

DECEMBER  
2010

•

VOLUME 124  
NUMBER 12

REALTOR®

FOCUS

OMAHA AREA  
BOARD OF REALTORS®

402-619-5555  
WWW.OABR.COM

11830 NICHOLAS STREET  
OMAHA, NEBRASKA 68154

## INSIDE THIS ISSUE:

OABR Coat & Winter  
Clothing Drive  
Page 4

Education Forum Offers  
Advanced Paragon  
Training  
Page 5

Affiliate Advocate:  
A Special Thanks From  
Home Buyers Protection  
Company  
Page 6

OABR Membership  
Statistics  
Page 7

Affiliates Toys for Toys /  
2010 Turkey Bowl  
Page 8

YPN Halloween Party!  
Page 9

Member-Record  
Update Survey  
Page 13

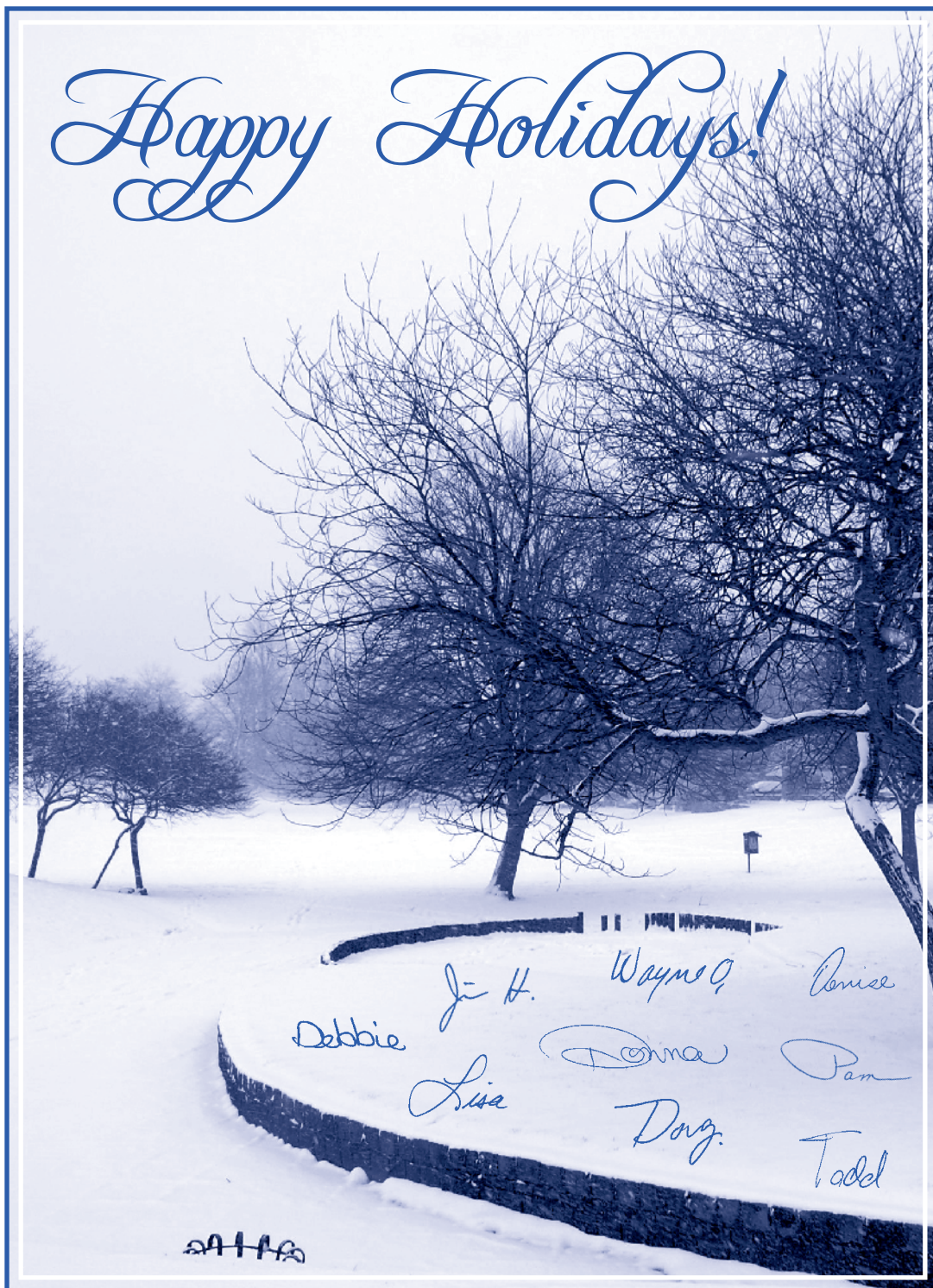
California Broker Takes  
on Nebraska, Alaska  
Regulations  
Pages 14-20

Can You Guess The  
Word Puzzles?  
Page 26

Continuing Education  
Page 28

New Members,  
Corrections and Changes!  
Page 31

*Happy Holidays!*





**Omaha Area Board of REALTORS®**  
11830 Nicholas Street  
Omaha, NE 68154  
402-619-5555 tel  
402-619-5559 fax  
[www.OABR.com](http://www.OABR.com)

Design and printing by the Omaha Area  
Board of REALTORS® Print Shop

#### 2011 Board of Directors

President  
Vince Leisey  
President Elect  
Lisa Ritter  
Secretary/Treasurer  
David Matney

Directors  
John Bredemeyer  
Rusty Hike  
Mark Leaders  
Deda Myhre  
Sharon Rich  
Eileen Schultz  
Mark Wehner

Ex-Officio Directors  
Nancy Bierman  
Shawn Maloy  
Regi Powell

#### Great Plains REALTORS® MLS 2011 Board of Directors

Chairman  
John Bredemeyer  
Vice-Chairman  
Andy Alloway  
Secretary/Treasurer  
Valerie Keeton

Directors  
Mark Boyer  
Herb Freeman  
Henry Kammandel Jr.  
Valerie Keeton  
Vince Leisey

#### Association Staff

Chief Executive Officer  
Doug Rothaus  
Programs Director  
Donna Shipley  
Membership & Accounting Manager  
Debbie Peterson  
Systems Administrator  
Lisa Welch  
MLS Administrator  
Denise Sabadka

**OABR Print Shop**  
11830 Nicholas Street  
Omaha, NE 68154  
402-619-5575 tel  
[www.OABRprintshop.com](http://www.OABRprintshop.com)

Print Shop Manager  
Jim Holmes  
Graphic Artist  
Pam Kane  
Press Room Foreman  
Todd Taylor  
Press Operator  
Wayne King

The views and opinions expressed in REALTOR® Focus are not necessarily those of the Board of Directors of the Omaha Area Board of REALTORS® or Great Plains REALTORS® MLS. All rights reserved. ©2010. Original material may be reproduced with proper credit.

The Omaha Area Board of REALTORS® is pledged to the achievement of equal housing opportunity throughout the community. The Board encourages and supports a marketplace in which there are no barriers to obtaining housing because of race, color, national origin, religion, sex, handicap, or familial status.



## PERSONALS

**CONGRATULATIONS** to Joan Slobotski of NP Dodge who recently earned the Graduate REALTORS® Institute of Nebraska (GRI).

**CONGRATULATIONS** to Denise O'Connell of Prudential Ambassador Real Estate who was married to Bill Poppen on August 21, 1010. Denise is now Denise O'Connell-Poppen.

**CONGRATULATIONS** to Janet Nelson, CBSHOME Real Estate in Omaha was honored as the 2010 Nebraska CRS of the Year November 12th. The CRS of the Year is awarded to CRS Designees who show leadership and actively participate in their Local Chapter and National CRS. Janet earned her CRS Designation in 1983.

**CONDOLENCES** to the family of Cathy Bockelman of DEEB Realty who recently passed away.

### SEND US YOUR NEWS!

Fax: 402-619-5559

Email: [DShipley@OABR.com](mailto:DShipley@OABR.com)

Phone: 402-619-5551

Mail: 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 Sky's The Limit ...

**OABR**  
PRINT SHOP

[www.oabrprintshop.com](http://www.oabrprintshop.com)

**You can order online, submit files,  
request quotes and  
shop for promotional items.**

**If you are looking for reliable and economical printing  
& copying you have come to the right place!**

- |                         |                  |               |
|-------------------------|------------------|---------------|
| ✓ Color Copying         | ✓ Flyers         | ✓ NCR Forms   |
| ✓ Letterhead            | ✓ Mailing        | ✓ Newsletters |
| ✓ Envelopes             | ✓ Graphic Design | ✓ Magnets     |
| ✓ 1 Color to Full Color | ✓ Brochures      | ✓ Binding     |
| Business Cards          | ✓ Notepads       | ✓ and MORE!   |
| ✓ Postcards             | ✓ Booklets       |               |

**For Customer Service Call**

**402-619-5570**

Conveniently located near 120th & Miracle Hills Drive at

**11830 Nicholas St.**

(Inside the Omaha Area Board of REALTORS® building)



# NEW MEMBER ORIENTATION (COFFEE BREAK SPONSORS)



## Thanks to the November 2010 Sponsors

Lori Bonnstetter – AmeriSpec Home Inspection Serv  
Cherie Casey – The Home Buyers Protection Co  
Sara Kelley – Great Western Bank  
Alan Stoltenberg – SAC Federal Credit Union

## Thanks to the December 2010 Sponsors

Jody Smythe – MetLife Home Loans  
Brenda Stuart – ServiceOne Inc  
Lori Bonnstetter – AmeriSpec Home Inspection Serv  
Matt Thiel – DRI Title & Escrow  
Ruth Smith – Norm's Door Service

# ORIENTATION


The upcoming New Member  
Orientation is scheduled for  
Tuesday, January 4, 2011 from  
8:30 a.m. to 4:00 p.m.,  
Wednesday, January 5, 2011 from  
8:30 a.m. to 4:00 p.m. and  
Thursday, January 6, 2011 from  
8:30 a.m. to 12:00 p.m.

*Every new member attends  
an Orientation Program upon  
application for membership.*

Q&A

## ASK THE HOME INSPECTOR!

By Patrick Casey, President  
The Home Buyers Protection Company  
Home & Building Inspections • Radon & Mold Testing



The following article is intended to provide pertinent home and building inspection information to the readers. Your input is welcome by emailing your questions to [pat@hbponline.com](mailto:pat@hbponline.com).



**Question:** We were in our attic recently and noticed that the roof framing is discolored, and there appears to be mold on it in places. We have never had a roof leak. Why is this occurring?

**Answer:** The discoloration is likely due to inadequate attic ventilation. Attics need to breathe. Without proper ventilation, high humidity collects on the roof framing in the attic and causes the discoloration. If not corrected, problems can occur:

- Increased cooling bills
- Shortened life of the shingles
- Damage to the roof framing and the attic insulation
- Mold growth
- Ice damming

For typical attics, a minimum of 1 sq. ft. of "net free vent area" is needed per every 300 sq. ft. of attic space. There needs to be an equal amount of soffit vents (intake) and roof vents (exhaust) for proper air flow. There are many different types of vents available such as stationary vents, wind turbines, power attic fans, gable vents and continuous ridge vents. Consult with a qualified home inspector or roofing contractor to determine which types are most appropriate for your home.

Go to our website at [www.hbponline.com](http://www.hbponline.com) for more information about attic ventilation, see our specials and order an inspection online.

**Home Buyers  
PROTECTION COMPANY**  
(402) 334-7926

## "Coats 4 Kids" OABR Winter Clothing Drive

This Winter season, there will be hundreds of warmer kids throughout the Omaha metro area thanks to the efforts of all of you who took part in the first annual "Coats 4 Kids" OABR Winter Clothing Drive! All in all, nearly 2000 articles of clothing were collected from your friends, clients, neighbors, or open house visitors.

