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REALTOR®

FOCUS

OMAHA AREA
BOARD OF REALTORS®

(402) 493-2995
WWW.OABR.COM

11830 NICHOLAS STREET
OMAHA, NEBRASKA 68154

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**Prizes will be awarded for
the best "Secret" Chili!**



Mardi Gras
Theme

13th Annual
Chili
Cook-Off

Judging (and tasting) will be on:
Tuesday, February 16, 2010 from 11:00-1:00 pm in the
Omaha Area Board of REALTORS® Education Center

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Holly Schneidewind/Patty - Eagle Mortgage
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Omaha Area Board of REALTORS®
 11830 Nicholas Street
 Omaha, NE 68154
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 (402) 493-7189 fax

Office Hours:
 Mon., Tues., Thur., Fri. 8am- 4:45pm
 Wednesday 9am- 4:45pm



PERSONALS

THE NEWS

HAPPY BIRTHDAY WISHES to OABR Services Coordinator Denise Booth who celebrated her birthday in January.

HAPPY BIRTHDAY WISHES to OABR CPA Roger Aldrich who will celebrate his birthday in February.

CONDOLENCES to Greg Mahloch of First Commercial Realty on the passing of his father.

CONDOLENCES to Doug Steinkruger of NP Dodge on the recent passing of his mother.

CONDOLENCES to AJ Owen, formerly with N P Dodge on the recent passing of his father.

SEND US YOUR NEWS!

Fax (402) 493-7189, Email dshipley@oabr.com,
 Phone: (402) 493-2995 x 307
 or Snail Mail to 11830 Nicholas St., Omaha, NE 68154.
 We want to share in your professional and personal
 accomplishments, but we don't know if you don't tell us!

The Nebraska Real Estate Commission meeting will be held on February 18-19, 2010
 at the Staybridge Room at the Staybridge Suites located in Lincoln, Nebraska.

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NEW MEMBER ORIENTATION (COFFEE BREAK SPONSORS)



Thanks to the January 2010 Sponsors

Sara Kelley – TierOne Bank
Jim Murphy – Bank of the West

Thanks to the February 2010 Sponsors

PK Kopun – Metro 1st Mortgage
Matt Thiel – DRI Title & Escrow
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ORIENTATION

The upcoming New Member
Orientation is scheduled for
Tuesday, March 2, 2010 from
8:30 a.m. to 4:00 p.m., Wednesday,
March 3, 2010 from 8:30 a.m.
to 4:00 p.m. and Thursday,
March 4, 2010 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®.

WCR PROGRAM LUNCHEON

Connie Spellman Director, Omaha by Design



Connie Spellman is the director of Omaha by Design, a civic planning organization that focuses on the development, implementation and monitoring of urban design and environmental public policy in the metro. The organization facilitates partnerships between the public, private and philanthropic sectors to execute projects that improve the quality of the natural and built environments throughout the metropolitan area. Prior to her arrival at Omaha by Design, Spellman served as vice president of education, leadership and workforce development for the Greater Omaha Chamber of Commerce. She is also a past director of Leadership Omaha and the Omaha Executive Institute.

In addition to her professional duties, Spellman has been active as a volunteer with numerous community organizations. She helped launch the Omaha Job Clearinghouse, Omaha 2000, the Applied Information Management (AIM) Institute, the Greater Omaha Women's Fund and INROADS Nebraska.

Spellman is the recipient of numerous honors and awards. In 2007, she was named the Midlander of the Year by the Omaha World-Herald. In 2009, she was elected to honorary membership in the American Society of Landscape Architects, one of the highest honors the organization confers.

February 11, 2010

11:30 a.m.

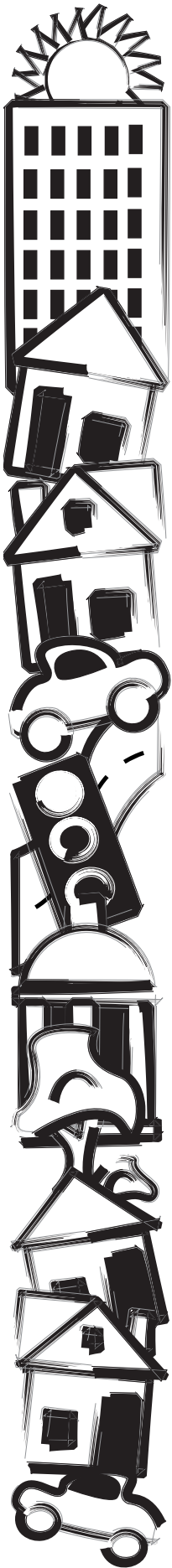
(Doors open at 11:15 a.m. for networking)

