

## GLOSSARY OF COMMON ACRONYMS

As with any organization, the real estate industry often relies on abbreviations and acronyms to describe a service, association or designation. Listed below are some of the more common acronyms used in the course of the board's/association's business.

AACI	Accredited Appraiser Canadian Institute
ABR®	Accredited Buyer Representative
ABRM®	Accredited Buyer Representative Manager
ACRE	Alliance for Canadian Real Estate Education
AEC	Association Executives Committee (a committee of CREA)
AEN	Association Executives Network (a network of CREA)
AFM	Accredited Farm Manager
AI	Appraisal Institute
AIC	Appraisal Institute of Canada
AIMA	Associate Institute of Municipal Assessors
ALC	Accredited Land Consultant
AMO	Accredited Management Organization
AMP	Accredited Mortgage Professional
AODA	Accessibility for Ontarians with Disabilities Act
ARA	Accredited Rural Appraiser
ARELLO	Association of Real Estate License Law Officials
ARM	Accredited Resident Manager
ASAE	American Society of Association Executives
ASFMRA	American Society of Farm Managers & Rural Appraisers
ASREC	American Society of Real Estate Counselors (a division of CREA)
BOMA	Building Owners & Managers Association
BOD	Board of Directors (short form)
CAE	Certified Association Executive (designation from the CSAE)
CAHPI	Canadian Association of Home and Property Inspectors
CASL	Canada's Anti-Spam Legislation
CCI	Canadian Condominium Institute
CCIM	Certified Commercial/Investment Member
CEM	Commercial Electronic Messages (CASL)
CICBV	Canadian Institute of Chartered Business Valuators
CIMBL	Canadian Institute of Mortgage Brokers & Lenders
CIPS	Certified International Property Specialist
CLO	Certified Leasing Officer
CLP	Certified in Land Planning and Development
CMA	Current Market Appraisal
CMHC	Canada Mortgage & Housing Corporation
CMR	Certified in Marketing of Real Estate
CPM	Certified Property Manager
CRA	Canadian Residential Appraiser
CRAE	Canadian REALTOR® Association Executive
CRB	Certified Real Estate Brokerage Manager

## GLOSSARY OF COMMON ACRONYMS

CRE	Counselor of Real Estate
CREA	Canadian Real Estate Association
CRES	Certified Real Estate Specialist
CRF	Certified in Real Estate Finance
CRG	Canadian Regulators Group
CRS	Certified Residential Specialist
CSAE	Canadian Society of Association Executives
DDF	Data Distribution Facility (CREA)
D&O	Directors & Omissions Professional Liability Insurance
EA	Evaluateur Agree (Chartered Appraiser)
E&O	Errors and Omissions Professional Liability Insurance
EO	Executive Officer
ESA	Education Services Agreement (RECO)
ERM	Enterprise Risk Management
EVP	Executive Vice President
EXCEL	Excellence in Chief Executive Learning
FIABCI	International Real Estate Federation (an acronym from its name in French)
FRI	Fellow of the Real Estate Institute
FRI (E)	Executive Fellow of the Real Estate Institute
FRICS	Fellow, Royal Institution of Chartered Surveyors
FSBO	For Sale By Owner
IDX	Information Data Exchange
ILD	Internet Listing Display
IAAO	International Association of Assessing Officers
IMA	Institute of Municipal Assessors
IREM	Institute of Real Estate Management
IXN	Information Exchange Network
MAI	Member, Appraisal Institute
MCE	Mandatory Continuing Education
MIMA	Member Institute of Municipal Assessors
MLS®	Multiple Listing Service (a certification mark owned by CREA)
MLS.ca	Multiple listing service – public website (CREA)
MLTT	Municipal Land Transfer Tax
MMS	Member Management System
MPAC	Municipal Property Assessment Corporation
MTC	MLS® and Technology (a Council of CREA)
MVA	Market Value Appraiser (Residential)
NAR	National Association of REALTORS® (U.S.A.)
OA-AIC	Ontario Association Appraisal Institute of Canada
OCC	Ontario Commercial Council
OCLD	OREA Centre for Leadership Development
OREA	Ontario Real Estate Association
PAC	Political Action Committee
PCCA	Private Career College Act