Throughout facebook, hundreds of status updates invited people to stop by an open house with clothing to donate. Tweet after tweet echoing the same invitation on Twitter. Social media in Omaha for a few hours on Sunday November 7th was inundated with the willingness to help and the generosity to donate to a worthy cause.

We had many reports of neighbors being extremely grateful to have a place to donate clothing just down the street from their house! Garbage bag after garbage bag full of coats and clothes came rolling in. REALTOR® facebook friends also came out in droves to donate and visit their favorite REALTORS® at open house. Also col-

lected were dozens of brand new coats, mittens, and scarves still with the price tags on, and plenty of adult clothing collected too!

These donations were taken to the YWCA, Sarpy County Community Services, and the Open Door Mission/Lydia House. Everything donated was extremely appreciated and will be used to warm those in need this year in the Omaha area. Also greatly appreciated was the box of women's dress shoes and bag of new makeup taken to the YWCA!

One last note: As we suspected, there were several new clients picked up and a few open houses that even got sold as a result of our efforts that day. Although this certainly wasn't the intent of the event, it was a very welcome side-effect! So sometime this Holiday Season, raise a glass of eggnog high and toast to you, your fellow REALTORS®, the affiliates, and the OABR staff who graciously helped keep Omaha a little warmer this year!



A special thank you to all the members who made this event a success including:

Mark Leaders, Social Events, Chair. (not pictured) and Rusty Hike, Brenda Stuart, Janet Dragon, Tiffany Andersen and Bill Swanson



Nearly 2000 articles of clothing were collected.



# Education Forum Offers Advanced Paragon Training

In October the KIP, Knowledge is Power Seminar, sponsored by the OABR Education Forum helped shed some light on REO's and Short Sales. A Special Thank You to Peg Maloney, Paul Vojchechoske and Judi Anding for teaching this wonderful class. Combined they have over 70 years experience in the Real Estate Industry. Here are what a few of the attendees had to say about the class:

*"This was the first KIP Class that I have attended. I'm excited to say... it won't be the last! I attended this class because I am in the middle of a short sale and wanted to pick up some pointers on doing short sales. Not only was the panel of Paul, Judi and Peg very informative but, I also got ideas and tips from all the other agents that attended. The years of experience just sitting in that room at the board was amazing, some of the questions that were asked were one's that I never would have thought of. It was just a little time out of my day and the information that I walked away with is priceless!"*  
— Kellie Christensen, REALTOR®, DEEB Realty

*"This was one of the best classes I have taken."*  
— Sandra May, REALTOR®, NP Dodge Pacific

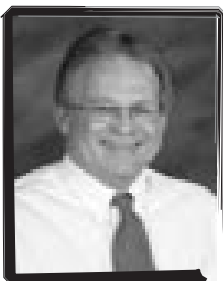
*"I love going to the KIP seminars, they help me become a better agent! Additional KIP seminars on foreclosure, REO and short sales would be great. There was a lot of information in this class, another class would help us understand these subjects better! Thank you for offering these classes."*

*"This is an excellent subject, and we need more extensive information on these subjects."*

— Harry Morris, REALTOR®, Prudential Ambassador

**Watch for the upcoming class on January 20, 2011.**

**Mike Mueller will be here to teach about Facebook (Business Pages).**



# AFFILIATE ADVOCATE

Submitted By: Patrick and Chérie Casey  
Home Buyers Protection Company



## A Special Thanks From Home Buyers Protection Company

During this Holiday Season, we want to thank all of you in the real estate community for your support of the home inspection profession in the Omaha/Council Bluffs area. As we celebrate our 30th year in business, with over 30,000 inspections, we are proud of how our profession has grown. It has become an important part of real estate transactions and home ownership.

As the first home inspection company in this region, our goal was to set the standards for integrity and high-quality inspections that provide protection for home buyers, sellers, and REALTORS®. As can be attested by the many excellent companies in this market and the increased demand for our services, we believe this goal has been achieved.

Although neither Nebraska nor Iowa require any licensing or regulation for home inspection companies, the Standards of Practice and Code of Ethics developed by The American Society of Home Inspectors (ASHI®) establish criteria that ensure a comprehensive and detailed inspection. Most of the local companies adhere to these standards, and many have become ASHI Certified. Our local ASHI chapter provides continuing education to its members through training and sharing experiences. It has served as a vehicle for development of both new and seasoned inspectors.

We are grateful to be part of a profession we so strongly believe in and

look forward to continuing to serve you. The HBP Team wishes you all the best in 2011!

Patrick and Chérie Casey, Owners  
Home Inspections Radon & Mold Testing  
402-334-7926

• • •

Every great accomplishment is the story of a flaming heart.

— Mary Lou Retton, gymnast

The  
Omaha Chapter  
of the  
Women's Council of REALTORS®  
cordially invites you to attend the

### 2010 Officer Installation & Holiday Reception

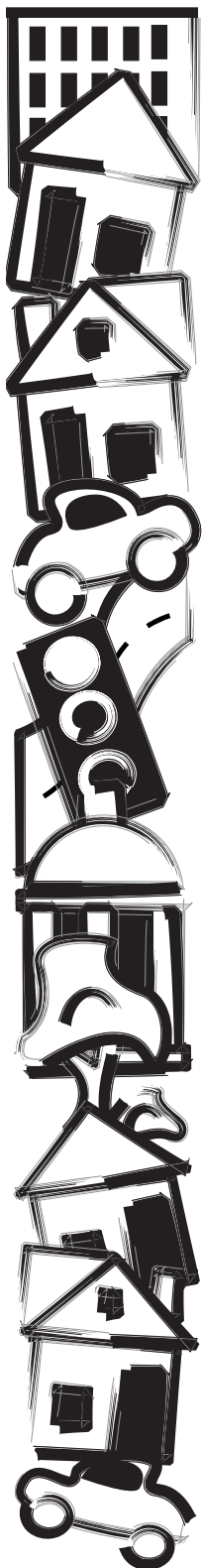
Tuesday, December 14th, 2010  
3:00 pm - 5:00 pm  
Regency Lake and Tennis Club  
(606 Regency Parkway)

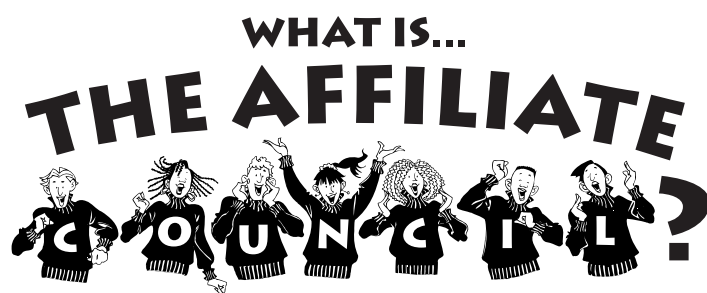
*Additionally*

2010 REALTOR® of the Year  
2010 Affiliate of the Year  
Outstanding Service Award  
Entrepreneur of the Year  
Presentation of Member Scholarships  
and the  
Angel Tree Gift Presentation to  
The Rainbow House

Refreshments Will Be Served

Guests Are Welcome





**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.**

**Affiliate Members listed below attended the November 2010 meeting.**

Regi Powell (President) – Farmers Insurance/  
Powell Insurance

Deb Martin (President-Elect) – Northwest Bank

Wendy Walker (Secretary) – Omaha Title & Escrow Inc

Brenda Stuart (Treasurer) – ServiceOne Inc

John Angus – Basics and Beyond Computer Specialists

Laura Bambino – Great Western Bank

Lori Bonnstetter – AmeriSpec Home Inspection Serv

Brook Bower – Guaranteed Clean Carpet

Chérie Casey – The Home Buyers Protection Co

Tracy Connor – City-Wide Termite and Pest Control

Janet Dragon – Heartland Reva Team

Cyndi Johnson – TNT Insurance Inc

Jeff Kalina – Radon Protection Tech LLC

Sara Kelley – Great Western Bank

Laura Longo – Centris Federal Credit Union

Dennis Meyer – Great Western Bank

Jim Murphy – Bank of the West

John Ponec – Security National Bank

Nancy Spidle – Mold Solutions

Alan Stoltenberg – SAC Federal Credit Union

Carlene Zabawa – American National Bank

Dawn Zaller – Team USA Mortgage

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

## Are You a Fan?

The Omaha Area Board of REALTORS® is now on Facebook. Become a fan and network with fellow members of the OABR and stay up-to-date on OABR activities and the industry. [www.facebook.com/OMArealtors](http://www.facebook.com/OMArealtors).

• • •

Sometimes the greatest gain in productive energy will come from cleaning the cobwebs, dealing with old business and clearing the decks.

— David Allen, author, consultant

• • •

Hold a picture of yourself long and steady enough in your mind's eye, and you will be drawn toward it.

— Napoleon Hill, author, advisor

## OABR Membership Statistics

	Oct 2010	Oct 2009
Designated REALTOR®	216	221
Designated REALTOR®-Secondary	2	5
REALTOR®	1991	2044
REALTOR®-Secondary	1	0
<b>TOTAL</b>	<b>2210</b>	<b>2270</b>
Institute Affiliate	69	67
Affiliate	178	176
Boards Goods & Services	250	237
Other	5	3
<b>TOTAL</b>	<b>2712</b>	<b>2753</b>
	Oct 2010	
New REALTOR® Members	21	
Reinstated REALTOR® Members	8	
Resignations	8	

## MLS Membership Statistics

	Oct 2010
Participants (Primary)	207
Participants (Secondary)	62
Subscribers (Primary)	1962
Subscribers (Secondary)	186
Exempt	29
<b>TOTAL</b>	<b>2446</b>



# Affiliates Toys for Tots / 2010 Turkey Bowl

What can anybody say... but WOW and THANK YOU. You made it a success because you put a child's need for a gift for Christmas in front of your own. That means a lot to them especially during these challenging economic times. We collected 80 new toys at the door and \$1787 in cash donations. Marine Sgt. DeBlicek told me that they figure two toys per child and that we have reached out to over 100 local kids... they will wake up Christmas morning to find presents under the tree. There is still time to donate toys or cash. Toys for Tots boxes are located at all the Real Estate offices and/or can be dropped off at the Board Office. Boxes are scheduled to be picked up December 10th.

I would also like to make a special thank you to those who either helped out or volunteered to make

this event the success it was. Thanks to all the wonderful Affiliates who donated door prizes... we had an overwhelming response.

Congratulations once again to C-21 Hansen with highest team score of 3149. Team members include Rusty Hike, John Hansen, Steve Knutson, Steve Polinsky, Gina Hasse, Bob Lewis, Pete Ciaccio all of CENTURY 21 Hansen and Chuck Holsapple of Centennial Bank. Steve Polinsky of CENTURY 21 Hansen was also awarded with the highest men's score of 300 and Janet Nelson of CBSHOME highest women's of 245. Congrats!

This year Toys for Tots / Turkey Bowl may be over, but there is still time to donate.



