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Legislation Affecting Real Estate

- **Clarification of Supreme Court Case – Title (HB 311—2018)**
- A response to Parrish v. Fannie Mae, Va. Supreme Court
- Foreclosure/Unlawful Detainer Action involving jurisdiction of General District Courts and Circuit Courts over “sufficiency of legal title”
- The Office of the Executive Secretary of the Virginia Supreme Court (OES) prepared a **narrative in the general district court judge’s manual to try to head off the potential of every unlawful detainer case getting derailed by assertion by a tenant or other occupant of insufficiency of legal title to real property.**
- The purpose of this legislation is to put into statutory language the substance of the OES judge’s manual narrative.

Legislation Affecting Real Estate

- **Lexington-Virginia Beach Short-Term Rental Ordinance – (HB 824---2018)**

City of Lexington passed an ordinance to regulate short-term rentals that violates state law in a number of different ways. Among other items, the local ordinance prohibits individuals from owning more than one rental property, requires BPOL taxes, requires a business license, etc.

- Requires the City of Lexington to amend its ordinance to come into compliance with various provisions of state law.
- Additionally, the bill was amended in conference to add that any short-term rental located in the Sandbridge Special Service District in the City of Virginia Beach shall be a principal use subject to the City's regulations applicable to short-term rentals. \
- This amendment was added after Virginia Beach's planning commission proposed an ordinance for short-term rentals which required operators to obtain conditional use permits.

Legislation Affecting Real Estate

- **Acceptance of Rent with Reservation (HB 855, SB 197---2018)**

- The current statute requires a landlord to give a notice of acceptance of rent with reservation in order to accept rental payments and still move forward with eviction.
- The current language of the statute is being interpreted different ways by different judges, so that landlords and tenants, property managers and lawyers don't know exactly how to handle these notices.
- clarifies the existing law **removing the requirement for second notice** for the time period between entry of an order of possession and prior to eviction
- eliminates the confusion with the existing statutory language.

Legislation Affecting Real Estate

- **Condo and Property Owners Associations - Delegate David Bulova (HB 923 --- 2018)**
- This legislation would require all Common Interest Communities (Condo and Property Owner Associations) to provide a short summary of important information contained in the resale certificate or disclosure packet, delivered at the same time as the Resale Certificate or Disclosure Packet. Much like the Residential Real Property Disclosure Statement, this summary will provide buyers with a summary of items that could affect their decision to purchase a home in a Common Interest Community including:
 - Annual dues.
 - Special assessments.
 - Rental restrictions.
 - Parking or vehicular restrictions.
 - Pet restrictions.
 - Architectural restrictions.
 - Home businesses.
 - Length of declarant control.

Legislation Affecting Real Estate

- **Earnest Money Deposits - Broker Education - Post-License CE - Other Technical Changes –(HB 864) / (SB 514)**
- Establishes a right for the real estate broker to give written notice to the parties and disburse an earnest money deposit in accordance with the clear terms of a real estate purchase contract. The legislation also gives a real estate broker an option to give **written notice of intended disbursement**, with a **15-day “protest period”** for one of the parties to object in writing. If a party objects in writing, the likely option at that point would be to go to court.
- This legislation stipulates that **two hours** of the existing eight-hour broker education focus on the **requirements for broker supervision** under the Code of Virginia and the Real Estate Board Regulations. The bill also **adds real estate finance** to the existing curriculum for post-licensure education.
- It requires the Real Estate Board to **develop a form** to be **signed by the parties** acknowledging that the purchaser has been advised to review the **residential property disclosure statement** on the Board's website.
- Finally, this legislation makes a series of **technical edits** to various sections of the Real Estate Licensing Law.

Legislation Affecting Real Estate

- **Translation of Documents Non - English Language – (HB 439)/ (SB 528) 2018**
- **Establishes statutory authority for a real estate licensee to refer a party to one or more translation services** so the party can contract directly with a translation service of their choosing.
- Real estate licensee is **not liable for any inaccuracies** that may occur by the translator or translation service since all the real estate licensee is doing is advising the party of the availability of translation services.
- A real estate licensee may not charge a fee for such assistance or referral.

