

SEPTEMBER  
2009

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VOLUME 124  
NUMBER 9

REALTOR®

FOCUS

OMAHA AREA  
BOARD OF REALTORS®

(402) 493-2995  
WWW.OABR.COM

11830 NICHOLAS STREET  
OMAHA, NEBRASKA 68154

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*Silverleaf*  
estates

Just North of Dodge 1 mile  
Then East on Honeysuckle Drive



*Street  
& Dreams*  
25TH ANNIVERSARY

# REALTOR® DAY

Wednesday, September 23, 2009

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Office Hours:

Mon., Tues., Thur., Fri. 8am- 4:45pm

Wednesday 9am- 4:45pm



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**HAPPY BIRTHDAY WISHES** to OABR Association Services Coordinator Debbie Peterson who will celebrate her birthday in September.

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John Eggenberg – SureHome Inspection Co  
Jody Smythe – Wells Fargo Home Mortgage

Thanks to the September 2009 Sponsors

Regi Powell – Farmers Insurance  
Brenda Stuart – ServiceOne Inc  
Ruth Smith – Norms Door Service  
Cherie Casey – The Home Buyers Protection Co  
Chip Monahan – Asset Strategies

The upcoming New Member Orientation is scheduled for Tuesday, October 6, 2009 from 8:30 a.m. to 4:00 p.m., Wednesday, October 7, 2009 from 8:30 a.m. to 4:00 p.m. and Thursday, October 8, 2009 from 8:30 a.m. to 12:00 p.m.

The OABR Bylaws require that every new member attend an Orientation Program upon application for membership in the Omaha Area Board of REALTORS®.

# ORIENTATION

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# 67%

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Continued on Page 5

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Signature \_\_\_\_\_

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**Submitted By: Cami Saathoff**  
**State Farm® Agent**



# Rental Dwelling Insurance Can Minimize the Owners's Risk

For most people, rental dwelling ownership means a big investment with special risks. Buying a rental dwelling is a big undertaking and as an owner you need to make sure that you are adequately protecting your investment.

You'll want to make sure you have coverage for your property, your liability and loss of rents. The main components of rental dwelling insurance policy include: the dwelling, personal property, business liability and loss of rents.

## Dwelling

Provides coverage for accidental loss to the building and other structures attached to it like a porch, garage or fence. If there are detached structures on the property, make sure to clearly define their use. If the structures are used for commercial, manufacturing, farming, or if your tenant decides to use them for any of these purposes or other business purposes, a standard rental dwelling policy may not cover losses arising from these activities.

## Personal Property

Keep in mind, personal property includes items such as appliances, maintenance, and service equipment owned by you. If your rental dwelling policy does not

include this type of coverage, you might be exposed.

## Business Liability

This important coverage insures you against bodily injury, personal injury, or property damage resulting from the ownership, use or maintenance of the property. These types of claims are the ones that could affect you and your family for a lifetime if you are not properly insured.

Business liability may also include coverage for the cost of legal defense.

Continued on Page 7



- **Radon Testing** (All new monitors in 2008)
- **Radon Mitigation** (simple to complex)
- Competitive Prices
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*Now accepting:*



# WHAT IS... THE AFFILIATE COUNCIL?

**The role of the Affiliate Council of the Omaha Area Board of REALTORS® is to promote business relationships and services to REALTOR® members, actively solicit Affiliate membership in the OABR and promote ethical business practices of Affiliate Members.**

President – Alan Stoltenberg –  
SAC Federal Credit Union

President-Elect – Sara Kelley – TierOne Bank

Secretary – Regi Powell – Farmers Insurance

Treasurer – Brenda Stuart – ServiceOne Inc

Laura Bambino – TierOne Bank

Kent Burkholder – The House Professor

Cherie Casey – The Home Buyers Protection Co

Debbie Kalina – Radon Protection Tech LLC

Scott Moore – Rels Title

Jim Murphy – Bank of the West

Tori Ross – Ross Designs LLC

Ruth Smith – Norm's Door Service

Jody Smythe – Wells Fargo Home Mortgage

Matt Thiel – DRI Title & Escrow

The New Affiliate Council web address is  
[www.oabracouncil.com](http://www.oabracouncil.com).

## OABR/MLS Email to OABR/MLS Members

The OABR/MLS will periodically send informational e-mails to members. Please check your email address in the OABR roster. If it has changed please email the correct information to [dpeterson@oabr.com](mailto:dpeterson@oabr.com). The emails will show the from line as OABR/MLS Emails. It will have a subject line as eFlash from the OABR/MLS.

Continued from Page 6

Do you know the coverage limits on your current rental dwelling policy? If you don't know the answer, I'd suggest you start your research today.

### Loss of Rents

This coverage reimburses the fair rental value of the dwelling for up to 12 months if your rental dwelling is left unfit for occupancy due to a covered loss. Does your current policy cover you for the loss of rents due to unforeseen circumstances like a fire? It's an answer you should know.

There are additional coverages included in a rental dwelling policy. You can call me to discuss these options. Please check your policy for a complete description of coverage and loss or damage not insured.

Many investors have questions when taking their first steps to own a rental property. As a State Farm Agent, I'm here to help you through this exciting experience.



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# August Unscramble Words!!!

## Mark Nichols from CBSHOME Real Estate

### Won A \$50 Gift Certificate to the OABR Print Shop

From the following letters, many OABR Members unscrambled the letters provided. Here are the answers!