**Affiliate Council would appreciate... if you would take the time to answer a few questions about this year's Toy for Tots Turkey Bowl. Please forward to Debbie Peterson at [DPeterson@OABR.com](mailto:DPeterson@OABR.com)**

1. Did you like being all in one place \_\_\_\_\_yes \_\_\_\_\_no
2. Teams of 8 \_\_\_\_\_yes \_\_\_\_\_no
3. Did you like the choices of food \_\_\_\_\_yes \_\_\_\_\_no
4. Did you stay for the awards \_\_\_\_\_yes \_\_\_\_\_no
5. Did you like the salsa and chips \_\_\_\_\_yes \_\_\_\_\_no
6. Did you experience any problems with Sempeck's staff \_\_\_\_\_yes \_\_\_\_\_no
7. Did you like the split the pot drawing \_\_\_\_\_yes \_\_\_\_\_no

COMMENTS: \_\_\_\_\_





Omaha, NE Chapter of the OABR

YPN

REALTOR® Magazine  
Young  
Professionals  
Network

www.REALTOR.org/ypn

## YPN Halloween Party!

The YPN would like to give a big shout out to Powell Insurance and Omaha Title & Escrow for sponsoring our recent Halloween party! The YPN hosted a Halloween social event where a few were in costume and all had fun. The mission of the YPN is to become an active and visible part of our community by setting a high level of REALTOR® professionalism, volunteering for causes that we feel passionate about and of course having a little fun along the way!



- ▶ FREE 90 Day ServiceOne Home Warranty
- ▶ ASHI Certified Inspectors
- ▶ Computerized On-Site Reports
- ▶ Digital Photos on CD
- ▶ Mold and Radon Testing

TO SCHEDULE  
AN INSPECTION CALL:**402-677-2423****CORNERSTONE**  
INSPECTION SERVICES

EDUCATING YOU ON YOUR INVESTMENT

[www.cornerstoneinspects.com](http://www.cornerstoneinspects.com)

## Local Political Network

The OABR Governmental Affairs Committee is working to enhance the REALTOR® political network and needs your help. Do you (a family member or a close acquaintance) hold an elected office or an appointment to a position within city or county government, or a local school board? If yes, please contact Donna Shipley at the OABR Office, 402-619-5551, or [DShipley@OABR.com](mailto:DShipley@OABR.com). Thank you!

## IT Humor

During a recent password audit, the IT discovered a new employee was using the following password: MickeyMinniePlutoHueyLouie-DeweyDonald-GoofySacramento. When they asked why such a long password, she said she was told that it had to be at least 8 characters long and include at least one capital!

## GREAT PLAINS REALTORS® MLS

The MLS Users Group has been hard at work! Some of the changes we have made over the past several months have been increasing the number of photos in the MLS from 10 to 35, making updates on the MLS input sheets, adding a price per square foot above grade field, adding REO to the RDesk and IDX smartframing, and doing some BETA testing with new features that will soon be available with Paragon 5.

The MLS Users Group (formerly known as the Computer Committee) is a group of agents that meets monthly to discuss changes or improvements that can be made to our current MLS system. The committee ideas are moved to the MLS Board of Directors for consideration.

If this sounds like something you would like to get involved with, we meet the second Tuesday of each month in the OABR conference room at 11 a.m. If you have something you would like the MLS Users Group to discuss, you can e-mail it to [gprmls.com](mailto:gprmls.com), and request it be included on the agenda. We would love to hear your thoughts and ideas on how to make MLS better for all of us.

## User Group Update

Check back here for announcements, changes and helpful hints in our new monthly column!

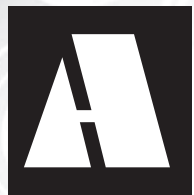
Gina Ogle  
MLS Users Group Chair

## DocCentral

Have you checked out DocCentral yet? DocCentral is a new online document storage feature in Paragon that can be accessed under the Resources tab. To learn more about DocCentral click on MLS Documents in Paragon and click on the DocCentral folder. While you are there, check out the recorded DocCentral webinar on the Paragon homepage.

• • •

Paragon 5 is coming soon! Keep an eye on your email, the *Focus* newsletter, and the Paragon homepage for more information about Paragon 5.



# Affiliates

*First!*

Search:

## OABRAffiliates.com

*First!*

for all of your Real Estate Service Needs.

### Toys for Tots

Don't forget to donate a new unwrapped toy to Toys for Tots! Boxes can be found in many Real Estate Offices. Boxes will be picked up week of December 13th. Donations can also be dropped at OABR office.

• Next Event •

### Canned Food Drive

February 2011



# Hawk Ridge



*Let your spirit soar.*

- Walk Out and Flats
- Large Lots All Utilities in Specials Paid
- Details and Plats Available

List Price \$25,000  
For A Limited Time Only

**\$14,500.00**

*Builders Available to  
Build Your Plan or Theirs*

*Call Today*

402.951.5000

*Walt* 402.709.1244

**NP Dodge** SINCE 1855  
BUILDER SERVICES  
[LotsOmaha.com](http://LotsOmaha.com)





The Social Events Forum of the  
Omaha Area Board of REALTORS®

## UNO Mavericks Hockey Night

**Saturday, January 15, 2011**

Omaha Mavericks vs. Bemidji State Beavers

7:05 pm Game - Qwest Center

5:30 pm Dinner - Old Mattress Factory



**\$15.00** per person  
(includes reserved game ticket and dinner)

Enjoy dinner in the party room at the Old Mattress Factory, 501 N. 13th Street,  
with a smoked brisket sandwich buffet, served with BBQ beans and chips.



### ***Don't forget your Omaha Food Bank raffle tickets!***

Win a signed UNO Hockey Helmet! Each raffle ticket is \$1.00 and all  
proceeds go to the Omaha Food Bank. You may buy your raffle ticket at  
the OABR Office or from an OABR Social Events Forum Member!



### **Limited Number Tickets Available**

**Payment must be received with order**

Individual Name: \_\_\_\_\_

Company: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

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

Visa / Master Card #: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Discover / American Express

Make checks payable to the Omaha Area Board of REALTORS®.

Ticket orders by Monday, December 27, 2010, please.

Call Donna Shipley at 619-5551 or Lisa Welch at 619-5552 with any questions.

#### **Mailing Address:**

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



*All members complete and return!*

# Member-Record Update

Email: DPeterson@OABR.com Fax: 619-5559 Mail: 11830 Nicholas St., Omaha, NE 68154  
Online: <http://www.SurveyMonkey.com/S/B8SSHTP>

## YOUR RESPONSE IS IMPORTANT TO US --

The Omaha Area Board of REALTORS® publishes an annual directory and also enables an online search for individual members on [www.OABR.com](http://www.OABR.com), for which we are updating all member-records for accuracy. We are also collecting some additional information for internal use.

Thank you for taking time to improve our member records!

**1. Member Name:**

---

**2. Agent ID (MLS Login/ID#--do not enter password):**

---

**3. Company/Office Name:**

---

**4. Direct Desk Office Phone Number (do not enter your office's main number; leave blank if none):**

---

**5. Mobile Phone Number (leave blank if you prefer not to be contacted at your mobile number, or if you do not have a mobile phone):**

---

**6. Home Phone Number (leave blank if you prefer not to be contacted at your home number, or if you do not have a home phone):**

---

**7. Other Personal Phone Number (if applicable):**

---

**8. Personal Email Address (example: YourName@YourDomain.com):**

---

**9. Personal Website Address (example: [www.YourDomain.com](http://www.YourDomain.com)):**

---

**10. Currently held REALTOR® designations (check all that apply):**

- |                               |                                |                               |
|-------------------------------|--------------------------------|-------------------------------|
| <input type="checkbox"/> ABR  | <input type="checkbox"/> CRB   | <input type="checkbox"/> GRI  |
| <input type="checkbox"/> ALC  | <input type="checkbox"/> CRS   | <input type="checkbox"/> PMN  |
| <input type="checkbox"/> CCIM | <input type="checkbox"/> CRE   | <input type="checkbox"/> RAA  |
| <input type="checkbox"/> CIPS | <input type="checkbox"/> GAA   | <input type="checkbox"/> SIOR |
| <input type="checkbox"/> CPM  | <input type="checkbox"/> GREEN | <input type="checkbox"/> SRES |

**11. REALTOR® Certifications or other designations not listed above:**

- |  |                               |
|--|-------------------------------|
| <input type="checkbox"/> AHWD  | <input type="checkbox"/> RSPS |
| <input type="checkbox"/> ePRO  | <input type="checkbox"/> SFR  |
| <input type="checkbox"/> REPA  |                               |
| <input type="checkbox"/> Other designations or certifications (please define): |                               |

---

---

**12. Nebraska Real Estate License Number (used for CE class certificates):**

---

**13. Iowa Real Estate License Number (used for CE class certificates; leave blank if none):**

---

*Demographic information for internal use only (not published).*

**14. Year of birth (used for membership demographic purposes only; not published):**

---

**15. COUNTY of personal residence (used for planning future services; not published):**

- |   |   |
|---|---|
| <input type="checkbox"/> Douglas (NE)           | <input type="checkbox"/> Saunders (NE)      |
| <input type="checkbox"/> Sarpy (NE)             | <input type="checkbox"/> Cass (NE)          |
| <input type="checkbox"/> Washington (NE)        | <input type="checkbox"/> Lancaster (NE)     |
| <input type="checkbox"/> Dodge (NE)             | <input type="checkbox"/> Pottawattamie (IA) |
| <input type="checkbox"/> Other (please specify) |   |

**16. CITY AND ZIP CODE of personal residence (used for locational planning and the delivery of services; not published -- example: Omaha 68154):**

---

**17. Residence street address (used for identifying voter-constituency issues related to location; not published -- example: 12345 Main St.):**

---

# California Broker Takes on Nebraska, Alaska Regulations

By Matt Carter, Inman News (October 25, 2010)

Real estate brokers who are working with sites like ForSaleByOwner.com to place flat-fee listings from around the country on Realtor.com may find themselves at loggerheads with state regulators if they are accepting listings from states they are not licensed in.

Regulators in Nebraska and Alaska have issued cease-and-desist orders against a California broker who advertised properties from those states on Realtor.com by placing them in a multiple listing service (MLS) or services in another state.

In a July 20 cease and desist order, the Nebraska Real Estate Commission maintains that only licensees are permitted to negotiate the listing, sale or purchase of property in the state, or assist in procuring prospects.

The broker, Leslie Rae Young, sued the Nebraska Real Estate Commission in federal court on July 29. Young claims recent changes to the Nebraska's licensing laws are unconstitutional, and that the state has no jurisdiction over her.

Young also maintains that she is only providing advertising services for homeowners who wish to sell "without the use of a commission-charging Realtor" -- an activity that does not require her to be licensed in the state.

Young "does not provide any other services to the homeowner regarding the negotiation, sale or closing of any sale. These activities are all handled by the homeowner," her attorneys said in her defense.

In Alaska, Young successfully argued that the state's definition of what constitutes a real estate listing was overly broad. But an administrative law judge ruled that Young had nevertheless violated Alaska's licensing laws, because the advertisements for Alaska properties she placed on Realtor.com via out of state multiple listings services identified her as a "broker" and "agent."

Realtor.com uses templates that include language for each property such as "This listing brokered by," "agent's other listings," and "e-mail agent." Young maintained she had no control over whether she was identified on Realtor.com as a property's broker or agent, when she was only providing advertising services.

But in a June 24 decision, Administrative Law Judge Christopher Kennedy ruled that "There is no question that the ads hold her out to be a broker of real estate, and to be brokering the property featured in the ad."

"Young gets her clients onto a Realtor-only database by, in essence, pretending to be their Realtor. In nearly

all respects she is not, in fact their Realtor: the references in the advertisement to her as 'broker' and 'agent' for the properties concerned are not accurate," Kennedy wrote in his decision.

"But by assuming the mantle of a broker and agent in the advertising she places, Young violates the Alaska prohibition on holding herself out to be in the business of doing activities requiring an Alaska license when she does not in fact hold one."

Because of the way Realtor.com and other similar websites operate, Kennedy said, "there does not appear to be a way around this problem. It seems unlikely that she can pursue her business model with respect to Alaska properties without becoming licensed here."

