



PARADISE

HOYT MURPHY REALTORS®

Hampton Jackson
Associate

Coldwell Banker Paradise
Hoyt Murphy Realtors
411 N U.S. Highway 1
Fort Pierce, FL 34950

Cell Phone: 772-494-8402
Direct Line: 772-409-1145
Fax: 772-460-2067

September 8, 2015

City of Fort Pierce
Procurement Department
100 North US Highway 1
Fort Pierce, FL 34950

Re: Request for Proposal #2015-051

To Whom It May Concern,

First I would like to introduce myself. My name is Hampton Jackson and I am a sales associate at Coldwell Banker Paradise Hoyt Murphy Realtors. We have been in business since 1949 in the City of Fort Pierce, 2nd generation and we have brokered over 2 billion dollars in sales. I will provide you with all of my expertise, delivering professional, high quality services, trained, skillful negotiation & transaction management along with personalized custom marketing services.


Our company employs a full and part-time marketing person as well as a full time social media company representative, as well as state of the art CRM (Customer Relationship Manager). We have 9 offices located on the Treasure Coast. With future expansion within planned, I can offer local newspaper advertising, just listed/just sold targeted marketing. We are also opened 7 days per week. Our standard real estate services include MLS, which covers from St. Lucie County to Miami/Dade County, also with cooperating members. For marketing of commercial properties we pay for premium placement in Loop-net & Co-Star.

Included in this proposal are more details of our companies marketing capabilities. I have also attached resumes for myself and Hoyt Murphy, Jr. who will be assisting on any large assignment. Our company has the expertise and capability of handling the marketing of any real estate for the City of Fort Pierce.

We have 9 offices located on the Treasure Coast. With future expansion within planned, I can offer local newspaper advertising, just listed/just sold targeted marketing. Our offices are also open 7 days per week.

Sincerely yours,

Hampton Jackson
Sales Associate/Realtor

DELIVER TO: City of Fort Pierce 100 North U.S. #1 Fort Pierce, FL 34950 MAIL TO: City of Fort Pierce Procurement Dept. P.O. Box 1480 Fort Pierce, FL 34954-1480	REVISED REQUEST FOR PROPOSALS and PROPOSER ACKNOWLEDGMENT
Contact: Gelencia Carter, 772-467-3748	RFP No: 2015-051
Mandatory Pre-Bid Conference Date: N/A	RFP Title: REALTOR SERVICES
Mandatory Pre-Bid Location: N/A	RFP Opening Location: City of Ft. Pierce Procurement Dept. 100 North U.S. #1, 1st Floor Ft. Pierce, Florida 34950
RFP Due Date & Time: 3:00 PM, MONDAY, SEPTEMBER 7, 2015	If you need any reasonable accommodation for any type of disability in order to participate in this procurement, please contact this department as soon as possible.
Proposer Name: Coldwell Banker Paradise ----- Mailing Address: 411 North US Highway# 1 ----- ----- -----	<i>I hereby certify that this proposal is made without prior understanding, agreement, or connection with any corporation, firm, or person submitting a bid for the same materials, supplies or equipment, and is in all respects fair and without collusion or fraud. I agree to abide by all conditions of this bid and certify that I am authorized to sign this proposal for the proposer.</i> X  Authorized Signature (Manual)
City, State, Zip Code: Fort Pierce, Fl, 34950	Typed or Printed Name: Hampton Jackson
Type of Entity (Circle One): Corporation <u>Partnership</u> Proprietorship	Title: Sales Associate
Incorporated in the State of: Fl Year: 1998	Delivery in <u>N/A</u> days, ARO
Phone Number: (772) 494-8402	Payment Terms: Net 30 Days
Fax Number: (772) 460-2067	FEIN or SS Number: 65-0881989
E-Mail Address: jacksonsestates@gmail.com	Local Business: <u>X</u> Y <u> </u> N MWBE: <u> </u> Y <u>X</u> N
Bid Security is attached, when required, in the amount of \$ <u>N/A</u> F.O.B. DESTINATION	If returning as a "No Bid" state reason:
THIS PAGE MUST BE COMPLETED AND RETURNED WITH YOUR BID	

August 12, 2015

CITY OF FORT PIERCE

REALTOR SERVICES

BID NO. 2015-051

ADDENDUM NO. 1



The purpose of this addendum is to advise vendors that a minor change was inadvertently overlooked in preparation of the proposal documents. Section III - Insurance Requirements, pages 10-13, was revised in accordance with the requirements of this project scope of work. A complete revised set of RFP No. 2015-051 documents have been uploaded to Onvia Demand Star and the City of Fort Pierce website for responding to the RFP.

All other conditions of this bid remain the same.

Please acknowledge receipt of this addendum and include it with your submittal.

Signature: Hampton Jackson
Manual

Signature: Hampton Jackson
Typed or Printed

Company Name: Coldwell Banker Paradise

Address: 411 North US Highway# 1, Fort Pierce, Fl, 34950

Date: 09/04/2015

/gc



PROPOSAL SUBMISSION FORM

THE FIRM OF: Coldwell Banker Paradise

Address: 411 North US Highway# 1, Fort Pierce, Fl, 34950

FEIN 65-0881989

Hereby agrees to provide the requested services as defined in Request for Proposal No. 2015-051 for the price as stated in the price proposal.

The following shall be returned with your proposal. Failure to do so may be cause for rejection of proposal as non-responsive. It is the responsibility of the Offeror to ensure that he has received all addenda.

ITEM:	INCLUDED: (X)
1. References	<u>X</u>
2. Addenda, if any.	<u>X</u>
3. One (1) original and five (5) copies	<u>X</u>
4. Proposal Response Information	<u>X</u>
5. W-9 Form	<u>X</u>
6. Certificate of Insurance	<u>X</u>

Person to contact regarding this proposal: Hampton Jackson

Title: Sales Associate Phone: (772) 494-8402 Fax: (772) 460-2067

E-mail: hampton.jackson@coldwellbanker.com


DRUG-FREE WORK PLACE FORM

The undersigned vendor in accordance with Florida Statute 287.087 hereby certified that

Coldwell Banker Paradise does:
(Name of Business)

1. Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
2. Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for drug abuse violations.
3. Give each employee engaged in providing the commodities or Agreemental services that are proposed a copy of the statement specified in subsection (1).
4. In the statement specified in subsection (1), notify the employees that, as a condition of working on the commodities or Agreemental services that are under bid, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or nolo contendere to, any violation of Chapter 893 or of any controlled substance law of the United States or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.
5. Impose a sanction on, or require the satisfactory participation in a drug abuse assistance or rehabilitation program if such is available in the employee's community, by any employee who is so convicted.
6. Make a good faith effort to continue to maintain a drug-free workplace through implementation of this section.

As the person authorized to sign the statement, I certify that this firm complies fully with the above requirements.



Proposer's Signature

09/04/2015

Date

Request for Taxpayer Identification Number and Certification

Give Form to the
requester. Do not
send to the IRS.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.
Ed Schlitt LC

2 Business name/disregarded entity name, if different from above
Coldwell Banker Ed Schlitt Realtors

3 Check appropriate box for federal tax classification; check only one of the following seven boxes:
 Individual/sole proprietor or single-member LLC
 Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ **P**
 C Corporation
 S Corporation
 Partnership
 Trust/estate
 Other (see instructions) ▶
 Note. For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member owner.

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):
 Exempt payee code (if any) _____
 Exemption from FATCA reporting code (if any) _____
(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.)
1209 US Hwy 1

6 City, state, and ZIP code
Sebastian, FL 32958

7 List account number(s) here (optional)

Requester's name and address (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Social security number

			-			-			
--	--	--	---	--	--	---	--	--	--

or

Employer identification number

6	5	-	0	8	8	1	9	8	9
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Note. If the account is in more than one name, see the instructions for line 1 and the chart on page 4 for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

Sign Here Signature of U.S. person ▶ Date ▶ **2-26-15**

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at www.irs.gov/fw9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)

- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding?* on page 2.

By signing the filled-out form, you:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
- Certify that you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
- Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting?* on page 2 for further information.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
8/20/2015

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER PBI Group 23114 Expedition Drive Ashburn, VA 20148	CONTACT NAME: Paul M Bondy PHONE (A/C, No, Ext): 443.502.5645 E-MAIL ADDRESS: paulbondy@pbigroupsolutions.com	FAX (A/C, No): 888.600.4130	
	INSURER(S) AFFORDING COVERAGE INSURER A: Hanover Insurance Company		NAIC # 22292
INSURED Ed Schlitt, LLC, dba Coldwell Banker Ed Schlitt Realtors dba Coldwell Banker Paradise dba Coldwell Banker Paradise Hoyt Murphy Realtors dba Coldwell Banker Paradise Ed Schlitt Realtors; Indian River Referral Network, LLC; Schlitt Property Management, Inc. H C Murphy International Referral, Inc. 1209 U.S. Hwy. 1 Sebastian, FL 32958	INSURER B:		
	INSURER C:		
	INSURER D:		
	INSURER E:		
	INSURER F:		

COVERAGES	CERTIFICATE NUMBER:	REVISION NUMBER:
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THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICE/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						<input type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Errors & Omissions Insurance			LHR 9262295 04 Retro Date: 9/1/1983	9/1/2015	9/1/2016	Occurrence Limit: \$1,000,000 Aggregate Limit: \$1,000,000 Deductible: \$5,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

CERTIFICATE HOLDER

Altisource Portfolio Solutions
 1661 Worthington Road
 Ste #100
 West Palm Beach, FL 33409

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Paul M Bondy

Digitally signed by Paul M Bondy
 DN: cn=Paul M Bondy, o=PBI Group, ou, email=paulbondy@pbigroupsolutions.com, c=US
 Date: 2015.08.20 13:41:23 -0400

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	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

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	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICE/MEMBER EXCLUDED? <input type="checkbox"/> Y/N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				WC STATUTORY LIMITS OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
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DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

CERTIFICATE HOLDER**CANCELLATION**

Nationwide REO Brokers, Inc. 25 Braintree Hill, Suite 401 Braintree, MA 02184	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE <div style="text-align: right;"> Digitally signed by Paul M Bondy DN: cn=Paul M Bondy, o=PBI Group, ou, email=paulbondy@pbigroupsolutions.com, c=US Date: 2015.08.20 13:42:01 -0400 </div> <div style="text-align: center; font-size: 1.2em;"> Paul M Bondy </div>
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	AUTHORIZED REPRESENTATIVE Paul M Bondy <small>Digitally signed by Paul M Bondy DN: cn=Paul M Bondy, o=PBI Group, ou, email=paulbondy@pbigroupsolutions.com, c=US Date: 2015.08.20 13:40:47 -0400</small>

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PRODUCER PBI Group 23114 Expedition Drive Ashburn, VA 20148	CONTACT NAME: Paul M Bondy PHONE (A/C, No, Ext): 443.502.5645 E-MAIL ADDRESS: paulbondy@pbigroupsolutions.com	FAX (A/C, No): 888.600.4130
	INSURER(S) AFFORDING COVERAGE INSURER A: Hanover Insurance Company		NAIC # 22292
INSURED Ed Schlitt, LLC, dba Coldwell Banker Ed Schlitt Realtors dba Coldwell Banker Paradise dba Coldwell Banker Paradise Hoyt Murphy Realtors dba Coldwell Banker Paradise Ed Schlitt Realtors; Indian River Referral Network, LLC; Schlitt Property Management, Inc. H C Murphy International Referral, Inc. 1209 U.S. Hwy. 1 Sebastian, FL 32958	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICE/MEMBER EXCLUDED? <input type="checkbox"/> Y/N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				<input type="checkbox"/> WC STATUTORY LIMITS <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Errors & Omissions Insurance			LHR 9262295 04 Retro Date: 9/1/1983	9/1/2015	9/1/2016	Occurrence Limit: \$1,000,000 Aggregate Limit: \$1,000,000 Deductible: \$5,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

CERTIFICATE HOLDER Robert L Cochran Company Inc P O Box 33307 Indialantic, FL 32903	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE Paul M Bondy <small>Digitally signed by Paul M Bondy DN: cn=Paul M Bondy, o=PBI Group, ou, email=paulbondy@pbigroupsolutions.com, c=US Date: 2015 08 20 13:42:41 -0400</small>

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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
8/20/2015

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER PBI Group 23114 Expedition Drive Ashburn, VA 20148	CONTACT NAME: Paul M Bondy PHONE (A/C No, Ext): 443.502.5645 E-MAIL ADDRESS: paulbondy@pbigroupsolutions.com	FAX (A/C, No): 888.600.4130
	INSURER(S) AFFORDING COVERAGE	
INSURED Ed Schlitt, LLC, dba Coldwell Banker Ed Schlitt Realtors dba Coldwell Banker Paradise dba Coldwell Banker Paradise Hoyt Murphy Realtors dba Coldwell Banker Paradise Ed Schlitt Realtors; Indian River Referral Network, LLC; Schlitt Property Management, Inc. H C Murphy International Referral, Inc. 1209 U.S. Hwy. 1 Sebastian, FL 32958	INSURER A: Hanover Insurance Company	NAIC # 22292
	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

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INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
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	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$						<input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS-MADE EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICE/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		Y/N				<input type="checkbox"/> N/A WC STATUTORY LIMITS OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Errors & Omissions Insurance			LHR 9262295 04 Retro Date: 9/1/1983	9/1/2015	9/1/2016	Occurrence Limit: \$1,000,000 Aggregate Limit: \$1,000,000 Deductible: \$5,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

CERTIFICATE HOLDER

CANCELLATION

Altisource P. O. Box 105460 Atlanta, Georgia 30348-5460	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE Paul M Bondy <small>Digitally signed by Paul M Bondy DN: cn=Paul M Bondy, o=PBI Group, ou, email=paulbondy@pbigroupsolutions.com, c=US Date: 2015.08.20 13:43:30 -0400</small>

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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
8/20/2015

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must be endorsed. If **SUBROGATION IS WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER PBI Group 23114 Expedition Drive Ashburn, VA 20148	CONTACT NAME: Paul M Bondy PHONE (A/C, No, Ext): 443.502.5645 FAX (A/C, No): 888.600.4130 E-MAIL ADDRESS: paulbondy@pbigroupsolutions.com
	INSURER(S) AFFORDING COVERAGE INSURER A: Hanover Insurance Company NAIC # 22292 INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

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	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICE/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		Y/N	N/A			WC STATU-TORY LIMITS OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Errors & Omissions Insurance	<input checked="" type="checkbox"/>	<input type="checkbox"/>	LHR 9262295 04 Retro Date: 9/1/1983	9/1/2015	9/1/2016	Occurrence Limit: \$1,000,000 Aggregate Limit: \$1,000,000 Deductible: \$5,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Additional Insureds: The franchisor, Coldwell Banker Real Estate, LLC, and Realogy Holdings Corp., and their respective subsidiaries, successors and assigns, but only for Claims under this Policy that result from any act, error, omission or breach of duty in the rendering of Professional Real Estate Services by the Insured. Address is 175 Park Avenue, Madison, New Jersey 07940

CERTIFICATE HOLDERColdwell Banker Real Estate, LLC
c/o Insurance Tracking Services, Inc. (ITS)
P.O. Box 21919
Long Beach, CA 90801**CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Paul M BondyDigitally signed by Paul M Bondy
DN: cn=Paul M Bondy, o=PBI Group, ou,
email=paulbondy@pbigroupsolutions.com,
c=US
Date: 2015.08.20 13:39:39 -0400

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Customer Notice of Privacy Policy and Producer Compensation Practices Disclosures

Privacy Policy Disclosure

Collection of Information

We collect personal information so that we may offer quality products and services. This information may include, but is not limited to, name, address, Social Security number, and consumer reports from consumer reporting agencies in connection with your application for insurance or any renewal of insurance. For example, we may access driving records, insurance scores or health information. Our information sources will differ depending on your state and/or the product or service we are providing to you. This information may be collected directly from you and/or from affiliated companies, non-affiliated third parties, consumer reporting agencies, medical providers and third parties such as the Medical Information Bureau.

We, and the third parties we partner with, may track some of the web pages you visit through cookies, pixel tagging or other technologies. We currently do not process or comply with any web browser's "do not track" signals or similar mechanisms that request us to take steps to disable online tracking. For additional information regarding online privacy, please see our online privacy statement, located at www.hanover.com.

Disclosure of Information

We may disclose non-public, personal information you provide, as required to conduct our business and as permitted or required by law. We may share information with our insurance company affiliates or with third parties that assist us in processing and servicing your account. We also may share your information with regulatory or law enforcement agencies, reinsurers and others, as permitted or required by law.

Our insurance companies may share information with their affiliates, but will not share information with non-affiliated third parties who would use the information to market products or services to you.

Our standards for disclosure apply to all of our current and former customers.

Safeguards to Protect Your Personal Information

We recognize the need to prevent unauthorized access to the information we collect, including information held in an electronic format on our computer systems. We maintain physical, electronic and procedural safeguards intended to protect the confidentiality and integrity of all non-public, personal information, including but not limited to social security numbers, driver's license numbers and other personally identifiable information.

Internal Access to Information

Access to personal, non-public information is limited to those people who need the information to provide our customers with products or services. These people are expected to protect this information from inappropriate access, disclosure and modification.

Consumer Reports

In some cases, we may obtain a consumer report in connection with an application for insurance. Depending on the type of policy, a consumer report may include information about you or your business, such as:

- character, general reputation, personal characteristics, mode of living;
- credit history, driving record (including records of any operators who will be insured under the policy); and/or
- an appraisal of your dwelling or place of business that may include photos and comments on its general condition.

Access to Information

Upon written request, we will inform you if we have ordered an investigative consumer report. You have the right to make a written request within a reasonable period for information concerning the nature and scope of the report and to be interviewed as part of its preparation. You may obtain a copy of the report from the reporting agency and, under certain circumstances, you may be entitled to a copy at no cost.

You also may review certain information we have about you or your business in our files. To review information we maintain in our files about you or your business, please write to us, providing your complete name, address and policy number(s), and indicating specifically what you would like to see. If you request actual copies of your file, there may be a nominal charge.

We will tell you to whom we have disclosed the information within the two years prior to your request. If there is not a record indicating that the information was provided to another party, we will tell you to whom such information is normally disclosed.

There is information that we cannot share with you. This may include information collected in order to evaluate a claim under an insurance policy, when the possibility of a lawsuit exists. It may also include medical information that we would have to forward to a licensed medical doctor of your choosing so that it may be properly explained.

Correction of Information

If after reviewing your file you believe information is incorrect, please write to the consumer reporting agency or to us, whichever is applicable, explaining your position. The information in question will be investigated. If appropriate, corrections will be made to your file and the parties to whom the incorrect information was disclosed, if any, will be notified. However, if the investigation substantiates the information in the file, you will be notified of the reasons why the file will not be changed. If you are not satisfied with the evaluation, you have the right to place a statement in the file explaining why you believe the information is incorrect. We also will send a copy of your statement to the parties, if any, to whom we previously disclosed the information and include it in any future disclosures.

Our Commitment to Privacy

In the insurance and financial services business, lasting relationships are built upon mutual respect and trust. With that in mind, we will periodically review and revise our privacy policy and procedures to ensure that we remain compliant with all state and federal requirements. If any provision of our privacy policy is found to be non-compliant, then that provision will be modified to reflect the appropriate state or federal requirement. If any modifications are made, all remaining provisions of this privacy policy will remain in effect. For more detailed information about our customer privacy policy (including any applicable state-specific policies) and our online privacy statement, visit our Web site, located at www.hanover.com.

Further Information

If you have questions about our customer privacy policy (including any applicable state-specific policies) or our online privacy statement, or if you would like to request information we have on file, please write to us at our Privacy Office, N435, The Hanover Insurance Group, Inc., 440 Lincoln Street, Worcester, MA 01653. Please provide your complete name, address and policy number(s). A copy of our Producer Compensation Disclosure is also available upon written request addressed to the attention of the Corporate Secretary, N435, The Hanover Insurance Group, 440 Lincoln Street, Worcester, MA 01653.

Producer Compensation Disclosure

Our products are sold through independent agents and brokers, often referred to as "Producers." We may pay Producers a fixed commission for placing and renewing business with our company. We may also pay additional commission and other forms of compensation and incentives to Producers who place and maintain their business with us. Details of our Producer compensation practices may be found at www.hanover.com.

This notice is being provided on behalf of the following Hanover Companies: The Hanover Insurance Group, Inc. - Allmerica Financial Alliance Insurance Company - Allmerica Financial Benefit Insurance Company - Allmerica Plus Insurance Agency, Inc. - Citizens Insurance Company of America - Citizens Insurance Company of Illinois - Citizens Insurance Company of the Midwest - Citizens Insurance Company of Ohio - Citizens Management, Inc. - AIX Ins. Services of California, Inc.- Campania Insurance Agency Co. Inc. - Campmed Casualty & Indemnity Co. Inc. - Chaucer Syndicates Limited- Educators Insurance Agency, Inc.- Hanover Specialty Insurance Brokers, Inc. - The Hanover American Insurance Company - The Hanover Insurance Company - The Hanover New Jersey Insurance Company - The Hanover National Insurance Company - Hanover Lloyd's Insurance Company - Massachusetts Bay Insurance Company - Opus Investment Management, Inc. - Professionals Direct Insurance Services, Inc. -Professional Underwriters Agency, Inc. - Verlan Fire Insurance Company - Nova Casualty Company - AIX Specialty Insurance Company.



