**DAAR Ambassador Talking Points**

***Week of December 3rd, 2018***

***Industry Updates***

***Topic #1: Conforming Loan Limits to Rise 6.9%*** The maximum conforming loan amount that Fannie Mae and Freddie Mac can back will increase to $484,350 from $453,100 in 2019, a 6.9 percent increase, the Federal Housing Finance Agency announced today. The conforming loan limits are also used to define FHA limits. For high-cost areas, including Loudoun County, the limits will rise to $726,525 from $679,650. [Identify the 2019 limit for your area.](http://l.enews.realtor.org/rts/go2.aspx?h=287926&tp=i-H8B-Bb-3EF-67jWP-1p-AWDn-1c-G-67jKX-1EPgPZ&x=i-H8B-Bb-3EF-67jWP-1p-AWDn-1c-G-67jKX-1EPgPZ%7c90501301%7c12415) [NAR background on key federal issues.](http://l.enews.realtor.org/rts/go2.aspx?h=287934&tp=i-H8B-Bb-3EF-67jWP-1p-AWDn-1c-G-67jKX-1EPgPZ&x=i-H8B-Bb-3EF-67jWP-1p-AWDn-1c-G-67jKX-1EPgPZ%7c90501301%7c12415)

***Career Track***

***Topic #2: International Forum: Middle East - Friday, 12/7, 9-12:30PM*** Learn the languages used, history, culture and correct etiquette for Middle East clients. Understand the focus and volume of the international clients who purchased U.S. residential property from Middle East in our region. $15 member only ($25 non-member) registration fee includes lunch. For more information see <https://dullesarea.com/education/international-forum-12-7/>

***Topic #3 Bright MLS: Active Under Contract vs. Pending Status: What You Need to Know*** There are two statuses in Bright that seem similar but have different meanings: Active Under Contract and Pending. While both statuses are used when a contract is in place, there are a few differences you’ll need to know about. For more information visit <https://dullesarea.com/2018/11/28/active-under-contract-vs-pending-status-what-you-need-to-know/>

***Events***

***Topic #4: You’re Invited! DAAR’s Annual Holiday Party & BOD Installation*** You are cordially invited to DAAR’s Annual Holiday Party & BOD Installation on Thursday, December 6th, 5-8PM, Embassy Suites, 44610 Waxpool Road, Dulles, VA. Celebrate at this holiday season event featuring the installation of 2019 President Phyllis Stakem and the DAAR Board of Directors, gift card collection for the Loudoun Abused Women's Shelter and DARPAC Wine Grab! Registration for members $45nincludes beverages and hors d'oeuvres. For more information and registration visit <https://dullesarea.com/2018/11/07/76702/>

***Topic #4: Donate Your Cell Phones and Gas Gift Cards for a Good Cause – LAWS*** The DAAR Community Service Committee needs your help! Please donate your old cell phones and gas gift card for a great cause – the Loudoun Abused Women’s Shelter, a Loudoun-based 501C3 nonprofit that provides emergency shelter, counseling, advocacy, support groups, legal services and support to victims of domestic and sexual violence. Collections stations are set up at the DAAR office in Ashburn as well and at the [Holiday Party and Installation at Embassy Suites on Thursday, December 6th!](https://dullesportal.ramcoams.net/Meetings/Registration/MeetingDetails.aspx?mid=776b18ea-ebab-4775-9821-8263fd5b99d2)  For more information see <https://dullesarea.com/2018/11/18/gift-card-donation-and-cell-phone-recycling-for-loudoun-abused-womens-shelter-laws/>

*Questions? Please contact Christine Windle, CEO, DAAR, 571-291-9803 (direct), 703-727-2144 (cell) or* *cwindle@dullesarea.com*