- |                                 |                                  |
|---------------------------------|----------------------------------|
| 1. KACABPKC <u>BACKPACK</u>     | 11. YRSOCNA <u>CRAYONS</u>       |
| 2. LESIUSPP <u>SUPPLIES</u>     | 12. CAERETH <u>TEACHER</u>       |
| 3. TOEOOKNB <u>NOTEBOOK</u>     | 13. UDTTENS <u>STUDENT</u>       |
| 4. HALRKDCAOB <u>CHALKBOARD</u> | 14. CNILEP <u>PENCIL</u>         |
| 5. LNGIERAN <u>LEARNING</u>     | 15. HNCLU <u>LUNCH</u>           |
| 6. CPLRINIAP <u>PRINCIPAL</u>   | 16. TIHKNGNI <u>THINKING</u>     |
| 7. EISCNCE <u>SCIENCE</u>       | 17. PEARP <u>PAPER</u>           |
| 8. IFRDNSE <u>FRIENDS</u>       | 18. IUSESTD <u>STUDIES</u>       |
| 9. SMOAROLSC <u>CLASSROOM</u>   | 19. RENAIDG <u>READING</u>       |
| 10. IWGITRN <u>WRITING</u>      | 20. CIDNARTOYI <u>DICTIONARY</u> |

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# Mortgage Lending — Back to the Future

By Chuck Current, Residential Mortgage Manager  
American National Bank — [www.anbank.com](http://www.anbank.com)

Remember the old days when borrowers were required to put 20 % down to purchase a home and mortgage loan professionals had a list of required documentation on the back of their business cards? Well, welcome back to the future.

Legislation and the tightening of the credit markets have in most cases replaced common sense underwriting and overall credit worthiness of a deal. Now, I don't want to be quoted saying our Underwriters don't use common sense, but anyone today who deals with either Fannie, Freddie or an investor is subject to the square hole, square peg mentality of lending. It requires a unique partnership between lenders and real estate professionals to help borrowers understand and navigate these regulatory and credit changes and requirements. Even the best of borrowers with FICO scores in the high seven hundreds are being required to bring paystubs, prior year W-2s and other supporting documentation to get loans funded.

One absolutely critical change is with Regulation Z which went into effect with applications taken on or after July 30, 2009. This regulation has significant impact on borrowers, realtors and mortgage bankers alike. The regulation states that a loan CANNOT close within seven business days from application REGARDLESS of the reason. This allows the potential borrower time to get his or her early disclosures, review them and possibly shop for more accommodating parameters.

If there are changes during the process in the loan that are APR (Annual Percent Rate) sensitive (which include loan amount, interest rate, ..... ) the prospective borrower has to be sent new disclosures and an additional 3 – 6 days has to be added onto the process depending on how the disclosures are delivered and received. A borrower can apply for a waiver, in their own handwriting but these will be limited to the same reasons for waiving a Right of Rescission period (ROR) which are very limited. Everyone in the process should note that specifically a contingent sale contract, pricing lock expiration date or moving arrangements are NOT considered emergencies.

These new regulations will require borrowers to be upfront with documentation immediately or risk not closing on time and losing out on a sale of a home. Those last minute Home Equity piggybacks will also not be an option, because these regulations apply to any consumer loan collateralized by a real estate property. The example here is borrowers that do not have required cash to close. Three

Continued on Page 10



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Continued from Page 9

days before close, the loan amount is reduced on the first, no additional disclosures required because the original TIL (Truth in Lending), was over-estimated and a piggy back second is secured by the home to make up for the difference in closing costs. The bank, any bank, would be required to wait an additional seven business days before they could close the second to make the deal work.

These changes will require Realtors and Mortgage Loan Professionals to work very closely together making sure that the borrowers understand any delays in the process may not be recoverable.

The difference today is that experienced underwriters and a professional processing staff can make the critical discoveries early in the process so necessary disclosures can be completed and the borrowers clearly understand the product. American National Bank and its subsidiary Residential Mortgage Services, Inc., can help you and your borrowers through these changes and more to come.

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Sept. 16, 8:30 a.m. - 12:00 p.m.	3 credit hours
<b>Lighting Homes That Sell (#0662)</b>	<b>\$35</b>
Oct. 14, 8:30 a.m. - 12:00 p.m.	3 credit hours
<b>Building Science (#0630)</b>	<b>\$55</b>
Nov. 12, 8:30 a.m. - 4:30 p.m.	6 credit hours

For details and registration, visit [oppd.com](http://oppd.com)



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**B**

January Cover


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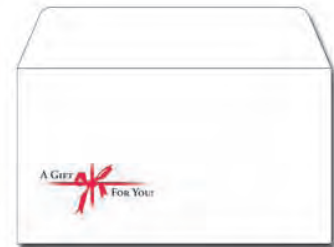
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**M**

January Cover


**P**

Patriotic Cover



Includes Pre-Printed #7 Envelopes  
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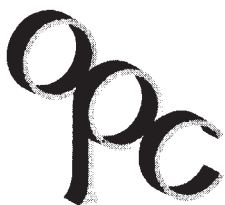
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# FILL'ER UP!!

## Gas Card Winners from the OABR Member Services Forum Annual Picnic

A Special "Thank You" to the Member Services Forum for donating their time, to make the OABR Annual Picnic such a fun event.

A Special "Thanks You" to all the Affiliate Council for their generosity and time...