## GLOSSARY OF COMMON ACRONYMS

PIPEDA	Personal Information Protection and Electronic Documents Act
PREC	Personal Real Estate Corporations
RCE	REALTOR® Association Certified Executive
REBAC	Real Estate Buyer’s Agent Council (NAR, see also ABR® ABRM®)
RECO	Real Estate Council of Ontario
REIC	Real Estate Institute of Canada
RFI/RFP	Request for Information/Request for Proposal
RI (B.C.)	Real Estate Institute of British Columbia (Professional Division)
RICS	Royal Institute of Chartered Surveyors
RLI	REALTORS® Land Institute (a Division of CREA)
RM	Residential Member
RPAC	REALTORS® Political Action Coalition
SIOR	Society of Industrial and Office REALTORS (a Division of CREA) (also the designation granted by the Society)
SRA	Senior Residential Appraiser
SREA	Senior Real Estate Analyst
SRPA	Senior Real Property Appraiser
SRS	Specialist in Real Estate Syndication
SWOT	Strengths/Weaknesses/Opportunities/Threats
UDSA	Universal Data Sharing Agreement (OREA – A province wide agreement between boards to share MLS® information)
VOW	Virtual Office Website
WCR	Women’s Council of REALTORS (NAR, U.S.A.)

## GLOSSARY OF COMMON ACRONYMS

The following list provides further information on some of the acronyms listed above.

**AACI Accredited Appraiser Canadian Institute** (Granted by the AIC)

**ABR Accredited Buyer Representative** (Granted by the REBAC part of NAR)

**ABRM<sup>®</sup> Accredited Buyer Representative Manager**  
(Granted by REBAC part of NAR)

**ACRE Alliance for Canadian Real Estate Education**

During the early 1980s an informal group of Provincial Directors of Education emerged and began to meet twice a year. In 1994, with the advent of the Agreement on Internal Trade (AIT) signed by the federal, provincial, and territorial governments, a more formal structure of ACRE was necessary. In 1994, a Work Group was established to respond to the AIT requirements and to establish minimum education standards. In January 1999, this Work Group officially became ACRE

**AEC Association Executives Committee (CREA)**

The Association Executives Committee acts as a resource to the CREA Board of Directors in promoting and encouraging the highest standards among Association Executives Network (AEN) affiliates and the members of the organizations they administer.

**AEN Association Executives Network (CREA)**

A network of The Canadian Real Estate Association (CREA) comprised of association executives involved in the management of real estate boards/associations across Canada.

**AFM Accredited Farm Manager** (Granted by ASFMRA)

**AI Appraisal Institute**

The Appraisal Institute is an international membership association of professional real estate appraisers, with more than 18,000 members and 99 chapters throughout the United States, Canada and abroad. Its mission is to support and advance its members as the choice for real estate solutions and uphold professional credentials, standards of professional practice and ethics consistent with the public good.

550 W. Van Buren St.  
Suite #1000,  
Chicago. IL.

## GLOSSARY OF COMMON ACRONYMS

### **AIC Appraisal Institute of Canada**

The national organization of professional real estate appraisers. The Institute is dedicated to serving the public interest through continually advancing high standards for the appraisal profession by granting use of the CRA (Canadian Residential Appraiser), AACI (Accredited Appraiser Canadian Institute), and P.App. (Professional Appraiser) designations.

The Institute office is located in Ottawa, with association offices in each province.  
203 – 150 Isabella Street,  
Ottawa, Ontario, K1S 1V7 - Phone: 613-234-6533

### **AIMA Associate Institute of Municipal Assessors** (granted by IMA)

### **ALC Accredited Land Consultant** (granted by RLI)

### **AMO Accredited Management Organization**

The Accredited Management Organization® (AMO®) designation is given to real estate management firms, conferred by the Institute of Real Estate Management (IREM®).

IREM Headquarters  
430 North Michigan Avenue  
Chicago, Illinois 60611

### **AMP Accredited Mortgage Professional** (granted by CIMBL)

### **AODA Accessibility for Ontarians with Disabilities Act**

The Ontario government enacted the Accessibility for Ontarians with Disabilities Act in 2005. It set out a clear goal and timeframe to make Ontario accessible by 2025. The law has set standards that help people with disabilities participate fully in their communities

### **ARA Accredited Rural Appraiser** (granted by the ASFMRA)

### **ARELLO Association of Real Estate License Law Officials**

ARELLO is the Association of Real Estate License Law Officials, comprising the official governmental agencies and other organizations around the world that issue real estate licenses/registrations in addition to regulating real estate practice and enforcing real estate law

### **ARM Accredited Resident Manager** (Granted by the IREM)

## **GLOSSARY OF COMMON ACRONYMS**

### **ASAE American Society of Association Executives**

ASAE is the largest society of association executives in the world. Their office is located in Washington.

