

# Real estate agents in Brazil

Cofeci-Creci System and the 60 years of professional regulation



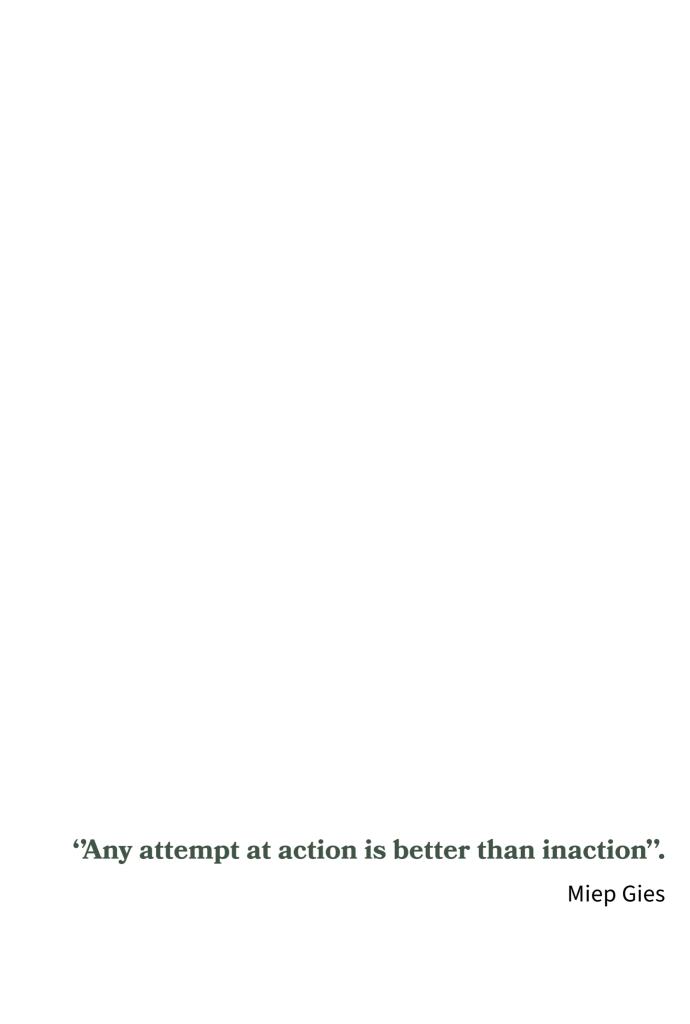


60 Years Cofeci-CRECI System

# Uma história de transparência, ética e profissionalismo. A history of transparency, ethics, and professionalism

27 de Agosto - Dia Nacional do Corretor de Imóveis.

August 27th – Real Estate Agents' National Day



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# The Cofeci-Creci System in numbers





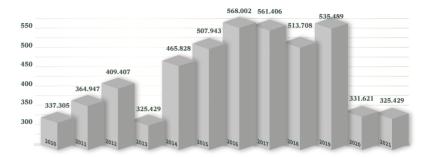


+71,890

Inscribed real estate agencies



5,926,085
Inspections carried out (Since 2010)





#### Creci 2<sup>nd</sup> Region in São Paulo

#### +285,305

Registered real estate agents

#### +184,170

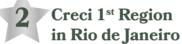
Active real estate agents

#### +22,730

Registered real estate agencies

#### 139,321

Inspections conducted (in 2021)



#### +97,198

Registered real estate agents

#### +60,736

Active real estate agents

#### +6,597

Registered real estate agencies

#### 42,002

Inspections conducted (in 2021)

### 3 C in

#### Creci 3<sup>rd</sup> Region in Rio Grande do Sul

#### +66,005

Registered real estate agents

#### +36,395

Active real estate agents

#### +7,405

Registered real estate agencies

#### 28,477

Inspections conducted (in 2021)



#### Creci 11<sup>th</sup> Region in Santa Catarina

#### +56,672

Registered real estate agents

#### +40,367

Active real estate agents

#### +7,588

Registered real estate agencies

#### 19,081

Inspections conducted (in 2021)

#### 5

#### Creci 4th Region in Minas Gerais

#### +56,511

Registered real estate agents

#### +38,747

Active real estate agents

#### +5,307

Registered real estate agencies

#### 15,861

Inspections conducted (in 2021)



### Introduction



he present book is part of the celebration of the 60 years of the regulation of the profession of real estate agents in Brazil. The celebration also signals the foundation of the Cofeci-Creci System, a federal autarchy, with public faith, legally in charge of registering private individuals and legal entities and qualify them for legitimate real estate intermediation.

Cofeci (Federal Council of Real Estate Agents) is the highest body in its category, operating nationwide with the role of creating protocols and procedures, with rules and resolutions to be followed by the Crecis (Regional Councils of Real Estate Agents), to benefit society. The 26 Crecis act respectively in each Unit of the Federation, organizing the segment and being a direct link with the market.

The Heads of the Cofeci-Creci System are Real Estate Agents who, voluntarily, are willing to represent all the category. They are chosen by the other Real Estate Agents' direct vote and are not paid for their service. They align their professional activities with the responsibilities of managing a federal autarchy under the authority of TCU (Federal Court of Accounts), CGU (Brazilian Office of the Comptroller General) and under the inspection of the Federal Public Prosecutor's Office. Nowadays, Cofeci-Creci System represents the second biggest entity of real estate agents in the planet.

Throughout these 60 years, a lot is there to be celebrated. Registered initiatives portrayed in the following pages show how important the real estate sector and the agents are important in the productive chain both in Brazil and in the world. They show that the Cofeci-Creci system has been increasing its field of action and, with it, expanding market and opportunities for all: real estate agents, entrepreneurs, investors, and the core focus, the Brazilian citizen.

The present book is a historical register which honors Real Estate Agents of all times. It is a collective work, which puts together the contribution of hundreds of people who work directly in the real estate market, and who have been building the history of that category day by day. The real estate intermediation is an ancient economic activity as old as the settlement of cities around the world. Conquering home ownership is dream number one of any Brazilian. Cofeci-Creci System's mission is to merge the security of families with the work of real estate agents, so that all can dream together, celebrate, and share their accomplishments.

Congratulations, Real Estate Agents!

Congratulations, Cofeci-Creci System!

**Kátia Cubel and Rosualdo Rodrigues**Coordinators of this edition
August 2022

# A word from the President



#### "Nothing is permanent, except change"

Heraclitus, Greek Philosopher

he quote, attributed to
Heraclitus, a Greek philosopher
born in Ephesus, in the old
region of Ionia, nowadays
part of Turkey, was said about
2,500 years ago and keeps on echoing
and making more sense day after day.
Nothing is permanent, except change. This
is the way it has been in the last decades
regarding the work of real estate agents. The
accomplishments on behalf of our profession
have been moving quickly ahead. We have
collected accomplishments in different areas
of the professional field. However, there are
great challenges in the next steps.

In 2022, when we celebrate 60 years of professional regulation and the formation of Cofeci and the Crecis, we are living a strategic moment, which lead us to plan the years to come. Two paradigms require emphatic attention: technological advances and the speed needed for us to get new knowledge to supply the constant demands of updating and professional improvement. Without an urgent answer, we run the unwanted risk of being excluded from the market.

If we used to enroll ourselves in courses that lasted days, weeks, months, or years to dominate a new topic, nowadays a new technique can be absorbed in a few hours. The acceleration has happened in the last two years, and the insertion in this new scenery has been made imperative. In general, the new demands refer to technological tools, whose absorption before the pandemic was merely occasional.

There is no way to escape the demand of following up and adjusting to the permanent technological evolution. The Cofeci-Creci System is totally tuned to that need, as it has always been. In the last two decades we have invested in Pronit – National Program of Technological Insertion, which had as its scope the promotion of the inclusion of Real Estate Agents and real estate agencies on the Internet. Now, each day we move towards the unknown. But we are alert and vigilant!

We will keep working for the real estate agents to be always in the leading position of those advances. We have been doing our part. Each agent must do theirs. The market trends go through that path. We have a lot to unravel together: metaverse, cryptocurrencies, the celerity of globalization, and other measures related to real estate businesses. Quickly, resources such as virtual tours, online negotiations, remote celebration of contracts, among other procedural changes, have migrated from the future to our daily lives. Both the international and national market rely on the permanent surveillance of the Cofeci-Creci System, to monitor and put into practice all those innovations. A good example of that is the recent automation of the notary offices. Law n° 14,430/2022 created the Electronic System of Public Registers, to concentrate, in the same data bank, data of all the notary offices in the country, enabling document exchanges, certificate expeditions and information provision, all in digital format.

We are ready for the new challenges and for the next 60 years, focused on increasing the credibility of our profession, in Brazil and in the world.

To the future!



Personal file

**João Teodoro da Silva**President of the Cofeci-Creci System

per textoro



Valdeci Yase
Director-Treasurer

Cofeci incessantly aims at defending the occupation of real estate agents in the federal circles, fighting for their professional rights, and trying to get increased respect and professional valorization. As a director, and as a real estate agent, the message I leave is of the gratitude and the pride I have for having chosen this profession as my purpose of life. A profession which allows us to sell and fulfill dreams! I have been dedicating my life to the category so that we can reach the so desired valuing of our profession. I am aware that my work together with so many others before me is what has made us reach the professional valuing and the recognition that we have nowadays. For the future, I hope we have professionals who are willing to keep on fighting for their professional category and, thus, we can have a profession which is valued and respected more and more.



José Augusto Viana Neto Vice-president

It is extraordinary joy to be part of the history of our profession, and of our conquests through the last 60 years. We are pioneers of the progress, taking new families to the most distant locations, helping those families to fulfill their dreams. The path of real estate agents is intertwined with the path of development of the states, the settlement of the population in the counties, and, with the feeling we all have of belonging in a place. Our land, our property, our place in the world! Congratulations to all the real estate agents for the 60 years of professional regulation.



Marcelo Silveira de Moura Vice-president

It is intense pleasure to talk about the 60 years of this profession, which I chose for my life and for which I have huge admiration. Real Estate brokerage is a profession with history and beyond its time. Throughout the last 60 years, the professionals of real estate intermediation have been through many challenges, but they managed to consolidate a respected category in our society. The path was not easy for real estate agents, who, each day, must get adapted to the modern times, especially in a digital and technological context. Real estate agents are the professionals who are apt to provide legal security for the society in the most important transaction of their lives. With qualification, information, and ethics, we will move forward to assure our clients the latest and safest things in our activity. Congratulations to all of us, for so many years dedicated to fulfilling dreams! We are one, we are all real estate agents.



Vilmar Pinto
Financial Director

The main role of a real estate agent, in addition to selling homes, is to fulfill the dream of home ownership with ethics, qualification, and quality. At Cofeci, we work to provide greater security and peace of mind for society, support the profession, and above all, act to improve the quality of our profession. Through the Cofeci-CRECi System, we have a regulated profession, which allows us to professionalize and gain more credibility with the population.

In the last 15 years, the real estate sector has been growing steadily and will continue to do so. Our sector is essential for driving the economy. I hope that the current political problems will be resolved, as they directly affect our profession. To improve our work, we must be aware of what may happen. My desire is that the profession does not lose the important and respected position it holds today, and that we can fulfill the dream of remaining professionals.



Rômulo Soares de Lima

**Director-Secretary** 

During these 60 years we have had innumerous advances, and we intend to go much more ahead. Now, we have about 34 market niches, in which the real estate agents act to quarantee the dream of homeownership to whomever wants it. Cofeci is engaged in changing our legislation, to suit it to the new market trends. We want more modern and effective legislation. We also want to be closer to the estate owner, the constructor, the corporate member, to show the relevance of the agent in the intermediation. Lastly, we hope things change in Brazil, that real estate financing can be more accessible, that services can be made less bureaucratic, and that the aid of the Internet for digitalization can happen in the contracts of buying and selling, the public deed or any other important act to make easy the life of the real estate agent and the buyer.



**Diego Gama**Director-Secretary

Cofeci has perfected itself and delivered safe real estate transactions to the society as well as a real estate ecosystem increasingly prosperous and protected. As it establishes ethical rules to the sector, all society is benefitted. We are the quardians of the real estate transactions. We aim at guiding and encouraging good practices and punishing activities which are harmful to the real estate sector. Now we celebrate 60 years of regulation of the real estate activities, and it is impossible to ignore the past and see how much it has been conquered along the years. The professional of today is much more respected, recognized, and valued. We are proud to notice how positive the journey has been. The glimpse, for the years to come, shows an even more essential professional who foments prosperity. We have hundreds of years ahead, providing services, putting parts together, and strengthening bonds.



How the professional regulation for real estate agents started



Real Estate intervention has existed since human population started expanding around the planet, occupying spaces, and developing housing settlements, from small villages to big metropolis. The work of real estate agents is concomitant with the emergence of cities, around five thousand years ago.

However, real estate agents' history as regulated professionals, recognized by society, and organized in class associations is much more recent. It began around the 19th century, and it has developed according to the economic and social reality of the different countries where it was projected.

In England, for instance, the population tripled in the 19th century, bringing huge expansion to the housing sector. The

populational increase promoted the emergence of construction societies, which offered the population the possibility of homeownership. At that time, some of the best-known real estate agencies started their activities, among them *Winkworth Estate Agents*, located in London, founded by Henry Winkworth, in 1835.

Yet, at that time, there was no legal demand for those who wanted to develop that activity. Most of those first real estate agents started commercializing properties as a spin-off of a core business. That was the case of Alfred Savill (1829-1905), surveyor and auctioneer who, at a given moment, decided to expand his activities. He founded, in 1855, the real estate agency *Savills*, which became, as well as *Winkworth*, one of the greatest English real estate agencies up to this date.

The main professional organism for the British real estate agencies, the *National Association of Estate Agents* (NAEA), would be founded only in 1962, twenty years after

a similar initiative by the French. In France, in 1901, the first law to rule the activity of real estate intermediation in the country had its beginning.

More than 40 years later, in 1942, French Estate agents started the *Fédération Nationale de l'Immobilier* (FNAIM), which is the main association of professionals of the real estate sector in France. The entity has a triple competence, professional, legal, and economic. It is also the category interlocutor with public authority.

In the USA, the first registrations of intermediated property sales happened in the 1890s. However, as to the professional organization of the real estate agents, the Americans were much ahead of the English and French. In that year, there was an attempt of putting together, in what would be the first associated real estate agency, the professionals who had already been working in that field.

The idea did not move forward, but it started the basis for the creation, on May 12th, 1908,





In England, in the 19th century, the increase in population led to the emergence of building societies and the possibility of home ownership

ublic domain archive





The Johnson & Company Real Estate Agency brochure announces lots for sale in Los Angeles, around 1900

Well improved Farms and unimproved Lands. Town Properties.

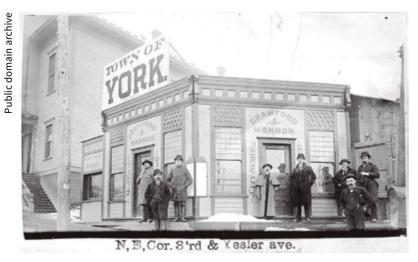
5 % MONEY TO LOAN.

Tell me what you want.

Office at Farmers Bank.

Real estate advertisement in the city of Medaryville, Indiana, also around 1900

CHAS. H. GUILD, Medaryville, Ind.



Crawford and Hannon agents, a real estate company in Seattle, in 1889

of the National Association of Real Estate Exchanges. The first entity to congregate real estate agents in the USA did not have, however, any power of control over the profession. Up to that moment, in the USA, no professional certification or license was required from those who wanted to become "curbs," as the real estate agents were called in the country. That nickname came from the fact that those professionals placed banners or posters on the sidewalk, in front of the houses, to catch the attention of owners and possible buyers.

However, the fierce competition and the lack of rules made the buying and selling of real state a dubious practice. But, in 1913, a strict code of ethics was adopted by the *National Association of Real Estate Exchanges*. Three years later, the term REALTOR was created to identify real estate agents, members of the association, which, at that time changed its name to The National Association of Real Estate Boards.

Thus, The National Association of Real Estate Boards reinforced its efforts to accomplish the objective of exerting effectively a combined influence on topics which affect real estate interests. In 1972, The National Association of Real Estate



Boards became NAR (National Association of Real Estate Agents), which assembles, nowadays, around 1.4 million members. The total active members make NAR the biggest world entity formed by real estate agents, and one of the leading international partners of the Cofeci-Creci System.

In England, the number of members of NAEA Propertymark (main professional organism for Real Estate Agents in the country). That organization has, among its objectives, "promote the union and the understanding among agents, and protect the general public against frauds, misrepresentation, and malpractices", besides "encouraging a high ethical pattern of competitive practice combined with commercial experience".

NAEA Propertymark is the same National Association of Estate Agents, created in 1962. In 2017 the entity joined other four associations – of residential location, of evaluators and auctioneers, commercial and entrepreneurial agents, and professional inventory suppliers. Together, they created an only label, aiming at more prestige and more credibility with the consumer. Nowadays, NAEA associates bear the logo Propertymark Protected.



It is notorious the growth of our professional category, with more and more qualified real estate agents. We have become market consultants, with a global view of real estate businesses and the capacity to align the needs and wishes of each client. Being a real estate agent is not a side choice anymore, but the main career choice. It is a profession which brings big opportunities, when it is focused in the client and in the ethical conduct.

Our category has consolidated, either in the fulfillment of the biggest dream of Brazilian families, in the economic growth, or in the development of cities and the country. In recent historical context, real estate market will always be an economical pillar, in a retraction moment, when a lot of other segments collapsed, during the pandemic.

We, real estate agents, are part of this legacy. Creci has the legal attribution of regulating and registering the profession. And its acting goes beyond. It took the responsibility of protecting society in real estate businesses, besides the commitment of valuing agents, strongly acting to fight offenders. It has also embraced professional qualification, so that we can be constantly evolving, always prepared for client demands.

As a System, we have broadened and strengthened our actions together with the powers of the Republic, defending the class and society interests. Finally, I would like to enhance the pride and love which I feel for being a real estate agent and representing our category. That more 60 years of conquests, advances, and representativity come. We are a whole, we are one. We are all real estate agents!

#### Marcelo Silveira de Moura

President of Creci-RJ



Paulista Avenue in São Paulo, during the 1950s: in that decade, the National Congress was considering Bill no. 1,185/51

#### In Brazil

The comparison among The USA, England, and France can illustrate how some nations have dealt - or still deal with the regulations of the profession of real estate agents. It also shows that Brazil, as for the organization of the category and the auditing of the exercise of the professional activity in favor of the society, is not behind the developed countries. As in the USA, England, and France, the professional regulation in Brazil makes businesses reliable not only for the real estate agent but also for the customer.

In our country, urban development started when the Portuguese

Royal family came to Brazil in 1807. As the cities started to have a more urban shape, a new occupation appeared, the real estate agents. As well as in the countries mentioned above, those professionals were, in the beginning, businessmen who broadened their income with real estate intermediation or auctioneers who became experts in the real estate sector.

The real estate sector came up as such a promising area that soon agents started appearing in the market, people willing to go after estate owners and convince them to sell or rent their properties. And, after that they started doing the intermediation of the businesses with clients who wanted to sell or rent their properties.

For that purpose, the new professionals appealed to advertisements in newspapers to spread their offers. That happened together with the start of the press in the country. In 1821, in the Diary of Rio de Janeiro, one could find an advertisement of a Venâncio José Lisboa, who claimed to have received "powers" from an estate owner to sell it. The term "power" used at that time was equivalent to the modern public power of attorney. Thus, one can understand that, way back there, in the 19th century, exclusivity in real estate intermediation was already defended.

Real estate business kept growing along the 20th century, when the Brazilian population, who was



mainly rural until then, witnessed the advent of a small urban bourgeoisie, linked to civil service, and to financial speculative activities. At that moment, real estate agents' activities already happened as a profession, although there were no formation courses or any entity to regulate the new category. Real estate agents in the beginning of the 20th century learned their job in daily toil and had no legal support for their professional activities. From 1930 on, Brazil went through economic transformations which caused strong migration to the big urban centers, strengthening the contingent of workers and starting the first labor laws and unions. In that context, the real estate agents from Rio de Janeiro and São Paulo were the first to get organized. In 1932, João Augusto de Mattos Pimenta, a real estate agent from Rio de Janeiro, managed, with the help of his friend Lindolfo Collor, Minister of Labor (from 1930 to 1932) to include the real estate agent's activity in the group of autonomous activities.

In 1936, the professionals from Rio created the Association of Real Estate Agents, which, the following year, gave origins to the first union of the category in the country, The Union of the Real Estate Agents of Rio de Janeiro, informally recognized as "the professional union of self-employed workers". Mattos Pimenta was number one in the book of the union, which was officially recognized in 1937.

The following year brought the formal organization of the category in São Paulo, with the creation of



Personal file

Cofeci-Creci are entities of public character, created for the register and inspection of real estate intermediation. The main benefit of those attributions is to enable an equal conduct for the development of the work together with service takers, enhancing a safe atmosphere to the society, at the same time it guides the registered professionals so that they have a uniform ethical behavior.

Real estate agents are the main experts and those in charge of all the aspects of the transaction they are assisting. They go deeper in the most relevant information, and in the identification of the most important features of the property, so that their clients can do their businesses in a calm and safe atmosphere.

Cofeci-Creci System enables that safe environment so that society can make their real estate transactions in a safe and assertive atmosphere. It decides, countless issues that, if it were not for the system, would end up in court and would take years and years to be solved out.

The use of modern digital tools and their algorithms has brought a new reality to the market, which, until very recently, was exclusively analogic, slow and lacking security. At any moment, real estate agencies and agents are being updated in the latest technology, making the market safer, more transparent, and more assertive. Metaverse and the implantation of 5G represent new technologies. Let's reach universes still unknown. A bright future lies ahead!

José Augusto Viana Neto President of Creci-SP



#### Real estate ads from the 19th century

Public domain archive

#### Vende-se

Vende-se huma Chaera, cita na Cidide Nova, que faz lrente ao Rocio, da Cilade Nova, com huma morada de casa terres com trez portas, e outra com duas janelles, e hama porta, e ao lado huma coxeira, que tudo tem treze braças de frente, faz fundo a rua que vai de Santa Anua, que tudo tem de fundos 60 braças, quem a pertender dirija-se a rua das Violas Armazem N.º 12.

Advertisement from the time of the Brazilian Empire, with no especific date

#### AVISOS.

Quem quizer comprar huma morada de casas terreas, feitas ha pouco, forradas, e associlhadas, com duas braças de frente, e 30 de fundo, com poço dintro, sitas na Cidade nova na Rua de S. Salvador N. 31; falle com Antonio de Saldanha Andrada, e Vasconcellos, morador no Largo de S. Francisco de Paula nas casas de Clemente Jose Ribeiro.

José Maria de França, de idade de 5 annos pouco mais ou menos, vestido com huma jaqueta de gingau azul do tempo antigo, e calças de algodão fino tintas de amarello, rosariosinho de Jerusalem no pescoço com cruz de latão, sem chapeo, nem camisa, perdeo-se no dia Sabbado 11 de Março, peias tres horas da tatde. Levem-no a casa de Filippe José de Azevedo, morador na Rua dos Pescadores, com loja de Caldeireiro da Ucharia Real.

Pela Administração Geral do Correio Maritimo desta Côrte de for múblico

Gazeta do Rio de Janeiro, 1809

#### VENDAS.

Quem quizer comprat huma caza de Sobrado com grandes commodos, e boa chacara, toda plantada de capim, horta e arvoredo de varias qualidades, podendo sustentar annualmente com o capim doze parelhas, a ita na rua da Pedreira de N. Senhora da Gloria, falle com Venancio José Lisboa, na rua da Alfandega N.º I, ou no Catete, na ultima caza de sobrado, antes de chegar á ponte, hindo para o botafogo, lado direito, que tem ordem, e poderes de seu dono para venoer.

Vende-se huma caza nobre, sita no principio da praia do Botafogo com onze janelas de frente, com bons commodos, bastantes
quartos capazes de acommodar huma grande familia, com boa cozinha, e moderna, grande coxeira, e cavalharice, com sala de espera, boa sala de jantar, e duas grandes salas para a frente do mar,
com dois quartos ignaes, com jardim, poço, e diversas obras, e
quintal murado, pegada com o portão do Coronel Rocha, quem
quizer comprar dirija-se a cáza N.º 38 da rua Direita.

Vende-se huma preta, de idade de 20 annos, penco mais ou

Vende-se huma preta, de idade de 20 annos, peneo mais ou menos, de boa conducta, e que sabe cozinhar, lavar roupa, e engomar, costura, e habil em todo o serviço de caza: quem a pertender comprar dirija-se á rua nova dos arcos N.º ;, e ahi mesmo ha diversos trastes para vender.

Antonio Pereira Martins rua da Quitanda N.º 51, vende huma negra de Nação, lavadeira e sem vicios.

Diário do Rio de Janeiro, 1821



João Augusto de Mattos Pimenta was the number 1 real estate agent at the Real Estate Agents' Union of Rio de Janeiro

#### SINDICATO DOS CORRETORES DE IMÓVEIS DO ESTADO DE S. DAULO

DECALOGO DO CORRETOR

- 1.0 O corretor vive do valor e seriedade de sua pala.
- 2.0 É o espírito de cooperación e nunca o de competição ou concorrência que deve preaddir às relacões entre corretores. Não há necesidade de perturbar o negócio entrenue a outro corretor, pois a todos fica sempre aberta a porta da colaboração.
- 3.0 Não deve o corretor aceltar a incumbincia de venda ou de compra de um imovel que esteja entregue a outro, cumprindo-he, portanto, indagar sempre do cliente a respeito.
- 4.0 Nenhum corretor deve oferecer um imovel sem estar devidamente autorizado pelo cliente ou por contra corretor autorizado pelo cliente ou por
- 5.0 Não cabe ao corretor o direito de prender em suas mãos um negôcio, se não tiver probabilidades de realizá-lo.
- 6.0 Ao oferecer um negócio, cabe ao corretor aprefentar dados raporosamente certos, nunca omitindo detalhes que o depreciem.
- 7.0 D'ante de clientes e estranhos nunca deve o corretor atacar, mas ao contrário, defender e desculpar aeus colegas, 8ó com esse ánimo conseguira elevar o nivel da clame, com proveito geral e de si próprio.
- 6.0 As queixas devem ser levadas por escrito ao conhecimento do Sindicato e nunca expostas ao público. O desprestigio de um corretor reflete aob o conceito de todos os seus colegás.
- 9.0 Da camaradagem, respetio e amirade entre os corretores resultará inevitavelmente a clevação moral da clatee e um campo muito mais vasto de negócios e oportunidades para todos.
- 0.0 O corretor deve colocar estes preceitos de ética profisional acima de seus interesses materials, respetando-ou incondicionalmente.

The Agent's Decalogue, developed in 1942 by the unions of Rio and São Paulo; Advertisement published in the Jornal da Manhã on January 13, 1960



the Union of Real Estate Agents and of the Professional Association of Real Estate Agents. However, differently from the union from Rio de Janeiro, São Paulo's union would be officially recognized only in 1942, by a Patent Letter by the Ministry of Labor.

That year, both the Union from São Paulo and Rio de Janeiro launched the Real Estate Agent's decalogue, which describes how the mood and professional behavior should be – a real suppletive legislation, which soon started being used in several Brazilian cities. That was the beginning of the first code of ethics of the category.

The profession had already been recognized by the society and public power, which took as official the evaluations made by the unions. However, the activity of real estate agents had to be regulated. As the Brazilian states got organized, the movement was becoming stronger and creating a tensor which became national. In the following two decades, the profession progressed in organization. The advances counted on the mobilization of professionals all over the country and the support of important public entities to the real estate agents' cause. That work led to the promulgation of Law 4,116, of August 27th, 1962.



profession.

Both Cofeci and Crecis have enlarged their contribution, expanding their activities beyond legal duties. In Creci, besides the registration of natural persons and legal entities to work in the real estate market, we also work in the control of internships and jubilations, in the ceremonies of credential deliveries

and inspection, mainly against illegal practice of the

The Federal Board has a more comprehensive role. It acts to preserve real estate agents' prerogatives. Among them, security when receiving fees, the preservation of the professional activities, and the ethical relationship with society. In a national scope, Cofeci leads an interlocution of proposition with the market, acting to value the professional. Crecis also go beyond basic premises. They hold improvement and capacitation courses and undertake initiatives which unite and support the real estate agents in their professional duties and responsibilities.

The evolution of the profession has been expressive, with the real estate professional keeping the essence of its exercise. In their role of intermediation, real estate agents must reinvent themselves all the time. With versatility and persuasion power, they act as aggregator factors, so that the parts can converge and do good businesses. It is a comprehensive activity which include the relationship with construction companies, incorporations, sales assistant, buyer, lessor, and tenant. Technological, legal, environmental, and procedure advances enhance the challenges and make real estate agents more complete professionals, searching for constant improvement.

#### **Márcio Bins Ely**President of Creci-RS

### Brief History of the constitution of the Cofeci-Creci System



he first 60 years of the Cofeci-Creci System, which are celebrated in 2022, were preceded by some decades of hard work for the regulation of the profession of real estate agents in Brazil. Historical records show that, in 1937, members of the Unions in Rio de Janeiro and São Paulo created a committee to work for their professional regulation. Called Common Front, the committee had, as its first president, Milton Ferreira de Carvalho, from Rio de Janeiro. The mission of that group was to contact the State Representative Abelardo Vergueiro César, from São Paulo, and ask him to propose an amendment to the bill that would regulate the profession of ship broker, fitting in its content the recognition of the profession of real estate.

However, only the following year the subject was submitted to the committee of Social Legislation Revision. Nothing happened until 1943, though. In 1937, the period called New State was installed by Getúlio Vargas, and many members of the parliament had their mandates suspended, which prevented regular procedures for passing new bills.

Facing political events of such huge impact, the precursors of the cause of the professional regulation had to reorganize themselves. So, in 1943, the board of the Rio de Janeiro union, led by Antônio de Castilho Gama, created a new committee. Among its members, there were Milton Freitas de Souza, Carlos Mac-Dowel da Costa, Arthur Gomes Pereira, and Antônio Brito de Vasconcellos. The group was organized to write a draft law, with the support, backup, and contribution of their colleagues from the São Paulo Union.