DECLARATIONS

THIS IS A CLAIMS-MADE POLICY. PLEASE READ THE POLICY CAREFULLY.

MISCELLANEOUS PROFESSIONAL LIABILITY POLICY

Policy Number	Coverage is provided by:	Agency	Agency Code
LHR 9262295 04	HANOVER INSURANCE COMPANY 440 LINCOLN STREET WORCESTER, MA 01653	PBI GROUP	3002772

Issue Date: 08/24/2015

Item 1. Named Insured and Address:

ED SCHLITT, LLC
1209 US HIGHWAY #1
SEBASTIAN, FL 32958

Item 2. Policy Period:

Inception Date: 09/01/2015
Expiration Date: 09/01/2016
12:01 A.M. Standard Time at the address
of the Named Insured as stated herein

Item 3. LIMIT OF LIABILITY

Limit of Liability

Item 4. DEDUCTIBLE:

- a. \$1,000,000 for each **Claim**; not to exceed
 - b. \$1,000,000 for all **Claims** in the aggregate
- \$5,000 Each Claim

Item 5. RETROACTIVE DATE: 09/01/1983

Item 6. PROFESSIONAL SERVICES

Real Estate Agent/Broker and Property Manager Services as defined in the policy including incidental Residential Real Estate Appraisals and Residential Real Estate Auctioneer Services

Item 7. PREMIUM FOR THE POLICY PERIOD:

Total Coverage Premium: \$25,262.00

Florida Ins. Guaranty Assoc. Regular Assessment: \$0.00

Total Premium: \$25,262.00

Item 8. NOTICE OF A CLAIM

Report any claim to the Company as required by Section **G. DUTIES IN THE EVENT OF CLAIM(S) OR POTENTIAL CLAIM(S):**

The Hanover Insurance Company
P.O. Box 15145
Worcester, MA 01615

National Claims Telephone Number: 800-628-0250

Facsimile: 800-399-4734

Email: firstreport@hanover.com

Item 9. Forms attached at issue:

401-1268	(08-12)	U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders
910-0001FL	(12-09)	Florida Miscellaneous Professional Liability Insurance Policy
910-0006	(11-12)	Notice to Florida Insureds
910-0010FL	(10-09)	Florida Acceptance of Application(s) Endorsement
910-0015	(10-09)	Change of Name or Address Endorsement
910-0018	(03-10)	Consent to Settle Amendment Endorsement
910-0019	(03-10)	Consent to Specific Legal Counsel Endorsement
910-0084	(01-12)	Retroactive Dates for Split Limits of Liability Endorsement
910-0085	(01-12)	Additional Insured Endorsement
910-0140	(10-11)	Notice to Policyholders: Information Regarding Extended Reporting Period ("ERP Coverage")
910-0162FL	(01-12)	Florida Bodily Injury or Property Damage Endorsement with Commercial General Liability Insurance
910-0170FL	(01-12)	Florida Environmental Hazards Endorsement
910-0198FL	(01-15)	FAIR HOUSING ACT COVERAGE
910-0701	(01-12)	Independent Contractor Endorsement
910-0704	(01-12)	Limited Additional Insured Franchisor Endorsement
910-0714	(01-12)	Real Estate Appraiser Endorsement
910-0716FL	(01-15)	REAL ESTATE PROFESSIONAL SERVICES ENDORSEMENT
910-0767FL	(01-15)	SEVERABILITY FOR PERSONAL CONDUCT EXCLUSION
910-0769FL	(01-15)	AMEND CHANGE IN OWNERSHIP CONTROL OR EXPOSURE
910-0770FL	(01-15)	SUBPOENA ASSISTANCE COVERAGE SUBLIMIT
910-0772FL	(01-15)	LIMITED DISCRIMINATION COVERAGE SUBLIMIT
SIG-1100	(08-14)	Signature Page

Item 10. Producer Name and Address: PBI GROUP
23114 EXPEDITION DRIVE ASHBURN VA 20148



**U.S. TREASURY DEPARTMENT'S
OFFICE OF FOREIGN ASSETS CONTROL ("OFAC")**

ADVISORY NOTICE TO POLICYHOLDERS

No coverage is provided by this policyholder notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided.

This notice provides information concerning possible impact on your insurance coverage due to directives issued by OFAC. **Please read this notice carefully.**

The Office of Foreign Assets Control ("OFAC") administers and enforces sanctions policy, based on Presidential Declarations of National Emergency.

OFAC has identified and listed numerous foreign agents, front organizations, terrorists, terrorists organizations, and narcotic traffickers as "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site: <http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated United States sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC.

Other limitations on the premiums and payments also apply.

FLORIDA MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE POLICY

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FOR ANY INQUIRIES CALL:

800-685-5669

MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE POLICY

This is a **CLAIMS-MADE AND REPORTED** policy. Subject to the terms, conditions, exclusions and limitations of this policy, coverage is limited to liability for only those claims that are first made against you and reported to us in writing after the retroactive date and during the policy period or any optional extended reporting period, if exercised by you.

This is a "defense within limits" policy with claim expenses included within the limit of liability. The limit of liability available to pay damages will be reduced by amounts we pay for claim expenses as defined in the policy. Further note that amounts incurred for claim expenses and damages are subject to the deductible.

Please read this policy carefully.

Throughout this policy, the terms **we**, **us** and **our** refer to the Company providing this insurance. The terms **you** and **your** refer to the persons and entities insured under this policy. Other terms in bold print have special meaning and are defined in the policy.

A. COVERAGE – WHAT THIS POLICY INSURES

1. Professional Services Coverage

We will pay on **your** behalf those sums which **you** become legally obligated to pay as **damages** and **claim expenses** because of any **claim** made against **you** arising from a **wrongful act** in the rendering or failure to render **professional services** by **you**.

The following additional requirements and limitations shall apply to coverage provided under **A.1** above and **A.3.** and **A.4.** below:

- a. The **wrongful act** must have first occurred on or after the applicable **retroactive date(s)**;
- b. **You** had no knowledge of facts which could have reasonably caused **you** to foresee a **claim**, or any knowledge of the **claim**, prior to the effective date of this **policy**; and,
- c. The **claim** must first be made and reported to **us** in writing during the **policy period** or any **extended reporting period**, if applicable, and must arise from any **wrongful act** to which this **policy** applies.

2. Disciplinary Proceedings Coverage

We will pay on **your** behalf only **defense expenses** incurred in responding to a **disciplinary proceeding** commenced against **you** and reported to **us** in writing during the **policy period**, or which was commenced during the **policy period** and, if exercised, reported to **us** in writing during any optional **extended reporting period**. The maximum amount available for **defense expenses** for a **disciplinary proceeding** is \$25,000 for each **policy period**, regardless of the number of **disciplinary proceedings**. Any payment made hereunder shall not be subject to the deductible and shall not reduce any applicable limit of liability. Inclusive within this coverage, we will pay up to \$250 per day for any salaries and expenses of **your** employees required to attend or participate in any **disciplinary proceeding**. We shall not pay any **damages** incurred as a result of **disciplinary proceedings**.

3. Personal Injury Coverage

We will pay on **your** behalf those sums which **you** become legally obligated to pay as **damages** and **claim expenses** because of any **claim** made against **you** and reported to **us** in writing during the **policy period**, or any **extended reporting period**, if applicable, that arise from **your professional services** and are for:

- a. **your** defamation, libel, slander, product disparagement, trade libel, infliction of emotional distress or other tort related to disparagement or harm to the reputation or character of any person or entity;
- b. **your** invasion or interference with the right to privacy or publicity, including but not limited to false light, public disclosure of private facts, intrusion and invasion; or
- c. **your** causing a third party to be subject to false arrest, detention or imprisonment.

4. Technology Professional Coverage

We will pay on **your** behalf those sums which **you** become legally obligated to pay as **damages** and **claim expenses** because of any **claim** arising from **your professional services** and made against any **insured** and reported to **us** in writing during the **policy period**, or any **extended reporting period**, if applicable, that arises from:

- a. the inability of an authorized third party to gain access to **computer services**;
- b. **unauthorized access to computer services** that results in:
 - 1) the destruction, deletion or corruption of electronic data on **computer services**; or
 - 2) denial of service attacks against **computer services** or transmission of **malicious code to computer services**.

B. DEFENSE AND SETTLEMENT (INCLUDED IN THE LIMIT OF LIABILITY)

We have the right to investigate and the exclusive right to defend any **claim** made under this **policy**, even if the allegations are groundless, false or fraudulent until there is a final adjudication against **you**. We are not obligated to defend any criminal investigation, criminal proceeding or prosecution against **you**. If a **claim** is not covered under this **policy**, we will have no duty to defend it.

Payment of **claim expenses** will reduce the amounts available to pay **damages**. Our duty to defend any **claim** or pay any amount as **damages** or **claim expenses** will cease when our limit of liability has been exhausted. Upon exhaustion of the limits of liability, we will tender control of the defense to the **named insured**. The **named insured** agrees to accept this tender of defense.

We will not settle a **claim** without the consent of the **named insured**. If the **named insured** refuses to consent to a settlement we recommend and which a claimant would accept, then our liability for the **claim** will not exceed the amount for which we would have been liable for **damages** if the **claim** had been settled as recommended by us and acceptable to the claimant, including **claim expenses** incurred up to the date of the **named insured's** refusal. After the time of the **named insured's** refusal, the **named insured** shall be responsible for all **damages** in excess of the amount for which the **claim** could have been settled, and all **claims expenses** incurred thereafter. For the purpose of this section, settlement includes but is not limited to any resolution of a **claim** that would have occurred as a result of any court-ordered process which the **named insured** chose not to accept.

The **named insured** is responsible for any fees or costs charged by a lawyer defending **you** or any other defense expenses incurred without our written consent.

C. LIMIT OF LIABILITY AND DEDUCTIBLE

1. LIMIT OF LIABILITY

The limit of liability per claim limit shown on the Declarations page Item 3.a. is the most we will pay for the sum of all **damages** and **claim expenses** arising out of a single **claim** or a series of related **claims**, regardless of the number of persons or entities insured under this policy, number of **claims** made or the number of persons or entities making claims during the **policy period** or during any **extended reporting period**, if any.

The Aggregate limit shown on the Declarations Item 3.b. is the most we will pay for the sum of all **damages** and **claim expenses** for all **claims** under this policy.

2. DEDUCTIBLE

a. You will pay the deductible amount shown in the Declarations. The deductible applies to each **claim**. We will not be required to make any payment for **claim expenses**, settlements reached, or judgments rendered in an otherwise covered **claim** unless and until you have paid the deductible in full. You must pay the deductible (i) immediately when invoiced or, (ii) in the event that offers of judgment or settlement demands are made which you and we agree should be accepted, prior to the expiration of the time period for responding to such offers or demands.

b. All **claim expenses** will first be subtracted from the limit of liability, with the remainder, if any, being the amount available to pay for **damages** after you have paid the deductible in paragraph a.

c. If you and we agree to use **mediation** to resolve any **claim** brought against you and if the **claim** is resolved by **mediation**, your deductible obligation for that **claim** will be reduced by 50%.

3. REIMBURSEMENT

In the event that we voluntarily choose or are compelled by a court of law to make any payment of the deductible and request reimbursement from you, the reimbursement is payable immediately, but no later than thirty (30) days after written demand.

D. DEFINITIONS

Bodily Injury means physical injury, sickness or disease and, if arising out of the foregoing, mental anguish, emotional distress, mental injury, shock, humiliation or death at any time.

Claim means a written demand or **suit you** receive.

Claim expenses means all expenses **we** incur or authorize in writing for the investigation, adjustment, defense or appeal of a **claim**. These expenses include fees charged by a lawyer, mediator or arbitrator with **our** consent for which **you** are obligated. **Claim expenses** also mean:

1. the premium on appeal, attachment or similar bond; and
2. up to \$250 per day per insured for supplemental payment for reasonable expenses incurred for attendance at hearings, trials, or depositions at **our** request or with our consent by such **insured**. Such payment shall not exceed \$5,000 in the aggregate for all **insureds** in each **claim**.

Claim expenses do not include:

1. salaries, wages, fees, overhead or benefit expenses associated with any **insured** except as specified in subparagraph 2. above; or
2. salaries, wages, overhead or benefit associated with **our** employees.

Company means the insurance company that issued this policy, as shown on the Declarations page or referred to herein as **we**, **us**, or **our**.

Computer services means computers and associated input and output devices, data storage devices, networking equipment, backup facilities, and internet sites operated by and either owned by or leased by any third party for whom **you** provide **professional services**.

Damages means monetary judgments, awards or settlements unless otherwise excluded. **Damages** includes (i) pre-judgment interest; and (ii) post judgment interest that accrues after entry of judgment and before **we** have paid, offered to pay or deposited in court that part of judgment within the applicable limit of liability.

Damages does not mean punitive or exemplary **damages** or the multiple portion thereof.

Damages do not include any costs or expenses in complying with any demand for or award of **equitable relief**, even if such compliance is compelled as a result of a judgment, award or settlement.

Defense expenses means all expenses **you** incur in investigation, defense or appeal of any **disciplinary proceeding**.

Disciplinary proceeding means any proceeding by a disciplinary official or agency to investigate or prosecute charges alleging professional misconduct in the performance of **your professional services**.

Employment practices means any actual or alleged:

1. wrongful termination of the employment of, or demotion of, or failure or refusal to hire or promote any person in violation of law or in breach of any agreement to commence or continue employment;
2. unlawful employment discrimination;
3. sexual harassment of an employee or applicant for employment; or
4. retaliatory treatment against an employee on account of that employee's exercise or attempted exercise of his or her rights under law.

Equitable relief means a remedy not involving the payment of monetary damages.

Extended reporting period means an additional period of time for reporting **claim(s)**. The **extended reporting period** starts on the **policy termination date** and ends at the **extended reporting period** expiration date.

First inception date means the inception date of the first Miscellaneous Professional Liability **policy** issued by **us** to the **named insured** and continually renewed by **us** until the inception date of this current **policy**.

Insured means:

1. the **named insured**; and
2. if **you** are a sole proprietorship, any past or present employee of **yours**, but only while acting on **your** behalf in their capacity as an employee;
3. if **you** are a partnership, any past or present general or managing partner, principal or employee of **yours**, but only while acting on **your** behalf in such capacity;
4. if **you** are a limited liability company, any past or present managing member, principal or employee of **yours**, but only while acting on **your** behalf in such capacity;

5. if **you** are a corporation, any past or present officer, director, trustee, or employee of **yours**, but only while acting on **your** behalf in such capacity;
6. **your** temporary or leased employees, but only while acting on **your** behalf as an employee;
7. if **you** are a **subsidiary** of the **named insured**, **you** are only covered while acting on behalf of the **named insured**;
8. **your** lawful spouse solely for liability arising from any **wrongful act** of an **insured** committed without the participation of such spouse;
9. **your** heirs, assigns and legal representatives in the event of **your** death, incapacity or bankruptcy to the extent that **you** would have been covered; or,
10. an independent contractor for **claims and damages under Section A.1, 3, or 4**, but only while acting on **your** behalf and only if there is a signed agreement executed by the **named insured** and the independent contractor which:
 - a) specifies the services to be performed by the independent contractor on the **named insured's** behalf;
 - b) provides that the services performed by the independent contractor will be under the **named insured's** supervision;
 - c) states that the independent contractor will be indemnified by the **named insured** for the services performed on the **named insured's** behalf; and,
 - d) is entered into before the **wrongful act** which leads to a **claim or potential claim**.

Loss means **claim expenses, damages and defense expenses** and does not include **equitable relief**.

Malicious code means any virus, trojan horse, worm or similar software program, code or script intentionally designed to insert itself into computer memory.

Mediation means the non-binding intervention of a qualified neutral third party chosen by **you** and the other party to a **claim** with agreement by **us**.

Named insured means the individual, entity, partnership, or corporation designated as such in the Declarations page.

Policy means this **policy** form, the Declarations, and any endorsement to the **policy** issued by **us**, and **your** application, including all supplements.

Policy period means the period from the effective date of the **policy** to the expiration date or earlier termination date of the **policy**.

Policy termination date means the expiration date of the **policy** as shown on the Declarations page or the cancellation date of the **policy**, whichever is earlier.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

Potential claim means any **wrongful act** or any facts or other circumstances which may subsequently give rise to a **claim**.

Professional services means those services described in Item 6. of the Declarations which **you** perform for others for a fee.

Property damage means (1) physical injury to, loss or destruction of, tangible property including the resulting loss of use thereof; or (2) loss of use of tangible property which has not been physically injured or destroyed.

Retroactive date(s) refer to the dates shown in Item 5. of the Declarations. If no date is shown on the Declarations page the retroactive date will be inception date of the policy.

Subsidiary means

1. any corporation, identified by **you** in the application for this **policy**, of which the **named insured** owns more than fifty percent (50%) of the issued and outstanding voting stock either directly or indirectly on the inception date of the **policy period**; or
2. any corporation which becomes a **subsidiary** during the **policy period** provided that such corporation does not represent more than a ten percent (10%) increase in the total assets or gross revenue of the **named insured** as of the date of the acquisition. Where such corporation represents an increase in the total assets or gross revenue of the **named insured** of more than ten percent (10%), such corporation shall be deemed a

subsidiary under the **policy**, but only upon the condition that within ninety (90) days of its becoming a **subsidiary**, you shall have provided us with full particulars of the new **subsidiary** and agree to any additional premium and/or amendment of the provisions of this **policy** required by us relating to such new **subsidiary**, subject to the review and acceptance by us of full and complete underwriting information. Further, coverage as shall be afforded to the new **subsidiary** is conditioned upon the **named insured** paying when due any additional premium required by us relating to such new **subsidiary**. A corporation becomes a **subsidiary** when the **named insured** owns more than fifty percent (50%) of the issued and outstanding voting stock either directly or indirectly, and ceases to be a **subsidiary** at such time when the **named insured** ceases to own more than fifty percent (50%) of the issued and outstanding voting stock.

Suit means a civil proceeding for monetary, non-monetary or injunctive relief, which is commenced by service of a complaint or similar pleading. **Suit** includes a binding arbitration proceeding in which **damages** are alleged and to which you must submit or do submit with our consent.

Unauthorized access means the use of or access to **computer systems** by a person not authorized to do so by the **Named Insured**; or the use or access to **computer systems** in a manner not authorized by the **named insured**.

Wrongful act and wrongful acts means any actual or alleged negligent act, error, omission, or misstatement committed in your **professional services**.

E. EXCLUSIONS - WHAT THIS POLICY DOES NOT INSURE

This **policy** does not apply to **claim(s)**

1. based upon, arising out of, or in any way relating directly or indirectly to any **insured**:
 - a) committing any intentional, dishonest or fraudulent act or omission; or
 - b) gaining any profit, remuneration or advantage to which such **insured** was not legally entitled;
provided that this exclusion will not apply until a final adjudication establishes a) or b) above.
2. for any willful or criminal violation of any statute, rule or law.
3. for the return, restitution or reduction of professional fees or arising from any demand for **equitable relief**.
4. arising out of **bodily injury** or **property damage**;
5. arising out of:
 - a) any purchase, sale, or offer or solicitation of an offer to purchase or sell securities;
 - b) any violation of any securities law, including the Securities Act of 1933, as amended, or the Securities Exchange Act of 1934, as amended, or any regulation promulgated under the foregoing statutes, or any federal, state or local laws similar to the foregoing statutes (including "Blue Sky" laws), whether such law is statutory, regulatory or common law; or
 - c) any violation of the Organized Crime Control Act of 1970 (commonly known as Racketeer Influenced And Corrupt Organizations Act, or "RICO"), as amended, or any regulation promulgated thereunder or any federal, state or local law similar to the foregoing, whether such law is statutory, regulatory or common law;
6. arising out of any breach of fiduciary duty, responsibility, or obligation in connection with any employee benefit or pension plan, including violations of the responsibilities, obligations or duties imposed upon fiduciaries by the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended, or similar statutory or common law of the United States of America or any state or jurisdiction therein;
7. arising out of any **employment practices** liability or any discrimination on any basis, including, but not limited to: race, creed, color, religion, ethnic background, national origin, age, handicap, disability, gender, sexual orientation or pregnancy;
8. arising out of any misappropriation or misuse of trade secret or infringement of patent, copyright, trademark, trade dress or any other intellectual property right;
9. arising out of false advertising, misrepresentation in advertising, antitrust, unfair competition, restraint of trade, unfair or deceptive business practices, including but not limited to, violations of any local, state or federal consumer protection laws;
10. against you that are brought by or on behalf of any federal, state or local government agency or professional or trade licensing organizations; however, this exclusion shall not apply where the **claim** is alleging a **wrongful act** in your rendering **professional services** to such entity or for a **disciplinary proceeding**;

11. arising out of liability **you** assume under any contract or agreement; however, this exclusion does not apply to liability **you** would have in the absence of such contract or agreement;
12. against **you** that are brought by or on behalf of:
 - a) any business entity that is owned, managed or operated, directly or indirectly, in whole or in part, by **you**;
 - b) any parent company, subsidiary, successor or assignee of **yours**, or anyone affiliated with **you** or such business entity through common majority ownership or control; or
 - c) any independent contractor supplying material or services to **you**;
13. arising out of disputes involving:
 - a) **your** fees or charges, including over-charges, or cost over-runs;
 - b) collecting **your** fees from third parties;
 - c) the return of fees or other compensation paid to **you**; or
 - d) **your** cost of correcting or re-performing or completing any **professional services**;
14. arising out of **your** advising, requiring, obtaining or failing to advise, require or obtain any bond, suretyship or other form of insurance;
15. arising out of or resulting, directly or indirectly, from any actual or alleged commingling, misappropriation or improper use of funds or monies
16. arising out of a **claim** by any **insured** under this **policy** against any other insured under this **policy**.
17. arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants** at any time.