Georgetowne Club

2440 S. 141st Circle

Lunch - \$13.00





AFFILIATE ADVOCATE

Submitted By: Predrag Kopun
Metro 1st Mortgage



New Year Brings New RESPC Changes

On January 1st, HUD made some changes to RESPA (Real Estate Settlement Procedures Act) which involve the use of the new Good Faith Estimate (GFE) and the new HUD 1 Settlement Statement. There are some major differences in the old and new forms that will affect your clients and your transactions. It is also important to be aware of the boundaries your loan originator has to operate within in light of these new changes. Following are some of the changes so that you may know what to expect when it comes time to apply for a mortgage loan.

OLD GFE	NEW GFE
1 page	3 pages
Costs were itemized	Costs are "grouped" together
Showed costs & credits for items paid by others	Shows total costs incurred, no matter who is paying for them
Gave a total cash to close	Borrower no longer sees a cash to close figure
Total monthly payment represented	Monthly payment shown does not include taxes & insurance
Form could be updated numerous times for any reason	Form is now binding and can only be revised if a "changed circumstance" is warranted

Your loan originator will no longer be able to provide a Good Faith Estimate when they pre-qualify your clients due to its "binding" nature. You may, however, ask your originator to provide a summary of charges expected during the loan process. We expect most lenders will be willing to provide the borrower with a summary of charges and estimate due at closing before the GFE is able to be issued. A full application now needs to be taken before the GFE can be produced. HUD defines the application as a receipt of ALL of the following 6 items from an applicant:

1. Name
2. Social Security Number
3. Income
4. Subject Property Address
5. Estimated Value
6. Loan Amount

Once all of these items have been received, the loan originator has 3 days to get the Good Faith Estimate to the homebuyer. There are a couple of important dates to be

Continued on Page 5

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 – Sara Kelley – TierOne Bank

Vice-President – Regi Powell –

Farmers Insurance/Powell Insurance

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Treasurer – Brenda Stuart – ServiceOne Inc

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Janet Dragon – Heartland Reva Team

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Scott Moore – Rels Title

Jim Murphy – Bank of the West

Ruth Smith – Norm's Door Service

Jody Smythe – Wells Fargo Home Mortgage

Matt Thiel – DRI Title & Escrow

Wendy Walker – Omaha Title & Escrow Inc

The New Affiliate Council web address is
www.oabrafiliates.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 membership search function on the OABR home page, OABR.com, or in the OABR roster. If it has changed please email the correct information to 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 4

aware of on the new Good Faith Estimate. The first is the expiration date of the interest rate. The other important date to be aware of is the expiration of the settlement costs listed on the GFE. The minimum amount of time that HUD requires for this date is 10 days. If the homebuyer has not signed the disclosures with the intent to purchase a home, then it will expire in 10 days from the time of issuance and will no longer be binding.

The fees listed on the GFE can only change if a changed circumstance has occurred. A changed circumstance is defined by HUD as the following:

- Acts of God, war, disaster or other emergency
- A changed situation or inaccurate information provided by the borrower after issuance of the GFE

The origination charges listed on the initial GFE including points paid, appraisal, processing, and underwriting fees cannot change from the original quote, unless a changed circumstance warrants a revision.

Continued on Page 6



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Now accepting:



Continued from Page 5

Let's say your client applies for a Conventional loan, but the Conventional loan is denied by the underwriter. However, the loan originator then determines they may still qualify under FHA guidelines, and the loan is re-submitted to underwriting. At this point, a new GFE may be issued, because the costs, rate, etc are subject to change if the product changes.

Other closing costs have various acceptable tolerances for change, depending on the type of cost, and who selected the provider (i.e. title company). For example, title costs have a 10% tolerance for change if the lender selects the company, but an unlimited tolerance if the borrower selects the company.

