou |
| <b>Gold Level Sponsor - \$1,000</b>               | Law Offices of Edward C. Burt, Jr.PC<br>Campbell Mortgage, Jack Murphy   |
| Peoples United Bank,<br>Randy Thomas              |  |
| Liberty Bank, John Parillo                        |  |
| Tiger Home & Bldg Inspection                      |  |
| Connex Credit Union, Jason Dagraca                |  |
| Guarantee Rate, J Pelliccio/J Antonios            |  |
| Amer. Fin. Resources, M. Klemenz                  |  |
| Bank of Amer. Jonathan Morin                      |  |

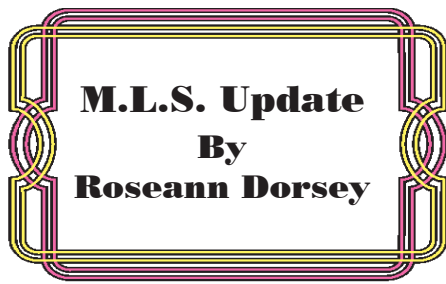
*The Connecticut Home Browser magazine*  
*Published by*  
*The Greater New Haven Association*  
*of REALTORS® Inc.*  
*Offering Low Advertising Prices for*  
*all REALTORS®*

*Next available issue will be the*  
*December 17th issue.*  
**WATCH FOR OUR DECEMBER**  
**SPECIALS!!!**

*Published bi-weekly and distributed to over 600 locations in 25 Connecticut towns:*  
*Ansonia, Bethany, Branford, Cheshire, Clinton, Derby, East Haven, Guilford,*  
*Hamden, Madison, Meriden, Milford, Naugatuck, New Haven, North Branford,*  
*North Haven, Old Saybrook, Orange, Oxford, Seymour, Southington, Wallingford,*  
*Westbrook, West Haven and Woodbridge.*  
*In addition Stop and Shop Stores and CVS Stores*

**COLOR PAGES STILL AVAILABLE FOR THE DECEMBER 17 AND DECEMBER 31ST ISSUES. CALL FOR AVAILABILITY.**  
**\$170 - \$200 PER COLOR PAGE**  
**COLOR MUST BE RESERVED - CALL NOW!**

**Joan Quinn**  
**Ct Home Browser**  
**203-234-7700**  
**email: ct-homebrowser@snet.net**



**IMPORTANT NOTICE TO ALL BROKERS AND OFFICE MANAGERS REGARDING LICENSES**

Brokers can no longer hold a license of an agent who is not a member of a Board or Association and the CTMLS.

If the company is a primary member of the New Haven Association of REALTORS®, all agent need to join our Association as well as the CTMLS. They must join BOTH.

If the Broker is holding a license and that agent is currently not active with the company, then you must notify that agent that they are no longer working for your company, return the license to them and notify the DCP (Dept. of Consumer Protection) in writing to remove that agent from your roster.

The DCP does not hold licenses; the agent holds their own license for 2 years after you notify the DCP. At the end of two years, the agent can either affiliate themselves with a company, or choose not to continue in real estate. (The agent can affiliate themselves anytime within the 2 years.)

Please call Kate or Roseann with any questions at 203-234-7700.



The Staff and Board of Directors regret to inform you of the following recent deaths. Our condolences to all the families and friends of Margaret Brooks, Broker of Audubon Associates, New Haven. Ms Brooks has been a member in good standing since 1985 and became the Broker of Audubon Associates in 2000.

Also condolences to all the families and friends of Harvey Criscuolo founder of The Home Store Real Estate.

Consolences to all the families and friends of Eve Mauriello who passed away on Saturday, November 13th. Eve was a Realtor with The Beazley Co. (now Weichert Realtors) and a member of the Association for years.

Condolences to all the families and friends of Ronald Bushman, Maier Real Estate, Meriden.

