

THE BEACON



February 2010
Official Newsletter of the
Jupiter-Tequesta-Hobe-Sound Assn. of REALTORS® , Inc.

Visit our Website: <http://www.jupiterarea.com>
e-mail: realtors@jupiterarea.com

PRESIDENT'S MESSAGE

Your Board of Directors has been working hard to provide education, services & benefits to all of our members. The goals set forth by your board for 2010 are: Education, Connecting with our Members, Realtor Image/Outreach and Motivating our Members to get involved in Public Policy Issues.

Education empowers our members. It is a widely known fact that Realtors who learn more, EARN MORE. Did you know that just one designation can double the earnings of a Realtor?

Products, services & benefits provided by the Florida Realtors connects Realtors to tools that make their day to day business successful. Log on to: www.floridarealtors.org and check out the "legal hotline," "tech helpline," "legislative tracker," & "spokesperson training class," sign up for the weekly updates via email, read the monthly Florida Realtor Magazine, check out Smart Tools, and so much more. It is all just a click away.

Realtor Image and Outreach is raising the visibility of our Realtors as well as promoting the new "Florida Realtor" brand, Be on the lookout for a Statewide Real Estate Open House on April 10th and 11th. Plan to open all properties on both Saturday & Sunday. You will see more information from Florida Realtors in your weekly updates, the monthly magazine, local radio spots and from JTHS. Mark your calendar now.

Motivating our members to participate in Public Policy is positive for our profession. If we don't support our profession, our profession cannot support us. Realtors appreciate the difficulties that face our state leaders; but in the end, we all

want the same thing—a better Florida for families and business.

24 members of the Jupiter-Tequesta-Hobe Sound Association of Realtors (JTHS) participated in meetings, classes, forums, state candidate screening and legislative briefings during the mid-winter meetings in Orlando from January 20-24th. These members gave of their time and energy to represent your association at the state level. We are proud to have our own Pat Fitzgerald, CRB, CRS, GRI leading the Florida Realtors as President in 2011. When you see Pat, thank her for the endless hours she gives to our profession. Thank you to everyone who gave of their time for the betterment of all members of JTHS.

Take time to attend the general membership meetings, monthly networking's, weekly marketing sessions, weekly educational programs. Join a committee of interest and just have FUN!

I encourage all members to attend the first general membership breakfast of the year, February 17, 2010 beginning at 8:30 am. Gary Nikolits, CFA & Dorothy Jacks from the Palm Beach County Property Appraisers office will be our featured speakers at Jonathan's Landing Golf Club. Email Debbie at dnaylon@jupiterarea.com or call the association office: 561-746-2707 ext. 103 to for cost information and to RSVP.

This is your association so get involved. The Board of Directors wishes to thank all the chairs, vice-chairs and committee members who are committed to our association. We can't do it without YOU.

Phyllis Choy
President

ADVERTISERS IN THIS ISSUE

All Florida Land Title Company & Jeff Raynor, Esquire

Clarion Title Company

Jim Cioffi, Attorney at Law

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The Calendar and Flyers for November events follow the Newsletter

**Jupiter-Tequesta-Hobe Sound
Association of REALTORS®, Inc**
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Jupiter, FL 33458
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E-mail: realtors@jupiterarea.com
Website: <http://www.jupiterarea.com>

2010 Board of Directors

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Phyllis Choy

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Mark Eble

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Sue Peppler

Kim Price

Bobby Tobin, CRS, GRI, TRC

Affiliate Director:

Liz Woody

Vision Statement

The Jupiter-Tequesta-Hobe Sound Association of Realtors' vision is to maximize our members' potential to meet the needs of customers, clients and prospects of real estate.

Mission Statement

The JTHS Association of REALTORS® strives to provide its members with personalized programs and services to enhance their skills, enable them to operate their businesses ethically and more profitably, offer risk management education, and preserve personal property rights.