Finally, when the borrower goes to the closing table, the new HUD Settlement Statement will be utilized. This new form will clearly illustrate the difference in what the borrower was initially quoted on the Good Faith Estimate compared to the actual charge incurred at closing.

Although there are parts of the old GFE form

that will be missed, the good news is that these new forms will be uniform, regardless of the lender. This should help eliminate borrower confusion in looking for the best loan option.

If you would like to learn more, please do not hesitate to give me a call. I'm available to answer your questions, and would be happy to send you more information containing the frequently asked questions and answers published by HUD. You can contact me at Predrag.Kopun@metrofcu.org or 402-552-7157.

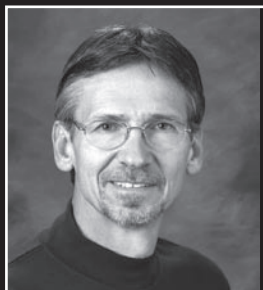
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Canned Food Drive

**Food Collected Will be
Donated to the Omaha Food Bank**

Date: February 16, 2010

Time: 11 am to 1 pm

**OABR Office
11830 Nicholas St. • Omaha, NE**

Real Estate Offices that want to participate need to contact Debbie Kalina at 639-1100 to arrange for a barrel to be delivered to their office (by the Omaha Food Bank) for the collection. The barrels will be dropped off at offices ahead of time (2 weeks or so) for the collection of canned goods. The food bank will then pick up the barrels and weigh them. People can also bring food to the Chili Cook-Off to donate, if they so choose.

Prizes

Real Estate Offices will be competing for prizes for the most food donated by office (by weight) per capita.

Sponsored by:



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a council of the
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**in conjunction with the
OABR Membership Services
Annual Chili Cook-Off**

www.oabraffiliates.com

**If offices want a barrel for food collection,
they should email Debbie Kalina at
Debbie@OmahaRadon.com or call her at 639-1100.**

January Unscramble Words!!!

Charles Warga from Warga Realty

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. NACIMAER OOOYDLLWEW <u>AMERICAN YELLOWWOOD</u> | 11. YLOLLLBO NPIE <u>LOBLOLLY PINE</u> |
| 2. AEERFIPRRII BPARPEACL <u>PRAIRIEFIRE CRABAPPLE</u> | 12. KLBCA TLNWUA <u>BLACK WALNUT</u> |
| 3. TRINTBTUE OCRKIYH <u>BITTERNUT HICKORY</u> | 13. RAOLPP BDHIRY <u>POPLAR HYBRID</u> |
| 4. VELSIR LAPME <u>SILVER MAPLE</u> | 14. SAGOE AORENG <u>OSAGE ORANGE</u> |
| 5. HSRUONET EPBRAPACL <u>SOUTHERN CRABAPPLE</u> | 15. KBCAL SILHL CERSUP <u>BLACK HILLS SPRUCE</u> |
| 6. NAFRARGT SEUHELCKYON <u>FRAGRANT HONEYSUCKLE</u> | 16. DRE PLEAM <u>RED MAPLE</u> |
| 7. HEYCRR AKBR KOA <u>CHERRY BARK OAK</u> | 17. SFASRSAAS TERE <u>SASSARAS TREE</u> |
| 8. ENYTCKKU FEFCFO REET <u>KENTUCKY COFFEE TREE</u> | 18. RCEERSVERBIY <u>SERVICEBERRY</u> |
| 9. GOBELRB SOHWTTAO OKA <u>GOBBLER SAWTOOTH OAK</u> | 19. OMNMCO PULPER CILLA <u>COMMON PURPLE LILAC</u> |
| 10. SLETORNSH CUTLEYNHSHOO <u>THORNLESS HONEYLOCUST</u> | 20. LELOYW EEBUCKY <u>YELLOW BUCKEYE</u> |

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GE Security Supra has upgraded their KIMweb website.

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THE FIRST TWENTY REALTORS WHO CALL RECEIVE A FREE LUNCH.

When: Wednesday February 17, 2010

Where: Arbor Hall, 14040 Arbor Street

Time: 11:30 am to 1:00 pm

Cost: Free for the first 20 realtors or \$12

Network, meet our members, enjoy a hot lunch!