When it was ready, the document was sent to the director of the National Department of Labor, Segadas Viana, who took it to Minister Marcondes Filho. Forced to clearly express his position, the Ministry Legal Consultant, Oscar Saraiva, was against the regulation of the profession. The Labor Permanent Legislation

Committee (CPLT) was also against the proposal. In that year the Consolidation of Labor Laws (CLT) started being in effect. In 1944, the project returned to the Minister of Labor with a negative legal view, suggesting its sending to an organ which was better equipped to study economic and commercial issues.

Starting in 1940, the movement towards the professional regulation of the category was strong, with its organization in unions or associations, in other Brazilian states besides Rio and São Paulo. In 1944, it was the turn of the people from Rio Grande do Sul to rally to create the Association of Real Estate Agents of Porto Alegre, capital of the state.

In 1948, the Union of Real Estate Agents of the state of Goiás was founded; in 1953 the Association of Real Estate Agents of the state of Minas Gerais was created (soon changed to a union); in 1958, it was the turn of the creation of the Social Assistance Society of the Real Estate Agents of the state of Bahia and, in 1962, the Union of Real Estate Agents of the state

# 2

#### Foi eleita, hontem, a primeira directoria do Syndicato dos Corretores de Immoveis de São Paulo

Após a eleição, que esteve bastante animada, os primeiros directores da novel associação foram empossados em seus cargos



Aspecto da primeira assembléa do Syndicato de Corretores de Immoveis de São Paulo, hontem realizada

Realizou-se hontem, ás 21 horas, com a presença de elevado numero de interessados a assembléa geral convocada para a eleição da primeira directoria do Syndicato dos Corretores de Immowis de S. Paulo. A assembléa foi presidida pelo sr. Nelson Mendes Caldeira e secretariada pelos srs. Antonio Macuco Al-ves e Werner Sack. Compareceram tambem a essa assembléa, os srs. Raul de Camargo Netto, representando o Departamento Estadual do Trabalho, Mario Paciullo, representando Pederação dos Syndicatos Patronaes do Commercio de S. Paulo.

O sr. Nelson Mendes Caldeira abrindo os trabalhos da assembléa congratulou-se com a classe pela sua organização em syndicato profissional e terminou salientando as vantagens decorrentes do syndicalismo. Passou-se a seguir á eleição para os cargos da directoria, verificando-se e seguinte resultado: presidente. Nelson Mendes Caldeira: Antonio Macuco Alves e Werner Sack, secretarios; Domingos Leardi e Francisco de Carvalho, thesoureiros.

Para o conselho fiscal foram eleitos os srs. Agenor Ferraz, J. E. de Lacerda Soares e Julio Mendes Tal-

Dando posse immediata aos eleitos, fez uso da palavra, em nome do Departamento Estadual do Trabalho os r. Raul de Camargo Netto que se congratulou com os presentes pela organização profissional da classe e escolha de seus dirigentes, formulando aos mesmos votos de uma administração brilhante e proveitosa.

Record of the first assembly of the Real Estate Agent Union of São Paulo, May 29th, 1941



Taking office of the board of the Real Estate Auction on February 20, 1945



CORRETORES DE IMOVEIS - Beuniram-se entem no estaurante deste Jernal, a convite do "Estado", a directores do Sindicato dos Cerrotores de Inco-

do Estado de S. Panle, para uma treca s sobre assuntos de propaganda em São P

receram a essa reunião, que nosso diretor comercial,

Se Vieira de Carvalho Mesquita, os srs. Antos Macuco Alves, Jorge Gomes Guimaries, Ver

Vieira de Carvalho Mesquita, os srs. Antonio Macuco Alves, Jorge Gomes Guimarães, Verany Bicudo, Godofredo Handley, Ernani Liguori, Diogenes Cardia, Antonio De Lucca, Fablo Teixeira de Carvalho, e os nossos companheiros Roberto Mesquita e Francisco Barone, chefe do Departamento de Publicidade.

First headquarters of the Association of Real Estate Agents of São Paulo. Directors of the São Paulo union in a meeting with representatives of the newspaper

Estado de São Paulo

of Paraná. At the same time, in 1950, a Charter recognized the Union of Employers of Real Estate Companies, at that time formed by developers, but which later would add incorporators and constructors.

Leading that prickly battle there were professionals of the real estate market, such as the ones from São Paulo, Antonio Macuco Alves, president of the union of São Paulo, and Argemiro Bicudo. The latter is told to have been one of the first Real Estate Agents of the XX century in Brazil. He started in the occupation in 1910. He strongly

contributed for the organization of the category, being followed in those intents by his children Verany and Newton Bicudo. The latter became the vice-president of the first board of directors of the Union of Real Estate Agents of the state of São Paulo.

Together with colleagues as active as him in the real estate market in São Paulo, such as José Floriano de Toledo and Nelson Mendes Caldeira, Argemiro Bicudo formatted and formalized the philosophy of the profession, sharing his ideas with Real Estate Agents in other states in Brazil in the first general assembly

of the representative entities of the category: the 1st National Congress of Real Estate Agents, held in 1957, in the auditorium of the Commerce Association of the state of Rio de Janeiro.

However, in 1951, the category met a powerful sponsor, who would be capable of moving the process of regulation ahead. Representative Ulysses Guimarães embraced the cause. As an ally of the real estate agents, he came up with Bill number 1185/51 in the Chamber of Representatives. Among his arguments, he wrote: "That Law is an obvious necessity,



considering not only the defense of the professional and moral interests of the agents, but also and mainly the interests of the parts who will take part in the operations". That is, he thought of the clients in both sides of a real estate business: the buyer and the salesperson.

The following day, the bill was already in the hands of the committees of Constitution and Justice, of Social and Financial Legislation, and issued in the Official Gazette. Nonetheless, even after that essential step was given, the processing of the subject in the National Congress would take over a decade. In 1953, a special committee, nominated to express their opinion gave their objective opinion against passing the law.

Insisting, however, the real estate agents at that time did not get discouraged. In 1957, a new bill, number 3597/1957, was presented by state representative Adílio Martins Viana. The content, more detailed by the real estate agents themselves, brought the analysis result made by the category during their First National Convention, held in Rio de Janeiro, in September that year. However, the project did not go ahead.

Nevertheless, bill number 1185/51 - that one made by Representative Ulisses Guimarães - returned to the agenda of the National Congress in 1959, by means of a substitutive presented by Pernambuco's state representative Barros Carvalho, then a member of the political party PTB. At that time, real estate



The presence of a real estate agent in real estate transactions is indispensable. With their education, training, and market experience, it is possible to conduct a real estate transaction without risks. The agent establishes parameters and guidelines that make the buying and selling process safer and faster.

We have reached 60 years of regulation in our profession, and the progress is remarkable. We have aimed to be a benchmark for consumers, seeking to improve processes, increasing the quality of work, refining and improving the relationship between real estate agents and society. We aim for the ethical benefit of the parties involved and the valorization of the professional. For society, we provide excellence, security, and peace of mind in real estate negotiations.

The Cofeci-Creci system has been guiding this path, uniting forces to organize the category and prevent the improper exercise of real estate activity. The Creci has a disciplinary function that provides, organizes, monitors, and controls the actions of professionals in the field, preserving excellence, security, and peace of mind in real estate transactions. The Federal Council of Real Estate Agents, Cofeci, is the regulatory body for the profession at the federal level.

The profession of real estate agent has undergone profound changes. Today, various tools have emerged with new technologies, automation, and connectivity, giving us the chance to reach a larger audience, acting as real estate consultants who understand the market and help clients conduct transactions without risks. For the coming years, I hope for the continuation of ethical and professional work, seeking to improve the category and, above all, the engagement of real estate agents in this new technological and virtual world.

#### Alexandre Medeiros Rennó

President of Creci-MG



Newton Bicudo
was the second
president of
Cofeci, and
Rubens Coelho,
one of the leaders
of the category in
the 1970s





Ulysses Guimarães: a strong ally of real estate agents in he fight for regulation

agents' unions from all over the country started to promote side and simultaneous initiatives along with politicians, aiming at establishing the legal Regulation of the profession. The organizations of real estate agents started to carefully follow up the processing of the bill, which would have a long journey. It had to incorporate some amendments to its content, it went through the thematic committees in the Parliament, such as the one of Constitution and Justice, of Social and Financial Legislation, and ended up being approved, after several comings and goings through the plenary sessions of the House of Representatives and the Federal Senate.

Among so much fight and thorough effort, while sending the bill to presidential sanction, a new fright hit the category: bill number 1185/51 was rejected by President João Goulart and sent to the archives, due to the pressure of the Union of Lawyers of the state of Guanabara. However, representative Adílio Martins Viana, from Rio Grande do Sul, member of PTB party, intervened, and with his

articulation backstage, managed to put the bill back to the analysis in the National Congress.

The text came on the agenda with a previous agreement to overthrow the presidential veto. Thus, law number 4116/62 was enacted and published in the Official Union Gazette number 161, on August 27, 1962. Instead of the President's signature, the Senate President, Auro de Moura Andrade, signed it.

The new law established, in its first article, that the exercise of the profession of real estate agent would only be allowed for those who were registered in the Regional Boards of Real Estate Agents. It brought a long list of documents that were necessary for the professional activity. Among them, a certificate of sanity, and smallpox vaccination.

In its first version, the law did not demand any academic formation. However, in its ninth article it attributed the mission of inspecting the activities of real estate agents to the Federal and Regional Boards together with the market and clients.

The Federal Board of Real Estate

Agents was then created, and its acronym was at first CFCI. Next, in the first meeting of CFCI, there was the creation of the Regional Boards of Rio de Janeiro, São Paulo, Rio Grande do Sul, Minas Gerais, Goiás, Paraná, and Pernambuco (the first and most longstanding in the Northeast). Two years later, the System started to grow, heading for capillarity and the representative power which it shows until the present day. More two new Regional Boards were created: the Federal District and Bahia.

Nowadays, under the acronym Creci, each Regional Board has an ordinal number which corresponds to its foundation order. The first seven Regionals are: Rio de Janeiro, São Paulo, Rio Grande do Sul, Minas Gerais, Goiás, Paraná, and Pernambuco. In total, there are 26 Regional Boards nowadays. The latest is from the 27<sup>th</sup> region, state of Roraima, installed in 2022. However, there are only 26 regions. The 10<sup>th</sup> region corresponded to the state of Guanabara, that was incorporated by the state of Rio de Janeiro, after the inauguration of Brasília.

MODELO DE AUTORIZAÇÃO PARA A PROCURA DE IMÓVEIS Foi firmado conjuntamente pelos Sindicatos dos Corretores de Imóveis do Rio de Janeiro e de São Paulo.	
Modelo de autorização para procura de imóveis:	
DECLARAÇÃO	
Declaro que convencionei com o corretor de imóveis sindicalizado,	or
da escri-tura de promessa de compra e venda, en remuneração dos seus serviços, a percentagem de	
<ol> <li>a pagar a remuneração acima se mesmo fora do prazo, adquirir imóvel de pessoa indicada ou apresentada pelo citado corretor ou com quem ele haja iniciado negociações, ainda que a transação seja ultimada sem a sua interferência;</li> </ol>	
Fica entendido que o corretor prestará seus serviços profissionais com zelo e solicitude, ob-servando sempre, assim como o declarante o Regulamento das Transações Imobiliárias, não tendo direito à remuneração alguma se a compra for realizada nas condições acima mencio-nadas.	
Rio de Janeiro, de de 194	
Assinatura	
Endereço	

21929 na portaria deste jornal.

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### Corretores de Imóveis

Organização Imobiliária, em fase de início de suas atividades, com mais de Cr\$ 300.000.000,00 de obras à venda, necessita de elementos capacitados no ramo, para completar seu quadro. Só aceitamos pessoas altamente especializadas. Comissões compensadoras. Informações pessoalmente, à Rua México, 111 — G. — 605. — Não so atendo por telefone.

#### Precisa-se de Maitre D'Hotel, com

Advertisement published in the "Jornal da Manhã" (Morning Newspaper), on January 13th, 1960.



#### Conselho Regional dos Corretores de Imóveis – 3.ª Região

#### COMUNICAÇÃO

Comunicamos às EMPRESAS IMOBILIÁRIAS que não se encontram registradas neste Conselho, que têm o prazo de trinta (30) dias para efetuarem o seu respectivo registro.

Após esse prazo, serão autuadas pelo exercicio ilegal da profissão, na forma da lei n.º 6.530, de 12.05.78.

Porto Alegre, 20 de agosto de 1978.

RUY DA SILVA TEIXEIRA

— Presidente —

Announcement about mandatory registration in Folha da Tarde



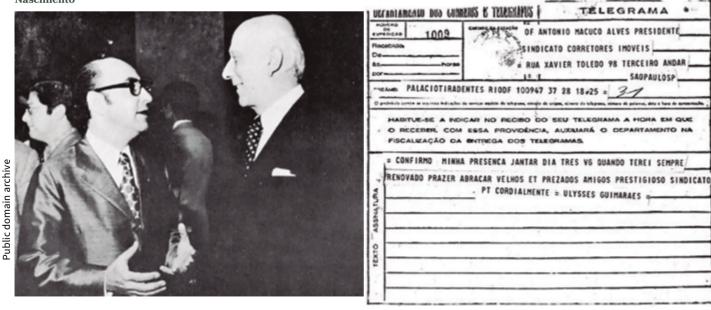
## And thus the Day of the Real Estate Agent was born

Still in the historical year of 1962 the II National Congress of Real Estate Agents was held in São Paulo, counting on the participation of delegations from the existing boards by then: São Paulo, Rio de Janeiro, Minas Gerais, Rio Grande do Sul, Paraná, Pernambuco, and Goiás. Guest of honor, Ulysses Guimarães, author of the Law already in force, also participated in the meeting. In his speech, he emphasized the effective participation of real estate agents in the development of national economy. In the

same event, he was proclaimed first patron of the category. The national date for the category was then defined August 27<sup>th</sup>, Real Estate Agent's Day.

The first plenary session of Cofeci took place six days after that II National Congress. It was held on October 26<sup>th</sup> that year, in the headquarters of the Union of Real Estate Agents of São Paulo. The agenda brought definitions for the future of the category. Among the main items, there was the approval of the bylaws of the organization, which was previously

Ulysses Guimaraes and the real estate agent and businessman from São Paulo, Gilberto Nascimento



Telegram sent by Ulysses Guimarães



defined in the congress. The meeting also foresaw the approval of some models of register books for real estate agents, and real estate agencies, the approval of their professional id card, and the most important item, election and taking of office.

There was some rivalry among the people from São Paulo, represented by candidate Antônio Macuco Alves, and the southern people, who had Nelson Torres Galvão, from Paraná, as their candidate. After the votes were counted by the board - composed by Eurípedes Ferreira (president), Rubens Coelho (secretary), and Duílio Pinto Novaes Filho and Sabatino Montuori (clerks) -, Macuco won, being in the office until 1968 (three mandates of two vears each). After Antônio Macuco Alves, Cofeci had the following presidents: Newton Bicudo, Armando Simões Pires, Luiz Myrrha, Lúcio Fernandes Monteiro da Cruz, Edmundo Carlos de Freitas Xavier, Aref Assreuy, Waldyr Francisco Luciano and the current president, João Teodoro da Silva.

During the first mandate, the ones from the South had a great political victory. Cofeci's headquarters, which worked in São Paulo, was officially transferred to the Federal District. The new address in Brasília was implemented in 1970, under the argument that a decree of the Ministry of Labour defined that all



Personal file

For 60 years, the Cofeci-Creci System has organized the real estate market for the benefit of society and the profession. The activities developed by Cofeci have promoted continuous improvement for real estate agents in their qualifications and practices, supported by legislation and ethical principles. As the regulatory and oversight body for the real estate agent profession, Creci has provided greater security and tranquility for society, resulting in more successful real estate transactions.

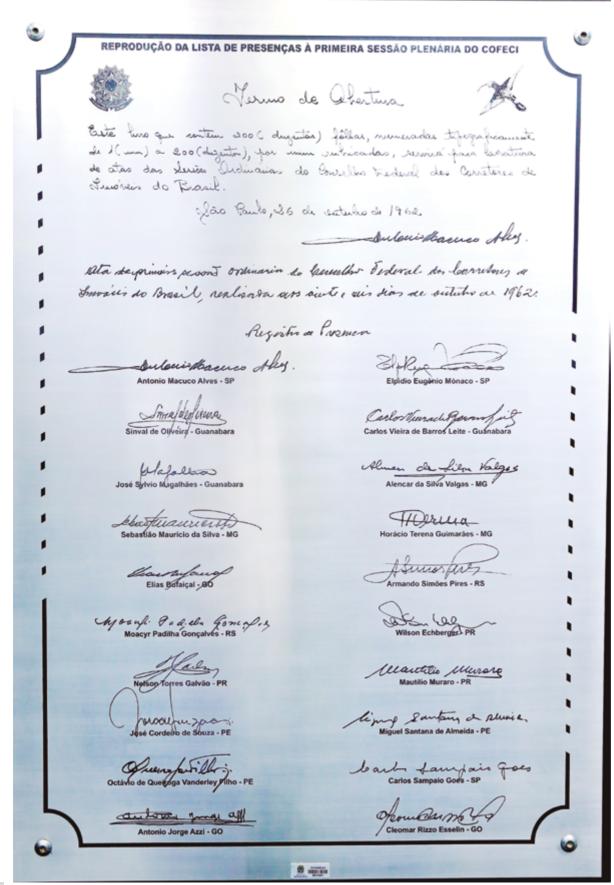
In fulfilling its oversight duties, the Council restricts the practice of the profession only to qualified and registered professionals, ensuring more business opportunities for real estate agents and higher quality service. In this way, the professional can play a fundamental role in the socioeconomic development of the country, acting in the real estate market as an agent that transforms properties into homes.

Over the past few years, the profession has experienced significant development. We have gained recognition and appreciation from society and institutions. This evolution can be seen in the growth of the number of professionals, the volume of business, and the field of activity. The government recognizes our importance by seeking support from industry entities and professionals in the regulations that guide the growth of cities.

With the expected inclusion of a higher education course in the law that regulates the profession in the coming years, we can anticipate even more capable real estate agents and real estate transactions of higher quality.

#### **Eduardo Coelho Seixo de Britto** President of Creci-GO





Attendance list for the first plenary session of Cofeci, held on September 26, 1962



the federal boards of professional inspection should be allocated in the capital of the country.

A living organism and in permanent improvement in favor of the real estate market, Cofeci-Creci System, as it is known nowadays, has never stopped evolving. After the first legislation enter into force, real estate agents, and, mainly, their institutional representatives, have been going for improvement so they can better serve their category and society. In the 1970's, new legislation was implemented replacing the text which had been in effect since 1962.

In 1978, the law which ruled the real estate agent's profession was sentenced partially unconstitutional by the Federal Supreme Court (STF), especially because it did not demand any technical formation, or even standard education, from those who started the career. That fact provoked a huge mobilization, in which the Minister of Labor, Arnaldo da Costa Prieto, from the South, played a relevant part. Thank to him, in record time, a new bill was written, presented, and approved by the National Congress.

Thus, Law number 6530/78, sanctioned on May 12<sup>th</sup>, 1978 by President Ernesto Geisel, with the joint signature of the Minister of Labor, Arnaldo Prieto, considered until today the patron of real estate agents in Brazil. The new Law



Personal file

It is asked sometimes, what role real estate agents play in the real estate sector. Above all, those professionals must bear in mind the constructive commandment which claims that ethics is a principle without an end. Then, they cannot forget that the demand for better capacity aims at preventing ineptitude, and, in its place, introducing ethical and technical improvement.

With that need in mind and accepting the alluded improvement, it is possible to see important advances in the profession. It is worth recollecting three situations. It has been increasing the number of registered members who have superior education. It is consolidated the acknowledgment that our professionals have competitor competence to do real estate valuation. The heavy use of technology boosted the growth and the alignment of the category.

Cofeci-Creci System has the ineligible duty of being inspired by social defense criteria, always sponsoring the superior interest of collectivity. It is worth noting, that we incessantly look for valuing real estate brokerage. That supervision happens not only to prevent the illegal exercise of the profession by those who are not able to perform it. The system also inspects and rules the activities of those who are able. And it does it in benefit of public interest.

In coming years, we will keep on looking for more technological advances together with the idea of studying and studying. From now on, it would be interesting to claim the necessity of superior education for the exercise of real estate brokerage. That measure which could take the real estate intermediations to a higher and healthier level so that the professional can be recognized. Shortly, 100% of our society will recognize how useful it is to be assisted by a professional of the real estate sector.

#### **Luiz Celso Castegnaro** Presidente do Creci-PR



At the 9th National Congress of Public Domain Archives Real Estate Agents, held in São Paulo in 1978, the signing of Law No 6,530/78 was announced, making the event a historic moment



Public domain archive







Rubens Coelho, Luiz Caldas de Oliveira, and Minister Arnaldo Pietro



João Roberto Malta, Luiz Alberto Caldas, Gilberto Nascimento, and Odil de Sá, leaders of the category in São Paulo in the 1980s



established that the exercise of real estate brokerage is only allowed to those who have the Technical Title in Real Estate, a technical course of post-high school level.

The rule has also broadened the professional competences of real estate agents, who can "intermediate the purchase, the sale, the exchange, and the location of real estates, and still give opinion about real estate commerce". The new law strengthened even more the legitimacy of the Cofeci-Creci System.

Law number 6530/78 would be ruled shortly afterwards, by Decree number 81871, of June 29<sup>th</sup>, 1978, which also detailed how the organs responsible for the inspection should work, and the consequent obligation of accreditation in the regional Creci for the exercise of real estate intermediation.

Minister Arnaldo Prieto was a great partner for real estate agents until he passed away in 2012, at the age of 82. His legacy to the Brazilian people transcends the invaluable contribution he left for all Brazilian real estate agents. As the Minister of Labor in Geisel's government he edited the first 28 Regulatory Rules who guided Security and (Brazilian Association of the real estate credit and savings institutions). His determining performance took him to the honorable position of patron of real estate agents to this date.



Our Cofeci-Creci System rules the exercise of real estate agents. In Crecis, the Regional Boards of Real estate agents, we act to inspect and follow up the good practices in the profession, establishing principles of security in the real estate businesses, and protecting society.

We are also responsible for emitting the professional registration number in the unit of the federation where the real estate agents works; we also accept processes of representation of both professionals and the society in the places where they have been operating; besides, we check the documents of the enterprises launched in the market by construction companies.

The benefits of our activity for real estate agents are many: inspection of illegal exercise of the profession, offering courses for professional improvement, conclusion of covenants, normalization of the profession, and appreciation of the category. For the society, we offer patrimony ethical and legal protection and security.

With the technological advances, the career of real estate agents has become much bigger, demanding more from the professionals. Courses are offered for free by the Crecis to expand knowledge about the real estate market and offer an excellent service for our clients. I hope the technological transformations, which are yet to come, bring many benefits to real estate agents. Nonetheless, something is certain for me. Machinery or technology will never replace the eye contact and human warmth in the relationship between real estate agents and clients.

#### Francisco Monteiro da Silva Filho

Presidente do Creci-PE

## The first president of Cofeci

In the history of real estate agents in Brazil, a character of great importance was Antônio Macuco Alves, from São Paulo, who gave the first steps in the real estate market still in the 1930's, because of the influence of his father, Paulo Macuco, who worked all his life with real estate intermediation, being able to sell around 240 properties a year in São Paulo capital. The son inherited from his father not only the profession, but also the leadership spirit in the fight for the recognition of the profession.

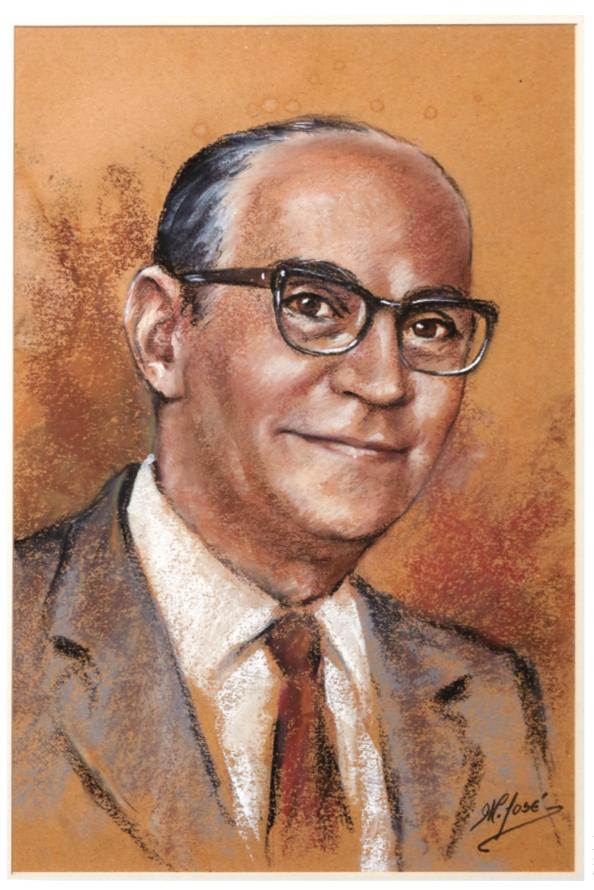
Both were together in the creation of the Association of Real Estate Agents of São Paulo, in 1938, which was recognized as Union of the Real Estate Agents of São Paulo four years later, by means of a charter from the Ministry of Labor. Although he was quite active, Paulo Macuco preferred not to take any leadership position, but his son was part, together with Nelson Mendes Caldeira and Werner Sack, of the provisional board which presided the Chamber of Real Estate, which he helped create. He was also vice-president of the Federation of Commerce of the

state of São Paulo.

During that time, he worked hard to pass bill number 4116/62, which ruled the profession, and to create the Federal Board of Real Estate Agents, becoming its first president. Together with him the first board was composed by Sebastião Maurício da Silva (1st vice-president), Armando Simões Pires (2nd vice-president), Antônio Jorge Azzi (3rd vice-president), José Silva Magalhães (1st secretary), Octávio de Queiroga Vanderley Filho (2nd secretary), Newton Bicudo (1st treasurer), and Generoso Margues dos Santos Netto (2nd treasurer).

Antonio Macuco was, at the same time, the president of the Regional Board of Real Estate Agents of São Paulo (Creci-SO) and in both institutions he was reelected for more two mandates, until 1968.

Recognizing the effort he dedicated to the category, and the real estate market, Antônio Macuco Alves, who passed away in 1976, was elected patron and meritorious president of the Union of Real Estate Agents of the State of São Paulo, and there is a street in the district of Butantã named after him.



Antônio Macuco Alves, honorary president of Cofeci (1962-1968)

# Memories of the pioneers

#### Daniel d'Almeida - Creci 041/RJ 87 years old - 60 years as a real estate agent

I'm 87 and I have been in Creci for long. I've worked in several places, and I've met many important people. They helped me 'through life'. Being a real estate agent is a rewarding experience. It is a good market, in which the professional must be guided by honesty, integrity, seriousness, and technical knowledge. Some may think the profession is about making some money and that is it. The role of the real estate

agent is more than that. We must assist the client until the documents are complete and guaranteed. We cannot give wrong advice, nor overcharge. It is necessary to work for the client to come back another time. I would do everything that I did again. I still work and I can say that this is the profession which gave me most help. Technical knowledge helps the clients, and the clients help us.

## Décio Roberto de Souza Canto - Creci 768/SP 90 years old - real estate agent since 1962

I have been a real estate agent since 1962 and I have always been autonomous. Now, when I'm 90, I keep on working, not as much as before, of course, but I still do it. I feel I have always worked according to the rules, as it must be. The market has become extremely difficult, mainly for someone my age. When you reach 90, work start disappearing. But I have always worked with responsibility, what guarantees movement in my career, until today.

When the ex-governor Mario Covas' grandmother died, I was chosen to sell her house. A very nice house, exquisite architecture, well located, but for a very high price sold it in seven days.

At first, I thought it would take long to

sell it. But I sold it in seven days, and for the price asked. Someone was looking for a property exactly like that. It was remarkable because it is not always that there is a client looking for something that is exactly what you have to offer.

I see Creci as having a very important meaning because it regulates the profession that was previously managed by the union. With Creci, our profession became much more organized. It took out of the market those who operated outside the law. In the past, they would arrest a person and when they asked about their profession, they would say that they were a real estate agent. Today, this no longer exists.

## Walney Pereira - Creci 669/MG 50 years working

I have nothing to complain about, everything I have today is the result of my work as a real estate agent. I am very grateful for everything we have achieved over the years, serving people and fulfilling the dream of home ownership. The Cofeci-Creci System has a fundamental role in helping people achieve their dream of owning a home, by supervising our profession. Cofeci coordinates the entire category and regulates, standardizes, and orders the profession.

#### Sandoval Martins Ferreira Creci 536/GO 76 years old

I started working as an agent selling land and farms in Goiás. I worked a lot in the rural areas of the state. In the 1970s, I became accredited and worked for another 15 years. I always focused on achieving financial stability. I made a lot of money as an agent and invested heavily. Today, I can say that I'm doing well. I split my time between my house in Goiânia and a farm in Tocantins. I have agent friends who have also earned a lot of money. But they don't invest, spend everything, and now they have nothing.

I remember that, in the early days of my career, I received a lot of commissions on land sales. The first good brokerage I did earned me 100 acres. After five years, I earned another 100. I also received a property as a commission for my work. Even with financial security, I miss it a lot because I'm not as active in the field anymore. I make occasional sales to people who know me or come to me by referral. I have always been and still am an independent agent. With the creation of Creci and Cofeci, things became very good for agents. When I started, we didn't even have a phone. Everything worked through word of mouth. In my day, agents didn't have much value. And these entities have added value to our profession.

### Idemar José Ferreira - Creci 70/PR 81 years old

I started working in 1960, and Creci did not exist yet, which was only created two years later. My number is 70. That is, I registered right at the beginning and have been in the market since then. In 1962, I set up a company with a partner until I left the company in 1965 and sought other paths. I did other businesses but returned 12 years later to the real estate market. And I say: I would come back and start all over again. I lived two distinct moments in my career as a real estate agent: one in the 1960s and another, later, entering a new century.

Due to my age, the biggest difficulty was adapting to the use of technology. It was very different before. There was a newspaper circulating in the city. It was how clients found me. We communicated through real estate ads. Today it is different and even easier. However, the level of customer demand has also changed. They have a lot more options and easy access. Therefore, they have become much more demanding. However, it is also easier to know exactly what they want.