F. EXTENDED REPORTING PERIOD

1. **You** will be entitled to an automatic **extended reporting period** for no additional premium. This extension is applicable to any **claim** made against **you** during the **policy period** and reported to **us** in writing, during the sixty (60) days immediately following the **policy termination date**.
2. **We** will provide an optional **extended reporting period** as described below:
 - a) If this **policy** is canceled, terminated or non-renewed, **you** shall have the right, upon payment of an additional premium, to an extension of the reporting period for any **claim** against **you** first made and reported after the date upon which the **policy period** ends, but only with respect to **wrongful acts** committed prior to the end of the **policy period** and otherwise covered by this **policy**. Such period shall be referred to as the optional **extended reporting period**.
 - 1) The available optional **extended reporting periods** and additional premium are determined in accordance with the rules, rates and rating plans **we** then have in effect in **your** state.
 - 2) **You** must request the optional **extended reporting period** in writing and must pay **us** the additional premium within 30 days following the date of such cancellation, termination or nonrenewal. If **we** do not receive **your** request and premium payment within 30 days following the date of such cancellation, termination or non-renewal, **your** right to purchase the optional **extended reporting period** shall cease.
 - 3) If **we** cancel for non-payment of premium, **you** may purchase the optional **extended reporting period** only after any earned premium due **us** is paid within 10 days after the date of cancellation or **policy** expiration, whichever comes first.
 - b) All premiums paid for an optional **extended reporting period** shall be deemed fully earned as of the first day of the optional **extended reporting period**. The optional **extended reporting period** may not be canceled.
 - c) The optional **extended reporting period** shall not increase any limits of liability stated in Item 3. of the Declarations page. For the purpose of **policy** limits, the reporting periods are part of, not in addition to, the **policy period**.

G. DUTIES IN THE EVENT OF CLAIM(S) OR POTENTIAL CLAIM(S)

1. If **you** receive a **claim**, **you** and any other involved **insured(s)** must see to it that **we** receive written notice of the **claim**, with full details including the date received, as soon as practicable, but in no event later than 90 days after such **claim** is first made.

2. **You** and any other involved **insured** must:
 - a) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the **claim**;
 - b) Authorize **us** to obtain records and other information;
 - c) Cooperate with **us** in the investigation, defense or settlement of the **claim**; and
 - d) Assist **us**, upon our request, in the enforcement of any right against any person or entity which may be liable to **you** because of damages to which this insurance may apply.
3. No **insured** will, except at that **insured's** own cost, voluntarily make a payment, assume any obligation, agree to a settlement or incur any expense related to a **claim** without **our** consent.
4. If during the policy period, **you** become aware of a **wrongful act** or any facts or other circumstance that occurred on or after the retroactive date but prior to the end of the **policy period**, which may reasonably be expected to subsequently give rise to a claim against **you**, **you** must give **us** written notice as soon as practicable, but in any event not later than the end of the **policy period** or any **extended reporting period**, if applicable. To the extent possible notice should include:
 - a) Where the **wrongful act** took place and any facts or circumstance concerning the wrongful act; and
 - b) The names and addresses of any persons and entities involved.
5. Any **claim** arising out of the **wrongful act**, facts or circumstance which is subsequently made against **you** shall be deemed to have been first made at the time **we** received such written notice from **you**, if we receive proper notice of the **potential claim** according to paragraph 4. above.

The date of mailing shall constitute the date that such notice was given and proof of mailing shall be sufficient proof of notice.

H. CONDITIONS

1. CANCELLATION AND NON RENEWAL

- a) **We** may not cancel this **policy** except for failure to pay premium when due, in which case we will give 10 days written notice to the **named insured** before such cancellation is effective.
- b) The **named insured** may cancel this **policy** for itself and all other **insureds** by written notice to **us** stating when thereafter the cancellation shall be effective. If the **named insured** cancels, **we** will return 90% of the pro rata unearned premium, rounded to the next higher whole dollar within 15 days of the effective date of cancellation.
- c) **We** are not required to renew this **policy**. However, written notice of **our** intent to non-renew this **policy** shall be sent to the **named insured** at least 60 days prior to expiration of the **policy period**.
- d) Notices of cancellation or nonrenewal shall be sent by first class mail to the last address known to **us** with a statement of the specific reasons for cancellation or nonrenewal.
- e) If **we** decide to offer renewal terms, notice will be mailed by first class mail, at least 45 days prior to the expiration of the **policy** to the **named insured**. Failure to make the required premium payment by the renewal date will result in termination of the **policy** for nonpayment of premium.
- f) If **we** fail to provide at least 45 days notice of nonrenewal or changes in the terms and conditions of this **policy**, coverage will remain in effect until 45 days after notice is given or until the effective date of replacement coverage you obtain, whichever occurs first. Any earned premium for the extension of the terminated **policy** will be calculated pro rata based on the expiring premium or the rate filing then in effect, whichever is lower.

2. REPRESENTATIONS AND APPLICATION

By accepting this **policy** **you** agree that:

- a) The statements in the Declarations are accurate and complete;
- b) Those statements are based on representations **you** made in **your** application for this insurance **policy**;
- c) The representations made in **your** application are the basis of this **policy** and are to be considered as incorporated into and constituting a part of this **policy**;
- d) Those representations are material to the acceptance of the risk **we** assumed under this **policy**;

- e) We have issued this **policy** in reliance upon the truth, accuracy and completeness of such representations;
- f) The application shall be interpreted as a separate application for coverage by each **insured**. No statement in the application, fact pertaining to or knowledge possessed by any **insured** shall be imputed to any other **insured** for the purpose of determining if coverage is available; and
- g) Statements in the application, facts pertaining to or knowledge possessed by the individual signing the application shall be imputed to the **named insured**.

3. LEGAL ACTION AGAINST US

No person or entity has a right under this **policy**:

- a) To join **us** as a party or otherwise bring **us** into a suit asking for **damages** from an **insured**; or
- b) To sue **us** on this **policy** unless all of its terms have been fully complied with.

A person or entity may sue **us** to recover on an agreed settlement or on a final judgment against an **insured**; but we will not be liable for **damages** that are not payable under the terms of this **policy** or that are in excess of the applicable limit of liability. An agreed settlement means a settlement and release of liability signed by **us**, the **insured** and the claimant or the claimant's legal representative.

4. CHANGE IN OWNERSHIP, CONTROL OR EXPOSURE

a) If during the **policy period**:

- 1) Another person or entity or group of persons or entities acquires more than 50 percent of the assets of the **named insured**; or
- 2) Another person or entity, or group of persons or entities, acquires an amount of the outstanding securities representing more than 50 percent of the voting power for the election of the **named insured's** directors or trustees; or
- 3) The **named insured** consolidates with or merges with another entity;
you shall notify **us** of the change described in 1., 2., or 3. above, herein referred to as **transaction**, as soon as practicable, but not later than 30 days after the effective date of the **transaction** and provide such additional information as we require.

- b) If a **transaction** occurs, coverage under this **policy** shall continue until termination of the **policy period** but only with respect to **claims** and **potential claims** made for **wrongful acts** which took place prior to the **transaction**.
- c) If **you** fail to provide notice as described in 4.a. above, coverage provided to **you** under this **policy** shall terminate. We will send written notice 45 days in advance of the termination date.
- d) In the event of a **transaction**, the **named insured** will have the right to an extension of coverage under the **policy** for a **claim** first made and reported during the 12 months after the **transaction** but, only with respect to any **wrongful act** occurring prior to the **transaction** and otherwise covered by this **policy**. The 12 month period shall be referred to as the run-off period.
 - 1) The premium means the premium in effect immediately prior to the **transaction**.
 - 2) The rights contained in paragraph 4. shall terminate unless written notice of the election and the additional premium due is received by **us** within 60 days of the **transaction**.
- e) In the event of a **transaction**, the **named insured** has the right to purchase the run-off period but, has no right to purchase the optional **extended reporting period** described in section F. of the **policy**.
- f) The additional premium for the run-off period shall be fully earned at the inception of the run-off period. The run-off period is not cancelable.
- g) The limit of liability for the run-off period is part of and not in addition to the limit of liability in Item 3. of the Declarations page.

5. TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US

If **you** have rights to recover all or part of any payment we have made under this **policy**, these rights are transferred to **us**. **You** must do nothing after a **loss** to impair our rights to seek or obtain recovery from others. At our request, **you** will sue those responsible or transfer those rights to **us** and help **us** enforce them. In the event of any payment under this **policy**, we shall be subrogated to the extent of such payment to all of **your** rights of recovery. **You** shall execute and deliver such instruments and papers and

do whatever else is necessary to secure such rights and shall do nothing to prejudice or compromise such rights without our express written consent.

6. ASSIGNMENT

No change in, modification of or assignment of interest in this **policy** shall be effective except when made by a written endorsement to the **policy**.

7. SOLE AGENT FOR THE INSURED

By accepting this **policy**, you agree that only the **named insured** is authorized to act on behalf of all **insureds** with respect to the following: consenting to settlement or releasing rights under this **policy**, payment for premiums and deductibles, receiving return premiums, giving or receiving notice of cancellation or nonrenewal, requesting any optional **extended reporting period** or run-off period and agreeing to any changes in this insurance **policy**. Each **insured** agrees that the **named insured** shall act on its or their behalf with respect to such matters.

8. COVERAGE TERRITORY AND VALUATION

- a) This **policy** applies to a **wrongful act** committed anywhere in the world provided that the **claim** is made and suit is brought against the **insured** within the United States, its territories or possessions or Canada.
- b) All premiums, limits, deductibles, **loss** and other amounts are expressed and payable in the currency of the United States of America. If a judgment is rendered, a settlement is denominated or another element of **loss** under this **policy** is stated in a currency other than the United States of America dollars, payment under this **policy** shall be made in United States of America dollar equivalent determined by the rate of exchange published in the *Wall Street Journal* on the date the judgment becomes final, the amount of the settlement is agreed upon or any element of **loss** is due, respectively.

9. OTHER INSURANCE

- a) If other valid and collectible insurance is available to you for **loss** covered under this **policy**, the insurance provided by this **policy** shall be excess over such other insurance, regardless of whether or not such insurance is primary, contributory, excess, contingent or otherwise.
- b) When this insurance is excess we have no duty to defend you against any **claim** if any other insurer has a duty to defend you against the **claim**. If no other insurer defends we will undertake to do so but we will be entitled to your rights against those other insurers.
- c) When this insurance is excess over other insurance we will pay only our share of the amount of **loss**, if any, that exceeds the sum of:
 - 1) The total amount that all such other insurance would pay for the **loss** in the absence of this insurance;
 - 2) The total of all deductibles, self-insurance and retentions under all that other insurance.

We will share the remaining **loss**, if any, with any other insurance that is not described in this provision and was not bought specifically to apply in excess of the limit of liability shown in the Declarations page of this **policy**.

10. TWO OR MORE POLICIES, COVERAGE PARTS, OR ENDORSEMENTS ISSUED BY US

It is our stated intention that this **policy** and any other **policy**, coverage part or endorsement issued by us, or by another member of the **company**, shall not provide duplication or overlap of coverage for the same **claim**. If this **policy** and any other **policy** issued by us, or by another member of the **company**, to you, apply to the same **claim** then, Condition 9. Other Insurance notwithstanding:

- a) We shall not be liable under this **policy** for a greater proportion of the **loss** than the applicable limit of liability of this **policy** bears to the sum of the total limits of liability of all such policies; and
- b) The maximum amount payable under all such policies combined shall not exceed the highest applicable limit of liability under any one **policy**.

11. ALLOCATION

If you incur both **loss** covered by this **policy** and **loss** not covered by this **policy** on account of any **claim** because such **claim** includes both covered and non-covered matters, coverage with respect to such **claim** shall apply as follows:

- a) 100 percent of **defense expenses** on account of the **claim** will be considered covered **loss**; and

- b) We shall fairly allocate all remaining loss that you incurred on account of such claim between covered loss and non-covered loss.

12. SEPARATION OF INSUREDS

Except with respect to the limits of liability, deductible and any rights or obligations assigned to the first named insured, this insurance applies:

- a) As if each insured were the only insured; and
- b) Separately to each insured against whom a claim is made.

13. CONFORMANCE TO STATUTE

The terms of this policy which are in conflict with the statutes of the state in which this policy is issued are amended to conform to those statutes.

14. SECTION TITLES

The titling of sections and paragraphs within this policy is for convenience only and shall not be interpreted as a term or condition of this policy.

15. BANKRUPTCY

You or your estate's bankruptcy or insolvency does not relieve us of our obligations under this policy.

16. LIBERALIZATION

If we adopt any revisions to the terms and conditions of this policy form to provide more coverage without an additional premium charge during the policy term, the broadened coverage will immediately apply. However, the broadened terms and conditions will not apply to any claims that were first made against you prior to the effective date of the revision.

NOTICE TO FLORIDA INSUREDS

Miscellaneous Professional Liability Insurance Claims – Made Notice

This policy is a CLAIMS-MADE AND REPORTED policy. Subject to the terms, conditions, exclusions and limitations of this policy, coverage is limited to liability for only those claims that are first made against you and reported to us in writing after the retroactive date and during the policy period or any optional extended reporting period, if exercised by you.

Unless otherwise endorsed, this is a “defense within limits” policy with claim expenses included within the Limit of Liability. The Limit of Liability available to pay damages will be reduced by amounts we pay for claim expenses as defined in the policy. Further note that amounts incurred for claim expenses and damages are subject to the deductible. Please read this policy carefully.

FLORIDA ACCEPTANCE OF APPLICATION(S) ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Named Insured: ED SCHLITT, LLC

Policy Number: LHR 9262295 04

Issued by The Hanover Insurance Company.

This endorsement, effective 12:01 A.M. 09/01/2015 modifies the following:

SECTION H – CONDITIONS, Paragraph 2. **Representations and Application** is amended to add the following:

For the purposes of coverage afforded by this **policy**:

Application(s) shall mean the written insurance application(s) attached to the **policy** for the insurance coverage provided by this **policy** and incorporates any written statements and materials attached to the **policy** in conjunction therewith.

It is agreed by the **insureds** that the Declarations and statements in the application(s) are material and that this **policy** is issued in reliance upon the truth and accuracy of such Representations and statements.

All other terms and conditions remain unchanged.

CHANGE OF NAME OR ADDRESS ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Named Insured: ED SCHLITT, LLC

Policy Number: LHR 9262295 04

Issued by The Hanover Insurance Company.

This endorsement, effective 12:01 A.M. 09/01/2015 modifies the following:

Item 1. of the Declarations page is deleted and replaced with the following:

Item 1. Named Insured and Address:

ED SCHLITT, LLC DBA COLDWELL BANKER ED SCHLITT REALTORS;
SCHLITT PROPERTY MANAGEMENT, INC.

All other terms and conditions remain unchanged.

CONSENT TO SETTLE AMENDMENT ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Named Insured: ED SCHLITT, LLC

Policy Number: LHR 9262295 04

Issued by The Hanover Insurance Company.

This endorsement, Effective 12:01 A.M. 09/01/2015 modifies the following:

SECTION B. – DEFENSE AND SETTLEMENT (INCLUDED IN THE LIMIT), third Paragraph, is replaced with the following:

We will not settle a **claim** without the consent of the **named insured**. If the **named insured** refuses to consent to a settlement of any claim we recommend and which a claimant would accept, subject to the applicable limit of liability and deductible then **our** liability for the **claim** is limited to:

1. What we would have contributed to the settlement if **you** had consented to the settlement, including **claim expenses** incurred up to the date of such refusal; and
2. 70 percent of such **damages** in excess of the amount for which the **claim** could have been settled.

After the time of the **named insured's** refusal, the **named insured** shall be responsible for all **loss** in excess of the amount for which the **claim** could have been settled, the percentage of **damages** noted above in 2., and all **claims expenses**, incurred thereafter. For the purpose of this section, settlement includes but is not limited to any resolution of a **claim** that would have occurred as a result of any court-ordered process which the **named insured** chose not to accept.

All other terms and conditions remain unchanged.

CONSENT TO SPECIFIC LEGAL COUNSEL ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Named Insured: ED SCHLITT, LLC

Policy Number: LHR 9262295 04

Issued by The Hanover Insurance Company.

This endorsement, Effective 12:01 A.M. 09/01/2015 modifies the following:

SECTION G. - DUTIES IN THE EVENT OF CLAIM(S) OR POTENTIAL CLAIM(S) is amended to add the following:

6. In the event an **insured** reports a **claim** to **us** in writing or a **potential claim**, **we** consent to the use of the law firm of TRIEBSCH & FRAMPTON (300 NORTH PALM ST, TURLOCK, CA 95380) FOR THE AGREED UPON RATE OF \$220 PER HOUR to defend such **claim**. The **insured** agrees that **our** consent is subject to the law firm's agreement to comply with **our** Litigation Management Guidelines and all of **our** other applicable claims legal guidelines in effect with **us**.

All other terms and conditions remain unchanged.

RETROACTIVE DATES FOR SPLIT LIMITS OF LIABILITY ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Named Insured: ED SCHLITT, LLC

Policy Number: LHR 9262295 04

Issued by The Hanover Insurance Company.

This endorsement, Effective 12:01 A.M. 09/01/2015 modifies the following:

POLICY DECLARATIONS

Item 3. **LIMIT OF LIABILITY** and Item 5. **RETROACTIVE DATE** are replaced with the following:

Item 3. **LIMIT OF LIABILITY:**

- | | |
|--|--|
| 1. First Limit of Liability
<i>(subject to the First Retroactive Date scheduled below)</i> | a. \$ <u>1,000,000</u> for each Claim; not to exceed
b. \$ <u>1,000,000</u> for all Claims in the aggregate |
| 2. Second Limit of Liability
<i>(subject to the Second Retroactive Date scheduled below)</i> | a. \$ <u>0</u> for each Claim; not to exceed
b. \$ <u>1,000,000</u> for all Claims in the aggregate |

Item 5. **RETROACTIVE DATE:**

- 1. First Retroactive Date: 4/4/1994**
- 2. Second Retroactive Date: 9/1/2011**

All other terms and conditions remain unchanged.

ADDITIONAL INSURED ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Named Insured: ED SCHLITT, LLC

Policy Number: LHR 9262295 04

Issued by The Hanover Insurance Company.

This endorsement, Effective 12:01 A.M. 09/01/2015 modifies the following:

The following is added to **SECTION D – DEFINITIONS**, the definition of **Insured**:

Insured also means the entities listed in the schedule of additional **insureds** but only while rendering **professional services** at the request of the **named insured**, in support of the **named insured's** rendering of **professional services** to its clients; however, no coverage is afforded under this **policy** for any **claims** arising from any **wrongful act** in the rendering of or failing to render **professional services** by any **insured** covered under this endorsement that occurred prior to the retroactive date listed opposite the entity listed in the schedule of additional **insureds**.

Schedule of additional insureds to which this endorsement applies:

Entity(ies)	Retroactive Date
ED SCHLITT, LLC & SCHLITT PROPERTY MANAGEMENT, INC. DBA COLDWELL BANKER PARADISE HOYT MURPHY REALTORS -	6/4/12
ED SCHLITT, LLC & SCHLITT PROPERTY MANAGEMENT, INC. DBA COLDWELL BANKER PARADISE ED SCHLITT REALTORS	6/4/12
HC MURPHY INTERNATIONAL REFERRAL, INC.	6/4/12
ED SCHLITT & SCHLITT PROPERTY MANAGEMENT, INC. DBA COLDWELL BANKER PARADISE	9/1/1983

All other terms and conditions remain unchanged.



**NOTICE TO POLICYHOLDERS:
MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE**

**INFORMATION REGARDING EXTENDED
REPORTING PERIOD ENDORSEMENT
("ERP COVERAGE")**

The enclosed policy provides coverage for claims reported during the policy period. Subject to the policy's terms and conditions, you may purchase an Extended Reporting Period Endorsement, also known as "ERP coverage", that will extend the time for reporting claims arising out of professional services rendered while the policy was still in effect, although the policy may have been cancelled, nonrenewed, or terminated. Please refer to Section F. of your policy for the terms and conditions for eligibility, purchasing or obtaining an Extended Reporting Period endorsement. There is a limited time for requesting such an endorsement.

The premium charged for the endorsement is expressed as a percentage of your policy's annual premium.

<i>Length of "ERP Coverage" Offered</i>	<i>"ERP Coverage" Premium</i>
12 months	100 % of expiring annual premium
24 months	150 % of expiring annual premium
36 months	200 % of expiring annual premium

**Extended Reporting Period Endorsements may be subject to state regulatory requirements.*

Please contact your agent or customer service representative for pricing specific to your situation and location.

FLORIDA BODILY INJURY OR PROPERTY DAMAGE ENDORSEMENT WITH COMMERCIAL GENERAL LIABILITY INSURANCE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Named Insured: ED SCHLITT, LLC

Policy Number: LHR 9262295 04

Issued by The Hanover Insurance Company.