**CONGRATULATIONS TO THE FOLLOWING NEW REALTORS®**

- American First Realty LLC, Branford  
Pasquale G Izzo
- Central Ct Realtors  
Pasquale A DelBuono
- C21 Access America, Branford  
Gaylyn C Martino
- C21 Greengarden, West Haven  
Jose A Montalvo
- DeCola Realty, LLC, New Haven  
John A Prokop, Jr.
- DePodesta Real Estate, Hamden  
Kelsey L Scanlon
- Domus Realtors, North Haven  
Imran Ahmed
- Dow Realty, New Haven  
Jeffrey N Swiggett
- ERA Property World, Milford  
John Burns  
Tamara Skukrun
- Guerra Realtors, East Haven  
Laurie J Moniello
- Harriman Real Estate, Wallingford  
Ellen B Harriman
- Wm Hotchkiss Co., New Haven  
heather L Salafia
- Keller Williams Realty, Wallingford  
Kimberly Tabor
- New England Realty, Wallingford  
Christopher J DelGreco
- Prudential CT Realty, North Haven  
Irina V Ananina
- Raveis Real Estate, Cheshire  
Vinh N Bui
- Raveis Real Estate, Milford  
Howard F Haberman
- Realty World, Clayton, East Haven  
Joseph J Esposito
- Seabury Hill Realtors, New Haven  
Scott R Crowley
- Weichert Realtors Regional, Orange  
Cynthia S Fladd

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

**REALTOR APPLICATIONS:**

- Jennifer A Jacobus, Joy Real Estate, Milford.
- Karen Carabetta, NE Homes&Prop., Durham
- Thomas M Rimmer, Fischer Realtors, W.H.
- Michael A Dogali, Ditchkus RE, Milford
- Judith C Pfister, Press & Cuzzo, Hamden
- John T Maier, Maier RE, Meriden
- Jennifer Fontanella, Fontanella Prop. Mgmt.
- Brita A McGee, Colonial Prop., Orange
- Pamela M Porterfield, Planet Realty, N.H.
- David J Astorino, ReMax Professionals, Ches.
- Patricia Forte, Weichert, Orange
- Lynn M Calabrese, Hotchkiss Co., N.H.
- Michael A Portanova, Press & Cuzzo, Hmd.
- Matthew Naclerio, Weichert, Wallingford
- Donna A Kirchner, HomeRun Realty, No.H.
- Dawn Perry, Weichert, Wallingford
- Miriam H Papadopoulos, Weicher, Orange
- Gulay Ozdemir, C21 Access Amer., Bfd.

**WELCOME TO THE FOLLOWING NEW COMPANIES**

Richard E Thomas d/b/a Richard Thomas Realty LLC, 157 Tulip Dr., Meriden, CT 06450. Phone 203-639-9023, fax 203-238-2078.

Clement A Fucci d/b/a Weichert Realtors Regional Prop., 14 Trumbull St., New Haven, CT 06511. Phone 203-795-2700, fax 203-795-2701. Third office.

**OFFICES CLOSED:**

- Michael Cassello d/b/a Cassello Real Estate, 319 North Colony Rd., Wallingford.
- Joseph M Gruttadauria d/b/a Home Buyers Marketing Inc, 63 Paugassett Rd., Derby.
- Patricia Odermatt d/b/a Mission Real Estate, P O Box 841, Wallingford.

**OFFICE ADDRESS CHANGE:**

Blue Ribbon Realty, 311 Main St., West Haven, CT 06516.

**AGENT CHANGES:**

- James Cosenza now rep Keller Williams, Wld.
- Edward Sass now rep Weichert, Wallingford
- Juan Roman now rep Quinnipiac Realty, No.H.
- Margaret C Bennett now rep ReMax Prof., Chs
- Christine Cirno now rep Marty Rauch RE, Ch
- Carolyn Augur now rep Raveis, Milford
- Nan Apuzzo now rep Guerra RE, E.H.
- Alice Schwartz now rep Press&Cuzzo, Hmd
- Judy E Mison now rep Press&Cuzzo, Hmd.
- Robert Augur now rep Raveis, Milford
- Jeannies Santiago now rep Realty Assoc, Mer.
- Jane R Boyne now rep DePodesta, Hamden
- Lisa Bishop now rep CB, Orange
- Mary K Canfield now rep Calcagni, Ches.
- Chris K Canfield now rep Calcagni, Ches.
- Andrea J Ahearn now rep Weichert, Hamden
- Paul Burns now rep Gaudio, E.H.
- Melissa Kieslich now rep C21 Access Amer, Mer.
- Michelle St Peter now rep Planet Realty, NH
- Silvio Sala, Jr now rep Weichert, Wallingford

# That Empty Feeling: To Mow Or Not To Mow That Vacant House Next Door

By Teresa M. Pelham - Hartford Courant

When Hank Leftwich moved into his home in the Elmwood section of [West Hartford](#) in 2007, he quickly grew weary of walking his dog past a vacant house a few doors down with "waist-high grass."

