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REALTOR®

FOCUS

OMAHA AREA
BOARD OF REALTORS®

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11830 NICHOLAS STREET
OMAHA, NEBRASKA 68154

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2010 Stimulus Golf Outing

Presented by:

AFFILIATES

A council of the Omaha Area Board of Realtors®

- ✚ Men's & Mixed Team Contests
 - ✚ Lunch and Dinner provided
 - ✚ Pin Prizes for Men and Women
 - ✚ Hole Sponsors that know how to do it!
- FUN for EVERYONE!!!**

Thursday, May 20, 2010

--Tiburon Golf Course--

10302 S 168th St, Omaha, NE.

Shotgun Start at Noon

Registration starts at 11:00

COSTS REMAIN LOW FOR 2010:

- OABR Members \$65/player
- Guests (non-members) \$90/player (*GREAT time to join OABR!*)
- Dinner Only \$15/person

DRINKS * DINNER * PRIZES

Immediately following golf in the clubhouse

*****Payment must be included w/ registration form!*****

Foursome:

Name _____	Phone # _____
Name _____	Phone # _____
Name _____	Phone # _____
Name _____	Phone # _____

Team Captain Email Address: _____

[] Check payable to:

OABR Affiliates Council 11830 Nicholas St Omaha, NE 68154 Attn: Debbie

[] Credit Card - Please circle type: Visa MasterCard American Express Discover

Credit Card # _____ Exp Date ____/____

Billing Name: _____

Address _____ City _____ St _____ Zip _____

Signature: _____

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 Mark Leaders
 Sharon Rich
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 Sara Kelley
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Bylaws - OABR Staff
 Equal Opportunity-Cultural Diversity - Bobbi Schoettle
 Forms - Tom Sternberg
 Nominating - Vince Leisey
 Public Relations - OABR Staff
 RPAC Task Force - JoAnn Grennan, Jackie Inman
 IMF Task Force - Vince Leisey

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Education - Sharon Rich
 Member Services - Mark Leaders
 Economic Development - Joe Gehrki

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



PERSONALS

THE NEWS

CONGRATULATIONS to Deborah Trowbridge of CBSHOME Real Estate who was recently award the Accredited Buyer's Representative (ABR) designation.

CONDOLENCES to Kathryn Rouch of CBSHOME Real Estate who recently lost her mother.

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 April 22-23, 2010
 at the Husker Room at the Hampton Inn & Suites located in Lincoln, Nebraska.

The New OABR Print Shop Website is now live!

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NEW MEMBER ORIENTATION (COFFEE BREAK SPONSORS)



Thanks to the March 2010 Sponsors

Ruth Smith – Norm's Door Service

Tori Ross – Ross Designs LLC

Cherie Casey – The Home Buyers Protection Co

Sara Kelley – TierOne Bank

Brenda Stuart – ServiceOne Inc

Thanks to the April 2010 Sponsors

Jody Smythe – Wells Fargo Home Mortgage

Alan Stoltenberg – SAC Federal Credit Union

Brenda Stuart – ServiceOne Inc

Kent Burkholder – The House Professor

Matt Thiel – DRI Title & Escrow

ORIENTATION

The upcoming New Member Orientation is scheduled for
Tuesday, May 4, 2010 from
8:30 a.m. to 4:00 p.m., Wednesday,
May 5, 2010 from 8:30 a.m.
to 4:00 p.m. and Thursday,
May 6, 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®.

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AFFILIATE ADVOCATE

Submitted By: Alan Stoltenberg

VP, Mortgage & Business Lending, SAC Federal Credit Union

Pre-Qualifications and Good Faith Estimates

Professionals in the Real Estate industry understand that in order for potential buyers to become empowered they should get pre-qualified with a reputable mortgage lender before beginning the house hunting process. As standard practice borrowers have always been encouraged to ask a prospective lender for a Good Faith Estimate to compare settlement costs before making a Wait! Hold On! Can they? Should they? Can we? Now what's up?

In November of 2008 new Real Estate Settlement Procedures Act "RESPA" Rules were introduced and became effective January 16, 2009. Subsequently new Good Faith Estimate and HUD-1 rules became effective January 1, 2010. Life changed for mortgage professionals on January 1, 2010. This topic was featured in the February issue of FOCUS - Affiliate Advocate column. Since the changes are significant and "old habits die hard," this is definitely worth revisiting.