Young's attorneys have appealed the decision, adopted by the Alaska Department of Commerce on Aug. 11, in Alaska Superior Court.

In Nebraska, the commission's cease and desist order cited seven Nebraska properties listed on Realtor.com under Young's name, all of which provided toll-free numbers allowing interested parties to contact

## First State Bank Your Mortgage Resource

First State Bank is a local full service bank and mortgage company, offering all types of financing such as Conventional, FHA, VA, NIFA, and USDA.

We also offer lot loans, new construction loans, and builder financing.



Dennis Ritter

**402-680-3458**

dritter@1ststatebank.com

### MORTGAGE LOANS

To purchase a new home or refinance your existing one.

### CONSTRUCTION LOANS

Consumer construction loans as well as builder financing available.

### INVESTMENT PROPERTY LOANS

A loan to purchase, renovate, or maintain residential rental property.

### HOME EQUITY LOANS

A line of credit in addition to your primary mortgage loan.



**First State Bank**  
banking outside the box

### THREE CONVENIENT LOCATIONS...

#### MAIN LOCATION

5370 S 72nd St  
Ralston, NE 68127

9718 Giles Rd  
La Vista, NE 68128

11902 Pierce Plaza  
Omaha, NE 68144



MEMBER  
FDIC

**www.dennisritter.com**



the seller directly by entering a four-digit code into an automated phone system.

Young's attorneys have obtained a temporary restraining order against the Nebraska Real Estate Commission while they argue her case for a temporary injunction. But the restraining order pertains only to Young, and the state may take action against other brokers if the case drags on long enough, said Nebraska Real Estate Commissioner Greg Lemon.

Other state regulators, including the California Department of Real Estate, have asserted the same right to take action against brokers and agents who accept listings in their state without obtaining licenses, and Young's legal battles could have larger implications for flat-fee brokers who seek to be players on the national scene.

"There are a number of other states that say they can fine people for doing the work of a real estate broker or licensee without a license," Lemon said. "This is the first challenge (of that power) that I'm aware of in federal court. Since the challenge is based on federal law, I think it will be applicable to other states as well."

The practice of real estate brokers taking flat-fee listings from homeowners in states they are not licensed in stems at least in part from the desire of "by owner" websites to gain exposure for their clients on Realtor.com, one of the most popular listing portals on the Internet.

Realtor.com -- the official site of the National Association of Realtors (NAR) -- is popular with consumers because it has information on nearly all residential properties for sale nationwide, thanks to relationships with hundreds of multiple listing services. Realtor.com accepts property listings from MLSs, most of which are also affiliated with NAR.

To get what it describes as "for sale by owner" listings to appear on Realtor.com, ForSaleByOwner.com works with a network of brokers who offer flat-fee listing services, which are often "MLS only," meaning the brokers enter the listing information into an MLS but provide no other service to the seller.

ForSaleByOwner.com pays brokers to list proper-

ties in MLSs outside of the seller's market, a company executive told Inman News in November 2008, after the company boasted that it was the first "by owner" website "to enable home sellers to advertise their home on Realtor.com without appearing on a local multiple listing service (MLS)."

At the time, Realtor.com operator Move Inc. objected to such listings being characterized as "for sale by owner," because only properties that are represented by an agent or broker can appear on Realtor.com. A Move spokeswoman said that remains the company's position.

"We receive listings from the MLSs, and if a listing comes to us from an MLS we have an agreement with, and the listing adheres to that agreement, it is displayed on the site," said Move spokeswoman Julie Reynolds.

Listings displayed on Realtor.com cannot state "for sale by owner," and cannot include the property owner's name or contact info, Reynolds said.

Although Young and ForSaleByOwner.com declined a request for comment, Young links to ForSaleByOwner.com as "our partner" on her own website, eList.me. ForSaleByOwner.com is not named in the Nebraska and Alaska cease and desist orders or as a party in Young's lawsuits.

Two other brokers who work with ForSaleByOwner.com and other "by owner" websites to place flat-fee listings on Realtor.com had different takes on how Young's legal battles might affect their business.

Dana Point, Calif.-based broker Carl Wuestehube, who has more than 600 listings from around the country on Realtor.com, said he's obtaining licenses in states where he is challenged.

"I admire Leslie a lot," Wuestehube said. "But I think a better way to handle this is to cooperate with real estate commissions. Any commission that sends me a letter, we are getting licensed (in that state)."

Wuestehube, the broker of record for Tri-Star Realty, said he's currently licensed in three states and is in the process of obtaining a license in three others.

"Fast forward five years from now, and you're going to need 50 licenses and belong to 50 MLSs to provide coast to coast coverage" as an MLS-only listing provider, Wuestehube predicted.

Wuestehube said he works with "every FSBO site in the country," including ForSaleByOwner.com, and also offers flat-fee real estate services through his own sites, MLSHomeListers.com and IowaBySeller.com.

IowaBySeller.com proclaims on its homepage, "Our liberties we prize and our rights we will maintain," and Wuestehube said the site was inspired by an attempt by Iowa Realtors to "bring me up on ethics charges in Orange County."

**Omaha Poster**  
T-Shirt, LLC  
d/b/a

**Signs 4U**

**(402) 894-2652**  
FAX: (402) 894-2654  
E-MAIL: [Signs4Uomaha@aol.com](mailto:Signs4Uomaha@aol.com)

© GCI 1991-98

**David D. Kraft**  
Production Manager

Digital Printing   Riders  
Textile Printing   Door Lettering  
Screen Printing   Custom Logos  
Vehicle Lettering   Decals  
Yard Signs   Magnetics  
Real Estate Signs   Political Signs  
Directionals   Commercial Signs  
Banners   3 D Lettering

Free Delivery in Metro Area

Continued from Page 15

He said IowaBySeller.com -- which offers \$395 Internet marketing packages with listings on Realtor.com and Trulia with "no local MLS listing or commission" -- has been "blessed by" the Iowa Real Estate Commission.

"Our problem is not with the (regulatory) commissions, but with these misguided Realtors trying to shut down" the ability of brokers to offer MLS entry-only services, Wuestehube said.

Jeffery M. Ashby, a Roanoke, Texas-based broker who also helps ForSaleByOwner.com and another "by owner" site place listings on Realtor.com, said he views the MLS as the biggest threat to his ability to continue providing that service.

Together with his wife, Dorie Michelle Love-Ashby, Ashby has nearly 900 listings from homeowners around the country posted on Realtor.com.

Like Young, Ashby and Wuestehube's Realtor.com listings provide toll-free numbers allowing potential buyers to contact sellers directly by entering a four-digit code into an automated phone system.

Some the Ashbys' listings are Texas property owners who found them through his brokerage's website. Other listings the Ashbys have placed on Realtor.com come from ForSaleByOwner.com and another "by owner" site, which Ashby refers to as "finder sites" because they attract sellers.

Ashby's brokerage, The Best Choice Realty, offers flat-fee MLS listing packages that start at \$29.99 for 30-day MLS listings in the Dallas, Houston, San Antonio and Austin markets, or \$79.99 for listings that appear on Realtor.com.

ForSaleByOwner.com, which also offers the option of working with discount brokers who place sellers' properties in their local MLS, offers Realtor.com showcase listings as part of a \$539 "silver" package.

The Realtor.com listings are good for six months, and "no local MLS listing (is) required," the company says on its website.

Ashby says MLSs are generally controlled by full-service brokers who may seek to change their MLS rules when they catch on to what he and other brokers are doing.

MLS execs, he said, "are going to squash this -- they will get pressure from all these bigger brokers ... and find ways to take it away, unless (the entry-only brokers) are licensed in all 50 states."

Young, who Alaska regulators estimated was at one point handling between 1,000 and 2,000 listings, appears to have drastically scaled back her placement of out-of-state listings on Realtor.com.

On Friday, Young had only 22 properties listed on Realtor.com. Most were in California, but she was also

listed as the "advertising broker" for properties in Ohio, Louisiana, Michigan, Florida, Alabama, and New Mexico.

Young's primary local board, the Amador County Association of Realtors, is a member of California's fledgling statewide MLS, California Regional Multiple Listing Service Inc. (CRMLS), which serves 23 Realtor associations.

CRMLS CEO Art Carter said Young has an agreement with Amador County Association that "she does not input listings from out of state into the database." The association executive at Amador County Association did not respond to requests for comment.

Carter said Young also belongs to a number of other real estate associations that are CRMLS members.

"We allow our brokers and agents to input listings wherever it is that they garner those listings, with the caveat that they are offering compensation to agents in the CRMLS system and CARETS," another regional MLS serving 30 Realtor associations in Southern California, Carter said.

Federal regulators have taken steps in recent years to protect the right of real estate brokers to provide flat-fee and limited-service offerings to consumers.

A long-running legal battle between the Department of Justice and the National Association of Realtors resulted in a settlement that protects the right of brokers to operate "virtual office websites," or VOWs.

In addition, the Federal Trade Commission has sought to force MLSs to rescind policies that it claimed discriminated against limited-service brokers.

NAR's model MLS policy -- guidelines NAR expects MLSs affiliated with the group to use as the basis for their own rules -- has permitted brokers to accept MLS entry-only listings for years, where state law permits (some states, including Texas, have enacted minimum-service requirements that preclude MLSs from accepting MLS entry-only listings).

But Ashby -- who said he's licensed in two states and plans to obtain licenses in others -- fears that there's nothing stopping MLSs from moving to restrict the geographic areas in which they will accept listings.



**Professional  
House Doctors, Inc.®**

*"Your Certified Radon Specialists"*

**\$50 RADON TEST**

Call Joel Webber  
402-493-2580

Many MLSs currently allow brokers to submit listings from any state, and some even accept listings from other countries.

Brian N. Larson, a Minneapolis-based attorney who represents MLSs and writes a blog, [mlstesseract.com](http://mlstesseract.com), about MLS issues, said some of his clients have already decided to stop accepting listings outside of their service area.

"The question of limited-service listings is resolved," Larson said. NAR-affiliated MLSs can't restrict limited-service listings or discriminate against brokers who employ them without attracting the attention of federal regulators, he said.

But MLSs can limit the geographic area in which they will accept listings if they decide that would be in their members' best interests, Larson said -- as long as they aren't consulting with other MLSs to carve up territory amongst themselves to restrict competition.

"This problem has been one MLSs have been aware of for some time," Larson said. "Some have chosen to discuss the issue and not take any action because they don't think it's happening on a wide enough scale. Others are limiting (geographic service areas) to address a perceived issue."

So even if Young wins her federal challenge of the Nebraska Real Estate Commission's attempts to assert jurisdiction over her -- and her challenge is upheld by higher courts -- MLSs could institute geographic service areas to prevent brokers from taking listings from sellers nationwide.

That would force brokers who want to provide MLS-only listing services nationwide to do exactly what Wuestehube says he plans to do -- obtain licenses, and join MLSs, in all 50 states.

That's an expensive, time-consuming proposition, Ashby said -- although he said he's currently studying to take California's licensing exam.

Advertisement or listing?

In Nebraska, Young's case rests largely on the premise that recent changes to the state's licensing laws are unconstitutional, because they make anyone who

allegedly undertakes even one of 22 actions performed by licensed brokers subject to Nebraska's jurisdiction.

The changes gave the Nebraska Real Estate Commission the power to issue findings of guilt and impose a fine of up to \$1,000 a day on those who are served with cease and desist orders and don't request a hearing within 10 days.

That's placed Young in a "Catch-22" situation of either submitting to the commission's claim to have jurisdiction over her by appearing at a hearing, or face the threat of substantial civil penalties, her lawyers said.