The Beacon is published monthly by the JTHS association of REALTORS®, a professional trade association serving over 1800 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

ANNOUNCE-

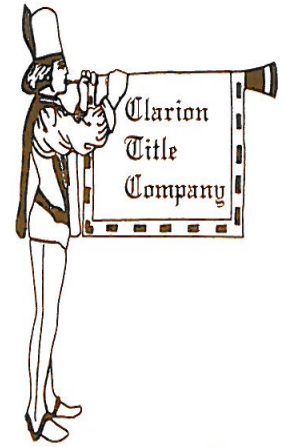
If you have any news that you would like to share with fellow members please call Carol at 746-2707 ext. 104, or e-mail to:

clabuhn@jupiterarea.com.

Please keep the family of former Realtor member, Curtis Grothmann in your thoughts in prayers as they mourn his passing on January 12, 2010.

Congratulations to Pat Smith who received her Certified Residential Specialist (CRS) certificate.

Are you thriving and surviving in this market? Please let the association know of your accomplishments so that we can get the good news out to your peers.



James A. Cioffi

250 Tequesta Dr., #200
Tequesta, FL 33469

561 747 6000, ext. 313
561 575 9167 FAX

Amendment 4 could cost 267,247 Florida Jobs

TALLAHASSEE, Fla.—Jan. 27, 2010—Florida business, civic and labor leaders gathered in Tallahassee on Tuesday to hear the report of a Florida economist showing that Amendment 4—a proposed change to the state constitution would lead to job losses and higher costs for Floridians.

“Nothing could weaken Florida’s economy and hurt Floridians more than Amendment 4” says Florida Realtors President Wendell Davis, a broker and regional vice president with Watson Realty Corp. in Jacksonville. “It will trap Florida’s communities in gridlock, shackle development and block the economic recovery. As an organization that fights for the state’s homeowners, Florida Realtors will work tirelessly to educate taxpayers about the danger of Amendment 4”.

**To view this article in its entirety please access:
www.floridarealtors.org.**



**JECK, HARRIS,
RAYNOR & JONES, P.A.**
Attorneys and Counselors at Law

JEFFREY S. RAYNOR

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COMMITTEE REPORTS

EDUCATION:

It's here! The Frame Your Career for Success Series. Beginning Wednesday, February 3rd from 2—5pm and running for eight consecutive weeks, except March 17th. For more information or to RSVP for this exciting series please contact Debbie at: 561-746-2707 ext. 103 or dnaylon@jupiterarea.com. If you would like to join this committee visit their next meeting on February 8th at noon. Call or E-mail Debbie for more info.

FISHING:

The fishing committee is making an appeal for committee members. Please visit their next meeting on February 18, at 9:30am. This year the fishing tournament will be held on June 5th and 6th. The Mandatory Captain's meeting will be held at the Association office on Friday June 4th at 6:00pm. Please call the association at 561-746-2707 ext. 103 for more information.

ATTORNEY/REALTOR:

The first seminar of 2010 will be on Thursday, February 18 2010 from 5:00pm until 7:00pm. Join Speakers Trent Steele and Stuart Klein as they address Protecting Your Assets and Foreclosure Defense/Bankruptcy Protection. RSVP to Debbie at dnaylon@jupiterarea.com or 561-746-2707 ext. 103. For more information on this committee visit their next meeting on March 3rd at noon.

GLOBAL BUSINESS:

Join the committee on Tuesday, February 23, 2010 from noon until 2:00pm for an International Forum. Guest Speakers will be Hector Rivera-International Esq./Caribbean, Jeffery Devore-Immigration Attorney, Adam Gumson-Estate Attorney and Ken Choy an International Lender. RSVP to Debbie at dnaylon@jupiterarea.com or 561-746-2707 ext. 103. The next committee meeting will be on Tuesday, March 2nd at noon.

REALTOR OUTREACH:

This committee is off to a great start and would like to invite members to join them in the great work they are doing in the community. Their next meeting will be on February 9th at noon. Please contact Debbie at: 561-746-2707 ext. 103, or: dnaylon@jupiterarea.com for more information.

