

# REALTOR® VIEW

Your local association and real estate industry update. A PRO/CPRO member benefit.

July/August 2023



## Summer CELEBRATION — and — AFFILIATE EXPO

Friday,  
August 11<sup>th</sup>

Aug 11 | 11:00 am - 2:30 pm | @PRO

**LUNCH**  **GIVEAWAYS**  **NETWORKING**

A REALTOR® MEMBER  
WILL WIN THEIR  
2024 DUES!

**BONUS:**  
Attend  
'The Safe Sale'  
Workshop!

Vote for best  
table & best  
dressed!



\$10 admission benefitting Stop the Movement  
Register at [PinellasRealtor.org/2023SummerExpo](https://PinellasRealtor.org/2023SummerExpo)



An update from CEO **David B. Bennett** CMLX1, RCE, CAE



The MLS functions as a local marketplace connecting property buyers and sellers through their agents. Without the MLS, there would be no centralized platform to access available homes, resulting in potential drawbacks - owners would potentially have to pay to list their properties, information about properties wouldn't be reliable, and other inconveniences. REALTORS® embody the entrepreneurial spirit of the American Dream, assisting consumers in navigating their most complex and valuable transactions. They are dedicated members of the community, working towards enhancing the neighborhoods they serve and advocating for fair housing. These qualities, among many others, can be utilized to promote yourself as a REALTOR® and highlight the advantages of working with one. The National Association of REALTORS® (NAR) has developed a comprehensive information hub at [NAR.realtor/competition-in-real-estate](https://www.nar.realtor/competition-in-real-estate). This valuable resource not only helps you exemplify your role, but also provides answers to important questions about the lawsuits challenging the Clear Cooperation Policy and the rationale behind real estate professionals' commission rates in the digital age. I encourage you to explore this website to find answers to your own inquiries and equip yourself with knowledge that will benefit your clients.



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David B. Bennett, CMLX<sup>1</sup>, RCE, CAE

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The Pinellas REALTOR® Organization and Central Pasco REALTOR® Organization (PRO/CPRO) is one of Tampa Bay's largest professional trade associations, representing the interests of approx. 10,000 real estate professionals in the Tampa Bay area. It was established in 2002 as the result of a merger between the St. Petersburg Suncoast Association of REALTORS® and the Greater Clearwater Association of REALTORS®, and merged with the Central Pasco Association of REALTORS® in 2018.



**Q. I've been using an AI (artificial intelligence) tool to write my listing descriptions, plus I use it in my business in other ways too. Who owns the copyright - me, or a robot?**

**A.** AI is a very new territory and is evolving rapidly. Keep the REALTOR® Code of Ethics in mind as case law evolves. There are murky legal issues involving AI-generated works. For example, Plaintiff Stephen Thaler is suing the U.S. Copyright Office (Thaler v. Perlmutter) because it denied him copyright ownership for an image produced by his AI system, the Creativity Machine. He claims it was a work made for hire between himself and the AI generator. There are many more related lawsuits, and the cases leave a lot of unanswered questions for real estate practitioners and others seeking to use the AI evolving technology. Nonetheless, the Code of Ethics offers guidance, specifically Articles 2 and 12. Article 2 holds that "REALTORS® shall avoid exaggeration, misrepresentation or concealment of pertinent facts relating to the property or the transaction." Article 12 says, "REALTORS® shall be honest and truthful in their real estate communications and shall present a true picture in their advertising, marketing and other representations."

Here are three takeaways for using AI as safely as possible:

1. Review AI-generated content for accuracy, and review it carefully
2. Don't use AI to create something you want to be able to protect
3. Don't assume any third-party content was created by AI and available for you to use. Always get permission in writing for the way you want to use the work, and save that documentation.