This endorsement, Effective 12:01 A.M. 09/01/2015 modifies the following:

SECTION E –EXCLUSIONS, Paragraph **4.** is replaced by the following:

4. Arising out of **bodily injury** or **property damage**; however, this exclusion does not apply to any **claim** arising out of a **wrongful act** committed by an **insured** in the rendering of **professional services** as specified in Item **6.** of the Declarations, and as a condition precedent to coverage, **you** agree to obtain and maintain, during the **policy period**, commercial general liability insurance with a minimum limit of liability of \$ 1,000,000.

All other terms and conditions remain unchanged.

FLORIDA ENVIRONMENTAL HAZARDS ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Named Insured: ED SCHLITT, LLC

Policy Number: LHR 9262295 04

Issued by The Hanover Insurance Company.

This endorsement, Effective 12:01 A.M. 09/01/2015 modifies the following:

SECTION E – EXCLUSIONS, Paragraph **17.** is replaced by the following:

17. Arising out of:

- a) The actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants** at any time;
- b) Any directive, request or voluntary decision that any **insured** monitor, clean up, remove, contain, treat, detoxify or neutralize pollutants; or
- c) Any governmental or regulatory directive to request to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize pollutants; or
- d) The failure to discover, disclose, report or advise of the existence or amount of **pollutants**.

However, we will pay on **your** behalf **damages** and **claim expenses** incurred in the responding to a claim made against **you** and reported to **us** in writing during the **policy period**, or **extended reporting period**, if applicable, that arise from the failure to disclose, report, or advise of the existence of **pollutants**.

Notwithstanding anything to the contrary in the **policy**, including any endorsements thereto:

Our aggregate Limit of Liability for **damages** and **claim expenses** for all environmental hazard **claims** covered under this endorsement is \$1,000,000 (or the applicable aggregate Limit of Liability, set forth in Item **3. b.** of the Declarations, whichever is less) which amount will be included within, and not in addition to, the aggregate Limit of Liability set forth in **Item 3. b.** of the Declarations.

All other terms and conditions remain unchanged.

INDEPENDENT CONTRACTOR ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Named Insured: ED SCHLITT, LLC
Policy Number: LHR 9262295 04

Issued by The Hanover Insurance Company.

This endorsement, Effective 12:01 A.M. 09/01/2015, modifies the following:

SECTION D – DEFINITIONS, under the definition of **Insured**, Paragraph **10**, is replaced by the following:

- 10.** An independent contractor for **claims** and **damages** under **Section A.1, 3, or 4**, but only while acting on behalf of any **insured**.

All other terms and conditions remain unchanged.

LIMITED ADDITIONAL INSURED FRANCHISOR ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Named Insured: ED SCHLITT, LLC

Policy Number: LHR 9262295 04

Issued by The Hanover Insurance Company.

This endorsement, effective 12:01 A.M. 09/01/2015 modifies the following:

The following definition is added to **SECTION D – DEFINITIONS**:

Limited additional insured means a person or entity covered under this **policy** only with respect to **claims** made against such person or entity, which involve or arise from vicarious liability imposed due to any **wrongful act** of any **insured**.

In consideration of the premium charged, it is hereby understood and agreed that is a **limited additional insured**.

No coverage is afforded to for any **claim** alleging or in any way involving any independent **wrongful act**, error or omission of .

It is understood and agreed that **we** assume no obligation to defend against such **claims** nor will **we** pay **claim expenses** in connection with such **claims**. **We** will pay **damages** only, to the extent that is held liable for an **insured's wrongful acts**.

All other terms and conditions remain unchanged.

REAL ESTATE APPRAISER ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Named Insured: ED SCHLITT, LLC

Policy Number: LHR 9262295 04

Issued by The Hanover Insurance Company

This endorsement, Effective 12:01 A.M. 09/01/2015 modifies the following:

The following is added to **SECTION E - EXCLUSIONS – WHAT THIS POLICY DOES NOT INSURE:**

This **policy** does not apply to **claim(s)**:

Based upon or arising out of:

- a) The failure of investments to perform as expected or desired;
- b) Making of guarantees or warranties of potential sales, earnings, profitability, or economic value;
- c) Any warranties, or guarantees made by the **insured** as to the current or future value of any property;
- d) Any warranties or guarantees as to the suitability of the property for a specific use;
- e) The formation, syndication, operations or administration of any property syndication, or real estate investment to any form of corporation, general or limited partnership or joint venture formed for the purpose of investing in, selling or maintaining real property including those syndications, trusts, corporations, partnerships or joint ventures in which the **insured** has, had or intended to have a participating interest directly or indirectly in the profits or losses thereof; or
- f) The appraising of any property developed, constructed or owned by:
 - 1) An **insured** at that time of the **wrongful act** giving rise to such claims;
 - 2) Any entity in which the **insured** had, at the time of the **wrongful act** giving rise to the **claim**, a financial interest;
 - 3) Any entity which had, at the time of the **wrongful act** giving rise to the **claim**, a financial interest in the **named insured**;
 - 4) Any entity which at the time of the **wrongful act** giving rise to the **claim**, was under the same financial control as the **named insured**;
- g) Any professional services as an architect, engineer, property developer, builder, construction manager, loss control inspector, risk manager, safety inspector, insurance agent, insurance broker, mortgage banker, mortgage broker, title abstractor, and/or title agent.

All other terms and conditions remain unchanged.

THE ONLY SIGNATURES APPLICABLE TO THIS POLICY ARE THOSE REPRESENTING THE COMPANY NAMED ON THE FIRST PAGE OF THE DECLARATIONS.

In Witness Whereof, this company has caused this policy to be signed by its President and Secretary and countersigned on the declarations page, where required, by a duly authorized agent of the company.



Frederick H. Eppinger
President



Charles Frederick Cronin
Secretary

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LHR 9262295 04

LHR 9262295 04

LHR 9262295 04

LHR 9262295 04



STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND
PROFESSIONAL REGULATION

BK3260381

ISSUED: 09/30/2013

REAL ESTATE BROKER
MURPHY, HOYT C JR

IS LICENSED under the provisions of Ch.475 FS.
Expiration date : SEP 30, 2016 L1309900002560



STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND
PROFESSIONAL REGULATION

SL3212119

ISSUED: 03/30/2014

REAL ESTATE SALES ASSOCIATE
JACKSON, HAMPTON JAMES III

IS LICENSED under the provisions of Ch.475 FS.
Expiration date : MAR 31, 2016 L1403300003521



**Certification Statement
Local Vendor Preference**

I certify that my company meets all of the following qualifications to be eligible for the local vendor preference:

- 1) That my company has a fixed, staffed office or distribution point located in and having a street address within St. Lucie, Indian River, Martin or Okeechobee City for at least one year prior to the issuance of the request for competitive bids or request for proposals by St. Lucie City; and
- 2) That my company holds any business or Broker license required by St. Lucie City and/or can document payment of business license taxes in St. Lucie City;
- 3) That my company is principal offeror who is single offeror; a business which is the prime Broker and not a subBroker; or a partner or joint venturer submitting an offer in conjunction with other businesses.
- 4) Attached is a copy of a business or Broker license and/or business tax receipt for St. Lucie City, Indian River, Martin or Okeechobee Counties to verify that I have been in business at least one year prior to the issuance of the Request for Bid or Proposal.

Company Name: Coldwell Banker Paradise

Address: 411 North US Highway# 1, Fort Pierce, FL, 34950

Business or Broker License Number: BK3268742

Phone Number: (772) 494-8402 Fax Number: (772) 460-2000

Owner's Name: Linda Schlitt Gonzalez

Signature: [Handwritten Signature]

Sworn to before me this 9th day of Sept., 2015

Notary Public for the State of Florida

My Commission Expires _____

Notary Public Signature: [Handwritten Signature]

Printed Name: Jo Ann Webster

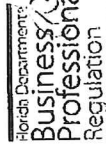


FOR PROCUREMENT OFFICE ONLY ~ DO NOT COMPLETE BELOW

To be verified and completed by an authorized representative from the City of Fort Pierce Purchasing Department:

Vendor Certified by: _____ Date: _____
(Authorized Signature)

To be approved as a local bidder and receive bid preference on an eligible local project, this certification and a copy of your local business or Broker license must be submitted with your bonafide Bid/RFP package.



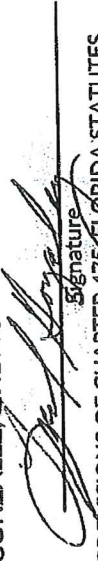
STATE OF FLORIDA DEPARTMENT
OF BUSINESS AND PROFESSIONAL
REGULATION

ISSUED: 08/16/2015

BK3268742

BROKER

GONZALEZ, LINDA S


Signature

PROVISIONS OF CHAPTER 475, FLORIDA STATUTES

EXPIRATION DATE: SEPTEMBER 30, 2015



PARADISE

HOYT MURPHY REALTORS®

Since 1949

HOYT C. MURPHY, JR.

Broker Associate, CRB

Coldwell Banker Paradise

Hoyt Murphy Realtors

411 N. U.S. Highway One

Fort Pierce, FL 34982

Phone: (772) 461-3250

hoyt.murphy@coldwellbanker.com

September 8, 2015

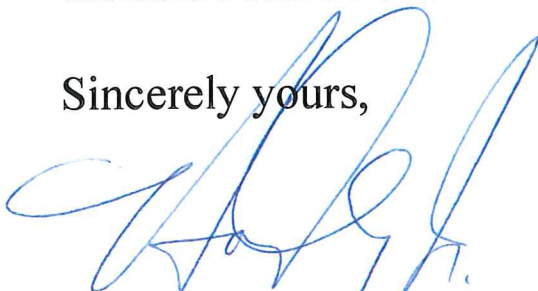
Re: Hampton Jackson, Realtor
Coldwell Banker Hoyt Murphy Realtors

To Whom it may concern:

It is my pleasure to provide this letter of reference for Mr. Hampton Jackson. Hampton has been with our firm for almost 3 years. Hampton has handled residential, commercial, and lease transactions. He has closed a wide variety of real estate including land, commercial buildings, multi-family buildings and commercial leases (along with single family homes).

Hampton is a hard worker and has the ability to team up with other specialists in the firm if a more complex assignment dictates such a need.

Sincerely yours,



Hoyt C. Murphy Jr. (Pat)
Realtor/Broker



PARADISE
HOYT MURPHY REALTORS®

Jill Whyms
Administrative Assistant

Coldwell Banker Paradise
Hoyt Murphy Realtors
411 North US Highway 1
Fort Pierce, FL 34950

Direct Line: 772-461-3250
Fax: 772-460-2063

jill.whyms@cbparadise.com

September 8, 2015

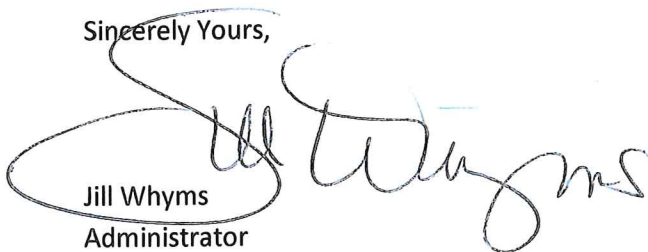
Re: Hampton Jackson, Realtor
Coldwell Banker Paradise

To Whom It May Concern,

May this letter provide my reference for Hampton Jackson. Hampton has been working with me for the past 3 years as a Realtor. He has handled numerous residential, commercial and lease transactions. He has closed numerous amount of real estate deals.

Hampton is a very hard worker and a team player. He is a pleasure to work with.

Sincerely Yours,



Jill Whyms
Administrator



Linda Schlitt-Gonzalez
Owner/Broker

Coldwell Banker Ed Schlitt Realtors
1950 US Highway 1
Vero Beach, FL 32960

Cell Phone: 772-559-7367
Office: 772-567-1181
Fax: 772-778-9257

September 5, 2015

To Who It May Concern:

I have known Hampton Jackson for the past three years. During that time he has demonstrated a strong work ethic and great follow up skills. He has been committed to building his real estate knowledge with many educational classes.

He is a pleasure to work with always finds the time to assist others. He is a great team player. He will work with all departments in our firm from marketing to technology to get the job done.

Hampton is determined to achieve success for his clients and is committed to a high standard of performance. He is a good communicator and will provide updates of activity.

If you have any questions and would like to discuss with me personally feel free to give me a call.

Sincerely

A handwritten signature in black ink, appearing to read "Linda Schlitt Gonzalez". The signature is fluid and cursive.

Linda Schlitt Gonzalez

Broker/Owner

Coldwell Banker Paradise Hoyt Murphy Real Estate

OVER \$2 BILLION SALES SINCE 1949

1. RESIDENTIAL (LISTING & SALES)

- a. We are the leading residential brokerage firm in Fort Pierce**

2. COMMERCIAL (LISTING & SALES)

- a. We are the leading commercial brokerage firm in Fort Pierce since 1949. Please see attached commercial sales resume print out.**

3. PROPERTY MANAGEMENT

- a. Our firm is the largest property management firm in Fort Pierce. We manage over 500 properties in St. Lucie. We have four property managers & dedicated bookkeepers for each of our property management departments.**

4. NON-BROKERAGE

Company ranks as one of nation's top-producing brokerage firms

Each April, RISMedia highlights the Top 500 of these firms in its annual Power Broker Survey. Included in this year's report, Coldwell Banker Paradise Realtors®, with nine offices along the Treasure and Space Coast from Port St. Lucie to Melbourne, ranked number 369 with 1,881 transaction sides closed last year and a total sales volume of more than \$280, million.

A solid year of recovery is reflected in the statistics generated by RISMedia's 26th Annual Power Broker Survey, the real estate industry's preeminent report ranking the nation's top real estate firms. According to survey results, this year's more than 1,000 responding brokers reported a collective more than \$896 billion in sales volume for 2013 and a total of 3,165,310 closed transactions — that's an increase of more than \$125 billion in sales volume and more than 175,000 transactions over 2012.

Now in its 26th year, the Power Broker Survey has long honored the incredible business feats of remarkable real estate leaders and brokerage firms who continue to shape our industry.

RISMedia President and CEO John Featherston congratulated Coldwell Banker Paradise Realtors® for their prestigious ranking in this year's survey. "The firms represented are the nation's most elite brokerage firms serving literally millions of consum-

ers with their real estate needs," Featherston said. "2013 was a turnaround year for real estate firms across the country, as consumer confidence in housing returned and buyers flooded back into the marketplace. But there are many challenges ahead for brokers and agents, from low inventory to lingering economic uncertainty. Discerning real estate consumers will look to proven real estate professionals to help guide them toward the best decision. Being included in the Power Broker Report validates your firm's reputation as a trusted resource for today's homebuyers and sellers."

RISMedia's Annual Power Broker Report ranks firms by closed transactions and sales volume for 2013. The Top 500 rankings appear in the April 2014 issue of Real Estate magazine and online at rismedia.com.



Coldwell Banker Paradise is a family-owned brokerage serving north Martin, St. Lucie, Indian River and Brevard counties for more than 60 years. It is a full service real estate brokerage with 180 sales and rental associates. To search hundreds of properties, go to www.FLColdwellBanker.com. Phone the Port St. Lucie U.S. 1 office at 772-878-3200, Fort Pierce U.S. 1 office at 772-461-3250, South Hutchinson Island office at 772-461-1324, North Hutchinson Island office at 772-464-7007, Vero Beach U.S. 1 mainland office at 772-778-2029, Vero Beach Island office at 772-231-4880, Sebastian office at 772-589-7777 and Melbourne office at 321-951-3300.

2014 Hutchinson Island Year End Real Estate

MARKET REPORT



OCEAN VILLAGE
South Hutchinson Island
Many to choose from! \$89,679 - \$679,000

**COLDWELL
BANKER** 

PARADISE

FT. PIERCE

411 N. US 1
772.461.3250

S. HUTCHINSON

221 S. Ocean Drive
772.461.1324

OCEAN VILLAGE

100 Mainsail
772.489-6100

PORT ST. LUCIE

7202 S. US 1
772.878.3200

N. HUTCHINSON

4007 N. Hwy. A1A
772.464.7007

2014 Hutchinson Island Year End Real Estate Report

Whether you're thinking about buying a home, selling your home, or you're just curious about your home's value, it's important to know about trends in the real estate market that could impact your home's value and your financial security. Unfortunately, information about price appreciation and sales activity that is published by traditional media forums is very general and may not be consistent with what's happening in your neighborhood or price point. Information contained in this report is designed to give you greater insight into trends that are occurring in your neighborhood, by price point.

In general, 2014 proved to be another good year for real estate sales and appreciation. For example, the value of single-family homes sold under \$250,000 on Hutchinson Island experienced double-digit appreciation, while condominiums sold in this price point only appreciated 4%. However, this was not the case for residential sales that occurred above \$250,000, where an increase in sales activity did not necessarily lead to an increase in prices.

With limited sales above \$1,000,000, it's difficult to track trends that apply to this sector of the market. In 2015, we expect the full recovery that has occurred for residential prices under \$250,000 to also occur in the \$250,000-\$500,000 price range. Although sales were up and inventory levels are down for properties sold over \$500,000, we may not see a full recovery in this segment of the market until 2016.

Call us today about your home's value. Contact us directly at our Ft. Pierce office 772-461-3250, our South Hutchinson Office 772-464-1324, our Ocean Village Office 772-489-6100, our Port St. Lucie office 772-878-3200 or our North Hutchinson office 772-464-7007. All discussions are strictly confidential.

If you would like to continue getting our quarterly updates, just let us know. Email us at Schlitt@ColdwellBanker.com. We will make sure that a copy is delivered to you quarterly.

All the best,

Linda Schlitt Gonzalez and Steven Schlitt, Owners

HUTCHINSON ISLAND SINGLE FAMILY HOMES YEAR END 2014 COMPARISON TO YEAR END 2013

Price Point	Year	Homes Sold	Current Listings	Month's Supply	Average Price
Under \$250,000	2014	40	17	5.1	\$176,505
	2013	40	16	4.8	\$155,174
	Change	0%	+6%	+6%	+14%
\$250,001 to \$500,000	2014	42	33	9.4	\$340,187
	2013	33	28	10.2	\$337,288
	Change	+27%	+18%	-8%	+1%
\$500,001 to \$1,000,000	2014	13	15	13.8	\$659,192
	2013	12	22	22	\$646,211
	Change	+8%	-32%	-37%	+2%
Over \$1,000,000	2014	1	10	120	\$1,050,000
	2013	2	6	35.9	\$2,863,908
	Change	-50%	+67%	+234%	-63%
Total	2014	96	75	9.4	\$322,579
	2013	87	72	9.9	\$354,251
	Change	+10%	+4%	-5%	-9%

HUTCHINSON ISLAND CONDOS YEAR END 2014 COMPARISON TO YEAR END 2013

Price Point	Year	Condos Sold	Current Listings	Month's Supply	Average Price
Under \$250,000	2014	379	172	5.4	\$169,421
	2013	373	151	4.9	\$163,672
	Change	+2%	+14%	+10%	+4%
\$250,000 to \$500,000	2014	130	179	16.5	\$329,957
	2013	136	114	10.1	\$330,257
	Change	-4%	+57%	+63%	<-1%
\$500,001 to \$1,000,000	2014	40	18	5.4	\$612,287
	2013	35	30	10.3	\$575,365
	Change	+14%	-40%	-47%	+6%
Over \$1,000,000	2014	1	0	0	\$1,100,000
	2013	1	0	0	\$1,100,000
	Change	0%	0%	0%	0%
Total	2014	550	369	8.1	\$241,266
	2013	545	295	6.5	\$233,399
	Change	+1%	+25%	+25%	+3%

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\$500,000
OCEANIQUE • N. HUTCHINSON ISLAND
4160 N. Highway A1A



\$489,777
ATRIUM • N. HUTCHINSON ISLAND
2900 N. Highway A1A



\$399,000
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1707 Mariner Bay Boulevard



\$329,900
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A SELECTION OF RECENT SOLDs:



Asking Price \$764,777
OCEANIQUE • N. HUTCHINSON ISLAND
4160 N. Highway A1A

SOLD for \$735,000



Asking Price \$625,000
GRAND ISLE • N. HUTCHINSON ISLAND
3720 N. Highway A1A

SOLD for \$567,500



Asking Price \$479,000 **SOLD for \$479,000**
SEASCAPE II • S. HUTCHINSON ISLAND
2400 S. Ocean Drive



Asking Price \$439,000 **SOLD for \$412,000**
THE ATRIUM • N. HUTCHINSON ISLAND
3000 N. Highway A1A

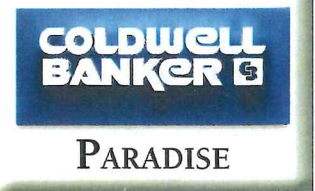


Asking Price \$229,900 **SOLD for \$215,000**
MARINER BAY • S. HUTCHINSON ISLAND
1705 Mariner Bay Boulevard

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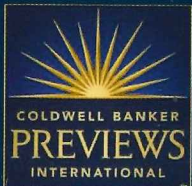
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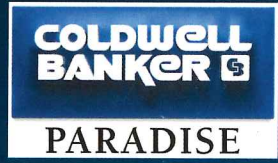


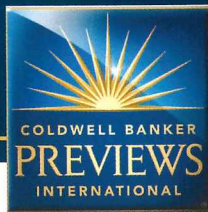
See more about
this Melbourne
Beach Property
on page 8