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STEVE VACHA
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BRENDA STUART
ServiceOne

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

Diversity and Google



Diversity and Google are two words that keep changing our world today. When you put the two together, you find the dance group "Diversity" that won Britain's Got Talent contest in 2009. As I watched the 7 minute video, I watched 11 young men from different families, economic backgrounds, education levels, racial composition and skill levels combine their talents and bring a fresh mixture of choreography and dance into the entertainment world. Their diversity was the backdrop for innovative ideas, their hard work launched them into the semi-finals and their unity ultimately landed them in the winning seat. It was a great picture of what can happen when diverse people join together and work towards a common goal. Interestingly enough, their first performance before the judges started with a quote from Dr. Martin Luther King Jr. saying "I have a dream". Stop for a moment

and look at the world through the lens of Black History Month, and you get a glimpse of Dr. King's dream. A dream of a world where people from all areas and walks of life have equal input and reflect a glory that would not be possible individually. Just as adding salt to soup changes the flavor, so adding hardworking associates from other cultures makes us all better. The Diversity Council seeks to add to the flavor of the Omaha area by providing scholarships that enable people of racial or ethnic heritage the opportunity to pursue the goal of becoming a licensed REALTOR. To that end let us labor together to be people who push each other to realize the dream.

Cameron H. Thomas, Member
GTRSALES – Residential Real Estate
OABR Equal Opportunity Cultural Diversity Task Force



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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 February 15, 2010. Winner and answers will be in March 2010 Focus. Good luck!!!!

1. AARSEITM _____
2. ETYELBN _____
3. CIOLNNL _____
4. DLNA EVRRO _____
5. PTGEOUE _____
6. EDRMEESC BNZE _____
7. ADTAIHUS _____
8. VLETROEHC _____
9. CRAUA _____
10. EADRTBSKUE _____
11. ZIKSUU _____
12. ULTNREA _____
13. ROSLL YCROE _____
14. UJAAGR _____
15. RBOHIMAGLIN _____
16. NGOLKEAWSV _____
17. KURTEC _____
18. FIINNITI _____
19. ESDNGRBEUE _____
20. RMAEDIL SCRELYHR _____

THEME _____

Name: _____

Company: _____

Address: _____

Phone: _____



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POWER**

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Sell 10 homes with only 5 customers in 90 days spending little or no money.

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We will dispel the typical agent myths about open houses and show you how and why the "right" open house will help launch & supplement your lead generation activities.

Understand your true purpose for holding an open house.



**Thursday, February 18, 2010
10:00 am – 11:30 am**

**In the Education Center of the OABR
11830 Nicholas Street
Omaha, NE 68154**

**Coffee and Cookies will be provided
This Session is Free!!
Reservations Required**

Name _____

Company _____

Phone _____

Email _____

Mail to OABR, 11830 Nicholas St., Omaha, NE 68154, fax 402-493-7189 or email your name, company and phone number to dshipley@oabr.com.

How To Stay Positive In Life, Particularly In Difficult Times

A negative outlook can set in whether it's caused by a stressful event, a job situation or by too much routine, which may mean few events of any kind.

Dr. Daniel Wagner of Trinity University in San Antonio has found through his studies that trying to get rid of a negative thought only makes you think about it more. Instead, you should direct your thoughts elsewhere.

He recommends asking yourself a question that sets your mind in a new direction. For example, ask: "How can I make myself stronger and better able to deal with this?" Or ask, "What is my goal?"

Wagner says when you decide on the question, keep asking it. Ponder it. Wonder about it. Let it run through your mind whenever you find yourself worrying. It will change your thoughts.

Other recommendations include:

Appreciate. Focus on something you are grateful for or that you like.

Visualize. Create the experience you want to have in your mind.

Be in the present. Don't spend time reliving the past. Acknowledge the present moment and its opportunities.

Get healthier. Avoid eating junk food. Eat regular meals and exercise, both of which will give you a more positive outlook.

Associate with positive thinking, happy people. Their influence can rub off on you.

Find something to laugh about. It could be a joke, a TV show, a movie, or talking to a funny person. Laughing can change your outlook.

Stay away from negative people, those who criticize you, your ideas and everyone else.

You can't always control events in your life but you can control what you choose to think and feel about them. You can look at things positively or otherwise. You decide.

Complimentary Lunch for AFFILIATE Members

Tuesday, March 23, 2010

11:30 am to 12:30 pm

OABR Office • 11830 Nicholas St.