SOCIAL:

The Social Committee works hard all year scouting out local venues for our popular after-hours networking socials. The committee invites all members to join them at Mad Hatters Pub & Restaurant (formerly McCarthy's) located at 187 Tequesta Drive on Thursday, February 25 from 5/7pm. The committee needs member support and invites all interested members to join them at their next meeting on February 25th at 9:45. E-mail: dnaylon@jupiterarea.com or call Debbie at: 561-746-2707 ext. 103 for more information.

PROGRAM:

The program committee is pleased to announce that Gary Nikolits, CFA and Dorothy Jacks from the Palm Beach County

Appraisers Office.will be our keynote speakers at the first General Membership Meeting for 2010. Call Debbie at: 561-746-2707 ext. 103 or email dnaylon@jupiterarea.com to RSVP for 8:30am February 17, 2010 at Jonathan's Landing Golf Club. The cost to attend is \$10 for members and \$20 for guests. **Please note that all General Membership meetings will begin at 8:30 am in 2010.**

LEADERSHIP DEVELOPMENT

"Pennies do not come from heaven-they have to be earned here on earth."~

Margaret Thatcher, Prime Minister of the U.K. 1979/1990

The 2009/2010 Leadership Development Speaker Series will begin on February 5th at 9:30 am at the association office. The speakers will be Nancy Cardone a Candidate for Florida House of Representatives District 83 and Pat Watkins Mayor of Tequesta. These graduates of Leadership Development will address the topic of **"Leadership"**. Please contact Michel Underwood at 516-339-0872 or Clare Kirchman at 561-602-0137 for more information.

IMPORTANT DATES FOR 2010

General Membership Dates: February 17, April 21, June 16, November 17th all meetings will begin at 8:30am. **The Annual Membership Meeting** will be on: September 15 and will begin at 8:30am. **The Holiday Breakfast** will be on December 15 beginning at 8:30am.

WEBSITE INFORMATION

Please refer to www.jupiterarea.com for information on upcoming events as well as important information from Florida Realtors and The National Association of Realtors as it becomes available. Please take a moment to view your information on the association website. If there are any corrections that need to be made please contact Carol at 561-746-2707 ext. 104 or clabuhn@jupiterarea.com.

JAMES A. CIOFFI
Attorney At Law

561 747-6000
561 575-9167 (FAX)
james@jcclaw.com

250 TEQUESTA DR., STE. 200
P.O. BOX 3010
TEQUESTA, FL 33469

MEMBERSHIP REPORT

New Members :

Robin Antonelli	Keller Williams Realty/Jupiter
Eugene Botel	Presto Properties, LC
Suzanne Camara	Crane Reed Properties, LLC
Patti Cassidy	Prudential FL Realty/Jupiter
Mario Cossetti	Platinum Properties E, Inc
Jan Dephouse	Bluffs Real Estate & Investments
Sharon Eaton	Mirsky Realty Group Inc
Elizabeth Ermel	Keller Williams Realty/PB
Anne Foster	Cobblestone Realty, LLC
D'Nette Allen	Cobble Stone Realty, LLC
Sarah Hoffstadter	Platinum Properties RE, Inc
Kay Jenkins	Savery Realty Group LLC
Stefan Levine	Premier Properties of South FL.
Mary Lewis	Illustrated Properties/Jupiter
Lori McAlear	Wunderlich Realty
Stacy Mechlin	Keller Williams Realty/PB
Monika Phillips	Golden Bear Realty
Michael Ponte	Jupiter By The Sea Realty Inc
Maria Rosado	Crane Reed Properties, LLC
Pete Rosen	Keller Williams Realty/Jupiter
Keri Sweetland	Florida Coastal Realty
Janneke VanHelden	Keller Williams Realty/Jupiter

Reinstated Members:

Lydia Tyson Keller Williams Realty/PB

Transfers from other Associations:

