



## UPCOMING EVENTS

### Education Forum

Thu, Mar 1 at 10:00 a.m.

### Diversity Committee

Thu, Mar 1 from 11:30 a.m. - 1:00 p.m.

### WCR - MasterMind

Thu, Mar 1 from 1:30 p.m. - 2:30 p.m.

### WCR - Trivia Night

Thu, Mar 1 at 7:00 p.m. @ MOBA

### New Member Orientation

Tue, Mar 6 from 8:30 a.m. - 4:00 p.m.

Wed, Mar 7 from 8:30 a.m. - 4:00 p.m.

Thu, Mar 8 from 9:00 a.m. - 12:00 p.m.

### Affiliate Council

Tue, Mar 6 from 9:00 a.m. - 1:30 p.m.

### MLS Users Group

Wed, Mar 7 at 10:00 a.m.

### WCR Business Luncheon

Thu, Mar 8 from 11:15 a.m. - 1:00 p.m. @ Champions Run

### Advanced Paragon Training

Thu, Mar 8 from 1:00 p.m. - 2:30 p.m.

### WCR - MasterMind

Thu, Mar 8 from 1:30 p.m. - 2:30 p.m.

### YPN Advisory Board

Thu, Mar 8 at 3:00 p.m.

### YPN Networking Thursday

Thu, Mar 8 from 4:00 p.m. - 6:00 p.m. @ Fox & Hound

### Ethics Training

Fri, Mar 9 from 8:30 a.m. - 11:30 a.m.

### Social Events Forum

Wed, Mar 14 at 10:00 a.m.

### Value Proposition

Wed, Mar 14 at 1:30 p.m.

### WCR Executive Meeting

Thu, Mar 15 at 8:30 a.m.

### WCR - MasterMind

Thu, Mar 15 from 1:30 p.m. - 2:30 p.m.

### Nebraska Real Estate Commission Meeting

Thur, Mar 15 @ Staybridge Suites, Lincoln, NE

Fri, Mar 16 @ Staybridge Suites, Lincoln, NE

### Governmental Affairs Committee

Wed, Mar 21 at 11:00 a.m.

### WCR - MasterMind

Thu, Mar 22 from 1:30 p.m. - 2:30 p.m.

### Real Estate Social

Thu, Mar 22 from 5:00 p.m. - 8:00 p.m. @ Foursomes

## G-fees

Last month, we talked about honeybees and how vastly important they are to our society with so little public awareness. This month, let's talk about G-fees.

In an informal poll of about 25 agents, only two knew what G-fees were and how they are being used to unfairly tax YOUR clients. In a nutshell, the Government imposed a 1/8% rate hike to pay for a payroll tax holiday extension of a mere two months. But the kicker is, any borrower you are representing right now will be paying for this for the duration of their home loan. Is this fair? You decide...

How much are your clients being forced to pay for G-fees?

Here are three REAL WORLD examples within the last 30 days of what the US Government has imposed on three recent borrowers. What we want you to ask yourself again is... "Is this fair to YOUR clients to impose these fees (in the form of a rate hike that affects EVERY payment they make) on them for the duration of their stay in their homes?"

**Example 1:** A single mother purchasing a home closing this week for 115,000. The cost of her "extra 1/8%" rate hike, calculated out for a 10 year projection, is an extra \$965.48 that she will be paying to support the 2 month payroll tax holiday extension. What is her benefit? \$63.80. Yes, she has to contribute \$968.48 to get \$63.80 if she stays in her house 10 years. If she stays in her house the duration of her 30 year mortgage, she'll be paying \$2,832.63 for her \$63.80 in benefits. That's like paying an interest rate of 149%. If a bank or credit card were to charge that, it would be criminal. Why is it okay for

the U.S. Government to do that?

**Example 2:** Single teacher, using the same examples but purchasing a \$134,000 home. She'll be paying \$2790.00 to get her monthly tax holiday savings (for two, yes count them, TWO months) of \$71.06. Her 'rate' if she were to borrow a total of \$141.12 and pay it off in the specific increments outlined by the extra rate hike of 1/8% would be 62%.

**Example 3:** Married couple with 1 child. He's a police officer and she manages a retail store. Their loan amount is \$158,555. Over the course of their loan, they will be paying an extra \$4,159.30 due to the extra rate to save \$114.74 per month extension of the tax holiday. Their rate on that money, if 'borrowed' would be 58%.

*Continued on Page 18*



*The OABR office was warmed up this month with the Annual Chili Cook-Off. See the winners and more photos on pages 4 and 5.*



**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 Focus Printing

#### 2012 Board of Directors

President  
 Lisa Ritter

President Elect  
 David Matney

Secretary/Treasurer  
 Deda Myhre

Directors  
 Andy Alloway  
 Megan Jaspers  
 Monica Lang  
 Mark Leaders  
 Sharon Rich  
 Eileen Schultz  
 Mark Wehner

Ex-Officio Directors  
 Susan Clark  
 Vince Leisey  
 Deb Martin

#### Great Plains REALTORS® MLS 2012 Board of Directors

Chairman  
 Andy Alloway

Vice-Chairman  
 Henry Kammandel Jr.

Secretary/Treasurer  
 David Matney

Directors  
 Mark Boyer  
 John Bredemeyer  
 Herb Freeman  
 Valerie Keeton  
 Vince Leisey  
 Lisa Ritter (non-voting)

#### Association Staff

Chief Executive Officer  
 Doug Rothaus

Programs Director  
 Donna Shipley

Membership & Accounting Manager  
 Debbie Peterson

Systems Administrator  
 Lisa Welch

MLS Administrator  
 Denise Sabadka

#### Focus Printing

11830 Nicholas Street  
 Omaha, NE 68154  
 402-619-5575  
[www.FocusPrintingOmaha.com](http://www.FocusPrintingOmaha.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, ©2011. 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.



## Message from the OABR President



**Lisa Ritter**  
 2012 President

It seems like just yesterday that I was writing a newsletter article about taking advantage of the extra time that is typically available for us as Realtors during the winter. WOW, have those times changed on us quickly! This February has been incredibly productive and filled with awesome accomplishments!

Congratulations and a sincere thank you to those of you that have been shouting from the roof tops about changing market conditions! Because of economic factors and your effort to educate the public, consumer confidence is increasing. As a result the preliminary February statistics at the time of this writing reflect that the number of homes under contract this year as compared to last year, has increased 18%.

Keep up the good work of spreading hope and positivity surrounding real estate opportunities. Together, as a collective voice, we CAN continue to motivate moves, and make real estate dreams a reality for the customers whose lives we touch, for our affiliate partners, and ourselves!

Enjoy your spring!