### 5 \$100 Gas Card Winners (sponsored by the Member Services Forum)

Jillian Currie, Berkshire Real Estate  
Dawn Walkenhorst, Keller Williams Greater Omaha  
Nicki Matthews, Prudential Ambassador Real Estate  
Valerie Keeton, RE/MAX The Producers  
Laurel Kotte, CENTURY 21 Century Real Estate

Thank you to the following Affiliates for their contribution to make this event a success!!!

#### **Affiliate Sponsor of the \$50.00 Gas Card**

Scott Moore, Rels Title  
Pat & Cherie Casey, The Home Buyers Protection  
Brenda Stuart, ServiceOne  
Alan Stoltenberg, SAC Federal Credit Union  
Debbie Kalina, Radon Protection  
Sheila Phalen, ADT Security Services  
Brent Simmerman, Midlands Home Inspection  
Brian Gibson/Angela Northrop, ARID Resources  
Theresa Dein, Metlife Home Loans  
PK Kopun, Metro 1st Mortgage  
Ruth Smith, Norms Door Service  
Kent Burkholder, The House Professor  
Dennis Ritter, First State Bank  
Tony Stiles, The Brickkicker Home Inspection Service  
Chuck Sederstrom, Nebraska Association of Mortgage Brokers  
Chad Ahlvers, Cornerstone Home Inspections,  
Sara Kelly, TierOne Bank,  
Affiliates A Council of the OABR  
Equal Opportunity of OABR  
Omaha Area Board of REALTORS®

#### **Winner of the \$50 Gas Card**

Roger Morrissey, Morrissey Appraisals  
Regina Kotchin, Gitt Real Estate  
Troy Trumm, Alliance Real Estate  
Jim Caputo, CBSHOME Real Estate  
John Lorkovic, Keller Williams Greater Omaha  
Karin Mally, RE/MAX Real Estate Group  
Jerry Ahlvers, CBSHOME Real Estate  
Jo Flairty, CBSHOME Real Estate  
Bob Bruhn, Prudential Ambassador Real Estate  
Bill Spiecker, CBSHOME Real Estate  
Joe Vampola, N P Dodge Company  
Trudy Meyer, CBSHOME Real Estate  
Nancy Boe, CBSHOME Real Estate  
  
Heather Bullard, N P Dodge Company  
  
Gene Seaman, CBSHOME Real Estate  
Susan Ihle, Prudential Ambassador Real Estate  
Deb Powell, CBSHOME Real Estate  
Roy Willis, N P Dodge Company  
Leann Yahnke, CBSHOME Real Estate  
David Jeffers, GEM Real Estate

## Member Services Forum 10th Annual Election and Picnic

Fun was had by all at the 10th Annual Member Services Forum Election and Picnic on August 12, 2009. More than 250 people enjoyed BBQ Beef and Pork with all the trimmings!!!

The RPAC Dunking Booth raised more than \$200!!! A special Thank You to the following targets!!! Joe Gehrki, Troy Trumm, Roger Morrissey, John Wanninger, Paul Vojchehoske, Lance Cole, and Robert Wiebusch.



# Equal Opportunity-Cultural Diversity Task Force At Work For You!!!!

The Equal Opportunity/ Cultural Diversity Task Force will update you here, on progress underway as our Ethnic Minority Outreach Scholarship recipients advance on their paths to licensure. The OABR budget covers three full scholarships a year, while REALTOR® and Affiliate contributions enable us to offer more deserving people of ethnic diversity the fabulous opportunity to enter our trade and bring their special gifts to the Omaha Area real estate community. We now offer partial scholarships to qualifying recipients who have already begun their studies and need our help to complete licensing requirements.

Task Force leaders and Mentors will show you the prudent use we're making of your dollars. Scholarship recipients will use the venue to say, "Thank you" to the OABR membership, for the trust being placed in them.

Learn more about the ETHNIC MINORITY OUTREACH SCHOLARSHIP, eligibility qualifications to

compete, expenses covered, and what's on the application. If you know someone you'd like to refer, pass the link on to them, or have them give Donna Shipley or me a call.

Thanks for your continued support of our Task Force's mission! Our Member, Cameron Thomas will introduce one of the recipients she is mentoring.

William Tate received one of the OABR Diversity Scholarships for 2009. He is presently a musician/vocalist/choir director for four Omaha area churches and performs at many functions. He desires to become a real estate agent that people can relish and trust to meet their property needs. "Never in a million years would I have dreamed an awesome opportunity, such as this, would come my way! Thanks Omaha Area Board Of REALTORS®!!"

He is currently taking the Principles and Practices course.



• • •

Time is the coin of life. It is the only coin you have, and only you can determine how it will be spent. Be careful lest you let other people spend it for you.

— Carl Sandburg

• • •

We only go around once. There's really no time to be afraid. So stop. Try something you've never tried before. Teach it. Do it. Risk it.

— Jon Blais

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## OMAHA AREA BOARD OF REALTORS® 124TH INAUGURAL

September 2009 ushers in the 2009-2010 OABR leadership term for President-Elect Shawn Maloy. The 124th Inaugural of the OABR and MLS Officers and Directors is scheduled at The Scottish Rite Masonic Center located at 202 South 20th Street in Omaha, Nebraska on Thursday, September 24, 2009.

Gary Stoneburg of RE/MAX Advantage has agreed to preside as Master of Ceremonies of the evening's festivities. 2005 NRA President Henry Kammandel Jr will officiate at the installation ceremonies.