The ASAE Building  
1575 I St. N.W.  
Washington, DC 20005-1103  
Phone: (888) 950-2723, (202) 371-0940 (in Washington, DC)  
Fax: (202) 371-8315

### **ASFMRA American Society of Farm Managers & Rural Appraisers**

The American Society of Farm Managers was founded on January 14, 1929. In 1936, the organization was expanded to include appraisers who specialized in determining the value of farms and other rural properties. At that time, the name was changed to the American Society of Farm Managers and Rural Appraisers (ASFMRA).

### **ASREC American Society of Real Estate Counselors**

(A division of CREA)

### **BOMA Building Owners & Managers Association**

The Building Owners and Managers Association (BOMA) of Canada is the voice of the Canadian commercial real estate industry with over 2,000 members in regional associations across Canada.

Suite 200 - 440 Laurier Avenue West  
Ottawa, Ontario K1R 7X6 Canada (613)  
788-3787 phone  
(613) 782-2228 fax  
info@bomacanada.ca

### **CAE Certified Association Executive (granted by CSAE)**

### **CAHPI Canadian Association of Home & Property Inspectors**

CAHPI is a national association, whose mission is to promote and develop the home inspection industry. CAHPI is considered the voice of Canada's "home inspection industry".

P.O. Box 507, 64 Reddick Road,  
Brighton, Ontario. K0K 1H0  
Phone: 613-475-5699

### **CASL Canada's Anti-Spam Legislation**

Canada's anti-spam legislation (CASL) came into effect July 1, 2014. It is in place to protect Canadians while ensuring that businesses can continue to compete in the global marketplace.

## **GLOSSARY OF COMMON ACRONYMS**

### **CCI The Canadian Condominium Institute**

A national, independent, non-profit organization dealing exclusively with condominium issues. Formed in 1982, CCI represents all participants in the condominium community.

2175 Sheppard Avenue East,  
Suite 310, Toronto, ON  
M2J 1W8

### **CCIM Certified Commercial/Investment Member**

The CCIM Institute confers the CCIM designation and is an affiliate of the National Association of REALTORS® (NAR).

430 N Michigan Avenue, Suite 800  
Chicago, IL 60611-4092 - T 312-321-4460  
F 312-321-4530

### **CEM Commercial Electronic Messages (CASL)**

Any electronic message that encourages participation in a commercial activity, regardless of whether there is an expectation of profit. Commercial electronic messages are covered under Canada's Anti-Spam Legislation.

### **CICBV Canadian Institute of Chartered Business Valuators**

The CICBV is the largest professional valuation organization in Canada. The CICBV is a nonprofit professional Institute established in 1971 to promote high standards in business and securities valuation. Its Members and students are drawn from industry, accounting firms, independent valuation firms, investment dealers and government and regulatory agencies.

277 Wellington Street West  
Toronto M5V 3H2  
Tel: 416-204-3396

### **CIMBL Canadian Institute of Mortgage Brokers & Lenders**

CIMBL is the national organization representing Canada's mortgage industry.

2255 Sheppard Avenue East  
Atria 1, Suite 414  
Toronto, Ontario  
M2J 4Y1  
Main Tel: 416-385-2333  
Toll-free Tel: 1-888-442-4625

### **CIPS Certified International Property Specialist (granted by NAR)**

## GLOSSARY OF COMMON ACRONYMS

**CLO Certified Leasing Officer** (designation by REIC)

**CLP Certified in Land Planning and Development**

**CMA Current Market Appraisal**

**CMHC Canada Mortgage & Housing Corporation**

Canada Mortgage and Housing Corporation has been Canada's authority on housing for more than 65 years. CMHC provides support for Canadians in housing need, and offer objective housing research and advice to Canadian governments, consumers and the housing industry.