Lisa Ritter  
 2012 President

### Have you made your 2012 RPAC Investment?



### Join the RPAC Challenge!

## Special Events

- **WCR - Trivia Night**  
 Thu, Mar 1 at 7:00 p.m. @ MOBA
- **Advanced Paragon Training**  
 Thu, Mar 8 from 1:00 p.m. - 2:30 p.m.
- **YPN Networking Thursday**  
 Thu, Mar 8 from 4:00 p.m. - 6:00 p.m. @ Fox & Hound
- **Real Estate Social**  
 Thu, Mar 22 from 5:00 p.m. - 8:00 p.m. @ Foursomes

# Homestead Exemption Program

"This is the time of the year senior homeowners can apply to get relief from all or part of their property taxes," says Roger Morrissey, Douglas County Assessor. His office is sending Homestead Exemption applications to thousands of qualified seniors who have taken advantage of the program in the past.

In Nebraska, the homestead exemption program is available to the following groups:

- Persons over the age of 65;
- Certain disabled individuals; or
- Certain disabled veterans and their widow(er)s.

Recipients are subject to household income limitations (less certain medical expenses) and home valuation requirements. The income guidelines are:

"As real estate professionals, we can work together to ensure that all qualified homeowners are aware of and take advantage of this important program," Morrissey says.

The application must be filed with your county assessor between now through July 2, 2012. For more information on the Homestead Exemption Program, go to the assessors' respective web sites: (Douglas County) [www.dccassessor.org](http://www.dccassessor.org) or (Sarpy County) [www.sarpy.com/assessor](http://www.sarpy.com/assessor).

Roger F. Morrissey  
Douglas County Assessor  
402.444.7060 option 2 (Homestead)

HOUSEHOLD INCOME TABLE				
Over Age 65		PERCENTAGE	Disabled Veterans & Disabled Individuals	
SINGLE	MARRIED	OF RELIEF	SINGLE	MARRIED
\$ 0 — \$25,800.99	\$ 0 — \$30,300.99	100%	\$ 0 — \$29,000.99	\$ 0 — \$33,200.99
25,801 — 27,200.99	30,301 — 31,900.99	85%	29,001 — 30,400.99	33,201 — 34,800.99
27,201 — 28,500.99	31,901 — 33,500.99	70%	30,401 — 31,700.99	34,801 — 36,500.99
28,501 — 29,900.99	33,501 — 35,100.99	55%	31,701 — 33,100.99	36,501 — 38,100.99
29,901 — 31,200.99	35,101 — 36,700.99	40%	33,101 — 34,400.99	38,101 — 39,700.99
31,201 — 32,500.99	36,701 — 38,300.99	25%	34,401 — 35,800.99	39,701 — 41,300.99
32,501 and over	38,301 and over	0%	35,801 and over	41,301 and over

## Humidity and Winter Comfort

By Steve Vacha  
*Home Standards Inspection Services*

Low humidity in the winter can dry noses, skin and throats as well as crack fingertips. Your home can also suffer from overly dry conditions, including wood floors opening up, increase in static electricity, drywall is affected and even pianos can go out of tune.

"Relative Humidity" refers to the air's ability to hold water/moisture. The colder the air, the less ability it has to hold moisture.

Indoor humidity levels should be between 30 to 50 percent, with the ideal level around 45 percent. Humidity levels can be easily checked with a hygrometer, an inexpensive gauge that looks like a thermometer.

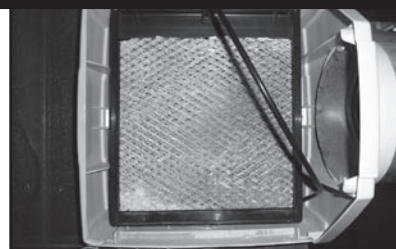
Homes that are not very weather tight will have a harder time keeping a comfortable humidity level. This is due to the "stack effect" of homes - meaning warm air leaves the house through insufficient attic insulation or drafty ceiling can

lights. This loss of air creates a vacuum effect - pulling in cold, dry air through drafty windows and other openings in the exterior of your home. This cold air has less moisture and is hard to humidify.

To maintain proper humidity in your home, first insulate and weatherize thoroughly - making the home as "tight" as possible. Not only will you begin saving money on your heating and cooling bills, but you'll also have more control over the level of humidity.

After the home is tight, add humidity as needed. At first, finding the most comfortable humidity level is a bit of a balancing act. If condensation starts to appear on the windows, the humidity in the home is too high, which can lead to other problems, including paint and wallpaper peeling. Overly moist conditions are also breeding grounds for mold, rot and insects such as termites.

Gas-fired and electric furnaces create a very dry heat. For that reason, we recommend using humidifiers in the winter. A whole house humidifier consists



INSIDE A WHOLE-HOUSE HUMIDIFIER

of a pad that has water flowing through it, with warm air blowing through the pad. This movement of warm air over the pad increases humidity in the air.

Whole house humidifiers typically require simple yearly maintenance. Minerals in our water supply flowing through the pad build up on the pad or block the orifice through which the water flows. It is possible for mold or fungus to form on the pad if not maintained for long periods of time.

It takes some effort, but maintaining the proper humidity levels in your home is worth it. After all, the Environmental Protection Agency (EPA) estimates that most people spend about 90 percent of their time indoors.



Phone (402) 392-2020  
[www.HomeInspectorOmaha.com](http://www.HomeInspectorOmaha.com)

Steve Vacha  
President



# A Spicy Success!

The Social Events Forum held their 15th Annual Chili Cook-Off at the OABR on February 17. 200+ OABR members attended to taste the large variety of chilies. Chili, cheese, crackers and other fixings were available to add to your chili. Plus, local celebrity judges awarded the best three chilies.

## CONGRATULATIONS TO OUR WINNERS....

1st Place was awarded to **Tim Maxwell** of CBSHOME Real Estate. Tim received a \$100 gift certificate to FOCUS Printing. 2nd Place was awarded to **Megan Jaspers** of DEEB Realty. Megan received a \$60 gift certificate to FOCUS Printing. 3rd Place was awarded to **Matt Thiel** of DRI Title & Escrow. Matt received a \$40 gift certificate to FOCUS Printing.



*Tim Maxwell received a celebratory apron for winning 1st place.*



*Megan Jaspers accepts the 2nd place award.*



*Matt Thiel wins 3rd place.*

A special "Thank You" to the following who helped make this event a huge success!

## OABR SOCIAL EVENTS FORUM MEMBERS

Mark Leaders, Chair  
Bill Swanson, Vice Chair  
Tiffany Andersen  
Anthony Anzalone  
Lori Bonnstetter  
Susan Clark  
Doug Dohase  
Janet Dragon  
Luke Ediger  
Rich Edwards  
Ericka Heidvogel  
Rusty Hike  
Jennifer Huss



*Mary Sindelar, Dodie Protzman, Travis Saint and Deb Martin serve up chili to Ellie Bane and Diane Johnson.*

Mamie Jackson  
Debbie Kalina  
Lisa Kension  
Lindsey Krenk  
Monica Lang  
Laura Longo  
Deb Martin  
Steve Minino  
Deda Myhre  
Brenda Stuart  
Dixie TenEyck



*Dixie TenEyck is sharing a little chili with her new granddaughter!*



*A special 'Thank You' to the judges for volunteering their time to raise money for The Foodbank for the Heartland.*

*Back: Andy Kendigh and daughter, Joe Gehrki, Rick Cunningham, Jean Stothert, Tom Becka.  
Front: Cindy Gonzalez, Carol Wang.*