D'Nette Allen	Cobblestone Realty, LLC
Lori Kuzma	Boca Executive Realty, LLC
Anthony Orrico	VIP Properties of Distinction
Eleni Pietchell	Community Real Estate Services
Wendy Rosin	Seacrest Florida Properties, LL
Barbara Toffoli	Treasure Coast Real Estate Inc
Debra Waterfall Dunn	Illustrated Properties/PGA
Mary Louise Weiss	Keller Williams Realty/PB

New Office Openings:

Palm Beach County Properties
12300 Alt A1A, Suite 209A
Palm Beach Gardens, FL 33410
561-254-7700 FAX: 561-254-7700

Duane Heiser

Distinct Estates, LLC
351 US Hwy 1, #105
Jupiter, FL 33477
561-427-7262 FAX: 561-277-9987

Bates Stoddard

Everest Realty
399 SW Palm Coast Pkwy., #3
Palm Coast, FL 32137
386-246-2085 FAX: 386-986-4665

Alisa Shuster

New Affiliates:

Access Lending Inc
1001 North US Hwy 1, Suite 402
Jupiter, FL 33477
561-746-1484 FAX: 561-746-7383

Carlos Eliseo & Tony Zambos

Officer Transfers:

Jennifer Alonge	Illustrated Properties/Royal Palm Beach
Paul Amrod	Boca Executive Realty, LLC
Frances Buckley	Boca Executive Realty, LLC
Alison Carlson	Illustrated Properties/Jupiter
Tien Chu	Everest Realty
Jonna Convery	Boca Executive Realty, LLC
Nicholas D'Alessio	Platinum Properties RE, Inc
SuEllen Davidson	Illustrated Properties/PGA
Dennis Delois	Keller Williams/Jupiter
Andrea Duke	Boca Executive Realty, LLC
Annette duPlessis	Boca Executive Realty, LLC
Marie Eisenhauer	Realty Associates
Pamela Garrity	Platinum Properties RE, Inc
Royce Hood	Keller Williams/Jupiter
John Jorritsma	Prudential Florida Realty
Patricia Kennedy	Keyes Company
JoAnne McCormack	Virtual Global Realty, LLC
Linda McGough	My Florida Realty, LLC
Celeste Mohrhoff	Virtual Global Realty, LLC
Abigail Orris	Boca Executive Realty, LLC
Kim Price	Golden Bear Realty
Maxine Samedy	R & R Realty, Inc
Marc Schafler	Remax/Island Properties
Pat Secontine	Hugh Realty Group, Inc
Valerie Teufel	Keyes Company
Betsy Textor	JT Brokers Group
Pieter Umberger	My Florida Realty, LLC
Karen Walsh	Waterfront Properties

For Your Information

The association has been invited to staff a booth at the popular Jupiter Jubilee. The Jupiter Jubilee is a free event that features live music and performances, a kids fun area and arts and crafts as well as local cuisine, an art show, police demonstrations a civic activities fair, and the Town Hall showcase. Please mark your calendar for February 6, 2010 and make your way over to the Jupiter Community Center at 200 Military Trail in Jupiter. Support fellow members of JTHS who will be greeting Jubilee visitors with information on the Working with a Realtor campaign.

Floridarealtors.org to sunset Tax Rolls Data

Effective January 28, 2010, Florida Realtors® will no longer offer the Tax Rolls Data tool as an included member benefit. The change impacts the tax roll search on floridarealtors.org and MLSAdvantage.

The Leadership Team reached this decision based on the cost of the service coupled with relatively low use by members. However, technology has advanced and most county property appraisers now offer free and easy access to the same data. For more information, visit your local property appraiser's website. A comprehensive list of county property appraisers and their respective websites is maintained by the Florida Department of Revenue at: <http://dor.myflorida.com/dor/property/appraisers.html>



Trudi Wheeler Onus-Palm Beach Financial Network, Inc

With 25 plus years in the mortgage industry, Trudi's main focus are her clients and her clients personal needs. Hands on involvement with each of her files on a day to day basis makes the mortgage experience for clients and realtors a positive one.