Even with technological resources, it is important to know the customer, understand their needs, and see what they need to present the best and most suitable property. I remember my first sale. I didn't even have a Creci yet. I worked for a company that handed me a folder and sent me to attend to a client. I met my first client that same day. The next day, at 10 a.m., I had already sold the apartment. That encouraged me and made me want to be in the profession.

The creation of Creci and Cofeci was very important.

They are entities that guide us and make us realize that there are people fighting for the rights of real estate agents. Crecis work at the local level and Cofeci at the national level. In other words, we are very well represented. To this day, I always leave a gift for the client when I close a deal. This after-sales service is important. A satisfied client will recommend us, even if they won't close another deal anytime soon. I have many cases of new businesses that came from referrals.

## Memories of the pioneers

#### Raimundo Lopes - Creci 011/PA 73 years old - In Real Estate Market for 46 years

I have a feeling of gratitude towards the profession I have embraced. My company celebrated 50 years of activities on May 29th, 2022. At the time of its foundation, we were a company in the clothing, footwear, security and guarding industry. But we decided to move into the real estate business. Among many memorable stories, one I cannot fail to mention is when I, along with seven other colleagues, attended the IX National Congress of Real Estate Agents, held in the state of São Paulo in 1978. At a certain moment, the then Minister of Labor, Dr. Arnaldo da Costa Prieto, entered the hall holding in his hands Law N° 6,530, which had just been enacted.

Words are difficult to portray those moments filled with emotions. It was a crying fest, an embracing of feelings among all those who were participating. It was a landmark day in my professional career.

Cofeci and Crecis are of utmost importance, setting goals and guidelines for the real estate market to contribute to an increasingly better society. They are entities that work to make the real estate agent a more qualified and capable professional to meet the needs of society, especially that of homeownership. A good professional knows how to listen, to serve well, and the Cofeci-Creci System adds to this greatness.

## Maria de Lourdes Pinheiro Creci 039/RN

#### 76 years old - Real Estate Agent since 1965

I started working as a real estate agent in 1965. I entered this field through another agent. But when I saw that I could do the same job independently, I asked to leave the agent and decided to pursue my career on my own. However, it wasn't easy being a woman and an agent at that time. But I always believed in my potential and became one of the most well-known agents in Natal. I have a feeling of gratitude for my profession. Everything I built was thanks to real estate brokerage. Every sale I made was a victory. Acting as a real estate agent, I fulfilled the dream of those who wanted to sell, those who wanted to buy, and that fulfilled me as well. I am very fulfilled with my profession, so much so that I never thought of doing anything else.

Before, sales were much more difficult. How many times did I introduce the buyer to the seller and, before I knew it, the seller had already bypassed my work and ended up making the sale directly. I worked, but I lost the commission. Today, with the creation of Creci and Cofeci, things are different. These entities give more security to the real estate agent.

#### Antônio Américo de Miranda Creci 023/PE

I am one of the founders of Creci-PE, 60 years ago.
I have been working as a real estate agent for a long time. I have never changed professions, and I have never had a signed contract to work. I have always been self-employed, with great pride. I feel very good about my profession over the years, making friends and good deals for my clients. Throughout my career, I have had some offices in various neighborhoods of Recife. Including a branch in Salvador.

#### José Mendonça - Creci 002/SE 89 years old - 45 years as a Real Estate Agent

I have a profession blessed by God, because everything I have I owe to the profession of real estate agent. Over the years, I have made friends and very loyal clients who only do real estate business through me. Despite having 45 years of experience in this profession, I continue to work as if I were starting now. Whenever I give a lecture to agents, I say that Creci is there to regulate the practice of the profession. It is not the task of our Cofeci-Creci system to defend those who do not work properly.

#### Valdecir Torezani — Creci 065/ES 69 years old – Real Estate Agent since 1972

I have worked as a real estate agent since 1972, and as a real estate entrepreneur since 1975. At that time, there was no Creci-ES. I am very proud of my history as a successful agent and entrepreneur. We have a portfolio of over 60,000 clients, gained over the years. Of course, the company has gone through ups and downs, but I have never had a single month in the red. I have won important local awards 20 times in a row. I participate in the management of the union and have been working for Creci for over 40 years. There is no denying that we would not have come this far in our profession without Creci and Cofeci. We would be like employees without a boss. These entities are of great importance to the profession.

## Heitor Rodrigues - Creci 012/ MS 82 years old

I was naturally led to the real estate market 46 years ago. Before that, I worked as a banker and then as a mutual fund salesman. This professional experience allowed me to grow tremendously, even spiritually, as I realized the importance of the profession. I understood what I was doing and that the work of a real estate agent is to help people achieve their dreams, such as buying their own home or making a secure investment. It is a profession focused on the client's happiness.

I am very proud to have been involved with the four entities that represent the real estate market in MAct Grosso do Sul: the union, Creci (regional council of real estate agents), the chamber of real estate values, and Secovi (union of real estate companies). These voluntary participations gave me the opportunity to contribute a lot, as these entities help to build the profile of a real estate agent. Cofeci (federal council of real estate agents) and Creci are fundamental entities that guide the agent's work within the ethics and responsibility. They are essential to guide the career and commitment of a real estate agent, both to oneself and to society.

## José Carlos - Creci 196/ BA 53 years in the Real Estate market

I started in the profession in 1968 and, in 1969, I registered with the Regional Council of Real Estate Agents of the 9th Region. Under the number Creci/BA-196. Today, I am also registered with Creci/RJ-72.066 and Creci/SP-182 556. My feeling for the profession over the years is one of great pride. Pride in practicing a profession that enables me to help fulfill the dream of most Brazilians: the acquisition of their own home.

There are several significant stories in my career as a real estate agent. The first one: in 1970, I participated as a real estate agent in the launch of a residential complex of 320 apartments, called Residencial Politeama, in Salvador, Bahia. Working in partnership with my colleague, friend, and business partner for many years, Nelson Aquino Pires, who unfortunately has passed away, we were able to sell almost half of the apartments in record time. There, in my first experience as a real estate agent, I learned the importance of partnership.

The Creci and Cofeci are essential for the activity of real estate agents, exercising strict oversight of the profession, offering professional training courses inherent to our activity. Today, I highlight the Creci Brasil Portal as the most important tool to aid the work of real estate agents. This is the only website that offers security and credibility to agents and clients who use it. And most importantly, it is free of cost for us, real estate professionals.

## Memories of the pioneers

## Francisco Helder - Creci 701/BA 50 years as a Real Estate Agent

It is a great joy to bring happiness to others. Fulfilling the dream of owning a home, as well as inhabiting the developments that we sell, brings about very positive feelings. The developments create many jobs. I feel fulfilled. For about 30 years, I have been working more as a coordinActr, managing sales teams. All of this, thanks to God, has given me a very good relationship with my colleagues. As a real estate agent, I participate in organizations that are part of the category since 1980. I started as the director of the Real Estate Agents Union of Bahia, was a counselor for Creci, and a federal counselor substitute.

In one of the first developments in which I sold properties, I bought a house for my mother. It was a very difficult time. Many people in the development had a lot of difficulty paying, and they would go to my mother's house to complain. Many were able to pay off their installments and stay in the property. Ten years later, when I would visit my mother, these same people would come to me to apologize for bothering my mother and to thank me. According to them, it was because of my persistence as an agent that they were able to own a home. This is an experience that marked me very much.

#### Antônio Armando Cavalcante - CE Real Estate Agent since 1965

Everything I have today is thanks to brokerage. I was president of Creci for five terms and treasurer of Cofeci for 28 years. I have already retired, but during that time working, we made significant progress, buying headquarters for several Crecis. I fought for legislation and improvements in our profession. We went through many things in these 60 years. There were many stories, with fundamental moments to raise our category. Cofeci and Creci are everything, representing the power of the category. They are organisms that add value and importance to real estate businesses.

#### Carlos Prado - Creci 078/PI 80 years old - in the real estate sector for 45 years

I have been in the real estate sector for approximately 45 years. I served in the Army in 1960, but the profession I really enjoyed was that of a real estate agent. Even today, at 80 years old, I work and practice my profession selling houses, beach houses, and farms. And I don't plan on stopping anytime soon. Today, I went to see a property with a potential client.

It is an honor to be a real estate agent. The function of an agent is to create partnerships, be honest, and be a companion to your clients. And I always tried to be very correct. I feel very honored and am very grateful to the profession. I raised and educated my five children with this work. I was born for this. And two of my children, a lawyer and an engineer, are also real estate agents. The real estate agent profession gave me everything, and it allowed me to provide good things to other people as well.

The Creci and Cofeci represent stability for the profession. I see Creci as the institution that came to set the pace and define rules for us. Agents are guided, and the brokerage work has become the salvation of many people. I only must thank. For everything I have achieved and for the friends I have made.

#### Dourival Coelho - Creci 001/RR 71 years old - 44 years as a Real Estate Agent

I'm proud to have founded the Creci Delegation in Roraima in 1982. We were five professionals against more than 60 illegal operators. I was able to carry out innovative projects that were responsible for the greatest appreciation in the Roraima real estate market. The Cofeci-Creci system is essential for organizing the professional and real estate market. We have made great progress in achieving professional rights since Law 6,530/78. And we need the strong presence of Cofeci in Brasília, alongside the National Congress, to defend all the professional rights of real estate agents.

#### Werner Luiz - Creci 072/MT 68 years old - 45 years as a Real Estate Agent

I obtained my professional registration in 1982 when we founded Creci-MT. But my first real estate business was celebrated at the age of 23. I am passionate about this profession. My entire family is involved in real estate brokerage. The most remarkable story for me was the implementation of the first horizontal condominiums in Mato Grosso. This was a project that I started in 1998, along with my son.

Organization of the profession is always necessary. And regulation is the most important aspect because there are many fake agents. Cofeci is the organization that coordinates all the Crecis, which is of paramount importance to ensure everything runs smoothly.

## Adelaide Holanda - Creci 006/PB Working since 1975

I am originally from Ceará. My husband came to Paraíba to become a university professor and he always had a dream of owning a real estate agency. I had a dream of becoming a professional myself. At that time, there were not many buildings in João Pessoa. A verticalization project began and there were many investments in land. We grew slowly. We invested our lives and assets in the real estate market.

Brokerage must be respected. We now have remuneration, monitoring, many courses, and congresses that encourage agents. Cofeci and Creci are very important for all of this, to ensure the legal exercise of our profession and to combat illegality. I am very fulfilled in my profession, and I am happy to have contributed to the development of my city. João Pessoa is growing more and more, with the help of great professionals in the real estate market.

## Valdecy Yase Monteiro - Creci 001/TO 72 years old

I have been a real estate agent for 40 years, 32 of which I have been practicing in Tocantins. I started in Londrina, Paraná, where I was born. From there, I went to Cuiabá, where I also worked. My strong suit has always been working with land subdivisions. I have a feeling of gratitude for my profession. I was in Cuiabá when the state of Tocantins was created. I went to the first capital, Miracema, and later came to Palmas. I participated in the creation of Creci-TO, which will soon celebrate its 29th anniversary. I was the first president of Creci and today I am the treasurer of Cofeci.

These entities provide confidence to the agent and credibility to society, which has the assurance that it is in the hands of serious professionals. In the past, anyone could call themselves a real estate agent. Today, there are more than 450,000 real estate agents in Brazil. If the profession is regulated, it is thanks to Creci and Cofeci.

I have a story that illustrates this well. I was working in Mato Grosso, selling lots in the countryside. At that time, it was not easy to have a telephone. So, I would arrive in a city and hand out cards at the police station, hospital, and city hall, so that if something happened to me, at least people would know who I was. When I arrived at the city hall of a small town, a clerk told me that the first lady of the town wanted to buy a lot. I took her address and, of course, went to sell her the lot.

I arrived at her house, and she welcomed me warmly, offered me orange juice, talked a lot, and told me she wanted to buy a lot for each of her four grandchildren. I presented the products and proposal, and soon the mayor arrived. When he looked at my written proposal, he said, "We can trust this one because it's from a reputable firm. This Creci is large and has offices all over Brazil." He thought that Creci was a real estate company.

## Say yes to women!

The journey of women in the real estate industry



he role of women in society was extremely limited until the early 20th century, when there were emphatic demands for women's rights. For example, in Brazil, women could not vote until 1932. This right was only achieved when the then-president Getúlio Vargas instituted the Electoral Code on February 24 of that year. Until then, women were also not allowed to drive. Brazilian women Maria José Pereira Barbosa Lima and Rosa Schorling were pioneers in obtaining a driver's license, also in 1932. The barriers began to fall. However, another code continued to limit women's professional activities, preventing them from working as real estate agents in the country. Adopted in 1850, the Commercial Code, which regulated commercial activities and the profession of merchants, determined in article 37 that women could not engage in commercial activities. This restriction was revoked in 1958. it didn't take long for women to prove that the restriction made

no sense. Aída Maria Alves Costa Marques, a real estate agent from São Paulo, witnessed this. As the daughter of the first president of Cofeci, Antonio Macuco Alves, she started her career in 1964 at the age of 18 and followed in her father's footsteps in the ongoing struggle for the valorization of the profession. She has always been involved with Creci-SP, where she is currently a counselor. In an interview with Revista do Cofeci, she states that women have been gaining space in the real estate market, as well as in other areas of society, not only through the law, but "through willpower, persistence, and attitude."

American professionals are also inspiring examples. In the early years of the organization of the profession, they were prevented from entering many local associations. In 1938, they created the *Council Women Real Estate Agents* (CWR). At that time, the organization consisted of 37 women from nine states. Today, the organization has a membership of 62% of the professionals

registered with NAR (National Association of Real Estate Agents), the most important organization of agents in the United States, and the largest in the world in terms of the number of registered real estate professionals. In Brazil, the participation of women in the real estate market began to be measured in 1995. In that year, they represented 8.3% of the category. Currently, this participation is estimated at 34%. "There is a great insertion of women real estate agents in the market. In the past, our category was practically composed of men. Today, there is a consistent mix. About 34% of our active professionals are women. This is extremely important," evaluates the secretary-director of Cofeci, Rômulo Soares.

The strength of women in the real estate market can be measured in each edition of the Global Meeting of Women Real Estate Agents, held by the Cofeci-Creci System since 2016, to highlight the female representation in the category, discuss alternatives for equity, and encourage more women to be







most recent edition of the meeting held in 2019 in Aracaju (SE), real estate agent Fátima Sobral is, like São Paulo's Aída Maria, an example of female participation in the Cofeci-Creci System. Fátima was a pioneer, occupying roles such as administrative director of Creci-SE, and federal counselor at Cofeci. She led projects such as Mulher Corretora, created to promote the importance of women

inserted in the market. Host of the

in strengthening the real estate market. She was the national director for Women's Affairs, a unit created by Cofeci to encourage female participation in the organization of the category and the promotion of empowerment of female real estate agents.

For the first time in the history of the Cofeci-Creci System, two regionals are chaired by female real estate agents. Néia Norberto chairs Creci-TO.

Fátima Sobral and João Teodoro da Silva at the Global Meeting of Real **Estate Agents in** Sergipe, in 2019



In 1958, women gained the right to work as real estate Agents

## A função de corretor tambem pode ser exercida por mulher

Decide o Tribunal de Justica que a Constituição revogou o artigo proibitivo constante do Codigo Comercial









Marlene Assunção is leading Creci-PA/AP. Both of their terms will last until December 2024. "The growth of female representation in the Cofeci-Creci System is an expected and desired movement." says the president of Cofeci, João Teodoro. It is also unprecedented for the number of female federal counselors sent by the Crecis to the Cofeci. In the last election in 2021, five female representatives became titular federal counselors. They are Marlene Assunção (Creci-PA/ AP), Márcia Maria Vieira de Sá (Creci-CE), Mônica da Silva Andrade (Creci-SE), Ione Marques Malta (Creci-AL), and Valdelene Maria Aguida de Melo (Creci-RO).

Between 2003 and 2013, there was a 144% increase in the number of women real estate agents. "In the last five years, the percentage of female participation in the real estate market has stabilized," reports the national director of Inspection, Claudemir Neves, who

coordinates statistics for the Cofeci-Creci System. A survey called "The Female Side of the Real Estate Market 2021" provides data on the profile and opinion of female real estate agents. Approximately 78% have completed higher education and post-graduate degrees, 58% have children, 54% work as individual micro-entrepreneurs (MEI), and 44% contribute more than 50% to their family income.

In the surveyed universe, 61% of women responded that they do not believe they have the same professional opportunities as men, 52% wish for better compensation, 34% seek more opportunities in the profession, and 27% aspire to greater recognition. In an article released on International Women's Day 2022, President Teodoro provides further information on the female profile in the real estate market. "A study that surveyed 803 women in the industry brings the following data: average age, 39

Record of the 1st Global Meeting of Real Estate Agents, held in Rio de Janeiro in 2016



Creci-RJ file



3rd Global Meeting of Women Real Estate Agents



Ileana Bogaert and Olga Jimenez at the 4th Global Agents Meeting



2nd Global Meeting of Women Real Estate Agents



Creci-Al file

years old; married, 42%; with higher education, 47%; with postgraduate education, 16%; family providers, 58%; mothers, 58%; average age of children, 16 years old; homeowners, 63%; average income, R\$12.79 thousand". There are still complaints about moral and sexual harassment, bullying, and sexism. However, for 39% of women in this group, opportunities are equal for men and women.

"My story as a real estate agent started out of necessity. I started working in 2003. I worked hard because I didn't have a car. I went to sales events by bus, sometimes on foot, and when I made my first sale, it was very gratifying. But the greatest happiness was feeling that I had fulfilled that family's dream," recalls federal counselor Valdelene Maria Aguida de Melo, from Creci-RO.

For her, women's difficulties in the real estate market still persist. "I have always been dedicated and responsible. Thus, I was delegated the responsibility of managing the rental of the real estate where I had recently started working. The more experienced employees began to judge me for holding a higher position. I suffered a lot from hearing malicious comments from chauvinists who thought that a woman who rose through the ranks did so because she was having an affair with the boss. A woman is capable, just like any man, and this gave me more strength to fight for my space," she says.

"The prejudice against women may have diminished, compared to other moments, but we still suffer situations of discrimination simply because we are women. Today, I am the majority owner of a real estate company and a federal counselor of Creci-RO. This representativeness is very significant because, despite the challenging situations, we have enormous potential to make our professional council an increasingly recognized and valued organization





They broke paradigms: Neia Norberto (Creci-TO) and Marlene Assunção (Creci-PA/AP) are the first female presidents of Creci

in society," she reports. Federal councilor Ione Margues Malta, from Creci-AL, agrees with the challenges that still exist. "As a real estate agent, I was able to find myself professionally. But we face many difficulties. That is why I joined the representation of the category. I started as a guest for the Pedagogical Director of the Regional. Then I was a state councilor, a position previously only held by men. I was vice president and now I am the first woman to represent Creci-AL in the Federal Council. We need more freedom. We want to make room for other women who are as brave as we are, as efficient as we are, and as fighters as we are. Forward, women," she encourages.

Feminine behavioral skills are a competitive advantage for women working in the sector. Extra attention to details, the use of imagination and creativity in professional daily life, greater

attention to the context of each client, ease of communication, and more empathy in negotiations are the predominant characteristics of the gender, which give prominence to real estate agents. The Women in Real Estate study (www.ingaia. com.br/women-in-the-real-estate-market) also reveals that they invest more in technical training and continuing education. Conducted by Datastore, under the coordination of Raquel Trevisan and Alice Oleto, this work is from January 2021.

For the president of Creci-TO, Néia Norberto, "feminine qualities such as intelligence, creativity, sensitivity, and empathy find better solutions when negotiating, and that makes all the difference in the real estate market." She encourages her colleagues to value the essential feminine characteristics.

"I always use my strength as a woman to search for better





Consuelo Leal, Creci-BA, and Zélia Pereira, Creci-PE

solutions during negotiations, and that makes all the difference," emphasizes Marlene Assunção, the president of Creci-PA/AP. "The challenges we face are many. Among them, balancing work with domestic demands and dealing with prejudice and men who doubt our professional capacity," she points out. "We have to be authentic enough to overcome situations of this nature that arise in our daily lives," she adds. For female leaders in the real estate market, the main job is to make clients' dreams come true of building a home.

"Being a real estate agent is my life's mission. Through this profession, I can help people find their homes and build their stories," says Meire Bezerra, director of Creci-AL. "I work to fulfill dreams. I feel honored to serve my clients quickly, responsibly, and with love," reports Beatriz Gomes, coordinActr of Creci Mulher Goiás. "Being a real estate agent is about seriousness and transparency. It's about fulfilling dreams and being part of the history of several families," says Cristina Muniz, a counselor at Creci-SE.

Federal advisor at Creci-CE and vice president of female integration, Márcia Vieira de Sá, states that being a real estate agent is about working with clients' feelings and desires. "It's rewarding to know that your work, in addition to the fruits it yields, contributes to the happiness of those who realize the dream of buying their own home," she says. For Márcia Casagrande from Creci-MT, taking care of clients' details and

interests favors loyalty and creates opportunities for future business.

Love for the profession increases resilience in the face of challenges present for professional women. "My journey has never been easy," describes Zélia Pereira, vice president of Creci-PE. "I am a real estate agent with a lot of determination. I carry big dreams and a firm purpose of achieving them, generating value and respect," she says. Glauce Santos, director of Women at Creci-RJ, points out two main challenges: balancing the female double shift and overcoming prejudice. "An obstacle to face is still machismo in the stands, whether by other colleagues in the profession or even by clients." says Glauce. According to her, the performance of Creci-RJ



Women from Curitiba gathered in an action for Pink October, promoted by Creci-PR

prioritizes the expansion of female representation. For Carla Pimentel, vice-president of Creci-SE, "the quadruple workload is challenging, but the flexibility of schedules and autonomy in the profession fit perfectly in the female universe." Her fellow citizen, Elany Ribeiro, reminds us that a woman's place is wherever she wants to be. "And we are increasingly choosing to be real estate agents," she adds.

On an international level, women occupy prominent spaces in the relationship with the Cofeci-Creci System. Aída Turbow was the driving force behind the partnership between Cofeci and the American entity NAR (*National Associations of Real Estate Agents*). This alliance is a commitment between giants. NAR is the largest

association of agents in the world. The Cofeci-Creci System is the second largest on the planet. NAR appoints ambassadors to work with its partners. In Brazil, in the last two years, we have had Ileana Bogaert and now Ana Gazzara. Re/Max, the world leader in real estate franchises, has also appointed a woman to act as an ambassador for Brazil: Eliane Ribeiro, a successful Brazilian who operates in the global real estate market from Portugal.

In the Cofeci-Creci System, women's involvement is also growing in management positions. The president of the Cofeci-Creci System, João Teodoro, relies on female presence among his direct advisors. Kátia Vieira do Vale is a legal advisor. Kátia Cubel and Sílvia Celani are communication

advisors. Lúcia Wanderley works in international advisory. Marlei Cezário is an HR consultant. Geni Dallagnol and Giselle Gonçalves are presidential advisors. In the Crecis, a significant number of women coordinate the strategic communication area, the department responsible for the category's reputation and communication with society: Carla Cardoso (Creci-MG), Cíntia Nascimento (Creci-RO), Emília Chacon (Creci-MS), Fernanda Fernandes (Creci-BA), Graciele Zepson (Creci-PR), Larissa Carvalho (Creci-RN), Mirelle Costa (Creci-CE), Natália Rezende (Creci-TO), Sibele Fonseca (Creci-PE), Sônia Servilheira (Creci-SP), Tainah Quintela (Creci-SE), and Thaysa Mazzarelo (Creci-GO).

# Actions focused on real estate agents



ver the last six decades, the Cofeci-Creci System has established itself as a representative entity for about 450,000 professionals and 60,000 real estate brokerage companies. This active group provides movement that enables the productive chain of the construction industry, estimated at approximately 18% of the Brazilian Gross Domestic Product (GDP). As a protagonist in its trajectory, the real estate agent has evolved from being a mere intermediary between buyer and owner, lessor and lessee, to becoming a business consultant. This condition demands constant recycling and improvement.

Supported by powers granted by the Brazilian State, the Cofeci-Creci System has constant and systematic action for the valorization of the profession not only in Brazil, but also on a global scale. Watchful, it does not neglect the compliance with laws and regulations.

They are the ones who guide the activities of real estate brokerage and the market related to it.

Similarly, constant care is taken with the necessary revisions and updates. The organization also promotes technical training and the principles of education, ethics, and citizenship among real estate agents.

The mission assigned to the Cofeci-Creci System, to organize, regulate, and oversee the real estate agent profession, has gained increased importance in recent years as technological, behavioral, and political innovations have accelerated at an unprecedented pace. With an evident impact on the economic sector, this changing scenario coincides with the expansion of the number of agents in activity and the change in their profile.

Considering this, the System has intensified efforts to defend

the legal market reserve for real estate agents, safeguarding ethics and curbing illegal practice of the profession. In this regard, it has acted as an intermediary, along with the constituted powers, to update Law N° 6,530 of May 12, 1978, the current governing law of the profession, which, with 44 years of validity, has undergone nothing more than two minor updates introduced by Laws N° 10,795/2003 and 13,097/15. However, such changes have failed to prevent the lag suffered in the face of the transformations that the real estate market has been undergoing and the consequent new demands of society.

Nevertheless, the president of Creci-BA, Nilson Araújo, recalls legal regulations that have made significant contributions to the legislation related to real estate brokerage: Law N° 10,406 (Brazilian Civil Code), of January 10, 2002, which dedicated its entire Chapter XIII to the subject;



4

Campaign in favor of Covid-19 vaccination promoted by Creci-PE







Creci-PR campaign announces a healthcare agreement for its registered members in 2017

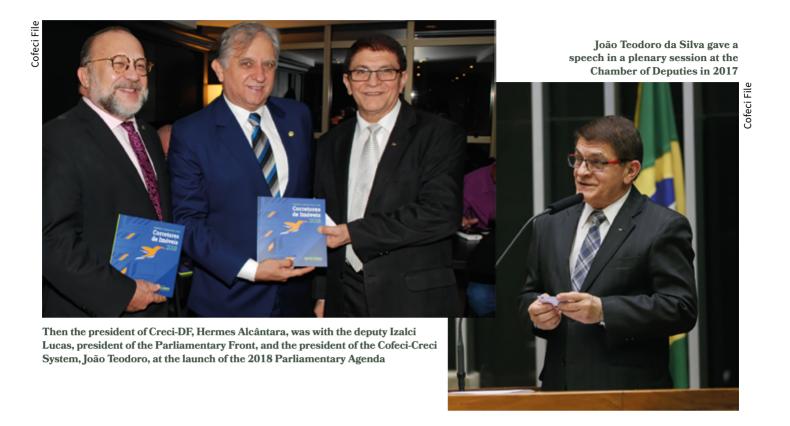
and Law N° 13,105 (Code of Civil Procedure), of March 16, 2015, which officially recognized the activity of judicial expertise in real estate valuations by real estate agents. The new Brazilian Civil Code (Código Civil Brasileiro) clarifies points related to remuneration in brokerage activities, without excluding the

application of special legislation norms. The new Civil Procedure Code ratified what had become evident four years earlier, in a ruling signed by federal judge Olindo Menezes on June 9, 2011, putting an end to the legal battle against the Cofeci-Creci System, proposed in 2006 by a joint action of the Federal Council

of Architecture and Agronomy (Confea) and the Brazilian Institute of Engineering Valuations and Expertise (Ibape).

Based on NB 14.653, issued by the Brazilian Association of Technical Standards (ABNT), the authors claimed, for the categories they represent, exclusivity in performing market value real estate valuations.





"We studied their argumentation and the ABNT standard in depth. We realized that it stated that a technical opinion was a report with a well-founded opinion presented by a professional qualified in their area of expertise. Well, a real estate agent has expertise in the real estate market and is a legally qualified and capable professional," says Luiz Barcellos, at the time vicepresident of Real Estate Appraisals at Cofeci. To support this, there was also Law N° 6,530/78, which governs the profession of real estate agent. In Article 2, it states that the real estate agent, in addition to intermediating the purchase, sale, exchange, and rental of real estate, can also give opinions on real estate sales. "So,

we instituted the term Technical Market Valuation Report (PTAM) and issued a resolution stating that this was the evaluation work performed by real estate agents. By not using the word 'report,' we would not be infringing on the ABNT standard."

Faced with Cofeci's initiative to regulate, through a resolution, the professional performance of real estate agents as appraisers, Confea and Ibape filed a lawsuit in federal court, requesting the nullity of Cofeci Resolution N° 957/06. Having lost in the first instance, the authors of the action appealed each of the successive defeats, in all possible instances, including the Superior Court of Justice (STJ) and the Supreme Federal Court (STF). Both higher

courts ruled in favor of Cofeci. The issue is definitively settled and has become res judicata, an immutable constitutional principle.

With few exceptions, the entirety of the Brazilian judiciary has recognized the legal competence of real estate agents to issue Technical Real Estate Valuation Reports. The achievement was led by Cofeci for the benefit of all real estate agents, but also for society, which now has real estate valuations at market value performed by professionals with expertise in this particular segment.

Another fight of Cofeci, to expand the field of activity of real estate agents, took place in 1998, when it approached the Secretariat of Federal Property (SPU) with



the intention of obtaining legal authorization so that the Union's properties, whether rented or unused, could be sold directly with the assistance of real estate agents. However, the positive result only came 22 years later.

A meeting was held on December 23, 2019, at the Ministry of Economy with the Deputy Secretary of SPU, General Mauro Filho, which was attended by João Teodoro, José Augusto Viana, and Aurélio Dallapícula, respectively, president, vice-president, and federal councilor of Cofeci, as well as the president of the National Federation of Real Estate Agents (FENACI), Lucimar Elias. This resulted in the authorization for agents to facilitate the direct sale of Union properties and for evaluations to be performed by appraisers registered in the National Registry of Real Estate Appraisers (CNAI) being included in the text of Provisional Measure 915.

When the National Congress converted the MP into law, it excluded the authorization regarding evaluations, but kept the right to intermediation. On June 10, 2020, Law N° 14,011 was enacted, which improves the procedures for management and disposal of Union properties and includes in its paragraph 3: "The purchase of Union properties made available for direct sale may be intermediated by real estate agents."

