

**Leidy Parra**

**From:** admin@rutenbergonline.com on behalf of Cynthia Benchick [cynthia@crrtoday.com]  
**Sent:** Friday, December 09, 2011 3:56 PM  
**To:** Cynthia Benchick  
**Subject:** CRR News & Notes 12.09.2011



Cynthia Benchick  
Broker/Managing Partner  
(954) 396-3001



## NEWS AND NOTES

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[www.TeamRutenberg.com](http://www.TeamRutenberg.com) | [www.CRREvents.com](http://www.CRREvents.com) | [www.MyTitleCo.com](http://www.MyTitleCo.com)  
[www.GoldStarSouth.com](http://www.GoldStarSouth.com) | [www.BrightwayNow.com](http://www.BrightwayNow.com)

12.09.11

Hello Dear Agents,  
Your Realtor Board is your BEST avenue to knowledge. All of the classes, seminars, designation courses, and events are especially for you and the growth of your business. Taking advantage of the dues board dues you pay. Our industry is so fortunate to have the wealth of information available from our Boards.

**EXPAND YOUR MIND, EXPAND YOUR KNOWLEDGE,  
EXPAND YOUR INCOME!**

**Enjoy your weekend!  
Thank you for being ethical and professional in all you do!**

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**From the Desk of Kevin Tacher, Independence Title**

Agents,

The state of the art Title Insurance Closing Cost Calculator Mobile Application is ready for immediate download.

Download directly from your mobile device at <http://m.mytitleco.com>

Download the latest Florida Title Insurance Calculator Mobile Application for Android and Blackberry (iPhone coming soon)

Independence Title is presenting the fastest way to quote out your clients title insurance closing costs, now available in our mobile application!

We love finding ways to serve you better. Like giving you a way to make your life a little easier. And with our free apps, we've managed to do just that.

With our Florida Title Insurance Calculator Mobile Application, you can check current title insurance premiums, create a custom quotes or contact us with a simple push of a button.

If you're looking to contact our office or considering using us for your next closing, you'll find the Florida Title Insurance Calculator super-handy. It's got everything you need to quote our your next Florida Real Estate Closing.

Download directly from your mobile device at <http://m.mytitleco.com>

Stay safe and have a productive weekend.

Kevin Tacher  
Independence Title  
954-335-9305  
[www.MyTitleCo.com](http://www.MyTitleCo.com)

**We are so thankful for the cooperation of sending all files in  
within 24 hours. We are trying to remind everyone that  
contracts be sent to [www.contracts@crtoday.com](mailto:www.contracts@crtoday.com)  
DO NOT SEND CONTRACTS TO LEIDY.**

Send ALL dead offers to [www.offers@crrtoday.com](http://www.offers@crrtoday.com)

Paid at Closing (PAC) requests [pac@crrtoday.com](mailto:pac@crrtoday.com)  
THANK YOU!

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## **PAID AT CLOSING (PAC) Mandatory PROCESS**

**Step 1** - Confirm with the Title Company or Attorney if they can cut two (2) separate checks – one to you and another to your broker.

### **Step 2 – Have a complete file in our office.**

- A. Commission Disbursement /File Check List
- B. Complete contract file according to check list
- C. ALL Forms available on our website  
[www.rutenbergonline.com](http://www.rutenbergonline.com) Visit: Agent Support tab
- D. Submit the above to: [contracts@crrtoday.com](mailto:contracts@crrtoday.com)

**OR FAX**

**954.731.1344**

**Step 3- Submit PAC Request Form (only) to: [pac@crrtoday.com](mailto:pac@crrtoday.com)**

If you are not attending closing please do not process or request a PAC.

**Step 4** - The office needs 72 hours to process a PAC. (Does not include weekends & holidays)

**Same day PAC request will not be processed.**

**Step 5** - \*\*\*Reminder \*\*\* PAC can be processed in advance with an *estimated* date of closing.

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### **Featured Vendor ....**

**Gold Coast Windows and Doors, Inc.**

**4700 W. Prospect Rd. Suite 117**

**Ft. Lauderdale, FL 33309**

**954.714.6800**

**Windows | Doors | Store Front | Impact Products | Storm Shutters**

**FREE ESTIMATE | [www.GoldCoastWindows.com](http://www.GoldCoastWindows.com)**

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## 15 Days until Christmas.....\$5 to give a gift of smiles!!

Thank you for your continued \$5 contribution with each and every transaction.

The three charities we support **gives you a choice** to make a difference in lives of those in need.

\*SEE Thank You ATTACHMENT from Life Net 4 Families

- **Fisher House** – FISHER HOUSE HONORS THOSE WHO SERVE. Serving military and veteran's families in their time of need.