## JUDGES

Jean Stothert, Omaha City Councilperson  
Rick Cunningham, Omaha Planning Director  
Cindy Gonzalez, Writer for The Omaha World-Herald  
Joe Gehrki – Nebraska REALTORS® President  
Carol Wang - KMTV  
Andy Kendigh - KETV  
Tom Becka – Radio personnel

## SPONSORS

Brenda Stuart – ServiceOne Inc  
Jim Holmes – Focus Printing  
Deb Martin – Great Western Bank  
Wendy Walker – Omaha Title & Escrow Inc  
Mary Sladek – My Insurance LLC  
Aida Allen – Aida Allen Interiors  
Ruth Smith – Norm's Door Service  
Matt Thiel – DRI Title & Escrow  
Jon Jacobi – Insphere Insurance Solutions  
Chip Monahan – Monahan Financial Inc.  
Carlene Zabawa – American National Bank



*Vi Goracke is enjoying a little dessert after tasting all that chili.*

*Continued on Page 5  
REALTOR® FOCUS*

*Continued from Page 4*

Debbie Kalina – Radon Protection Tech LLC  
Janet Dragon – Heartland Reva Team  
Jeff & Nancy Spidle – Mold Solutions  
Pat & Cherie Casey – The Home Buyers Protection Co  
Brent Rasmussen – Mortgage Specialists LLC  
Regi Powell – Farmers Insurance Powell Ins  
Lori Bonnstetter – AmeriSpec Home Inspection Service  
Laura Longo – Centris Federal Credit Union  
Alan Stoltenberg – SAC Federal Credit Union  
Scott Moore – Rels Title  
Sara Kelley – Great Western Bank  
PK Kopun – American National Bank  
Y.O.R.E. Pros.  
RE/MAX Results  
Alliance Real Estate LLC  
Prudential Ambassador Real Estate  
CBSHOME Real Estate  
N P Dodge Company  
DEEB Realty  
Affiliates, a council of the Omaha Area Board of REALTORS®

#### **CHEFS**

Jody Smith – MetLife Home Loans  
Janet Dragon – Heartland Reva Team  
Dani Zeigler – My Insurance  
Sue Mohr – SAC Federal Credit Union  
Angela Brant – CBSHOME Real Estate  
Don Lind – CBSHOME Real Estate  
Chad Ahlvers – Cornerstone Home Inspections  
Teri Schrieber – CBSHOME Real Estate  
Laura Longo – Centris Federal Credit Union  
Lori Bonnstetter – AmeriSpec Home Inspection Service  
Matt Thiel – DRI Title & Escrow  
Wendy Walker – Omaha Title & Escrow  
Megan Jaspers – DEEB Realty  
Kellie Konz – DEEB Realty  
Andrea Nicholson – DEEB Realty (Y.O.R.E.)  
Janelle Riggert – Omaha National Title  
Terry Stork – CBSHOME Real Estate  
Tim Maxwell – CBSHOME Real Estate  
Brook Bower – Advanced Floor Care

Carole Souza – N P Dodge Company (Diversity Committee)  
Dodee Protzman – N P Dodge Company  
Travis Saint – N P Dodge Company  
Deb Martin – Great Western Bank

A special thank you to “Nothing Bundt Cakes” for donating a beautiful cake that was won by Lisa Ritter and little bite size pieces of chocolate and red velvet cakes for everyone to sample.



*Christy Leesley and Sue Henson  
enjoying the Chili fest.*



*Heeran Workman and Jim O'Neal are  
enjoying a little chili!*



**Mike Gitt,**  
Owner



**CALL 402.740.9551**

- Basements
- Decks
- Remodels
- Windows
- Handicap Modification
- Contracting Services



**Home Inspection Company**  
*We help you market and grow!*





**402-616-9250**  
John Eggenberg

- 90 day ServiceOne Warranty
- Free RecallChek on appliances
- Radon and Mold Testing





AFFILIATE  
COUNCIL

Submitted By: John Ponec  
Security National Bank Mortgage



## Mortgage Insurance Answers

Fixed mortgage rates are currently tracking at historic lows, which is enticing both buyers and sellers into the market. It is important to make sure that borrowers understand what they are looking at when it comes to the different loan types and what the advantages are for each option. The last few years have weeded out the sub-prime and alternative loans of the early 2000's; however, that doesn't mean that all loan products fall into the same category. Conventional and FHA financing account for the majority of loans on the secondary market and can vary drastically given the same circumstances.

Even though 100%-type financing is not available as it was around in the early 2000's, both FHA and conventional loans can offer the opportunity to purchase a new home with very little down. An FHA loan requires the borrower to contribute 3.5% of the purchase price to the transaction while a conventional loan offers the same opportunity at 5%. Both require mortgage insurance. This is where you can find some of the biggest differences in selecting what type of loan is the right fit for your customer. When comparing, we used a \$100,000 purchase price for our examples and assumed the borrower has a 740 credit score with qualifying debt-to-income ratios.

Minimum Down with Mortgage Insurance examples:

1. FHA Mortgage Insurance Rate (as of 2/13/12)  
– 1.15% annually of the loan amount split into monthly payments for a 30 year term
  - \$97,465 net loan (\$100,000 less 3.5% down payment) equals \$93.41 per month
  - Upfront 1% mortgage premium that is rolled into the loan
2. Conventional Genworth Financial Mortgage Insurance Rate (as of 2/13/12) – 0.72% annually of the loan amount split into monthly payments for a 30 year term
  - \$95,000 net loan (\$100,000 less 5% down payment) equals \$57 per month
  - No upfront mortgage premium

*Continued on Page 8*

**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

Get the most from your insurance.  
Call My Insurance.



**Mary Sladek Agency**

3930 South 147th Street, Suite 104  
Omaha, NE 68144

(402) 991-6688

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



Debbie Kalina  
Owner



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





***We are the Solution!***

Water Damage Extraction  
& Mold Remediation

We Work With All  
Insurance Companies

We Offer 24-hour Water Removal

**402-917-7001**

*We Can Restore Your Home To Pre-Loss Condition!*

**www.restorationinformation.com**

OMAHA'S PREMIER HOME INSPECTION COMPANY!