The 6:30 p.m. installation will be preceded by cocktails and hors d'oeuvres at 5:00 p.m. at a cost of \$20 per person with a cash bar. The attire for the 124th Inaugural is business casual.

**PLACE:** Scottish Rite Masonic Center located at  
202 South 20th Street in Omaha NE  
(Park in the Wells Fargo parking lot on the north side of Farnam, just west of 20th Street)

**TIME:** 5:00-6:30 p.m. Cocktails and Hors d'oeuvres  
6:30-7:30 p.m. Installation of Officers and Directors

**COST:** \$20.00 per person

---

### *Reservation Form*

Please fill out all information below:

\_\_\_\_\_  
Name

\_\_\_\_\_  
Guest

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, State, ZIP

\_\_\_\_\_  
Telephone

PLEASE INDICATE METHOD OF PAYMENT (at \$20.00 per person):

\_\_\_\_ Check enclosed (please make checks payable to OABR)

\_\_\_\_ Charge my account:    \_\_\_\_ VISA    \_\_\_\_ Master Card    \_\_\_\_ Discover    \_\_\_\_ AmEx

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Signature

**Reservation deadline is 5:00 p.m., Friday, September 18, 2009. No cancellations after Friday, September 18, 2009**

**Please return reservation form to:**

Omaha Area Board of REALTORS® • Attn: Donna Shipley • 11830 Nicholas St, Omaha, NE 68154

---

## Congratulations to the Mission Omaha Foundation!

They had almost 250 volunteers from 7 different states in Omaha and renovated 32 homes for Omaha's elderly, disabled, and low income residents.

There were volunteer opportunities for carpenters, trades people, teenagers, college students, adults and retirees – all ages and all skills.

• • •

The moment of enlightenment is when a person's dreams of possibilities become images of probabilities.

— Vic Braden

• • •

You have to do your own growing no matter how tall your grandfather was.

— Abraham Lincoln



### The Metro Real Estate Networking Group Invites All Real Estate Agents To Lunch!

**When:** Wednesday, September 16, 2009

**Time:** 11:30 am - 1 pm

**Where:** Arbor Hall, 14040 Arbor Street

**Cost:** \$12.00

Network, eat lunch and enjoy motivational speaker

[info@metronetworkinggroup.com](mailto:info@metronetworkinggroup.com)



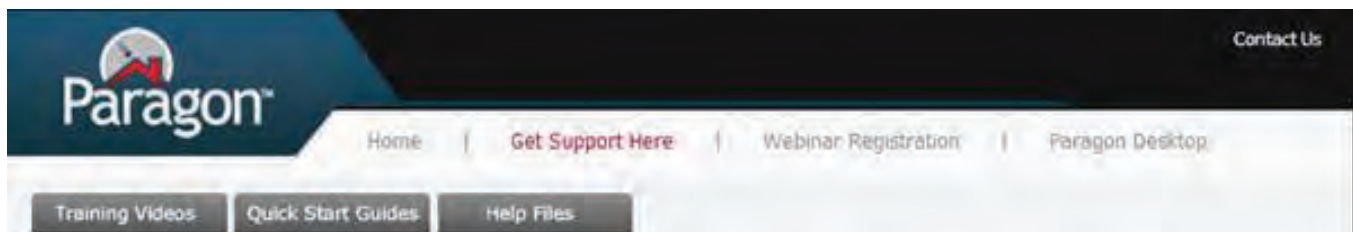


## Get Support Here

We are pleased to announce the launch of our new [Get Support Here](#) site. To find the site, simply log in to your Paragon MLS System. From the Paragon home page, click the Help link in the upper right hand corner.



This will bring you to the Paragon Help site where you will see the new [Get Support Here](#) link.



In addition to the Paragon Online and Desktop Help, Training Videos, Quick Start Guides, and the new “FREE” Webinar Registration, by clicking the [Get Support Here](#) link, you will find even more content rich information including the new “Did You Know” snippets, Common Support Questions, as well as Troubleshooting information across products and down to the specific modules within the product. More content will be added weekly.

Thanks for the opportunity to serve you and your members.

Respectfully,

Sam Ficarrotta  
System Support Manager  
System Support

# Unscramble Words!!!

## Win A \$50 Gift Certificate

From the following letters, unscramble the word. The OABR Member whose name will be drawn for all correct guesses will win a \$50 Gift Certificate to the OABR Print Shop. Fax your answers to Donna at the OABR, 493-7189 or mail to 11830 Nicholas St, Omaha, NE 68154. All correct guesses must be submitted to the OABR Office no later than September 15, 2009. Winner and answers will be in October 2009 Focus. Good luck!!!!

1. GDBEIR \_\_\_\_\_

2. AGEIBCRB \_\_\_\_\_

3. OG SIHF \_\_\_\_\_

4. EREF LLCE \_\_\_\_\_

5. STEOLIAIR \_\_\_\_\_

6. LACKB KACJ \_\_\_\_\_

7. HTERAS \_\_\_\_\_

8. DPEASS \_\_\_\_\_

9. DOL IMDA \_\_\_\_\_

10. UYMMR \_\_\_\_\_

11. YRCAZ SEGTHI \_\_\_\_\_

12. ASLP JKAC \_\_\_\_\_

13. AEC UTRMPS \_\_\_\_\_

14. DIPRAYM \_\_\_\_\_

15. TIR PSAKE \_\_\_\_\_

16. KPOER \_\_\_\_\_

17. XAEST HEMLDO \_\_\_\_\_

18. TREHE ARCD OENMT \_\_\_\_\_

19. YHTRENIOT \_\_\_\_\_

20. ANIOTCNCNRTOE \_\_\_\_\_

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# Women's Council of Realtors