Legislation Affecting Real Estate

- **Team Legislation - (HB 862) (SB 758) 2018**
- Defines a Real Estate Team as “**two or more individuals, one or more of whom is a real estate salesperson or broker, who (i) work together as a unit within the same brokerage firm, (ii) represent themselves to the public as working together as one unit, and (iii) designate themselves by a fictitious name.**”
- Clarifies that a Real Estate Team, even individual licensees with unlicensed assistants identifying as a team, will have to **obtain a business entity salesperson license**. The requirement to obtain a Business Entity License already exists in the statute and DPOR believes that a Real Estate Team should already be obtaining a Business Entity License. This clarification in the statute allows consumers and other members of the general public to search on-line at DPOR for a Real Estate Team.
- Requires any principal broker maintaining more than one place of business to **obtain a branch office license for each place of business maintained**.
- Requires **brokerage agreements** (buyer’s and seller’s agreements) to include the **name and contact information of the supervising broker**. Consumers need to know, in all transactions, who the supervising broker is, should a problem arise.

Legislation Affecting Real Estate

- SB991: HB1623 Residential Rental Property
- Reaction to the expired federal Protecting Tenants at Foreclosure Act (expired 12/31/14)
- Foreclosure shall terminate the rental agreement
- Tenancy shall become month-to-month
- Property Management Agreement shall become month-to-month

Legislation Affecting Real Estate

- SB 966: HB2281
- Permits transition between Tenant and New Owner after Foreclosure
- Tenant may pay rent to (i) New Landlord, (ii) property manager at the time of foreclosure, (iii) Courts through an escrow account
- Written Property Management Agreement converts to month-to-month until terminated by New Owner or Property Manager (unless Agreement has a shorter period)
- Landlord at Lease Termination responsible for security deposit

Legislation Affecting Real Estate

- HB 2033/HB 1811/HB 1869 Landlord/Tenant
- Landlords not otherwise subject to the VRLTA may “Opt In” to its provisions
- Clarifies procedures of Unlawful Detainers
- Requires Tenants to inform Landlord of insects or pests

Legislation Affecting Real Estate

- SB966 continued:
- Property Manager can transfer security deposits to Landlord without consent, provided Manager notifies all affected Tenants
- Upon Foreclosure, Manager SHALL NOT transfer deposits to Landlord
- §54.1-2108.1 provides immunity to Manager acting in good faith

Legislation Affecting Real Estate

- SB1578 Short-term Rentals
- Requires Registration to offer property for Short Term Rental
- Authorizes localities to impose fees and penalties against violators
- Real Estate Licensees exempt from Registration

Legislation Affecting Real Property

- SB1231:HB2045 POA Act Amendments
- SB1255:HB2274 Condo Act Amendments
- Association CANNOT condition, limit or prohibit for sale signs other than limiting signs to those that are in compliance with VREB regulations
- Association CANNOT require POA from a real estate licensee to represent clients in the Association
- Up to \$1000 fine by Common Interest Community Board against Association that fails to deliver Disclosure Packet within 14 day statutory period

Legislation Affecting Real Estate

- HB 2034 Amendments to Residential Disclosure Act
 - Adds the following to the Buyer Beware statements:
 - Owner makes no representations regarding Conservation and other Easements
 - Owner makes no representations regarding Community Development Authority
- Permits electronic delivery to Buyer

ADDITIONS TO RESIDENTIAL PROPERTY DISCLOSURE ACT

- Matters pertaining to **zoning or permitted uses** of adjacent parcels
- Existence of **Covenants or Restrictions** affecting the Property or improvements
- Costs associated with maintaining, repairing, inspecting any **wastewater system** (including the cost or requirements to pump out septic tanks)

Legislation Affecting Real Estate

- HB 1475/HB 1554 Property Owner's Associations
- One Page Form added to Disclosure Packet
- General Disclosure of POAs characteristics
- Disclosure of any "unusual and material circumstances" affecting the Lot and/or Association

Legislation Affecting Real Estate

- SB 1189 Water and Sewer Services
- Locality may require written authorization to provide water and sewer services to tenants
- Locality may rely upon copy of the Lease as authorization
- If Locality does not require security deposit from the tenant for water and sewer, it waives its lien rights against the property owner

Legislation Affecting Real Estate

- SB 1228 Assistance Animals
- Establishes a process for a person with a disability to request reasonable accommodation to maintain an assistance animal in a dwelling
- Must provide supporting documentation verifying the disability and the need for accommodation