**CORNERSTONE**  
INSPECTION SERVICES

EDUCATING YOU ON YOUR INVESTMENT

- ▶ **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**

cornerstoneinspects@cox.net



MEMBER OF  
OMAHA AREA BOARD OF REALTORS



CHAD AHLVERS  
OWNER

**www.cornerstoneinspects.com**



**AFFILIATES**

a council of the  
Omaha Area Board of REALTORS®

## AFFILIATES... A Council of the Omaha Area Board of REALTORS®

*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 ATTENDING THE FEBRUARY 2012 MEETING:

Deb Martin (President) – Great Western Bank  
Wendy Walker (President-Elect) – Omaha Title & Escrow Inc  
Mary Sladek (Secretary) – My Insurance LLC  
Brenda Stuart (Treasurer) – ServiceOne Inc  
Lori Bonnstetter – AmeriSpec Home Inspection Serv  
Cherie Casey – The Home Buyer Protection Co  
Jim Holmes – Focus Printing  
Jon Jacobi – Insphere Insurance Solutions  
Debbie Kalina – Radon Protection Tech LLC  
PK Kopun – American National Bank  
Laura Longo – Centris Federal Credit Union  
John Ponec – Security National Bank  
Brent Rasmussen – Mortgage Specialists LLC  
Ruth Smith – Norm's Door Service  
Jody Smythe – MetLife  
Matt Thiel – DRI Title & Escrow  
Carlene Zabawa – American National Bank

**www.OABRaffiliates.com.**

### UPCOMING MEETINGS:

- **Tuesday, March 6, 9:00 a.m.**
- **Tuesday, April 10, 9:00 a.m.**
- **Tuesday, May 1, 9:00 a.m.**

*All Affiliate members are welcome to attend.*

The initial investment into the transaction with a conventionally insured loan will cost an additional \$1,500; however, the annual savings on just the mortgage insurance is about \$430. If the borrower intends to live in the house for 42 months or longer, they will have recouped the higher initial expense. An additional benefit of the initial expense is instant equity into the property.

A significant difference in how much money the borrower will pay in mortgage insurance can be seen when they have more than the minimum to put down but less than 20%. For example, let's take the same \$100,000 purchase price as above with 10% down, resulting in a base loan of \$90,000. The chart below shows that the amount of Mortgage Insurance (MI) paid varies drastically depended on the type of loan.

90% Financed	Loan Type	MI Type	MI Rate	MI Monthly Payment	MI Financed in Loan
\$90,000	FHA	FHA	1.15%	\$86.25	\$900
\$90,000	Conv	Monthly Payment	0.72%	\$54.00	\$0.00
\$90,000	Conv	Single Payment	2.48%	0	\$2,232

There are multiple products and loan types that can benefit the borrower. Please call me at 402-221-0105 or email me at

jponec@snbomaha.com if you have a question I have not addressed here.



**Ericka Heidvogel**  
New Home Consultant  
**(402) 917-4888**  
Fax: (402) 895-1496  
www.ErickaHeidvogel.com  
eheidvogel@celebrityhomesomaha.com

**CELEBRITY HOMES**  
Homes • Villas • Townhomes • SMART  
14002 L St., Omaha, NE 68137  
www.celebrityhomesomaha.com




Regi and Lisa Powell  
(402) 614-4633  
www.PowellInsuranceAgents.com



**FARMERS**

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

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



**Metro Omaha Builders Association**  
Your Key To Quality Homes  
www.moba.com

# MOBAupdate

## Metro Omaha Builders Association

We are here to help. If you have any questions about MOBA, its membership or events, please contact Teresa Speth at the MOBA office 402-333-2000 or email [teresa@moba.com](mailto:teresa@moba.com).

### MOBA's Event Season Starts Up

As the weather tries to become more spring like, homeowners and homebuyers start coming out of their shells looking for a fresh start for the year. There's no better way to do this than finding new ideas at MOBA's Omaha Home Show. This year's event is March 29th thru April 1st at the Century Link Center. Here you'll find tons of home related ideas and a whole lot more, but this year we threw in something special.

For the first time ever, the Remodel Omaha Tour will be held on the same weekend and admission is FREE to see these amazing home renovations. Everything from kitchen and basement updates to full house remodeling jobs. It's all here! You'll find more information in the Omaha World Herald closer to the event dates or check [www.MOBA.com](http://www.MOBA.com).

MOBA's still working hard on helping our home building community stay on top of the news they need to know. Everything from Omaha's Contractor Licensing to OSHA's Fall Protection, we have answers to your questions. Membership is key this year. The more members that support MOBA, the more MOBA can do to help our community.

### MOBAcalendar

#### March

- 08 MOBA Monthly Dinner Meeting with Guest Speaker Bill Mueller from Mueller & Robak Networking at 6:00pm and Dinner at 7:00pm \$10 per person RSVP Needed 402-333-2000
- 13 MOBA Board of Directors Meeting 11:00am
- 14 Contractor License Test Review 3:00pm at the MOBA office Lower Level Conference Room Cost: \$65 or \$55 for MOBA Members RSVP to [info@FrameworksMagazine.com](mailto:info@FrameworksMagazine.com)
- 21 Women's Council General Meeting at E & A Consulting Group 330 N 117th Street RSVP to [Betsy@RogersNewHomes.com](mailto:Betsy@RogersNewHomes.com)

visit [www.MOBA.com](http://www.MOBA.com) for more information



# Young Professionals Network

With the onset of emails, text and cell phones it is very common that when two REALTORS® are working a deal they may never meet. That is why we here at the Young Professionals Network have come together to “meet” other agents. Imagine having coffee with an agent at one of the many YPN events and the next week your client wants to write a contract for a house of the agent you just met. More than likely you will have a better connection and be able to put the deal together more smoothly because you have met the other agent. Well, that scenario is what YPN is all about; getting to know your fellow agents.

YPN hosts a quarterly educational event. In February YPN hosted a lunch and learn at Pacific Springs Golf Course. A professional home stager and a video production company shared their professional knowledge about how to sell your listing more quickly using home staging and professional photos and videos. If you would like additional information please visit us on our facebook fan page; <https://www.facebook.com/OABRYPN>.

We also have our monthly meet and greet at the Fox & Hound on 120th & Dodge every 2nd Thursday of the month from 4-6 p.m. This is a great time to meet fellow agents and build relationships that will last throughout your career.

The YPN’s mission is to become an active and visible part of our community by setting a high level of REALTOR® professionalism and volunteering for causes that we feel passionate about. For the

next generation of real estate industry leaders, an opportunity to network and learn from one another by attending events, participation in online communication and seeking out mentoring opportunities. To find out more about the YPN please reach out and get a hold of one of the active members of the group.

Omaha, NE Chapter of the OABR

Nick Boyer, Chair  
Keller Williams

YPN

REALTOR® Magazine

Young Professionals Network

[www.REALTOR.org/ypn](http://www.REALTOR.org/ypn)



Andrea Nicholson of the Y.O.R.E. Pro's contributes her own batch of chili to the Chili Cook-off. (Left to Right: Megan Jaspers – Vice Chair, Andrea Nicholson, Kara McGowan, Lindsey Krenk, Robert Wiebusch, Mark Boyer – Chair)

**DRIVEN. TRUSTED.  
RELIABLE.**

*And always available 24/7.*



**Brent Rasmussen,  
CRMS, President**



**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)



Chuck Amoura of Amoura Productions and Andrea Nicholson of Insider Staging share their knowledge of the use of staging, photos, and videos to sell homes more quickly.