The Good Faith Estimate, which was once merely an estimate of a buyer's settlement costs, has now become a standardized document among lenders that discloses all charges in a real estate transaction regardless of who is paying

for them. Lenders can now be held financially responsible for errors or inconsistencies between the Good Faith Estimate and the final HUD-1 Settlement Form outside specific tolerances at the time of closing. Once issued, the terms of the Good Faith Estimate are also binding upon the lender for 10 business days. This is not necessarily a bad thing to hold a lender accountable to initial fee disclosures, although the new rule does change the face and use of the Good Faith Estimate, especially at the time of the pre-qualification.

Continued on Page 5



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Diane Oster



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 – First Westroads Bank
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 Treasurer – Brenda Stuart – ServiceOne Inc
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 Cherie Casey – The Home Buyers Protection Co
 Chuck Current – American National Bank
 Janet Dragon – Heartland Reva Team
 PK Kopun – Metro 1st Mortgage
 Kristi Lyons – TierOne Bank
 Scott Moore – Rels Title
 Jim Murphy – Bank of the West
 John Ponec – Security National Bank
 Tori Ross – Ross Designs LLC
 Ruth Smith – Norm's Door Service
 Matt Thiel – DRI Title & Escrow
 Wendy Walker – Omaha Title & Escrow Inc
 Daryl Wilken – National Property Inspections

The New Affiliate Council web address is
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 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

The RESPA Rule FAQs state that "A loan originator must issue a GFE no later than 3 business days after the loan originator receives an application or information sufficient to complete an application. Application is defined as the submission of a borrower's financial information in anticipation of a credit decision...which shall include the following: (1) borrower's name, (2) borrower's monthly income; (3) borrower's social security number to obtain a credit report; (4) property address; (5) estimate of value of the property; (6) loan amount and (7) any other information deemed necessary by the loan originator." The RESPA Rule FAQs further clarify that "If a loan originator issues a GFE, the loan originator is presumed to have received all six pieces of information."

So here is "What's up?" At the time of an initial pre-qualification, when a lender is helping a potential buyer establish a price range to begin house hunting, there is usually no exact property address, true estimate of value or loan amount. If

Continued on Page 6

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Continued from Page 5

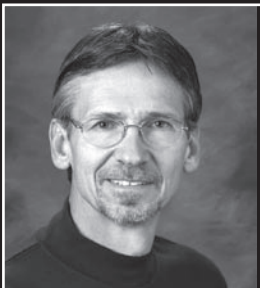
the lender provides a Good Faith Estimate at this point in the process they are presumed to have received the six pieces of information which in turn constitute an application by definition. The lender would also be guaranteeing the terms of the Good Faith Estimate and relying on its accuracy in comparison to the final HUD-1 at closing. So now what?

Many lenders, like SAC Federal Credit Union, understand that it is important for a borrower to be able to compare interest rates as well as the fees they will be responsible to pay at closing before selecting a lender. So for Pre-Qualification purposes SAC Federal Credit Union has developed a "Home Buyer's Cost Guide" that clearly estimates all the costs and prepaid expenses a borrower will be responsible to pay at closing. The Home Buyer's Cost Guide can be tailored to various purchase prices, loan amounts and loan programs and becomes a user friendly comparison tool for our borrowers when they are being pre-qualified. Within 3 business days of a borrower's formal

application or when the six pieces of critical information have been received, SAC Federal Credit Union, like all lenders, is required to provide the borrower a RESPA compliant Good Faith Estimate detailing the fees associated with the loan as well as a Truth in Lending document disclosing the finance charges.

New RESPA requirements for the Good Faith Estimate have changed a few things in 2010, but some things should never change. Remember to encourage buyers to talk to several mortgage professionals and ask questions about the lender's loan products and the entire loan process before choosing the lender who is right for them. Reiterate the importance of getting pre-qualified for a loan before the house hunting process begins. Buyers need to become empowered so that sellers will take them seriously when the fun of negotiating a purchase contract begins.

Please contact me with any questions or concerns at astoltenberg@sacfcu.com or 402-829-6287.



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The OABR Membership Forum is Teaming up with the Boy Scouts to Spruce Up 2 Neighborhood City Parks!

***They are Robert's Park and Skate Park at 7975 Western Ave.
And the Papillion City Park at 84th and Lincoln St.
Free Tee Shirts and Trash Bags will be provided at each location.***

Bring your gloves and let's give back to our communities that have given us so much. Soccer games will have already started, so come out and say Hi to your friends and neighbors!