Legislation Affecting Real Estate

- HB 2035/ SB 870 Land Records
- Creates an Additional \$5 Clerks Fee for filings
- Clerk's have option to charge an additional \$1 Fee

Legislation Affecting Real Estate

- Nonconforming Uses **HB 367** (Davis)

Protects business owners against enforcement of **zoning violation** where:

15 years of use and taxes paid

Right to file for **rezoning** or **use permit** without filing or related fees

Legislation Affecting Real Estate Landlord-Tenant Laws **HB 735**

MOLD

Landlord is obligated to pay all costs associated with remediation and with tenant's temporary re-location (tenant must be without fault)

COLLECTION

A Residential or Commercial Landlord has the right to obtain a perfected lien, to distress, levy and seize any tenant personal property on the leased premises as permitted by law and subject to householder exemptions under law

Legislation Affecting Real Estate Landlord-Tenant Laws HB 735

- Collection Agency or 3rd party screening or service provider of Landlord may have **access to tenant records**
- Landlord **may charge Tenant** for its records (if provided in the rental agreement)
- Tenant must maintain **carbon monoxide detectors**
- Landlord entitled to damages, costs, atty fees where tenant unreasonably prohibits Landlord or Agent from exhibiting the **property for sale or lease**

Legislation Affecting Real Estate Landlord-Tenant Laws HB 735

- Landlord is NOT required to make repairs to address **damages noted in move-in inspection** unless otherwise required under the VRLTA (mold/habitability)
- If Landlord discovers **violation** of lease or law affecting **health and safety** which may be repaired, Landlord may make the repairs, bill tenant.
- If Landlord discovers **violation of lease or law**, Landlord may **terminate lease**

Legislation Affecting Real Estate

- Onsite Sewage Systems; Penalties (SB 407)
Wexton
- County may adopt an ordinance establishing civil **penalties** for violation of provisions for the operation and maintenance of both **conventional** and **alternative** systems.

2016 Legislation Affecting Real Estate Owner's and Condo Acts (HB 684)

- Association has **no right to prohibit rental** of property nor to make an **assessment, fee or fine** except as expressly provided by law
- Association **may not evict** tenants or be vested with authority to evict tenants
- Association must **recognize** a person licensed by VREB designed by Owner as its **agent without a formal Power of Attorney**

Legislation Affecting Real Estate Owner's and Condo Acts (HB 684)

- Associations may NOT **mandate use of their Lease** or Addendum
- Association may NOT require **copy of the Lease**. May require name of tenants, authorized occupants, authorized agents and vehicle information
- Sellers may obtain **Disclosure Packet** and defer payment until **settlement or 60 days**, whichever first occurs

Legislation Affecting Real Estate Owner's and Condo Acts (HB 684)

- If unit has more than 1 Association, 3 day **Right of Rescission** starts at delivery of the last packet
- Right of Cancellation under the Condo Act where **Resale Certificate** is not available upon request (conforms to the POA Act)
- Defines Seller and Purchaser Agents for purposes of delivering the **Disclosure Packet** and that **delivery** may occur as outlined in the Code (including electronic)

Legislation Affecting Real Estate

Home Inspector Licensing

Creates a standard licensure system
for home inspectors in Virginia
(takes effect 7.1.17)

Legislation Affecting Real Estate

- **Virginia Consumer Protection Act; failure to make required statement (SB 3888)**
- Makes failure to provide any statement, disclosure, notice or other information as required by federal law a violation of the Virginia Consumer Protection Act

Legislation Affecting Real Estate Agency Law

- VREB may grant **waivers or exemptions** for **CE** due to certified illness or undue hardship
- VREB may **defer findings or dismiss actions** to avoid marring licensee's permanent record
- By 1/1/17, Broker must provide **name and license number** for each **Supervising Broker** of a branch office
- Supervising Broker is then required to provide name and licensing number of **licensee** upon **renewal or transfer**

Legislation Affecting Real Estate Agency Law

- Eliminates previous classifications of **Commercial licensees**. Commercial Agents either agents or independent contractors. No longer standard agents or limited service agents
- Neither **Brokerage Agreement** nor **Disclosure of Brokerage** Relationship required in Commercial Transactions
- Disclosure Requirements for **Fair Housing and Defective Drywall** not required in Commercial Transactions
- Written Brokerage Agreement NOT Required prior to showing a house (Note: **YOU SHOULD ALWAYS HAVE A WRITTEN BROKERAGE AGREEMENT PRIOR TO SHOWING**)

Legislation Affecting Real Estate

Limited Residential Lodging Act (Air BnB law) SB 416

- Permits rental of primary residence for periods less than 30 consecutive days
- Prohibits ordinances or zoning restricting short term rentals
- May adopt ordinances requiring registration, liability insurance, loss of right for failure to pay taxes.
- Hosting platforms must register and pay taxes.