# Join the 2012 RPAC Challenge!

## 50 CLUB (\$50+)

Knight, Cecilia  
Langford, Rachel  
Mack-Modlin, Louella  
O'Grady, Donna  
Petersen, Cassandra  
Smith, Charlotte

## SUPPORTERS (\$30+)

Aarhus, Lynn  
Aarhus, Stanley  
Abboud, David  
Abler, Byron  
Abramo, Christine  
Acamo, Steven  
Acker, Karen  
Adler, Joni  
Ahlers, Raquel  
Alberts, Marla  
Allen, J Scott  
Allen, Kathryn  
Amos, Steven  
Amoura, Jo Anne  
Amoura, Medhet  
Amoura, JoAnne  
Amoura, Medhet  
Andersen, Tiffany  
Andersen, Linda  
Andersen, Beth  
Anderson, David  
Anderson, Janet  
Anderson, Jill  
Anderson, Kalee  
Anderson, Jeanne  
Andresen, Delten  
Andresen, Teri  
Andrews, Jessica  
Armstrong, Denise  
Atkinson, Billie  
Aulner, Aaron  
Bailey, Tina  
Bak, Rich  
Baker Fletcher, Barbara  
Ballue, Lisa  
Bane, Barbara  
Bane, Gregory  
Barnard, Joanna  
Barnett, Paul  
Barr, Nancy  
Barrett, John  
Barrett, Verla  
Barsell, Helen  
Bauer, Eric  
Baumert, Gary  
Bay, James  
Beaton, Christopher  
Beck, Sandra  
Beck-Conley, Darcy  
Beers, Diane  
Beers, John  
Beers, Matthew  
Bell, Mary Lou  
Benson, Brandon  
Bereisha, Arthur  
Berg, Rebecca  
Berglund, Allen

## PRESIDENT'S CLUB (\$4,000)

Leisey, Vince

## CRYSTAL "R" CLUB (\$2,500+)

## STERLING "R" CLUB (\$1,000+)

Gehrki, Joseph  
Rasmussen, Matt

## GOVERNOR'S CLUB (\$500+)

Matney, Dave  
Ritter, Lisa  
Rotthaus, Doug

## DOLLAR A DAY (\$365)

Turner, Melissa

## CAPITOL CLUB (\$250+)

Adams, Kathryn  
Humpal, Monica  
Maloney, Peg

## SENATOR'S CLUB (\$150+)

Lang, Monica  
Rauth, Susan  
Sawyer, Jessica

## 99 CLUB (\$99+)

Blackmon, Michael  
Bresley, Mark  
Kesick, Carolyn  
Lepert, Mari  
Maloy, David  
May, Julie  
Ritter, Dennis  
Seigel, W. John  
Watson, Roxanna

Bethel, Kathryn  
Bertin, Barbara  
Birnstill, Jason  
Bittner, Patricia  
Black, William  
Blackwell, Phyllis  
Blinn, Ellen  
Bloom, Sharon  
Bloomquist, Colleen  
Blume, Dirk  
Blusys, David  
Bobenhouse Tesar, Jill  
Bock, Andrew  
Boe, Nancy  
Boganowski, Deborah  
Bohnenkamp, Bernard  
Borato, Mark  
Bosse, Carol  
Bowne, Connie  
Boyd, Clinton  
Boyer, Mark  
Bratetic, Michelle  
Bray, Denise  
Briggs, Diane  
Brotzki, Michelle  
Brown, Russell  
Brown, Ethan  
Brown, Austin  
Brutsche, Timothy  
Buchardt, Nathan  
Burke, Timothy  
Burkle, Ronald  
Burkle, Sheryl  
Burney, Charles  
Bybee, Miriam  
Bybee, William  
Bynum, Geraldine  
Cage-Conkling, Deborah  
Cain, Kathleen  
Campbell, William  
Caniglia, Michael  
Caniglia, Cory  
Caniglia, John  
Caniglia, Kylie  
Carlin, Brian  
Carlson, Ileana  
Case, Mary  
Cavanaugh, Andrea  
Champion, Jackie  
Chaney, Jennifer  
Chapman, Mary  
Chapman, Carol  
Childs, Roy  
Christensen, Kellie  
Christian Sr, Carl  
Chu, Jeffrey  
Ciochon-Lichter, Linda  
Clark, Susan  
Clark, Susan  
Cleveland, Judith  
Coash, Patricia  
Cobb, James  
Coburn, James  
Coenen, Denise  
Cohen, Alan  
Cohen, Anne  
Cohen, Martin  
Cohen, Arlene  
Coleman, Sharon  
Collins, David  
Collins, Frederick  
Connell, Michael  
Conway Day, Marianne  
Cooper, Charlotte

Correa-Cerrillo, Jose Domingo  
Cortese, Sam  
Cox, Kathy  
Craig, Russell  
Craighead, Joni  
Cronin, Marisa  
Danielson, John  
David, Julie  
Davis, Kerri  
Debolt, Geri Ann  
DeBruin, Hanna  
Dein, Theresa  
Delaine, Melissa  
Deprez, Brian  
Deprez, Nicole  
Detavernier, Brandi  
Detavernier, Mitzi  
Digilio, John  
Dobson, Thomas  
Dohse, Douglas  
Donaldson, Douglas  
Dooley, Roxanne  
Dougherty, Theresa  
Dragon, JeriBeth  
Dreesen, Megan  
Dubisar, Karla  
Dunn, Thomas  
Eads, Patricia  
Ediger, Luke  
Edmondson, Vickie  
Egger, Mary  
Elliott, Gina  
Elliott, Sallie  
Elliott, Teresa  
Erb, Jeffrey  
Ervin, Jennifer  
Erwin, Sandra  
Evans, Dianne  
Evans, Rose  
Fadell, Summer  
Fagin, Abigail  
Falcone, Juanda  
Falcone, Sarah  
Falcone, Shawn  
Faubion, Ernest  
Faulkner, David  
Faulkner, Janice  
Faulkner, Derek  
Ferando, Nicholas  
Fickenscher, Ingrid  
Fike, Joann  
Finkel, Joel  
Finkel, Lois  
Fisher, Michaela  
Flannery, Rachel  
Fleming, David  
Fonda, Janice  
Forehead, Cynthia  
Forman, Terry  
Fosdick, Kimberly  
Fosmer, Katrina  
Francis, Pamela  
Francois, Eugene  
Franks, James  
Fredericksen, Ronald  
Fredrickson, Julie  
Fredrickson, Walter  
Freeman, Alice  
Freeman, Aimee  
Freyer, Lloyd  
Fries, Karen  
Frill, Marlene  
Fuller, Donald  
Fuxa, Jacquelyn  
Gage, Gregory

Gage, Peter  
Gallagher, James  
Gallagher, Rebecca  
Gammell, Charlotte  
Garrean, Kathleen  
Garside, Gregory  
Gatson, Pernel  
Gehrman, Kim  
Gerdes, Ryan  
Geschwender, Kurt  
Giardino, Beverly  
Gibb, Richard  
Gibson, Ryan  
Giles, Marnie  
Gilreath, Rita  
Gish, Rosalia  
Gitt, Kelly  
Gomez, Justin  
Goodwin, Rockland  
Gorup, Denise  
Gould, Todd  
Graves, Eugene  
Graves Jr, Eugene  
Gray, David  
Gregor, Patricia  
Greguska, John  
Griffey-Cobb, Lorrie  
Griffin, Betty  
Grimes, Charles  
Grimes, Eva  
Grimes, Allen  
Grimes, Kathryn  
Grimshaw, Dawn  
Grove, Douglas  
Grove, Kyle  
Gurzick, Marsha  
Hahn, Dale  
Hajek, Kevin