[www.fisherhouse.org](http://www.fisherhouse.org)

- **Life Net 4 Families** – formerly the "Broward Cooperative Feeding Program  
**Help Us... Help Others.**

Right here in Broward County, amidst the sunshine and palm trees lives the face of hunger. LifeNet4Families serves over 1,000,000 meals to those who are not looking for a "handout" but a hand up...

[www.lifenet4families.org/](http://www.lifenet4families.org/)

- **RAGFL Charitable Foundation** – Founded in 1987, the Charitable Foundation has been helping those who have specific needs which cannot be met from any other source.

[www.r-world.com](http://www.r-world.com)

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## Year 2011 Taxes Agent 1099's.....

**Make sure the office has your correct mailing and contact information for end of year taxes.**

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## Reader's Choice.....

### **Fla.'s housing market bouncing back**

Florida Realtors economic conference: Top U.S. economists said Fla.'s economy, real estate sectors show positive growth.  
[Read more.](#)

### **Court reaffirms existing disclosure standard**

Fla. appeal court says sellers must disclose known material defects, but not necessarily ones they "should have known."  
[Read more.](#)

### **Energy tax credits expire Dec. 31**

Energy-smart improvements must be added before 2012 to claim IRS tax credits that Congress may not renew. [Read more.](#)

### **What's ahead for Fla. real estate markets?**

Florida Realtors event: Expert Realtors say stronger economy, growth are creating opportunities in real estate sectors.  
[Read more.](#)

### **Jumbo mortgage rates hit new record low**

Bankrate: The average jumbo 30-year FRM this week was 4.68%, with an average 0.4 discount and origination points.  
[Read more.](#)

### **2012 mortgage delinquencies to drop sharply**

TransUnion: Ratio of borrowers behind on payments will likely be 6% in early 2012 but drop to 5% by end of year. [Read more.](#)

### **Realtors: Reform mortgage finance system**

Tom Salomone, former Florida Realtors president and NAR 2012 director, testified before U.S. House committee yesterday. [Read more.](#)

### **Fla. Supreme Court considers robo-signing**

Issue: Can a bank still be held accountable for fraudulent docs if it dismisses the foreclosure case when challenged? [Read more.](#)

### **Interactive map shows population changes**

What do your future buyers look like? Interactive maps use census data to track population changes, empty homes, etc. [Read more.](#)

## **"Gold Star Mortgage Financial Group"**

### **HOMEBUYER OPTIONS**



Brad and Mary Ballard, branch managers of Gold Star Mortgage Financial Group have come out of the gate running!!! Let them help you take your transaction to the finish line!

**On-site Hours: Monday & Wednesday 11:00 AM – 4 PM**

Brad and Mary come to Charles Rutenberg Realty with 20+ years of mortgage experience.

**FHA | VA | CONVENTIONAL | JUMBO | INVESTOR**

**LOAN PROGRAMS AVAILABLE**

[www.GOLDSTARSOUTH.COM](http://www.GOLDSTARSOUTH.COM)

**Brad Ballard** [bballard@goldstarfinancial.com](mailto:bballard@goldstarfinancial.com)

NMLS #314740

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Download your free copy of "Title Insurance Tips and Secrets" to learn how you can save your clients hundreds of dollars at their next closing. Click Here: [www.MyTitleCo.com](http://www.MyTitleCo.com)

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**Brightway Insurance**

Auto | Home | Business | Life

Kyle Uuezada Manager

Office 954.617.2600 Fax 866.763.3839



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**HomeSeekers Tenant Screening Services**

Trenner J Tompkins II

Managing Broker

HomeSeekers Inc.

Serving South Florida and Tampa since 1977

O 954.782-5007

C 954.914.2913

F 954.582-2818

E [trenner@hsr-homes.com](mailto:trenner@hsr-homes.com)

[www.ftlauderdale-homeseekers.com](http://www.ftlauderdale-homeseekers.com)



*Property management made easy.....  
.....We deal with the headaches, you get the checks!*

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**Global Home USA**

Duanne Hughes Vice President

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Direct 312.545.8700

[dhughes@globalhomeusa.com](mailto:dhughes@globalhomeusa.com)

[www.globalhomeusa.com](http://www.globalhomeusa.com)



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USA

TAKE THE GLOBAL APPROACH TO

*protecting your home*

*Your Home... Your World... Protect It.*

Expect The Best,  
**Cyndi**  
Cynthia Benchick



Treasurer/Trustee Realtor Association of Greater Fort Lauderdale Charitable Foundation

**Supporting:** Realtor Association of Greater Fort Lauderdale Charitable Foundation | Fisher House, Supporting America's Military, Veterans and Their Families During a Crisis | Life Net 4 Families

Please follow us at these locations:



*"The Standard of Excellence!"*

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