CMHC Ontario Business Centre  
100 Sheppard Ave. E,  
Suite 300,  
Toronto, ON, M2N 6Z1  
Tel.: (416) 221-2642 Fax: (416) 218-3310

**CMR Certified in Marketing of Real Estate**

**CPM Certified Property Manager** (granted by AMO)

**CRA Certified Real Estate Appraiser** (granted by AIC)

**CRAE Canadian REALTORS® Association Executive**

A designation for association executives created by the AED. To achieve the CRAE designation one must be an AEN member, complete the CREA Leadership modules 100,200 & 300 and complete the 4 modules of the CRAE designation.

**CRES Certified Real Estate Specialist** (granted by REIC)

**CRB Certified Real Estate Brokerage Manager**

The Council of Real Estate Brokerage managers is a not-for-profit affiliate of the National Association of REALTORS (NAR). The **Council of Real Estate Brokerage Managers (CRB Council)** provides member benefits to enhance the productivity and profitability of its nearly 7,000 members nationwide.

430 N Michigan Ave.  
Chicago, IL 60611  
Phone: 800.621.8738  
Fax: 312.329.8882



## GLOSSARY OF COMMON ACRONYMS

### **CRE Counselor of Real Estate**

The Counselors of Real Estate is the membership organization established exclusively for real estate advisors, who provide intelligent, unbiased, and trusted advice for a client or employer.

430 North Michigan Avenue,  
Chicago, Ill 60611  
312-329-8427

### **CREA Canadian Real Estate Association**

One of Canada's largest single-industry trade associations, representing approximately real estate brokers/agents and salespeople working through real estate boards, provincial associations and one territorial association.

Suite 1600  
344 Slater St, Ottawa,  
K1R 7Y3

### **CRF Certified in Real Estate Finance** (granted by REIC)

### **CRG Canadian Regulators Group**

Each agency has a mechanism for licensing and regulating the real estate industry. There are a variety of regulation models in place including government regulation, shared responsibility between government and industry (co-regulator) and industry based regulation (self-regulation). The regulatory body is responsible for regulating business practices, setting standards of conduct and protecting consumers affected by the real estate industry. This is accomplished through legislation, regulations, rules, codes of conduct and policies.

### **CRS Council of Residential Specialists**

Since 1977 the Council of Residential Specialists has been conferring the CRS Designation on agents who meet its requirements.

430 N. Michigan Avenue  
Chicago, Illinois 60611

### **CRS Certified Residential Specialist** (Granted by CRS)

The Certified Residential Specialist (CRS) is the highest Designation awarded to sales associates in the residential sales field. The CRS Designation recognizes professional accomplishments in both experience and education.

## GLOSSARY OF COMMON ACRONYMS

### **CSAE Canadian Society of Association Executives**

CSAE is Canada's only national organization with a primary focus on serving the needs of association professionals and the business members who provide vital products and services to support the sector.

100 King Street E, Suite #110  
Toronto, Ontario  
M5C 1C3

### **D&O Directors & Omissions Professional Liability Insurance**

### **EA Evaluator Agree (Chartered Appraiser)**

### **E&O Errors and Omissions - Professional Liability Insurance**

### **EO Executive Officer**

### **EOC Executive Officers Council (a Council of CREA)**

### **ESA Education Services Agreement (RECO)**

The agreement in which RECO contracts with OREA to provide registration education.

### **ERM Enterprise Risk Management**

A strategic business discipline that supports the achievement of an organization's objectives by addressing the full spectrum of its risks and managing the combined impact of those risks as an interrelated risk portfolio.

### **EVP Executive Vice President**

### **EXCEL Excellence in Chief Executive Learning**

### **FIABCI International Real Estate Federation (An acronym from its name in French)**

In its 52 years of existence FIABCI the International Real Estate Federation, has built an enviable reputation as the authentic voice of international real estate. Multi-disciplinary and truly international it has no political axe to grind and represents the interests of no one country. Because of this and its concern with generating business opportunities for its worldwide membership, its opinions are sought by international bodies like the UN and regional bodies like the EU, NAFTA and MERCOSUR. There are 50 FIABCI Chapters throughout the world and new ones are regularly being formed. Currently there are also around 100 professional associations in membership. Called Principal Members by FIABCI, they have a total membership approaching 1.5 million practitioners. FIABCI is multi lingual and multi-cultural and operates in five official languages: English, French, German, Spanish and Japanese.