Learn what's new with our council and
enjoy a brief PowerPoint presentation

Network

Are you looking for ways to grow your business and support our industry?
Join us for a fun and informative lunch.

Space is limited so RSVP for a reservation to
Laura Bambino - laura.bambino@tieronebank.com or 554-8172

Have you checked out our enhanced website?
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AFFILIATES a council of the Omaha Area Board of REALTORS®
Proudly supporting those that support our industry

LotsOmaha.com

Personal attention. Powerful results.

NP Dodge Builder Services is here to further the potential of builders and their agents. This department offers unique resources that support new construction, including land development, lot sales, & our "Lot Locator" Program. In addition, we actively work to match builders with NP Dodge Sales personnel that match their business model.
Contact us at 951-5000 to learn more.

NP Dodge Builder Services Developments

Cheyenne Country Estates

168th & Cornhusker

Five Fountains

192nd & Dodge

Harrison Woods

173rd & Harrison

Copperfields

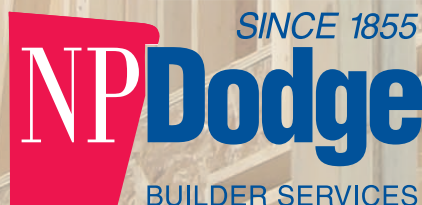
Northeast of 204th & West Center

Sagewood

174th & Fort

Suncrest

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Recycling Electronic Wastes

Modern technology has given the world convenience and pleasure, but its accompanying obsolescence has produced vast amounts of waste. Much of the material contains heavy metals, hazardous chemicals and deadly compounds.

We use and discard items such as computers, televisions, cell phones and MP3 players. In most areas, however, disposing of these items as trash is forbidden and usually against the law.

Some communities have recycling programs with special sites set aside to dispose of electronic items. Others mark special days during the year for them to be collected. Some larger cities have commercial firms, such as Greentech Services, which recover recyclable metals from electronics for reuse by chemical or mechanical means.

However, there are many other programs that promote reuse of electronics to benefit the underprivileged or persons with special needs.

Groups, including a Utah Partnership, Computers for Kids, often refurbish outdated computers, laptops

and monitors, which they supply to schools and children with no means to purchase these systems.

Another popular program is Cell Phones for Soldiers, which collects many of the 130 million cell phones discarded each year and provides them to members of the armed services who can use them to call home from their duty stations around the world.

Best Buy is a leader in the retail industry for recycling of batteries, cell phones, computers, televisions and monitors, as well as major appliances which may contain refrigerants harmful to the atmosphere. Front door bins are provided for smaller items to promote easy disposal. Details for larger-item pickup is explained at www.bestbuy.com or obtained by calling local stores.

All these efforts are green programs, which keep harmful metals and chemicals out of landfills and, in many cases, give them a new life to aid others. No matter what item you wish to discard, a new home for it may be found by surfing the net.



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Brent Simmerman - Associate Member 630-6555

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	1	2 9:30 am Executive Board at MOBA	3 7:30 am - Noon Erosion Control Seminar at Holiday Inn on 72nd St	4	5 8:00-4:30 Green Building Seminar at MOBA	6
7	8 11:00 am Membership Committee Meeting at MOBA	9 10:00 am Board of Directors at MOBA	10 11:00 am Green Building Council at MOBA	11 6:00 pm Dinner Meeting, special guest David Brown Pres. & CEO Omaha Chamber Champions Run	12 Lincoln's Birthday	13
14 Valentine's Day	15 MOBA Office Closed President's Day	16	17 Ash Wednesday	18	19	20
21	22 Washington's Birthday	23	24	25	26	27 8:30 pm MOBA Bowling Night at Maplewood Lanes
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• • •

The difference between try and triumph is a
little umph.

– Zig Ziglar

• • •

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– Konrad Adenauer

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Still Time To Get An FHA Loan Before New Rules Go Into Effect

from PagesMag.com

If you are on the fence about buying a home and financing it through the FHA, it would be a good idea to go forward with the plan right now. The curtain is closing on easy qualifying and low down payments.

Changes are in the works at the Federal Housing Administration. They have to make plans to reduce their present number of "loan defaults and fraud. An estimated 116,000 FHA loans will lead to foreclosure in 2010 and another 108,000 are in foreclosure right now.