Presents the  
29<sup>th</sup> Annual Business Fair



## Mystery Masquerade

**When: Monday, October 26th, 2009**

**Where: Tiburon Golf Course Clubhouse**

**Business Fair open 4pm-9pm**

**Booth: \$250 (limited space)**

**Ticket: \$20 each (will be available at the September luncheon)**

### Cash Grand Prizes

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Business Fair Booths:

Laura Longo (402) 384-5638 or [Laura.m.longo@wellsfargo.com](mailto:Laura.m.longo@wellsfargo.com)

Cami Saathoff (402) 496-7565 or [cami@camiagency.com](mailto:camis@camiagency.com)



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Omaha Nebraska



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Life is like a ten-speed bike. Most of us have gears we never use.

— Charles M. Schultz

• • •

What convinces is conviction. Believe in the argument you're advancing. If you don't, you're as good as dead. The other person will sense that something isn't there, and no chain of reasoning, no matter how logical, elegant or brilliant, will win your case for you.

— Lyndon B. Johnson



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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
RSVP by phone to upcoming MOBA events 333-2000, ext. 100		1 9:30 am Executive Board at MOBA  11:00 am Membership Committee Meeting at MOBA	2 12:00 pm Women's Council Board at Millard Lumber	3 11:30 am MOBA PAC at MOBA  6:00 / 7:00 pm Dinner Meeting at MOBA Kenote Lee Terry	4 Check Out our all new website <a href="http://www.moba.com">www.moba.com</a> !	5
6	7 MOBA Office Closed	8 10:00 am Board of Directors at MOBA	9 11:00 am Green Building Council at MOBA	10	11 5:00 - 7:00 pm Street of Dreams Preview Night	12 Street of Dreams at Silverleaf Estates Begins
13 Street of Dreams Monday & Tuesday 3:00 - 7:00 pm Wednesday - Sunday 11:00am - 7:00 pm	14	15	16 11:30 am Women's Council Meeting with Guest Speaker Tom Gaudreault, Dean of International Studies at UNO (all members invited) at Oak Hills Country Club	17	18	19
20	21	22	23 12:00 - 2:00 pm Street of Dreams REALTOR DAY	24	25 Street of Dreams Monday & Tuesday 3:00 - 7:00 pm Wednesday - Sunday 11:00am - 7:00 pm	26
27 Street of Dreams at Silverleaf Estates Ends	28 MOBA Member 2 discounts	29	30			Metro Omaha Builders Association Your Key To Quality Homes <a href="http://www.moba.com">www.moba.com</a>

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Lose weight and avoid diabetes. On average, diabetes costs \$454 a year, according to Rand Health. Costs rise to \$12,000 a year for those who

have not carefully tended their illness. From age 40 to 65, it could cost them up to \$700,000.

Exercise to avoid high blood pressure and heart disease, Annual out-of-pocket costs for a 40-year-old are \$606, according to Nationwide Better Health. If the condition doesn't get more expensive and you invest that sum over 25 years, income from the investment could provide more than \$35,000 a year.

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# Supra iBox Tips



## KeyBox Battery

KeyBox Holds 2 – 3VG Lithium Maganese Dioxide batteries, with approximately a 6 year battery life. Each time you release the shackle on the iBox your key displays the battery percentage left.

**Example: KeyBox Battery 76%**

**When the KeyBox battery is 5% or less bring the iBox into the OABR office and we will exchange the iBox at no cost to the agent.**

## Key Container

- Holds 3 Keys
- Attach Keys with provided chain, or leave keys loose. **DO NOT** use paper clips, rings, rubber bands, ID tags in the key container. Be sure you have a spare set of keys before you close the key container.

## iBox Capability

- Stores the last 100 accesses
- Recorded entries include agent identification and date and time of entry
- Can program iBoxes for specific access times: Weekdays (Mon-Fri), Saturday, and Sunday
- Call Before Showing or CBS Code is a special code which can be activated on the iBox which limits access to anyone wanting to open the KeyBox. If the CBS Code is activated contact the Isiting agent for the special code to access the iBox. If you use this feature it's always a good idea to list in agent remarks, 'CBS Code Activated on KeyBox, must call for Code.'
- Programmable shackle codes, you can change the shackle code of each iBox. If you have the white and blue ActiveKey you would need to bring the iBox into the OABR office to change the shackle code. If you have a Smart Phone eKey you can change the shackle code yourself.