He took matters into his own hands.

"I called the town and the health department several times, but they said there was nothing they could do," he said, noting that he had seen rats and raccoons in the yard. "So every time I mowed my yard, I would mow that yard, too. For the last couple of years, it was on my route of lawns to mow."

Yes, he did say his "route." In recent months, the house next door to his Richard Street home also became vacant, and he added that yard to his list.

"I can either spend two hours on the phone or one hour mowing lawns," he said, noting that a lawn service began maintaining the long-vacant house this August, and new neighbors recently moved in next door. "Either a landscaping company took pity on the house, or the town finally figured out whose responsibility it was."

Many homeowners whose streets are pocked with long-foreclosed or abandoned houses might take the same action as Leftwich. Although it raises issues such as liability and trespassing, such proactive measures address a tough problem. A blighted property or a house in foreclosure can affect sale prices for neighboring homes, and besides, it's an eyesore.

Exactly how much these houses affect sale prices of nearby houses is difficult to quantify.

"My job is to make a homebuyer understand that this is a temporary situation," said Ray Romero, a Realtor with William Raveis in West Hartford. "Once the property turns over, the pride of ownership will return."

So what can a seller or a concerned neighbor do if the house across the street has grass a foot high and phone books strewn across the driveway?

"You can't go onto the property and take matters into your own hands," said Evan Goldstein, a partner with Updike, Kelly and Spellacy, specializing in creditors' rights and bankruptcy issues. "The owner can bring a trespass action against you. If you're going onto somebody's

lawn uninvited, you're opening up a Pandora's box of issues. I certainly wouldn't advise any of my clients to do that."

Goldstein said that if the homeowner is still present, a neighbor can knock on the door and ask if they would like help in maintaining the property. Other options include contacting one's local or state representative for help.

"If the house is bank-owned, the bank has an obligation to take care of the house," he said.

"The worst situation is if the owner has walked away, but title hasn't vested in the name of the bank. That's the time period that's the most difficult and uncertain."

Some situations are easier for neighbors to manage.

In a prominent spot within a new Farmington development of well-kept lawns and homes under construction, a house sits vacant with a "For Sale" sign out front.

Owned by a relocated active-duty member of the armed forces, the house is now in a "short sale" situation, which many buyers avoid because of a potentially lengthy sale process. The house has remained empty for over a year, but neighbors are taking care of the property. Although a full-fledged homeowners association will not be formed until more of the 158 homes in the neighborhood are completed, homeowners — working in tandem with the builder — are seeing to it that the lawn is cut and the property is maintained, with the help of a \$140-per-month maintenance fee all homeowners pay.

"We're trying to keep the neighborhood looking good," said [Kevin McCarthy](#), a schoolteacher and homeowner helping to oversee landscaping issues and upkeep in the neighborhood. "It helps maintain everyone's property values."

In fact, sales of new homes in the Snowberry Cobble neighborhood have stayed strong.

"That house hasn't affected us at all," said Nicholas Murano, sales manager for Bristol-based Stephen Realty, which has already built 43 houses in the planned development. "We just sold four new houses, all in the mid-fours. If anything, the traffic from that house has helped, because people come to see the house and see that we have this sales office and come in and buy a house."

At the other end of the spectrum, said Rob

Giuffria, a broker with Prudential Premier Homes in [Farmington](#), is a property such as 2 Woodside Circle in Hartford's West End. The grand 7,000-square-foot brick mansion is owned by [Bank of America](#), and its landscaping has not been maintained.

Giuffria points to 13 properties in the West End neighborhood listed above \$300,000 that have been removed from the market or have had contracts expire since January 2009.

"What is the effect of this house being in disrepair?" he said. "It significantly and negatively impacts a West End homeowner's ability to sell."

Economist and West Hartford Town Manager Ronald Van Winkle believes that while having a home in foreclosure affects the ability of others in the neighborhood to sell a house, foreclosures haven't yet had an impact on pricing, at least in this area.