Thus, the efforts of the system were recognized. "A reason for celebration, especially at a time when we were all weakened by the harm brought by the COVID-19



All regulated professions have two types of regulatory bodies: one federal and the other regional. It's no different for real estate agents: we have the Cofeci-Creci System. Both entities, the federal and state, play fundamental roles. They regulate and oversee the profession and influence the routine of agents to avoid future problems and ensure accuracy in their actions.

To be a real estate agent, it's necessary to be registered with the Creci. Registration authorizes the intermediary of real estate transactions (sale, purchase, exchange, and administration of properties). The Crecis are the representative arms of the Cofeci, distributed in 26 units, one in each state. Together, they form a regulatory and oversight system for real estate agents. They are the guardians of society and the protectors of real estate agents.

The main institutional function of the Cofeci is to serve as a parameter for the consumer, always improving the quality of services and the relationship of agents with society. Although it's not a legal obligation, the Cofeci-Creci System has in its genesis the continuous action in favor of improving the business environment and boosting the economy. It has acted in favor of the professional development of real estate agents, the technological advances of the profession, and the globalization of the real estate market.

The real estate market is constantly growing. In it, the real estate agent should serve as a support for the client, from the beginning to the conclusion of the real estate transaction, accompanying, clarifying doubts, and providing necessary information. As an expert in real estate transactions, the agent assists the client, guiding the business to happen safely and thus avoiding future disappointments.

#### **Geraldo Francisco do Nascimento** President of Creci-DF



pandemic," recalls João Teodoro.

The institutional action of Cofeci in Brasília, with the support of the regional councils, marks another victory for the category in the tax field: the right to opt for the Simplified National Tax System, which was established on December 14, 2006, through the National Statute for Microenterprise and Small Business (Complementary Law No 123). The simplified tax system benefited many occupations by allowing them to pay, through a single collection document, IRPJ, IPI, CSLL, CPP, Cofins, PIS/Pasep, ICMS, and ISS. In addition to streamlining procedures, it provided financial benefits by reducing contribution rates. However, the text did not include any activity related to real estate intermediation. Its inclusion

was only achieved a few years later, through the diligent action of the federal deputy from Pará, Edmar Arruda, who, at the request of the Cofeci-Creci System, presented an amendment to the project that would become Complementary Law N° 147, on August 7, 2014. The new text subjected the activities of brokerage and real estate leasing to taxation under the Simplified Tax System, in the form of Annex III of LC N° 123/06, provided they were subject to ISS taxation.

In addition to all these initiatives in favor of real estate agents, in the legal and tax fields, the Cofeci-Creci System has been dedicated to developing actions that provide its registered professionals with opportunities for updating and tools that give them greater ability to link theoretical knowledge with

market practice, as well as more in-depth knowledge about market relations. After all, it is knowledge that differentiates professionals and qualifies them to perform intermediary and real estate consulting activities, in accordance with the demands of this new era.

All of this happens through the encouragement and support of the institution in the development of technical courses, such as the higher education course in real estate business management, the course for real estate appraisers, postgraduate courses in real estate management, and the holding of periodic professional update events for the category. It also happens through the defense of legislative changes that require higher education for those who wish to enter the profession and through

Creci-PE campaign warns the public about the importance of accreditation





Walking in Brasília celebrated the fiftieth anniversary of the regulation of the real estate agent profession in 2012



initiatives that bring professionals from the international market, not only opening new business opportunities but also providing new worldviews. In each state of the country, Crecis identify the needs and aspirations of real estate agents, as well as the demands for change arising from society. These requests are shared among all Crecis and the Cofeci in at least four annual plenary sessions. The Cofeci-Creci system is mandated to hold at least four plenary sessions a year, with the presence of leaders from all regions. At these meetings, information sharing is the seed of future actions.

At the plenary sessions, federal councilors representing all Crecis debate and deliberate on decisions of the Cofeci-Creci system. The College of Presidents, with the participation of all leaders from the 26 regions, discusses practical measures with economic, social, and political impact on the journey of real estate agents and their representation among various sectors of society. Proposals that arise from these meetings become part of the institutional agenda of the Cofeci. In Brasilia, the Cofeci analyzes the proposals and their impacts, and devises strategies to act in the relevant spheres, with the aim of transforming requests into new achievements for real estate professionals, the sector, and society. "It is a constant performance, a continuous relationship with representatives of the three branches of the Republic. in order for a request from our category to become a law, a lot of coordination with the National



Personal file

The late Octávio de Queiroga Vanderley Filho, who held the number one registration at Creci-PE, claimed to have identified a real estate deal in the Bible, in Genesis Chapter 23. This interpretation places our profession among the oldest in the world. However, it was with the arrival of the Portuguese royal family in Brazil, fleeing from Napoleon's troops, that Brazil had a significant boost in the real estate sector. We are celebrating 60 years of regulation of the profession, which is very important in people's lives, especially for real estate agents.

In these six decades, I have been practicing the profession for 45 years. I could not fail to recognize and remember colleagues who, in a selfless manner, contributed to achieving this glorious moment in our professional activity. Among them are José Andrade Guimarães, Antonio Dultra de Castro, Moacir Santos, Wilson Ferrer Teixeira, Francisco de Jesus, Nilo Zampieri, Paulo Santiago, Sérgio da Silva, Nilson Ribeiro, and Samuel Arthur Prado. Good memories, significant records.

In the Cofeci-Creci system, there is a lot of fighting, hard work, and we don't stop! Now, Brazilian real estate agents have been blessed with an extremely important real estate portal, the Creci Brasil Portal, where all properties can be advertised for free only by professionals in the industry.

Given so much progress in our profession, we can say that we have evolved, adapted to new times, demands, society's expectations, and technologies. We are making history, solidifying ourselves more and more as qualified professionals, and contributing to raising the real estate sector to its rightful level of importance.

### **Nilson Araújo**President of Creci-BA





Registration for the 11th Congress of Real Estate Agents in Brazil, which took place in Fortaleza in September of 1981



Directors of Cofeci in a plenary session held at the Chamber of Deputies in 2019, to celebrate Real Estate Agent's Day

Congress is necessary. Deputies and senators introduce bills, but it is essential to coordinate with other legislators so that the proposals can advance," says the president of Cofeci, João Teodoro.

"When the parliamentary phase is concluded, we must pay attention to the actions of the Executive Branch," adds Teodoro. "Once a legislative victory is obtained, such as many that have been expanding the market and legitimizing the activities of real estate agents, we also need to keep an eye on the Judiciary," he explains. The Judiciary has among its functions to resolve controversies and conflicts between citizens, entities, and the State. It is where challenges to the advances sought by the Cofeci-Creci System, by various

authors who feel uncomfortable with the achievements obtained, are recorded.

"We must stay informed to act within procedural deadlines and also ensure, in the legal field, the achievements of our category," he adds. Compliance with possible actions against initiatives of the Cofeci-Creci System occurs at all levels of the Judiciary. Also, there



is ongoing monitoring regarding claims presented to oversight bodies such as the Federal Court of Auditors and the Federal Public Prosecutor's Office.

Most of the claims that the Cofeci-Creci System aims to turn into achievements are a slow process that takes years. This was the case with the first law that regulated the profession in 1962. The coordination involving the three branches of government took decades. It has been the same with other requests. "Cultivating patience, perseverance, and resilience is also part of our institutional representation," says Teodoro. Projects such as the exemption of the IPI (Tax on Industrialized Products) for vehicles used by real estate agents or the updating of professional regulations are procedures that have been underway for years.

"In addition to the challenges naturally imposed by the institutional relationships necessary for the processing of our projects, we have as a factor of overcoming the desire for answers manifested by the category," explains the president. In many negotiations, the strategy includes alliances that can be undone if widely publicized. "The most relevant thing is that everyone in our professional organization knows that we are working daily to obtain new achievements. Past experiences are encouraging. Even if they consume six, ten, or thirty years of dedication, the results come and generate benefits for all," concludes Teodoro.



Personal file

The 11<sup>th</sup> Region/Santa Catarina Regional Council of Real Estate Real Estate Agents (Creci) has more than 37,000 active registered members, with around 32,000 individuals and approximately 4,500 legal entities. As we celebrate 60 years of professional regulation, our main goal is to change the image of the institution, transforming it into what agents and society expect: the ability to provide services that help professionals and entrepreneurs tackle daily challenges and provide excellent service to society.

We believe this principle is the basis for an efficient and committed Cofeci-Creci System. We focus on solutions, transparency, and accessibility. For greater transparency, we have created the Dialoguing program. The results have been extremely positive, with daily increases in audience and participation. Inspection is the most important function of the Councils. We prioritize orientation and combatting illegal professional practice. The valorization of real estate agents is also a priority, as it has a great impact on their performance and relationship with society.

As we celebrate 60 years of the Cofeci-Creci System and 49 years of Creci/SC, created on April 9, 1973, we project a future where our organization is rooted and active, with valued real estate agents, an expanded and efficient inspection, in a thriving economy that generates good business for everyone, bringing benefits to society as a whole.

### **Fernando Willrich**President of Creci-SC



## Cofeci creates Mixed Parliamentary Front for the Real Estate Market

The daily institutional activities of Cofeci in Brasilia, since its constitution in the 1960s, generally prioritize the Congress as the first point of contact. This priority is not random, but rather due to the republican model that regulates politics in our country. It is mainly the responsibility of the Parliament to propose new laws and improve existing rules, and it is the first door that should be knocked on when legislation on any subject is necessary. Therefore, the initial approach, in the Esplanade of Ministries, is simultaneously made to the Chamber of Deputies and the Federal Senate.

In this scenario, to mobilize allies and strengthen the representation of real estate agents in the federal Legislative Power, Cofeci articulated the creation of the Mixed Parliamentary Front of the Real Estate Market in 2014. A parliamentary front is the union of various congressmen in support of the same social segment. Participation is voluntary and cross-party. The greater the number of participants and the diversity of parties, the more chances of success the causes defended by a parliamentary front have.

The Mixed Parliamentary Front in Support of the Real Estate Market was launched on April 29, 2014, in a ceremony involving real estate agents and authorities of the country. It was born with the support of 168 deputies and 21 senators. Its first president was then-deputy Guilherme Campos (PSD-SP). Its initial objective was to popularize and expand the debates on public policies for the category, in addition to promoting the improvement of federal legislation.

In 2016, the Front began to have 170 federal deputies and 22 senators. Federal deputy Izalci Lucas (PSDB-DF), a traditional ally of real estate agents, assumed the presidency of the committee. The debate forum promoted from then on aimed to formulate public policies to benefit real estate agents and citizens when negotiating properties. In the 2018 elections, then-president Izalci Lucas was elected senator and passed the presidency of the Parliamentary Front to another ally of the real estate sector, the Sergipe deputy Laércio Oliveira (Solidarity).

The work dynamics result from the interaction between the president of the Parliamentary Front

### Gallery of Presidents of the Parliamentary Front



**Guilherme Campos** 



Izalci Lucas



Laércio de Oliveira

Personal file



and the Cofeci-Creci System, to have knowledge of the priority issues of real estate agents. Aware of the agenda, the president works with the other members of the group to develop strategies for action. In addition to legislative procedures, parliamentary representation also influences the decisions of the Executive Branch. Many priority demands for the Cofeci-Creci System have been addressed, successively, by the president of the Parliamentary Front with the president of the Republic. Currently, the Front is chaired by the determined federal deputy Laércio de Oliveira, supported by 214 federal deputies and 5 senators.

"An alliance with a cross-party caucus strengthens institutional representation and speeds up the achievement of results before the three branches of government. We have been working intensely to gain representation and elect qualified spokespersons. The formation of the Mixed Parliamentary Front in Support of the Real Estate Market, at that time, was the result of several years of work. Today, the Front is characterized by being an expressive group of leaders in the Legislature willing to work for our segment," explains President Teodoro.

Among the main priorities of Cofeci with lawmakers is the improvement of legislation that regulates the profession of real estate agent. Any changes to its content depend on processing, both in the House and in the Senate.



The Cofeci-Creci System provides a safer and more ethical business environment, ensuring the professionalism and offering society more qualified agents committed to upholding the code, the law, and above all, humanity. The System provides guidance, supervision, training, qualification, and creates opportunities.

In this context, the role of the real estate agent is to be a dream maker. Choosing a home, a place to call your own requires constant care, sensitivity, and humanization. It involves dealing with the feelings of others and what they have worked to achieve. It is an important profession. People trust us, real estate agents, with the literal key to their lives.

I have seen many advancements since our profession was regulated. Our activity is only growing. The pandemic has heated up the market. People have begun to see property as a profitable investment again, and this has given more credibility to the category, opening doors, setting trends, and solidifying what was once just expectations. In the coming years, I hope for more advancements and achievements that will support our work, guarantee good business, and keep the market strong.

We will rely on the support of the Cofeci-Creci System to continue fulfilling its legal and institutional functions: supervising and organizing our profession to make the market safer, more integral, and protected against criminals who still seek to tarnish the serious and responsible image of the category. Our mission, in the Crecis, is to uphold the professionalism and ethics of our profession and to offer society more and more qualified agents so that, from any point where they work, they can envision the satisfaction of the customer and the commitment to society.

#### Marlene Felippe Prosident of Crosi DA

President of Creci-PA/AP

# Actions for the benefit of society



Long before the legal recognition of the real estate agent profession, real estate intermediation was already informally practiced facilitating property transactions such as buying, selling, and renting in the country. This was the case during the colonization period when there were people who made a living by arranging lodging for explorers. It was also the case when the Portuguese royal family arrived in Brazil in 1808, bringing with them a retinue of people who needed housing. The unexpected population density of a demanding class, made up of nobles from the European court, forced Rio de Janeiro to urbanize and gave rise to real estate agents who advertised their offers through newspapers.

Since then, the profile of real estate professionals and their responsibilities has changed significantly. Years, decades, and centuries have reinforced the fundamental role of the real estate agent in the productive chain of the

construction industry, in promoting the economy, in organizing cities, and, most importantly, in the lives of the population. Over the years, successive surveys of Brazilian society have detected the prevalence of the same dream as the greatest aspiration of the people in our country: the acquisition of their own home. The agent who drives the conversion of this dream into reality is the real estate agent.

Beyond the dream, aspiration, security, and protection of the family, the real estate agent also works in the asset preservation of the users of their services. The purchase of a property is, for the vast majority of people, the biggest deal they will make in their lifetime. Often, it is the only deal, mobilizing their financial reserves, the result of years of saving. The real estate agent acts to preserve this capital by guiding their clients with their knowledge, specific information, and legal security, giving them support to make the best possible deal.

The relevance of the real estate

5

agent and their daily activities is unquestionable. However, without the existence of an organization capable of regulating and overseeing this activity means that any citizen, without any legal or moral obligation, could pass themselves off as a real estate agent. Since 1942, efforts have been made to establish a code of conduct for real estate intermediaries. Several representative entities from segments of the real estate market have spearheaded these initiatives, including the Syndicates of Real Estate Agents in Rio de Janeiro and São Paulo. Previously, there was no guarantee of ethical behavior in the real estate market. This situation changed with the promulgation of Law N° 4,116 on August 27, 1962, which regulated the profession and provides an opportunity to celebrate the 60th anniversary of the legal establishment of the category this year in 2022.

The Cofeci-Creci System, consisting of the Federal Council and 26 Regional Councils of Real Estate Agents, is the organization



Cofeci campaign in celebration of the 40th anniversary of the law that regulates the profession

> Professional performance in the face of computerization was the campaign theme of Cofeci for Real Estate Agent's Day

i for Day Coleci Eile







The President and the Vice President of Cofeci in a meeting

with the Brazilian Association of Technical Standards

Annually, all real estate agents must submit a Declaration of Non-Occurrence to COAF (Brazil's Financial Activities Control Council)



responsible for overseeing the ethics of real estate agents throughout the country.

The institution works with multiple noble focuses, always ensuring the professional safety of real estate agents. But it goes beyond that. It does essential work in defending society, to preserve the quality of real estate intermediary services, reconciling market movements with the rights of citizens.

A partnership was established with COAF (Financial Activities Control Council) in 2014, mobilizing the entire category for the prevention and combating of financial crimes that may be committed in the real estate sector. COAF is a federal government agency that acts in the control of financial transactions considered suspicious. Since the partnership was established, a continuous campaign has been carried out with real estate agencies and agents, training them to identify signs of illicit activities.

The signs to be observed include a declaration of a lower value than what was paid for the property, high-value payments in cash, in national or foreign currency, participation of "front" legal entities in the transaction, among others. Each of these legally provided signs, depending on the circumstances in which they are verified, may characterize money laundering in the purchase and sale of real estate. Complaints can be made anonymously at any time.

Annually, all active real estate agents in the country, between January 2 and 31, if they have not intermediated any suspicious real estate transactions, must submit the Declaration of Non-occurrence to COAF. The declaration is filled out with a simple click on the Cofeci website. If they have intermediated any operation that falls under suspicion, the communication must be made directly to COAF.

More recently, the Cofeci-Creci

system has acted proactively, beyond the legal obligations to regulate and supervise the activities of real estate professionals and companies. The system also assists the government and organized society in structuring necessary advances to improve quality of life through the real estate sector.

As examples of complementary activities within communities. the action of Creci-SP and other Regional Councils in preventive campaigns for public health is highlighted. For several years, these organizations have instructed real estate agents to report the potential presence of dengue outbreaks in vacant properties. There is also a national mobilization in actions such as Pink October, for the prevention and combating of breast cancer, and Blue November, to raise awareness among the category and reinforce preventive measures against prostate cancer.

In Rio Grande do Sul, Creci-RS



maintains a dialogue with the municipalities of the state for productive discussions about the Master Plan. The work of real estate professionals helps with territorial expansion regulations, the development of condominiums and subdivisions, and the creation of new urban areas. For example, in the creation of Brasília, President Juscelino Kubistchek relied on the help of real estate agents to populate the new capital of the country and attract buyers to the newly formed subdivisions. In Rio de Janeiro, real estate agents acted at the same time to find homes for the numerous families of public employees who were transferred to the Central Plateau.

In more recent history, real estate agents led the structuring of the state of Tocantins, created in 1988. The current leaders of Creci-TO, such as President Néia Norberto and Federal Councilor Valdeci Yase, are living characters of this historical period and active in the real estate market under the auspices of that Regional.

At the federal level, Cofeci works with the three branches of government to achieve gains that benefit the entire country. In each state, the Crecis interact to achieve more direct impact on people's daily lives. Thus, accomplishments such as the streamlining of taxes and fees related to real estate transactions, the proposal of laws that facilitate the reduction of the housing deficit, enabling people to acquire their own homes; the provision of new services to the population and the



Personal file

The recognition of the professional activity of real estate agents has reached a level of excellence as it is perhaps the only legal activity to have a chapter exclusively dedicated to it in the Civil Code. Our activity was recently recognized by the federal government as essential and necessary for the intermediation in the sale and appraisal of Union properties, through Federal Law N° 14,011/2020. Including real estate agents in the legislation was one of the achievements of the institutional work of the Cofeci-Creci System with the constituted powers in Brazil.

This law improves the procedures for managing and selling Union real estate assets and mentions the permission for real estate agents to market such properties. Among its functions, it is the responsibility of real estate agents to bring together and guide those interested in real estate transactions, with the prerogative to express opinions and promote market evaluations of the properties.

Sixty years ago, with the professional regulation, the Cofeci-Creci System was established so that the profession remained with its legal attributes, and all professionals involved were guided on how to act, procedures and ethical rules. The Creci's main functions are the good management of professional registrations and the monitoring of the exercise of the profession within the limits established by its jurisdiction. It also acts in support of legal activity, insofar as it only allows true professionals to operate in the market and punishes those who fail in professionalism and ethics with rigor and justice.

#### Aurélio Cápua Dallapícula

**President of Creci-ES** 



maintenance of the legal security already achieved in the real estate sector are important goals. While Cofeci operates at the federal level, Regional Councils maintain a permanent dialogue with Municipal Chambers, Legislative Assemblies, city halls, and state governments at

the local level.

Cofeci and Crecis also work in conjunction with other representative entities in the real estate market, such as the Brazilian Chamber of Construction Industry (CBIC), the Housing Union (Secovi), the Association

of Real Estate Business Leaders (Ademi), the Brazilian Association of Real Estate Credit and Savings Entities (Abecip), and other institutions. The relationship is close and contributory with all other professional councils as well.

The relationship is close and

In Piauí, Creci mobilizes to combat hunger

Creci-PI file



The president João Teodoro participates in an action for Movember (November) Blue at Creci-PR Creci-PR file











Sticker used in the Creci-SP campaign for dengue prevention



collaborative also with all other regulated professions councils, which come together in a nucleus called the Forum of Federal Councils of Regulated Professions, informally called the "Conselhão". ABNT (Brazilian Association of Technical Standards) is one of the prominent partners, among others of equal prestige. The performance of the Cofeci-Creci System is cross-functional, whenever there are possibilities of joint search for solutions for the benefit of real estate agents and companies, the real estate sector, and especially Brazilian society.

The benefit of the capillarity of the Cofeci-Creci System, with its presence in all states and municipalities of the country, and its federal headquarters in the capital of the Republic, also has what can be called a reverse effect. In addition to reaching society and the external public, the capillarity also allows the Regionals to exchange experiences, share good practices, and standardize procedures. This interaction results in the optimization of performance and improvement of results in providing services to all audiences covered by the activities of the System.

The relationship with organized civil society and other sectors of the real estate market results in the improvement of the quality of life of people. Being a real estate agent is part of the Cofeci-Creci System and acting in the business of real estate intermediation, with a focus on respect and protection of society, as well as responsibility for the orderly growth of the country.



Personal file

The Cofeci-Creci System is the guardian of our profession, in terms of defending the full professional exercise of real estate agents. Our organization is always attentive to legal practices and new legislation that may interfere with or harm our professional category's activities.

As the regulatory body of the real estate sector, Creci acts to remove disruptors of order from the market, as well as professionals who do not act with ethics and dignity. Its mission is to bring tranquility and security to real estate transactions, ensuring that only qualified professionals, real estate agents, can act in real estate intermediation.

In the past, the real estate professional was merely a mediActr between parties. Over the years, it has become professionalized and gained society's trust, evolving to act as a specialized advisor. At the time of negotiation, we, real estate agents, provide assistance in the documentary part, new developments, the best forms of financing, and all nuances relating to the realization of real estate transactions.

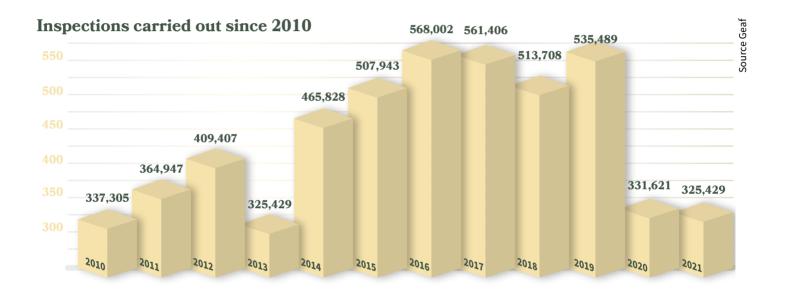
Over the years, we have seen the real estate market transform. Due to these changes, real estate agents have been investing in professional improvement to not be replaced by innovations. Human participation is essential for the completion of real estate transactions. Continuous improvement and the use of technology will drive the market, adding dynamism, liquidity, and attractiveness for all, real estate agents and investors.

#### Eli Rodrigues

President of Creci-MS



Initiatives that protect society and ensure the activities of real estate agents



Carried out through a Special Group of Inspection Agents (Geaf) from various Regional Councils, the inspection work of the Cofeci-Creci System grew in efficiency in 2007. In that year, the National Inspection Directorate (Dinaf) was created, responsible for guiding and standardizing the inspection work throughout the national territory. There are many gains in this effort. Dinaf monitors the numbers of active real estate agents in all states of the Federation. The collected data can identify the profile of professionals, with information on gender, level of education, age

range, etc. Inspection also detects illegal activity in the real estate market. With this data, it is possible to identify where to intensify work to eradicate illegal practices in professional activities. The totality of the data reflects the reality of the work and the functioning of the Inspection, Secretariat, and Legal sectors of each Regional Council. The results are integrated into the National Inspection Map, available for public consultation on the Cofeci website.

Initiatives that protect society and ensure the activities of real estate agents

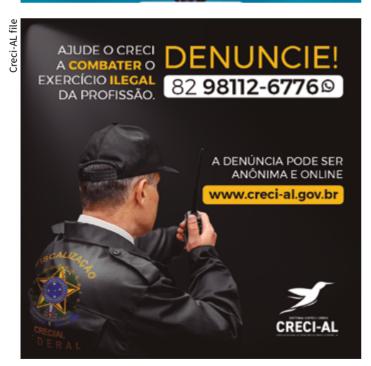
Even during the period of the new coronavirus pandemic, marked by sanitary protocols restricting mobility and interpersonal contact, the inspection actions of the Cofeci-Creci System did not cease. They continued to present significant numbers in productivity. Proof of this is that, in December 2020 alone, 1,413 disciplinary proceedings were initiated based on complaints made to the Regional Councils (the Crecis). There were also more formal reports issued, about four times the number of proceedings initiated in the same period of 2019.



In Bahia, Creci is devising strategies to expand its oversight

The Creci-PE uses billboards to alert society about the illegal practice of the profession in a 2022 campaign





Creci-AL encourages the population to report illegal real estate agents in a 2022 campaign





The national director of Inspection of Cofeci, Claudemir Neves, with the GEAF team during an inspection in Acre



Representatives of GEAF in Paraíba

Claudemir Neves file

Creci-BA file

Claudemir Neves file



## Proposals to eradicate the housing deficit

#### Measures to expand access to homeownership

The legislation defines the Cofeci-Creci System as a federal autarchy responsible for regulating and overseeing the activities of real estate agents and companies. However, the entity's work goes beyond that, advancing towards social achievements, such as expanding opportunities for homeownership. For real estate agents, housing credit and access to fair financing for property acquisition are ongoing themes. In its dialogue with the Executive and Legislative branches of government, the Cofeci-Creci System proposes and monitors measures focused on increasing access to homeownership for the Brazilian population, ultimately aiming to eradicate the housing deficit.

The pursuit of this objective began in 1977, when the real estate industry was able to influence Caixa Econômica Federal (Caixa) to issue the Credit Letter, which provided thousands of loans to previously accredited families. Another significant action in this direction was the Favela Zero project, developed by Creci-SP in 2004, which was adopted by Cofeci and offered to the federal government. The basis of the Favela Zero

coincided with the measures that structured the Minha Casa, Minha Vida program in 2009, now renamed Casa Verde e Amarela. The project involved proposing measures to the government and financial institutions that would streamline the real estate acquisition process, such as lowering interest rates, longer credit terms, flexibility in family income composition, and financing 100% of the appraised value of used properties. Many of these suggestions were adopted and became federal government public policy, benefitting many families through the actions of the Cofeci-Creci System, which advocated for them with Caixa Econômica Federal and the Executive Branch.

Starting in 2009, the Cofeci-Creci System's initiatives and efforts led to the delivery of over four million housing units in the first phase of the program. The new homes represented investments of around R\$105 billion and had direct benefits for approximately 16.5 million people. In a more recent phase, between 2019 and 2022, over 1.25 million homes were built in all regions of the country, benefiting around 5 million people who gained homeownership.



Claims brought by the Cofeci-Creci System to Caixa benefit thousands







## Attracting Foreign Investors to the National Real Estate Market

The Cofeci-Creci System also strives to make the Brazilian real estate market a global reference, strengthening it as a safe haven for investment, whether for the acquisition of one's own home or for other purposes. For this reason, it began interacting with the Ministry of Justice in

2017 to implement Normative Resolution N° 36, which allows for the granting of residency visas in Brazil to foreigners who invest in the country's real estate market.

Normative Resolution N° 36 was issued in 2018 by the National Immigration Council. Its content regulates the granting of residence

authorization to foreigners who make real estate investments in Brazil above R\$700,000 in the North and Northeast regions, and above R\$1,000,000 in other regions. Cofeci interacts with the federal government to improve the rules and also to publicize them, both inside and outside the country.

## Data Science in the Real Estate Market



n the 1990s, humanity experienced the first years of a revolution caused by the use of the Internet. The global system of interconnected computer networks, which until the 1980s had been restricted to government, academic, and research institutions, began to be commercialized for the general public. Since then, it has gradually become a tool incorporated into practically all aspects of contemporary civilization.

In 2021, according to a survey conducted by the Regional Center for Studies on the Development of the Information Society (Cetic), linked to the Internet Management Committee of Brazil, 81% of the Brazilian population accessed the internet. Of this contingent, 99% browse the global network via their mobile phones. According to data released in April 2022, 4.95 billion people worldwide regularly use the internet, which is 62.5% of the world's population. Brazil is among the countries that consume the internet the most, with an average of more than 10 hours of browsing per day per inhabitant.

Clearly, the real estate market has also been affected by the new technological order. With the popularization of access to the virtual world in Brazil, real estate commerce portals soon emerged. In 1995, the Cofeci-Creci System made the first attempt to unite the category through the global computer network - the same year the country's first private real estate portal went online.

At that time, few believed in the web, whose access was only possible through telephone dial-up and desktop computers with heavy tube monitors - it would take a little longer to reach the convenience of smartphones. The lack of interest from real estate real estate agents took a while to overcome, leading Cofeci to create an Internet connection incentive program in 2002. In that year, a survey conducted by the institution revealed that of the 140,000 agents then active, only 14,000 had an email address. Something needed to be done to expand the connection between real estate professionals. Thus, the Cofeci-Creci System deliberated a



Pexels - Andrea-piacquadio

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In the process of computerizing the system, Cofeci provided support to small-sized councils by donating computers and other equipment







new strategy for the technological insertion of the category: the creation of the National Technological Insertion Program (Pronit), conducted by Francisco Pesserl (Chico), an advisor to the Cofeci Board. The program was maintained until 2011 when the number of connected real estate agents coincided with the total number of Brazilian professionals

and real estate companies.

"We made an effort to promote the Internet and encourage its use, which continued until 2006, when the usage rate rose to 60%. In the second half of that year, we formally launched Pronit (which had already been under development). The program continued until around 2011, gradually being replaced by Redimob, created to foster the

adoption of websites in real estate companies and networking, already favored by the intensive use of emails," says Francisco Pesserl.