Covering the Palm Beaches to the Treasure Coast and beyond, Trudi will find the loan that is right for you or your clients! Her experience and knowledge in the mortgage field covers: Jumbo Mortgages, Conventional, FHA/VA, Rural Housing, foreign borrowers and more. No matter if your clients are 1st time Homebuyers, Move Up home buyers or Retirees with equity available for a reverse mortgage, Trudi is the person to call!

Trudi has been a member of JTHS since 1993. Before becoming a mortgage broker in 1998, she worked as a loan originator with Barnett Bank and 1st Federal of the Palm Beaches. Prior to 1990, she was branch manager and loan originator for Royal Palm Savings and 1st Federal of the Florida Keys. She has twice been named Affiliate of the Year! She has chaired the Social Committee numerous times and has been active on various committees thru out the years.

Trudi's pride and joy are her grandson age 5 and granddaughter age 4. Her other passions are reading and boating with her husband. She is actively involved with Natives Helping Natives, a non-profit organization in Hobe Sound that helps Hobe Sound residents with various needs and the Hobe Sound Chamber of Commerce.

If you are looking for a professional mortgage loan originator that knows the business and has a reputation of excellence then Trudi is the person to call. She is always just a phone call away and you will never wonder about when will she return you call. Her priority is promptness with return calls or emails. Trudi can be reached at 561-329-5070 (mobile) or 772-546-6677.

TRUDI IS NEVER TOO BUSY FOR YOUR REFERRALS!



From the Desk Of: Stuart B. Klein, P.A.

Losing Homestead Rights by Renting

During these difficult times, many homeowners have had to rent their homesteads in order to survive, even though they may risk losing the benefits of homestead status. Owners may take this approach in order to cope with their financial difficulties and NOT with the intent to abandon their homestead. Essentially, the continued uninterrupted occupancy of the owner is not mandatory to maintain homestead status. F.S. Section 196.061 provides that to abandon homestead there must be a "rental" (in contrast to a "license") of the "entire" dwelling and then essentially it becomes a question of intent. Maintaining rights to store clothes in a small closet may not be sufficient to maintain homestead status, but maintaining access rights to larger and more integrated areas might. If an owner of homestead property qualified for homestead on the first day of the year and then the owner rents the home on the second day, homestead would NOT be lost for that year because it qualified on that critical first day of the year. This approach cannot be utilized two years in a row. The lose of homestead issue may be occurring more frequently in the future because property tax appraisers are seeing diminished revenues. This is a situation in which I strongly recommend the homeowner consult with a real estate attorney, as there are cases and statutory law that may provide "some" guidance. For additional information, see the 2010 issue of the Florida Bar Journal, "The Loss of Homestead Through Rental" by Mark A. Rothenberg and Kara L. Cannizzaro and/or call us. You may contact Stuart Klein at: Stuart Klein, Attorneys at Law 2801 PGA Boulevard, Suite 110 Palm Beach Gardens, Florida 33410

Telephone: (561) 478-1566 FAX: 561-478-9931

New RESPA Regulations

The new RESPA regulations were published November 17, 2008 and have been scheduled to take full effect on January 1, 2010. HUD requires that loan originators provide borrowers with the new standard Good Faith Estimate and closing agents provide borrowers with the new HUD-1 settlement statement.



Jeffrey S. Raynor, President

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Juno Beach, FL 33408-1121
Fax 561.775.0270