# CONTINUING EDUCATION

Date	Title	Course #	Credit Hours	Time
<b>Nebraska Realtors Association (800) 777-5231 <a href="http://www.nebraskarealestateeducation.com">www.nebraskarealestateeducation.com</a></b>				
<b>Randall School of Real Estate: Call (402) 333-3004 <a href="http://www.info@randallschool.com">www.info@randallschool.com</a></b>				
Sept 9	Trust Accounts	0319R	3	8:30 a.m.-11:45 a.m.
Sept 9	Qualifying the Buyer	0039	3	1:00 p.m.-4:15 p.m.
Sept 10	Power Open Houses	0672	3	8:30 a.m.-11:45 a.m.
Sept 10	Residential Landlord/Tenant Act	0068R	3	1:00 p.m.-4:15 p.m.
Sept 15	Understanding New Construction	C0120	3	8:30 a.m.-11:45 a.m.
Sept 15	Managing Single Family Residences for the Investor	0665	3	1:00 p.m.-4:15 p.m.
Sept 16	Radon & Real Estate	C0023R	3	8:30 a.m.-11:45 a.m.
Sept 16	Lead, Asbestos, Mold: Get the Facts	C2640R	3	1:00 p.m.-4:15 p.m.
Oct 6	Residential Landlord/Tenant Act	0068R	3	8:30 a.m.-11:45 a.m.
Oct 6	Qualifying the Buyer	0039	3	1:00 p.m.-4:15 p.m.
Oct 7	Mortgages & The Foreclosure Process	0621	3	8:30 a.m.-11:45 a.m.
Oct 7	Managing Single Family Residences for the Investor	0665	3	1:00 p.m.-4:15 p.m.
Oct 14	Power Open Houses	0672	3	8:30 a.m.-11:45 a.m.
Oct 14	Trust Accounts	0319R	3	1:00 p.m.-4:15 p.m.
Oct 20	Lead, Asbestos, Mold: Get the Facts	C2640R	3	8:30 a.m.-11:45 a.m.
Oct 20	Wood Destroying Insects	0048	3	1:00 p.m.-4:15 p.m.
Oct 21	New Construction Sales	0601	3	8:30 a.m.-11:45 a.m.
Oct 21	How to Sell a Small Business	0394	3	1:00 p.m.-4:15 p.m.
Oct 28	Agency in Nebraska	0366R	3	8:30 a.m.-11:45 a.m.
Oct 28	Mortgages and the Foreclosure Process	0621	3	1:00 p.m.-4:15 p.m.
Oct 29	Home Inspection Option: Benefit to Buyers and Sellers	0280	3	8:30 a.m.-11:45 a.m.
Oct 29	Power Open Houses	0672	3	1:00 p.m.-4:15 p.m.
Nov 3	Lead, Asbestos, Mold: Get the Facts	C2640R	3	8:30 a.m.-11:45 a.m.
Nov 3	New Construction Sales	0601	3	1:00 p.m.-4:15 p.m.
Nov 11	Understanding New Construction	C0120	3	8:30 a.m.-11:45 a.m.
Nov 11	Mortgages & the Foreclosure Process	0621	3	1:00 p.m.-4:15 p.m.
Nov 12	Property Acquisition & the Need for Environmental Site Assessments	C2213R	3	8:30 a.m.-11:45 a.m.
Nov 12	Qualifying the Buyer	0039	3	1:00 p.m.-4:15 p.m.
Nov 17	Radon & Real Estate	C0023R	3	8:30 a.m.-11:45 a.m.
Nov 17	Trust Accounts	0319R	3	1:00 p.m.-4:15 p.m.
Nov 18	Do's & Don'ts of Anti-Trust & RESPA	0616	3	8:30 a.m.-11:45 a.m.
Nov 18	Valuing Small Businesses	C0216	3	1:00 p.m.-4:15 p.m.
Nov 23	Mortgages & the Foreclosure Process	0621	3	8:30 a.m.-11:45 a.m.
Nov 23	Residential Landlord/Tenant Act	0068R	3	1:00 p.m.-4:15 p.m.
Nov 24	Power Open Houses	0672	3	8:30 a.m.-11:45 a.m.
Nov 24	Managing Single Family Residences for the Investor	0665	3	1:00 p.m.-4:15 p.m.
<b>Correspondence Courses</b>				
	Agency in Nebraska	0366TR	3	
	Diversity and Doing Business	0415T	3	
	Environmental Issues in Your Real Estate Practice	0425TR	3	
	Ethics & Real Estate	0497TR	3	
	Fair Housing	0282TR	3	
	Introduction to Commercial Real Estate Sales	0481T	3	
	Leasing & Managing Apartments	0069T	3	
	Property Management and Managing Risk	0029T	3	
	Questions & Answers: A License Law & Agency Overview	0604TR	3	
	Real Estate Finance Today	0337T	3	
	Red Flags - Property Inspection Guide	0280T	3	
	Risk Management	0349TR	3	
	Write It Right! Listing and Purchase Agreements	0411T	3	

**R. F. Morrissey & Associates: Call 933-9033.**

Call for school catalog. All classes subject to a minimum of eight and maximum of 25 students.

**Metropolitan Community College: Call 457-5231**

**REResults Coaching™ Mark T. Wehner: Call 676-0101 [mark.wehner@reresultscoaching.com](mailto:mark.wehner@reresultscoaching.com)**  
[www.REResultsCoaching.com/ce](http://www.REResultsCoaching.com/ce)

Online Courses Available

**University of Nebraska at Omaha: Call 554-2800 for next semester's schedules.**

**Academy of Commercial Real Estate: Call Steve Cary 548-1874**

**Larabee School of Real Estate: Please Call 402-436-3308 or 800-755-1108 for more information**

Online	Code of Ethics	0497R	Internet
Online	Environmental Hazards	0314R	Internet
Online	Fair Housing	0282R	Internet
Online	Life and Annuity Concepts	PL6047	Internet
Online	Life and Health Basics Training Package	PL6051	Internet
Online	Pricing and Financing Property	0187	Internet
Online	Property Casualty Basics License Training Package	PL6050	Internet
Online	Real Estate Finance	0042	Internet