In an attempt to create a technological tool capable of uniting the category of real estate agents and providing business opportunities through the Internet, the Redimob project pilot was launched in Santa Catarina. The



project was so good that it won the Outreach Award, international dissemination award, given by the American real estate entity NAR (National Association of Real Estate Agents) in 2013. NAR is the largest organization of real estate agents in the world, with 1.4 million professionals according to February 2021 data. The Cofeci-Creci System is the second-largest organization of its kind on the planet.

The lack of a financial investment program that would enable efficient dissemination and support of the profession caused the Redimob project to fail. However, a similar project conducted in parallel by Creci-SP since 2003, the Creci Portal, gave rise to what is now the Portal Creci Brasil, where agents from all over the country can register properties for sale or rent and can promote their work for free on the Internet. As of June 2022, there were already 15,149 professionals connected to the Portal Creci Brasil.

The available functions for the real estate agent are numerous. These include individualized control of each professional's property portfolio, the possibility of working with other colleagues, and free advertising. The portal also functions as a CRM, with information about leads, the types of properties most sought after, and prices practiced, among other things. The tool provides the possibility of drawing a panorama of the real estate market nationwide. By registering on the Portal, the agent can promote their property portfolio with the option of inserting photos of the



Personal file

The Crecis are entities that protect society by requiring their professionals to comply with legislation and by combating the illegal practice of their profession. Without ethics and control over the illegal practice of the profession, the market would be relegated to disorder. Without real estate real estate agents, the real estate sector would be in collapse. Real estate professionals can move the economy by ensuring the legality of real estate transactions. They also contribute to municipal, state, and federal governments by assisting them in registering for the collection of property taxes, transfer taxes, inheritance taxes, income tax on the sale of property, and leasehold. Today, agents are "mentors" in realizing a dream or investment.

Currently, real estate real estate agents have the opportunity to invest in their continuous training. Most Crecis offer courses on real estate appraisal, judicial expertise, real estate documentation, property management, and rental, as well as lectures on social media, sales techniques, and other topics that interest the profession. These actions value the profession in society.

As the highest organ of our system, Cofeci regulates the activities of all Crecis, provides guidance and clarifies doubts. One of the most important tools that the Cofeci-Creci System uses is the unification of procedures throughout the country. This policy allows for a unified vision and joint action. Our system protects and defends society and our professional category. Campaigns that demonstrate the benefits of a real estate transaction conducted by real estate agents promote information and the image of the profession and fulfill the mission of serving society by warning of the risks of a real estate operation without technical assistance.

#### **Tibério Benevides**

President of Creci-CE



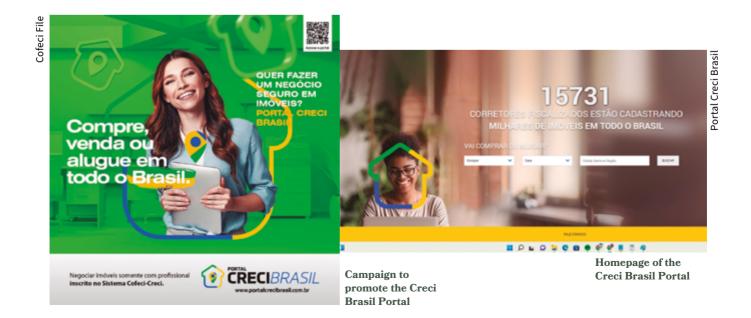
properties in different formats, ensuring the quality of the images is also possible to post videos of properties and take a 360° tour through the internet. The Creci Brasil Portal adds the possibility of evaluating evidence and inserting data science into the daily routine of the sector, as it measures the returns of advertised listings. This return is valuable information for the real estate agent to design or resize their business strategies. The Portal will provide a statistical panel containing information on the access of the agents' advertisements (the three most accessed/clicked ads by interested parties), a map pointing out the locations that received the most clicks, the number of contacts received, how many listings were published and negotiated, and also the number of ads that were viewed. In addition, new features will also be added, such as the

possibility of conducting online property evaluations, managing rentals, and issuing electronic contracts.

"For a long time, we have identified the need to provide real estate agents with a tool that can assist them in promoting their properties and be exclusive. In this way, the professional has this free space at their disposal. Society, in turn, is assured of being served by a properly registered Council real estate agent, greatly reducing the possibility of suffering a loss in the transaction. It represents the peace of mind of a business done through a serious, qualified professional who can provide the best advice. All sides of the business benefit," says the president of Creci-SP and vice-president of Cofeci, José Augusto Viana. The Creci Brasil Portal already has its version as a mobile app.

"The Creci Brasil Portal represents

security and peace of mind for those who want to sell or rent a property. Only real estate agents and agencies advertise on it. In private portals, anyone can advertise as long as they pay, including scammers, which not only puts their assets at risk but also the families of those who intend to sell or buy a property. Regarding the adoption of the Portal, both by real estate agents and potential clients, the Cofeci-Creci System is not in a hurry since we do not have a financial objective with this technological tool," adds the president of Cofeci, João Teodoro. For him, the constant technological update of professionals in the real estate sector is one of the main challenges of the industry. Every day, disruptive knowledge and digital resources become even more essential for real estate agents to attract clients and achieve new business. The



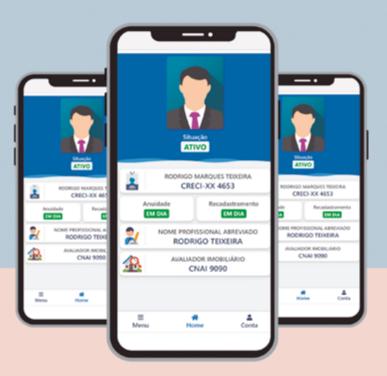
Promotional banner for the CIRP Digital application

Cofeci File

### ATENÇÃO CORRETOR

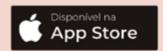
### **CÉDULA DIGITAL**

DISPONÍVEL NO APP I-CORRETOR



A Cédula de Identidade e Regularidade Profissional - CIRP - se tornou digital e já está disponível para os corretores de imóveis do Paraná. Para ter acesso é fácil, basta baixar o aplicativo no seu smartphone e fazer o recadastramento.

#### BAIXE O APLICATIVO NO SEU SMARTPHONE!







"A menor ação é melhor que a maior intenção"



market demands the use of professional photos in listings on websites, and virtual property tours, made possible by 360° tour technology. Until recently, all this necessary equipment was limited to small ads in classifieds in print newspapers. Digitalization goes beyond the formalization of sales. When it comes to closing a deal, virtual resources are imperative. For example, digital contracts are becoming increasingly relevant every day. "Until the pandemic, some tools were optional. Now, they have become mandatory. Real estate agents, in addition to their main activities, must also master this new universe," says Teodoro. "And the changes don't stop there. Digital currencies are also here to stay," he adds.

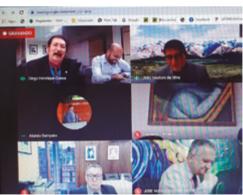
Due to this set of demands, it has become the top priority of the Cofeci-Creci System to make knowledge and investments accessible to real estate agents that enable them to deal with the disruptive transformations brought by technological advancements. The goal is to anticipate innovations, detect them, and disseminate them among the category. Just as digital insertion was once encouraged, current efforts aim to explore the facilities provided by the internet and to master new concepts, such as digital marketing. Various initiatives are being taken in this direction, such as conducting online courses and lectures, with a special concern to update real estate agents over 55 years old, who are not accustomed to technology. Efforts also focus on adding these innovations to everyday life. The year 2020 was marked by the adoption of three innovations in this field: the Digital Agent Wallet; the digital electronic seal for market evaluation declaration issued by agents who work with evaluation and are registered in the National Registry of Real Estate Appraisers (CNAI);

and a new program for National Recertification and measuring the technological needs of real estate agents.

The usefulness of the internet for real estate agents is indisputable. But its importance is growing every day. Due to the coronavirus pandemic, for example, virtual property searches expanded exponentially from 2020. Google recorded a 668% growth in searches for houses for rent during the period of confinement, starting in March 2020. With social distancing measures imposed, and the prohibition of in-person contact to avoid COVID-19 contamination, digital platforms were the tool that provided greater agility for resolving business. In many cases, they were the only alternative.

Far from replacing human work in real estate brokerage, as was speculated in the early years of technological innovations, Digital tools have become allies of real estate professionals,





The realization of online meetings, courses, and lectures has become part of the day-to-day activities of the Cofeci-Creci System



strengthening the role of agents as consultants. Dialogue, reliability, and security for clients, as well as the professional expertise gained through experience and market knowledge, are attributes that technology alone cannot provide. However, professionals need to keep themselves updated and explore new skills more than ever before.

Therefore, in 2022, the Cofeci-Creci System began a series of studies to identify new technological tools for real estate agents. Among these studies are alternatives to developing new management practices and a recently inaugurated project for technological innovation solutions.

The new development is the SGR (System for Management and Registration of Contracts, Opinions, and Documents), which includes the Electronic Official Gazette of the System and a real estate inspection system. The SGR provides cost-effective, cryptographically encrypted (using blockchain technology) registration of contracts, opinions, and documents in general, with public faith. This is due to the System's status as a federal agency, in addition to avoiding the embarrassment of on-site inspections for participating real estate agencies and agents, as their authorizations for sale or rental will be registered in the System and can be accessed by inspectors there.



Personal file

The Cofeci and Crecis are joining efforts to valorize the professional real estate agent and combat the illegal practice of the profession. To oversee the ethics of the category and ensure safety to society, we need to implement inclusive and directive policies that attract even more real estate agents, bringing them closer to our system. All content shared by the Cofeci-Creci System on its various communication channels is relevant. We must recognize and praise the work that has been implemented in the pursuit of a genuine integration between all real estate agents. Together we are much stronger. With professional training and appreciation campaigns, we can strengthen the category, to offer society increasingly prepared professionals. We move the economy and Brazil wins.

Thus, the Cofeci-Creci System is also a link between our profession and society. Real estate agents and real estate agencies are agents of transformation. Our profession has contributed inestimably to the development of the real estate market. If, in the past, we had people who "liked sales" and intermediated real estate negotiations, today we are specialized professionals, offering true advisory services. The real estate agent invests in knowledge, innovation, smart partnerships, and networking. They also study human behavior, emotional intelligence, communication, and ethics.

I feel honored to be part of this revolution. May our category realize every day that with intelligent initiatives, effort, and unity, we can go far. The 60 years of professional regulation are not just a number that symbolizes all our evolution. They are the consolidation of a dream. And we're just getting started!

#### **André Cardoso**

**President of Creci-SE** 

## Institutional actions



rofessional regulation at the national level, granted in the 1960s, ensured the legitimacy of the Cofeci-Creci System to act in favor of the expansion of the real estate market. As the highest representative body of Brazilian real estate agents and agencies, Cofeci has incorporated a critical resource into its routine for progress and achievements: a high-level institutional relationship with the Executive, Legislative, and Judicial powers.

As a representative entity, it acts as a necessary interlocutor with various public sectors. It makes continuous efforts to maintain dialogue with Brazilian authorities and, in this interaction, present the needs of the category, sector, and society regarding the segment. As a result of these efforts, historic achievements such as the creation of a regulatory framework, Law N° 4,116/62 (now replaced by Law N° 6,530/78), benefited the entire category and ensured that the intermediary role in the buying,

selling, and renting of real estate was an exclusive activity of agents.

An important step in strengthening the relationship between the Cofeci-Creci System and the three powers was taken in 2013. That year, Cofeci launched the first edition of the Real Estate Agents' Legislative Agenda. With specialized consultancy in parliamentary activities, Cofeci has since mapped all real estate market-related projects that are under discussion in the Chamber of Deputies or the Federal Senate. Each proposal is analyzed by Cofeci to assess its social, economic, and political impacts and to identify how it will interfere with the professional activities of real estate agents and the functioning of the Cofeci-Creci System if the proposition becomes a legal norm.

Based on this analysis, Cofeci establishes whether it is in favor, against, or partially favorable to the approval of the bill. The authority's position is explained in a didactic manner, with objective arguments, in a complementary text to the

expressed opinion. All this work is compiled into a publication, launched every year in an official ceremony in Brasília, attended by congressmen and senActrs.

In this important mobilization of parliamentarians, each Creci plays a fundamental role. Regional leaderships activate the caucuses of their respective states, to participate in the launch and, primarily, to know and support the position of the Cofeci-Creci System when voting for the approval or rejection of proposals of interest to the sector. The 2022 edition of the publication lists 83 real estate market-related projects currently under discussion in the National Congress.

"The Cofeci Legislative Agenda aims to record concepts, express positions, and expose priority topics for the defense of sector interests. This year we reached our 10th edition, in a qualified and transparent manner, in a growing movement of representation of the real estate sector in the legislative process. The Legislative Agenda, throughout all these years, has been



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an instrument of great impact in facilitating dialogue between Cofeci and public agents. It expresses the focus that the sector wants to adopt, demonstrating the aspirations and needs for legislative improvements capable of ensuring that companies can compete. This is a fundamental work to make possible the future we desire for the Cofeci-Creci System," explains Cynthia Bruneto, coordinator of the Legislative Agenda and consultant of Cofeci.

The success achieved by the publication of the Agenda resulted in the creation of the Mixed

Parliamentary Front of the Real Estate Market. This non-partisan group brings together congressmen and senators who are willing to act in defense of a sector. The Front was created in 2014 (see chapter 4), the year following the first edition of the Legislative Agenda of Real Estate Agents. Presided over by federal deputy Laércio de Oliveira (Solidariedade-SE), currently, it has the support of 214 deputies and five senators. The coordination of the work is done by the Cofeci-Creci System, which feeds the agenda of activities with the demands, needs, and flags of the sector. The

Real estate Agents have been honored in successive solemn sessions in the National Congress. The most recent one was in 2019, at the Federal Senate







Mixed Real Estate Market Front Meeting



Minister of TCU, André Luiz de Carvalho, with Sérgio Sobral



Minister Ciro Nogueira among parliamentarians at the launch of the Legislative Agenda 2022



Personal file

The Cofeci-Creci System is the hand, body, and mind of real estate agents. It is the institution that organizes and structures the profession, invests in training, and promotes constant learning for real estate professionals. The System also coordinates the Crecis. Together, they act in defense of society, protecting it from false agents, promoting legal security in our sector, and preventing clients from falling for scams.

For real estate professionals, Cofeci plays a fundamental role in structuring and advocating for our category's agendas. In addition to offering the necessary support for the functioning of the Crecis, working for the good of the real estate market. Our activities aim to prevent harmful and illegal practices through inspection work, to prevent society from being harmed. When the Crecis detect illegal activity in the real estate market, they report the offenders to the Public Prosecutor's Office.

Technologies have become allies of real estate agents, who have been able to add various elements to their presentations. Among them, augmented reality for product visits. The use of cell phones has also allowed for online meetings, sales, and remote consulting, for increasingly demanding clients.

The role of the real estate agent is to connect people with their dreams, whether it's owning a home, finding a space for a new business, a beach residence, or renting in the most valued location in the city. In addition, it is up to the agent to look at and for the market, indicating good and bad practices, training with the latest news, and seeking updates with trends.

#### **Roberto Carlos**

Presidente do Creci-RN



João Teodoro and Laércio de Oliveira, current president of the Mixed Parliamentary Front of Real Estate Market



João Teodoro, the then-governor Rodrigo Rollemberg, and Hermes Alcântara, at the time president of Creci-DF



Launch of the Legislative Agenda with the presence of Representative Joice Hasselmann (PSDB-SP)

Cofeci File



institution of the Legislative Agenda, already in its tenth edition, as well as the creation and operation of the Parliamentary Front, are the result of the constant articulation of the Cofeci-Creci System as a representative of real estate agents. This action makes the category increasingly stronger and expands possibilities for new achievements. An example of this is the result obtained in 2014 when real estate companies were included in the Simplified Tax Regime (Simples Nacional). This measure reduced the tax burden on companies and professionals in the segment, streamlined the management of real estate businesses, and gave the category access to a more just fiscal regime based on revenue. Cofeci had been fighting for years to make this a reality.

The Mixed Parliamentary Front for the Real Estate Market also worked to defend the Cofeci-Creci System to obtain another victory in the Chamber of Deputies. After a long battle, in 2022, the Proposal for Constitutional Amendment 3/2022 (formerly PEC 39/2011) was approved. In its new version, it abolished the institution of the Marinha Land and the fees charged to its occupants, known as "laudêmio". The request had been reiterated by real estate agents for 20 years.

Other relevant victories for the category and the market and for society have been obtained from the federal government. During the presidency of Dilma Rousseff, the Cofeci-Creci System was able to contribute to the creation of the housing program "Minha Casa, Minha Vida" (My House, My Life). In



The year 2022 marks the celebration of sixty years of regulation of our profession, with the advent of Law 4,116 on August 27, 1962. From this moment on, an tireless fight against illegalities that tainted real estate brokerage began, as a public organization of a sui generis legal nature was created, called CRECI (Regional Council of Real Estate Agents). It is an autonomous body, but hierarchically linked to the Federal Council of Real Estate Agents. The duty of the COFECI-CRECI System is to be the guardian of the rights of its professionals, to provide services to the entire society, protecting it from crimes

When criminal offenses are committed by real estate agents, CRECI acts to ensure the proper progress of disciplinary administrative proceedings. Depending on the case, the agent may be penalized, including having their registration canceled and being excluded from the professional environment.

and contraventions inherent to the real estate market.

When CRECI becomes aware that any individual is illegally practicing the profession and posing as a real estate agent, the case is referred to the State Public Prosecutor's Office -- which is the holder of the criminal action, proceeding with the judicial process so that the State applies the Jus Puniendi against the offender. For this reason, CRECI-AM has established partnerships and cooperation agreements with important institutions such as the Public Security Secretariat, Civil Police, Military Police, Public Prosecutor's Office, among others.

CRECI-AM's work will continue to focus on safeguarding the professional practice of real estate agents and bringing legal security to society, removing from circulation all offenders who insist on illegally practicing the profession

#### Paulo Celestino de Carvalho Mota Junior President of Creci-AM



#### **Eye Witness**



#### Yesterday and today

The higher we rise, the smaller we appear to the eyes of those who don't know how to fly.

(Friedrich Nietzsche)

There was a time when the roof of a hut or a thatched house was all that a family wanted and needed to live safely. There was a time when this roof was the only valuable thing that this family had. The farm, its vegetable garden, its crops, and its animals were where life and progress happened.

Today, this space is more than just property, investment, and security. Today, every square meter of the place is worth it. For this, the real estate agent was important, who became the main link between those who need to live or do business and those who need to sell. Without a doubt, this is the professional who brings and makes this important connection in the real estate market of our country, which has been evolving for 60 years, with excellent work for society and making the agent profession one of the most qualified in the country.

As president of the Parliamentary Front for the Real Estate Market in 2016 and an active member of the committee, we held debates in the National Congress with important achievements for the sector. Private property and home ownership were the objects of these discussions and victories. The streamlining and reduction of taxes, and above all, Law 13,465/17 on land regularization, made a difference in our country, where the largest populations lived in unregulated areas. These were and are part of our agenda and the best project for the country.

In celebrating the 60th anniversary of the Federal Council of Real Estate Agents (Cofeci), I congratulate our leaders for their struggle and work over these decades of improvement and, above all, of achievements. Victories have been achieved, but the work of the Front with Cofeci has grown and has an important role in the discussion of a great country. We know where we came from and where we want to go. That's why we will continue to work for a more equal and just Brazil. That's where we're going!

(\*) Izalci Lucas is a senActr (PSDB / DF). He is the vice president of the Parliamentary Front for the Real Estate Market in Congress.

the presidency of Jair Bolsonaro, the entity was also able to address important demands for the sector. Between 2020 and 2022, real estate credit in the country grew by 38.6%, including both public and private banks. There was a 0.5% reduction in interest rates, increasing the financeable ceiling of the "Casa Verde Amarela" program by up to 15%.

With the positive scenario and optimism prevailing in the real estate market, the Cofeci-Creci System recorded an increase of nearly 47,000 new real estate agents and more than two thousand real estate agencies in the last two years. With this addition, the category is consolidated throughout Brazil, and the Cofeci-Creci System emerges as the second-largest representative entity of real estate agents in the world. In total, there are 470,000 real estate agents and 67,500 functioning real estate agencies. The largest entity of its kind is the American NAR (National Association of Real Estate Agents), with 1.4 million members, according to data from 2021.

Another important work with the government aimed to approve Law N° 14.011/2020, which facilitates the sale of federal government properties and authorizes real estate agents to mediate the sale of these units. This mobilization began after the Union's Patrimony Secretariat (SPU) announced the determination to of reducing the Union's spending on rent by replacing leased properties with properties owned by the Union and getting rid of all idle properties. The



list of achievements also includes two cooperation agreements with Caixa Econômica Federal. The first includes a real estate agent as a business consultant in the direct sale of properties adjudicated by the bank. The second agreement creates the possibility for the Cofeci-Creci System to oversee the Casa Verde Amarela Program regarding the properties delivered.

The COVID-19 pandemic brought new and emergency demands. When everything stopped in 2020, the Cofeci-Creci System worked with the powers of the Republic to ensure that real estate agents had access to the emergency aid provided by the federal government. The agency has also been working on different fronts to ensure that owners of properties rented to third parties do not lose their rights and that the legal security of contracts is preserved.

With a focus on social issues, there is a movement to ensure the right to housing through the granting

of benefits to people in vulnerable situations. The Cofeci-Creci System has also been working to assist real estate agents and the construction sector in the economic recovery.

The year 2022 summed up the struggles that represent a decade of progress. Among them was the battle to reduce the tax rate from 6.5% to 4.5% paid by real estate companies under the Simplified Tax Regime (Simples Nacional). approval of regulation for extrajudicial eviction; and the

João Teodoro and Supreme Court Minister Carmem Lúcia



Carnelli Lucia

The TCU ministers Ana Arraes and José Múcio Monteiro with João Teodoro



The vice-president of Cofeci, José Augusto Viana, the minister Ônix Lorenzoni and the secretary director of Cofeci, Rômulo Soares



João Teodoro and the minister of the TCU Augusto Nardes

Cofeci File



Leaders of Cofeci in the Engenho de Comunicação Award







Romeu Chap-Chap, João Teodoro, and Basílio Jafet





Congresswoman Tábata Amaral (PSB-SP)





Congresswoman Margarete Coelho (PP-PI) in a meeting with a COFEC delegation.

The architect Jaime Lerner and João Teodoro

National States

reinforcement of the importance of real estate agents as qualified professionals to conduct property market evaluations. Demands are growing. The determination of the Cofeci-Creci system to address them is also growing. Therefore, to expand the "arms" mobilized in institutional representation, Cofeci has created an ad hoc Vice-Presidency for Institutional Relations, currently held by the President of Creci-PI, Pedro Henrique de Andrade Nogueira Lima. He and the federal councilors who make up the board of parliamentary relations have been effectively assisting in Cofeci's institutional relations. Members of the Executive Board also join these efforts, including Vice President Augusto Viana and Secretary-Director Rômulo Soares. There are many challenges ahead. An old battle, with ups and downs and many setbacks, is to obtain exemption from IPI (Tax on Industrialized Products) on vehicles purchased by real estate real estate agents. The main argument is that the car is a work tool for the real estate professional. Another aspiration is to convert the inclusion of the real estate agent's name and their respective registration number with Creci in real estate deeds into law. This measure aims to increase the legal security of purchase and sale transactions and curb the pernicious and persistent illegal practice of the profession.



**Claudecir Contreira**Presidente do Creci – MT





SISTEMA COFECI - CRECI

CRECI-MT

conselho regional de corretores de imóveis **19º região** 

Gestão 2022/2024

## Pedagogical actions

Initiatives of the Cofeci-Creci System enhance and update real estate agents



ederal Deputy Ulysses Guimarães brilliantly defended Bill No 1,185/51, which aimed to regulate the real estate agent profession. He presented the proposal to the Chamber of Deputies on September 26th of that year. In the speech he gave before his peers in the plenary, Ulysses stated that the regulation should aim to provide "moral, professional, and general conditions, establishing and creating social responsibility" for real estate intermediaries. A special committee was appointed to opine on the project, and they pointed out a gap: the lack of a requirement for certificates and diplomas attesting to the qualification for the profession. The issue continued to be the subject of discussions and questioning, to the point that Law N° 4,116/62, which regulated the profession in 1962, was considered unconstitutional 13 years after its approval. It was nullified due to the lack of a professional training course for candidates entering the

intermediary activity of real estate. At the time, in the 1970s, there were already initiatives in various Regional Councils to offer courses to members that would elevate their level of general and specific knowledge in the field. However, the technical training preceding the actual work in the market was not legally defined yet.

Law N° 6.530/78 solved this controversy. The new regulation established the obligation of the Technical Course in Real Estate Transactions (TTI), preceded by general education in high school, as the minimum education for real estate agents. However, over the years, the TTI course became insufficient in preparing the real estate professional for the contemporary reality. It became outdated in the face of the demands of the real estate market at the turn of the 21st century.

Computerization, internationalization, greater competitiveness, among other factors, reinforced the need to strengthen professional education. More and more, changes

demand that real estate agents have updated knowledge and specific skills to perform effectively in the market that can already be accessed through content available in specific higher education courses, such as the Technologist in Real Estate Management and the Bachelor of Real Estate Sciences. In 2017, Cofeci published Resolution 1.058/17, which determined that, to register in the profession, the candidate could present a diploma in TTI completion or a degree in real estate business management. In addition to high schools, there are several higher education institutions in Brazil that offer these qualifications. These schools are duly registered with the Ministry of Education's National System of Professional and Technological Education Information.

The same resolution also defined a reference curriculum for educational institutions, the National Catalog of Technical Courses of the Ministry of Education (MEC). However, the adoption of this curriculum is not mandatory.



First held in 2008, Enbraci became an annual event with significant participation from real estate agents throughout Brazil

Cofeci File

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"Each school makes its own course plan and sends all necessary and required documents to the State or National Council of Education, as appropriate. After the course is approved, an opinion is issued through ordinances, resolutions, or deliberations, which may or may not be published in the Official Gazette. Then, it is necessary to register in the National System of Professional and Technological Education Information (Sistec), administered by the Ministry of Education. After this process, the course regularization procedure is sent to Cofeci for proper recognition and accreditation," explains Oscar Hugo Monteiro Guimarães, pedagogical director of the Cofeci-Creci System.

After the Pedagogical Directorate's evaluation, this documentation is presented to the Executive Directorate of Cofeci for validation. Then, it is submitted to the Cofeci Plenary. The criteria seek to prevent unregistered courses in Sistec from proliferating and training professionals irregularly. Only individuals trained by certified and approved schools by Cofeci can become real estate agents after registering with Creci.

One of the banners defended by the Cofeci-Creci System is the importance of a university degree for real estate agents. This requirement will contribute to social recognition and enhance the profession's reputation. Therefore, there is a great articulation with the constituted powers to update professional legislation and include a new category among real estate real estate agents, valuing obtaining a higher education diploma for the practice of real estate brokerage.

To achieve this goal, Cofeci has developed a pedagogical project for bachelor's and technologist courses. The autarchy has been working to obtain approval of a law that creates new regulations regarding professional education of those

Delivery of certificates to new real estate agent appraisers at Creci-GO in 202





On-site exam for the 8<sup>th</sup> class of Real Estate Evaluation at Creci-BA

At No Creci-PE, professionals participate in a lecture about excellence in customer service





Also at Creci-BA, the Real Estate Culture Week discusses relevant aspects of property rental

Creci-PE file



who are willing to work in the real estate market. The change should distinguish professionals with higher education from those who only have completed the TTI course. The secretary-director of COFECI, Rômulo Soares, points out that currently about 70% of real estate agents already have a university degree. "Within the category, there are many real estate agents with diverse university education: lawyers, doctors, engineers, architects, business administrators, and other professions. About 70% of agents have some type of higher education, in various areas, including of course, in the technologist in real estate business management. At the time when the profession was regulated, to be a real estate agent, it was enough to obtain a statement from any company stating that the person had been working in the market for two years. With this document, they could already register with Creci. Changes in professional qualification represent a great advance," he says.

The change requested by COFECI will not imply a loss of rights for those who already practice the profession, regardless of whether they have a university degree or not. "Only those who are registered after the legal modification we aim to have will have their responsibilities distinguished. This will be necessary so that the graduate professional can feel valued for their effort and differential. Those who do not have a degree will be motivated to expand their academic education and invest in a university course," says COFECI's president, João Teodoro.

He remembers that one of the



Personal fil

The most relevant institutional contribution of the Cofeci-Creci System is to serve as a benchmark for society. The Cofeci and Crecis work towards improving processes, increasing the quality of activities provided by real estate agents, and building good relationships with society. Our focus is always on ethical benefits and the appreciation of real estate professionals.

At the Crecis, the primary function is to oversee and discipline the actions of real estate agents, defending society from bad professionals and those who practice illegally. We work to provide society with excellence, security, and tranquility in real estate transactions.

Being a real estate agent offers a range of opportunities and benefits that only registered professionals possess. In addition to credibility, registration with Creci allows access to partnerships and agreements, continuous training, and initiatives undertaken by Regionals for the benefit of the category. Hiring a properly accredited professional brings security in real estate transactions.

The Cofeci-Creci System is concerned with professional training and development, promoting free events and courses, and the digital integration of real estate agents. These initiatives bring more credibility and security. Our System also works to improve laws and regulations that govern the profession or are of interest to the category. We work for greater recognition, before society and other institutions, of the services provided by real estate agents.

#### **Ismael Veras**

Presidente do Creci-MA





João Teodoro participates in a meeting of real estate agents in Alagoas

arguments used in court against the competence of agents to appraise real estate was the lack of a requirement for a higher education degree for real estate intermediation. While they are unable to modify professional legislation in this regard, Cofeci strives to provide training to real estate professionals. These qualification initiatives are also aimed at the Brazilian real estate agent's performance in the international market.

In the next chapter on the international actions of the Cofeci-Creci system, there will be a focus on the international certifications that Cofeci has brought to the country, aimed at qualifying and integrating Brazilian real estate professionals into the global market.