Adapted from Christina Hoffmann's article 'Using AI in Your Business? Remember Copyrights'  
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## EDUCATION HIGHLIGHTS

Discover the benefits that come with designations and certifications! Don't miss these upcoming classes:

**SRS** **Seller Representative Specialist (SRS) (8CE)**  
July 26 & 27 | \$60

**ABR** **Accredited Buyer's Representative (ABR) (8CE)**  
Aug. 7 - 10 -night class!- 5 pm to 9 pm | \$89

**HFR** **Home Finance Resource (HFR) (6CE)**  
Aug. 22 & 23 | \$30

These are opportunities to invest in yourself and our community - secure your spot today at:  
[PinellasRealtor.org/calendar](https://PinellasRealtor.org/calendar)





**QUALITY  
MEDIA  
FOR  
QUALITY  
PRICING**

**REAL ESTATE SERVICES**

- Interior Photography
- Exterior Photography
- Aerial Photography
- Video Walk Through
- Aerial Video
- Instagram Reels
- Floor Plans
- 3D Matterport
- Virtual Staging
- Marketing Materials

**OTHER SERVICES**

- Head Shots
- Personal Branding
- Social Media Content Creation and Management
- Video Production
- Family Portraits



**WHOLEY MEDIA**

**MICHAEL WHOLEY**



**339-793-0774**

WHOLEYMEDIA.COM  
WHOLEYMEDIA@GMAIL.COM



**YOU make a difference!** Members' voluntary contributions to the Pinellas REALTOR® Foundation helped 22 local individuals and families over the last 16 months fulfill their dream of homeownership! Our First Time Home Buyer Grant Program provided **\$119,338.30** in grant monies to these folks to assist with the down payment on their new home. **That's over five million dollars in transactions!** Funds also came from donations from the Florida REALTORS® 'Support Homeownership for All' license plate fund, and a donation from PRO Biz, Inc., our for-profit subsidiary.



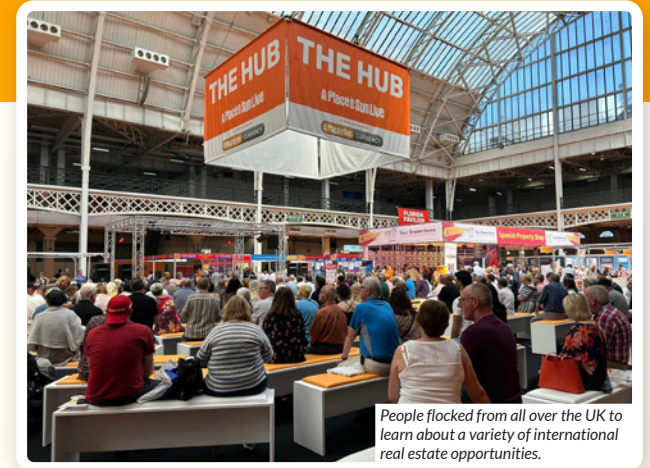
We would love to be able to help more people purchase homes!

**To learn more about this program or help by making a contribution, contact Sandy Yinger at: [syinger@pinellasrealtor.org](mailto:syinger@pinellasrealtor.org)**



# A Place in the Sun

In June, President Michael Wyckoff, Suncoast Global Council (SGC) Chair Ana Smith, VP of Professional Development & Standards and SGC Staff Liaison Angela Emerson, and CEO David B. Bennett attended A Place in the Sun Live in London to share the benefits of owning property in Florida, and to educate international buyers on the value of using a REALTOR®. They represented Florida REALTORS® and showcased what an amazing place Florida is to live and invest. Groundwork was laid and relationships were cultivated with real estate agents from around the globe and the over 4,000 expo attendees who attended with the goal of taking the next step towards making their dream of owning a property abroad a reality.



People flocked from all over the UK to learn about a variety of international real estate opportunities.



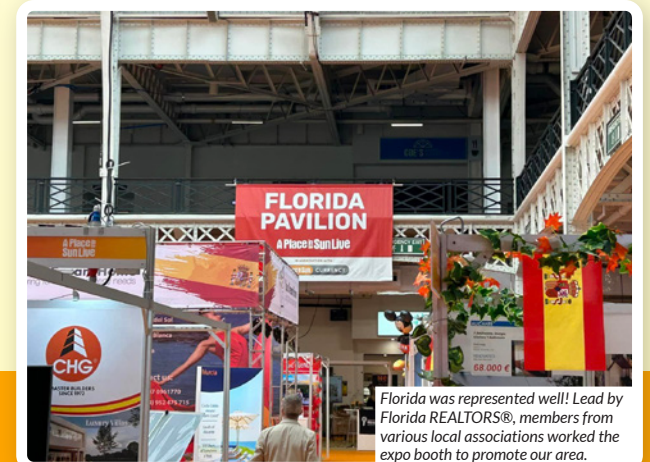
L to R: David B. Bennett (PRO/CPRO CEO), Ana Smith (SGC Chair), Angela Emerson (VP of Prof. Dev. & Standards/GC Staff Liaison), Michael Wyckoff (PRO/CPRO Pres.)