***For Participation Registration
please call or email
Donna Shipley at OABR
493-2995 ext. 307
dshipley@oabr.com***

***or Lisa Welch at OABR
493-2995 ext. 302
lwelch@oabr.com***



Registration Deadline is April 14, 2010

March Unscramble Words!!!

Linda Scott from Scott 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. CEVORVNUA <u>VANCOUVER</u> | 11. AESMERTI <u>EMIRATES</u> |
| 2. CNILGRU <u>CURLING</u> | 12. RFEIGU NATKCSI <u>FIGURE SKATING</u> |
| 3. KIS MGNIJPU <u>SKI JUMPING</u> | 13. SDEBOLB <u>BOBSLED</u> |
| 4. CEI YECKOH <u>ICE HOCKEY</u> | 14. AODONRSBW <u>SNOWBOARD</u> |
| 5. IEUDTN RABA <u>UNITED ARAB</u> | 15. TKHSKAAZNA <u>KAZAKHSTAN</u> |
| 6. TILOAHBN <u>BIATHLON</u> | 16. EOELNTS NCIAGR <u>SKELETON RACING</u> |
| 7. RTSOH KRTAC <u>SHORT TRACK</u> | 17. EESPD AGTISNK <u>SPEED SKATING</u> |
| 8. NTNSLTCEIHEIE <u>LIECHTENSTEIN</u> | 18. RSSOC YTURCON INSKIG <u>CROSS COUNTRY SKIING</u> |
| 9. ENHAPIL NISIKG <u>ALPINE SKIING</u> | 19. TNRENOMEGO <u>MONTENEGRO</u> |
| 10. LGEU <u>LUGE</u> | 20. RLIGCNU <u>CURLING</u> |
| THEME <u>2010 OLYMPIC GAMES</u> | |

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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 April 15, 2010. Winner and answers will be in May 2010 Focus. Good luck!!!!

1. SGHTRI _____
2. HYITICTNE _____
3. ELIUATYQ _____
4. TOXEICS _____
5. HCLTAIE _____
6. OTRPCONIET _____
7. ITAYBLISDI _____
8. AILFAIML TTUSSA _____
9. RTANNETIGIO _____
10. FAEDUAGSSR _____
11. VSTIEYRDI _____
12. MNEDIRRAU _____
13. OHDGPDEOEG _____
14. ASIB _____
15. RPEFSUO _____
16. SEDNRESESIV _____
17. TSMREASTNO _____
18. TEORH _____
19. MURIEXT _____
20. CELANAB _____

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OMAHA AREA BOARD
OF REALTORS®



Arena Football

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Omaha Beef vs. Bloomington Extreme

Saturday, May 1, 2010

Game Time: 7:05pm

Location: Civic Auditorium

Tickets: **\$15.00** each

Includes:

- Reserved seat to the game
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- Visit from the Omaha Beef Mascot and Cheerleaders

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The Food Bank for the Heartland.

Tickets can be purchased in advance by contacting the OABR office via email at:
dshipley@oabr.com or lwelch@oabr.com

or via phone at 493-2995

Donna ext. 307 or Lisa ext. 302

Tickets must be purchased by Monday, April 19, 2010.

Individual Name: _____

Company: _____

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Phone: _____ Email: _____

Quantity of Tickets Ordered: _____ x \$15.00 each = _____ Total _____

Visa / Master Card #: _____ Expiration Date: _____

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Please make checks payable to the Omaha Area Board of REALTORS®.

Ticket orders must be turned in by Monday, April 19, 2010.

Please call Donna Shipley at 493-2995 Ext. 307 with any questions.

Mailing Address:

Omaha Area Board of REALTORS®
Donna Shipley
11380 Nicholas St.
Omaha, NE 68154

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

In 2008, 1,336 respondents to a Next Generation Consulting survey used an open-ended question to cite three wishes for Omaha's quality of life. Highest prominent themes from these Young Omaha Professionals included:

(1) valuing and embracing diversity; (2) better public transportation; (3) improving educational opportunities; (4) more quality job opportunities for young professionals. Following are verbatim comments about valuing and embracing diversity:

"Increase diversity awareness activities, connect different people and help break down the 'you live in that part of Omaha so you're that type of person' stereotypes."

"I hope that Omaha continues to be more interested in the importance of diversity in our communities."

"That people open their eyes to diversity, that people realize the impact of sustainable living on

our community, that our community become open to new things and change."