The training initiatives led by the Cofeci-Creci system have been around for a long time. Cofeci, in partnership with the Crecis, held regional professional development meetings, including Concinne (North and Northeast Congress of Real Estate Agents), with the Northern and Northeastern Regionals, and Consim (Southern Real Estate Congress), with the three Crecis in the South. Professionals from all over the country participated and had access to conferences, lectures, and workshops on necessary topics for the immediate application of new knowledge in their work routines. These initiatives also highlighted professional networking and were the basis for the culture of partnership among real estate professionals that Cofeci is trying to disseminate in the country. Concinne and Consim were the seed for the creation of Enbraci, the Brazilian Meeting of Real Estate Agents. The first edition of Enbraci took place in Brasília, under the coordination of Miguel Luzia, in

June 2008. It became an annual event with significant participation from spectators from all over Brazil and topics ranging from marketing to legal, from real estate acquisition to customer loyalty, from ethics to technology. The content addressed specific and current demands of all real estate agents. The 2022 edition of Enbraci will be held in the city of Foz do Iguaçu, Paraná, between August 8th and 12<sup>th</sup>. It will mark the beginning of the celebrations for the 60<sup>th</sup> anniversary of the regulation of the profession. It is an important forum for professional improvement and relationships. It has also started to attract real estate professionals and representative delegations from other countries.

In 2020, the pandemic brought new challenges, including the acceleration of digital transformation and new paradigms in commercial relationships. Cofeci quickly respon-



ded by partnering with Sebrae-PR to promote online updates for the entire category. With this partnership, the Saber Imobiliário project was launched, a virtual and free event for professional training and development, aimed at improving the knowledge and education of real estate agents in a fast and innovative way, covering urgent and innovative topics. The first edition of Saber Imobiliário took place over five days, from November 30<sup>th</sup> to December 4<sup>th</sup>, 2020, from 7:30 pm to 9:30 pm. The knowledge marathon covered different themes, such as trends and sales, digital transformation and adaptation, new paradigms for contract management, financial management, and customer experience. All Crecis supported and mobilized professionals from their respective states. In the first edition, 10,429 real estate agents registered, with 3,966 completing the minimum workload to receive a participation certificate. The full program had 40,982 views. "Given the conditions the world was in, and all the challenges we faced in hosting Saber Imobiliário, we consider the first edition an absolute success," recalls President Teodoro. The success encouraged the continuation of the project, which was initially meant to be a one-time event. Thus, in 2021, Cofeci and Sebrae-PR repeated the initiative with a new program. As in the first edition, each night a renowned speaker addressed a pre-defined topic from their specialty. The 2021 edition of Saber Imobiliário took place between May 3<sup>rd</sup> and 6<sup>th</sup> from 7:30 pm to 9:30 pm, "This edition prioritized



Personal file

The Crecis and Cofeci are part of a system that performs essential functions, including registering and regulating real estate agents, ensuring that properly accredited professionals can work, protecting society from illegal practices, and combating potential financial harm that could impact the real estate industry. The Cofeci-Creci system regulates and monitors the profession, punishes bad professionals, defends the interests of real estate agents, and represents the category to all three branches of the government, including proposing legislative proposals to the National Congress.

In Creci-PB, in addition to preserving the legal operation of our system, we support real estate agents with infrastructure and partnerships that facilitate their activities. We also encourage continuous education and qualification through courses and lectures offered by the pioneering EducaCreci continuing education program. For society and the productive chain of construction and the real estate market, we work for legal security, strengthening our initiatives and partnerships with other entities, including the Public Prosecutor's Office.

Real estate agents have the mission of providing safe and responsible intermediation of real estate transactions with proper expertise. In recent years, we have made significant progress in areas such as the appreciation of the profession, which is evidenced by the convergence of professionals from other areas, the use of technological advancements, and the emerging market niches, such as forensic expertise and market assessment. With the Cofeci-Creci system, we have a strong and respected representation in all regions of Brazil and in the international market.

**Ubirajara Marques de Almeida Lima Júnior** President of Creci-PB



#### Saber imobiliário 2022







João Teodoro and Ana Gazzara

communication among agents and all their target audiences," recalls Teodoro. Communicating in the midst of social distancing, the absence of in-person contacts, and in the middle of a pandemic was a pressing challenge that year. The lectures focused on communication for image and reputation, negotiation, sales, and future business. The themes and speakers of the second edition of Saber Imobiliário were: 3/5 - Successful Communication in Times of Change, with Mara Behlau; 4/5 - Communication in Negotiation, with Guilherme Amara; 5/5 - Communication in Sales, with Eduardo Ferraz; 6/5 - The Future of Work and the Work of the Future,

with Marcos Piangers.

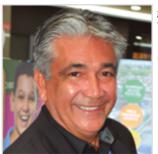
"Saber Imobiliário was created to provide a quick professional update for real estate agents, with knowledge that can be immediately applied," Teodoro reinforces. Organized by Cofeci, with the support of Sebrae, it received sponsorship from the Homer and iGlobal platforms. In its second edition, Saber Imobiliário gathered 12,362 registrants, certified 4,940 real estate agents, and reached 67,901 views on the network throughout its realization.

The interest of real estate agents motivated the realization of the third edition, which took place between April 25 and 28, 2022, with the theme Innovate to Grow.

It mobilized 14,459 registrants, certified 6,830 real estate agents, and reached 70,165 views. "We will make Saber Imobiliário a regular initiative on our pedagogical calendar," anticipates President Teodoro. The 2022 schedule brought together the following speakers: Artur Igreja - Consumer trends, the 4.0 consumer, digitalization versus offline relationship, the metaverse; Augusto Viana Neto and João Teodoro da Silva - Portal Creci Brasil, with free online services for real estate agents; Gustavo Cerbasi - Financial education. Ricardo Amorim - Finance and economy. In addition to initiatives led by Cofeci, real estate properties

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throughout the country have been offered professional development opportunities created by the Regional Council of Real Estate Agents (Crecis). Creci-SP is a pioneer in these initiatives and maintains an online directory of courses, lectures, and conferences with free access to over a thousand topics presented by recognized experts. Creci-RJ founded UniCreci to intensify the professional training of its agents. Creci-MG conducts the Capacitar Project, while Creci-BA maintains a continuous professional education program. Creci-PE combines training with social action, with course participants donating non-perishable food items during registration. The Saber Imobiliario arose from educational initiatives conducted by Creci-PR. Creci-SE, Creci-PA/ AP, Creci-GO, Creci-SC, Creci-MS, and all Regional Councils generate opportunities for professionals in their respective states. The electronic portals of all the Regional Councils provide information about educational activities in advance. Although in many states, face-to-face actions have already resumed, online training has gained ground by increasing access and participation of real estate agents. "Virtual courses, which were already known as EAD (distance learning) before the pandemic, drive the dissemination of knowledge. They also allow a professional who works in Alagoas, for example, to take a course organized by Creci-MT without leaving their home or office," evaluates João Teodoro.



To conduct any real estate business, develop appropriate skills and procedures, have expertise in customer service standards, resolve all issues related to real estate documentation, and even enable real estate negotiations abroad are professional activities

circumscribed, in Brazil, to real estate agents. Real estate

brokerage is one of the oldest activities in the world.

Fortunately, in our country, the real estate agent profession has been regulated for 60 years. The organization, regulation, and supervision of the profession is the responsibility of the Cofeci-Creci System. Our entity analyzes the processes and procedures of real estate agents, expands horizons, discusses the future of the profession, contributes to the development of the real estate market, and improves the category.

For real estate agents, the actions of the Cofeci-Creci System bring many benefits, such as increased supervision, combating the illegal practice of the profession and other irregularities, promoting the qualification of real estate agents, and enhancing the image of the category with a modern and ethical professional performance.

Today, being a real estate agent is the first option for many young people, mostly with a college degree. A considerable portion has a postgraduate degree, and the Real Estate Business Management course is an excellent option for professional training. In the coming years, we will follow the professional advancements of real estate agents with new achievements and contributions to urbanization, infrastructure, real estate expansion, sustainability, and quality of life for the population.

#### Sérgio Cabral

President of Creci-AL

# International actions



ven before the Brazilian real estate market paid attention to external demands, the Cofeci-Creci System began its international activities to highlight real estate agents and insert them in that context. "The internationalization movement of Brazilian real estate agents and market has several strategic objectives. Among them, a preventive action of permanent inspection," explains Cofeci's president, João Teodoro. "The

Cofeci-Creci System anticipates when it disseminates the current legislation in Brazil for the real estate sector to foreign markets. Our intention is to prevent foreigners from posing as real estate agents on national territory," he adds.

"The formalization of partnerships with entities from other countries favors the dissemination of our legislation and encourages international players to act in accordance with the rules we have created, which we must ensure compliance. Thus, we prevent the

illegal practice of the profession by foreigners," explains Teodoro. There are other objectives in these efforts, such as promoting partnerships with Brazilian real estate agents to expand the labor market and business opportunities beyond our borders. Teodoro was the protagonist of the first actions of Cofeci in the international market. It was in 1989. The then president of Cofeci, Waldyr Luciano, appointed him, along with the then federal counselor for Creci-SC, Celso Raymundo,

#### Directors of International Relations of COFECI



Celso Raymundo



Waldemir Bezerra



Luiz Fernando Barcelos

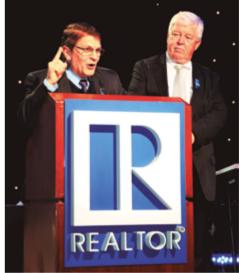


Cofeci has participated in the annual conventions of NAR. These events are the largest gatherings of real estate agents in the world. The organization encourages Brazilian real estate professionals to also attend



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Personal file

Celebrating the 60th anniversary of the regulation of the real estate agent profession is to celebrate accomplishments and honor the entire path taken by good professionals in pursuit of social recognition. The fruits of this journey demonstrate the important mission carried out by the Cofeci-Creci System in ensuring, above all, the quality of services provided to society within the real estate market.

First and foremost, it is crucial to reflect on vital points that are the reason for the existence of real estate agents: excellence and professional qualification. We know that we are increasingly required to acquire new competencies due to the more dynamic scenario. These are advances that make us implement changes. Efficiency, effectiveness, and innovation are mandates in our routine as intermediaries in real estate business. Therefore, it is valid to affirm that the professional regulation of real estate agents becomes a gesture that asserts our social value.

It is worth noting that a real estate market without real estate agents would cause numerous damages in various instances. There would be significant losses for various sectors of the economy, since we, as real estate professionals, work to ensure the certainty of transactions. A good real estate agent will always have a positive impact on the lives of citizens and entrepreneurs, ensuring legal security in negotiations.

After six decades of a properly legalized profession, we need to jointly celebrate the great achievements. We must celebrate everything that has been erected in favor of the appreciation of real estate agents. Therefore, we need to enjoy these accomplishments and continue with the intent of making a difference in society, boosting the economy, and contributing to the growth and development of Brazil.

#### Pedro Nogueira

Presidente do Creci-PI

to represent Brazil at a real estate event in Mercosur. On that occasion, both attended the first edition of the South American Real Estate Congress held in Buenos Aires, by FIA (Real Estate Federation of Argentina), with representatives from Paraguay, Uruguay, Argentina, and Chile. During the event, Teodoro and Raymundo were invited to join a working group focused on the establishment of the Mercosur and Chile Real Estate Confederation. Cimech - which years later became Cila (Latin American Real Estate Confederation). Following this first international mission, President Luciano created the International Relations Directorate and in 1990 appointed Celso Raymundo to head it. He began to interact with neighboring countries and organized the first actions of the Cofeci-Creci System to attract international attention. He coordinated the entity's first participations in real estate fairs and exhibitions abroad. "This decision was strategic for the positioning of the Cofeci-Creci System in the world. Today, we have international visibility and global credibility. International initiatives have strengthened Cofeci internationally," recalls Raymundo, who led the International Relations Directorate until 2009.

During his tenure, much was consolidated. Cofeci led the first international missions around the world. It began to promote Brazil as an attractive destination for real estate investments. "We received the first mission from the NAR (National Association of Real Estate



Agents), coordinated by Professor Aída Turbow. In return, we went to the United States to participate in congresses in Washington and in San Francisco. We started participating in international real estate events in Portugal, Spain, and France. It was a very productive period," recalls Raymundo. The Cofeci's international presence was expanding, while new demands for the real estate sector emerged in the national scene. The tourist attractions of the Brazilian coast contained the genesis of external demands for the real estate sector. In the 1990s, the federal government began promoting Brazil at tourism fairs and events abroad.

Advantages such as year-round sun, absence of earthquakes, hurricanes, tsunamis, and other natural disasters, and summer temperatures in all seasons of the year won over more than just occasional travelers. The influx of foreign visitors, especially from Europe, awakened the national real estate market to a niche called Second Residence. In other words, tourists aimed to acquire a home in their holiday destination to establish themselves with their family for longer periods.

Brazil became the destination of choice. The Northeastern states closest to Europe, such as Rio Grande do Norte and Ceará, began to receive a greater number of travelers. They arrived on charter flights, mainly from Portugal, Spain, and Germany. "The beaches from Santa Catarina's coast to the Bahia coast were already frequented by foreigners coming

Ampi leaders in Mexico receive Brazilian speaker Frederico Mendonça (wearing a gray suit)

Cofeci File



Cofeci leaders alongside Cila's board of directors





The president of Creci-RJ, Marcelo Moura, and Ambassador Eliane Ribeiro at Mipim 2022



Luiz Fernando Barcello and Eric Sain, then-president of Florida Realtor



Virtual action for the implementation of virtual trade missions

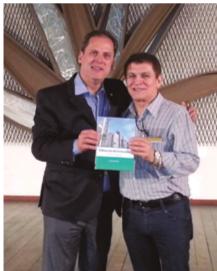


President
João Teodoro
participates
remotely in an
international
event in the USA



Luiz Fernando Barcellos and Francisco Pesserl receive an award granted to Cofeci





Frederico Mendonça and João Teodoro during the launch of the book "Real Estate Appraisals," Spanish edition, in Mexico



Online international action to promote the Brazilian real estate market in the USA



Cofeci booth at Mipim in Cannes

from neighboring countries, such as Argentina, Uruguay, and Paraguay. The rest of Brazil's attractions were not yet promoted outside the country," recalls the former international director of the Cofeci-Creci system, Waldemir Bezerra. He held the position in 2009 when Celso Raymundo decided to step down due to health problems. He served in the role for ten years, until 2019.

"From this demand for conventional tourism, Brazil also discovered itself as a real estate destination," Bezerra recalls.

Before reaching Brazil, the market and behavior phenomenon titled Second Residence activated the real estate segment in Portugal and Spain, especially on the coast. Attracted by conventional tourism, Northern Europeans began to acquire properties on the beaches of the Algarve, Andalusia, and the Mediterranean coast.

"At that time, there were no developments here to meet this customer profile. There was an intense demand, but there was no available supply," Bezerra reports. He recalls that, like the Cofeci, state governments played a strategic role in supporting real estate by promoting technical missions abroad and encouraging the development of products focused on international consumers, such as residential condominiums and resorts for conventional tourists.

The Cofeci intensified its activities by identifying this demand, mobilizing the Crecis, especially in states with more attractions for foreigners. All the regionals received support

The state of the s

and resources to train their professionals and promote Brazil as a real estate destination and guidelines on how to involve real estate professionals in this movement. Since then, this effort has never stopped. It has become one of the strategic initiatives of the Cofeci-Creci System.

One of the turning points and enhancements of the international actions of the Cofeci-Creci System was the approach with the American entity NAR (National Association of Real Estate Agents), initiated in 2004. After receiving the delegation from NAR, coordinated by Aída Turbow, President João Teodoro participated in a convention in San Francisco, California. He then attended meetings at the entity's office in Washington. The meetings revealed new possibilities that the international market could offer to the Brazilian real estate agent.

"That visit renewed Cofeci's commitment to its initiatives in the global real estate market," recalls Luiz Fernando Barcellos, Director of International Relations of the entity, appointed in January 2022. Real business prospects emerged, considering the large volume of foreign investments in real estate in Brazil and, in contrast, the number of Brazilians who acquire real estate abroad.

President João Teodoro then decided to formalize an international market service center to promote the name of the Cofeci-Creci System and the organization of the Brazilian real estate sector. "It was an important initiative to raise awareness about our existence



The Cofeci-Creci System works in defense of society by organizing, regulating, and overseeing the real estate market. Our main intention is to preserve safety in real estate transactions, ensuring good customer service and the prerogatives of real estate agents. As a disciplinary and regulatory entity for the real estate agent profession, our System also rigorously combats contravention constituted by the illegal practice of the profession, i.e., it acts against the illegal practice of real estate brokerage.

Established on March 30th, 1984, Creci 24th Region/RO has been working to increase society's recognition of our professionals. The real estate market in the state has remained active, leading to an increase in registrations with the Council. Even during the pandemic, the profession has grown significantly, demonstrating how much trust the real estate market generates. We are continually adapting to technological advancements and using new tools as allies to develop more agile and efficient work.

It is necessary for professionals to become increasingly knowledgeable about the behavior and nuances of the market in which they operate. The real estate agent remains a fundamental piece in the construction of society, as they are the ones who, with great responsibility, guide people towards the realization of their real estate dreams. We know the dynamics of municipalities and the housing needs of the population. We can provide guidelines for urban development. In this vein, the Council is also gaining prominence, being invited to collaborate on regulations that guide the development and growth of cities.

#### **Júlio César Pinto** President of Creci-RO





Leaders of the real estate market in Latin America



Then Director of International Relations, Waldemir Bezerra, at an international event



Frederico Mendonça (left), João Teodoro, the mayor of the city of Merida and governor of the state of Yucatan, with then-president of Ampi, Adán Larracilla

and legislation. It was a measure to curb the actions of foreign real estate agents who were operating illegally in the country, bringing buyers on chartered flights - mainly to the Northeast coast. They acquired areas for the construction of resorts, disrespecting the current legislation and taking the profits from the deals abroad," says Francisco Pesserl, who, fluent in four languages, became an international advisor to Cofeci. In 2010, representatives from NAR came to Brazil and proposed a bilateral cooperation agreement, which was signed in May of that year.

The results of the international projects did not take long to arrive. Brazil became more visible to American investors. Brazilians increased the volume of real estate purchases in the United States. Between 2021 and 2022, Brazilians were among the group of foreigners who bought the most properties in American territory. They injected 3.6 billion dollars into properties, occupying the fifth position. Canada, Mexico, China, and India were the main buyers of properties in that country. Even during the pandemic, internationalization actions continued. Cofei led the realization of virtual business missions, in partnership with similar entities in the United States. The meetings attracted participants from various regions and also interested parties from other nationalities.

The first positive experiences stimulated participation in other international events, to get to know markets and establish contacts. In



the following years, delegations of Brazilian real estate agents made their presence known at events such as the International Fair of Lisbon (FIL) in Portugal; the International Real Estate Exhibition of Madrid (Sima) in Spain; the Expo Real, the European block's real estate fair, in London, England; the Mipim (World Real Estate Market Fair) in the city of Cannes, France; and at the global conventions of NAR - which are the largest events for real estate agents on the planet. In the United States and France, Cofeci participates with its own booths, and with the institutional presence of directors and counselors. Many real estate agents also join the delegation, covering their own expenses. In these spaces, there is effective institutional action, with an agenda of meetings with investors, rounds of talks and business, lectures and workshops on trends in different real estate markets around the world. The international missions fostered connections and relationships. As a result, Cofeci partnered with Apemip (Association of Real **Estate Mediation Professionals** and Companies of Portugal), with Ampi (Mexican Association of Real Estate Professionals), participated as a founding member of Cimlop (Real Estate Confederation of Official Portuguese Language Countries), with access to investors from African countries, and of Cila (Latin American Real Estate Confederation), an alliance between all countries in Latin America.

The ties with neighboring



Personal file

With great honor, I am participating in the celebrations of the 60th anniversary of the regulation of our profession. In my state, I was a pioneer in bringing together buyers who came to help build this land of opportunities. It was then that I heard about an institution that oversees professional practice, the Creci. It was through my great friend, Valdeci Yase Monteiro, that I began to interact with the Cofeci-Creci System and started to learn about the real estate agent profession.

Our professional category has a unique value for Brazilian society. The real estate agent seeks to add knowledge within their work and transmit it to citizens who have the dream of acquiring their own home. The real estate agent is the final link in the productive process of the real estate chain, as they bring the property to the final consumer. They give life to that housing unit. In order for all of that to function, it is necessary to have a regulatory and oversight body for the profession. We are talking about the Cofeci/Creci System, which has representation in each federal unit, national coverage, and, as a federal self-governing body with public trust, works to protect good real estate agents, curb bad professional practices, and exclude harmful elements from the real estate market that cause harm to Brazilian citizens.

Throughout my entire career as a real estate agent, I have seen our profession go through several stages. We went from a simple, disposable figure in negotiations to the prominent role we have achieved today. Thanks to the tireless work of real estate professionals who always seek knowledge and professional improvement. Thanks to the Cofeci-Creci System, which brings institutional support to all of us, professionals.

### **Néia Noberto**President of Creci-TO

Inauguration of a booth at NAR event

Cofeci File



Virtual action with







#### PALESTRANTES CONFIRMADOS























Activities for real estate agents from 80 countries during the NAR international congress



countries have been strengthened through entities such as the Real Estate Federation of the Argentine Republic (Fira), the Uruguayan Real Estate Chamber (CIU), the Peruvian Association of Real Estate Agents (Aspai), and the Panamanian Association of Real Estate Agents and Developers (Acobir), Cofeci has also established contact with real estate entities in Switzerland, Austria, Italy, and the Netherlands. In Cila, João Teodoro and Celso Raymundo are lifelong advisors. The current Director of International Relations, Luiz Fernando Barcellos, presided over Cila in 2018.

Portugal has been a priority partner through the alliance with Apemip and Cimlop (whose international headquarters is in Lisbon). With Mexico, through

Ampi, the synergy focuses on sharing knowledge, professional development, and exchange of experiences among real estate professionals. Representatives of the Cofeci-Creci System, since 2011, have provided information on the regulation of the profession in Brazil to Mexicans.

Mexico, like Brazil, is a huge country with many regional differences. Although it has already organized and has experiences to share in several aspects, the country has not yet achieved a national legislation to standardize the performance of real estate agents. Members of Ampi show great interest in this topic. In 2012, the Cofeci-Creci System offered institutional support for the launch, in partnership with Ampi, of the book "Real Estate Appraisal -

Theory and Practice", authored by Frederico Mendonça, at the time a federal counselor for Pernambuco.

The Spanish version was presented at the largest Mexican real estate events, with a book signing by the author. The work was also launched, with the institutional support of Cofeci, in Portugal, Uruguay, Paraguay, and Peru. The National Director of Inspection, Claudemir Neves. the then Vice President of Real Estate Appraisal, Luiz Fernando Barcellos, and the President João Teodoro also contributed as speakers for Mexican real estate agents, at the invitation of Ampi. Representatives of Cofeci have been sharing knowledge as guest speakers in countries such as Peru, Uruguay, Costa Rica, the Dominican Republic, Paraguay, Portugal, and the United States.





Brazil's prominent participation

in Mipim magazine

President João Teodoro receives the President of the Lisbon Chamber, Carlos Moeda, and the President of the Porto Chamber, Rui Moreira, at the Cofeci booth at Mipim 2022, along with Ambassador Eliane Ribeiro from the Latina Group



### Action in the Middle East boosts the Brazilian real estate market

The Cofeci-Creci System has extended its international efforts to promote the Brazilian real estate market to the Middle East. At the invitation of the government of Dubai, in March 2022, it participated in the largest real estate event in the region, the IPS - International Property Show. "It is the main showcase for Middle Eastern investors who invest resources in the global real estate market," explains President Teodoro, who also represented the Cofeci-Creci System at Expo Global 2022, which was also held in Dubai.

He led a delegation of Brazilians, including 12 real estate agents from states such as Bahia, MAct Grosso do Sul, Rio Grande do Sul, São Paulo, and Santa Catarina. "Other major real estate entities from around the world, such as NAR, were also promoting their respective countries and seeking business opportunities in the segment," adds Teodoro.

As a guest of honor, Cofeci spoke about the potential of the real estate sector in Brazil, the country's diversity, the legislation that highlights the Brazilian real estate agent as the only professional authorized to intermediating real estate transactions in national territory, and the possibilities of partnerships with agents from



The president of Invest In Dubai, Sheikh Dawood Al Shezawi, and the president of Cofeci, João Teodoro da Silva

other nationalities.

Action in the Middle East values the Brazilian real estate market

"Throughout the decades, we have been able to contribute in various ways to the Brazilian economy, starting with initiatives with international markets," recalls João Teodoro. More than 30 of the 60 years of professional regulation have recorded internationalization actions. "Cofeci has been doing its



part to support the Regionals and real estate professionals facing these demands. Since the arrival of tourists, the segment of second residence emerged. The needs of this audience have motivated the development of Brazilian construction, tourism, and real estate sectors. Cofeci has been doing transformative work and building a legacy for the Brazilian economy," evaluates former international director of Cofeci, Waldemir Bezerra. "This increase in international real estate relations has attracted real estate agents to improve themselves, keeping an eye on this opportunity. Cofeci has also been a driving force in this movement, seeking global training to qualify Brazilian real

The Cofeci-Creci System has encouraged international partnerships, whether to sell properties in Brazil or serve Brazilian clients who want to buy real estate in other countries. "We have opened the minds of Brazilian professionals to a market that is becoming more globalized every day. This is a transformative contribution," adds Bezerra. The qualifications provided by the Cofeci-Creci System assist real estate agents in both external and internal demands.

estate professionals," highlights

Barcellos.



Personal file

The Cofeci-Creci System carries out its activities by reconciling the protection of society in the real estate market and guiding the professional performance of real estate agents within ethical and effective principles. It is an organization that standardizes and monitors the sector, represents the category, and guides the market.

As real estate agents, we perform the function of intermediating and promoting real estate transactions of all kinds. We have played a very relevant role in the economy and urban development of Brazil. The real estate market has advanced, fostering economic development and standing out in the GDP. It is estimated that around 20% of Brazil's economic activities are linked to the real estate sector. We promote the productive chain, generate income, and make the dream of home ownership a reality. Technology and digital platforms have been valuable tools to assist the real estate sector. In addition to the means of work, our category has a solid formation, with a higher education degree in real estate management and many professionals with post-graduation, master's, and doctoral degrees. Education strengthens the profession and makes us more useful to our clients.

At Creci 26th Region/AC, we provide intensive support to real estate agents, with benefits that favor professional activities. Along with society, Creci acts to preserve the legal security and credibility of the real estate market. We maintain direct communication channels with the public opinion, to provide information, clarify doubts, and act with the necessary transparency for the current times. Cofeci provides us with support, conferring on the Regionals the support for the best exercise of their functions.

#### **Márcio Silva dos Santos** President of Creci-AC

### **CIPS**

# is an international certification that is now available to Brazilian real estate agents



CPIS training class in Pernambuco

Since 2016, the Cofeci-Creci System has been accredited by NAR to offer the CIPS certification (Certified International Property Specialist) in Brazil. Developed by NAR, the course enables real estate professionals to understand the global market. In addition to providing knowledge about real estate negotiations on all continents, it promotes and encourages the establishment of partnerships to complete international deals. In six years, around 300 Brazilian real estate agents have earned the CIPS certification, which is recognized in 75 countries.

"The course consists of five modules that cover business. in all continents. Each module takes eight hours during a week of classes. With this learning, the agent learns how real estate businesses work in different cultures so that they do not make mistakes when communicating with clients from other countries. The content covers cultural differences. as well as practical issues such as property registration and ownership systems," explains Luiz Barcellos. In addition to being an international director, he is the first instructor accredited by NAR to teach the CIPS certification

in Portuguese. Alongside Eliane Ribeiro, he leads the training of professionals in countries such as Brazil, Portugal, and African nations.

In 2020, two other certifications granted by NAR were added to the Brazilian portfolio. In July of that year, the first class of ABR (Accredited Buyer's Representative) was formed through online classes. The course prepares real estate agents to assist buyer clients in all phases of acquiring a property. In August of the same year, the first class in Brazil was certified with the SRS (Seller Representative Specialist). This training prepares professionals to serve the seller client, who makes their property available to the market.

"In countries like the United States, where more than 1.4 million real estate agents operate, and the market is very competitive, there is specialization (in buying or selling properties) by segments. These certifications encourage the establishment of partnerships between those who represent the buyer client and those who represent the seller client. The trend is that this will also happen in Brazil," explains Lucia Wanderley, the coordinActr of the international certifications CIPS, ABR and SRS for the Cofeci-Creci System. One of the most recent gains for Cofeci, in terms of international partnerships, was the result of its participation in the real estate fair Mipim, held in Cannes, France in 2019. During the event, an agreement was signed with Florida Real Estate Agents, a representative association of real estate agents in Florida, USA. "The objective of this agreement is to facilitate the integration of real estate agents from Brazil and Florida, in order to carry out international negotiations," explains Barcellos.

Many Brazilians acquire real estate in the United States, with Florida being the main destination, followed by New York and cities in California. Barcellos explains that most of the time, the fees end up in the hands of professionals there. "Through this partnership, agents from here and there can combine advantageous business arrangements for both, and share the remuneration," suggests Barcellos. The first result of this partnership was the sending of a delegation of Brazilian real estate agents to the Inbound Trade Mission, held in April of the same year, in Tampa Bay, Florida. At the event, through a series of lectures, professionals from both countries had the opportunity to learn details of their respective markets and the possibilities of doing business together.



Personal file

Creci and Cofeci are two regulatory bodies that play a fundamental role in our profession. Both are autarchies that, with their public legal personality, influence the routine of real estate agents. The difference between them is that Creci performs the function of supervising and regulating the profession of real estate agents in the region where it operates. Cofeci, on the other hand, is based in Brasília and operates at the federal level. Its main objective is to improve the quality of services and also the relationship of real estate agents with society.

Together, Creci and Cofeci make up the Cofeci-Creci System. The entity provides benefits both for the real estate agent, who has support to exercise their profession legally, and for society, which receives a quality service provided by a legally qualified specialist to intermediate real estate transactions.

The real estate agent must always be prepared to provide quality service to their clients and is responsible for the truthfulness and validity of documents necessary for the transaction. We know that digital technologies bring a new perspective to all professions, and ours is no different. In recent years, we have made great progress, with new career prospects and greater respect and credibility. We have improved professional performance with quality and ethics.

Our category behaved differently during the pandemic. We led a sector that recovered very quickly, attracting an investor profile that prioritizes solid investments. We have consolidated the real estate market as a safe haven!