L to R: Sharon Woods (PRO/CPRO + GTR member), Ana Smith (SGC Chair), Lori Cash (RASM member)



L to R: Ana Smith (SGC Chair), Gia Arvin (FR Pres-Elect), Margy Grant (FR CEO), Maria Gurlich (FR Global Business Dir.) David B. Bennett (PRO/CPRO CEO), Angela Emerson (VP of Prof. Dev. & Standards/GC Staff Liaison), Michael Wyckoff (PRO/CPRO Pres.)



Florida was represented well! Lead by Florida REALTORS®, members from various local associations worked the expo booth to promote our area.



GIVEAWAYS!



DRESS FOR THE OCCASSION!



AMAZING & FUN TABLES!



TONS OF NETWORKING!



FOOD!

# Summer CELEBRATION and AFFILIATE EXPO

IF THIS ISSUE'S COVER HAS PIQUED YOUR INTEREST, CHECK OUT THE FUN WE HAD LAST YEAR!

DJ TINA IN THE HOUSE



THE MOST COLORFUL EVENT OF THE YEAR!

Info & Registration at:  
PinellasRealtor.org/2023SummerExpo

PINELLAS REALTOR ORGANIZATION  
CENTRAL PASCO REALTOR ORGANIZATION  
AFFILIATE BUSINESS PARTNERS

**STOP**  
THE MOVEMENT

PINELLAS REALTOR ORGANIZATION  
CENTRAL PASCO REALTOR ORGANIZATION  
AFFILIATE BUSINESS PARTNERS

## 2023 MAJOR SPONSORS

We appreciate the support our Major Sponsors provide.  
To learn more about them, visit [PinellasRealtorAffiliates.com/Major-Sponsors](https://PinellasRealtorAffiliates.com/Major-Sponsors)



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**ThirdFederal**  
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**Capital City Home Loans**

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homes.com

Jesus Contreras  
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# PINELLAS MARKET STATS



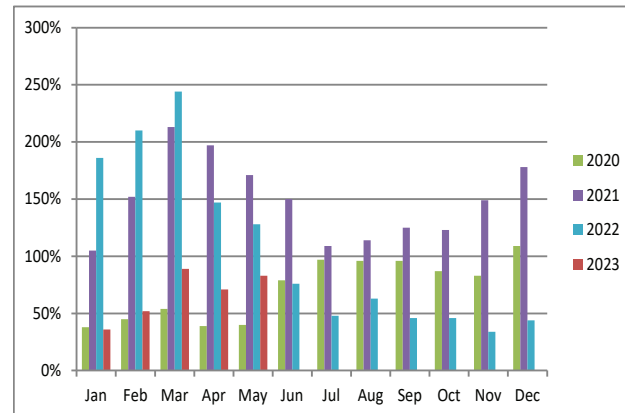
Absorption rate estimates the rate at which active listings are selling in a given market.

It's calculated by dividing the number of closed sales by the number of active listings.

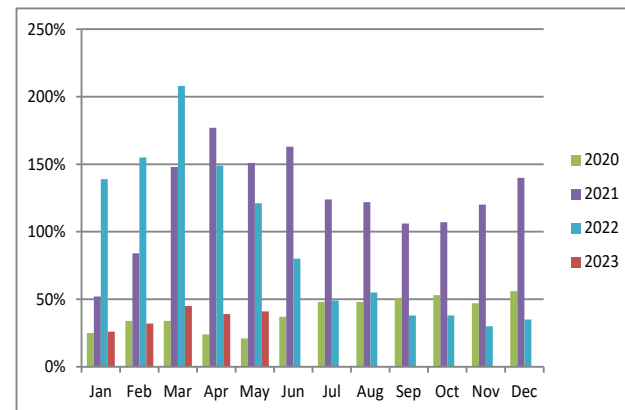
A low absorption rate means that homes are selling slowly (suggesting a buyer's market) while a high absorption rate means that homes are selling quickly (suggesting a seller's market).