OABR®'s Equal Opportunity Cultural Diversity Task Force serves the community by providing scholarships that enable people of Black, Hispanic, Asian, Pacific Islander or American Indian, or people of racial or ethnic heritage that is under-represented in relation to the relevant demographic population of the OABR® area, to pursue a goal of becoming a licensed REALTOR®. Thanks for helping by referring candidates, helping with community outreach, and mentoring!

Bobbi Schoettle, President
OABR® Equal Opportunity Cultural Diversity Task Force

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Dear Supra Customers,

Exciting Update Coming to SupraWEB!

We have an updated release of our SupraWEB coming the week of March 15th that will bring several new features including:

- Enhanced reporting features, including the ability to customize showing reports by listing, and automatically send them to the homeowner.
- A new mobile version of SupraWEB, designed specifically for smartphones, allowing you to email showing reports to your clients, see feedback, and get an update code.
- Improved showing feedback options, including the ability to create up to ten customized questions per listing.
- Single Sign On (SSO) login which will provide higher data security and reduce the number of logins you have to manage.

It will be necessary for all SupraWEB users to create a new user ID (an SSO) and password before they can access SupraWEB. This will be a one time process. After that, you will use your new SSO to log into SupraWEB (no longer will you need your Key Number and PIN).

Where can I learn more about this new feature?

We have created a website located at www.ekeyprofessional.com/sso.html which provides a summary of the change, and a tutorial on how to set up your SSO. Please note that you do not have to create your SSO right now. Once the new SSO system is implemented, you will need to complete the SSO process the first time you log into SupraWEB.

You can also call us at 1-866-421-0308 with questions about this change. We have brought in additional staff members to answer your questions about this change.

Why are these changes being made?

1. By utilizing the SSO technology, we are able to bring customer billing information into SupraWEB (this information is currently in Agent Web Pay).
2. Now that billing information can be accessed in SupraWEB, it will not be necessary to maintain two sets of login information. One login gives access to all the keybox management tools, as well as billing details.
3. This upgrade also allows us to offer ActiveKEY and DisplayKEY users the option of paying their bill with a credit card. This has been one of our most commonly heard requests and we are happy to be able to provide this service.

We greatly appreciate your continued business. We are working hard to add features and functions to the Wireless Information System that will continue to provide security and timely market information.

What A Will Can and Can't Do

from Pages.com

About 41 percent of Americans don't have a will. If you are one of them, you could be leaving a tangled legal hassle to your family.

Wills affect only probate property, which is whatever you individually own.

A house owned by spouses is not probate property. If you and your wife own a home together, when one of you dies, the house passes directly to the other.

If you share ownership of investment property with an uncle or a couple of cousins, you need to have a will in order to designate who gets your share.

One advantage of probate is that it allows a certain amount of time for creditors to come forward. Then there is a cutoff. Any other claims are barred.

Note that there are a number of things a will won't do. Life insurance goes to the person named as the beneficiary. Saying in your will that someone else gets it has no effect. Bank accounts and certificates of deposit can have a pay-on-death designation. A will can't change that POD designation.

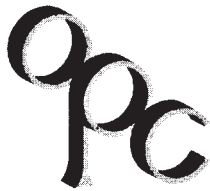
A will probably won't let you avoid probate entirely. It's a state court procedure that oversees the administration of your probate property. In most states, the process is not difficult and not very expensive. There are exceptions, such as California and Florida, where probate costs more.

The more complex the family is, including children of various marriages, adopted children and children with special needs, the more important it is to have an estate-planning lawyer draft a will and possibly a trust.

If your real estate is in more than one state, it's wise to create a trust so the estate won't have to be probated in each state. When funded with properly titled assets, a trust can also provide for beneficiaries with special needs and could help minimize any estate taxes.

A trust is not as expensive to set up as people think it is. If a will costs \$250, a trust will probably cost \$750 and up, depending on what you put into it.

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Lot Locator - Additional Lot Inventory
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Expecting An Income Tax Refund? The Best Things You Can Do Now With \$1,000

You love the idea of getting an income tax refund check from Uncle Sam. But you know that it's really your own money, so consider these best-advised uses.