Attorneys for Nebraska, in a brief opposing Young's request for a temporary restraining order, said at least 27 states have similar "any act" or "single act" language allowing them to take action against unlicensed individuals.

Lemon said the changes to Nebraska's licensing law were made at the commission's request, with the full support of the Nebraska Association of Realtors, in order to give regulators more teeth to enforce the law.

In the past, when the commission sent cease and desist letters to out of state brokers who were handling Nebraska listings, some would respond by getting licensed. Others would ignore them, and some wouldn't even sign for the letters, and the commission was largely powerless to take further action, he said.

As she argued in Alaska, Young also maintains that she is not providing brokerage services in Nebraska -- merely advertising. The Nebraska Real Estate Commission would not expect newspapers and other companies that run seller's advertisements to obtain a real estate license, her lawyers argue.

ForSaleByOwner.com made a similar argument in a successful 2003 lawsuit against the California Department of Real Estate when California regulators attempted to do just that.

In 2001 and 2002, the California Department of Real Estate sent letters to ForSaleByOwner.com and other Internet companies that operated websites advertising properties for sale in California.

California regulators asked the companies to identify the broker's licenses under which they were operating, claiming the companies were soliciting or obtaining listings of residential real property in exchange for compensation.

ForSaleByOwner.com sued, saying attempts by regulators to assert their authority over websites violated free-speech rights.

In a 2004 ruling, a federal district court found that California's real estate licensing requirements did not constitute an unconstitutional restraint of speech, but that attempting to extend them to ForSaleByOwner.

Continued on Page 18

## CELEBRITY

**HOMES**  
Homes • Villas • Townhomes eSMART

## ERICKA HEIDVOGEL

New Home Consultant

Representing All Celebrity Home  
& Townhome Communities

Mobile: (402) 917-4888

Fax: (402) 895-1496

[ehheidvogel@celebrityhomesomaha.com](mailto:ehheidvogel@celebrityhomesomaha.com)



14002 L St., Omaha, NE 68137

[www.celebrityhomesomaha.com](http://www.celebrityhomesomaha.com)

[www.ErickaHeidvogel.com](http://www.ErickaHeidvogel.com)



Continued from Page 17

com amounted to "unconstitutional content and media-based regulation."

Young's lawyers made similar arguments in Alaska, which the administrative law judge found convincing.

Alaska regulators, the judge said, had not explained how "a person who places an advertisement in the MLS is involved in marketing, but a person who places an advertisement in a newspaper ... is not involved in marketing the property. The fact that the MLS owners have privately restricted their service so that only people holding various kinds of licenses in various states can place advertisements is not sufficient, without more (evidence), to turn this advertising into a listing."

Attorneys for Nebraska hope to limit arguments in Young's federal court challenge to the constitutionality of the state's licensing law. Federal courts, attorneys for the state argue, should leave it up to the Real Estate Commission and state courts to decide whether properties Young is advertising on Realtor.com are listings.

Federal courts "should avoid this sort of fact-finding so it does not become a parallel body for determining whether a violator has engaged in a 'broker' activity," Nebraska argues. "A parallel body may encourage forum-shopping by violators."

Larson said that when challenged, Nebraska and other states may argue that the authority they have to regulate property transactions gives them jurisdiction

over people involved in the transactions -- in the same way that a state might demand that a bridge being constructed in the state be designed by an engineer who is licensed there.

States like Nebraska can argue that Young and other brokers are doing more than advertising properties, Larson said. That's because in order to place properties on Realtor.com, they must presumably enter into listing agreements with sellers, and enter property listings into an MLS. By definition, MLS listings must include an offer of compensation to a cooperating broker who brings a buyer to a transaction.

"The key is if the listing is in the MLS, there must be (an) offer of compensation," Larson said. "It's a sort of threshold where it's not just advertising anymore. The newspaper isn't making the offer of compensation."

Many of ForSaleByOwner.com's clients have no intention of working with a cooperating broker, but the company acknowledges that they must make an offer of compensation in order for their listings to appear on Realtor.com.

"In order to be featured on Realtor.com, you must indicate that you are willing to pay a buyer's agent 1 percent of the sale price of your home," the company informs customers on its website. "However, by entering this agreement, you are not obligated to accept any offer or pay any commission."

Continued on Page 20



## An Asset to Your Business, not a Hindrance!

- ◆ **Thorough** Inspection
- ◆ **On Site reports** with photo's
- ◆ **Uploaded Reports** stored for you for easy retrieval.
- ◆ **Convenient** Scheduling
- ◆ **Lifetime Support** Pledge
- ◆ Fully **Insured**
- ◆ Findings Presented in a  
**Non Threatening, Friendly Manner**



**FREE  
90 Day  
WARRANTY**

**Brent Simmerman, President**

**(402) 630-6555**

**Info@MidlandsHI.com**

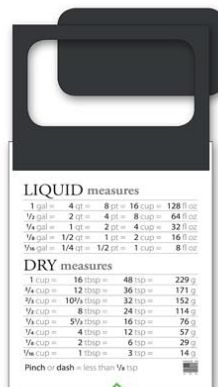
**www.MidlandsHI.com**



# MAGNETIC BUSINESS CARD REAL ESTATE CALENDARS



**4301 Real Estate**  
January Start Calendar



**Kitchen  
Measurement Chart**

**A Gift For You! Pre-Printed  
#7 Envelopes (6 1/4" X 3 3/4")**



**Calendar &  
Amortization Chart**

**Convenient  
Re-Order Form**

I hope you have enjoyed using this handy calendar. To receive a new calendar simply give me a call or mail or fax the attached order form. I'll be more than happy to send one to you.

Thank You!

.....

**YES!!! Please send me a new calendar!**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

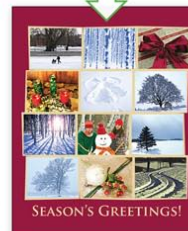
State/Province: \_\_\_\_\_ Zip/PC: \_\_\_\_\_

Phone #: \_\_\_\_\_

Fax #: \_\_\_\_\_

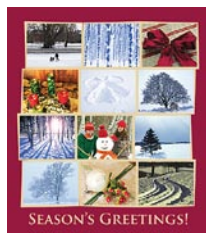
Email: \_\_\_\_\_

**Full-Color Covers!  
See Options Tab for selection.**



100	300	500	1M	2,500	5M	10M	25M	50M
.58	.35	.35	.35	.35	.35	.35	.35	.35

## Cover Choices



**A**



**B**



**C**



**H**



**M**



**P**

**Call 402-619-5570  
to order!**

**OABR**  
PRINT SHOP

Continued from Page 18

Speaking in general, and not about the specifics of Young's case, Lemon said that, "If they are merely advertising, that's different than representing someone as an agent or broker. If it's merely advertising, we're not concerned about it. If you put it on the MLS, that indicates you have a listing, and you are representing them in a real estate transaction."

Since Nebraska's licensing law was changed on July 15 to allow the commission to institute fines, it had sent out three cease and desist orders to brokers, including Young, Lemon said. He said Young was not intended to be a test case, although further orders are on hold for now.

California regulators have also sent desist and refrain letters to out-of-state brokers handling California listings without a California broker's or salesperson's license, although not recently, said Tom Pool, a spokesman for the California Department of Real Estate.

He said California will continue to do so when such listings are brought to the Department of Real Estate's attention.

California defines a real estate broker as anyone who solicits prospective sellers or purchasers of real property, or who solicits or obtains listings, in exchange for compensation.

Asked if California's real estate licensing laws work the other way around -- if a broker licensed in California would be violating their license by taking listings in states where they are not licensed -- Pool said that would depend on how the listing agreement was worded.

"Brokers in this state do have a fiduciary duty to clients, but they can limit their liability by crafting language saying, 'This is what we're going to provide to you for X dollars, and once we put your listing on the MLS, we have no other obligation,'" Pool said.

"They can do that, that's perfectly fine. But if they don't narrowly craft the listing contract, they still have all the other unspoken requirements of that fiduciary duty."

Ashby said it's not fair for states to try to have it both ways. California and some other states are taking the position that the brokers they license can handle listings that originate in other states, he said, but object when out-of-state brokers try to do the same.

But Ashby's biggest concern about Young's legal battle is that it will raise the profile of flat-fee MLS providers who are taking listings on a national basis, and that MLSs will respond by limiting their geographic service areas.

"A lot of people don't know this is going on," Ashby said. "MLSs try to create little rules that are only applicable to people like me."

Reprinted from Inman News, Oct. 25, 2010.

• • •

You have brain in your head.

You have feet in your shoes.

You can steer yourself

In any direction you choose.

— Dr. Seuss, created by T. Seuss Geisel



**Monica**  
**LANG, CSP**  
New Home Consultant

**Mobile: 402.689.3315**  
mlang@celebrityhomesomaha.com  
www.MonicaLang.com

**CELEBRITY HOMES**  
Homes • Villas • Townhomes

Fax: 402-891-7165 • 14002 L Street • Omaha, NE 68137



**John Eggenberg**  
**402-616-9250**

**High Standards  
Great Service  
Great Price**



MEMBER



**Radon & Mold Testing**

**Free 90-day ServiceOne®  
home warranty included.**



# Home Ownership Matters National Conference Focus

The impact of homeownership on individuals, communities, and the nation's economy was front-and-center during the 2010 REALTORS® Conference & Expo.

During the opening session, National Association of REALTORS® President Vicki Cox Golder reminded attending REALTORS® and guests of the challenges ahead.

"In the wake of current economic conditions, some critics have questioned the value of owning a home for families and individuals, and suggested that our government rethink its support of policies and programs that encourage home ownership," said Golder, owner of Vicki L. Cox & Associates in Tucson, Ariz. "As leading advocates for home ownership and housing issues, REALTORS® need to reinforce just how much home ownership matters to people, to communities and to America."

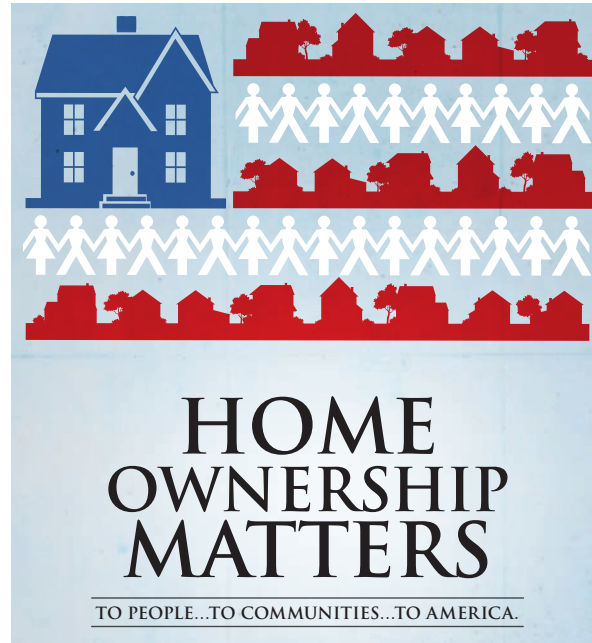
To drive this point home, current home owners in a pre-taped video shared with the audience their perspectives on how home ownership has changed their lives. The benefits these individuals, couples and families described were as diverse as they were. For some, home ownership provides a sense of community stability and financial security for their children; for others, it gives them the opportunity to establish family traditions, or to build financial security. All of them underscore a belief that owning a home is still a part of the American Dream.

REALTORS® believe in that dream, and NAR and its members are actively engaged with lawmakers, government agencies and industry experts to ensure that anyone who is able and willing to assume the responsibilities of owning a home should have the opportunity to do so. Coming just days after the general election, NAR's annual conference will bring REALTORS® and public policymakers together to address issues like government-sponsored enterprise reform, the role of the Federal Housing Administration, foreclosures and short sales, and the availability of credit.