561.775.7536
Toll Free 800.479.0867
Email Jraynor@allfloridalandtitle.com



February 2010

Sun

Mon

Tue

Wed

Thu

Fri

Sat

	1	2 12:00/1:00 Global Business Cmte (formally International	3 12:00/1:00 Realtor Attorney Cmte. Meeting 2:00/5:00 Twist on Basics	4 8:30/9:30 Networking/ Marketing 9:30/10:30 Affiliate Realtor Cmte. Meeting	5 9:30 Leadership Development	6 11-5 Jupiter Jubilee
7	8 12:00/1:00 Education	9 12:00/1:00 Realtor Outreach Cmte Meeting	10 8:45 Board of Directors 2:00/5:00 Twist on Basics	11 8:30/9:30 Networking/ Marketing	12 9:00/10:30 Auto E-Mail/ Prospecting 11:00/12:30 MLX-CMA 1:00/5:00 Candidate Screening	13
14	15 9:00/1:00 Candidate Screening 2:00 Public Policy Cmte Meeting	16	17 8:30 General Membership Breakfast Jonathan's Landing	18 8:30/9:30 Networking/ Marketing 9:30/10:30 Fishing Cmte Meeting 5:00/7:00 "Under Attack - Protect Your Assets"	19 9:00/10:30 Wyldfyre CMA/ Flyer	20
21	22 1:00/4:00 Grievance and Professional Standards Training	23 12:00/2:00 International Attorney Forum	24 2:00/5:00 Twist on Basics	25 8:30/9:30 Networking/ Marketing 9:30 /10:30 Social Committee 4:00/5:00 Fishing Cmte 5:00/7:00 After Hours Networking @ Mad Hatters	26 8:30/4:30 Short Sale Fore- closure Resource Certification (Part I) CRS 111 in Martin Co.	27
28						



**Realtor Association of Martin County
Realtors Association of St. Lucie County
Jupiter-Tequesta-Hobe Sound Association of Realtors**



Designed for real estate professionals at all experience levels, the [National Association of REALTORS® \(NAR\)](#) Short Sales and Foreclosure Resource certification, or SFR for short, gives you a road map for understanding how to:

- Direct distressed sellers to finance, tax, and legal professionals
- Qualify sellers for short sales
- Develop a short-sale package
- Negotiate with lenders
- Tap into buyer demand
- Safeguard your commission
- Limit risk
- Protect buyers

As many agents can attest, your ability to close short sales and foreclosures depends in part on your confidence in seeing these transactions through. Begin [building your confidence](#) today with SFR!

Be the first to become certified by NAR

1. Complete the CRS 111: Short Sales and Foreclosures: Protecting Your Clients' Interests
2. Complete three 1-hour Webinars available free of charge from NAR
3. Submit SFR Certification application (\$175 application fee waived through 3/31/10)

For more information: <http://www.realtorsfr.org>

FEBRUARY 26, 2010 - 8:30 AM to 4:30 PM

**REALTOR ASSOCIATION OF MARTIN COUNTY AUDITORIUM
43 SW MONTEREY ROAD. STUART. FL 34994**

\$159.00 - Early Registration by January 31

\$169 - after January 31

\$149.00 - CRS Members Only

Earn 8 CEUs

For more information and to register, call 772-283-1748 or fax registration form to 288-0215

Hurry - SPACE IS LIMITED

Registration Information

Name: _____ License # (BK) (SL) _____

Address : _____ City _____ State _____ Zip _____

Credit Card: () Visa () M/C () **\$159 by 1/31** () **\$169 after 1/31** () **\$149 CRS member**

Card#: _____ Expiration Date: _____ / _____

E-MAIL: _____ Telephone: _____

Signature: _____ NRDS#: _____

JUPITER-TEQUESTA-HOBE SOUND ASSOCIATION OF REALTORS®

ADVICE FROM THE EXPERTS:

International Forum

TUESDAY, FEBRUARY 23, 2010
12:00 P.M. – 2:00 P.M.
ASSOCIATION OFFICE



Guest Speakers – Hector Rivera – International Esq. /Caribbean
Jeffrey Devore – Immigration Attorney
Adam Gumson - Estate Attorney
Ken Choy – International Lending

Presented at no charge to our member however please

RSVP to Debbie at dnaylon@jupiterarea.com or
Complete and fax form below to: JTHS Assn. of REALTORS®
FAX: 561- 575-9766 or Phone: 561- 746-2707

____ Yes, Please reserve a seat for me for the International Forum on Feb.23th

Print Name: _____ Office: _____

Date: _____

Education

Frame Your Career for Success

ALL COURSES WILL BE HELD 2PM-5PM AT
THE JTHS AUDITORIUM.