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THE MOORINGS

\$2,590,000 Swank remodel completed in 2014. Over 5,000 sf +/- Well protected deep water dockage. #154079

Linda Gonzalez 772-633-6826



MELBOURNE BEACH

\$2,499,500 - Oceanfront: A custom designed and built oceanfront estate with ocean and river views on beautiful S. Melbourne Beach near Vero Beach, just a few miles North of Sebastian inlet. #698944

Kevin Kenney 321-446-4249



FORT PIERCE

\$2,580,000 Intracoastal mansion and guest home. Main home has 4/4, theater, maids room, balconies. #RX-9988065

The Fraser Team 772-293-1792



HUTCHINSON ISLAND

\$1,300,000. Two home oceanfront estate on North Hutchinson Island. Main house with 3 master suites. Guest house 1300 sf. #148915

Jeff & Ginny Mitchell 772-321-3355



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MELBOURNE

\$995,000 5 acres in gated community. 6BD/4.5 BA. Beautifully appointed. Second building for RV, horses or add 3,000 sf of living space. # 714938

Mike Jaffe 321-258-3443
Bea Linda 321-213-5885



SEBASTIAN

\$999,999 - Attn developers/investors. Home on 2.32 AC, w/guest house, pool, pond, & breathtaking river views. Can be sold with adjacent 2.38AC lot listed for \$400,000. #147015

Margo Sudnykovich 772-360-6671



TITUSVILLE RIVERFRONT

\$1,190,000 -Two homes on property: a 2-story, 6,000 sf home on the river and a 1,600 sf home inland on the western portion of the property. #671827

Richard Webb 321-480-5514



MELBOURNE BEACH

\$1,100,000- Tropical Paradise awaits you! Rare 3 acre lot w/ deeded private beach access. #715639

Jeff Richardson 321-863-2969



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SEBASTIAN

\$895,000 - A rare find in Sebastian, two homes, two pools on this stunning family compound on 4.67 acres, Horses permitted. Great location & close to everything! #153659

Bob Tabor 772-559-1919



VERO BEACH ISLAND

\$895,000 - The Moorings Waterfront pool home with boat dock. Tall stone fireplace in living room. Two master suites. #147641

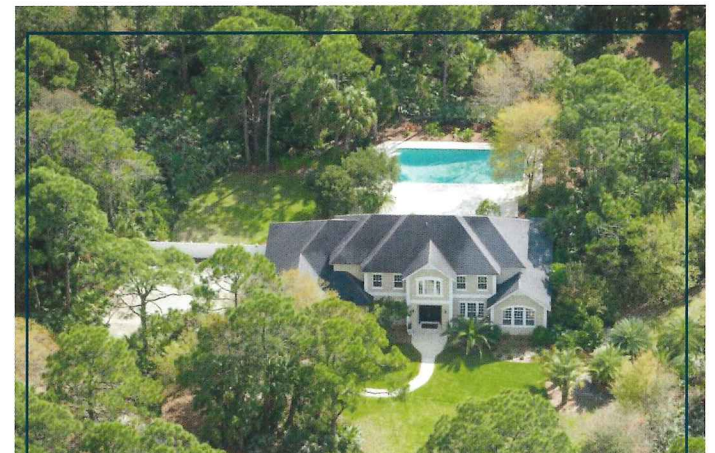
Jeff & Ginny Mitchell 772-321-3355



MERRITT ISLAND RIVERFRONT

\$875,000 - 2007 built coast cottage. 5 bedrooms, 4 1/2 baths with private dock on Indian River. # 703650

Paul and Beth Frommann
321-591-0111



MELBOURNE

\$825,000 - 3 BR/3 Bath pool home in The Willows exclusive neighborhood of 5 acre lots. #716246

Mike Jaffe 321-258-3443
Bea Linda 321-213-5885



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Vero Beach

\$789,900 - Gourmet kitchen, wood floors and custom finishes highlight this perfect pool home. Joseph & Joseph 772-643-6824 #154939



Sebastian

\$775,000 This one of a kind, fully automated home is controlled from your phone. Luxurious craftsmanship throughout. Joe Beaudoin 772-321-5152 #154934



Micco

\$749,000-Beautiful 'Old Florida' riverfront home site, 195 ft of front-age. Newer dock & lift, huge patio, spacious great rm, office. Susan Maitner 772-913-0222 #153822



Vero Beach

\$699,000 - Spacious 6 BR home that is situated on 5+ acres of land that could accommodate equestrian use. Joseph & Joseph 772-643-6824 #152245



Vero Beach

\$674,900 - Smugglers Cove Spacious beachside pool home. Just one lot from the ocean. Private beach access. Joseph & Joseph 772-643-6824 #154849



Indian River Shores

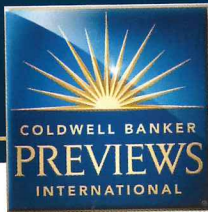
\$675,000 3/3 Located on 1/2 an acre offers privacy and luxury. Dustin Haynes 772-205-1931 #154650

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Hutchinson Island

\$750,000 Amazing direct oceanfront SE Corner Penthouse condo in Paragon. Sweeping ocean and Intracoastal views. 10ft ceilings, marble floors, fireplace, balcony. Mary Wanzer 772-359-9706 #152056



Hutchinson Island

\$725,000 Penthouse oceanfront condo with max upgrades. 2635sq ft / 10ft ceilings. Wood and marble floors, new carpet in bedrooms. Wrap-around East balcony. Jeff Mitchell 772-359-9335 #151085



Hutchinson Island

\$700,000 Luxury landmark of Hutchinson Island. Panoramic unobstructed views, rarely available north exposure. Travertine floors, must see! Sergej Goukasov & Belinda Boyd 772-216-7156#153548



Sebastian

\$659,000-Experience grandiose elegance & custom craftsmanship. Easy access to Sebastian's waterfront district. Susan Maitner 772-913-0222 #151310



Indian River Shores

\$649,000 Estate Home in Indian River Shores. Large 3 bed with Den, Formal Living and Separate Family Room open to Kitchen Delila McKenna 772-828-0158 #154112



Indian River Shores

\$649,900-Indian River Shores-East of A1A-Pool & Spa-Totally Updated-Steps to Beach Kitty Rossetti 585-802-8290 #152400

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Grant/Valkaria

\$625,000- Welcome to Pine Creek Stables, 7 acres surrounded by over 700 acres of natural Florida. Sandy Nickless 321-693-3006 #718730



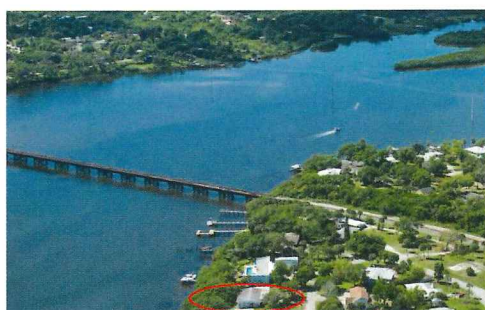
Sebastian

\$649,999 Unique riverfront home w/ocean access. An example of 'Old Florida' at its best. Susan Maitner 772-913-0222 #103753



Vero Beach

\$549,000 3/2 pool home with private deeded beach access. Joseph & Joseph 772-643-6824 #152706



Micco

\$585,000 Beautiful classic riverfront home with stunning view of Sebastian River. Dock lift, Terazzo floors, a must see!! Susan Maitner 772-913-0222 #154371



Vero Beach

\$579,900 Located in The Seasons. Amenities: Clubhouse, pool, tennis courts, more Sharon Winingar 772-713-4602 #114696



Micco

\$585,000 Beautiful classic riverfront home with stunning view of Sebastian River. Dock lift, Terazzo floors, a must see!! Susan Maitner 772-913-0222 #154371



Sebastian

\$595,000- 3/3 Own a piece of history .This 1.3 Acre estate sits directly on the river with a tidal pond. Joseph & Joseph 772-643-6824 #150935



Vero Beach

\$529,900- 4/3/2.5, granite counters, s/s appliances. bathroom counters are marble. Ben Bryk 772-713-9455 #153787



Melbourne Beach

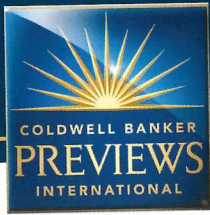
\$539,000- Beautiful Executive Waterfront Home 4/3/2 with dock and deeded private boat slip with lift. Lynda Rippolone 321-591-5135 #717885

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COLDWELL BANKER PARADISE



Hutchinson Island

\$569,000-NE corner unit w/ panoramic views over Atlantic beach. Sharon Winger 772-713-4602 #101348



Hutchinson Island

\$520,000 3/2/1 w/ ocean views. Great ocean-front views from 9th floor. Tile floors, crown molding, lots of cabinet space. The Fraser Team 772-812-3300 #154030



Vero Beach

\$524,900 gorgeous home in Rosewood Court. Four bedrooms and 3 full baths. The pool patio is the center of the home Ben Bryk 772-713-9455 #153787



Vero Beach

\$515,000- Old Savannah, immaculate home w/ bright open floor plan. Dave Mutters 772-532-3292 #151013



Hutchinson Island

\$500,000 - Oceanfront luxury condo on the 6th floor. Wonderful view! Jeff Mitchell 772-359-9335 #RX-10097295



Vero Beach

8/6/2 \$500,000-Short Sale, Bank approved. 4.29 Acres, 2nd Parcel. 2 Guest Houses. Ken Bradley 772-538-9981 #137775



Vero Beach

\$475,000 Silver shores, Triplex. Cash flow opportunity for investor or for resident/owner. Steve Tarshis 845-987-4663 #154792



Melbourne Beach

\$460,000- Wonderful Indian Landing Ocean to River gated community 3/3/2. Courtyard pool home. Lisa Goddard 321-890-2432 #714173



Vero Beach

\$450,000 2/2.5 Beautiful Oceanfront Condo. Ocean Views. Large covered balcony to enjoy the sunrises. Melanie Gonzalez 772-231-4880 #150845

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Hutchinson Island

\$520,000 Ocean Pearl Condo. Beautiful 3/2.5/1 Ocean Front condo with large balcony. New carpet, very spacious, Fraser Team 772-812-3300 #RX-10105784



Micco

\$450,000-Hydroponic Farm 4 bedroom/2.5 baths. Family farming business. Mike Smith 321-499-3215 #713068



Fort Pierce

\$579,900-Amazing opportunity to live in this ocean and river access community. 4/3/2 awesome open floor plan. Ken Fraser 772-293-17292 #155598



Sebastian

\$449,000-Beautiful home w/resort style pool & pavillion. Exquisite amenities in the main home. Susan Maitner 772-913-0222 #147531



Titusville

\$445,000 - La Cita Golf & Country Club Beautiful 4 bedroom 3.5 bath on 7th hole. Nicely appointed, beautiful water view. Richard Webb 321-480-5514 #716419



Melbourne Beach

\$414,900- Desirable Indian Landing Jamaican model 3/2 block home in gated river to ocean community. Lisa Goddard 321-890-2432 #716939



Vero Beach

\$413,900-Excellent condition custom 4Br, 3Ba, Solar heated pool & Spa plus 1/2 acre lot. David Mutters 772-532-3292 #152371



Indialantic

\$399,999 Executive pool home short walk to river or ocean. Must see property #714697 Diane Wilson 321-693-0304



Vero Beach

\$399,900-Charming Oceanviews from Living & Bedroom windows. Central Beach across from Boardwalk. Deborah Lyon 772-321-1775 #144372

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PARADISE



Fort Pierce
\$395,000-Beautiful panoramic Ocean/Intra-coastal views from this 7th floor 2/2 Bath well maintained furnished condo. Cheryl Brush 772-359-7706 #RX-10136714



Vero Beach
\$399,000- Beauty! 3/2/2 CBS home, steps to ocean. Kitty Rossetti 585-802-8290 Artie Palermo 766-6616 #154359



Vero Beach
\$230,000- 3 BR pool hm on lake. barreled tiled roofs. Jim Daly 772-480-1075 #155678



Vero Beach
\$389,900- 4/3 pool hm, lush landscapes. Joseph & Joseph 772-643-6824 #152311



Vero Beach
\$389,000-Stunning 4/2.5/3 Lakefront home with salt water pool on large lot. A Must See! Jeanne Wurzburger 772-713-3246 #154204



Vero Beach
\$365,000-Lakefront pool home at end of a cul-de-sac with over 3,000 SF & 3-car garage. Joseph & Joseph 772-643-6824 #151233



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Sebastian
\$360,000 Beautiful pool home in Sebastian Riverfront district. Over an acre, 4 car garage, garden setting Susan Maitner 772-913-0222 #154442



Sebastian
\$149,995. Mint 3/2/2 on double lot. Over 1400 Sq ft under Air. Joe Beaudoin 772-321-5152 #155675



Vero Beach
\$339,500- Over 3000sf, covered back porch overlooking stocked pond. Ilene Victor 772-633-1140 #152663



Vero Beach
\$339,000- Elegance! 3 bed, 2 bath w/office. Unique covered patio. Ilene Victor 772-633-1140 #149155



Sebastian
\$339,000-Stunning 3/3/3 Lake front home in Collier Creek. Elegance through out! Susan Maitner 772-913-0222 #138458



Sebastian
\$339,000-Custom built Collier Club golf course home. Beautifully upgraded 4BR, 2 Bath, oversize garage. Custom Kit w/Granite. David Mutters 772-532-3292 #154954



Rockledge
\$339,000 3/3 This home will give all any family needs. 2 master bedroom suites. Elaine Sandler 321-720-7428 #723700



Vero Beach
\$335,000- 4/3/2 Pool home, New Kitchen. Lush Landscape. Great Location. Nancy Marro. 772-559-7282 #150460



Grant
\$329,000-Home on pristine island. Adjacent canal front lot w/dock & lift available separately. Janice Gross 772-571-7958 #146423



Vero Beach
\$325,000-3340 Sq.Ft./AC 5 Bedroom home with 3 Car garage and so much more. Deborah Lyon 772-321-1775 #152279



Sebastian
\$325,000 Pool home in Sebastian's premier "Old Florida" luxury waterfront community. Original owner. Susan Maitner 772-913-0222 #154007



Vero Beach
\$315,000-South lakefront 3 bed 3 bath plus office. 2018sf Oakmont model. Ginny Mitchell 772-321-3355 #147627



Vero Beach
\$315,000- Upgraded lake front pool home. Wood floors and low HOA. Vance Brinkerhoff 772-913-3426 #152178



Vero Beach
\$312,500 OAKMONT ORIGINAL MODEL nicely upgraded tile, crown molding, garage built-in, screened entrance, with private back yard. Deb Lyon 772-321-1775#153638



Sebastian
\$310,000-2 masters, jetted garden tub, stainless appliances. Vance Brinkerhoff 772-913-3426 #150233



Sebastian
\$299,000 Beautiful CBS 4 Br pool home on double lot w/room for RV/Boat parking. Upgrades throughout. Susan Maitner 772-913-0222 #154388



Vero Beach
\$299,000- 3/2, new pool heater, CBS home with many upgrades. Jim Johnson 772-563-3027 #154846



Palm Bay
\$299,000 Located on the first hole of the pristine Major's Golf course, this custom built home features 4 bedrooms PLUS den Sandra Nickless 321-951-3300 #724151

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Rockledge

\$298,600 4/2/2 Close to all you need then come home to your private pool and sanctuary Elaine Sandler 321-951-3300 #722516



Sebastian

\$297,000-Collier Creek Estates-Well maintained 3/2/2 home on .65 acres. 2013 Trane AC unit. Steve Borenz 772-925-9277 #152111



Vero Beach

\$295,000- Great 5br/4ba/3car gar with many upgrades. A must see! Jeanne Wurzburger 772-713-3246 #154018



Melbourne

\$292,000 4 Bedroom POOL home offers attention to detail throughout. Diane Wilson 321-693-0304 #724849



Sebastian

\$290,000 - CUSTOM 4/3/2 CBS, Pool, on 127X125 lot! This home has 3 Central A/C units! Warranty Plan! Steve Borenz 772-925-9277 #148497



Vero Beach

\$290,000- Oak Chase. 3/2/2 on large lot. Cozy fam room. Laurie Blakelock 772-532-2706 #149211



Melbourne Beach

\$289,000- Townhome one lot from the intercoastal waterway. 3/2.5/2 with cathedral ceilings. Bud Mutterer 612-644-2332 #718484



Vero Beach

Vero Largo \$289,000 Beautiful 4/3/2 custom home with the highest level of craftsmanship. Open floor plan, gourmet kitchen and much more! Susan Maitner 772-913-0222 #155027



Melbourne

\$285,000- 4/3/2 this home is canopied by wonderful trees, shaded from the summer sun. Jim Warburton 321-795-1885 #720274



Vero Beach
\$275,000- Peaceful lake views. 4 bedroom, 3 bath on 1/3 acre. Nancy Marrero 772-559-7282 #150420



Vero Beach
\$279,000- Beautiful acre in Mira Flores! 3/2/2 + 800 sqft detached wkshp/garage. Mike Boyd 772-633-3522 #154269



Vero Beach
\$269,000 3/2 pool home in Indian River Farms on large lot, updated kitchen. Joseph & Joseph 772-643-6824 #152668



Vero Beach
\$264,900- Beautiful custom home in Falcon Trace. Joseph & Joseph 772-643-6824 #154383



Vero Beach
\$259,000- Built in 2011 4/2.5/2, plus loft! Spacious home on lake in gated pool community. Margo Sudnykovich 772-360-6671 #151080



Vero Beach
\$264,900- 4/3/2 Great neighborhood, shopping and dining. Joseph & Joseph 772-643-6824 #155021



Vero Beach
\$259,900- Just built! 3/2/2 pool home in central Vero Beach. Joseph & Joseph 772-643-6824 #151888



Vero Beach
\$250,000- Move-in ready w/ granite countertops, new appliances, fresh paint. Joseph & Joseph 772-643-6824 #148884



Sebastian
\$249,900- Charming MGB pool on canal. Oversized lot. Covered patio. Karen Conrado 772-643-1724 #154569

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Grant/Valkaria
\$249,000 3/2/3 lovely lakefront home on 2.5 acres. Private location, close to everything. Susan Maitner 772-913-0222 #719090



S. Hutchinson Island
\$249,900- Tropical island home features open floor plan, close to beach, Mike Dahan 772-461-1324 #RX-10130007



Sebastian Highlands
\$242,000 Beautiful canal front 3/2 home in the heart of Sebastian. Marc Gingras 772-321-3916 #155512



Vero Beach
\$239,000 Vero living at its finest! This penthouse unit overlooking lake & fountain. Andrew Gonzalez 772-633-7512 #154635



Vero Beach
\$229,900- Imm 3/2, new a/c sys & Thermopane windows. Huge lanai w/hot-tub. Mike Boyd 772-633-3522 #152710



Indialantic
\$239,900 3/2/1 Right between the river and ocean, just a short walk to either! Diane Wilson 321-693-0304 #720845



Vero Beach
\$219,995-4/2/2 CBS custom pool home over 2100 under AC!! Joe Beaudoin 772-321-5152 #150908



Vero Beach
\$115,000 3/2/1 Nice Villa with pool, clubhouse, fitness center, etc Wurzbarger 772-713-3246 #155662



Vero Beach
\$227,500- Peace, serenity, with 1.2 acres in well sought after WIndover Farms. Elaine Sandler 321-720-7428 #725317



Vero Beach
\$219,500- Spacious 5bed/3ba in gated comm. Vance Brinkerhoff 772-913-3426 Jim Johnson 772-563-3027 #154189



Vero Beach
\$219,000- 2/2 shows like a model. Perfect for winter resident! Great layout! Ilene Victor 772-633-1140 #151018

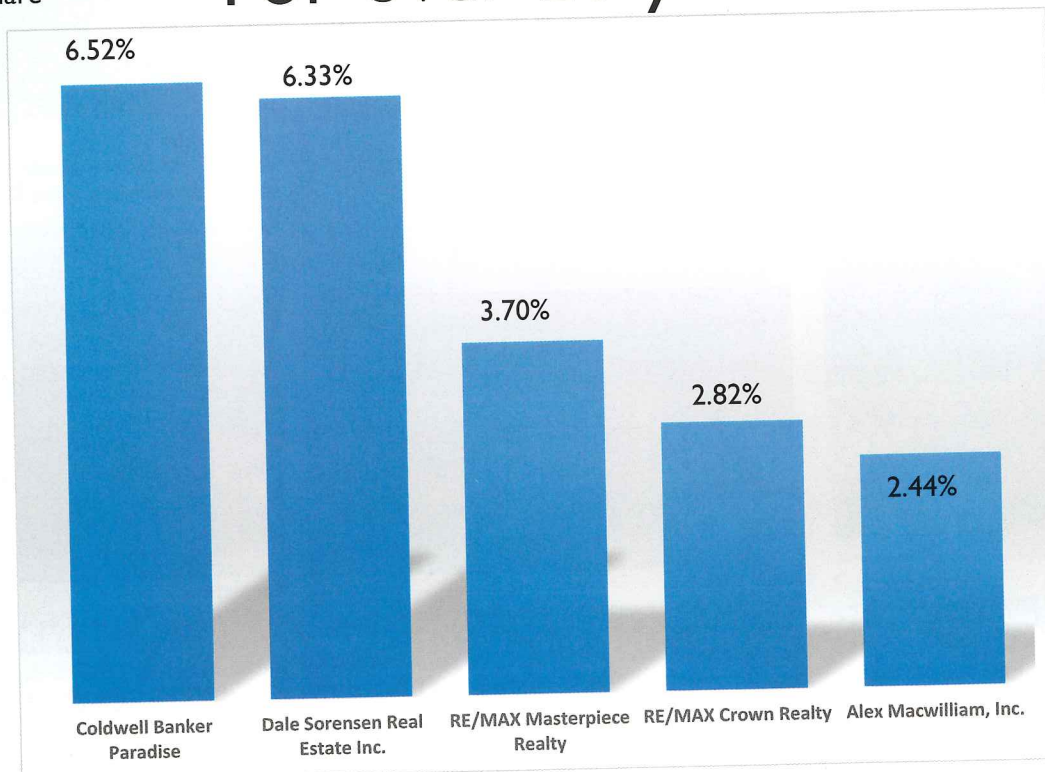


Sebastian
\$219,000 3/2/2 New paint inside and out, new appliances, new landscaping, plus much more in this home with many appealing interior design features. David Mutters 772-532-3292 #153498