FHA Commissioner David Stevens joined REALTORS® at the opening session and shared his concerns

with the impact that tight credit policies have had on home ownership. Stevens criticized the current "one-size-fits-all" approach to mortgage lending, and emphasized that each buyer's qualifications should be evaluated on his or her own merits.

Citing the gap between FHA policy that would allow buyers with a 580 FICO score to qualify for an FHA-insured mortgage and some lender underwriting rules that require FICO scores in the mid-600s and above, Stevens said, "(These policies) are restricting home ownership, and we need to do something about that. One-fifth of the gross domestic product of the U.S. economy is tied to the housing sector, so home ownership matters."



**New Owner 402-661-0535**

**For Home Buyers – and Their Agents –  
Who Don't Like Surprises . . .**

The BrickKicker Home Inspection is a comprehensive review of the entire property giving the home buyer peace of mind.

Under new ownership, we strive to achieve our #1 goal:  
**make our customers happy!**

**PLAY SANTA TO YOUR CLIENTS:**

Take advantage of our *December Special Pricing* and find out how we can make you a hero to your client!

Radon testing available. 90-day home warranty included.  
Certified and Licensed.

**Frank.Cawley@BrickKicker.com**

**402-661-0535**

**www.BrickKicker.com/Nebraska**

## OABR Solutions...

www.OABR.blogspot.com

Tuesday, November 9, 2010

**How do I access an iBox with my ActiveKey when the CBS code is activated?**

If the CBS Code is turned on, how do I access the iBox with my ActiveKey?

Turn on your ActiveKey and arrow down until you find, 'Call Before Showing' and press enter. Now enter the '7' digit number you obtained from the listing agent to access the iBox and press enter, the screen will display 'Successful.' Turn the key on when the display reads, 'Obtain Key' press enter and type in your four digit PIN # and press enter. Point the



key at the purple oval on the iBox, when the screen displays 'Successful' you can press up on the key container.

Posted by Omaha Area Board of REALTORS (OABR) at 9:50 AM 0 comments



Labels: [CBS code](#), [iBox](#), [key](#), [KeyBox](#)

Wednesday, September 29, 2010

**Texting Shortcuts**

Do you use texting shortcuts? Here are some shortcuts that may save you some time!

BC – Because  
BTW – By the way  
CU – See you  
DRIB – Don't read if busy  
NRN – No reply necessary  
OTP – On the phone  
P&C – Private and confidential  
QQ – Quick question

RFD – Request for discussion  
YW – Your welcome  
T&C – Terms and conditions  
LLT – Looks like trouble  
411 – Information  
SOT – Short of time

**Search This Blog**
 

powered by [Google™](#)

**Support Numbers**

Supra Technical Support (402) 619-5566

Supra KIMvoice (402) 619-5567

OABR (402) 619-5555

Paragon Help Desk (402) 619-5565

Nebraska Real Estate Commission (402) 471-2004

Nebraska REALTORS Association (800) 777-5231

**Links**

[SupraWEB - View KeyBox Traffic](#)

[SupraWEB - Create USER ID & Password](#)

[Phones that work with Supra eKey](#)

[Key Choices](#)

[eKey Mobile Instructions for Windows OS](#)

[eKey Mobile Instructions for Palm OS](#)

[eKey Mobile Instructions for BlackBerry](#)

[How to get an Authorization Code](#)

[Paragon Mobile](#)



**DRIVEN. TRUSTED.  
RELIABLE.**

*And always available 24/7.*



**Mortgage**  
SPECIALISTS, LLC

8420 West Dodge Rd, Ste 113 • Omaha, NE 68114  
Office: 402-991-5153 • Cell: 402-578-0008  
Fax: 402-884-7386  
[www.mtg-specialists.com](http://www.mtg-specialists.com)  
E-mail: [brent@mtg-specialists.com](mailto:brent@mtg-specialists.com)




We've lost sight of the rule that individual freedom and ingenuity are at the very core of everything that we've accomplished. Government's first duty is to protect the people, not run their lives.

— Ronald Reagan, former U.S. President

• • •

There is no power on earth that can neutralize the influence of a high, simple and useful life.

— Booker T. Washington, scientist

# NAR Extends Operation Home Relief to Keep More Veterans in Their Homes

Washington, DC, November 11, 2010

The National Association of REALTORS® is extending its widely successful Facebook Causes campaign, "Operation Home Relief." The campaign was launched just last month to help military families obtain foreclosure assistance, and America responded with enthusiasm – within 20 days, NAR matched \$20,000 in donations to the cause.

"NAR believes that any family who loses a home to foreclosure is one family too many," said NAR President Ron Phipps, broker-president of Phipps Realty in Warwick, R.I. "Foreclosures don't just affect the families that lose their homes; a foreclosure lowers the value of every home in the surrounding neighborhood. That's why we're so pleased with America's response to Operation Home Relief, and why we're committing additional funds to support military families who need assistance."

NAR launched Operation Home Relief through its consumer website HouseLogic.com, a free comprehensive website about homeownership for homeowners. Operation Home Relief aims to increase awareness, rally support and raise funding for USA Cares, a non-

profit that provides foreclosure assistance in the form of financial counseling and grants to post-9/11 active duty U.S. military service personnel, veterans and their families.

Initially, HouseLogic donated \$1 to USA Cares every time someone "joined" the Cause page, and agreed to match donations made to the Cause up to \$20,000. In honor of Veteran's Day, November 11, HouseLogic is increasing its match grant to USA Cares by \$11,000. HouseLogic also offers an online foreclosure guide to help home owners avoid the pitfalls of foreclosure, with tips and solutions to help more families stay in their homes.

For more information on sustaining homeownership, and many other housing topics, visit HouseLogic at [www.houselogic.com](http://www.houselogic.com).

HouseLogic is a free source of information and tools for home owners from the National Association of REALTORS® that helps home owners make smart decisions about all aspects of their home. HouseLogic helps home owners plan and organize their home projects and provides timely articles and news; home improvement advice and how-to's; and information about taxes, home finances and insurance.

USA Cares is a nonprofit 501(c)3 organization that helps post-9/11 military and their families with basic needs, assists veterans suffering from post-traumatic stress disorder (PTSD) and traumatic brain injury (TBI) and their families and works to prevent private military home foreclosures and evictions. In seven years, USA Cares has received over 24,000 requests and responded with more than \$7 million in grants. Military families anywhere in America can apply for assistance through the USA Cares web site, [www.usacares.org](http://www.usacares.org), or by calling 800-773-0387. For more information on USA Cares, contact John Revell, [jrevell@usacares.org](mailto:jrevell@usacares.org), or call 270-352-5451.



Retirement Planning

## Now is the time for a fiscal check-up

How do your finances and investments line up with your life goals and retirement expectations?

Call today for a free consultation. We will explore strategies for protecting yourself and help you prosper today, tomorrow and into the future.

### Arbor Wealth Management, Inc.

Deryl Travis Jr, Mark Churchill, Jerry Holdsworth, Denise Teahon  
Managing Partner/Sr Financial Advisors Financial Advisor

5550 S 59<sup>th</sup> Street Ste 22  
402-261-6299 phone

Lincoln, NE 68516  
866-538-5110 toll-free

402-261-6279 fax  
[gale.pokorny@wfafinet.com](mailto:gale.pokorny@wfafinet.com)

Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN). Member of FINRA/SIPC. Arbor Wealth Management, Inc. is a separate entity of WFAFN.

**Powell**  
INSURANCE

Regi and Lisa Powell  
(402) 614-4633  
[www.PowellInsuranceAgents.com](http://www.PowellInsuranceAgents.com)



- Quick Binders
- Relocation Specialists
- Free Flood Determinations/Quotes
- Prompt Professional Service

FARMERS

Home ✦ Multi-Family ✦ Condos ✦ Rental Properties  
Auto ✦ Life ✦ Health ✦ Business



# Summary of NAR Governance Meetings November, 2010

**Code of Ethics Amended.** The NAR Delegate Body approved an amendment to Article 10 of the Code of Ethics to prohibit discrimination on the basis of sexual orientation. In a roll-call vote, more than 93 percent of the Delegate Body voted in favor of the amendment. The Delegate Body decision confirms a vote by the Board of Directors in May.

**REBAC is now the Center for Specialized REALTOR® Education.** The Board of Directors changed the name and scope of the Real Estate Buyers Agent Council to sharpen NAR's leadership in professional education. Under the changes, REBAC is now the Center for Specialized REALTOR® Education, and its scope is expanded to include oversight of e-PRO, REALTOR® University, the GREEN Council, the Senior Real Estate Specialist (SRES) designation, and the Short Sales and Foreclosure Resource (SFR) certification.

**Commercial Accounting Rule Opposed.** Directors adopted a policy opposing lease accounting standard changes proposed by the Financial Accounting Standards Boards (FASB) and the International Accounting Standards Board (IASB) that would treat an income-producing real estate business as a financing business on company balance sheets.

- A comment period on the lease rules runs through Dec. 15. Should the rules take effect, tenants would have to carry the value of their leased assets on their balance sheets, reducing the amount of money they can borrow. As a result, tenants will want less space and shorter-term leases without renewal options or contingent rents, which will decrease cash flow for property owners. Shorter-term rents will likely reduce the borrowing capacity of property owners, because they rely on leases and the value of the property as collateral to obtain financing.

**IDX Policy Amended.** Directors voted to expand NAR's IDX policy to allow MLS participants to provide IDX data to real estate franchise organizations to index and display on their websites. The amendment comes with conditions, such as the need to promptly correct inaccurate or incomplete information and a prohibition on advertising on pages displaying the IDX information.

**Professional Standards.** The Directors made several changes:

- Approved a new Statement of Professional Standards to clarify NAR's longstanding policy that the

Case Interpretations of the Code of Ethics are official expressions of NAR policy that can be cited by complainants in support of alleged violations of specific Articles of the Code and by hearing panels in support of their decisions.

- Amended Standard of Practice 12-5 to let members who are advertising their service or a listing in certain electronic communications (micro-blogging on Twitter, for example) to disclose the name of their broker and other required information through a link rather than in the electronic communication itself, because such formats don't allow enough space for making the disclosures.
- Amended Standard of Practice 3-7 to clarify that the requirement to disclose your relationship to your client to another NAR member when you're seeking information about a property applies even if you're not representing that client but rather are acting in another capacity, such as conducting an appraisal.
- Amended Article 15, and Standards of Practice 15-2 and 15-3 to establish that even in cases where a real estate professional isn't the competitor of another NAR member, the duty to refrain from knowingly or recklessly making false or misleading statements still applies. For instance, an NAR member engaging in appraisal might not be the competitor of a member engaging in property management but would still be barred from knowingly or recklessly making false or misleading statements about the other. This amendment and related standards require Delegate Body approval in November 2011.
- Approved a new Standard of Practice related to Article 3 to provide a more visible explanation of what "cooperation" means in the Code of Ethics and Arbitration Manual. The new Standard says cooperation relates to the obligation to share information on listed property, and to make property available to other brokers for showing to prospective purchasers/tenants when it is in the best interests of sellers/landlords.

## Other highlights:

- **Data privacy and security.** Adopted a comprehensive policy on the collection, use, and protection of client information. Under the policy, NAR members should develop their own data privacy

and protection policy, restrict their collection of data to what's permitted by law and what's helpful to them in their business and to their clients' needs, and put in place standards for protecting, accessing (including by third parties), and destroying data. Also under the policy, NAR supports creation of a single federal data privacy and security standard to simplify compliance.