## Absorption Rate

Single Family	2020	2021	2022	2023
January	38%	105%	186%	36%
February	45%	152%	210%	52%
March	54%	213%	244%	89%
April	39%	197%	147%	71%
May	40%	171%	128%	83%
June	79%	150%	76%	
July	97%	109%	48%	
August	96%	114%	63%	
September	96%	125%	46%	
October	87%	123%	46%	
November	83%	149%	34%	
December	109%	178%	44%	

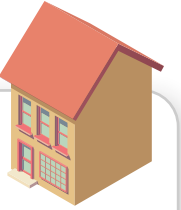


Condo	2020	2021	2022	2023
January	25%	52%	139%	26%
February	34%	84%	155%	32%
March	34%	148%	208%	45%
April	24%	177%	149%	39%
May	21%	151%	121%	41%
June	37%	163%	80%	
July	48%	124%	49%	
August	48%	122%	55%	
September	51%	106%	38%	
October	53%	107%	38%	
November	47%	120%	30%	
December	56%	140%	35%	



source: Stellar MLS Live Data 6/17/2023

## Single Family Homes



### March

2022  
MEDIAN PRICE SALES  
**\$435,000** **1,190**

2023  
MEDIAN PRICE SALES  
**\$445,000** **1,072**

+2.3% YoY change -9.9% YoY change

### April

2022  
MEDIAN PRICE SALES  
**\$440,000** **1,094**

2023  
MEDIAN PRICE SALES  
**\$450,000** **858**

+2.3% YoY change -21.6% YoY change

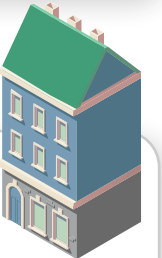
### May

2022  
MEDIAN PRICE SALES  
**\$450,000** **1,147**

2023  
MEDIAN PRICE SALES  
**\$450,000** **1,000**

0.0% YoY change -12.8% YoY change

## Townhouses & Condos



### March

2022  
MEDIAN PRICE SALES  
**\$275,000** **961**

2023  
MEDIAN PRICE SALES  
**\$290,000** **807**

+5.5% YoY change -16.0% YoY change

### April

2022  
MEDIAN PRICE SALES  
**\$280,000** **891**

2023  
MEDIAN PRICE SALES  
**\$300,000** **709**

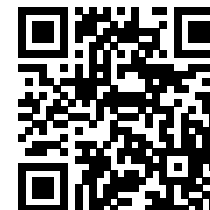
+7.1% YoY change -20.4% YoY change

### May

2022  
MEDIAN PRICE SALES  
**\$285,000** **887**

2023  
MEDIAN PRICE SALES  
**\$293,000** **795**

+2.8% YoY change -10.4% YoY change



Need more data?

Visit [pinellasrealtor.org/stats](https://pinellasrealtor.org/stats) for comprehensive monthly year-over-year reports and videos, including foreclosure and short sale figures. You'll also find DAILY market snapshots of five Tampa Bay area counties!

Stats source: Florida REALTORS®

# 2023 GOOD NEIGHBOR AWARD

The nomination/application period is now open!



GOOD  
NEIGHBOR  
AWARD

PINELLAS REALTOR® FOUNDATION

Recognizes outstanding commitment to a local charity.

Have you made an extraordinary impact on your community by giving your time and resources, or know a fellow member that has? We want to honor you or that person as a "Good Neighbor."

Both REALTOR® and Affiliate Business Partner members are eligible.

**Award:** A grant up to \$2,000 grant to member's organization, pin, certificate, recognition in a special ad in the Tampa Bay Times, and recognition in an issue of REALTORView magazine.

Apply or nominate a member for a Good Neighbor Award at:

[pinellasrealtor.org/awards](https://pinellasrealtor.org/awards)

Open now thru August 4<sup>th</sup>!

Recipients will be honored at our Annual Meeting in September.



It's our privilege to honor those local organizations who have been fortunate enough to benefit from the dedication and perseverance of our Good Neighbor members. If the charity you're committed to can benefit from a grant and exposure, please do not hesitate to apply.