#### **Reginaldo Lima** President of Creci-RR



# Awards abroad recognize actions of Cofeci





Trophies awarded by NAR and the Board of Cofeci in celebration of the prize win



The success of the interaction initiatives promoted by the Cofeci-Creci System with the international market is recognized in other countries. International partners have been recognizing Brazilian performance in benefit of the global market. In the last 16 years, unprecedented among organizations in various representative sectors of the real estate industry in Brazil, the Cofeci-Creci System has received important international awards in countries such as Portugal, France, and the United States. These trophies also symbolize the strengthening of relationships with various associations of real estate professionals and companies from other countries and increase credibility for real estate agents around the world.

The first award took place in November 2011, when NAR awarded the Cofeci-Creci System the Global Outreach Award, in recognition of the entity's performance in promoting the Brazilian real estate market abroad. About 80 countries were in the running. Then director Sérgio Sobral represented Cofeci at the award ceremony. At the same event, the Redimob project was



also awarded, as a real estate aggregator portal of relevant content. Another award would come in 2013, during the Portugal Real Estate Salon in Lisbon. The Sil do Imobiliário Awards are given to different categories at each event, including Sustainable Construction and Energy Efficiency, Real Estate Development and Commerce, Services, and Logistics. The Cofeci-Creci System received an extraordinary distinction and was awarded a special prize for international participation directly to the president of Cofeci, João Teodoro.

The year 2013 marked the first participation of the Cofeci-Creci System in the Le Marché International des Professionnels de L'immobilier, the Mipim -International Market for Real Estate Professionals, in Cannes, France. The Brazilian regulatory agency shared an institutional stand with the Cila (Latin American Real Estate Confederation) every time they participated in the event. In 2017, the Brazilian representation was highlighted as a special participant in the French event's Mipim Award. The delegation, coordinated by Luiz Fernando Barcellos, returned with another trophy for the Cofeci-Creci System's gallery of international awards.

The recognition of Cofeci in 2017 echoed on the other side of the world. President João Teodoro received an honorary distinction from NAR. That year, he served on the Board of Directors as an invited international member. This

honor has a one-year term. In 2020, Brazilian real estate agent João Araújo, CIPS, from Mato Grosso do Sul, was awarded the International Realtor of the Year by NAR. In 2021, Barcellos was nominated to the Board of Directors as an invited international participant on behalf of the Cofeci-Creci System.

The most recent recognition of the Cofeci-Creci System's international work came again from NAR in November 2021. The North American organization awarded Cofeci the Best Partner of the Year Award. The distinction occurred during NAR's annual convention in San Diego, California. The Cofeci was represented by its vice president, José Augusto Viana. Accompanied by the Brazilian delegation, he received the award in recognition of Cofeci's continuous action in the international arena over the years. This perseverance strengthens alliances and favors opportunities.

The professional organization model of Brazilian real estate agents is unique in the world. Since initiating actions aimed at the global market, the Cofeci-Creci System has worked to promote our real estate market in different countries and defend the interests of the category, as established in Article 7 of Law 6.530/78. These actions guide potential stakeholders interested in negotiating real estate in Brazil about our regulatory legislation, especially the rule that only Brazilian real estate agents are authorized to intermediate real estate transactions in the country.

SIL Real Estate Award Trophy, awarded to Cofeci in 2013



## **Internationals** congratulate the Cofeci-Creci System

#### Ernesto Figueredo Capeli - Paraguay

"The Paraguayan Chamber of Subdividers and Real Estate Companies (Capeli) congratulates Cofeci on its 60 years of commitment to the real estate sector. Since its founding in 1983, Capeli has actively participated in the integration of real estate businesses in South America, through the initiative and encouragement of President João Teodoro of Cofeci, Jorge Figueiredo, and Wilder Ananikian. From Paraguay, we send a warm embrace to all real estate professionals in Brazil for their 60 years of achievements. We redouble our commitment to continue supporting the sector to strengthen ties in Latin America. Our special recognition goes to João Teodoro for his impeccable work in strengthening the real estate industry. We wish all leaders of the Cofeci-Creci System spiritual strength to continue their important mission."

#### Maria Teresa Secco Nobile Aspai - Peru

"I had the privilege of participating in the 50th anniversary of the Cofeci-Creci System in Brasilia in 2012. I was part of the delegation of the Peruvian Association of Real Estate Agents (Aspai), accompanying its president, Juani Pareja. Today, ten years later, I continue to admire the great work carried out by this entity and the unity of its members. The performance of the Cofeci-Creci System transcends Brazil and reaches the international real estate world. Happy 60th anniversary. May you continue with success, maintaining the leadership that inspires us."

#### Paulo Manuel Caiado Apemip - Portugal

"More than half a century of life is, as a rule, a time span worthy of great recording and celebration. This time span was also associated with the brilliant effort of those in charge, which brought together more than 450,000 professionals and about 60,000 real estate companies. Such a dimension is surely accompanied by a huge responsibility towards the challenges that confront us all today. Globalization is an undeniable fact, and with it, mobility and harmonization of procedures put the real estate sector in the task of being able to incorporate the best solutions that arise in our world. The 60 years of associative capacity, leadership, and engagement put the Cofeci-Creci System in a special place as a global reference in the real estate world. Congratulations!"

## Ileana Bogaert CoordinActr of NAR for partnerships in South America

"The real estate sector is a very important indicator for the economy of a country. Congratulations to the Cofeci-Creci System for their 60 years of outstanding performance, providing the statutes, regulations, and codes of conduct necessary for real estate professionals in Brazil to succeed and develop their careers on a reliable, transparent, and ethical platform to conduct business that protects not only their clients but also the public and the industry."

## **Bethsy Sachs NAR - United States**

"Congratulations to COFECI on 60 years of exceptional services provided to real estate agents and society, providing the necessary regulations and standards of conduct for professional practice."

## Internationals congratulate the Cofeci-Creci System

## Wilder Ananikian Bakerdjjian CIU- Uruguay

"The Uruguayan Real Estate Chamber and COFECI have been in communion for over 25 years. This common history, which has never been interrupted, has always allowed us to nourish each other in values, education, innovation, and in creating the best conditions for our associates to dignify our profession with the aim of being recognized equally throughout Latin America, with an image of unity, professionalism, justice, and peace. The challenge began with the foundation of CIMECH (Real Estate Confederation of Mercosur and Chile). Later we expanded with the foundation of CILA (Latin American Real Estate Confederation), which now includes 19 countries. We continue on this long path, always together, accompanying the president of COFECI, João Teodoro, who honors us with his friendship. In all these years, his leadership stature has elevated COFECI to the highest consideration worldwide and in the real estate sector."

#### Sérgio Gomez Rábago Ampi - Mexico

"The Cofeci-Creci System has raised the standards of the real estate industry at the local, regional, and national levels, expanding its borders internationally, sharing training programs, expertise in legislative representation, technological and productivity platforms. The vision and commitment of its leaders have positively transformed the professional organization. Cofeci is an entity that brings together responsible professionals to protect the assets and interests of families in vast Brazil. In addition to operating in its country, Cofeci drives partners in Latin America and other Portuguese-speaking countries. The entity is a magnet for organized economic development, a protagonist in major global events, bringing together foreign real estate entities to attract investments to Brazil."

#### Julio Farah

## President of the Ethics Court of the College of Real Estate Agents of Argentina

"In the century of the birth of real estate brokerage, the Cofeci-Creci System emerged in Brazil, which is the backbone and hope of Latin America for consolidating the real estate agent profession based on ethical values. Congratulations on so many achievements."

#### Guillermo Memo Salgado Castañeda Ampi - Mexico

"The Cofeci is a leading council in Latin America, as an example to be followed on how to achieve success in the real estate sector in its country. My gratitude to the organization and, in particular, to its president, João Teodoro, for the important relationship he has always maintained with Ampi. This partnership was very productive when I was president of Ampi and continues in our international relationship in Cila. Congratulations to all Brazilian real estate agents on the 60th anniversary of professional regulation."

## Eliane Ribeiro Latina Group - Portugal

"The Cofeci-Creci System is a unique organization in the world because it brings together the association of professionals, the oversight of the real estate sector, and the education and professional development of real estate agents. It is the second largest entity of its kind in the world, which always collaborates effectively with the global market. As a Brazilian, I feel very grateful and proud to follow this trajectory from Portugal and the United States. Cofeci does a meritorious job that brings recognition and credibility to the Brazilian real estate industry in the search for international investors. With great honor, I feel part of this entity that elevates the standard of our real estate agents in the world."

## Toquinho sings in tribute to real estate agents

On celebrating the 60th anniversary of professional regulation, the Cofeci-Creci System pays tribute to all real estate agents with a gift that will transcend the date and echo for years to come. The celebrated song "O Caderno," a classic of Brazilian Popular Music (MPB) released by singer Toquinho in 1985, has received a special version adapted to highlight the role of real estate professionals. The presentation of the new verses is one of the attractions of Enbraci 2022, a surprise for the professionals participating in the event. The new lyrics were written by journalist Mirelle Costa, communications advisor for Creci-CE, and approved by the original songwriter. The adaptation to the melody, arrangements, and recording were done by Toquinho himself, one of the most famous artists of the contemporary Brazilian songbook.

"The idea was brought to us by Mirelle, as a proposal to pay tribute to real estate agents on this special date," says João Teodoro, President of Cofeci. Toquinho accepted the invitation to be the interpreter. "This song is a work of art that enchants people of all ages, across generations, for almost 40 years," adds Teodoro. "O Caderno" is among the classics of Brazilian popular music. The song transcends the senses, alters emotions, and touches the soul. It is a sensory resource that helps create affective memories and drives the most genuine feelings.

The author of the version adopted by Cofeci tells how she came up with the idea. During the quarantine imposed by the Covid-19 pandemic, she was also working from home. From her house, she heard the sounds of "O Caderno" coming from the neighboring house. Suddenly, she looked at her computer, which was open on Creci's Instagram, and began to hum: "I am the one who will follow you from the first announcement in search of your home.../ And in all visits, I will always accompany you. The house, an apartment to get out of rent and live in a piece of heaven...". It was a moment of inspiration. "Those verses were a cry. I could feel what the category was feeling in those times of such

uncertainty. Soon the stanzas complemented each other. It was a relief for my heart," says Mirelle. Shortly after, the song was posted on social media, sung by artist David Valente from Ceará.

On the 60th anniversary of the Cofeci-Creci System, Mirelle proposed to expand the knowledge of her version, taking it to all real estate agents. She contacted the author of the song, Toquinho. The São Paulo-based singer and composer, who is a symbol of the international Bossa Nova movement, approved the new version and accepted the invitation to record it. The recording took place in São Paulo. Before singing and playing the guitar to distinguish Brazilian real estate agents, the renowned artist expressed his doubts to Cofeci President João Teodoro. He asked if technology could replace human relationships. The answer was no. Technology will never replace human relationships, emotions, and feelings. Toquinho thanked the opportunity to be part of this special tribute to the profession that realizes the dream of all Brazilians.



Cofeci File

Toquinho and João Teodoro, during the recording of the version of 'O Caderno' in tribute to the real estate agents

## Toquinho sings in tribute to real estate agents

## **Dream Real Estate Agent**

A version of the song "O Caderno" pays homage to real estate professionals

#### By Mirelle Costa

I am the one who will follow you since the first announcement in search of your home.
In every visit,
I will always accompany you.

The house, the apartment, to leave the rent and live in a piece of heaven.

I am the one who will see the purchase and sale contract to protect you and the good financing rate for you.

I will always be your most loyal consultant. Everything legitimized on paper.

I am the one who will be your friend, always be with you to negotiate when that property you like appears. A home, sweet home, will always be a trophy. A house or a skyscraper.

I know you'll remember me when you pick up the keys to move.
In life, we reap the fruits that we sow.

I just ask you: never lose that faith. To live wherever you want...



Scan the QR code to listen to the original version of the song

## Toquinho sings in tribute to real estate agents



Toquinho, during recording of the tribute



Toquinho, Mirelle Costa, creActr of the new version, and João Teodoro



Toquinho and João Teodoro, during recording

#### "The Notebook"

Free translation of the original song "O Caderno" Author: Toquinho

It's me who will follow you From your first scribble to the ABCs. In all the colorful drawings, I'll be there:

The house, the mountain, Two clouds in the sky And a smiling sun on the paper.

It's me who will be your colleague, Helping you solve your problems. I'll accompany you in your bimonthly exams, you'll see.

I'll be a faithful confidant to you, If your tears wet my paper.

It's me who will be your friend, I'll give you shelter if you want. When your first rays of womanhood appear,

Life will open up like a fierce carousel, And you'll tear my paper.

What's written on me Will be kept with me, if it gives you pleasure. Life always moves forward, what can we do?

I only ask you one favor, if you can: Don't forget me in some corner.

## Anthem of Real Estate Agents

#### Free translation:

Those who travel through Brazil Feel their heart beating with ardor When they see how our land has progressed This dream of love.

Now, we as agents Who foresaw the transformation Have a share in this glory That enlarges the nation.

Real estate agents, Pioneers fighting, Always forward, comrades, We need to fight.

Exploring new lands,
Day and night without stopping,
For the homeland and the people
It is an honor to work.



#### The author

The Real Estate Agent's Anthem was composed by Ruy de Almeida, a radio singer in the 1940s, who won the first talent competition of Radio Nacional in 1945, and sang alongside names such as Sílvio Caldas, Orlando Silva, and Carlos Galhardo. After leaving music, he became an active real estate agent, having been a counselor for Creci-RJ and a member of the board of the Real Estate Agents Union of the State of Rio de Janeiro. Ruy was born in Petrópolis, but lived for a long time in Saquarema, where he created the Saquarema Real Estate Exchange (BIS) in 1975.

## Golden Hummingbird Order

#### **List of Honorees**

#### ARNALDO DA COSTA PRIETO

Conferred by Resolution 126/81.

Former Minister of Labor Arnaldo da Costa Prieto signed Law No. 6.530/78 and its regulatory Decree, and served as a federal deputy in multiple terms. He is regarded as the patron of the category and ambassador of Cofeci.

#### ANTONIO MACUCO ALVES

Conferred by Resolution 126/81.

The 1<sup>st</sup> president of Cofeci (in memoriam).

#### **NEWTON BICUDO (†)**

Granted by Resolution 126/81.

Former president of Cofeci (in memoriam).

#### ARMANDO SIMÕES PIRES (†)

Granted by Resolution 126/81. Former president of Cofeci.

#### LUIZ MYRRHA

Granted by Resolution 126/8.1

Former president of Cofeci (in memoriam).

#### **RUBENS COELHO**

Granted by Resolution 126/81.

Former president of Cofeci (in memoriam).

#### LÚCIO MONTEIRO DA CRUZ

Granted by Resolution 126/81.

Former president of Cofeci (in memoriam).

#### ROBERTO IRINEU MARINHO († 08.06.2003)

Granted by Plenary decision.

Journalist, president of Globo Organizations.

#### JOSÉ APARECIDO DE OLIVEIRA (†)

Granted by Plenary decision.

Former governor of DF, former minister of culture, former ambassador of Brazil to Portugal.

#### **EDMUNDO CARLOS DE FREITAS XAVIER**

Granted by Resolution 126/81.

Former president of Cofeci.

#### AREF ASSREUY (†)

Act no. 017/92, of 08/21/92.

Former president of Cofeci.

#### PLÍNIO GONZAGA (†)

Act no. 018/92, of 12/14/92.

Former president of Creci 6th Region/PR, former director and former federal counselor in several terms.

#### ELIAS BUFAIÇAL (†)

Act n°. 016/92, of 12/31/92.

Former president of Creci 5<sup>th</sup> Region/GO.

#### IVENALDO DA SILVA DE F. CARVALHO (†)

Act n°. 063/95, of 12/15/95.

Former president of Creci 21<sup>st</sup> Region/PB, federal counselor in several terms.

#### ANTONIO BENEDICTO GOMES CARNEIRO (†)

Act n°. 064/96, of 12/12/96.

Former president of Creci 2<sup>nd</sup> Region/SP, founder of Creci 14<sup>th</sup> Region/MS, federal counselor in several terms.

#### JOSÉ ARANTES COSTA († 05.21.2010)

Act n°. 065/97, of 05/13/97.

Former president of Creci 5<sup>th</sup> Region/GO, director of COFECI and federal counselor in several terms.

#### WALDYR FRANCISCO LUCIANO († 09.15.2000)

Act no. 066/97, of 09/10/98.

Cofeci's president for four consecutive terms.

Former president of Creci 2<sup>nd</sup> Region/SP.

#### ANTÔNIO ARMANDO CAVALCANTE SOARES

Act no. 067/98, of 12/11/98.

Former president of Creci 15<sup>th</sup> Region/CE.

Treasurer of Cofeci for four terms.

#### **UBIRAJARA ROEHR (†)**

Act no. 084/99, of 08/05/99.

Pioneer and first president of Creci 14<sup>th</sup> Region/MS. Director of Cofeci and federal counselor in three consecutive terms.

Cofeci File - Vinicius Andrade

#### HERMÓGENES PAULINO DO BOMFIM

Act n°. 085/99, of 28.08.99.

A pioneer in class struggles in Paraíba, President of the Creci 21st Region/PB for three terms, director of Cofeci and federal counselor for four consecutive terms.

#### FRANCISCO RIBEIRO ALVES (†)

Act no. 086/99.

A pioneer in class struggles in the state of Rio Grande do Norte. Federal counselor several times and member of important commissions in Cofeci. Founder of the union in his state. Esteemed entrepreneur in Natal.

#### DANIEL FERNANDES ALVES

Act n°. 088/99, of 11.26.99.

Recognized as the most dynamic President of Creci 13<sup>th</sup> Region/ES, managing with probity and effectiveness, he managed to build the new headquarters of Creci, inaugurated on 11.25.99. He was a federal counselor in four consecutive terms, with distinguished services rendered to the class.

#### CARLOS VIEIRA DE BARROS LEITE (†)

Act n°. 095/99, of 12.17.99.

A pioneer in the struggles for the formation of Cofeci. His name appears in the first minutes of the constitution of Cofeci. He was also a pioneer in Creci 1<sup>st</sup> Region/RJ, of which he was its president and counselor.

#### JOSÉ SYLVIO MAGALHÃES (†)

Act n°. 096/99, of 12.17.99.

A pioneer in the struggles for the formation of Cofeci. His name appears in the first minutes of the constitution of Cofeci. He was also a pioneer in Creci 1<sup>st</sup> Region/RJ, of which he was its president and counselor.

#### CLÓVIS CÉSAR DA ROCHA (†)

Act no. 097/2002, of 03.22.02.

A native of São Paulo with a long record of services rendered to Creci 2<sup>nd</sup> Region/SP and to the Syndicate of Real Estate Agents of São Paulo. He was a regional counselor since 1969 and President of Sindimóveis/SP from 1998 to 2001. Registered with Creci/SP under number 5,108, he graduated in accounting.

#### CLEOMAR RIZZO ESSELIN (†)

Act no. 100/2002, of 02.18.2003.

A native of Luziânia/GO, born on 03.16.1929. Lawyer and economist, he was a counselor of OAB for four terms. He was a founder of Creci 5<sup>th</sup> Region/GO and a pioneer in the installation of Cofeci, with his name appearing in the first minutes of its creation. Registered with Creci 5<sup>th</sup> Region/GO under number 001.



**Goldden Hummingbird Order** 

#### MIGUEL LOBATO DE VILHENA (†)

Act n°. 101/2002, of 02.26.03.

Born in Belém, where he was born on 10.27.1943. Lawyer, he built a successful career as a real estate agent, registered with Creci 12<sup>th</sup> Region/PA under number 052. Federal counselor for seven terms, and President of Creci 12<sup>th</sup> Region/PA on two occasions.

#### ODIL BAUR DE SÁ

Act no. 102/2003, of 05.12.2003.

Born in the capital of São Paulo on June 18, 1922. Registered with Creci 2<sup>nd</sup> Region/SP under number 1336. He was a lawyer but built his fortune over 48 years of hard work in the real estate agentage profession. He was a pioneer in São Paulo in launching properties with financing from BNH. He has been a board member of Creci 2<sup>nd</sup> Region/SP since 1968, continuously serving as 1<sup>st</sup> Vice President for four consecutive terms. He was highly involved in the Syndicate of Real Estate Agents of São Paulo, where he served as president for two terms beginning in 1992.

#### NELSON TORRES GALVÃO († 10.07.2004)

Act no. 103/2003, of 08.25.2003.

Born in Ourinhos/SP on October 24, 1923. He had a degree in Economics and Administration and Finance. He was the founder and President of the 1<sup>st</sup> Board of Sindimóveis/PR. He was also a founder and the 1st President of Creci 6<sup>th</sup>

#### Golden Hummingbird Order

Region/PR. He was one of the signatories of the Foundation Act of Cofeci, deserving the title of pioneer. Founder and president of Ademi/PR. Founder and vice-president of the 1st board of Secovi/PR. Founder and President of the 1st board of APADI. Director of Sinduscon and 1st vice-president of the Federation of Commerce of the state of Paraná. He founded the company Comissária Galvão S/A, in Curitiba/PR, in addition to Escritório Galvão de Administração S/A, and Paraná Incorporações e Construções Ltda.

#### CARLOS AUGUSTO DE AZEVEDO SILVEIRA († 09.27.2004)

Act no. 104/2003, of 11.17.2003.

Born in Aracaju/SE on March 6<sup>th</sup>, 1935. Graduated in law. Real estate agent with significant leadership in the state of Sergipe, where he founded Creci 16<sup>th</sup> Region/SE. He was a federal counselor ten times, holding various positions in the board of Cofeci, including vice-president for five terms.

#### OCTAVIO DE QUEIROGA VANDERLEY FILHO († 10.06.2011)

Act no. 105/2008, of 12.05.2008.

A pioneer in the regulation of the real estate agent profession in Brazil, he participated in the approval movement of Law  $n^{\circ}$ . 4,116, of 08.27.1962, as a unionist, and was a member of the 1st elected board of Cofeci. As the 1<sup>st</sup> president of Creci 7<sup>th</sup> Region/PE, he assisted in the creation and implementation of the Regional Councils of the States of PA, ES, CE, SE, and RN.

#### JOSÉ DUARTE AGUIAR (†)

Act no. 106/2010, of 10.26.2010.

Provided relevant services to the real estate agent profession as a pioneering agent in the state of Pernambuco, as President of Creci 7<sup>th</sup> Region/PE, as a federal counselor and as a member of the Cofeci board for four consecutive terms.

#### JOÃO TEODORO DA SILVA

Act no. 107/2011, of 09.1st.2011.

rovided relevant services to the profession. He started his activities as the president of Sindimóveis/PR. He was elected president of Creci 6<sup>th</sup> Region/PR for two terms, and president of Cofeci for four terms, until this date.

#### RUY PINHEIRO DE ARAÚJO

Act no. 108/2011, of 11.07.2012.

A pioneer in the creation of Creci/MT and the local union. He was an intervener on a special occasion and president of Creci/MT for three terms. He was also vice-president and builder of the Cofeci headquarters building. He provided relevant services for the real estate agent profession throughout the country. He was the head of the 19<sup>th</sup> Region/MT in 6 opportunities, in a management marked by dynamism. He acquired the current headquarters of Creci in 1988 and managed to get the state to graciously provide an excellent plot of land, where the new headquarters was built and inaugurated on the day it received the "Colibri de Ouro" award. He was a federal councilor at Cofeci where he performed important tasks as a member and coordinator of CERP and the Fiscal Council.

#### **NEWTON MARQUES BARBOSA**

Act n°. 109/2013, of 07.25.2013.

Considered for the relevant services provided to the real estate agent' profession as a pioneer in the creation of Creci 4<sup>th</sup> Region/MG, as a federal councilor since 1977 and a member of the Cofeci board since 2000. His merit was recognized by the Cofeci's Plenary for his recognized land developer status in the state of Minas Gerais, achieving material gains and recognition from society for the real estate agents' profession in Brazil.

#### VALDECI YASE MONTEIRO

Act no. 110/2013, of August 9, 2013.

Recognized as one of the leaders in the real estate market in Paraná, where he started his activities as a real estate agent, in Mato Grosso, Goiás, and especially in the state of Tocantins, where he was a pioneer with a prominent contribution to the profession. As a federal councilor, he carried out numerous activities at Cofeci, currently holding the position of director-treasurer.

#### APOLO SCHERER ALBUQUERQUE

Act no. 111/2019, of September 12, 2019.

He was the president of Creci 15<sup>th</sup> Region/CE for 5 terms and a federal councilor. He stood out as an entrepreneur in the city of Fortaleza and provided relevant services to the real estate agents' profession as a class leader.

#### JACI MONTEIRO COLARES/PA

Act no. 112/2021.

Former president and founder of Creci 12th Region/PA.

#### RODI PEDRO BORGHETTI/RS

Act no.113/2021.

Prominent real estate agent in the state of Rio Grande do Sul.

#### SAMUEL ARTHUR PRADO (†)

Act no.114/2022, of April 7, 2022.

#### Golden Hummingbird Order

Cofeci File - Vinicius Andrade





## Silver Hummingbird Order

#### List of Honorees

RUY PINHEIRO DE ARAÚJO Act n°001/92, 07.1792

FRANCISCO D'ARAÚJO CALHÁO Act n°002/92, 07.1792

EDMUNDO CARLOS DE FREITAS XAVIER Act n°003/92, 08.20.92

ÍRIS DA CUNHA GODOY Act n°004/92, 08.20.92

RODI PEDRO BORGUETTI Act n°005/92, 08.2092

FLÁVIO GONÇALVES DIAS Act n°006/92, 20/08/92

ARMANDO SIMÕES PIRES (†) Act n°007/92, 08.20.92

OLAVO PINTO DAVID Act n°008/92, 08.21.92

JOÃO BALDUINO DE MAGALHÃES Act n°009/92, 08.21.92

OSCAR LEOLLO LATTUCA Act n°010/92, 08.21.92

AREF ASSREUY (†) Act n°011/92, 08.21.92

JOAQUIM DE FARIA PEREIRA Act n°012/92, 08.21.92 GERALDO GUIMARÃES LEITE Act n°013/92, 08.21.92

CARLOS AUGUSTO DE A/ SILVEIRA (†) Act n°014/92, 09.04.92

RENIR REIS DAMASCENO (†) Act n°015/92, 09.04.92

PLÍNIO GONZAGA Act n°019/92, 12.14.92

NELSON TORRES GALVÃO (†) Act n°020/92, 12.14.92

CYRO JOLY Act n°021/92, 12.14.92

BENEDICTO DOMINGUES DA SILVA (†) Act n°022/92, 12.14.92

LAURO MACHADO Act n°023/92, 12.14.92

PEDRO ESTEFANO CAMARGO Act n°024/92, 12.14.92

JOÃO SARTOR DE OLIVEIRA Act n°025/96, 12.14.92

EURÍPEDES FERREIRA Act n°026/93, 03.26.93

JOSÉ ARANTES COSTA († 21/05/2010) Act n°027/93, 03.26.93 JOSÉ VIRGÍLIO FERREIRA Act n°028/93, 03.26.93

VALDIR JOSÉ DE MEDEIROS Act n°029/93, 03.26.93

HERMÓGENES PAULINO DO BOMFIM Act n°030/93, 03.26.93

IVENALDO DA SILVA DE F. CARVALHO (†)26/03/93 Act n°031/93

ANTONIO DULTRA DE CASTRO Act n°032/93, 05.12.93

MOACYR DOS SANTOS Act n°033/93, 05.12.93

WILSON FERRER TEIXEIRA Act n°034/93, 05.12.93

FRANCISCO DE JESUS E SILVA Act n°035/93, 05.12.93

NILO ÍTALO ZAMPIERI Act n°036/93, 05.12.93

FRANCISCO RIBEIRO ALVES (†) Act n°037/93, 09.17.93

JOSÉ RAMOS DOS SANTOS (†) Act n°038/93, 09.17.93

MANOEL DE MACEDO BRITO (†) Act n°039/93, 09.17.93

JOSÉ PESSOA BANDEIRA DE MELO Act n°040/93, 09.16.93

OCTÁVIO DE QUEIROGA V/ FILHO († 6/10/11) Act n°041/93, 09.16.93

JOSÉ DE SOUZA MENDONÇA († 02/01/12) Act n°042/93, 09.16.93

JOSÉ ANTONIO MESQUITA Act n°043/93, 09.16.93



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ANDRÉ BEDA CAVALCANTI Act n°044/93, 09.16.93

JORGE TAVARES SALGUEIRO Act n°045/93, 09.15.93

JOSÉ RODRIGUES GUIMARÃES Act n°046/93, 09.15.93

CARLOS VIEIRA BARROS LEITE Act n°047/94, 07.19.94

JOSÉ HENRIQUE DE A/ ALBUQUERQUE Act n°048/94, 07.19.94

ANTONIO DA ROCHA E SOUZA Act n°049/94, 07.19.94

MENOTTI ÍTALO GRASSANI Act n°050/94, 07.19.94

UBIRAJARA ROHER (†) Act n°051/94, 07.20.94

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MANOEL EDSON LEMOS Act n°052/94, 07.20.94

LUIZ CARLOS FERREIRA GOMES Act n°053/94, 07.20.94

NELSON EDUARDO PEREIRA DA COSTA Act nº054/94, 07.20.94

NEWTON JOSÉ LALIS SOARES (†) Act n°055/94, 07.21.94

AQUILINO SILVEIRA DE SOUZA (†) Act n°056/94, 11.23.94

CELSO PEREIRA RAIMUNDO Act n°057/94, 11.23.94

MOACYR PASIN Act n°058/94, 11.23.94

LOURIVAL CASTELO BRANCO (†) Act n°059/95, 09.22.95

ANTONIO ROMÃO DE ALBUQUERQUE (†) Act n°060/95, 09.22.95

RAIMUNDO GOMES FILHO Act n°061/95, 09.22.95

DOUGLAS PEREIRA DE PINHO Act nº062/95, 09.22.95

AFONSO RODRIGUES DE CARVALHO Act nº068/98, 12.09.98

JOÃO BATISTA DA PAZ BRITO Act nº069/98, 12.09.98

SAMUEL DARCY DOS S/ F/ DE ARAÚJO Act n°070/98, 12.09.98

JOÃO JOSÉ BASTOS LAPA Act n°071/98, 12.09.98 ANTONIO RODRIGUES DA SILVA Act nº072/98, 12.09.98

GERALDO OLIVEIRA ANDRADE († 20/05/2010) Act n°073/98, 12.09.98

FRANCISCO CAMPOS PARENTE Act n°074/98, 12.09.98

MAGNO TORRES MUNIZ Act n°075/98, 12.11.98

ANTONIO ALBERTO B/ DE OLIVEIRA Act n°076/98, 12.11.98

AYRTON MARTINS JÚNIOR Act n°077/98, 12.11.98

HELANO STUDART MONTENEGRO Act n°078/98, 12.11.98

CÉLIO PERDIGÃO DI CAVALCANTI Act n°079/98, 12.11.98

JOSÉ MÁRIO SAMPAIO Act n°080/98, 12.11.98

MARCELO DE MELO BRASIL Act nº081/98, 12.11.98

APOLLO SCHERER DE ALBUQUERQUE Act n°082/98, 12.11.98

ANTONIO ARMANDO C/ SOARES Act n°083/98, 12.11.98

DANIEL FERNANDES ALVES Act n°087/99, 11.26.99

PAULO LEONÍDIO STORCH Act n°089/99, 11.26.99

ERNESTO DOS SANTOS SILVA Act nº090/99, 11.26.99

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JAMIL PAES MARTINS Act n°091/99, 11.26.99