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Market Share



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Vero Beach

\$217,500-Split plan 3 bedroom 2 bath 1724 sqft. Fresh paint inside & out. Ginny Mitchell 772-321-3355 #152816



Vero Beach

\$214,900 Large 4 BR home is only 4 miles to the beach, Built in 2006, CBS. Joseph & Joseph 772-643-6824 #153872



Vero Beach

\$210,000- Beautifully decorated 3bed hm, low HOA, pvt back yard. Jim Daly 772-480-1075 #154588



Vero Beach

\$204,900 Ideal home in the heart of Vero Beach. Fenced yard, big pool, room for children & pets. Susan Maitner 772-913-0222 #154003



Vero Beach

\$200,000-Short sale 2006 home in gated Legend Lakes. Ginny Mitchell 772-321-3355 #152731



Sebastian

\$204,995-Mint! Lakefront 4/2/2 Totally remodeled to beach like quality. Joe Beaudoin 772-321-5152 #152918



Vero Beach

\$200,000- 3/2, natural gas comm, tile in living areas. Vance Brinkerhoff 772-713-3426 #154984



Sebastian

\$199,900-Beautiful 3/2/2 in Collier Club. Vol Ceilings & tile thru out! Main area opens to a 33x21 tiled patio. Lynda Murphy 772-913-0725 #151259



Vero Beach

\$199,900-Beautiful Morrow Bay pool home model by Holiday Builders. Over 2000 sq. ft. Dominic Dimaria 772-453-3263 #152622



Vero Beach

\$199,000-Amazing value and quality construction. Upgrades. Kathy Nystrom 772-559-1148 #148911



Vero Beach

\$199,000-Pointe West 3/2/2 Upgraded Kitchen Cabinets, gas stove. Linda Gonzalez 772-559-7367 #150713



Vero Beach

\$197,500- Oversized cnr lot, screened porch w/bbq paver patio. Vance Brinkerhoff 772-913-3426 #154176

PARADISE



Sebastian
\$190,000-Ameron Built 2005, 3/2/2 on a beautiful lot. Dominic DiMaria 772-453-3263 #152555



Palm Bay
\$189,900 - 3/2/2 screened pool home on a corner lot! Sarah Munkacsy 321-890-2382 #721126



Vero Beach
\$188,900 3/2/2 Lakefront townhome in gated community.Tile 1st floor. Move in ready. Dustin Haynes aynes 772-205-1931 #152807



Vero Beach
\$179,900 - 3/2.5/2 spacious 2 story home. Margo Sudnykovich 772-360-6671 #148988



Sebastian
\$172,500- Home ready to move in! High ceilings, open floor plan. Mike Boyd 772-633-3522 #154419



Vero Beach
\$175,000- Privately situated, spac 3/2 HOA incl landscpe, lawn care, irr. Jim Daly 772-480-1075 #154820



West Melbourne
\$174,900- Premier Location in Compass Pointe 55+ community. 3/2/2 with lots of light with wonderful views! Michael Belcher 305-798-1564 #717234



Vero Beach
\$170,000- 3 bed piece of paradise privately situated, light/airy kitchen. Jim Daly 772-480-1075 #148381



Vero Beach
\$170,000- 2/2/1, no assoc fees, beautiful and well maint. Margo Sudnykovich 772-360-6671 #154892



Micco
\$169,999 Old Florida home on large .65 acre lot. Lots of potential. Marc Gingras 772-321-3916 #154575



Micco
\$165,000- Secluded cozy house with 25ft of river frontage. Not a cookie cutter. Susan Maitner 771-913-0222 #153092



Vero Beach
\$169,000- 3/2, family neighborhood, well maintained. Mike Boyd 772-633-3522 #154863



Vero Beach
\$163,000 3/2/2 Beautiful concrete block home in great community. Dustin Haynes 772-205-1931 #153429



Vero Beach
\$166,900- Move in condition, wood floors and nice upgrades. Ilene Victor 772-633-1140 #151892



Sebastian
\$151,000 Pool home on large lot! 3/2/2 in a great location. Must see! Close to river, shopping & restaurants. Dominic DiMaria 772-453-3263 #154659



Vero Beach
\$159,900-Vero Beach. 2/2/2 home w/ plenty of space. Excellent comm. Mike Boyd 772-633-3522 #150809



Sebastian
\$159,900-Rare find, 4 bedroom, 3 bath w/2 master suites huge Fl. Rm, spacious kit. Susan Maitner 772-913-0222 #153248



Vero Beach
\$156,900-Vero Beach 2/2 Perfect for northern buyer. Super clean. Ilene Victor 772-633-1140 #151169



Sebastian
\$159,900 2/2 Villa with 2 car garage, screen enclosed courtyard with pool. Great buy, Must see! Bob Tabor 772-559-1919 #155643



Vero Beach
\$150,000 Large home on an acre lot. Sunken LR w/ fireplace. Great Potential Judy Landgrave 772-388-6320 #154430



Sebastian
\$149,900-Furnished 2br+ den could be 3rd br, 1,500 SF Jackie Hatter 772-766-5895 #152509



Vero Beach
\$149,261-Short Sale. 4 bedroom home in Majestic Oaks. Ron Cochran 772-321-4220 #152839



Vero Beach
\$147,500 2/2/2 Waiting for your loving touches to make it cozy once again. Deb Lyon 772-321-1775 #154806



Vero Beach
\$139,900 4/2/2 Lowest priced 4 bedroom home in the county! Overall good condition. Nice floor plan. Mike Boyd 772-633-3522 #154401

With Coldwell Banker Paradise you Can Feel Confident that You Have Partnered with the Best.



Sebastian
\$139,900 Screened lanai/pool. New kitchen S.S. appliances. Sherry Carrigan 772-532-5198 #155130



Palm Bay
\$142,900 3/2 Beautiful and totally ready for new Owner. Upgrades Galore. Elaine Sandler 321-720-7428 #724250



Vero Beach
\$140,000-4 Bedroom, 3 Bath townhouse. Deborah Lyon 772-321-1775 #152016



Vero Beach
\$133,900- 4/2/1 Perfect for families or 1st time buyer! Huge fenced backyard. Robyn Neudeck 772-559-9400 #153768



Sebastian
\$129,900-River Run 2/2 Condo. Lakefront unit with 1500 sqft , Marina view. Marc Gingras 772-321-3916 # 150883



Vero Beach
\$139,895- 3/2/1, remodeled in 2008. Tiled patio, new kit appliances. Ben Bryk 772-713-9455 #151050



Vero Beach
\$139,489- 2bed/2ba/2car gar villa near everything! Ron Cochran 772-321-4220 #153143



Vero Beach
\$124,900- Lovely cbs 3bed/2ba, fenced, quiet St. Pat Golden 772-559-8565 Ron Cochran 772-321-4220 #153055



Vero Beach
\$124,900- 3/2/1, large lot w/fruit trees, pool. Artie Palermo 772-766-6616 #154763



Cocoa
\$129,900 4/2/1 Horses welcome! Close to Disney, KSC. Spacious 2300sf home on 1+ acres lot. Tom Englert 321-631-9344 #719124



Vero Beach
\$129,000- Vero Beach downtown, 2/1 tile in all rooms. Margo Sudnykovych 772-360-6671 #148171



Vero Beach
\$119,000-Beautifully updated w/ granite countertops, wood cabinets. Judy Landgrave 772-696-5347 #152901



Vero Beach
\$119,000- Affordable Paradise! 2 1.5 bath. Dock for 25' boat, kayak launch. Jeanne Wurzburger 772-713-3246 #154551



Sebastian
\$119,000- Painted inside/out 3/2/1 on cnr lot w/ cvrd porch. Jeanne Wurzburger 772-713-3246

Grove Isle: Elegant, Active Retirement Living



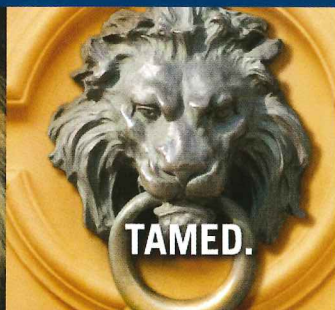
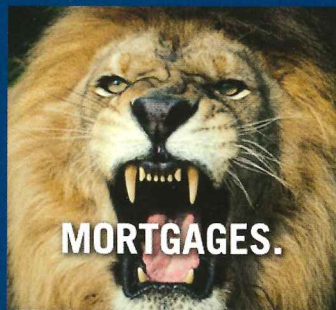
A gated 55+ community with swimming pools, tennis courts, a boat launching ramp, two club houses, and a 46 acre Nature Preserve.

Sanna Ulanowski
973-727-1330

David Ruppert
772-321-0696

OPEN HOUSES
EVERY SUNDAY

152430	.....	\$130,000
152430	.....	\$130,000
153078	.....	\$129,500
153078	.....	\$129,500
151610	.....	\$120,000
151610	.....	\$120,000
153343	.....	\$120,000
151141	.....	\$119,500
153487	.....	\$115,000
153474	.....	\$110,000
148594	.....	\$104,900



David Lerer, Mortgage Advisor
"Yo hablo Espanol!"

321-663-6736

David.Lerer@MortgageFamily.com

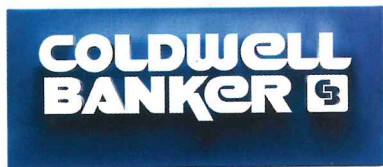
davidlerer@coldwellbankermortgage.com

National Mortgage License #358003





Trust Your Home to #1



PARADISE

#1 Properties Listed & Sold For 20 years

**1. Based on number of homes listed and sold as reported by the MLS systems as taken from Terradatum in Indian River, St Lucie and Brevard Counties from 4/8/1995-4/8/2015.*

#1 Nationally in sides and dollar volume.

**2. From Real Trends 500, Coldwell Banker Real Estate was ranked #1 for dollar volume.*

#1 On the Treasure Coast for Units Sold

**3. Based on Real Trends 500, Coldwell Banker Paradise was the #1 real estate company on the Treasure Coast for sides and units closed.*

#1 Real Estate Brand online.

**4. According to Nielsen NetRatings Jan-Dec 2014.*

#1 Most Influential Real Estate Brand Online.

**5. From Klout as of 12/31/14*

LOCAL REAL ESTATE LEADERS

GLOBAL MARKETING PRESENCE

VERO BEACH
MAINLAND
772-778-2029

VERO BEACH
ISLAND
772-231-4880

SEBASTIAN
MAINLAND
772-589-7777

INDIALANTIC
BREVARD
321-951-3300

NORTH
HUTCHINSON
772-464-7007

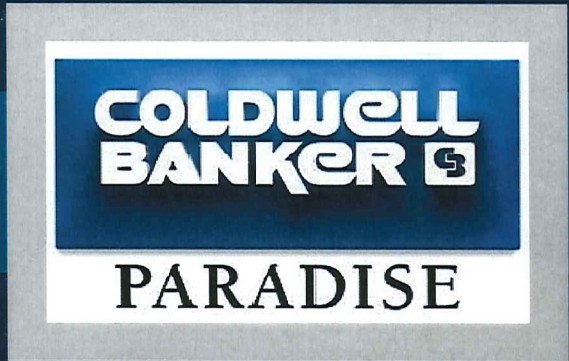
OCEAN
VILLAGE
772-489-6100

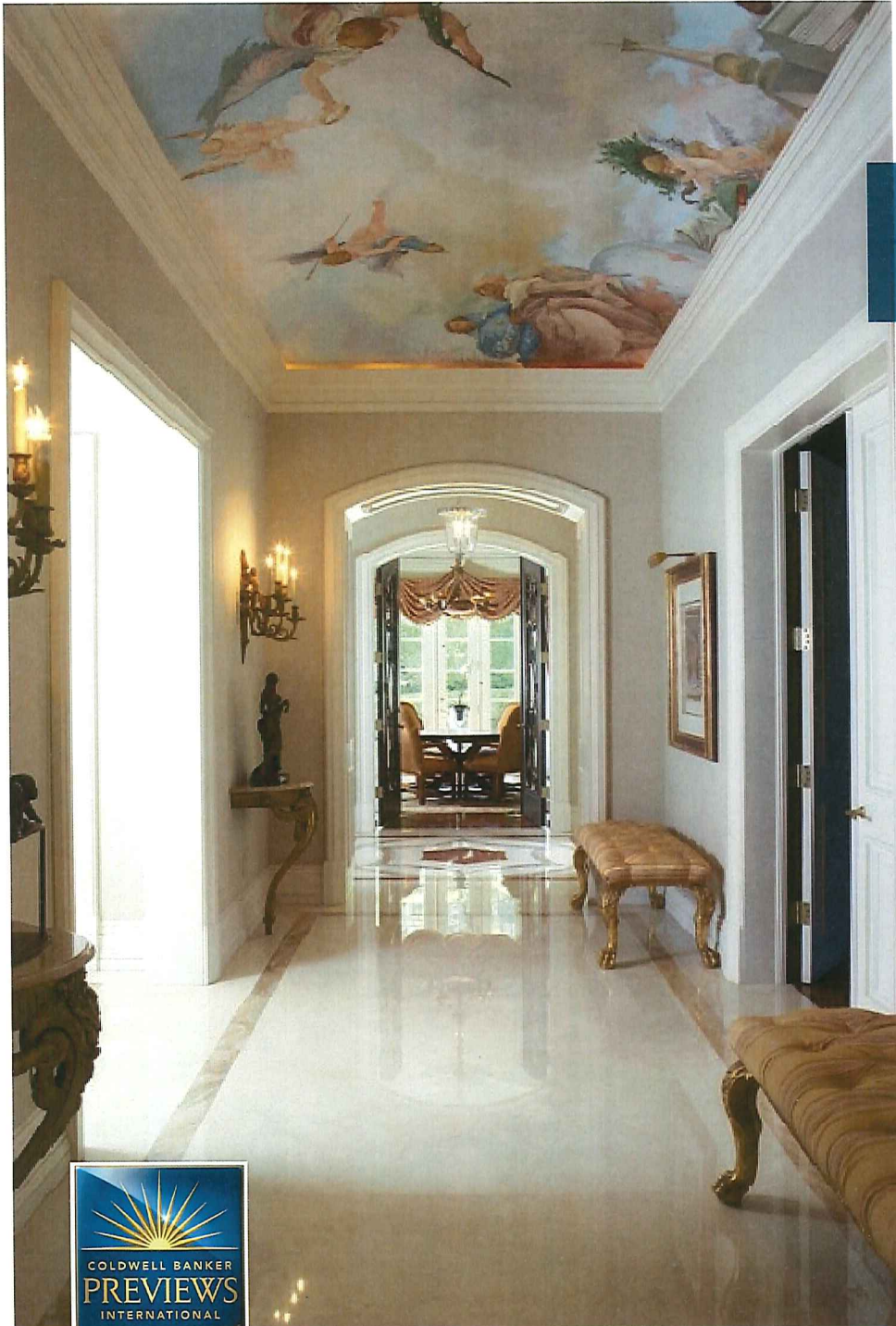
HUTCHINSON
ISLAND
772-461-1324

FT. PIERCE
MAINLAND
772-461-3250

PORT ST.
LUCIE
772-878-3200

THE RIGHT REPRESENTATION
MAKES ALL THE DIFFERENCE



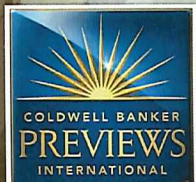


A LEADER IN REAL ESTATE COLDWELL BANKER INTERNATIONAL

Extraordinary properties require extraordinary marketing. This very principle has been the foundation of the Coldwell Banker International program for over 100 years. Today, the **Previews®** name is synonymous with luxury and prestige – a badge worn by thousands of Previews Property Specialists worldwide who offer their discerning clients the history, experience, global network, marketing leadership, and trust of one of real estate's most iconic programs.

One of Real Estate's Most Iconic Programs

Backed by the full resources of the Coldwell Banker International program, your agent brings an unmatched combination of real estate expertise, sophisticated marketing tools and powerful international connections to deliver the results you desire. From global print advertising to digital platforms, your agent works tirelessly to develop strategic sales and marketing programs that will attract the most-qualified luxury homebuyers to your home...whether they are five miles/km away or 5,000 miles/km away.





THE COLDWELL BANKER DIFFERENCE

HISTORY IS THE DIFFERENCE.
KNOWLEDGE IS THE DIFFERENCE.
GLOBAL IS THE DIFFERENCE.

**COLDWELL
BANKER** 

PARADISE

COLDWELL BANKER PARADISE

3

GLOBAL NETWORK

United States
 Argentina
 Aruba
 Australia
 Bahamas
 Barbados
 Belize
 Bormuda

Brazil
 Canada
 Cayman Islands*
 China
 Colombia
 Costa Rica
 Curacao
 Czech Republic

Dominican Republic
 Ecuador
 Egypt
 France
 Germany
 Grenada
 India
 Indonesia

Ireland
 Italy
 Jamaica
 Malta
 Mexico
 Monaco
 Peru
 Puerto Rico

Romania
 Spain
 St. Kitts/Nevis
 St. Maartin
 St. Martin
 Turkey
 Turks & Caicos
 United Arab Emirates

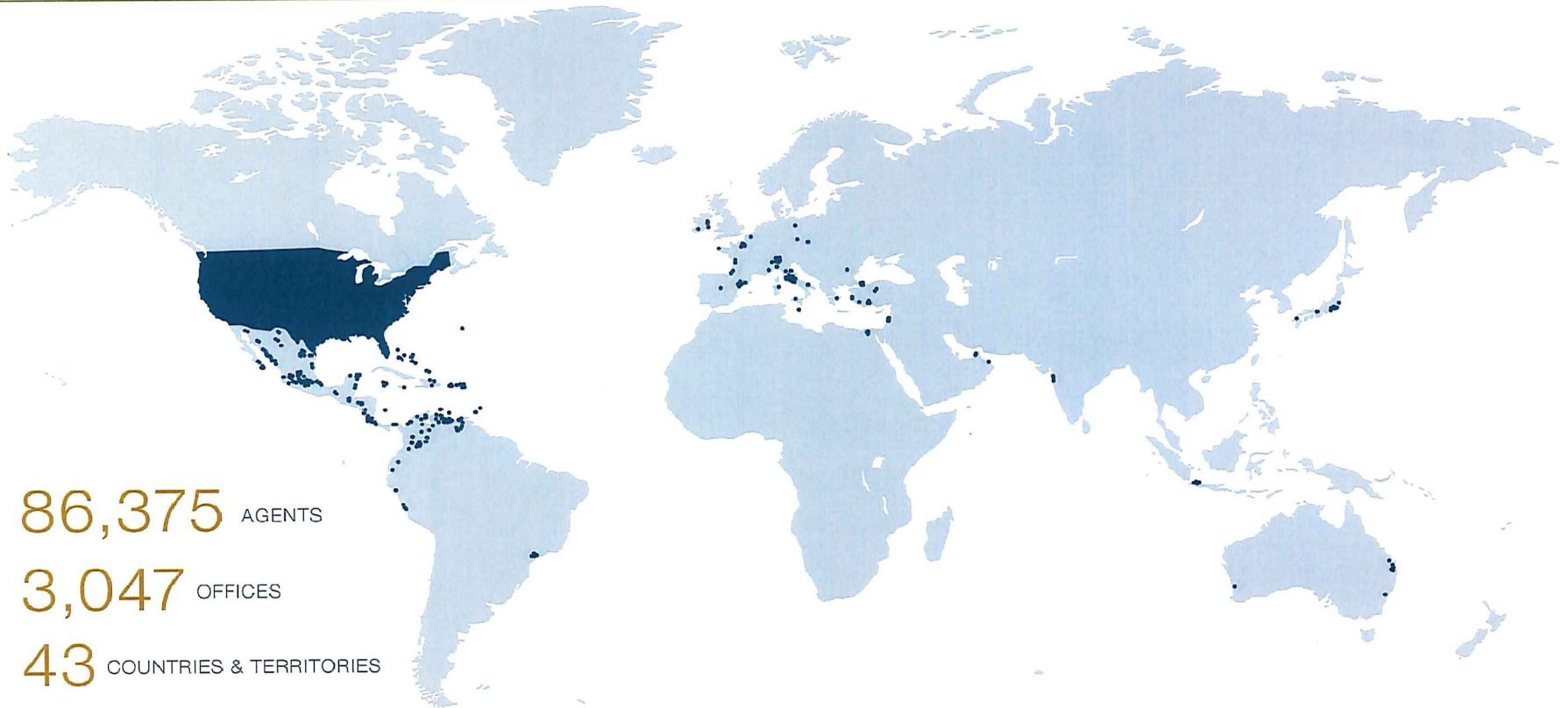
Venezuela
 Virgin Islands (British)**
 Virgin Islands (U.S.)***

OPENING SOON
 Cyprus
 Saudi Arabia
 Thailand

*Cayman Islands consists of the islands of Grand Cayman, Cayman Brac, and Little Cayman.