## Are you eligible for REALTOR® Emeritus?

REALTOR® Emeritus status is defined as any REALTOR® who has held membership in the National Association of REALTORS® (NAR) for a cumulative period of 40 years, plus one year of service at the national level as an officer, director, or committee member. If you fit this criteria, please out the application at: [PinellasRealtor.org/Emeritus-Members](https://PinellasRealtor.org/Emeritus-Members)  
**REALTOR® Emeritus members are exempt from paying membership dues to NAR, FR, and PRO/CPRO, and the Stellar MLS fee!**

Are you close to 40 years as a REALTOR®? It's a great time to get involved with NAR to fulfill that requirement! For more info, visit [NAR.realtor/National-Leadership](https://NAR.realtor/National-Leadership)

# PASCO MARKET STATS



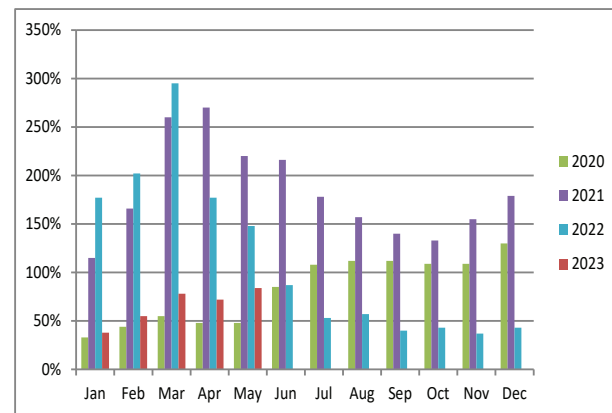
Absorption rate estimates the rate at which active listings are selling in a given market.

It's calculated by dividing the number of closed sales by the number of active listings.

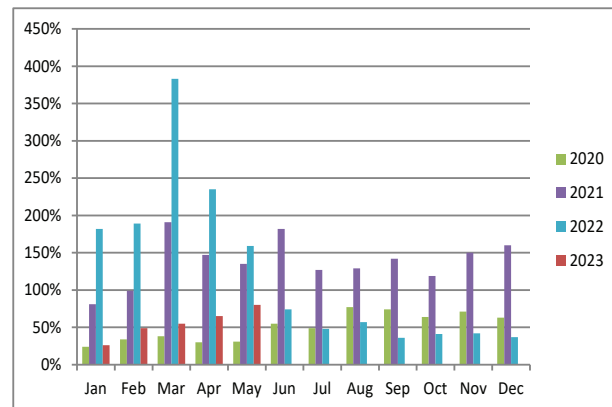
A low absorption rate means that homes are selling slowly (suggesting a buyer's market) while a high absorption rate means that homes are selling quickly (suggesting a seller's market).

## Absorption Rate

Single Family	2020	2021	2022	2023
January	33%	115%	177%	38%
February	44%	166%	202%	55%
March	55%	260%	295%	78%
April	48%	270%	177%	72%
May	48%	220%	148%	84%
June	85%	216%	87%	
July	108%	178%	53%	
August	112%	157%	57%	
September	112%	140%	40%	
October	109%	133%	43%	
November	109%	155%	37%	
December	130%	179%	43%	



Condo	2020	2021	2022	2023
January	24%	81%	182%	26%
February	34%	99%	189%	49%
March	38%	191%	383%	55%
April	30%	147%	235%	65%
May	31%	135%	159%	80%
June	55%	182%	74%	
July	49%	127%	48%	
August	77%	129%	57%	
September	74%	142%	36%	
October	64%	119%	41%	
November	71%	150%	42%	
December	63%	160%	37%	