### **FRI Fellow of the Real Estate Institute (Granted by REIC)**

## GLOSSARY OF COMMON ACRONYMS

**FRI (E) Executive Fellow of the Real Estate Institute** (Granted by RICS)

**FRICS Fellow, Royal Institution of Chartered Surveyors** (Granted by RICS)

**FSBO For-Sale by Owner**

**IAAO International Association of Assessing Officers**

IAAO is a nonprofit, educational, and research association. It is a professional membership organization of government assessment officials and others interested in the administration of the property tax

314 West 10th Street,  
Kansas City, Missouri 64105 –  
Tel: 816.701.8100

**IDX Information Data Exchange**

**ILD Internet Listing Display**

**IMA Institute of Municipal Assessors**

The Institute of Municipal Assessors (IMA) founded in 1957 is the largest Canadian Professional Association representing members that practice in the field of Property Assessment and related Property Taxation functions.

10720 Yonge Street  
#206 Richmond Hill, Ontario, L4C 3C9  
905-884-1959

**IREM Institute of Real Estate Management**

The Institute of Real Estate Management (IREM) is an international community of real estate managers dedicated to ethical business practices, maximizing the value of investment real estate, and promoting superior management through education and information sharing.

An affiliate of the National Association of REALTORS, IREM is the home for all industry professionals connected to real estate management – and the only organization serving both the multi-family and commercial sectors.

430 North Michigan Avenue  
Chicago, Illinois 60611  
Phone: (800) 837-0706

**IXN Information Exchange Network** (CREA)

An aggregation of MLS® data from Canadian real estate boards

## GLOSSARY OF COMMON ACRONYMS

**MAI**      **Member Appraisal Institute**

**MCE**      **Mandatory Continuing Education**

**MIMA**     **Member Institute of Municipal Assessors**

**MLS®**     **Multiple Listing Service** (certification mark owned by the Canadian Real Estate Association)

**MLS.ca**    **Multiple Listing Service** – a public website

**MLTT**    **Municipal Land Transfer Tax**

A second (municipal) land transfer tax (LTT) on home buyers, similar to the tax imposed by the City of Toronto.

**MMS**    **Member Management System**

A computer software solution which provides associations and other membership organizations with the functionality they require to provide their services to their members.

**MPAC**    **Municipal Property Assessment Corporation**

Each year, the Municipal Property Assessment Corporation (MPAC) prepares an assessment roll for every Ontario municipality. The roll provides the assessed value of all the properties in a municipality or in the jurisdiction of a school board with taxing authority

MPAC Head Office:

1305 Pickering Parkway

Pickering ON L1V 3P2

Toll Free: 1-866-296-MPAC (6722)

**MTC**    **MLS and Technology Council (Council of CREA)** **MVA** **Market Value Appraiser** (Residential)

**NAR**    **National Association of REALTORS®** (U.S.A.)

The core purpose of the NATIONAL ASSOCIATION OF REALTORS® is to help its members become more profitable and successful. The NATIONAL ASSOCIATION OF REALTORS® was founded as the National Association of Real Estate Exchanges on May 12, 1908 at the YMCA Auditorium in Chicago, Ill.

## GLOSSARY OF COMMON ACRONYMS

### **OA-AIC Ontario Association Appraisal Institute of Canada**

Founded in 1938 is the largest and best-known organization of real estate appraisers, valuers and property consultants in Ontario. Real estate appraisers hold the designations: AACI, (Accredited Appraiser Canadian Institute) and CRA, (Canadian Residential Appraiser) as awarded by the Appraisal Institute of Canada.

16 Four Seasons Place,  
Suite 108, Toronto, Ontario,  
Canada M9B 6E5

### **OCC Ontario Commercial Council**

The Ontario Commercial Council represents commercial REALTORS® from Boards and Associations across Ontario

### **OCLD OREA Centre for Leadership Development**

The OREA Centre for leadership Development develops high quality, experienced and trained Leaders, through a variety of courses and learning events. These motivated leaders will lead their association long into its future, be ready to take on the issues of the day and help their members become more successful.

[www.orea.com/leadership](http://www.orea.com/leadership)

### **OREA Ontario Real Estate Association:**

Representing the 60,000 real estate brokers and salespeople members of Ontario's 40 real estate boards, the Ontario Real Estate Association (OREA) serves its members through a wide variety of publications, educational programs and special services. The association provides all real estate licensing courses in Ontario. [www.orea.com](http://www.orea.com)

99 Duncan Mill Road,  
Don Mills, Ontario  
M3B 1Z2

### **PAC Political Action Committee**

### **PCCA Private Career College Act**

The Private Career Colleges Act, 2005 governs institutions that provide instruction in the skills and knowledge required in order to get a job in a particular vocation.