- Stash it. In case of a calamity or job loss, you could need money for six months' worth of expenses set aside.
- Put it in a stock fund. Blue chips are expected to rise in the next year. Consider one by FMI Large Cap, recommends Money magazine.
- Buy a new front-loading washing machine. It will save up to \$125 in water and electric costs in the coming year. Rebates of up to \$250 are available. Other energy-saving appliances qualify for the rebate as well.
- Buy a gym membership. You'll feel good and save money on medical expenses. A person 5 feet 10 inches tall who weighs more than 209 pounds spends an average of \$1,429 more on health care costs in a year than someone weighing 174 pounds or less. For \$1,000, you can buy a year's gym membership and the services of a personal trainer to advise you on what to do there.
- If you are age 50 or older, put the \$1,000 into your individual retirement account.
- Pay the \$1,000 on your highest interest-rate debt. The interest you save, say 18 percent, is the same as getting a guaranteed 18 percent return on any investment. Eighteen percent is now common for credit cards.

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for Real Estate Agents

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Wednesday, April 21, 2010

11:30 am—1:00 pm

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Lona Rolf, NP Dodge

"I did too!" Jeff Tu, NP Dodge



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Coquette	Jensen	Omaha National Title and Escrow Co
Debbie	Kalina	Radon Protection Technologies
Laura	Ousley	Maxim Cleaning and Restoration Inc
Wendy	Shaw	Shaw Designs
Mary	Sladek	Mary K Sladek Insurance Agency
Tony	Stiles	The BrickKicker Inspection Services
Brenda	Stuart	ServiceOne
Steve	Vacha	Home Standards Inspection Services
Mark	Wingert	Wells Fargo Home Mortgage

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REQUIREMENTS:

- Complete at least 250 fee paid inspections
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- Complete 20 hours of continuing education yearly
- Promise to follow an ASHI® code of ethics
- Reports cover certain detailed standards, as defined by ASHI®

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CORNERSTONE INSPECTION

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Carl Nitsch - Certified Inspector

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Greg Wayman - Certified Inspector 330-1701

HEARTLAND PROPERTY INSPECTIONS

Wayne Orstad - Certified Inspector 691-0800

HOME BUYERS PROTECTION

Pat Casey - Certified Inspector 334-7926
Jay Hipwell - Certified Inspector

INDEPENDENT BUILDING INSPECTION

Steve Hassenstab - Certified Inspector 960-7058

QUALITY HOME INSPECTION

Harry Tolliver - Certified Inspector 397-2330

SURE HOME INSPECTIONS

John Eggenberg - Certified Inspector 297-2374

TOTAL HOME INSPECTION

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Jeff Knipping - Associate Member 709-4951

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Tom Formanek - Associate Member 934-4390
Larry Stafford - Certified Inspector

MARKET PROPERTY INSPECTION

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Brent Simmerman - Associate Member 630-6555

NICK'S HOME INSPECTION

Nick Fahrenkrog - Associate Member 660-5379

Go to our website for a list of ASHI® professionals in the Omaha / Council Bluffs area. <http://ashiomaha.com/>

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APRIL 2010



**Remodel
Omaha Tour
April 17 & 18**

2010 Featured Remodelers:

T. Hurt Construction, Inc.
Sanwick Remodeling Contractors
KRT Construction
Highrock Remodeling
R.D. Schuller Contractors

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		Event Information, Industry, Builder & Member News, Advertising & Sponsorship Opportunities... www.moba.com!		1	2 Good Friday	3
4 Easter	5	6 9:30 am Executive Board at MOBA	7 8:30-5:00 Certified New Home Sales Professional (CSP) at MOBA	8 6:00 pm Dinner Meeting at Champions Run	9	10
11	12 11:00 am Membership Committee Meeting at MOBA	13 10:00 am Board of Directors at MOBA	14 11:00 am Green Building Council at MOBA	15	16	17
18 	19	20	21 Administrative Professionals Day	22	23	24
25	26	27 	28 Do Business with a Member! Participate in this great membership opportunity and download an application today at www.moba.com!	29	30	 Your Key To Quality Homes www.moba.com

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Open-Air Living Spaces Can Boost The Value Of A Home

Relaxing and elegant, the new outdoor spaces are features that home buyers love.

According to the U.S. Census Bureau Housing Survey, homeowners spent more than \$40 billion in 2003 improving outdoor areas. Some improvements can fetch 75 percent of the cost when it comes time to sell.

At one time, outdoor living involved mainly a deck with a grill. Today outdoor rooms range from elaborate to simple and there are lots of choices.

At the high end, open-air outdoor rooms can include a full kitchen, dining area, fireplace and television.

New Florida rooms, also called knee rooms, are fully enclosed, climate-controlled, four-season rooms flooded with light from many windows. They often include a door to an open deck.