National Flood Insurance Program and Flood Rules

- New Educational Requirement commencing

1 January 2016 per Va. Code 54.1-2105.01

**CAUTION
FLOODING
AHEAD****FLOOD HAZARD AREAS**

Anywhere it rains, it can flood. A flood is a general and temporary condition where two or more acres of normally dry land or two or more properties are inundated by water or mudflow. Many conditions can result in a flood: [hurricanes](#), [overtopped levees](#), outdated or clogged drainage systems and rapid accumulation of [rainfall](#).

Just because you haven't experienced a flood in the past, doesn't mean you won't in the future. Flood risk isn't just based on history, it's also based on a number of factors: rainfall, river-flow and tidal-surge data, topography, flood-control measures, and changes due to building and development.

[Flood-hazard maps](#) have been created to show different degrees of risk for your community, which help determine the cost of flood insurance. The lower the degree of risk, the lower the flood insurance premium.

Legislative History

- National Flood Insurance Program (1968)
- Flood Disaster Protection Act (1973)
- National Flood Insurance Reform Act (1994)
- Biggert-Waters Flood Insurance Reform Act (2012)
- Homeowners' Flood Insurance Affordability Act (2014)

Biggert-Waters Flood Insurance Reform Act of 2012

- Removed Flood Insurance Coverage for some properties
- Provides for systematic rate increases on certain properties
- Mandates continued FEMA Flood Mapping
- **AMENDED: Homeowners Flood Insurance Affordability Act of 2014 (HFIAA)**
 - Lessened premium Increases and slowed implementation



Determining the Risk



To identify a community's flood risk, FEMA conducts a **Flood Insurance Study**.

The study includes statistical data for river **flow**, storm **tides**, hydrologic/hydraulic (**soil**) **analyses**, and **rainfall** and **topographic** surveys. FEMA uses this data to create the **flood hazard maps** that outline your community's different flood risk areas.

Floodplains and areas subject to coastal storm surge are shown as high-risk areas or **Special Flood Hazard Areas (SFHAs)**. Some parts of floodplains may experience frequent flooding while others are only affected by severe storms. However, areas directly outside of these high-risk areas may also find themselves at considerable risk.

FLOOD FACTS

- In the past 5 years, all 50 states have experienced floods or flash floods.
- **Everyone lives in a flood zone.** (For more information, [visit our Flood Zones FAQs.](#))
- **Homeowners' insurance does not cover flood damage.**
- If you live in a Special Flood Hazard Area (SFHA) or high-risk area and have a Federally backed mortgage, your **mortgage lender requires you to have flood insurance.** (To find your flood risk, fill out the Flood Risk Profile.)
- Just a few inches of water from a flood can cause tens of thousands of dollars in damage.
- Flash floods often bring walls of water 10 to 15 feet high.

FLOOD FACTS... continued

- A car can easily be carried away by just two feet of rushing water.
- Hurricanes, winter storms and snowmelt are common (but often overlooked) causes of flooding.
- New land development can increase flood risk, especially if the construction changes natural runoff paths.
- **Federal disaster assistance is usually a loan that must be paid back with interest. For a \$50,000 loan at 4% interest, your monthly payment would be around \$240 a month (\$2,880 a year) for 30 years. Compare that to a \$100,000 flood insurance premium, which is about \$400 a year (\$33 a month).**

Flood Facts---continued

- *A Preferred Risk Policy provides both building and contents coverage for properties in moderate- to low-risk areas for one low-price.*
- *You are eligible to purchase flood insurance as long as your community participates in the National Flood Insurance Program. [Check the Community Status Book](#) to see if your community is already an NFIP partner.*
- *In most cases, it takes 30 days after purchase for a policy to take effect, so it's important to buy insurance before the storm approaches and the floodwaters start to rise.*
- *In a high-risk area, your home is more likely to be damaged by flood than by fire.*
- **Even though flood insurance isn't federally required, anyone can be financially vulnerable to floods. In fact, people outside of mapped high-risk flood areas file over 20-percent of all National Flood Insurance Program flood insurance claims and receive one-third of Federal Disaster Assistance for flooding.**