"It's important, but it's not driving the market like it is in [Florida](#) and in the Southwest," he said. "In a community with a lot of foreclosures, the foreclosures tend to set the price. In Connecticut, it's having an impact, but not a large enough impact to see prices going down. Prices are down because demand is down."

The town regularly gets requests to intervene when a property is being neglected, Van Winkle said, with 30 neglected properties now on its radar.

"But we can't go onto a private property and mow the lawn," he said. "We can issue a ticket for \$67 for each day that a lawn is left to grow longer than 6 inches high."

Van Winkle said that although some homeowners do "leave the front door open and walk away," most people in West Hartford — even if in foreclosure — do take care of their homes.

"They don't let their houses deteriorate just because they're mad at their bank," he said. "Their neighbors are their friends."

Leftwich, on Richard Street, said he was not worried about getting into trouble for trespassing.

"I figured at least then I'd have somebody to ask to pay for my gas," he said.

## Short Sale Disclosure Ruling Raises Other Questions

by Bob Hunt  
copyright Realty Times

Suppose you had a listing and that, because of some fact about either the seller(s) or the property, you believed that any transaction would stand a greater than normal chance of failing to close. (Yes, I've had one of those too.) Would you have a duty to disclose those circumstances to a prospective buyer even before they entered into contract? Apparently, "yes", if you do business in California's 4th Appellate District.

&&&

A very recent appellate decision (Holmes v. Summer) raises troublesome questions for real estate agents and brokers. Even if one agrees with the outcome in this particular case, the principles and reasons invoked could lead to problematic results in future situations. Phil and Jenille Holmes (Buyers) entered into a contract to purchase a property listed by Seiglinde Summer and Beneficial Services, Inc. (Brokers). The buyers saw the listing on the MLS website where it was listed for sale at \$749,000 - \$799,000. A purchase price of \$749,000 was agreed upon. According to the court records, "Unbeknownst to the buyers, the property was subject to a first trust deed in the amount of \$695,000, a second deed of trust in the amount of \$196,000, and a third deed of trust in the amount of \$250,000, for a total debt of \$1,141,000, and the lenders had not agreed to accept less than the amounts due under the loans in order to release their deeds of trust. According to the buyers, after they signed the deal with the seller, they sold their existing home in order to enable them to complete the purchase of the seller's property. Only then did they learn that the seller could not convey clear title because the property was overencumbered." The buyers, of course, filed a law suit. However, they filed it against the brokers rather than against the seller. The brokers then filed a demurrer, essentially a motion to dismiss the suit even if the

factual allegations of the buyers were true. "They argued that the lawsuit was a disguised effort to require the brokers to guarantee the seller's performance. They also asserted that if the seller decided to sell the property at a loss, such that it would have to come up with cash to close the transaction, but then changed its mind, that was a business decision for which the broker could not be held liable."

The court agreed with the broker's demurrer, so the sellers filed an amended complaint. At the second hearing the trial court expressed the same sentiment as at the first. "I think you've got a great lawsuit against the seller of the property, but the seller of the property is not a named defendant in this case. I'm guessing that the seller, because the seller is upside down in this, is basically judgment proof. And so you're searching around for a deep pocket. The deep pocket is the brokerage. But the brokerage appears... under the circumstances to have done nothing that breached any duty to your client, certainly did not engage in the fraud that you allege. Basically, I think the ruling in sum is that you picked the wrong target here." It then upheld the demurrer to the amended complaint.

But the appellate court disagreed with the trial court. It reversed the trial court decision, holding that the brokers did, indeed, have a duty of disclosure to the buyers.

The discussion in the appellate decision is, to say the least, wide-ranging. A multitude of issues is discussed and numerous opinions and interpretations are rendered. Many of them have the characteristics of being both questionable and of having the potential for troublesome applications in future situations.

The court wrote, "...the brokers contend that to impose a duty upon them in this instance would be to fashion a rule that brokers are required to divine when sellers may breach their agreements and to disclose their forecast to the buyer." "Not at all," the court said. "Rather, the rule we articulate in this case is simply that when a real estate agent or broker

is aware that the amount of existing monetary liens and encumbrances exceeds the sales price of a residential property, so as to require either the cooperation of the lender in a short sale or the ability of the seller to put a substantial amount of cash into the escrow ... the agent or broker has a duty to disclose this state of affairs to the buyer..."