Finally, fully glassed-in sunrooms or solariums are a favorite to enhance a beautiful view. In cooler

climates, sunny days can provide comfortable warmth. In warmer climates, the rooms require special glass so that they don't become too hot in the summer.

Enclosing the patio

It's easier than ever to transform your patio, deck or breezeway into a place for living and entertaining during the spring, summer and fall. Manufacturer enclosures can be designed to fit your space, lifestyle and budget.

Styles include studio models with cathedral ceiling and gabled roofs. They can include tinted glass, skylights, electrical outlets and phone and cable lines.

All-season patio rooms cost more but are best for those who want to use them during the entire year.



ASK THE HOME INSPECTOR!

By Patrick Casey, President
The Home Buyers Protection Company

Home & Building Inspections • Radon & Mold Testing



The following article is the third 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: Are Home Inspectors Licensed or Regulated?

Answer: While several states require licensing or regulations for home inspectors, Nebraska and Iowa do not. In fact, no licensure is available. Anyone can claim to be a home inspector, so it is important to find someone who is qualified. One of the best credentials for our profession is Certification by The American Society of Home Inspectors® (ASHI). ASHI is the oldest and one of the most respected organizations for home inspectors. To become certified, a candidate must adhere to the following:

- Pass the National Home Inspector Examination®
- Perform a minimum of 250 fee-paid inspections
- Have reports verified that they comply with ASHI's Standards of Practice

- Promise to comply with ASHI's Code of Ethics
- Maintain continuing education requirement of 20 credits per year

HBP requires all our inspectors to become ASHI Certified

When looking for a home inspector, price is a factor, but it should not be the only factor. Ask the following questions:

- 1) How long has your company been in business?
- 2) What is your background?
- 3) Is it okay if I accompany you during the inspection?
- 4) What type of insurance does your company carry?

Go to our website at www.hbponline.com to view a sample inspection report, see our specials and order an inspection online.



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CONTINUING EDUCATION

Date	Title	Course #	Credit Hours	Time
Nebraska Realtors Association (800) 777-5231 www.nebraskarealestateeducation.com				
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
www.REEsultsCoaching.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

April 2010

- 2 Holiday – OABR Office Closes at 12:00pm ●
- 6, 7, 8 OABR Orientation 8:30am-4:30pm ●
- 15 KIP "Credit Scoring" with PK Kopun 10:00am-11:30am ●
- 22 KIP "Technology Day in Social Networking" 10:00am-11:30am ●

May 2010

- 1 Spruce Up Omaha 9:00am-11:00am ●
- 1 REALTOR® Night at the Omaha Beef Game 6:00pm ●
- 4, 5, 6 OABR Orientation 8:30am-4:30pm ●
- 10-15 NAR Midyear Governance Meeting in Washington DC ●
- 20 Affiliate Golf – Tiburon Golf 12:00noon shotgun ●
- 27 KIP "The Process of Setting Up REO's and Short Sales" ●
- 10:00am-11:30am ●

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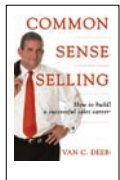
Author Van C. Deeb

Van Deeb began in the real estate business in the early 1980's fresh out of college with \$500 to his name and a lot of drive and determination.

Van has over 100 awards for being a Sales leader throughout his career. He is known throughout the Omaha Nebraska area for being a community Philanthropist, former University of Nebraska Omaha man of the year as well as receiving several business awards. He has served as chairman of the Children's Miracle Network, and the Cystic Fibrosis Foundation of Omaha, to name a few. Van has been on the University of Nebraska-Omaha athletic board since 1993, where he also played football. Van has had his own TV and Radio shows on building a successful business and is the author of 2 books, "Selling from the heart" and most recently "Common Sense Selling".

Van started his own company, DEEB Realty in 1993 with just himself working out of his 200 square foot basement and 15 years later grew the business to one of the largest independent real estate firms in the Midwest with over 300 associates. Van sold the company to his long time general manager in January of 2009.

Van is currently serving the community on the Omaha Planning Board as well as traveling the country preaching his business culture to all types of industries and corporations. Van's mission is to spread the word that mastering the basics and fundamentals of selling will help you accomplish all your dreams and goals. Van's topics will be Mastering the Basics and Using Common Sense as a Guide to Becoming a Top Producer.



April 8, 2010

11:30 a.m.