The new rules won't be finalized until FHA determines how to make them in a way that weeds out the most problematic borrowers, while ensuring that qualified people will not be inadvertently shut out.

On December 2, Housing and Urban Development (HUD) Secretary Shaun Donovan testified before the House Financial Services Committee. HUD insures the FHA loans. He outlined the tougher rules they want to impose on borrowers.

* Down payments will rise to 5 percent from the present 3.5 percent minimum.

* Qualifying credit scores will rise from the present minimum of 500, but how high the minimum score will be has not been determined. Those making a minimum down payment will need a higher score.

* Sellers will be able to provide only 3 percent of the home's cost as a contribution to closing costs, as opposed to the 6 percent contribution they could now make.

* There will probably be higher prices for mortgage insurance.

Some members of the committee wanted FHA to institute risk-based pricing, which would allow them to charge more for high risk borrowers.

That's the story right now. In the future, when the rules are sorted out, qualified buyers will still be able to get an FHA loan. It will just cost them more.

FHA says that if buyers put up more up-front cash, they will be less likely to walk away from their mortgages.

• • •

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— Bruce Barton

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CONTINUING EDUCATION

Date	Title	Course #	Credit Hours	Time
Nebraska Realtors Association (800) 777-5231 www.nebraskarealestateeducation.com				
Feb 5	CRS 111: Short Sales and Foreclosures (Lincoln)	0688	6	
Feb 22-23	GRI 104: Financing (Lincoln)	0543T	12	
Apr 12-13	Career Foundations/GRI 101 (LaVista)	0596	9	
Apr 12-14	State Convention (Embassy Suites LaVista)		3 Ea	
July 8-9	GRI 106: Technology & Taxation (Lincoln)	0434T	9	
Sept 8-10	Fall Business Meeting (Lincoln)			
Oct 21-22	GRI 103: Ethics & Legal Issues (Omaha)	0203TR	12R	
	AVAILABLE ONLINE			
	GRI 101, 104 & 106			

Randall School of Real Estate: Call (402) 333-3004 www.info@randallschool.com

Correspondence Courses

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

REEsults Coaching™ Mark T. Wehner: Call 676-0101 mark.wehner@reesultscoaching.com

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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

Date	Title	Course #	Credit Hours	Time
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

February 2010

- 2, 3, 4 OABR Orientation 8:30am-4:30pm
- 15 Holiday – OABR Office Closed
- 16 Member Services Chili Cook-Off 11:00am-1:00pm
- 18 KIP - Ultimate Open House - How to Sell 10 Homes to 5 People 10:00am-11:30am

March 2010

- 2, 3, 4 OABR Orientation 8:30am-4:30pm
- 25 KIP "State of the Union" with Gregg Mitchell 10:00am-11:30am

Q&A

ASK THE HOME INSPECTOR!

• By Patrick Casey, President
 • The Home Buyers Protection Company
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The following article is a first in a series to provide pertinent home and building inspection information to the readers. Your input is welcome by emailing your questions to pat@hbponline.com.

Question: We want to put a bedroom in our basement. What are the minimum size requirements for a residential egress window?

Answer: According to the current Omaha Building Code and the 2006 International Residential Building Code, section R311, the following are required:

- When an unfinished basement of an existing home is finished, an egress window is required.
- The minimum opening size is 5.7 square feet, with an exception of 5 square feet when the egress is located at grade level.

- The maximum height from the floor to the sill of an egress opening is 44 inches.
- The minimum height of the opening is 24 inches, and the minimum width of the opening is 20 inches.
- Must be located on an exterior wall of the building so that a rescue can be made from the outside.

Also, the current Omaha building code requires an egress window in all basements of new homes.

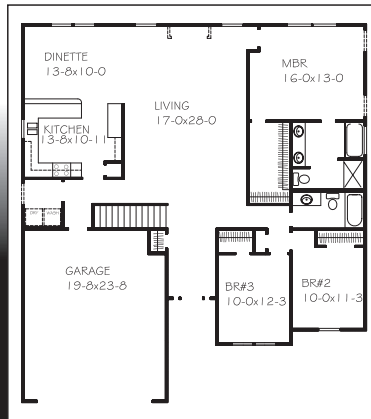
A printable version of this article with diagrams of various types of windows is available on our website at www.hbponline.com.