Flood Facts---continued

- From 2005 to 2014, total flood insurance claims averaged more than \$3.5 billion per year.
- When your community participates in the Community Rating System (CRS), you can qualify for an insurance premium reduction discount of up to 45% if you live in a high-risk area and up to 10% in moderate- to low-risk areas.
- Since 1978, The NFIP has paid nearly \$50 billion for flood insurance claims and related costs (as of 2/17/15).
- There are currently more than 5.3 million flood policies in force across more than 22,000 communities in the U.S.
- The two most common reimbursement methods for flood claims are: Replacement Cost Value (RCV) and Actual Cash Value (ACV). The RCV is the cost to replace damaged property. It is reimbursable to owners of single-family, primary residences insured to at least 80% of the building's replacement cost

Understanding Your Area

Changing weather patterns, erosion, and development can affect floodplain boundaries. FEMA is currently updating and modernizing the nations [Flood Insurance Rate Maps \(FIRMS\)](#). These digital flood hazard maps provide an official depiction of flood hazards for each community and for properties located within it.

FEMA has published almost 100,000 individual Flood Insurance Rate Maps (FIRMs).

- Unique Panels: 171,132
 - Mapped Participating Communities: 22,120
- Mapped non-Participating Communities: 2,103



Project Table

The table below shows major meetings and milestones of the Loudoun County Risk MAP (Mapping, Assessment and Planning) project.

Date	Project Task or Milestone	More Information
1/20/11	Discovery Meeting	Click here.
4/3/14	Flood Risk Review Meetings (3 total)	Click here.
5/23/14	Preliminary Map and Report Issued	Click here.
7/11/14	Community Consultation & Outreach Meeting	Click here.
9/24/14	Community Open House Meetings (3 total)	Click here.
2/23/15	Revised Preliminary Map and Report Issued	Click here.
9/1/15	Public Notice of Map Revisions Published in Federal Register	Click here.
9/16/15 & 9/23/15	Public Notice of Map Revisions Published in Loudoun Times-Mirror	Click here.
9/23/15	Start 90-Day Appeals Period	Click here.
12/22/15	End Appeal Period (90 Days After Start)	Click here.
04/08/16	Resolve Appeals and Update Map Products	Click here.
08/17/16	Finalize Map Products; Letter of Final Determination Issued	Click here.
8/17/16 – 2/17/17	Six-Month Adoption Period and Related Activities	Click here.
11/15/16	Resilience Meeting	Click here.
02/17/17	Flood Insurance Rate Map Becomes Effective	

Flood Resources

- Refer your client to an insurance agent familiar with flood insurance
- Official National Flood Insurance Protection Site (NFIP): <https://www.floodsmart.gov>
- FEMA's Flood Map Service Center is a good resource for a client looking for a flood map: <https://msc.fema.gov/portal>
- Loudoun County Government Website

Disclosure Requirements

- Listing Agent
- Va. Code 54.1-2131: LA must disclose to any prospective buyer material adverse facts pertaining to the physical condition of the property of which they have actual knowledge.
 - Material: anything that could affect the decision of a reasonable person about whether to buy.

Disclosure Requirements

- Buyer Agent
- Va. Code 54.1-2132: LA must disclose to any prospective buyer material adverse facts relating to property or concerning the transaction of which the agent has actual knowledge.

Disclosure Requirements

- NAR Code of Ethics
- Article 2: shall avoid exaggeration, misrepresentation, or concealment of pertinent facts relating to the property in a transaction.
- Not obligated to discover latent defects in the property, advise as to matters outside the scope of their license or to disclose facts which are confidential under the scope of state agency or non-agency relationships.

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- The Real Estate Board conducted a required review of its regulations in 2013.
- Industry participants submitted 20+ pages of suggested changes to the regulations.
- Industry representatives testified at a special hearing called to discuss the suggested changes.
- The new regulations took effect **November 1, 2015**.

Virginia Real Estate Board Regulations

- Highlight significant regulatory changes that can affect real estate practice.
- Clarify any confusion about the meaning of the new regulations.
- Identify practice tips to ease transition to the new regulations.
- Provide you a copy of the new regulations.