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

Georgetowne Club

2440 S. 141st Circle

Lunch - \$13.00 (advance payment on Paypal)

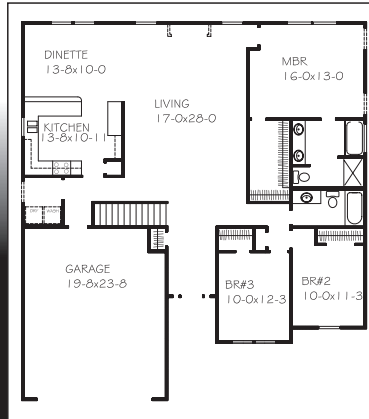
\$14.00 (pay at the door)

See You There!





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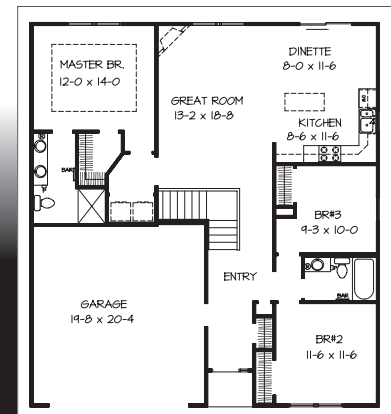


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NEW MEMBERS, CORRECTIONS & CHANGES!

NEW MEMBERS

Abraham, Philip – 8170/Landmark Group
 Bone, Richard – 803/NP Dodge VI LLC
 Borato, Mark – 30/Mitchell & Associates Inc
 Brooks, Amy – 771/NP Dodge III LLC
 Caniglia, Cory – 4300/Prudential Ambassador Real Estate
 Dobey, Larissa – 710/CBSHOME Real Estate
 Duncan, Jean – 779/NP Dodge IV LLC
 Earnest, Emily – 803/NP Dodge VI LLC
 Ghanavati, Khosrow – 7900/DEEB Realty
 Graack, Thomas – 5110/Real Estate Associates Inc
 Heberly, Ginny – 23/CBSHOME Real Estate
 Kloptwyk, Ryan – 710/CBSHOME Real Estate
 Knosp, Helen – 771/NP Dodge III LLC
 Leather, Shannon – #100729/Premier One Real Estate LLC
 McClellan, Gena – 4300/Prudential Ambassador Real Estate
 Madi, Kamal – 771/NP Dodge III LLC
 Madi, Rhonda – 771/NP Dodge III LLC
 Rongisch, Anna – 100374/CBSHOME Real Estate
 Schenken, Alanna – 100752/Keller Williams Greater Omaha
 Simons Sr, Gregory – 8100/Johnson Realty
 Sundermeier, Daniel – 8170/Landmark Group
 Taylor, Lorrie – 100374/CBSHOME Real Estate
 Thiel, Carri – 803/NP Dodge VI LLC
 Venteicher, Bradley – 777/NP Dodge I LLC
 Willis, Marc – 21/CBSHOME Real Estate

NEW AFFILIATE MEMBERS

Bonnstetter, Lori – 9010/AmeriSpec Home Inspection Serv
 Foley, Kelly – 9010/AmeriSpec Home Inspection Serv
 Hanke, Matthew – 100045/Northwest Bank
 Johnson, Jerry – 100858/Pillar Financial Inc
 Livingston, Joshua – 100857/American Title Inc
 Martin, Debora – 100045/Northwest Bank
 Pratt, Peyton – 100057/Pratt Pest Control Inc

NEW MEMBER CANDIDATES

Bader, Brad – 100752/Keller Williams Greater Omaha
 Brown, Qiana – 20/CBSHOME Real Estate
 Caldwell, Timothy – 20/CBSHOME Real Estate
 Draucker, Brian – 4300/Prudential Ambassador Real Estate
 Evans, David – 100385/Alliance Real Estate LLC
 Guinn, John – 4300/Prudential Ambassador Real Estate
 Jackson, Todd – 4300/Prudential Ambassador Real Estate
 Karloff, Denise – 4300/Prudential Ambassador Real Estate
 Kavan, Kevin – 6212/RE/MAX Real Estate Group

Lewis, Robert – 100263/CENTURY 21 Hansen Realty
 McGowan, Nicki – 7900/DEEB Realty
 Martinez, Hector – 100609/NP Dodge IX LLC
 St Martin, Susan – 803/NP Dodge VI LLC
 Stenger, Delores – 4300/Prudential Ambassador Real Estate
 Stenger, Glenn – 4300/Prudential Ambassador Real Estate
 Stephens, Timothy – 5000/Celebrity Homes Inc
 Waterhouse, Deborah – 20/CBSHOME Real Estate
 Wells, Susan – 7900/DEEB Realty
 Wilson, Jon – #100729/Premier One Real Estate LLC