- **Telecommunications.** Adopted a policy that universal, quality telecommunications service be made available at reasonable and affordable rates for all; public entities such as schools and libraries have access to telecommunication services; and that reforms not impose additional taxes on telecommunication services.
- **Mobile communications.** Affirmed that consumers should have access to secure and reliable network coverage for mobile communications, that the mobile industry should continue efforts to increase privacy protections, and that descriptions of mobile services should be easy to understand. The Board also amended NAR's Network Neutrality Policy to apply its principles to mobile communications. Under that policy, Internet Service Providers should provide equal access to their networks without regard to the type of content that's being accessed. The concern is that ISPs would charge more, or place restrictions on, certain types of content on the grounds that some types require more bandwidth than others or for other reasons.
- **FHA.** Supported an FHA shared-equity pilot program, under which FHA borrowers could partner with an FHA-qualified third party investor who would contribute capital for the home purchase to buy down the principal on the mortgage. This capital is provided at no interest; instead, the investor gets a share of any future equity.
- **Lender policy.** Urged mortgage lenders, FHA, Fannie Mae and Freddie Mac, and federal regulators to amend their credit policies to increase lending to qualified home buyers. NAR's Conventional Finance and Lending Committee has developed recommended credit policies around specific issues, including education and research, use of credit scores, the impact of adverse credit events, loan modifications, and strategic defaults.
- **Membership policy.** Amended Interpretation No. 39 of the NAR Bylaws to prohibit member boards from scheduling any function at a place or in a facility that isn't accessible to members with disabilities when such members indicate that they will be in attendance.
- **Legal action.** Approved \$123,250 to fund seven legal cases, including a challenge, under Section 8(b) of the Real Estate Settlement Procedures Act (RESPA), to a \$199 administrative fee charged by a broker.
- **Professional Liability Insurance.** Renewed the association's professional liability insurance policy for the year 2011, with the addition of patent infringement coverage for software, technology, or other intellectual property acquired or licensed from other parties.
- **Finance.** NAR membership at 1,109,500, 50,000 above projection. For 2011, NAR is forecasting a membership base of 1.06 million.
- **Political advocacy.** The REALTOR® Party achieved significant victories in the 2010 national elections; out of 11 independent expenditure races, NAR backed eight of the winners; NAR achieved wins on both sides of the aisle.
- **RPAC.** Even with membership down slightly, REALTORS® contributed \$6.2 million – 122% of NAR's fair-share goal. The number of RPAC Major Donors (\$1,000+) and President's Circle members (\$2,000 directly to candidate) increased significantly over last year.
- **Political participation.** More than 6,700 brokers now participate in the Broker Involvement Program, a 170% increase over last year. More than 40% of Call for Action responses this year came from NAR members whose brokers participate in the program, up from 25 percent last year.
- **REALTORS® Property Resource (RPR).** RPR now has more than 179,000 REALTORS® accessing it in 41 markets. It has contracted with another 135 MLSs to become partners, and 387 MLS partnerships are under contract review; that means more than 250,000 REALTORS® are slated to be on the system by year's end. Goal is to have all REALTORS® on the system by the end of 2011.
- **NAR Leadership for 2011:**
  - o President: Ronald Phipps, ABR, GRI, of Warwick, R.I.
  - o President-elect: Maurice "Moe" Veissi of South Miami, Fla.
  - o First Vice President: Gary Thomas of Aliso Viejo, Calif.
  - o Treasurer: William Armstrong III, GRI, of Damascas, Md.

## Can You Guess The Word Puzzles?

The OABR Member whose name will be drawn from all correct guesses of 24 or more will win a \$500 Gift Certificate to the OABR Print Shop. Fax your answers to Donna at the OABR, 619-5559 or mail to 11830 Nicholas St, Omaha, NE 68154. All correct guesses must be submitted to the OABR Office no later than December 15, 2010. Winner and answers will be in January 2011 Focus. Good luck!!!!

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_
9. \_\_\_\_\_
10. \_\_\_\_\_
11. \_\_\_\_\_
12. \_\_\_\_\_
13. \_\_\_\_\_
14. \_\_\_\_\_
15. \_\_\_\_\_
16. \_\_\_\_\_
17. \_\_\_\_\_
18. \_\_\_\_\_
19. \_\_\_\_\_
20. \_\_\_\_\_
21. \_\_\_\_\_
22. \_\_\_\_\_
23. \_\_\_\_\_
24. \_\_\_\_\_
25. \_\_\_\_\_
26. \_\_\_\_\_
27. \_\_\_\_\_
28. \_\_\_\_\_
29. \_\_\_\_\_
30. \_\_\_\_\_
31. \_\_\_\_\_
32. \_\_\_\_\_

Name: \_\_\_\_\_

Company: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_



# Know the Code of Ethics

## Standard of Practice 1-13

When entering into buyer/tenant agreements, REALTORS® must advise potential clients of:

1. the REALTOR®'s company policies regarding cooperation;
2. the amount of compensation to be paid by the client;
3. the potential for additional or offsetting compensation from other brokers, from the seller or landlord, or from other parties;
4. any potential for the buyer/tenant representative to act as a disclosed dual agent, e.g. listing broker, subagent, landlord's agent, etc., and
5. the possibility that sellers or sellers' representatives may not treat the existence, terms, or conditions of offers as confidential unless confidentiality is required by law, regulation, or by any confidentiality agreement between the parties. (Adopted 1/93, Renumbered 1/98, Amended 1/06)

To download the Code of Ethics and Standards of Practice, go to <http://www.realtor.org/mempolweb.nsf/pages/printable2010Code>.



**Steve Vacha**  
President



Certified Member

Office (402) 392-2020

Fax (402) 453-0680

Cell (402) 660-9988

[steve@hsinspections.com](mailto:steve@hsinspections.com)

[www.HomeInspectorOmaha.com](http://www.HomeInspectorOmaha.com)

# Happy Holidays!

## Home Standards emphasizes:

- Positive attributes about a home.
- Inspection findings are conveyed in a neutral, non threatening manner.
- Concerns discussed in perspective to the attributes and age of home.
- Concerns documented with photos and summarized logically.

## HELP BRING JOY TO A FAMILY THIS HOLIDAY!

For Each Inspection You Schedule through December 2010 a Certificate for a **FREE HOLIDAY TURKEY** will be Donated in Your Name to the Charity of Your Choice



## SPECIALS THROUGH DEC. 31, 2010

**\$50<sup>00</sup> OFF**  
FOR ALL  
FIRST TIME BUYERS

**\$50<sup>00</sup> OFF**  
ALL PRE-LISTING  
INSPECTIONS

**FREE**  
SERVICEONE  
90 DAY  
WARRANTY



# CONTINUING EDUCATION

Date Title Course # Credit Hours Time

Nebraska Realtors Association (800) 777-5231 [www.nebraskarealestateeducation.com](http://www.nebraskarealestateeducation.com)

Randall School of Real Estate: Call (402) 333-3004 [www.info@randallschool.com](http://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. [Morrisseyrc41@msn.com](mailto:Morrisseyrc41@msn.com)

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

REEsults Coaching™ Mark T. Wehner: Call 676-0101 [mark.wehner@reesultscoaching.com](mailto:mark.wehner@reesultscoaching.com)

CE Schedule: [www.REEsultsCoaching.com/ce](http://www.REEsultsCoaching.com/ce) ThRE-E Networking: Next Generation Tips Club"

[www.resultscoaching.com/3d](http://www.resultscoaching.com/3d)

Discount CE Packages Now Available!

Online CE Courses Available At: [www.reesultscoaching.theceshop.com](http://www.reesultscoaching.theceshop.com)

Nebraska CE Renewal Package #1		12
Nebraska CE Renewal Package #2		12
Nebraska CE Renewal Package #3		12
Nebraska CE Renewal Package #4		12
Basics of Real Estate Taxation	0253	
Breaking Barriers: Fair Housing	0282R	
Cracking the Code of Ethics	0497R	
Diversity: Your Kaleidoscope of Clients	0415	
Foreclosures Demystified	0621	
Foundations of Real Estate Finance	0337	
From Contract to Keys: The Mortgage Process	0039	
Going Green: The Environmental Movement in Real Estate	0663	
Keeping it Honest: Understanding Real Estate and Mortgage Fraud	0558	
Real Estate Appraisal for Agents	0471	
Real Estate Technology: The Professional's Guide to Success	0365	
Title & Escrow: Two Families, One Transaction	0024	
Today's MLS: New Paradigms, Better Results	0674	

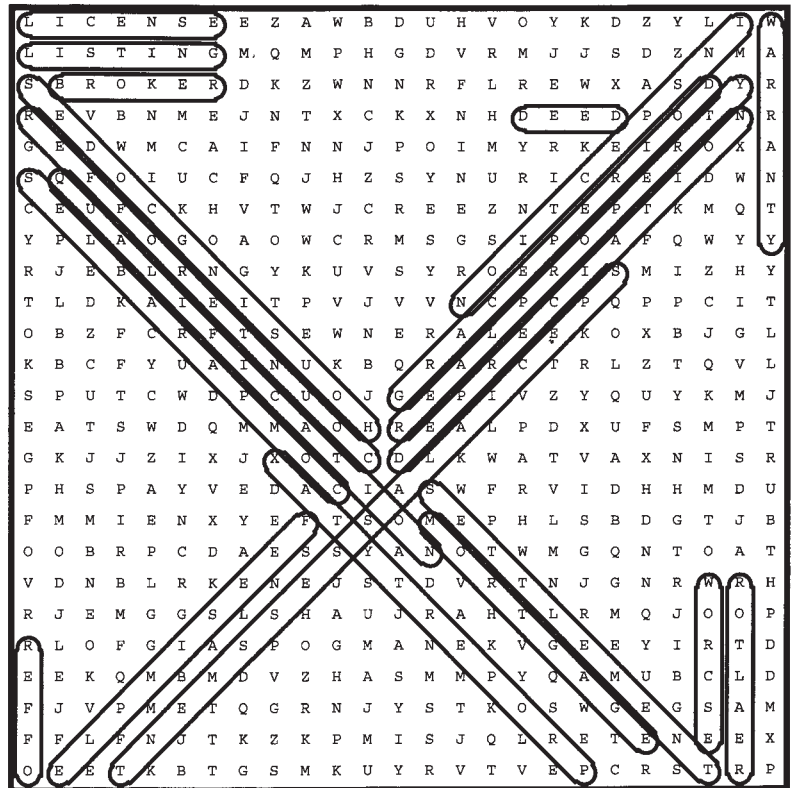
Larabee School of Real Estate: Please Call 402-436-3308 or 800-755-1108 [larabeeschool.com](http://larabeeschool.com).

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

# November Word Search!!!

## Rod Fitzgerald from Atlas Pest Control Won A \$50 Gift Certificate to the OABR Print Shop

Here are the answers to  
last month's puzzle!



What you don't know about radon  
can hurt you. And your clients.  
Educate yourself, and your clients about radon.