Now, I can imagine a number of people nodding their heads in agreement. Certainly, it is commonplace – though not universal – to disclose that a property will be a short sale. (That is more for the purpose of warning people that they are in for a long and frustrating experience than it is to inform them of the likelihood of failure.) But consider this: suppose that the agent has reason to believe that the seller is going to bring in the cash to close. Then would it be necessary to disclose that the property is currently upside down?

The appellate court opinion has nothing to say on the matter of whether the seller had the ability and the intention to make up the difference. We do know this: the first offer (for \$700,000) had a sixty day escrow, and the seller's counter offer shortened it to thirty days. That would at least suggest that the seller was not intending to wait for the lenders to give short sale approval.

If the court had said that the brokers had a duty to disclose if they had good reason to believe that the seller couldn't or wouldn't cure the shortfall, that might be reasonable. But, in the absence of such knowledge, the broker is, indeed, being asked "to divine" that the seller is likely to breach the agreement.

Anyone who has been in the business for a while has had the experience of having a seller and/or a buyer breach an agreement. Usually this is a surprise, and a disappointing one at that. If an agent had a reason to think it likely that a breach would happen, maybe the agent would have a duty to disclose that to the other party. But, if the agent thought it were likely, the agent probably wouldn't be in the transaction anyway.

*Published: November 9, 2010*

	TOTAL SALES \$ VALUE		TOTAL SALES #		NEW LISTINGS			DEPOSITS			ACTIVE			
	2009	2010	2008	2009	2010	2008	2009	2010	2008	2009	2010	2008	2009	2010
2008														
59,522,323	44,937,542	51,114,199	229	201	209	1,075	763	738	314	225	319	3,961	3,121	2,713
-49%	-25%	14%	-43%	-12%	4%	-18%	-29%	-3%	-35%	-28%	42%	11%	-21%	-13%
58,219,167	40,084,535	50,205,126	226	181	218	954	744	758	402	325	333	3,543	3,236	2,915
-34%	-31%	25%	-26%	-20%	20%	3%	-22%	2%	-22%	-19%	2%	5%	-9%	-10%
86,265,060	61,776,287	70,915,734	315	265	301	1,029	946	1,094	451	418	485	3,600	3,344	3,488
-28%	-28%	15%	-26%	-16%	14%	0%	-8%	16%	-16%	-7%	16%	1%	-7%	4%
76,103,112	73,573,313	85,120,700	280	309	361	1,055	633	1,035	514	474	570	3,846	3,437	3,699
-38%	-3%	16%	-28%	10%	17%	-14%	-40%	64%	-11%	-8%	20%	4%	-11%	8%
119,204,567	68,739,624	87,409,469	433	319	375	1,135	920	772	460	541	323	3,884	3,549	3,740
-20%	-42%	27%	-15%	-26%	18%	-10%	-19%	-16%	-22%	18%	-40%	2%	-9%	5%
129,823,548	111,857,429	140,293,336	424	442	514	956	864	913	436	535	361	3,911	3,512	3,761
-29%	-14%	25%	-27%	4%	16%	-18%	-10%	6%	-18%	23%	-33%	1%	-10%	7%
116,917,724	121,837,875	72,913,536	382	480	293	989	792	847	426	442	356	3,928	3,605	3,866
-30%	4%	-40%	-31%	26%	-39%	-18%	-20%	7%	-24%	4%	-19%	-2%	-8%	7%
136,020,434	111,734,016	76,332,739	532	438	292	860	769	760	385	467	352	3,858	3,445	3,873
-24%	-18%	-32%	-8%	-18%	-33%	-12%	-11%	-1%	-4%	21%	-25%	-1%	-11%	12%
95,870,312	81,799,857	67,972,598	350	335	286	937	798	783	377	459	295	3,905	3,306	3,866
-9%	-15%	-17%	-5%	-4%	-15%	-15%	-15%	-2%	9%	22%	-36%	-2%	-15%	17%
92,954,574	99,787,763	71,977,515	360	403	277	734	706	686	324	479	316	3,732	3,147	3,644
-11%	7%	-28%	-4%	12%	-31%	-24%	-4%	-3%	-17%	48%	-34%	-1%	-16%	16%
73,567,787	101,736,791		224	415		640	549		294	284		3,565	2,965	
-14%	38%	-100%	-22%	85%	-100%	-14%	-14%	-100%	-5%	-3%	-100%	-4%	-17%	-100%
82,601,205	82,118,019		309	328		486	414		218	236		3,101	2,642	
-5%	-1%	-100%	-2%	6%	-100%	3%	-15%	-100%	11%	8%	-100%	-1%	-15%	-100%
1,044,468,608	917,865,032	774,254,952	3,749	3,851	2,825	10,850	8,898	8,386	4,601	4,885	3,710	41,102	36,162	31,921
-31.0%	-12.1%	-15.6%	-26.0%	2.7%	-26.6%	-12.4%	-18.0%	-5.8%	-38.2%	6.2%	-24.1%	-7.4%	-12.0%	-11.7%