NEW AFFILIATE CANDIDATES

Fisher, Brad – 100860/BDB Waterproofing
 Heaston, John – 100861/Neighborhood News

MEMBER TRANSFERS

Acker, Karen From 20/CBSHOME Real Estate To 4300/Prudential Ambassador Real Estate
 Adcox, Richard From 23/CBSHOME Real Estate To 771/NP Dodge III LLC
 Bedingfield, Marjorie From 21/CBSHOME Real Estate To 4300/Prudential Ambassador Real Estate
 Chapman, Carol From 20/CBSHOME Real Estate To 100752/Keller Williams Greater Omaha
 Delgado, Abelardo From 3670/RE/MAX The Producers To 5110/Real Estate Associates Inc
 Elsberry, Neal From 21/CBSHOME Real Estate To 4300/Prudential Ambassador Real Estate
 Lauver, Steven From 7902/DEEB Realty To 7900/DEEB Realty
 Lincoln, David From 100425/Guardian Real Estate LLC To 8170/Landmark Group
 Mueller, Susan From 100628/Premier One Real Estate LLC To 802/NP Dodge X LLC
 Nord, Daniel From 23/CBSHOME Real Estate To 4300/Prudential Ambassador Real Estate
 Penke, Bryce From 100752/Keller Williams Greater Omaha To 4300/Prudential Ambassador Real Estate
 Reed, Willie From 100752/Keller Williams Greater Omaha To 4300/Prudential Ambassador Real Estate
 St Martin, Susan From 803/NP Dodge VI LLC To 4300/Prudential Ambassador Real Estate
 Tabatabai, Beverly From 770/NP Dodge V LLC To 4300/Prudential Ambassador Real Estate
 Vaughan, Jacalyn From 7900/DEEB Realty To 4300/Prudential Ambassador Real Estate

Vaughan, Timothy From 7900/DEEB Realty To 4300/Prudential Ambassador Real Estate
 Walz, Lynne From 9037/Don Peterson & Associates R E To 100304/Don Peterson & Associates R E
 Wehner, Mark From 100524/NP Dodge IV LLC To 771/NP Dodge III LLC
 Zych, Brian From 21/CBSHOME Real Estate To 4300/Prudential Ambassador Real Estate
 Zych, Tracy From 21/CBSHOME Real Estate To 4300/Prudential Ambassador Real Estate

MEMBER REINSTATES

Carlisle, Darrell – 4300/Prudential Ambassador Real Estate
 Gish, Rosalia – 3670/RE/MAX The Producers
 Gorup, Mary – 20/CBSHOME Real Estate
 Hall, Darcy – 7900/DEEB Realty
 Horton, Kallana – 803/NP Dodge VI LLC
 Pogge, Joseph – 777/NP Dodge I LLC
 Rutter, Leslie – 4300/Prudential Ambassador Real Estate

NEW COMPANY

#100859/Condo Living Omaha – 406 Dennis Dr, Bellevue, NE, 68005
 OABR/MLS Phone: 215-7118
 Designated Realtor: Steven Torneton

NEW BRANCH OFFICE

#100308/CBSHOME Real Estate – 204 E Erie St, Missouri Valley, IA, 51555
 OABR/MLS Phone: 964-4600
 Fax: 712-642-9442
 Manager: Joseph Valenti

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)
 #100564/Fremont National Bank & Trust Co – 2224 E 7th, Fremont, NE, 68025
 Phone: 721-9699
 #4170/Gage Financial Services Inc – 1010 Lambert Dr, Papillion, NE, 68046
 #100741/Mach 1 Real Estate Inc – 12925 W Dodge Rd Ste 102, Omaha, NE, 68154
 Fax: 888-701-6190
 #100085/Nebraska Realty – Phone: 657-0404
 #100350/Platinum Real Estate Group – 5900 S 77th St, Ralston, NE, 68127

MEMBERSHIP DELETES

Bockman, Michael – 6212/RE/MAX Real Estate Group
 Butler, Dana – 770/NP Dodge V LLC
 Neel, Corey – 100546/Home Values
 Smith, Paul – 24/CBSHOME Real Estate
 Triplett, David – 4300/Prudential Ambassador Real Estate



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CALENDAR OF EVENTS FOR APRIL 2010

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