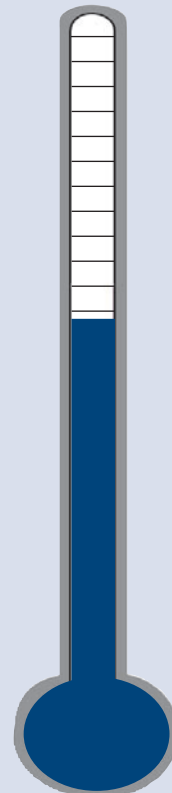
Hancock, Susan  
Hankins, Crystal  
Hansen, John  
Hansen Mallette, Lori  
Harkert, Dale  
Harpenau, Andrew  
Harris, Robert  
Hascall, Karen  
Haynes, Matt  
Hays, David  
Hayton, Donald  
Hayton, Linda  
Headley, Charles  
Heberly, Ginny  
Heidvogel, Ericka  
Heine, Shawn  
Helligso, Thomas  
Helligso Blaschko, Trisha  
Hellman, Jennifer  
Henninger-Moss, Tasha  
Henson, Sue  
Herbolsheimer, Chad  
Hermesen, Kevin  
Hicks, Paula  
Hodge, Tiffany  
Hoffert, April  
Hollendieck, Russ  
Hopkins, Debra  
Hopkins, Mark  
Horgan, Julie  
Horn, Aaron  
Hosking, Todd  
Houfek, Cheryl  
Houlton, Amy  
Hourigan, Shelley  
Housley, Dionne  
Hughes, David  
Hulse, Kelly

## CONTRIBUTION GOAL

**\$52,925**  
8-31-12

**\$33,870**  
2-29-12

**9-1-11**



Hult, Alison	Lind, Donald	Mumgaard, Kathleen	Rocha, Patricia	Tracy, Linda
Illian, Casey	Linden, Robert	Murray, Delores	Rodriguez, Rick	Trimble, Anne
Infantino, Jane	Llewellyn, James	Myhre, Chris	Rogers, Dianne	Trude, Brian
Jacobs, Jaclynn	Long, Boyd	Neary, Michaela	Rogers, Joseph	Tsatsos, Ann-Marie
Jacobson, James	Lorkovic, Bernard	Nelsen, Jeffrey	Rogers, Michael	Turner, Sandra
Jacupke, Jenna	Lorraine, Julie	Nelson, Deborah	Rogert, Kent	Tyrrell, Anthony
Jaksich, Rejean	Lubash, Terry	Nelson, Mischelle	Rohan, Thomas	Ugland, Sharon
James, Kevin	Lund, Vanita	Nichols, Beverly	Rongisch, Anna	Uhing, Pauline
Jansen, Kenneth	Lundin, Maria	Nichols, Mark	Rosen, Toni	Ulven, Jon
Jansen-Bartholow, Lisa	Lyon, Kristin	Nicholson, Andrea	Ross, Michael	Vacanti, Courtney
Jarecke, Melissa	Lyon, Michael	Nicholson, Rosemary	Rosso, Kristi	Vacke, Judy
Jenkins, Peter	Lyon, Maximilian	Nicola, Tammy	Rosso, Larry	Van Housen, Jay
Jennings, Karen	Maas, Carla	Nieto, David	Rosso-Gill, Shelby	Van Pelt, Mark
Jensen, Richard	Macaitis, James	Nigro, Linda	Roth, Paul	Venteicher, Jeff
Jenson, Constance	Mack, Kathryn	Nigro, Joan	Rubin, Ronald	Vint, Amanda
Johansen, Betty	Mack, Cha-Naise	Noll, Sharron	Sabatka, Laura	Vint, Georgianna
Johansen, Woodrow	Madec, Sandra	Novak, Mary	Sacco, Samuel	Vogtman, David
Johansen, Kathleen	Magilton, Jennifer	Nowatzke, Betsy	Sadofsky, Paul	Vojchekoske, Paul
Johnson, Valorie	Mahan, Gerald	O'Bryan, Donald	Safarik, Duane	Von Gillern, Mary
Jones, Suzanne	Maher, Robert	O'Neal, James	Salkin, Michael	VonTersch, Margaret
Jones, Holly	Makinster, Cynthia	Oberhauser, Erin	Savery, Mindy	Vukov, Joseph
Jones, Todd	Mandolfo, Samuel	Ogle, Gina	Scharp, Leigh Anne	Vukov, Mark
Jones, Carol	Marco, Jimmie	Ogle, Timothy	Schneekloth, Janet	Wadzinski, Paul
Jungjohann, Craig	Marinkovich, Mary	Ojeda-Alvarez, Otoniel	Schraeder, Lisa	Wagner, Margie
Justice, B J	Marquiss, Danette	Oliver, DeDee	Schram, Danielle	Walenz, Kathleen
Kahnk, JoAnne	Marriott, James	Ollis, Doyle	Schulze, Kyle	Walkenhorst, Dawn
Karimi, Tony	Marriott, Marilyn	Orsi, Steven	Schwee, Janise	Walker, Christine
Kayser, Alicia	Martin, Michael	Oster, Diane	Scott, Lanida	Wallitsch, Tori
Keating, JoEllen	Martinez, Hector	Osterholm, Sandra	Sedivy, Brenda	Walter, Ricky
Kehrli, Brian	Matney, Kimberly	Oris, Marie	See, Richard	Walz, Robert
Kehrli, Nancy	Matza, Rosemarie	Owens, Connie	Shafer, Jule	Wang, Tracie
Kelly, Elizabeth	Mavropoulos, Dimitrios	Pache, Diana	Shapiro, Barbara	Watson, Adam
Kelly, Robert	May, Angela	Patricelli, Gary	Sharples, Gavin	Wear, Christopher
Kelly, Traci	May, Sandra	Patrick, Jeanne	Sharples, Joanne	Wear, Christopher