source: Stellar MLS Live Data 6/17/2023

## Single Family Homes



### March

2022  
MEDIAN PRICE SALES  
**\$370,000** **1,145**

2023  
MEDIAN PRICE SALES  
**\$370,000** **1,005**

0.0% YoY change -12.2% YoY change

### April

2021  
MEDIAN PRICE SALES  
**\$329,510** **1,032**

2022  
MEDIAN PRICE SALES  
**\$394,990** **752**

+19.9% YoY change -27.1% YoY change

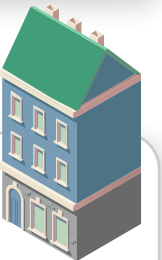
### May

2022  
MEDIAN PRICE SALES  
**\$394,990** **1,111**

2023  
MEDIAN PRICE SALES  
**\$382,704** **1,027**

-3.1% YoY change -7.6% YoY change

## Townhouses & Condos



### March

2022  
MEDIAN PRICE SALES  
**\$269,500** **250**

2023  
MEDIAN PRICE SALES  
**\$289,900** **235**

+7.6% YoY change -6.0% YoY change

### April

2021  
MEDIAN PRICE SALES  
**\$226,580** **197**

2022  
MEDIAN PRICE SALES  
**\$312,745** **198**

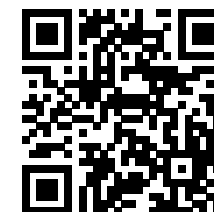
+38.0% YoY change -0.5% YoY change

### May

2022  
MEDIAN PRICE SALES  
**\$266,000** **221**

2023  
MEDIAN PRICE SALES  
**\$305,990** **329**

+15.0% YoY change +48.9% YoY change



### Need more data?

Visit [pinellasrealtor.org/stats](https://pinellasrealtor.org/stats) for comprehensive monthly year-over-year reports and videos, including foreclosure and short sale figures. You'll also find DAILY market snapshots of five Tampa Bay area counties!

Stats source: Florida REALTORS®

# 2023 HOME BUYERS AND SELLERS GENERATIONAL TRENDS



## METHOD OF HOME PURCHASE

(Percentage Distribution)

	AGE OF HOME BUYER						
	All Buyers	24 to 32	33 to 42	43 to 57	58 to 67	68 to 76	77 to 97
Through a real estate agent or broker	86%	85%	87%	88%	90%	87%	85%
Directly from builder or builder's agent	2	2	1	2	2	3	3
Directly from the previous owner	10	13	11	10	9	10	12
Knew previous owner	6	6	9	6	4	7	5
Did not know previous owner	5	7	3	4	5	3	7

## WHAT BUYERS WANT MOST FROM REAL ESTATE AGENTS

(Percentage Distribution)

	AGE OF HOME BUYER						
	All Buyers	24 to 32	33 to 42	43 to 57	58 to 67	68 to 76	77 to 97
Help find the right home to purchase	49%	45%	46%	41%	54%	58%	55%
Help buyer negotiate the terms of sale	13	12	14	13	13	11	6
Help with the price negotiations	11	10	13	12	10	8	12
Help with paperwork	10	14	12	11	9	6	9
Help find and arrange financing	6	3	2	15	3	3	2
Determine what comparable homes were selling for	5	5	4	4	4	7	8
Help determining how much home buyer can afford	3	8	4	2	3	3	5
Help teach buyer more about neighborhood or area (restaurants, parks, public transportation)	1	1	1	1	1	1	1
Help find renters for buyer's property	*	*	*	*	*	*	*
Other	3	2	3	1	3	4	2

\*Less than 1 percent

86% of all buyers purchased their home through an agent, according to the National Association of REALTORS'® 2023 Home Buyers and Sellers Generational Trends report. Referrals from a friend, neighbor, or relative continues to be the number one way buyers across the generations found their agent. On these pages you'll see just a small sample of data points that were collected in this report.

Methodology - in July 2022, NAR mailed out a 129-question survey to 153,045 recent home buyers/sellers. A total of 4,854 responses were received. Information is characteristic of the 12-month period ending June 2022.

For further details, visit [NAR.realtor](https://www.nar.realtor) and search '2023 Home Buyers and Sellers Report'

## NUMBER OF AGENTS CONTACTED BEFORE SELECTING ONE TO ASSIST WITH SALE OF HOME

(Percentage Distribution)

	AGE OF HOME BUYER						
	All Sellers	24 to 32	33 to 42	43 to 57	58 to 67	68 to 76	77 to 97
One	80%	90%	90%	83%	80%	72%	83%
Two	11	7	8	11	13	11	11
Three	7	3	2	5	3	16	5
Four	1	*	*	1	2	1	*
Five or more	1	1	1	1	1	*	1

\*Less than 1 percent



## WHAT SELLERS MOST WANT FROM REAL ESTATE AGENTS, BY LEVEL OF SERVICE PROVIDED BY THE AGENT

(Percentage Distribution)