### **PIPEDA Personal Information Protection and Electronic Documents Act**

The Personal Information Protection and Electronic Documents Act (PIPEDA) sets out ground rules for how private sector organizations may collect, use or disclose personal information in the course of commercial activities.

## GLOSSARY OF COMMON ACRONYMS

### **PREC Personal Real Estate Corporations**

The ability for registered salespeople to incorporate, which is prohibited in Ontario by the Real Estate and Business Brokers Act (REBBA), 2002.

**RPAC RPAC is an internet-based network of REALTORS** who support OREA's government relations activities by communicating REALTOR positions to elected officials

**REBAC Real Estate Buyers Agent Council (an affiliate of NAR)** The Real Estate Buyers Agent Council, REBAC, was founded in 1988 to promote superior buyer representation skills and services. An affiliate of THE NATIONAL ASSOCIATION OF REALTORS since 1996, REBACs membership now numbers well over 40,000 and is the world's largest organization of real estate professionals concentrating on buyer representation.

430 N. Michigan Ave.  
Chicago, IL 60611  
Phone: 800-648-6224 or 312-329-8656  
Fax: 312-329-8632  
Email: [rebac@realtors.org](mailto:rebac@realtors.org)

### **RCE REALTOR Association Certified Executive**

A professional designation for Executive Officers awarded through the E.O. Liaison Division NAR, U.S.A.

### **RECO Real Estate Council of Ontario:**

Founded in 1997 the Real Estate Council of Ontario was formed to administer the Real Estate and Business Brokers Act (REBBA) on behalf of the Ontario Ministry of Consumer & Business Services

3250 Bloor Street West,  
Suite #600, East Tower,  
Toronto, Ontario  
M8X 2X9

### **REIC Real Estate Institute of Canada**

The Real Estate Institute of Canada (REIC) is an association of professionals that has been educating and certifying specialists in real estate since 1955.

Real Estate Institute of Canada  
5407 Eglinton Ave. West, Suite 208  
Toronto, ON M9C 5K6

### **RFI/RFP Request for Information/Request for Proposal**

## GLOSSARY OF COMMON ACRONYMS

**RI (B.C.) Professional Division, Real Estate Institute of British Columbia**

**RICS Royal Institution of Chartered Surveyors**

The leading source of land, property, construction and related environmental knowledge. They support 120,000 members worldwide, promote best practices, represent consumers' interests and provide impartial advice to society, business, governments and global organizations.

12 Great George Street  
Parliament Square London  
SW1P 3AD United Kingdom

**RLI REALTORS Land Institute**

The REALTORS® Land Institute (the Institute) is a membership organization created for and by land experts, dedicated to building knowledge, building relationships, and building business for its members.

430 N. Michigan Avenue  
Chicago, Ill 60611

**RM Residential Member**

**SIOR Society of Industrial and Office REALTORS®** (A Division of CREA); (also the designation granted by the Society)

The Society of Industrial and Office REALTORS is a professional commercial and industrial real estate association.

1201 New York Avenue, NW Ste. 350  
Washington, DC  
2005-6126 USA

**SRA Senior Residential Appraiser** (granted by AI)

**SREA Senior Real Estate Analyst** (granted by AI)

**SRPA Senior Real Property Appraiser** (granted by AI)

**SRS Specialist in Real Estate Syndication**

**SWOT Strengths/Weaknesses/Opportunities/Threats**

An organized list of a business's greatest strengths, weaknesses, opportunities, and threats, often used to inform an association's strategic planning session.

**UDSA Universal Data Sharing Agreement** (OREA)

A province wide agreement between boards to share MLS® information)

## **GLOSSARY OF COMMON ACRONYMS**

**VOW Virtual Office Website**

A web site that is used to conduct business activities, such as a real estate property search site allowing the public to conduct searches of approved Multiple Listing Service properties in a given area under certain conditions.

**WCR Women's Council of REALTORS (NAR, U.S.A.)**

A community of real estate professionals creating business opportunities, developing skills for the future and achieving individual potential for success

National Headquarters  
430 North Michigan Avenue  
Chicago IL 60611