**NEW HAVEN REAL ESTATE SCHOOL**

A Division of the Greater New Haven Association of Realtors (GNHAR)

127 Washington Ave. West LL  
 North Haven, CT 06473  
 Telephone 203-234-3938 Fax 203-234-3980  
 reschool@snet.net  
 www.greaternhrealtors.com

**SATURDAYS/REAL ESTATE PRINCIPLES AND PRACTICE**

*This course meets the minimum pre-licensing education requirement as set forth by the CT DCP and the Real Estate Commission.  
 A final exam grade of 70% is required.*

**TOPICS INCLUDE:** Concepts of Home Ownership, Contracts; Property Valuation, Governmental Powers, License Laws, Taxes & Liens, Mathematics of Real Estate, Financing, & Fair Housing

<b>DATE(S):</b>	January 29 <sup>th</sup> – April 16 <sup>th</sup> , 2011 (6 hours per week / total class time = 69 hours)
<b>TIME:</b>	9:00a.m. - Noon (Lunch) 1:00 – 4:00 p.m. Saturdays 9a.m. – 4 p.m.
<b>INSTRUCTOR(S):</b>	Barbara Skopp & Gillian Goldrich
<b>FEE:</b>	\$400.00 tuition 95.00/books \$ 495.00 Total tuition and textbooks • Modern Real Estate Principles & Practices • CT Real Estate Practice & Law • Guide to Passing the PSI Real Estate Exam
<b>LOCATION:</b>	127 Washington Avenue, North Haven, CT Rear Lower Level

**REGISTRATION FOR ALL COURSES REQUIRES PAYMENT IN FULL IN ADVANCE.**

Registration Deadline: NOON Friday, January 21, 2011

Post deadline registration will be for CASH or CREDIT CARDS ONLY.

An additional administrative processing fee of \$25.00 will be added to ALL late registrations.  
 NO WALK INS. NO EXCEPTIONS.

PLEASE PRINT and COMPLETE ALL OF THE LINE ITEMS BELOW:

**MAIL REGISTRATION:**

Mail this completed form along with either your:

- CHECK payable to: THE NEW HAVEN REAL ESTATE SCHOOL or,
- CREDIT CARD - Provide VISA or Master Card Information and Expiration date:
- CREDIT CARD REGISTRATIONS ACCEPTED by PHONE (203) 234-3938 or FAX to (203) 234-3980

Please enroll me in the following Course:

Real Estate Principles & Practice

9- 4 Starts Saturday, 01/29/2011 – FINAL EXAM Saturday, April 16<sup>th</sup>, 2011

PAYMENT TOTAL \$ \_\_\_\_\_

MEMBER GNHAR: YES \_\_\_ NO \_\_\_

Name	Daytime Phone	
Address	Home Phone	
City, State Zip	Cell Phone	
E-mail address	RES or REB License #	
CASH		
CHECK #	<i>There is a \$25.00 service charge for returned checks on declined credit cards.</i>	
CREDIT CARD	Master Card Account #	Visa Account #
	Master Card expiration date:	Visa expiration date:

*If payment is made by Credit Card, address should be billing address of card.*

SIGNATURE	DATE
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New Haven Real Estate School reserves the right to cancel classes due to insufficient enrollment. Your check and/or credit card will not be processed until the class minimum enrollment is met. Please read the School Policies posted on our website before enrolling for this class. All books ordered for enrollees are FINAL SALES.