**British Virgin Islands consists of the islands of Anegada, Jost Van Dyke, Tortola, Virgin Gorda, along with additional smaller cays and private islands.

***U.S. Virgin Islands consists of the main islands of St. Croix, St. John, St. Thomas, Water Island, plus several additional small islands.



86,375 AGENTS

3,047 OFFICES

43 COUNTRIES & TERRITORIES

(As of November 2014)



PARADISE

Coldwell Banker Previews International®

COLDWELL BANKER PARADISE

The Coldwell Banker® Network

**RANKED
NUMBER
ONE**

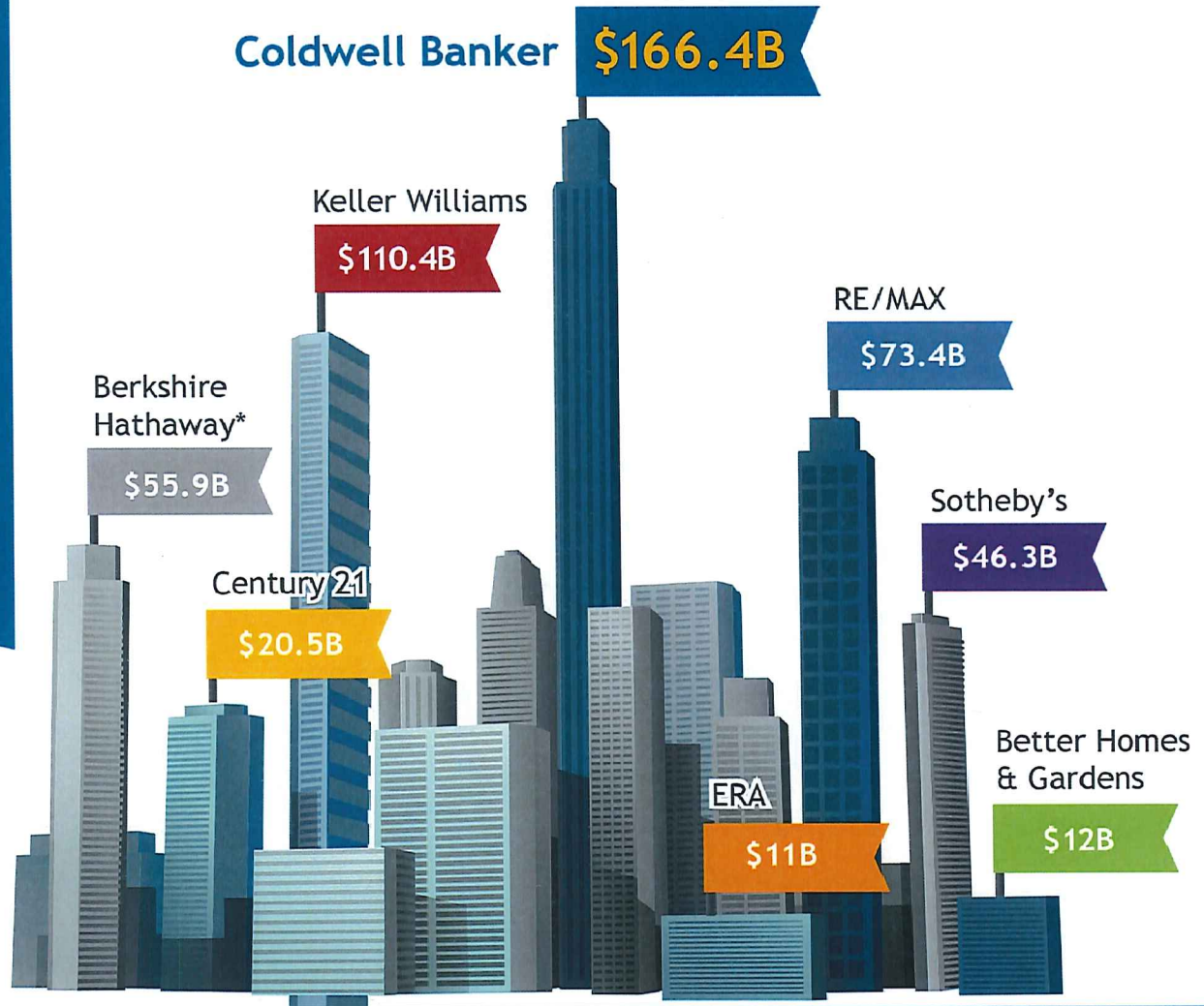
in Sides and Dollar Volume



Dollar Volume in Billions

* Berkshire Hathaway includes dollar volume from Prudential Real Estate

** Source: Real Trends 500



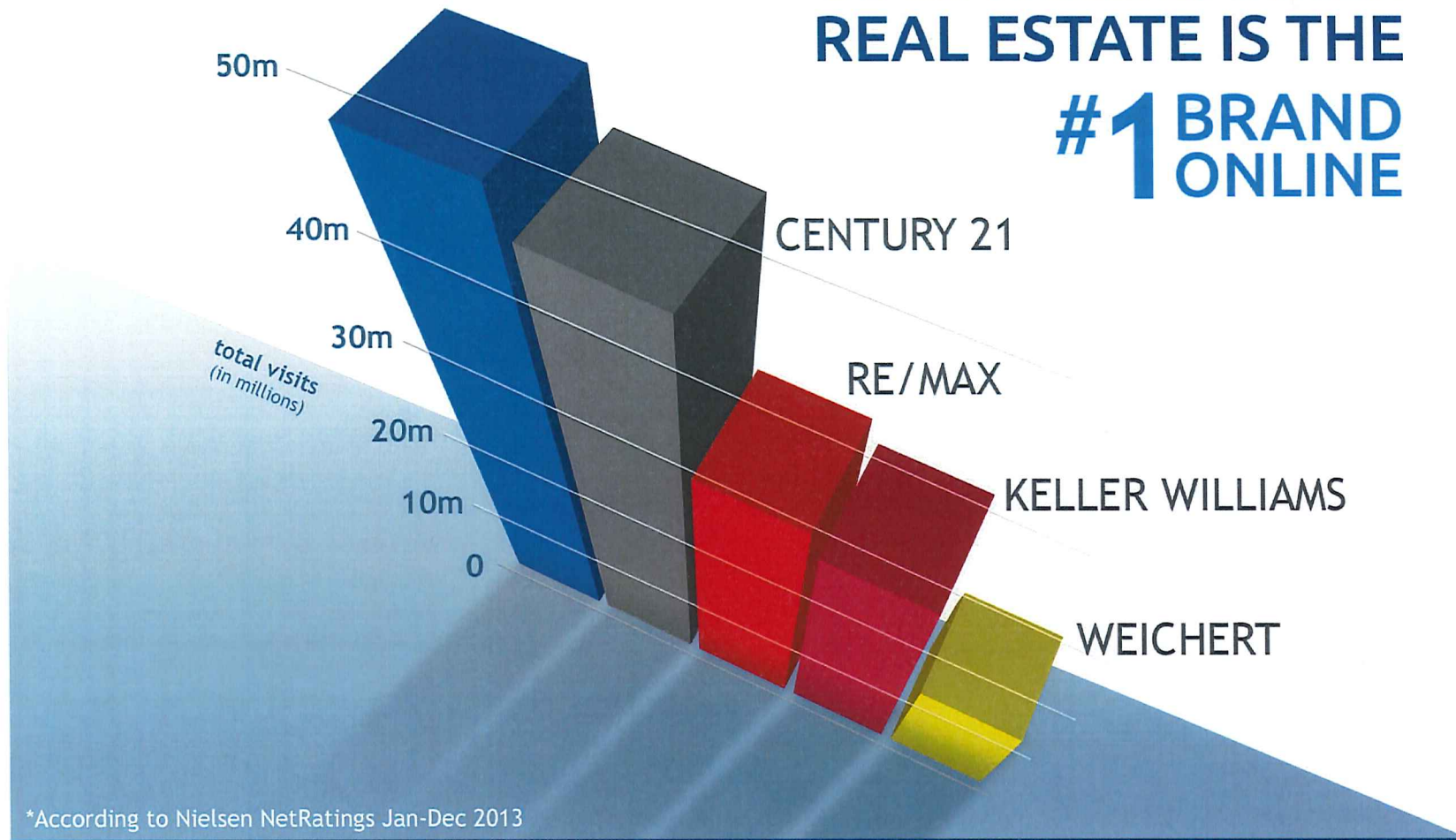
#1 Nationally

IN SIDES AND DOLLAR VOLUME.

From Real Trends 500, Coldwell Banker Real Estate was ranked #1 for dollar volume.

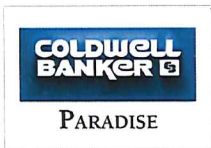


COLDWELL BANKER REAL ESTATE IS THE #1 BRAND ONLINE



#1 REAL ESTATE BRAND
ONLINE

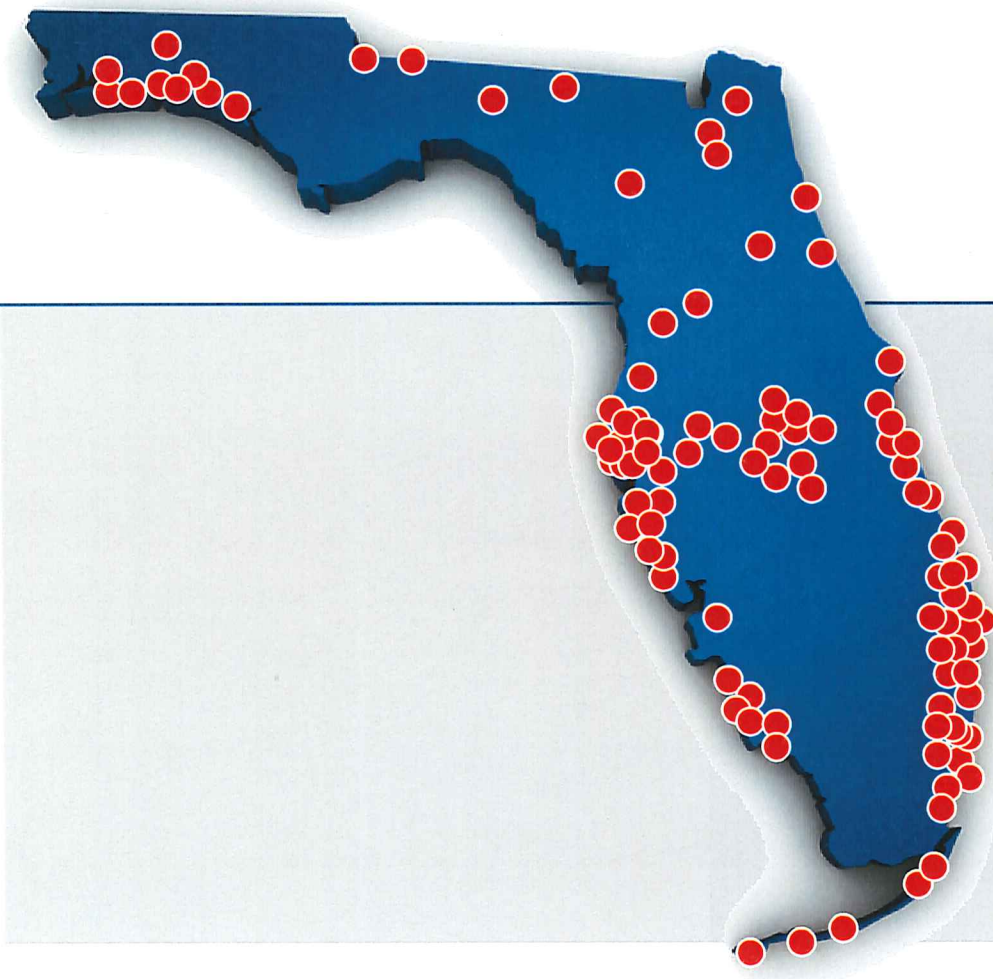
According to Nielsen NetRatings Jan-Dec 2014.



#1 MOST INFLUENTIAL REAL ESTATE
BRAND ONLINE

From Klout as of 12/31/14

THE COLDWELL BANKER BRAND IS
#1 IN FLORIDA
WITH OFFICES *EVERYWHERE*



COLDWELL BANKER PARADISE IS
#1 IN OFFICES
IN BREVARD, INDIAN RIVER AND ST. LUCIE COUNTIES

NINE OFFICES:
COVERING ALL THE
TREASURE & SPACE COASTS

**VERO BEACH
ISLAND PREVIEWS**
4625 Hwy. A1A
Vero Beach, FL 32963
772-231-4880

VERO BEACH
1950 Hwy. US 1
Vero Beach, FL 32960
772-778-2029

SEBASTIAN
1209 Hwy. US 1
Sebastian, FL 32958
772-589-7777

N. HUTCHINSON
4007 N. Hwy. A1A
Ft. Pierce, FL 34949
772-464-7007

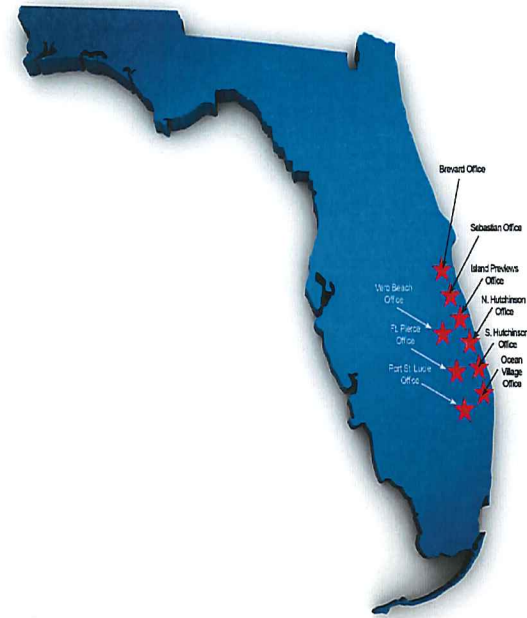
S. HUTCHINSON
221 S. Ocean Dr.
Ft. Pierce, FL 34949
772-461-1324

OCEAN VILLAGE
100 Mainsail Dr.
Ft. Pierce, FL 34949
772-489-6100

FT. PIERCE
411 N. US 1
Ft. Pierce, FL 34950
772-461-3250

PORT ST. LUCIE
7202 S. US 1
Port St. Lucie, FL 34952
772-878-3200

BREVARD
232 Fifth Ave.
Indianapolis, FL 32903
321-951-3300



**COLDWELL
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PARADISE

COLDWELL BANKER PARADISE



COLDWELL BANKER
PARADISE IS

#1

IN PROPERTIES
LISTED & SOLD

SERVING
INDIAN RIVER,
ST. LUCIE, AND BREVARD
COUNTIES
SINCE

1953

**1. Based on number of homes listed and sold as reported by the MLS systems as taken from Terradatum in Indian River, St Lucie and Brevard Counties from 4/8/2010-4/8/2015.*

**COLDWELL
BANKER**

PARADISE

COLDWELL BANKER PARADISE

9

COLDWELL BANKER PARADISE IS
#1 IN THE AREA
BECAUSE OF OUR MARKETING

COLDWELL BANKER PARADISE BUYERS GUIDE

CIRCULATION OF
75,000+


OUTSIDE WRAP MONTHLY IN
TREASURE COAST NEWSPAPERS

PUBLISHED MONTHLY IN
FLORIDA TODAY

DISTRIBUTED IN RACKS FROM
TITUSVILLE TO MIAMI

Volume 15, Number 5 FREE - Take One

COLDWELL BANKER PARADISE
Ed Schlitt Realtors® | Hoyt Murphy Realtors®



See more about
this property
on page 2.

Serving Indian River, Brevard, & St. Lucie Counties

62 Years of Excellence

COLDWELL BANKER
PARADISE

**COLDWELL
BANKER**

PARADISE

COLDWELL BANKER PARADISE

10

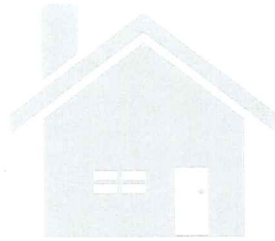
COLDWELL BANKER PARADISE IS #1 IN THE AREA BECAUSE OF OUR MOBILE MARKETING

Marketing your home requires a complete 360-degree approach. It is why the newly designed ColdwellBanker.com and complementing mobile platforms have been engineered with every perspective in mind. Because no one knows your home better than you, we've made it possible for you to share your own photos, videos, and stories – the personal touches that make your home truly stand out online. Meanwhile, buyers are able to invite family and friends to join in on this most important decision-making process in addition to providing the agent with real-time comments. It all works together to provide our agents with the most knowledge and biggest picture possible – to empower them with everything they need to sell your home at the price it deserves.

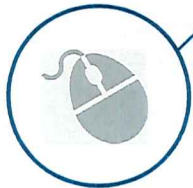


COLDWELL BANKER PARADISE IS#1 BECAUSE
WE ARE *EVERYWHERE* ONLINE

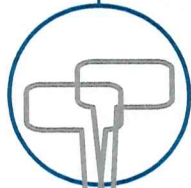
PRESENTING...



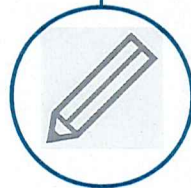
YOUR HOME TO THE CYBER NEIGHBORHOOD



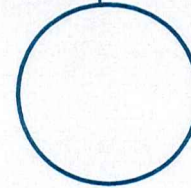
DIGITAL
ADS



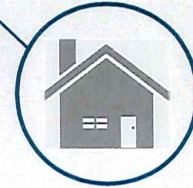
SOCIAL MEDIA



BLOGS



ECARDS



REAL ESTATE SITES



COLDWELL BANKER PARADISE
IS #1 FOR MARKETING
YOUR PROPERTY ONLINE

www.flcoldwellban
ker.com
700,000+
UNIQUE PAGE
VIEWS
ANNUALLY



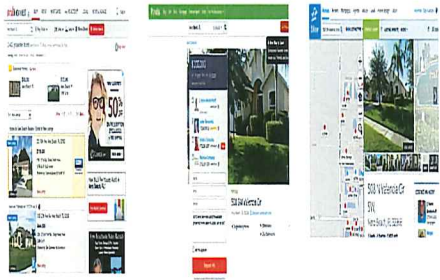
YOUR OPEN

The image shows a screenshot of the Coldwell Banker Paradise website. The website features a navigation bar with links for Home, Property Search, Agents, Buy/Sell, Our Communities, About Us, and Blog. Below the navigation bar is a search bar with filters for Property Type, Price Range, Beds, and Baths. A featured property is highlighted with a price of \$1,300,000 and the location Hutchinson Island, FL. Below the website screenshot is a social media post for a real estate listing. The listing is for a property at 487 Grove Isle Cir Bldg 22, Vero Beach, FL 32962, priced at \$102,400 with MLS # 148594. The listing is by Sanna Ulanowski, a Coldwell Banker Paradise agent, with contact information (772) 778-2029 and sanna.ulanowski@cbparadise.com. The social media post includes a video player and a description of the real estate for sale in Vero Beach Florida.

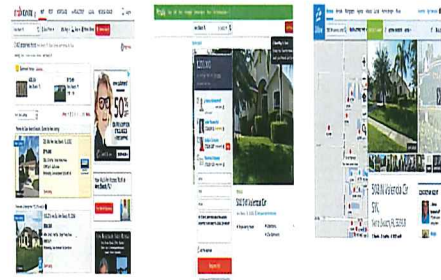
COLDWELL BANKER PARADISE IS #1 BECAUSE OF MARKETING YOUR PROPERTY WITH ENHANCED FEATURES



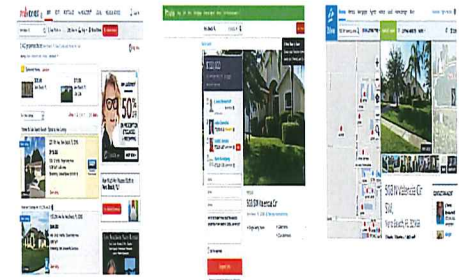
REALTOR.COM SAMPLE ENHANCEMENT



TRULIA.COM SAMPLE ENHANCEMENT



ZILLOW.COM SAMPLE ENHANCEMENT



WE WANT YOUR LISTING TO STAND OUT!

So we purchase enhancements such as borders, highlights, colors, logos and artwork to make sure your listing is seen first.





COLDWELL BANKER PARADISE
IS #1 BECAUSE
PROFESSIONAL PHOTOGRAPHY
IS AVAILABLE TO SHOWCASE YOUR HOME

Professional photography is a key element in all Coldwell Banker International and your agent's marketing efforts. We believe in showcasing the architectural beauty and character of each listing, and have cultivated relationships with local photographers well versed in the art of capturing the essence of luxury homes. At the seller's discretion a video tour may also be filmed to supplement marketing materials with more engaging content.