Advertising

- **Agent/Owner-** Agents must include in **all advertising** that the owner is a real estate licensee if the licensee owns or has **any ownership interest** in the property advertised.
 - **New:** This agent/owner advertising disclosure applies *even if* the property is listed with a firm.
 - This is actually a return to “the way it was in the old days”
 - NOTE: This requirement includes **For Sale** and **For Rent** signs (which may require a sign Rider).

Escrow

- “The principal broker shall have **signatory authority** on all escrow accounts maintained by the firm.”
- “If money is to be held in escrow, each firm or sole proprietorship shall maintain **in the name by which it is licensed** one or more federally insured separate escrow accounts in a federally insured depository.
- *Application deposits* are defined – they must be placed in escrow **by the end of the fifth business banking day following approval of the rental application by the landlord** unless all principals to the lease have agreed otherwise in writing.

Escrow

- Disbursement of funds for a Purchase Transaction:
 - – *if the deal is not consummated*, and all principals to the transaction have agreed in writing as to the EMD disposition, **the funds shall be returned to the agreed upon principal within 20 days of the agreement.**
- Interpleader option is now explained in regulations for disbursement.
 - **Interpleader in foreclosure situations is also explained.**
- The regulations also explain the effects of foreclosure on a ratified contract and EMD disbursement. Also, explain the effects of foreclosures on security deposits and tenants.
- Unless agreed by principals in writing, prepaid rents and funds paid to licensee in connection with lease must be deposited in escrow within 5 business days of receipt.
- NOTE: No requirement in the old or new regulations that the real estate licensee hold escrow funds.

Improper Escrow Actions

- “A licensee making an **earnest money deposit payable to himself or negotiating the check** without written authority.”
- “A licensee submitting **copies of the same earnest money deposit** check for inclusion with multiple offers.”
- “A licensee representing in offers he **received the earnest money deposit** when he has not or knows the check is **worthless**”
- “A licensee **misrepresenting who is holding** the earnest money deposit”
- NOTE: **Licensees have a duty to submit deposits to their brokers in a timely manner.**

Records Retention

- Clarifies different time periods for specific documents held by a principal broker or supervising broker.
 - “Failing to retain **for three years from the date of execution**, each *brokerage agreement*, each *disclosure and consent to dual agency or dual representation*, and each *disclosure and consent to designated agency or designated representation*.
 - *Each disclosure of a brokerage relationship to an unrepresented party* shall be retained **for three years from the date provided to the party**.
 - Failing to retain **for three years from the date of closing or from ratification, if the transaction fails to close**, a complete and legible copy of each *executed contract of sale*, any *executed release of contract*, any *executed lease agreement*, any *executed property management agreement*, and each *settlement statement (disclosure statement)* related to a real estate transaction, in the broker’s control or possession unless prohibited by law.

Records Retention

- “Failing to maintain a *complete and accurate record of such receipts and their disbursements for moneys received on behalf of others for a period* of **three years from the date of the closing (consummation) or termination of the sales transaction or termination of a lease or conclusion of the licensee’s involvement in the lease.**”

Audit Statutes Codified

- The Voluntary Compliance Program is now included in the regulations. Note that immunity **only** applies to the principal broker and supervising broker who conduct an audit and submit a voluntary compliance plan.
- The Procedures to comply with the mandatory audit statute are now in the regulations.

AMNESTY FOR HONESTY

- VREB encourages Brokers to conduct their own compliance audits (now required once per license term)
- Broker or 3rd party
- If audit uncovers violation of law or regulation, **may avoid penalty or enforcement by self reporting**

AMNESTY

- To qualify:
 - Must report within 30 days of discovery
 - Must provide written statement of plan for voluntary compliance
 - Compliance must be completed within 90 days
 - Must not be intentional or result of gross negligence

Text Of Regulations

- <http://register.dls.virginia.gov/details.aspx?id=5119>
- <http://www.varealtor.com/node/142156>
 - Includes link to new regulations
 - Videos
 - Summary of regulations

Another Great Resource:

- **VREB SPEAKING**
 - Publication of the Virginia Real Estate Board
 - www.dpor.Virginia.gov/boards/real-estate/#forms-real-estate-5

Questions?
Contact me!

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