- Feb. 3rd – “Do You Manage Your Time Or Does Your Time Manage You?” John Uhle
- Feb. 10th – “Planning Your Work and Working Your Plan”
John Kern
- Feb. 17th – “A Panel Discussion of Q&A with some of the top pros at JTHS”. Michele Kukla, Pam Hutchinson,
Judy Sexton & Dolores Newman
- Feb. 24th – “Is Your Listing Presentation Getting You Paid”?
Jim Accursio
- Mar. 3rd – “What You Don’t Know About Auctions May Be Costing You \$\$\$\$\$.” Jim Accursio
- Mar. 10th – “Follow Up” and “Follow Through.”
Andrew Russo
- Mar. 24th – “Active Rain” ...Can Make You \$\$\$\$
Mike Cantwell
- Mar. 31st – “What The Heck Is An ESCUCHEON???” Home Inspections, Anatomy of a House, WDO’s and more!
John Uhle

“FRAME YOUR CAREER FOR SUCCESS” courses are instructed by qualified JTHS Members and are brought to you by The Education Committee and are a benefit of your JTHS Membership. Let us help you be more SUCCESSFUL in 2010!!!!

Call Debbie for Reservations & Information
561-746-2707x103

LIMITED SEATING

Jupiter - Tequesta - Hobe Sound Association of Realtors

February General Membership Breakfast Meeting

"The Future of Palm Beach County Property Values"



Speaker is: Gary R. Nikolits, CFA - Palm Beach County Property Appraiser
& Dorothy Jacks Director Taxpayers Services Division

Date: Wednesday, February 17, 2010

Time: 8:30AM SHARP!

Place: Jonathan's Landing

Price: \$10.00 for JTHS Members
\$20.00 for Guests

NOTE: Reservations Required!



Our Proud Sponsor: Seacoast National Bank

Pay online at: www.jupiterarea.com or fill out form below and fax to:

JTHS Association FAX: 575-9766

___ Yes, I will attend the General Membership Meeting on February 17, 2010

___ Enclosed is \$ _____ or:

___ Visa ___ MC # _____ Exp. _____ CIN # _____

Print Name

Office

Date

JUPITER-TEQUESTA-HOBE SOUND ASSOCIATION OF REALTORS

ALL JTHS MEMBERS ARE INVITED TO:

The After Hours...

Presented to you by:
The JTHS Social Committee



187 TEQUESTA DRIVE
Tequesta, Florida

THURSDAY, February 25, 2010

5:00 P.M. – 7:00 P.M.

**Drink
Specials
+
Appetizers**

**COME AND NETWORK, RELAX, EXCHANGE BUSINESS CARDS, GET TO
KNOW EACH OTHER**

JUPITER-TEQUESTA-HOBE SOUND ASSOCIATION OF REALTORS®
901 W. Indiantown Road, Suite 18, Jupiter, FL 33458

“Are You Under Attack? Protect your Assets”

Speakers: Trent Steele – Foreclosure Defense/
Bankruptcy Protection
Stuart Klein – Protecting your Assets

THURSDAY, February 18, 2010
5:00PM – 5:30PM Networking & Refreshments
5:30PM – 7:00PM Program
JTHS ASSOCIATION OFFICE

**Don't miss this opportunity to have questions
answered about Asset Protection/Foreclosure
Defense/Bankruptcy Protection**

Presented by your *REALTOR®/Attorney Committee*
as a service to Members @ No Charge

***THIS CLASS IS LIMITED TO THE FIRST 50 PEOPLE SO PLEASE RSVP!**

Complete and fax form below to: JTHS Assn. of REALTORS®
FAX: 561- 575-9766 or Phone: 561- 746-2707

_____ Yes, Please reserve a seat for me for the Asset Protection seminar on February 18th

Print Name: _____ Office: _____

Date: _____