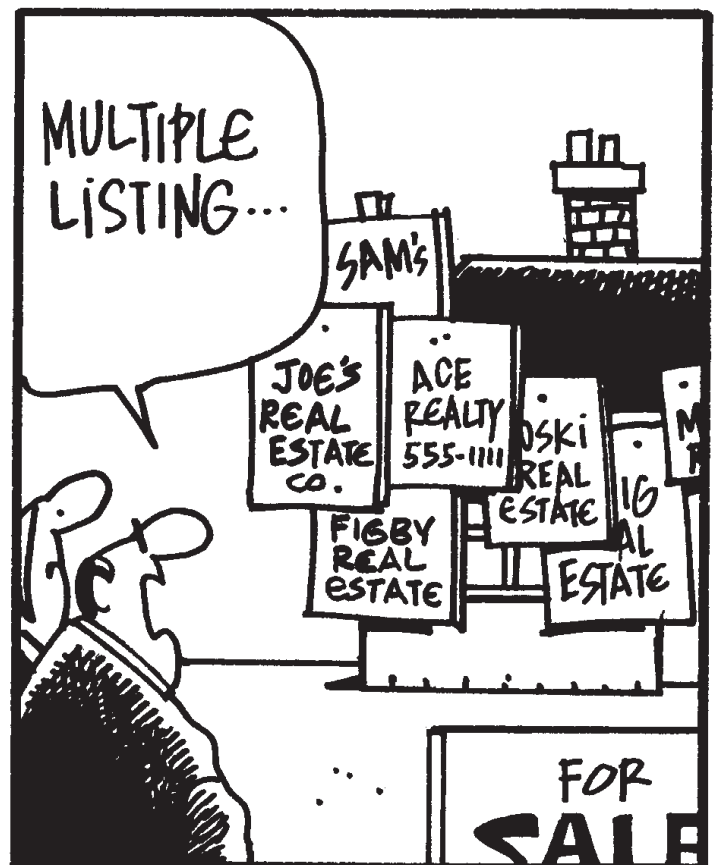
- Free Consultations
- Radon Testing
- Radon Mitigation
- State Certified
- NEHA Certified
- Competitive Prices



Debbie Kalina  
President



Phone: 402-639-1100  
Email: [Debbie@OmahaRadon.com](mailto:Debbie@OmahaRadon.com)  
[www.OmahaRadon.com](http://www.OmahaRadon.com)





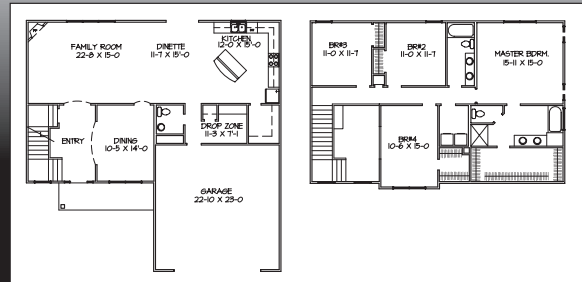


## INTRODUCING OUR NEW 2-STORY FLOOR PLAN ... THE "JACKSON"



Starting at \$192,000

2,486 Sq. Ft.  
4 bedrooms



Visit the Saddlebrook Model Location for a SNEAK PEEK.  
Saddlebrook – 150th & Fort – 934-2212

## ***We Value our Relationship with REALTORS®***

Omaha's Best New Home Value in a Custom Neighborhood

- Building all over the Omaha Metro Area
- Base Price includes lot
- We compensate 3% on specs
- Fall REALTOR® Bonus 3% referral fee on pre-sale homes
- Come check out our unique Loft option on our ranch plans

[www.charlestonhomesomaha.com](http://www.charlestonhomesomaha.com)



# NEW MEMBERS, CORRECTIONS & CHANGES!

## NEW MEMBERS

Bundren, Joshua – 4300/Prudential Ambassador Real Estate  
 Christensen, Carrie – 4300/Prudential Ambassador Real Estate  
 Freeman, Aimee – 777/NP Dodge I LLC  
 Hodge, Tiffany – 20/CBSHOME Real Estate  
 Hogan, Lenice – 23/CBSHOME Real Estate  
 Horacek, Mickal – 803/NP Dodge VI LLC  
 Jacupke, Jenna – 4300/Prudential Ambassador Real Estate  
 Opiyo, Boss – 100609/NP Dodge IX LLC  
 Pierce, Kris – 6620/PJ Morgan Real Estate  
 Robb, Christopher – 4300/Prudential Ambassador Real Estate  
 Rohde, Jenifer – 770/NP Dodge V LLC  
 Sadofsky, Paul – 100385/Alliance Real Estate LLC  
 Scott, Alexis – 100609/NP Dodge IX LLC  
 Shannon Jr, Jessie – 771/NP Dodge III LLC  
 Skradski, Rachel – 20/CBSHOME Real Estate  
 Strunk, Erin – 803/NP Dodge VI LLC  
 Troshynski, Jason – 24/CBSHOME Real Estate

## NEW AFFILIATE MEMBERS

Krof, Tim – 100734/Home Standards Inspection Serv  
 Meester, Evan – 100900/Pets Solutions 365

## NEW MEMBER CANDIDATES

Albrecht, Robert – 100385/Alliance Real Estate LLC  
 Bolden, Linda – 530/CENTURY 21 Century Real Estate  
 Buchardt, Nathan – 4300/Prudential Ambassador Real Estate  
 Carpenter, Linda – 100752/Keller Williams Greater Omaha  
 Farrens, Carol – 7900/DEEB Realty  
 Flannery, Rachel – 7900/DEEB Realty  
 Flynn, Pamela – 7900/DEEB Realty  
 Fosmer, Katrina – 7900/DEEB Realty  
 Golden, Lyndsey – 4300/Prudential Ambassador Real Estate  
 Haines, Jason – 7900/DEEB Realty  
 Hegi, Nathan – 7900/DEEB Realty  
 Landholm, Samuel – 710/CBSHOME Real Estate  
 McCoy, Carrie – 4300/Prudential Ambassador Real Estate  
 Monahan, Julie – 7900/DEEB Realty  
 Samuelson, Kirk – 7900/DEEB Realty  
 Wubben, Tamera – 5110/Real Estate Associates Inc

## NEW AFFILIATE CANDIDATES

Betsworth, Jeff – 100906/Midwest Stone & Supply  
 Bower, Brook – 100428/Guaranteed Clean Carpet  
 Morris, JJ – 9624/MOBA  
 Teeters, Amanda – 6750/ServiceOne Inc  
 Zabawa, Carlene – 100401/American National Bank

## MEMBER TRANSFERS

Cooper, Thomas From 100883/Keller Williams Greater Omaha To 100385/Alliance Real Estate LLC  
 DeRoin, Amy From 24/CBSHOME Real Estate To 4300/Prudential Ambassador Real Estate  
 Downing, Suzanne From 940/Joe Vukov Real Estate & Ins To 100752/Keller Williams Greater Omaha  
 Kinser, Karen From 100752/Keller Williams Greater Omaha To 100385/Alliance Real Estate LLC  
 Malnack, Sue From 9624/MOBA To 100325/Home Builders Association of Omaha  
 Martin, Michael From 5820/RE/MAX Advantage To 100752/Keller Williams Greater Omaha  
 Mullenberg, Michael From 100752/Keller Williams Greater Omaha To 100385/Alliance Real Estate LLC  
 Scott, Sarah From 777/NP Dodge I LLC To 380/GTRSALES  
 Swenson, David From 100779/Taylor & Martin Real Estate/Ag To 100835/Olson Pearson Auctions & Realty

## MEMBER REINSTATES

Bereisha, Arthur – 7900/DEEB Realty  
 Brookhouser, Kathy – 6620/PJ Morgan Real Estate  
 Hagan, Ashley – 8170/Landmark Group  
 Huddleston, Vicki – 6990/CENTURY 21 Hansen Realty  
 Murray, Jeremy – 4300/Prudential Ambassador Real Estate  
 Petersen, Shari – 770/NP Dodge V LLC  
 Tuma, Dana – 100485/Husker Pest & Termite Mgmt  
 Witt, Sandra – 20/CBSHOME Real Estate

## NEW COMPANY

#100481/CENTURY 21 Legacy Real Estate – 7200 S 84th St #B, Omaha, NE, 68128  
 MLS (Already OABR Member) Phone: 884-5354 Fax: 884-5354  
 Designated Realtor: Michelle Crowell

#100905/Valligent – 1504 Eureka Rd #310, Roseville, CA, 95661  
 BSG/Secondary MLS Only  
 Phone: 916-780-2525 Ext 234  
 Fax: 916-200-1382  
 Designated Realtor: Jeffrey Wickham

## 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)  
 #100770/APlus Home Inspections LLC – 21313 McClellan Cir, Gretna, NE, 68028  
 #9624/MOBA Fax: 408-0405  
 #100739/Nextage ASHAR Realty – 13218 Cotner St, Omaha, NE, 68137  
 Phone: 216-0040

## COMPANY NAME CHANGE

#773/NP Dodge V LLC Blair (Formerly NP Dodge VIII LLC Blair)  
 #802/NP Dodge III LLC Fremont (Formerly NP Dodge X LLC Fremont)  
 #100307/NP Dodge V LLC Tekamah (Formerly NP Dodge VIII LLC Tekamah)  
 #100739/Nextage ASHAR Realty (Formerly ASHAR Realty)

## CHANGE OF DESIGNATED REALTOR

#773/NP Dodge V LLC Blair – Donald Evans (Formerly Virginia Kermode)  
 #802/NP Dodge III LLC Fremont – Catherine Casey (Formerly Phyllis Young)  
 #100307/NP Dodge V LLC Tekamah – Donald Evans (Formerly Virginia Kermode)  
 #100739/Nextage ASHAR Realty – David Nieto (Formerly Gary Baumert)

## MEMBERSHIP DELETES

Alford, Kenneth – 30/Mitchell & Associates Inc  
 Bockelman, Cathy – 7900/DEEB Realty  
 Dawson, Jennifer – 23/CBSHOME Real Estate  
 Dubas, Joseph – 770/NP Dodge V LLC  
 Johnson, Carlotta – 6750/ServiceOne Inc  
 Loth, Jolinda – 5000/Celebrity Homes Inc  
 Stienblock, Rose – 3380/Midlands Real Estate  
 Tibbles, Kirk – 100130/Affordable Pest Control

REALTOR®

FOCUS

PRSRT STD  
U.S. POSTAGE**PAID**OMAHA, NE.  
PERMIT # 1313

Omaha Area Board of REALTORS®

11830 Nicholas Street

Omaha, Nebraska 68154

**Return Service Requested**

# CALENDAR OF EVENTS FOR DECEMBER 2010

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1  IREM Luncheon 10:00 am-2:00 pm at OABR	2 Education Forum 10:00 am at OABR iCheck Demo 2:30-3:30 pm at OABR Nebraska Real Estate Commission Meeting Lighthouse Room Country Inn & Suites Lincoln, Nebraska	3 Toastmasters 7:15-8:30 am at OABR Nebraska Real Estate Commission Meeting Lighthouse Room Country Inn & Suites Lincoln, Nebraska	4
5	6	7 Affiliate Council 9:00 am-1:30 pm at OABR  New Member Orientation 8:30 am-4:00 pm at OABR	8 Social Events Forum 10:00 am at OABR  MLS Users Group 11:00 am at OABR  New Member Orientation 8:30 am-4:00 pm at OABR	9   New Member Orientation 8:30 am-12:00 pm at OABR	10 Toastmasters 7:15-8:30 am at OABR	11
12	13	14 Supra Web Training 10:00-11:00 am at OABR Equal Opportunity Task Force 11:00 am at OABR 2010 Officer Installation & Holiday Reception 3:00-5:00 pm at Regency Lake & Tennis Club	15  Governmental Affairs Committee 12:00 pm at OABR	16	17 Toastmasters 7:15-8:30 am at OABR  WCR Executive Comm. 8:30-9:30 am at OABR	18
19	20	21	22	23  Office Closed at 3:00 pm	24 Toastmasters 7:15-8:30 am at OABR Office Closed	25  HOLIDAY Office Closed
26	27	28	29	30  Office Closed at 3:00 pm	31 Toastmasters 7:15-8:30 am at OABR Office Closed	