JOSÉ MARIA DE OLIVEIRA Act n°092/99, 11.26.99

WILSON GOUVEIA FREIAS Act n°093/99, 11.26.99

LUIZ AUGUSTO MILL Act n°094/99, 11.26.99

CURT ANTONIO BEIMS († 12/05/2010) Act n°098/2002, 04.05.02

WILSON CARVALHO DE ALMEIDA Act n°099/2002, 04.05.02

SAMUEL ARTHUR PRADO Act n°100/2007, 11.22.07

PAULO ROBERTO SANTIAGO Act nº101/2007, 11.22.07

NILSON RIBEIRO DE ARAÚJO Act nº102/2007, 11.22.07

RÔMULO SOARES DE LIMA Act nº103/2010, 12.10.2010

WALDEMIR BEZERRA DE FIGUEIREDO Act n°104/2013, 08.30.2013

UBIRAJARA CELESTINO ZAPPONI Act n°105/2014, 08.15.2014

ALBERTO FERNANDES DE SOUZA (†) Act n°106/2014, 08.14.2014

SÉRGIO WALDEMAR FREIRE SOBRAL Act n°107/2014, 11.27.2014

FLÁVIO KOCH (†) Act n°108/2015, 11.30.2015 UBIRAJARA SZEKIR DE OLIVEIRA Act n°109/2015, 11.30.2015

MARIA DE FÁTIMA S/ FREIRE SOBRAL Act n°110/2019, 07.11.2019

LUIZ CARLOS ATTIÉ Act n°115/2022, 05.03.2022

## JK Award

#### **List of Honorees**

ANNA CHRISTINA KUBITSCHEK PEREIRA Act n° 001/2002 of 08.27.2002

JOAQUIM DOMINGOS RORIZ Act n° 002/2002 of 08.27.2002

ARNALDO DA COSTA PRIETO Act nº 003/2002 of 08.27.2002

JOSÉ ABRÃO Minister of State for Agrarian Development Act n° 004/2002 of 08.27.2002

PAULO OCTÁVIO ALVES PEREIRA Act n° 005/2002 of 08.27.2002

JORGE AFONSO ARGELO Act n° 006/2002 of 08.27.2002

PAULO CABRAL DE ARAÚJO Act n° 007/2002 of 08.27.2002

ISABEL FRANCISCA PULLEN PARENTE Act n° 008/2002 of 08.27.2002

AMAZONINO ARMANDO MENDES Act n° 009/2002 of 12.19.2002

JOSÉ WILSON SIQUERA CAMPOS Act n° 010/2003 of 12.08.2003

APOLLO SCHERER ALBUQUERQUE Act n° 11/2003 of 12.08.2003

EFRAIM MORAIS Act n° 12/2004 of 12.01.2004 JOSÉ ROBERTO ARRUDA Act n° 13/2004, of 12.01.2004

MARIÂNGELA DUARTE Act n° 14/2004, of 12.01.2004

JENNER JALNE DE MORAIS Act n° 15/2004, of 12.01.2004

GILDÁSIO LOPES PEREIRA Act n° 16/2004, of 12.01.2004

INALDO LEITÃO Act n° 017/2004, of 12.01.2004

LIBORIO LO MÔNACO Act nº 18/2005, of 07.29.2005

AFFONSO HELIODORO Act n° 019/2006, of 03.14.2006

JOÃO ALVES FILHO Act n° 020/2006, of 08.18.2006

LUIZ GARIBALDE RABELO DE MENDONÇA. Act n° 021/2006, of 08.18.2006

RICARDO JOSÉ MAGALHÃES BARROS Act n° 022/2006, of 09.01.2006

RICARDO JOSÉ MAGALHÃES BARROS Act n° 022/2006, of 09.01.2006

GILBERTO CORDEIRO Act n° 023/2006, of 10.05.2006

PEDRO HENRY NETO Act n° 024/2008, of 03.19.2008

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SILVIO CAPANEMA DE SOUZA Act n° 025/2008, of 04.01.2008

MARCO ANTONIO DE OLIVEIRA MACIEL Act n° 026/2008, of 12.05.2008

UBIRAJARA CELESTINO ZAPPONI Act n° 027/2009, of 06.05.2009

JOSÉ BARROSO PIMENTEL Act nº 028/2009, of 11.27.2009

CARLOS ROBERTO LUPI Minister of Labor and Employment Act n° 029/2009, of 12.04.2009

WILMA MARIA DE FARIA Governor of the state of Rio Grande do Norte Act n° 030/2010, of 03.09.2010

JOÃO PAULINO MAIA Act nº 31/2013, of 05.09.2013

ALBERTO FERNANDES DE SOUZA Act n° 32/2014, of 08.14.2014

EDERON AMARO SOARES DA SILVA Act n° 33/2016, of 04.28.2016

WALBER ALMADA DE OLIVEIRA Act n° 34/2021, of 05.10.2021

MANOEL NOGUEIRA LIMA NETO Act no 35/2020, of 06.10.2020. Delivered on 01.12.2022.

CARLOS MAGNO DOS SANTOS Act nº 117/2022. Delivered on 08.08.2022.

RAIMUNDO MAGNO Act nº 118/2022. Delivered on 08.08.2022.

ANTONIO ALBERTO COUTINHO Act n° 116/2022 of 08.27.2022



JK Award

## Code of ethics

#### RESOLUTION-Cofeci nº. 326/92

Approves the Code of Professional Ethics for Real Estate Agents. "Ad referendum"

THE PRESIDENT OF THE FEDERAL COUNCIL OF REAL ESTATE AGENTS - Cofeci, in the exercise of the powers conferred upon him by article 10, item VIII of Decree No. 81,871, of June 29, 1978,

#### **RESOLVES:**

- Art. 1 Approve the attached CODE OF PROFESSIONAL ETHICS.
- Art. 2 This Resolution shall enter into force on the date of its publication, revoking any contrary provisions, especially Resolutions-Cofeci No. 014/78, 037/79, and 145/82.

Brasília-DF, June 25, 1992

#### WALDYR FRANCISCO LUCIANO President

### RUBEM RIBAS 1st Secretary Director

#### CODE OF PROFESSIONAL ETHICS

- Art. 1 This Code of Professional Ethics aims to establish the way in which the Real Estate Agent should conduct himself when exercising his profession.
- Art. 2 The duties of the Real Estate Agent include, in addition to defending the interests entrusted to him, the care of the prestige of his profession and the improvement of the technique of real estate transactions.
- Art. 3 It is the duty of the Real Estate Agent, with regard to the exercise of the profession, the profession itself, and colleagues:
- I to consider the profession as a high title of honor and not to practice or allow acts that compromise its dignity;
- II to support professional organizations, contributing whenever requested, to the success of their initiatives for the benefit of the profession, professionals, and the community.

- III Maintain constant contact with the respective Regional Council, seeking to improve the work of this body;
- IV Safeguard the existence, purpose, and prestige of the Federal and Regional Councils, accepting mandates and tasks that are entrusted to them and cooperating with those who are invested in such mandates and tasks:
- V Observe the tenets imposed by this Code, exercising their profession with dignity;
- VI Practice the profession with diligence, discretion, loyalty, and honesty, observing legal and regulatory prescriptions;
- VII Defend the rights and professional prerogatives and the reputation of the profession;
- VIII Safeguard their own reputation even outside of professional practice;
- IX Assist in the supervision of professional practice, taking care to comply with this Code, discreetly and primarily communicating to the competent authorities any infractions of which they become aware;
  - X Not speak disparagingly about their colleagues;
- XI Relate to colleagues within the principles of consideration, respect, and solidarity, in accordance with the precepts of harmony of the profession;
- XII Keep abreast of current legislation and seek to disseminate it in order to legitimize and define the legitimate practice of the profession.

Article 4 - It is the responsibility of the Real Estate Agent, in relation to clients:

- I Inform themselves of all the circumstances of the business before offering it:
- II Present, when offering a business, rigorously accurate data, never omitting details that might devalue it, informing the client of risks and other circumstances that may compromise the business;
- III Refuse transactions that they know are illegal, unjust, or immoral;
- IV Immediately notify the client of the receipt of values or documents intended for them;
- V Provide the client, when requested or as soon as the transaction is concluded, with detailed accounts;
- VI Safeguard their exclusive competence in the technical guidance of the business, leaving the client to decide what interests them personally;
  - VII Return to the client any papers they no longer need;
- VIII Give a receipt for the amounts that the client pays or delivers to them for any reason;
- IX Contract the provision of professional services in writing and in advance;
- X Receive commissions or compensation for the same service provided only from a single party, unless there is the consent of all interested parties or it is customary in the jurisdiction to proceed differently.

#### Code of ethics

Article 5 - Real estate agents are civilly and criminally liable for professional acts that cause harm to clients, which are the result of incompetence, recklessness, negligence, or ethical violations.

Article 6 - Real estate agents are prohibited from:

- I accepting tasks for which they are not prepared or which do not comply with current provisions, or which may lend themselves to fraud;
- II maintaining a professional partnership outside of the norms and precepts established by law and resolutions;
  - III promoting intermediation with the charge of "over-price";
  - IV enriching themselves in any way at the expense of the client;
- V receiving commissions in disagreement with the approved table or advantages that do not correspond to services actually and lawfully rendered;
- VI directly or indirectly soliciting any services of any nature to the moral or material detriment or disrepute of another professional or the profession;
  - VII diverting clients from another real estate agent in any way;
- VIII failing to respond to notifications for clarification to inspection or summons for instruction of processes;
- IX colluding in any way with those who illegally exercise real estate transaction activities;
  - X engaging in any acts of unfair competition against colleagues;
- XI promoting real estate transactions against the literal provision of the law;
- XII abandoning entrusted business without just cause and prior knowledge of the client;
- XIII soliciting or receiving any favors from the client in exchange for illicit concessions;
- XIV failing to comply, within the established deadline, with the determination issued by the councils' organs or authorities regarding their competence;
- XV accepting a transaction assignment that is already assigned to another real estate agent without prior written notice;
- XVI accepting a transaction assignment without contracting with the real estate agent with whom they must collaborate or replace;
  - XVII advertising misleadingly;
- XVIII retaining a business in their hands when they have no probability of realizing it;
- XIX using their position to obtain personal advantages when exercising a position or function in class bodies or entities;
- XX receiving deposits in businesses that are entrusted to them if they are not expressly authorized to do so.
- Article 7 It is the responsibility of the Creci, in whose jurisdiction the real estate agent is registered, to investigate any violations of this Code and to apply the penalties provided for in the current legislation.
- Article 8 Real Estate Agents who fail to comply with the provisions of articles 3, I, V, VI, and IX; 4, II, III, IV, V, VII, VIII, IX, and X; 6, I, III, IV, V,

VI, VII, IX, X, XI, XII, XIII, XIX, and XX commit a serious ethical violation, and those who fail to comply with the other provisions of this Code commit a minor violation.

Article 9 - The rules of this Code apply to professionals registered with Regional Councils.

Article 10 - The Boards of the Federal and Regional Councils will promote the widespread dissemination of this Code of Ethics.

Brasília-DF, June 25, 1992

#### WALDYR FRANCISCO LUCIANO President

RUBEM RIBAS

1st Secretary Director

Approved at the Plenary Session on 08/07/92

## **Timeline**

#### 1957

• The first National Congress of Real Estate Agents was held in Rio de Janeiro, at the same time the first bill to regulate the profession of real estate agent was being drafted

- 1958

• Article 37 of the Brazilian Commercial Code has been revoked, which included women among those who could not practice the profession of real estate agent

#### 1962

- On August 27th, Law No. 4.116/62 was published, which regulates the profession of real estate agent and creates the Federal Council and Regional Councils.
- On October 26th, the first plenary meeting of the Federal Council of Real Estate Agents of Brazil was held, in which Antônio Macuco Alves was elected as the first president of the entity and the Regional Councils of Rio de Janeiro, São Paulo, Rio Grande do Sul, Minas Gerais, Goiás, Paraná, and Pernambuco were created.
- Also in the first plenary session, internal regulations were approved to discipline the practice of the profession among real estate agents and the public.
- The II National Congress of Real Estate Agentss was also held in São Paulo.

1964

- The Regional Councils of the Federal District and Bahia were created.
- The National Housing Bank (BNH) and the National Housing Plan were created

#### 1966 -

• During the III National Congress of Real Estate Agents in São Paulo, the agentss had their first contact with the National Housing Plan through a meeting between representatives of the category and managers of the National Housing Bank

**—— 1967** ·

- In January, the Guarantee Fund for Length of Service (FGTS) was inaugurated, which the BNH began to manage.
- The IV National Congress of Real Estate Agentss was held in Porto Alegre.
- Newton Bicudo was elected as the second president of Cofeci

#### 1968 -

 Agreements have been signed with Senac in the capital cities of the states to carry out real estate agent courses, whose diploma becomes required for candidates to register with the syndicate

1966

 The Caixa Econômica Federal is established as a public company, resulting from the unification of 22 former autonomous Caixas Econômicas Federais, reaffirming its responsibility to act as the main agent of the SFH, which is the Brazilian housing finance system

#### 1970

- The president of Cofeci, Newton Bicudo, approves the establishment of Cofeci in Brasília, in compliance with a decree-law that stipulated that all professional regulatory councils should have their headquarters in the federal capital.
- The Fifth National Congress of Real Estate Agents of Brazil was held in Recife.
- Armando Simões Pires is elected as the third president of Cofecii

1971

1973

- The headquarters of Cofeci, which was previously located in Rio de Janeiro, is installed in the new federal capital.
- The VI National Congress of Real Estate Agents in Brazil was held in Curitiba.
- The Federal Council of Education issued an opinion to include technical and professional training courses in the high school curriculum, including the professional training of real estate agents

#### 1972 -

- Luiz Myrrha is elected as the fourth president of COFECI (Federal Council of Real Estate Agents).
- The 7th National Congress of Real Estate Agents is held in Brasilia.

• Regional Councils of Santa Catarina, Pará, and Espírito Santo were established.

• The 8th National Real Estate Agents Congress was held in Salvador

#### 1974 -

• Lúcio Monteiro da Cruz is elected as the fifth president of Cofeci

- In a plenary session on May 25th, anticipating the declaration of unconstitutionality of law 4.116/62, a committee is formed to draft a bill to replace it and to mobilize with the Presidency and National Congress.
- Representative entities of real estate agents offer suggestions to the Minister of Labor, Arnaldo Prieto, for a new regulatory law for the profession

#### 1976

- Edmundo Carlos de Freitas Xavier is elected as the sixth president of Cofeci.
- The Federal Supreme Court declares law no. 4.116/62 unconstitutional, due to the absence of a mandatory professional training course for candidates to enter the profession.
- · Cofeci files a motion for a new trial to delay the extinction of the unconstitutionality process. This appeal allowed Cofeci and CRECI to operate for the next two
- · At the initiative of the Executive branch, through the Ministry of Labor, Bill no. 3,090/76 is submitted to the National Congress, which provides new regulations for the real estate agent profession, making the Technical Course in Real Estate Transactions mandatory

- On March 19th, opinions from the Constitution and Justice Commission, the Labor and Social Legislation Commission, and the Finance Commission favoring the approval of the new law are published in the Official Gazette.
- On April 26th, the bill number 3,090/76 is approved in the Chamber of Deputies with minor amendments and sent to the Senate for consideration

- **1978** The appeals presented by Cofeci in a legal process are belatedly rejected by the Supreme Federal Court (STF)
  - On May 12th, the bill number 3.090/76 is approved without objections by the Federal Senate and sent back to the Chamber of Deputies for ratification
  - On the same day, May 12th, President Ernesto Geisel signs Law number 6.530/78, regulating the profession of real estate agents
  - At the IX National Congress of Real Estate Agents, held from May 10th to 12th at the Anhembi Convention Center in São Paulo, the signing of Law 6.530/78 is announced, which is a reason for great celebration, making the event a historic moment
  - The Regional Councils of Amazonas, Mato Grosso do Sul, Ceará, and Rio Grande do Norte are created
  - On June 29th, 1978, Decree number 81.871 is published, regulating Law number 6.530/78, which also regulated the operation of the entities responsible for monitoring the exercise of the profession
  - Aref Assreuy is elected as the seventh president of

1979

- The National Federation of Real Estate Agents (Fenaci) is created.
- • Regional Councils are created for Mato Grosso, Maranhão, Paraíba, Alagoas, and Piauí

#### 1981 -

• The hummingbird is established as a symbol of real estate agents; the Medal of Merit for Real Estate Agents is created and the "ad perpetuam rei memoriam" merit registry is instituted in a special book

#### - 1981/1984

· Crisis in the real estate market drives away many real estate agents. In São Paulo, for example, the category loses 30 to 46% of professionals

#### 1985 -

• The 13th National Congress of Real Estate Agents is held in Porto Alegre

1986

• Waldyr Francisco Luciano is elected as the eighth president of Cofeci

#### 1991 —

- Created the Regional Council of the state of Tocantins
- Created the Silver Hummingbird and the Real Estate Agent diploma

#### - 1992

• The Resolution n°. 273/90 creates the figure of the intern and their registration with the Regional Councils

#### 1995

- Established the National Recertification of Real Estate Agents to determine the exact number of active professionals and strengthen oversight
- Resolution n°. 458/95 stipulates that only an agent (natural person) or real estate company (legal person) with a written intermediary contract may advertise publicly
- The first survey was conducted to develop the Professional Profile of Real Estate Agents in Brazil, with the aim of guiding actions to be taken by the Cofeci-Creci System on behalf of the category

#### 1997

- A mutual cooperation agreement has been signed with Caixa for accessing the available real estate offerings provided by the Central de Operações Imobiliárias.
- The purchase of used real estate, a large segment for real estate agents, is benefited by a new savings plan with a 12-month deadline for the acquisition of a home, launched by Caixa.
- Professional oversight councils lose their ties to public administration, according to Provisional Measure 1.549/36, which provides for the organization of the presidency of the republic and ministries.
- A plenary session was held in Belo Horizonte to approve the resolution that regulates Provisional Measure 1.549/36, as well as the Statute and Bylaws of Cofeci and Crecis

#### 1998 -

• Creation of the term "Cofeci-Creci System", which helped to project the institution's image as a professional council at the national level, a measure immediately adopted by all other professional councils in the country

#### 1999

• João Teodoro da Silva is elected as the ninth president

#### 2000

- Implementation of the Regional Council of the 26th Region in the state of Acre.
- Implementation of the Recourse Chambers, which provided more quality and agility in the judgment of administrative, ethical, and disciplinary processes in the appeals degree

#### 2002

- The National Program of Technological Insertion (Pronit) was created, which allowed real estate agents in Brazil to enter the era of the internet.
- The JK Commendation Juscelino Kubitschek was created as an honor by the Cofeci-Creci System for personalities, whether they are real estate agents or not, who work in favor of Brazilian society, real estate agents, and the real estate market.
- A resolution was instituted that allows Regional Councils to create their own regional real estate and/or social merit medals

#### 2003

- The law no. 10,795, passed on December 5th, 2003, enabled the reunification of the category and the elimination of over 300 ongoing legal actions throughout the Cofeci-Creci System.
- The National Registry of Real Estate Agents in Brazil was created to prevent fraud in the registration process and other issues. Additionally, the Annual Professional Regularity Card (CARP) was created for individual real estate agents, and the Annual Business Regularity Diploma (DAREM) was created for real estate agencies

#### 2004

- The law n°. 11.000 of December 15, 2004, was approved with a modification suggested by Vice President José Augusto Viana Neto, which relaxed the granting of daily allowances, compensation for participation in meetings, and representation allowances to the Cofeci-Creci System.
- The Cofeci-Creci System opened up to relationships with real estate agents' organizations from other countries, after the System's delegation participated, for the first time, in the annual convention of the NAR (National Association of Real Estate Agents) in San Francisco, California, and visited the headquarters of the American organization in Washington

2005 -

#### 2006

- Acquisition of land and planning for the construction of a new headquarters for Cofeci, in the South Hotel Sector of Brasília, in front of the Monumental Axis.
- Cofeci issues resolution No. 957, which establishes the National Registry of Real Estate Appraisers (CNAI) and the Technical Market Valuation Opinion (PTAM).
- Ibape (Brazilian Institute of Expertise and Engineering Valuation) and the Federal Council of Engineering and Agronomy (Confea) file a lawsuit against the Cofeci-Creci System, defending real estate appraisal as the exclusive domain of engineering professionals

2007

- Creation of the National Registry of Real Estate Appraisers (CNAI), creating another niche job market for real estate agents.
- Establishment of rules for the use of abbreviated names by individuals and trade names by legal entities, in order to prevent fraud to consumers and confer greater credibility to those registered in the Cofeci-Creci System.
- Creation of the National Inspection Program, in support of the Regional Councils, through the Special Group of Federal Inspection Agents (Geaf).
- First participation in the Lisbon Real Estate Fair (FIL) and first contacts with the Association of Real Estate Mediation Professionals and Companies in Portugal (Apemip).
- First participation in the International Real Estate Exhibition in Madrid (Sima), followed by a trip to Rome to visit the Agenzia Del Demanio.
- Participation in London at PuREnet, a European block exhibition, at the invitation of Agenzia Del Demanio.
- Cofeci partners with the Italian real estate portal, DemanioRe.
- Real estate agents from all over Brazil participate in the 1st National Real Estate Brokerage Conference (Enbraci) in Brasília.

2008

#### 2009

- Creation of the term "Cofeci-Creci System", which helped project the image of the institution as a professional council at the national level, a measure immediately adopted by all other professional councils in the country.
- Cofeci joins the Council for Financial Activities Oversight (Coaf).
- The first edition of the Brazilian Real Estate Agents Meeting (Enbraci) is held, an annual event.
- Implementation of Judging Panels in larger Regional Councils, allowing for greater agility and quality in disciplinary judgments in their region of origin.
- Contacts established with associational entities in Switzerland, Austria, and Northern Italy, during a trip by board members to Zurich, Switzerland.
- Cofeci joins social networks, starting with Facebook

2010

- A benefits card has been created for real estate agents, through which those registered in the Cofeci-Creci System can pay and divide their annual fees at no cost to the system. This also allows for the full payment of the annual fee solely through the use of accumulated points.
- Other achievements include the establishment of the Federal Ombudsman's Office of the Cofeci-Creci System and the publication of a resolution authorizing Regional Councils to create their own ombudsman's offices.
- The Cofeci has also participated as a co-founder of the Real Estate Confederation of the Portuguese-Speaking Official Language (Cimlop). In addition, an agreement signed by Cofeci enables Brazilians to join the NAR organization

#### 2011

- A technical cooperation agreement has been established with Caixa for joint oversight of the Minha Casa Minha Vida program throughout the national territory, under the coordination of Vice President José Augusto Viana Neto.
- A partnership protocol has been established with the Asociación Mexicana de Profesionales Inmobiliarios (AMPI, or Mexican Association of Real Estate Professionals) during participation in the NAR Leadership Convention in Washington.
- The Cofeci-Creci System receives the awards for Best Worldwide Campaign and Best Content Aggregator during the annual NAR convention in Anaheim, California, United States.
- A dispatch signed by Federal Judge Olindo Menezes on June 9th, rules in favor of the Cofeci-Creci System in a case opened by Ibape and Confea related to real estate appraisal

#### **Timeline**

#### 2012

- Unified inauguration date for Regional Councils and the Federal Council on January 1st of the first year of each triennium.
- Participation in the Cime meeting (Real Estate Confederation of Mercosur and Chile) with proposals for restructuring the institution and the adhesion of Uruguay and Paraguay.
- Participation in the Business Roundtable of the Confederation of Construction and Real Estate of the Portuguese-Speaking Countries (Cimlop), with Apemip (Portugal), Association of Real Estate Professionals of Angola (Apima), and Mozambican Federation of Contractors (FME), in Maputo, Mozambique.
- Meetings with representatives from various countries in Asia and the Middle East during participation in the annual congress of the International Real Estate Federation (FIABCI).
- Participation of Cofeci in the foundation and development of the Latin American Real Estate Confederation (Cila)

#### 2013

- The first Legislative Agenda for Real Estate Agents was launched, which has been produced annually since then.
- First participation in the International Market of Real Estate Professionals (Mipim), in Cannes, France, with a shared booth with the Latin American Real Estate Confederation, promoting Brazil to the more than 5,000 participating investors

#### 2014

• The Complementary Law n°. 147/2014 includes the activities of real estate brokerage and leasing in the Simples Nacional

**- 2015** 

• The President of the Cofeci-Creci System is honored with the "Order of Grand Knight and Protector of Cila Jorge Figueredo" decoration. The medal is granted by Cila

#### 2016 -

- A covenant was signed with Caixa, through which real estate agents can register with their Regional Councils to market properties repossessed by the banking institution and made available for direct sale.
- Participation, together with Cila, in the 1st Latin American Real Estate Congress, held in the city of Posadas, in the province of Misiones, Argentina.
- The first class in Brazil was formed in the CIPS (Certified International Property Specialist) training program

#### 2017 -

• Indicated by the Cofeci-Creci System, Luiz Fernando Barcellos was elected to preside over the entity Cila

2018

• Chamber approves regulation of rescissions and guarantees fees to real estate agents

#### 2019 -

- Authorized registration in the Regional Councils for graduates of higher education courses in the Real Estate Sciences area.
- Partnership established with the Brazilian Association of Technical Standards (ABNT) to develop a real estate appraisal standardization program, covering characteristics that meet the expectations of the market and society as a whole.
- Solemn session in the Federal Senate on August 16 marks the celebrations for National Real Estate Agent's Day, celebrated on August 27.
- Provisional Measure 915 authorizes agents to facilitate the direct sale of Union properties, and appraisals are now also carried out by professionals registered in the CNAI (National Registry of Urban Real Estate).
- International mission promotes exchange between agents from Brazil and the United States.
- Ceremony in the Senate celebrates the importance of real estate agents in the national economy.
- Cofeci installs the Parliamentary Front of the Real Estate Market.

2020

- The first classes in Brazil were formed in the ABR (Accredited Buyer's Representative) and SRS (Seller Representative Specialist) training programs.
- Virtualization of the communication channels of the Cofeci-Creci System, due to the pandemic, and transformation of courses into online activities.
- Launch of the online newsletter "Balanço da Semana", distributed via email marketing to real estate Agents (April 18).
- Cofeci started conducting virtual plenary sessions.
- The first edition of "Saber Imobiliário" was held, a partnership between Cofeci and Sebrae to qualify real estate agents in virtual events.
- On June 10, 2020, Law No. 14,011 was enacted, which improves the procedures for management and alienation of Union properties and includes in its paragraph 3: "The purchase of Union properties made available for direct sale may be intermediated by real estate Agents

#### 2021

- Extinction of the collection of "laudêmio" on Marine Land. Cofeci has been working for years with the federal government to achieve this achievement.
- CIPS certification in Portuguese takes place virtually.
- Cofeci establishes the Coordination of Data Protection and Information Privacy to ensure compliance with the LGPD.
- Creation of the Regional Council of the 27th Region in the state of Roraima.
- Cofeci receives foreign investors for the Brazilian real estate market in virtual trade missions.
- Cofeci participates in a national campaign by Jovem Pan for structural reforms in the country (administrative, political, and tax).
- Senate approves Fiagro, an investment fund that will boost rural properties.
- CARF (Administrative Council for Tax Appeals) exempts property exchanges from taxes. Second edition of "Saber Imobiliário," an online real estate agent training event, held by Cofeci in partnership with Sebrae.
- Fiagro rules allow attracting resources for rural properties.
- Government recognizes the importance of Professional Councils.
- Fintechs expand real estate credit.
- Cofeci celebrates new agreements with federal authorities, established to expand job opportunities and value real estate agents.

- In a decision-making sentence, the STJ declared the professional competence of real estate agents for real estate appraisals, breaking a monopoly, in an action brought by Cofeci.
- Cofeci includes agents in negotiations for public real estate under the management of SPU (Union Heritage Secretariat).
- Habite Seguro program stimulates new businesses. A new market niche becomes heated, generating more job opportunities for real estate agents.
- Cofeci-Creci System plans new resources for digital transformation. The proposal includes the development of tools that will provide technological support to real estate agents.
- Cofeci presents Brazil at the global real estate convention 2021 Real Estate Agents Conference & Expo by NAR (National Association of Real Estate Agents).
- Cofeci receives an award in the USA Cofeci-Creci System was awarded as the international partner of the year by NAR (National Association of Real Estate Agents).
- The real estate agent profession has grown by 30% in the country since 2015. • Confraria Imobiliária in Paraná recognizes Cofeci's work.
- Trophy won in the USA is delivered to Cofeci.
- Jaci Colares receives the Colibri de Ouro Medal in Pará

#### 2022

- Implementation of the Regional Council of the 27th Region, in the state of Roraima.
- Completion of the third edition of Saber Imobiliário, providing training for 14,319 real estate agents in three days of lectures.
- Agreement with the National Treasury Attorney General's Office (PFGN) so that real estate agents can market properties adjudicated by the institution.
- Holding of Enbraci 2022, in Foz do Iguaçu, with the resumption of large in-person events.
- Celebration of the 60th anniversary of professional regulation and the creation of the Cofeci-Creci System

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