Kemling, Joni	McCabe, Jackie	Patton, John	Shipley, Brenda	Wedemeyer, David
Kempf, Terence	McCoy, Carrie	Paul, Lori	Simons, Gregory	Wedemeyer, Atley
Kempkes, Allen	McGargill, Anne	Pauley-Kelly, Kerri	Sleddens, Lisa	Wehner Jacobsen, Kristen
Kermeen, Kevin	McGill, Craig	Paulsen, Tracy	Sleddens, Jill	Wells, Karena
Kesick, Carolyn	McGill, Kelly	Pawloski, Joseph	Smart, Tamara	Wellsandt, Joann
Kiechler, Ryan	McGowan, Kevin	Peffer, Walter	Smith, Dennis	Wellsandt, David
King, Chad	McGowan, Kara	Penke, Bryce	Smith, Thomas	Wendt, Michelle
Kircher, Rosemarie	McGuire, Dennis	Percosky, Constant	Sookram, Ellie	Whitesides, Dwight
Kircher, Thomas	McGuire, Shawn	Perry, Joel	Sopinski, Paul	Wichman, Connie
Kirk, Kelly	McGuire, Sally	Peters, Michele	Soucie, Vicki	Wickstrom, Katherine
Kiser, Keven	McKay, Deborah	Peters Jr, Charles	Speer, Allison	Wiebusch, Vaughn
Klug, Brett	McLeay, Thomas	Petersen, Shari	Spiecker, F William	Wilder, Daniel
Knutson, Steven	McNally, Loretta	Petersen, Leslie	St James, Jean	Wilhelm, Charles
Kolb, Rachel	McPadden, Sandra	Peterson, Wallace	Steffes, Paul	Wilhelm, Cheryl
Kopecky, Joseph	Meisinger, Joni	Phillips, Donna	Steffes, Todd	Wilke, Marilyn
Kopp, Mark	Meyer, Molly	Pierce, Kris	Stephens, Donna	Wilkie, W Bruce
Kovar, Vicki	Meyers, Sherrolyn	Pittenger, Kathryn	Sterling, Susan	Willard, Jeffrey
Krambeck, Leon	Mickeliunas, Kelli	Pittenger, Robert	Stevens, Lewis	Williams, Jacqueline
Kramer, Paula	Miers, Timothy	Plebanek, Stanley	Stine, Grant	Williams, April
Krasne, Terri	Mikuls, Richard	Plowman, Wayne	Streit, Karol	Williams, Audrey
Krayneski, Michael	Milczski, William	Pogge, Joseph	Sullivan, Duane	Williams, Scott
Kucera, Michael	Miles, John	Pohlad, Julie	Sullivan, William	Williamson, Cathy
Kullman, Donna	Miller, Christopher	Pohlad, Sara	Sundell, Jody	Willis, Roy
Kumlin, Christopher	Miller, Kathleen	Prout, Lynne	Sutton, Charles	Wilson, Brian
Lampman, Ben	Miller, Shaune	Pruess, Jeffrey	Swanson, Matthew	Wimmer, Kim
Lampman, Renee	Miller, Sheryl	Putnam, Laura	Swope, Arlene	Wirges, Richard
Langendorfer, Dale	Mills, Linda	Quinn, Betty	Tabatabai, Beverly	Wittmann, Richard
Lanphier, Kathy	Milroy, Elaine	Ragan, Michele	Tabor, Justin	Wolf, Edward
LaPorte, Barbara	Mingus, Kellie	Ramsey, Mark	Talmon, William	Wolf, Mary Rae
Lasiter, Janice	Minino, Steven	Rasmussen, Buck	Tardy, Virginia	Wood, Donald
Lauritsen, Julie	Minino, David	Rasmussen, Pamela	Tartaglia, Julie	Wood, Sharon
Lawrence, Scott	Mitchell, Gregg	Rasmussen, Matthew	Taylor, Vickie	Woodke, Drew
League, Jeri	Momsen, L Scott	Rassman, Pamela	Templeton Coulter, Melinda	Woodle, Sandra
Leamen, John	Mongar, Brian	Reeder Rensch, Mari	TenEyck, Dixie	Wylie, Danise
Leather, Shannon	Mooss, Cynthia	Reeve, Cassidee	Thoma, Theresa	Wyman, Marlene
Leathers, Gayla	Morehead, Eryka	Renner, Alan	Thommi, Mary	Yost, Anton
Leathers, Ted	Morgan, Jennifer	Renshaw, Jeffrey	Thompson, Judy	Young, Mary
Leesley, Christy	Moritz, David	Reynek, Jody	Thompson, William	Zach, Margaret
Lehan, Carol	Moritz, Joan	Reynolds, Gregory	Tichauer, Fred	Zach, Bradley
Lemke, Louis	Morris, Jeanean	Richardson, Lisa	Tindall, Becky	Zahm, Richard
Leonhardt, Bonnie	Mosby-Brown, Qiana	Richardson, Mark	Todd, Douglas	Zerse, Geraldine
Lewis, Mary	Muckey, Kenneth	Rieckman, Rita	Torczon, Joannie	Zimmerman, Shannon
Ley, Robert	Mudd, Mary	Riedmann, Coleen	Torneten, Steven	Zych, Brian
Lichter, Patrick	Mueller, Staci	Ring, Lyle	Torres-Lopez, Karla	Zych, Tracy