*A video tour may also be filmed to
supplement marketing materials.*

COLDWELL
BANKER

PARADISE

THE COLDWELL BANKER BRAND IS #1 IN OUR AREA BECAUSE OUR RELOCATION SERVICES BRING BUYERS

- Cartus is a leading provider of outsourced corporate relocation services in the United States.
- Assists in the transfer of employees from more than half of Fortune 50 companies,
- Cartus is also a leading provider of relocation services in the United Kingdom.
- Assisted more than 171,000 annual employee moves into and out of approximately 150 countries in 2014.
- Has 60 years of experience in employee relocation services, intercultural training, outsourcing, and consulting.

HISTORY IS THE DIFFERENCE | KNOWLEDGE IS THE DIFFERENCE | GLOBAL IS THE DIFFERENCE

HISTORY IS THE DIFFERENCE | KNOWLEDGE IS THE DIFFERENCE | GLOBAL IS THE DIFFERENCE



C O L D W E L L B A N K E R P A R A D I S E

VERO BEACH MAINLAND 772-778-2029 | VERO BEACH ISLAND 772-231-4880 | SEBASTIAN MAINLAND 772-589-7777 | INDIALANTIC BREVARD 321-931-3300 | NORTH HUTCHINSON 772-464-7007 | OCEAN VILLAGE 772-489-6100 | HUTCHINSON ISLAND 772-461-1324 | FT. PIERCE MAINLAND 772-461-3250 | PORT ST. LUCIE 772-878-3200

COLDWELL BANKER PARADISE

VERO BEACH
MAINLAND
772-778-2029

VERO BEACH
ISLAND PREVIEWS
772-231-4880

SEBASTIAN
MAINLAND
772-589-7777

INDIALANTIC
BREVARD
321-951-3300

NORTH
HUTCHINSON
772-464-7007

OCEAN
VILLAGE
772-489-6100

SOUTH
HUTCHINSON ISLAND
772-461-1324

FT. PIERCE
MAINLAND
772-461-3250

PORT
ST. LUCIE
772-878-3200



PARADISE

COLDWELL BANKER PARADISE



COLDWELL BANKER PARADISE IS #1 IN OUR AREA BECAUSE OF OUR ONLINE RAPID RESPONSE



Within minutes Internet Buyer inquiries will go directly to my cell phone or ipad.

**COLDWELL
BANKER**

PARADISE

COLDWELL BANKER PARADISE

10

COLDWELL BANKER PARADISE IS #1 BECAUSE OF OUR AGENT TRAINING



COLDWELL BANKER
TOP TEN
OF ALL
FORTUNE 500
COMPANIES FOR TRAINING.
(As reported by Training Magazine for 2014).

AGENT SUCCESS CENTER

- Top Negotiating Skills
- Buyer Qualification
- Home Enhancement Consultation
- Contract Skills
- Marketing Skills

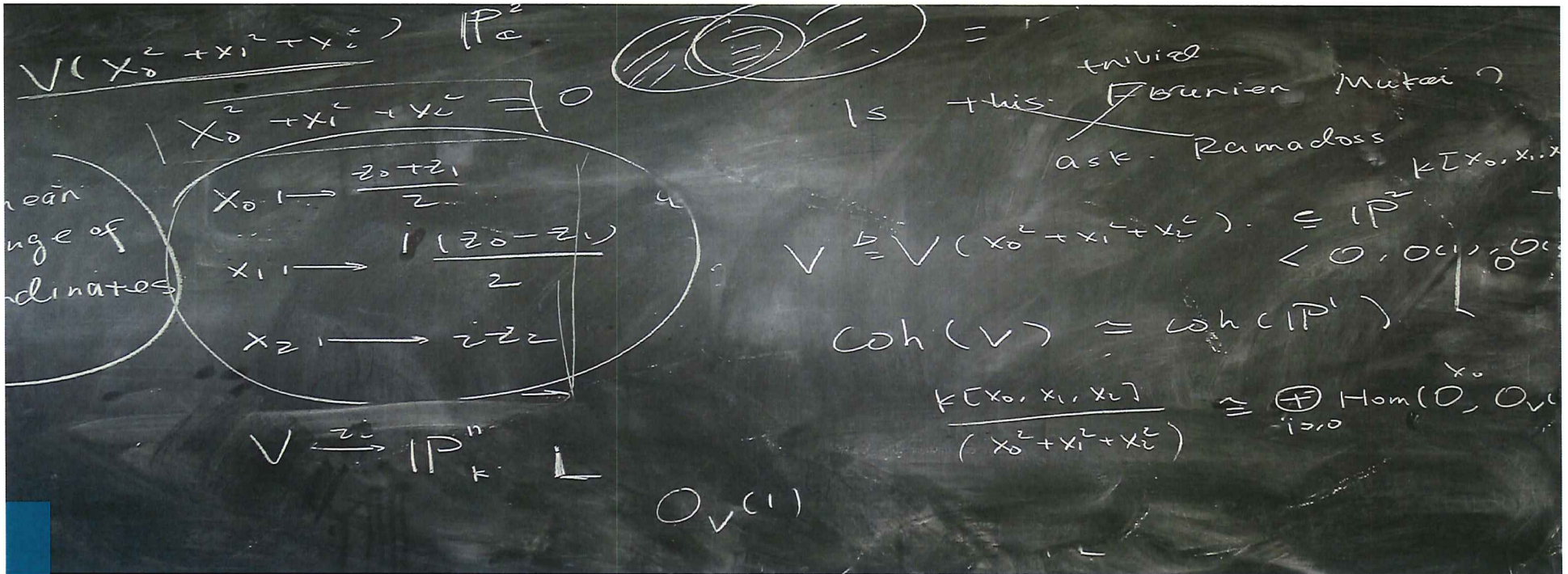
**COLDWELL
BANKER**

PARADISE

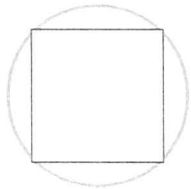
COLDWELL BANKER PARADISE

19

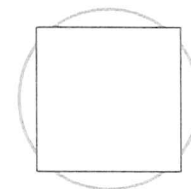
COLDWELL BANKER PARADISE IS #1 BECAUSE OF OUR FORMULA FOR SUCCESS



COLDWELL BANKER
PARADISE



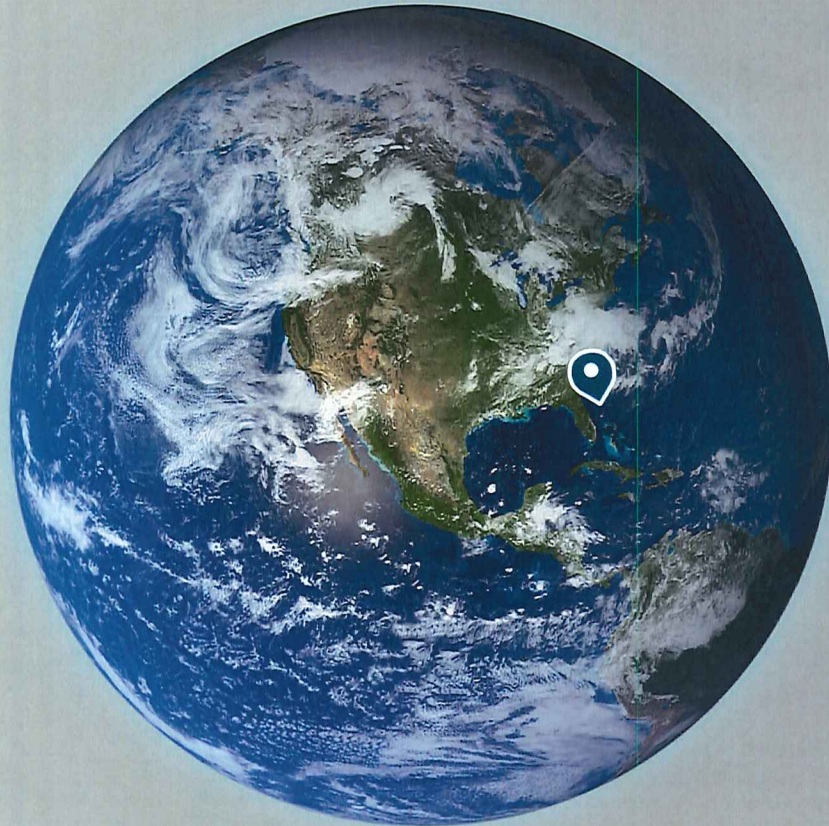
**CUTTING
EDGE**
AGENT REPRESENTATION



FORMULA FOR
SUCCESS

COLDWELL BANKER
PARADISE

COLDWELL BANKER PARADISE
IS #1 BECAUSE OF
HOW WE REPRESENT YOUR
PROPERTY TO THE WORLD



WITH

GLOBAL EXPOSURE

GUARANTEED,
WHAT'S MOST IMPORTANT
IS HOW YOUR AGENT
REPRESENTS YOUR PROPERTY
TO THE WORLD.

**COLDWELL
BANKER** 

PARADISE

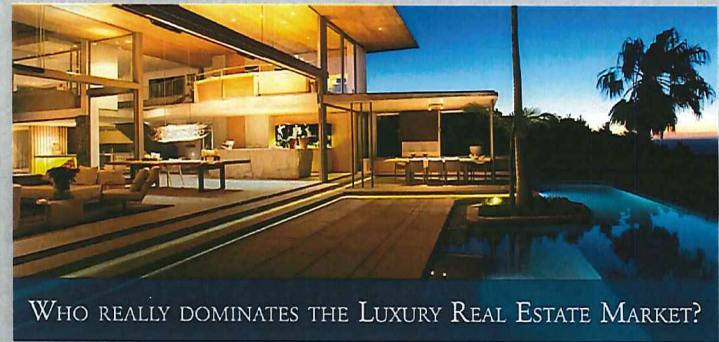
COLDWELL BANKER PARADISE

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COLDWELL BANKER PARADISE
IS #1 LOCALLY BECAUSE OF OUR
AGENCY QUALITY AD COPY

Your Coldwell
Banker agent will
work with you to
develop a suite of
custom printed
collateral for your
property. The
luxury consumer
appreciates a
tactile experience
with these items

Flyers, Postcards, Brochures and other
custom printed collateral
for your property.



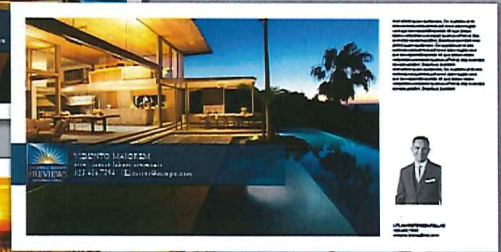
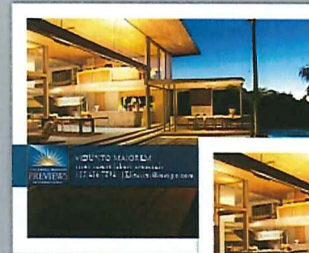
WHO REALLY DOMINATES THE LUXURY REAL ESTATE MARKET?

So many claims have been made by luxury real estate companies about their dominant position in the luxury real estate market. We want to put the issue to rest once and for all. Based on 2014 national stats, the following facts are absolute. Last year, our agents:

- Listed over 5,000 homes at more than \$3,000,000 and 2,500 over \$5,000,000
- Participated in over 21,000 transactions for homes priced over \$1,000,000.
- Handled \$106,000,000 in luxury home sales every day.
- 147 Coldwell Banker agents and teams were listed on the most recent "Wall Street Journal Top Agents in the United States" list, with \$8.6 billion in sales volume. 56% more than the next highest brand.

We provide the same level of service to every client. That's why our national dominance positions us to best represent our seller's needs.

The right representation makes all the difference.



COLDWELL BANKER PARADISE
IS #1 LOCALLY BECAUSE OF OUR
UNIQUE MARKETING CONCEPTS

IDENTIFY:

- The most unique features of the home
- What makes the location ideal
- The target market - who is most likely to find the home

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SCHOOL OF MARKETING

MARKETING 101
The Fundamentals

Description:
This course describes the fundamentals of the most important aspect of any business-- marketing. Learn the concepts taught in college-level courses in just a few hours, including the "5Ps"--Product, Promotion, Price, Place, and Positioning.

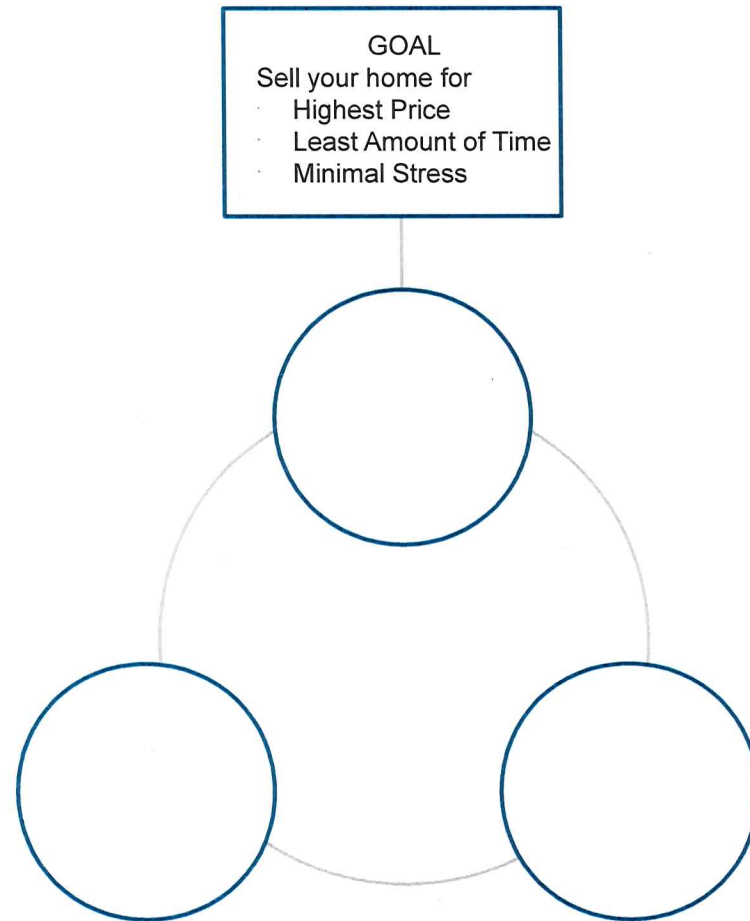
At the end of this course, you will be able to create a comprehensive marketing plan for a business that encompasses a creative plan, a positioning plan, and a media marketing calendar--the essentials of any good marketing strategy.

SCHOOL OF MARKETING

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COLDWELL BANKER PARADISE IS #1 BECAUSE OF OUR STRATEGIC PLANNING

Where most agents stop, is just the beginning for us. The real work begins after your property is listed. Strategic planning is conducted by our team to evaluate the success of our performance and continuously identify the next "best" step to securing a buyer for your property.



COLDWELL BANKER PARADISE IS #1 LOCALLY BECAUSE OF OUR LOCAL AND NEIGHBORHOOD REAL ESTATE MARKET ANALYTICS

Price Point	Year	Condos Sold	Current Listings	Month's Supply	Average Price
Under \$500,000	2015	48	114	7.1	\$340,732
	2014	50	125	7.5	\$322,515
	<i>Change</i>	<i>-4%</i>	<i>-8.8%</i>	<i>-5.3%</i>	<i>+5.6%</i>
\$500,001 to \$1,000,000	2015	20	87	13.1	\$701,850
	2014	17	69	12.2	\$686,954
	<i>Change</i>	<i>+17.6%</i>	<i>+26.1%</i>	<i>+7.4%</i>	<i>+2.2%</i>
\$1,000,001 to \$2,000,000	2015	2	11	16.7	\$1,187,500
	2014	2	20	30	\$1,450,000
	<i>Change</i>	<i>0</i>	<i>-45%</i>	<i>-44.3%</i>	<i>-18.1%</i>
Over \$2,000,000	2015	1	5	15.15	\$2,365,000
	2014	1	6	18	\$2,300,000
	<i>Change</i>	<i>0</i>	<i>-16.7%</i>	<i>-15.8%</i>	<i>+2.8%</i>
Total	2015	71	217	9.2	\$494,819
	2014	70	218	9.3	\$471,485
	<i>Change</i>	<i>+1.47%</i>	<i>-5%</i>	<i>-1%</i>	<i>+4.9%</i>

We do extensive research on real estate sales and market activity.

Our deep understanding of market trends enables us to justify
the highest price for your property in negotiations.

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COLDWELL BANKER PARADISE
IS #1 BECAUSE OF OUR
COLDWELL BANKER®
SELLER SERVICES GUARANTEE

Coldwell Banker
was the first
national brand to
guarantee its
services. This

Guarantee



SELLER SERVICES GUARANTEE FOR RESIDENTIAL PROPERTY

This Seller Services Guarantee is a commitment that Coldwell Banker Paradise/Ed Schlitt Realtors/ Hoyt Murphy Realtors and your Coldwell Banker Sales Associate will perform the services stated below as part of the Exclusive Right of Sale Listing Agreement on your property.

- 1 MARKETING ACTION PLAN**

We will present a custom Marketing Action Plan to you: a formal plan for marketing your property. This plan may include our "Every Day Until It's Sold" Marketing Plan, our unique *Buyers Guide*, multiple internet sites, print advertising, photography, a virtual tour and additional exposure of your property to a wide army of potential Buyers, etc.
- 2 COMPARATIVE MARKET ANALYSIS**

We will provide you with a current Comparative Market Analysis and we will assist you in determining the most effective list price for your property based on current market conditions.
- 3 FINANCING ALTERNATIVES**

We will show you various financing alternatives for buyers of your property and discuss the likely impact of each on your sale.
- 4 SELLING COSTS**

We will furnish you with an estimate of the Seller costs you may incur when you sell your property and your Estimated Net Proceeds.
- 5 HOME ENHANCEMENT**

We will make suggestions and together develop a plan to enhance your property's appeal and ability to attract buyers in the current market.
- 6 COLDWELL BANKER ACTION TEAM**

We will present your property to our local Coldwell Banker Sales Team and we will share with you the team's recommendations to help you realize the best price for your Property in the current market.
- 7 PROMOTION TO OTHER BROKERS**

We will promote your property to other reputable, professional brokers and sales associates in the area, and cooperate with them to get your property sold.
- 8 MULTIPLE LISTING SERVICE**

The information on your property will be submitted to the REALTOR MLS by the date you select for the property's debut on the market to achieve maximum impact. We are also a member of the Internet Data Exchange (IDX) so your property will be available to be viewed by all participating REALTORS.
- 9 DIRECT MARKETING**

We will distribute promotional materials on your property to key market areas to attract potential buyers through email and direct mail, including postcards, and flyers.
- 10 COLDWELL BANKER SIGN**

We will place a Coldwell Banker FOR SALE sign on your Property, where allowed, to help generate calls to our office from prospective buyers.
- 11 ADVERTISING**

We will review our advertising program with you including FLColdwellBanker.com, ColdwellBanker.com, Realtor.com, local print media and our exclusive *Buyers Guide*, all designed to generate buyer prospects for your property worldwide.
- 12 SELLER DISCLOSURE**

We will present your written disclosure regarding the condition of your property to buyer prospects to assist them in preparing an offer. You agree to keep me informed of any changes in the property and keep the information current on the Sellers Property Disclosure form.
- 13 HOME PROTECTION PLAN**

We will provide you with information regarding a warranty on the operating systems of your house, to increase the marketability of your property and help reduce your liability to the buyer.
- 14 MARKETING ACTIVITY REPORT**

We will provide you with marketing activity reports on a regular basis to keep you informed of competitive market conditions and the actions we have taken to market your property.

Service: 089925-300142-0204233
Prepared by: Christopher Ehrhart | Coldwell Banker Paradise | chrisehrhart12@gmail.com |

formsimplicity

COLDWELL BANKER PARADISE
IS #1 BECAUSE OF OUR
TRUSTED ADVICE

1. How often does the agent you're considering successfully represent their seller?
2. Will the agent invest in marketing your property to a global network of discriminating buyers?
3. Will your home sell in a timely manner?
4. Will the agent have a good relationship with other real estate agents?
5. Will the agent represent your price point?
6. Will the agent provide weekly detailed feedback?
7. Will the agent work closely with you to cast your property in the best possible light?
8. Will the agent aggressively pursue buyers out of season?
9. Will the agent know your neighborhood well?

9 KEY POINTS

TO CONSIDER IF YOU ARE THINKING ABOUT SELLING





TRUST YOUR HOME TO

#1

LOCAL REAL ESTATE LEADERS | GLOBAL MARKETING PRESENCE

VERO BEACH
MAINLAND
772-778-2029

VERO BEACH
ISLAND PREVIEWS
772-231-4880

SEBASTIAN
MAINLAND
772-589-7777

INDIALANTIC
BREVARD
321-951-3300

NORTH
HUTCHINSON
772-464-7007

OCEAN
VILLAGE
772-489-6100

SOUTH HUTCHINSON
ISLAND
772-461-1324

FT. PIERCE
MAINLAND
772-461-3250

PORT
ST. LUCIE
772-878-3200

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We appreciate you giving us the opportunity to represent you in one of
the most important decisions that you will make in your lifetime.

We look forward to having the opportunity to prove to you that the right
representation makes all the difference.



THANK YOU.