# Upcoming Events

## September 2009

- 7 Holiday, OABR Office Closed ●
- 8, 9, 10 OABR Orientation 8:30am-4:30pm ●
- 15-18 NRA Fall Meetings – Embassy Suite in Lincoln ●
- 24 Inaugural – OABR Office closes at noon ●
- 24 Building Your On-Line Presence – Facebook Fundamentals 10:00am-11:30am ●
- 24 OABR Inaugural for Shawn Maloy at Scottish Rite Masonic Center 5:00pm ●

## October 2009

- 6, 7, 8 OABR Orientation 8:30am-4:30pm ●
- 12 Holiday, OABR Office Closed ●
- 15 KIP Microsoft Systems – Using it as a Whole 1:00am-11:30am ●

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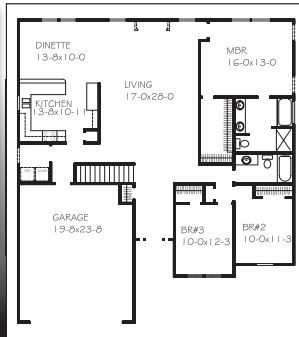
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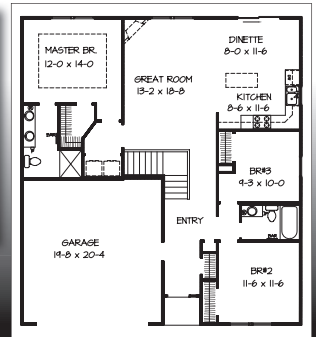
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# NEW MEMBERS, CORRECTIONS & CHANGES!

## NEW MEMBERS

Bauer, Eric – 777/NP Dodge I LLC  
 Cramer, Anna – 803/NP Dodge VI LLC  
 Deppe, Julie – 8170/Landmark Group  
 Folda, Trish – 7900/DEEB Realty  
 Fonda, Janice – 4300/Prudential Ambassador Real Estate  
 Friehe, Thomas – 7900/DEEB Realty  
 Fries, Emilee – 4300/Prudential Ambassador Real Estate  
 Haney, Brett – 4300/Prudential Ambassador Real Estate  
 Irish, Kelly – 100697/SureMove Realty LLC  
 Johnson, Hal – 4300/Prudential Ambassador Real Estate  
 Johnson, Richard – 100752/Keller Williams Greater Omaha  
 Nunez, Laura – 380/GTRSALES  
 Van Houten, Bryan – 100609/NP Dodge IX LLC  
 Wayman, Callan – 777/NP Dodge I LLC

## NEW AFFILIATE MEMBERS

Burkholder, Debra – 100780/The House Professor  
 Jackson, Lisa – 100313/SAC Federal Credit Union

## NEW MEMBER CANDIDATES

Andreasen, James – 100729/Premier One Real Estate  
 Bellini, Matthew – 779/NP Dodge IV LLC  
 Childers, Stacey – 4300/Prudential Ambassador Real Estate  
 Cooper, Thomas – 100729/Premier One Real Estate LLC  
 DiCarlo, Elisa – 4300/Prudential Ambassador Real Estate  
 Draucker, Jason – 4300/Prudential Ambassador Real Estate  
 Frans, Gerald – 5000/Celebrity Homes Inc  
 Illian, Casey – 4300/Prudential Ambassador Real Estate  
 Lorenzen, Carl – 100786/Don Peterson & Associates  
 McVeigh, Matthew – 100836/Gold Coast Real Estate Inc  
 Mollak, Lindsay – 100268/Maloy Real Estate  
 Vogt, Adam – 710/CBSHOME Real Estate  
 Stevens, Robert – 8170/Landmark Group

## NEW AFFILIATE CANDIDATES

Olson, Shon – 9010/AmeriSpec Home Inspection Serv

## MEMBER TRANSFERS

Acker, Karen From 770/NP Dodge V LLC To 5000/Celebrity Homes Inc  
 Barrett, Angela From 770/NP Dodge V LLC To 803/NP Dodge VI LLC  
 Beacom, Mark From 8170/Landmark Group To 100237/GEM Real Estate

Brown, Jill From 770/NP Dodge V LLC To 100268/Maloy Real Estate  
 Bryant, Erica From 21/CBSHOME Real Estate To 20/CBSHOME Real Estate  
 Cervený, Robert From 770/NP Dodge V LLC To 772/NP Dodge II LLC  
 Flott-Puls, Lynette From 779/NP Dodge IV LLC To 803/NP Dodge VI LLC  
 Fraser, Bryan From 20/CBSHOME Real Estate To 100374/CBSHOME Real Estate  
 Gabelhaus, Kristin From 24/CBSHOME Real Estate To 7900/DEEB Realty  
 Gillogly, Cheryl From 4300/Prudential Ambassador Real Estate To 20/CBSHOME Real Estate  
 Grover, Richard From 770/NP Dodge V LLC To 4300/Prudential Ambassador Real Estate  
 Harper, Jeffrey From 100374/CBSHOME Real Estate To 21/CBSHOME Real Estate  
 Hergert, Julie From 100374/CBSHOME Real Estate To 23/CBSHOME Real Estate  
 Holthe, Michelle From 24/CBSHOME Real Estate To 777/NP Dodge I LLC  
 Joons, Pauline From 740/Masters Real Estate Inc To 770/NP Dodge V LLC  
 Kathol, Jay From 772/NP Dodge II LLC To 7570/Heartland Properties Inc  
 McMahon, Ann From 803/NP Dodge VI LLC To 779/NP Dodge IV LLC  
 Meyers, Frank From 777/NP Dodge I LLC To 770/NP Dodge V LLC  
 Miller, Toby From 21/CBSHOME Real Estate To 4300/Prudential Ambassador Real Estate  
 Pitman, Sherry From 7900/DEEB Realty To 5000/Celebrity Homes Inc  
 Simmons, Tom From 8440/Home Town Real Estate To 100836/Gold Coast Real Estate Inc  
 Smith, David From 100538/RE/MAX Commercial Midwest To 100658/RE/MAX Professionals  
 Toelle, Robert From 740/Masters Real Estate Inc To 120/Peterson Bros Realty Inc  
 Uhing, Kimberly From 771/NP Dodge III LLC To 5000/Celebrity Homes Inc  
 Vacanti, Courtney From 7900/DEEB Realty To 21/CBSHOME Real Estate  
 Wadginski, William From 711/CBSHOME Real Estate To 803/NP Dodge VI LLC  
 White, Vicky From 770/NP Dodge V LLC To 4300/Prudential Ambassador Real Estate  
 Williams, Richard From 711/CBSHOME Real Estate To 1880/Century 21 Dundee Realty  
 Winfield, Nicole From 771/NP Dodge III LLC To 772/NP Dodge II LLC  
 Woodward, Colleen From 3670/RE/MAX The Producers To 4300/Prudential Ambassador Real Estate