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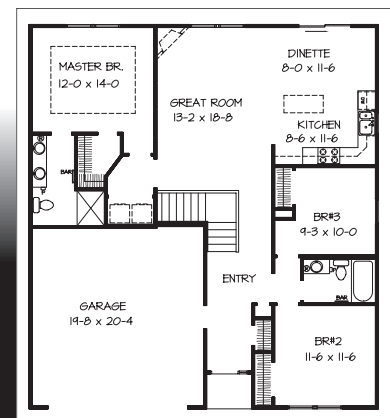


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 Cody, Rober – 777/NP Dodge I LLC
 Dubas, Joseph – 770/NP Dodge V LLC
 Faeth, Gregory – 530/CENTURY 21 Century Real Estate
 Murphy, Shelley – 3670/RE/MAX The Producers
 Parikh, Priti – 777/NP Dodge I LLC
 Schraeder, Lisa – 803/NP Dodge VI LLC
 Speck, Diane – 779/NP Dodge IV LLC
 Williams, Nathaniel – 5110/Real Estate Associates Inc

NEW AFFILIATE MEMBERS

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 Gill, John – 803/NP Dodge VI LLC
 McCoy, Lindsay – 100374/CBSHOME Real Estate
 Morrissey, Steven – 100752/Keller Williams Greater Omaha
 Rogge, Bradley – 770/NP Dodge V LLC
 St James, Jean – 4300/Prudential Ambassador Real Estate

NEW AFFILIATE CANDIDATES

Ponec, John – 4210/Security National Bank
 Schawang, Janet – 100854/AOI Corp

MEMBER TRANSFERS

Adler, Joni From 100791/J J Palmtag Inc To 22/CBSHOME Real Estate
 Andriik, Roxanne From 771/NP Dodge III LLC To 803/NP Dodge VI LLC
 Arndt, Vanessa From 779/NP Dodge IV LLC To 100752/Keller Williams Greater Omaha
 Freed, Judy From 4300/Prudential Ambassador Real Estate To 5110/Real Estate Associates Inc
 Kennedy, Evelyn From 5110/Real Estate Associates Inc To 100752/Keller Williams Greater Omaha
 Lehman, Edward From 4300/Prudential Ambassador Real Estate To 100752/Keller Williams Greater Omaha
 Pullen, Susan From 20/CBSHOME Real Estate To 803/NP Dodge VI LLC

Taylor, John From 100658/RE/MAX Professionals To 100374/CBSHOME Real Estate
 Trumm, Troy From 100385/Alliance Real Estate To 100752/Keller Williams Greater Omaha
 Turner, Sandra From 777/NP Dodge I LLC To 23/CBSHOME Real Estate
 Wilson, Stacy From 6211/RE/MAX Real Estate Group To 100374/CBSHOME Real Estate
 Wimmer, Kim From 100102/Home International Realty Inc To 5110/Real Estate Associates Inc

MEMBER REINSTATES

Carlisle, Darrell – 4300/Prudential Ambassador Real Estate
 Garrison, Michael – 100092/Realty Center
 Getsfred, Angela – 7900/DEEB Realty
 Kopecky, R. Joseph – 100729/Premier One Real Estate LLC
 Preddy, R Lee – 5110/Real Estate Associates Inc

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)
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 #100555/American National Bank – 12829 W Dodge Rd Ste 203, Omaha, NE, 68154
 #100293/HomeFinders R E Serv LLC – Fax: 758-2824
 #1610/Real Property Appraisals PC – 18814 P St, Omaha, NE, 68135
 #7090/Residential Mortgage Services – 12829 W Dodge Rd Ste 203, Omaha, NE, 68154

CHANGE OF DESIGNATED REALTOR

#100092/Realty Center – Michael Garrison (Formerly Gary Thompson)

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Anderson, Kristen – 772/NP Dodge II LLC
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 Carroll, Colleen – 530/CENTURY 21 Century Real Estate
 Cerny, Michael – 100522/CBSHOME Real Estate
 Cloven, Patrick – 100752/Keller Williams Greater Omaha
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 Moore, Starleen – 7900/DEEB Realty
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 Palmer, Sandra – 100737/Mark Five Properties
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CALENDAR OF EVENTS FOR FEBRUARY 2010

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