	AGE OF HOME BUYER						
	All Sellers	24 to 32	33 to 42	43 to 57	58 to 67	68 to 76	77 to 97
Help price home competitively	23%	23%	23%	27%	21%	21%	20%
Help seller market home to potential buyers	23	14	21	21	26	30	17
Help sell the home within specific timeframe	13	18	16	15	13	9	15
Help find a buyer for home	13	12	13	9	14	17	15
Help seller find ways to fix up home to sell it for more	11	12	11	11	10	6	17
Help with paperwork/inspections/preparing for settlement	7	10	7	3	8	8	9
Help with negotiation and dealing with buyers	6	6	4	7	7	4	2
Help seller see homes available to purchase	3	4	4	6	1	1	3
Help create and post videos to provide tour of home	1	*	1	1	1	2	2
Other	1	2	*	1	*	1	1

\*Less than 1 percent

## MOST IMPORTANT FACTORS WHEN CHOOSING AN AGENT

(Percentage Distribution)

	AGE OF HOME BUYER						
	All Buyers	24 to 32	33 to 42	43 to 57	58 to 67	68 to 76	77 to 97
Agent's experience	18%	17%	20%	15%	20%	15%	20%
Agent is honest and trustworthy	17	21	20	16	18	14	15
Reputation of agent	16	18	17	12	15	18	25
Agent has caring personality/good listener	11	9	7	20	8	8	2
Agent is friend or family member	10	13	12	9	9	9	16
Agent's knowledge of the neighborhood	9	5	7	8	11	14	8
Agent is timely with responses	8	8	7	9	6	7	5
Agent seems 100% accessible because of use of technology like tablet or smart phone	5	2	3	5	7	8	3
Agent's association with a particular firm	2	2	*	2	2	3	3
Active in local community/volunteerism	1	1	1	*	*	2	1
Professional designations held by agent	*	*	1	1	0	0	1
Other	4	4	6	4	5	3	1

\*Less than 1 percent

## MOST IMPORTANT FACTOR IN CHOOSING A REAL ESTATE AGENT TO SELL HOME, BY LEVEL OF SERVICE PROVIDED BY THE AGENT

(Percentage Distribution)

	AGE OF HOME BUYER						
	All Sellers	24 to 32	33 to 42	43 to 57	58 to 67	68 to 76	77 to 97
Reputation of agent	36%	26%	40%	37%	40%	29%	39%
Agent is honest and trustworthy	18	33	21	18	17	14	15
Agent is friend or family member	15	14	22	14	15	12	11
Agent's knowledge of the neighborhood	14	3	7	12	11	24	17
Agent has caring personality/good listener	5	6	4	5	6	6	3
Agent's commission	4	15	3	5	3	1	3
Agent's association with a particular firm	3	2	1	1	3	5	2
Agent seems 100% accessible because of use of technology like tablet or smart phone	2	1	2	1	2	4	2
Professional designations held by agent	*	2	*	*	*	*	2
Other	4	*	1	6	3	4	5

\*Less than 1 percent



# 2023 PRO/CPRO HONOR SOCIETY

These members have brought honor to our profession. They are active leaders at PRO/CPRO, in our state association, and in our national association. They also demonstrate a commitment to their careers by pursuing designations, and are involved in the legislative side of our industry through various advocacy activities.

Congratulations to the following members:



Leon Sarkisian  
Lifetime



Nancy Riley  
Lifetime



Kevin Batdorf  
13 Years



April Gayle Gausman  
13 Years



Brandi Gabbard  
11 Years



Linda Goldfarb  
11 Years



Phil Riek  
10 Years



Xena Vallone  
10 Years



Annalisa Weller  
10 Years



Cyndee Haydon  
8 Years



Mindy Rovillo  
8 Years



Adam Jonas  
6 Years



Glen Richardson  
6 Years



Manuela Hendrickson  
6 Years



Tom Steck  
6 Years



Alberto Baalbaki  
4 Years



Carolina Conner  
3 Years



Linda Wilson  
3 Years



Michael Wyckoff  
3 Years



Yolanda Hodges  
2 Years



Mark Middleton  
2 Years



Ana Smith  
2 Years



Fred Hintenberger  
1 Year



Candice Kelly  
1 Year

# YOU ARE INVITED!

The Affiliate Business Partners request the pleasure of your company at the:



**Friday, October 6<sup>th</sup>, 2023**

**5:30 pm - 9:00 pm at Pinellas REALTOR® Organization**

\$100 admission includes one drink ticket, valet parking, food, music, and access to casino games and raffle prizes.