## MEMBER REINSTATES

Anthony, Robert – 100374/CBSHOME Real Estate  
 Clark, Douglas – 3670/RE/MAX The Producers  
 Crane, Marianne – 100374/CBSHOME Real Estate  
 Imes, Jennifer – 4300/Prudential Ambassador Real Estate  
 Marron, Brian – 100752/Keller Williams Greater Omaha  
 Miller, Laura – 6211/RE/MAX Real Estate Group  
 Randone, Angel – 7900/DEEB Realty  
 Robinson, Danielle – 803/NP Dodge VI LLC

## NEW COMPANY

#100839/BIG Appraisals – 1449 Washington St, Blair, NE, 68008  
 OABR/MLS Phone: 426-2422  
 Fax: 533-2490  
 Designated Realtor: Richard Ahmann  
 #100840/Buyers Choice Real Estate Co, 201 S 84th St #C, Lincoln, NE, 68510  
 BSG/Secondary MLS Phone: 489-0888  
 Fax: 489-0060  
 Designated Realtor: Jeffrey High  
 #100501/Garrison Partners – 360 N Michigan Ave Ste 910, Chicago, IL, 60601  
 BSG/Secondary MLS Phone: 312-750-1610 Fax: 312-750-1611  
 Designated Realtor: Sandra Lent  
 #100836/Gold Coast Real Estate Inc – 667 N 66th St, Omaha, NE, 68132  
 OABR/MLS Phone: 612-7418  
 Fax: 393-2852  
 Designated Realtor: Tom Simmons  
 #100842/Sherrolyn A Meyers Broker – 9006 Muskrat Point, Plattsmouth, NE, 68048  
 OABR/MLS Phone: 630-5404  
 Designated Realtor: Sherrolyn Meyers  
 #1610/Real Property Appraisals PC – 2507 S 90th St, Omaha, NE, 68124  
 OABR/MLS Phone: 391-4205  
 Fax: 391-1252  
 Designated Realtor: Nicholas Dizona

## COMPANY ADDRESS AND PHONE NUMBER UPDATES

(If your firm address and/or telephone number changes, fax the information to 493-7189 to ensure our records are accurate)  
 #100737/Mark Five Properties – 19811 Nina St, Omaha, NE, 68130  
 #100820/Pacific Hills Incorporated – 830 S 50th Ave, Omaha, NE, 68105  
 #6250/WHY USA Independent Brokers RE – 1722 S 165th Cir, Omaha, NE, 68130

## CHANGE OF MANAGER

#100374/CBSHOME Real Estate – Bryan Fraser (Formerly Julie Hergert)

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# CALENDAR OF EVENTS FOR SEPTEMBER 2009

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1 Affiliates 9:00-10:00 am at OABR	2	3 WCR Executive Comm. 8:30-10:00 am at OABR Ed Comm. 10:00-11:00 am at OABR	4 Toastmasters 7:15-8:30 am at OABR	5
6	7 LABOR DAY Office Closed	8 Affiliates 11:00 am-1:30 pm at OABR New Member Orientation 8:30 am-4:00 pm at OABR	9 Member Services 10:00-11:00 am at OABR New Member Orientation 8:30 am-4:00 pm at OABR	10 New Member Orientation 8:30 am-12:00 pm at OABR	11 Toastmasters 7:15-8:30 am at OABR	12
13	14	15 Equal Opportunity 11:00 am-12:00 pm at OABR NRA Fall Meetings Embassy Suites Lincoln	16 NRA Fall Meetings Embassy Suites Lincoln	17 NRA Fall Meetings Embassy Suites Lincoln	18 Toastmasters 7:15-8:30 am at OABR NRA Fall Meetings Embassy Suites Lincoln	19
20	21 OABR Executive Comm. 9:00-10:00 am at OABR	22 IREM 8:30-10:00 am at OABR MLS Executive Comm. 10:15-11:15 am at OABR	23	24 KIP Seminar 9:00-11:00 am at OABR INAUGURAL Office Closed at Noon	25 Toastmasters 7:15-8:30 am at OABR	26
27	28	29 MLS Directors 10:15-11:15 am at OABR	30 OABR Directors 9:00-10:00 am at OABR			