**All proceeds benefit year-round Affiliate charities.**

This event will sell out - don't delay in purchasing your tickets! Please purchase your admission ticket and learn

more at [PinellasRealtor.org/WFF](https://PinellasRealtor.org/WFF)



AFFILIATE  
BUSINESS PARTNERS





## 2022 ETHICS RECAP

There were **40 ethics complaints filed in 2022**, up from 2021's 31 cases. Not all were found to be in violation. The **Ombudsman Program was utilized 39 times**. This is important because that means we could have had 39 more ethics complaints filed if our volunteer Ombudsman weren't successful in their mediations.

### What is the Ombudsman Program?

The Ombudsman Program in its simplest definition is informal telephone mediation. In some cases it can address and solve minor complaints from the public. It can also resolve inter-REALTOR® conflicts before they become serious problems. Like a mediator, an ombudsman helps parties find solutions.

Of the articles cited, **Article 1 and Article 12 were cited most often**. These were the same articles that were cited the most in 2021 as well. They both refer to a REALTOR® being honest while representing clients and in real estate communications.

### Article 1

When representing a buyer, seller, landlord, tenant, or other client as an agent, REALTORS® pledge themselves to protect and promote the interests of their client. This obligation to the client is primary, but it does not relieve REALTORS® of their obligation to treat all parties honestly. When serving a buyer, seller, landlord, tenant or other party in a non-agency capacity, REALTORS® remain obligated to treat all parties honestly.

### Article 12

REALTORS® shall be honest and truthful in their real estate communications and shall present a true picture in their advertising, marketing, and other representations. REALTORS® shall ensure that their status as real estate professionals is readily apparent in their advertising, marketing, and other representations, and that the recipients of all real estate communications are, or have been, notified that those communications are from a real estate professional.

**Article 3** was cited quite often as well. It states: REALTORS® shall cooperate with other brokers except when cooperation is not in the client's best interest. The obligation to cooperate does not include the obligation to share commissions, fees, or to otherwise compensate another broker.

Two articles, **Article 6 and Article 8, were not cited at all**. Article 8 was never cited in 2021 either. Article 6 states REALTORS® shall not accept any commission, rebate, or profit on expenditures made for their client, without the client's knowledge and consent. Article 8 states REALTORS® shall keep in a special account in an appropriate financial institution, separated from their own funds, monies coming into their possession in trust for other persons, such as escrows, trust funds, client' monies, and other like items.



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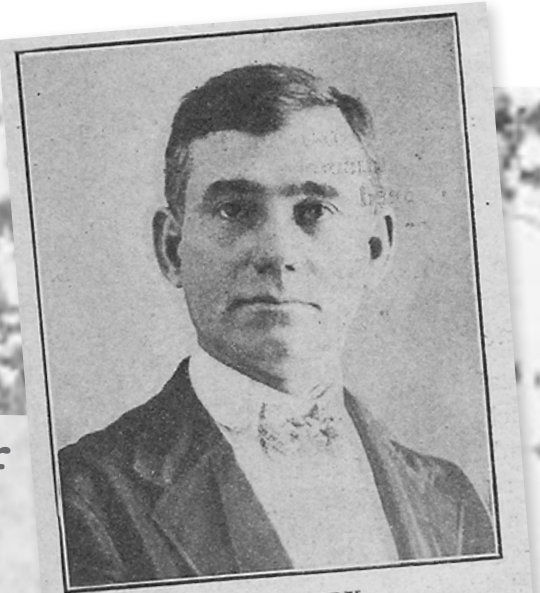
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# 111.

111 - that's how many years your association has been around!

We trace our origin back to 1912 when Mr. A.P. Avery established the St. Petersburg Real Estate Exchange.

To read more about our history and how we came to be PRO/CPRO, visit [PinellasRealtor.org/our-story](http://PinellasRealtor.org/our-story)



A. P. AVERY,  
President St. Petersburg (Fla.) Exchange.