## Affiliate Contributors

### STERLING "R" CLUB (\$1,000+)

Sandiland, Becky, First National Bank

### GOVERNOR'S CLUB (\$500+)

Stuart, Brenda, ServiceOne Inc

### 50 CLUB (\$50+)

Dragon, Janet, Heartland Reva Team

Powell, Regi, Farmers Insurance Powell Insurance

Kalina, Debbie, Radon Protection Technologies LLC

### SUPPORTERS (\$30+)

Agosta, Raymond, Pre-Purchase Property Inspecti

Almquist, Eric, First National Bank of Omaha

Bambino, Laura, Great Western Bank

Beghley, Bryan, US Bank Home Mortgage

Blount, Flory, US Bank Home Mortgage

Bonnstetter, Lori, AmeriSpec Home Inspection Serv

Brooks, Terry, ARID Resources Inc

Carter, Bob, Total Home Inspection Co

Cisar, James, TNT Termite Services

Clure, Carrie, Ambassador Title Services

Crnkovich, Rick, Heritage Home Services Inc

Dasenbrock, Alan, Team Media In the Details

Dein, Theresa, MetLife Home Loans

Deseck, Jennifer, Omaha National Title & Escrow Co

Earl, Bradley, Lien Termite And Pest Control

Earl, Gregory, Lien Termite And Pest Control

Fahey, Brian, Missouri River title

Feurt, Catherine, Northwest Bank

Fisher, Brad, BDB Waterproofing

Foley, Kelly, AmeriSpec Home Inspection Serv

Forest, Randy, Finance 1 LLC

Galloway, Tim, AmeriSpec Home Inspection Serv

Geschwender, Susan, Randall School of Real Estate

Gibson, Brian, ARID Resources Inc

Greig, Gary, Radon-B-Gone

Hanke, Matthew, Northwest Bank

Hosking, Jack, First Nebraska Title

Hove, Scott, US Bank Home Mortgage

Howell, Michael, Prestige Painting & Finishing

Johnston, Ashley, MetLife Home Loans

Kanngieser, Alan, A C K & Associates Home Inspections

Kelley, Sara, Great Western Bank

Knoll, Eric, AmeriSpec Home Inspection Serv

Kollekowsky, Gerald, Lien Termite And Pest Control

Kopun, Predrag, American National Bank/

Peoples National Bank

Krof, Tim, Home Standards Inspection Serv

Last Name, First Name, Office Name

Longo, Laura, Centris Federal Credit Union

Mainelli, Aaron, AmeriSpec Home Inspection Serv

Martin, Deb, MetLife Home Loans

McGinn, Mark, AmeriSpec Home Inspection Serv

McKernan, Mary, MetLife Home Loans

Mick, Josh, Priority Termite & Pest Control Inc

Monahan, Chip, Monahan Financial Inc

Nelson, Keith, AmeriSpec Home Inspection Serv

Olson, Shon, AmeriSpec Home Inspection Serv

Pedersen, Rose, Nebraska Title Co

Pratt, Peyton, Pratt Home Inspection Inc

Rasmussen, Brent, Mortgage Specialists LLC

Richards, Van, Lien Termite And Pest Control

Root, Kevin, AmeriSpec Home Inspection Serv

Ruskamp, Aaron, Thrasher Basement

Schneidewind, Holly, Eagle Mortgage Inc

Sederstrom, Charles, Nebraska Assoc. of Mortgage Brokers

Sladek, Mary, My Insurance LLC

Stan, Melissa, The Selling Image

Stoltenberg, Alan, SAC Federal Credit Union

Sutko, Tom, AmeriSpec Home Inspection Serv

Swerczek, Danielle, Nebraska Title Co

Tibbles, Ernie, Affordable Pest Control

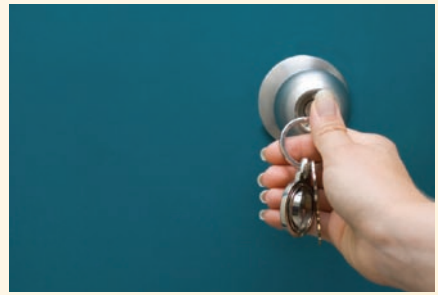
Vacha, Steve, Home Standards Inspection Serv

Wanninger, John, AmeriSpec Home Inspection Serv

Webber, Joel, Professional House Doctors Inc

West, Monty, Omaha Pest Control Inc





## Experience when you need it most.

Whether you're a first-time homebuyer or moving to a new home, your home is probably the biggest investment you'll ever make. Why not let our experience work for you in finding a mortgage that fits your lifestyle and protects that investment. Our 21 loan originators with over 200 years of combined lending experience can offer you professional service and attractive benefits – like the availability of low fixed rates, low down payments, no closing costs and more. ***Here are just a few reasons to call us first.***

- **Rate Match** - The Bank will not be undersold on comparable loans on eligible purchases.
- **Meet or Beat Fees** - The Bank will match any competitors fees.
- **10% discount on title fees** - With an affiliated title partner.
- **Local decisioning, processing and closing.**
- **Special Processing and Handling** - To get you in your home quickly.

---

**Call today and let us make your dream home a reality.**



**Michele Ringsdorf**  
Mortgage Originator  
8990 West Dodge Road  
402-399-5081



**Mark McGee**  
Mortgage Originator  
7921 Dodge Rd  
402-898-3709



**Carlene Zabawa**  
Mortgage Originator  
17445 Arbor Street, Suite 100  
402-829-9667



**Predrag Kopun (PK)**  
Mortgage Originator  
12829 W. Dodge Rd, Suite 203  
402-514-3911

---

Ask about our new **List, Lock, Look and Relax** program that allows you to lock in great rates today while you shop for your new home.



Limited time only. Just present a Good Faith Estimate from a local competitor and we will match any rate, lock period and bank controlled costs for similar product, term and conditions. Some limitations apply.



29 locations in Nebraska and Iowa. For the location nearest you go online at [www.anbank.com](http://www.anbank.com) or call 1-402-457-1077 or 1-800-279-0007

# 2012 OABR Food Drive

The 2012 OABR Affiliate Council Food Drive for the Food Bank for the Heartland culminated at this year's Annual Chili Cook-off, which was held at the OABR office on February 17th. A total of 23 offices participated in a friendly competition to see which offices could donate the most food per capita, by weight. More than 1,700 pounds of food were donated and \$1180.00 collected in cash donations. The first place office for the second year in a row was **Mary Sladek's My Insurance LLC**, who collected a total of 220 pounds, which is equivalent to 73.3 pounds of food per person. Way to go Mary and crew!!!

The office that collected the second highest amount of food (per capita) was **Lisa Ritter's REMAX/Results** office in Regency. They collected a total of 278 pounds of food, for a total of 25.3 pounds per capita. This was also the second highest total of pounds of food donated by an office.

The office that collected the most food (by weight) overall was **Nancy Bierman's NP Dodge I, LLC** office at 178th & Pacific. They collected a whopping 757 pounds of food. This was over half of the total amount of food collected for the entire food drive! They also qualified for third place in the per capita division for collecting an average of 8.6 pounds of food from each person in their office. Awesome job NP Dodge 178th and Pacific!!

The top three contributing offices (per capita) were as follows:

	Weight of Food Donated (Lbs.)	Total Number of People in Office	Donation Weight per Capita (Lbs.)
<b>First Place –</b>			
<b>Mary Sladek's My Insurance LLC</b>	220	3	73.3
<b>Second Place –</b>			
<b>REMAX/Results</b>	278	11	25.3
<b>Third Place –</b>			
<b>NP Dodge I LLC Pierce</b>	757	88	8.6



*Lisa Ritter with RE/MAX Results accepts the 2nd place award for their office.*

The offices that collected the most food, by total weight, are as follows:

<b>NP Dodge I LLC – Pierce</b>	757 pounds
<b>RE/MAX Results</b>	278 pounds
<b>Mary Sladek's My Insurance LLC</b>	220 pounds
<b>Deeb Realty</b>	144 pounds
<b>Prudential Ambassador Real Estate</b>	130 pounds
<b>Alliance Real Estate LLC</b>	96 pounds

Thanks to the following offices for their participation, as well:

**Amerispec**

**CBSHOME Real Estate – Bellevue**  
**CBS HOME Real Estate – Lakeside**  
**CBSHOME Real Estate – 147th**  
**CBSHOME Real Estate – Davenport**  
**CBSHOME Real Estate – Dodge**  
**CBSHOME Real Estate – Pacific**  
**NP Dodge III LLC – Lakeside**  
**NP Dodge IV LLC – Papillion**  
**NP Dodge IX LLC – 35thDodge**  
**NP Dodge V LLC – 129th Dodge**  
**Norwest Bank – 97th & Giles**

**OABR**

**RE/MAX – The Producers**  
**Service One Inc**  
**CENTURY 21 Century Real Estate**

Way to go teams!

It's not too early to start making plans for next year's food drive, which will once again be held in February, 2013. Thanks again to everyone that helped make this year's food drive such a success!



*Dani Zeigler, with Mary Sladek's My Insurance office, celebrates winning the 2012 food drive.*



*Debbie Kalina presents the 3rd place award to Nancy Bierman's office NP Dodge Pierce for the food drive.*

# Membership Report

JANUARY 2012

## NEW REALTORS®

Carder, Leslie – NP Dodge III LLC – Lakeside  
Hoyt, Shannon – Pinnacle Bank  
Iwansky, Amanda – NP Dodge V LLC – 129th Dodge  
Tiller, Rachel – NP Dodge IV LLC – Papillion

## NEW AFFILIATES

Frerichs, Mike – The Home Buyers Protection Co  
McManigal, Bron – Mold Solutions

## REALTOR® CANDIDATES

Boulos, Matthew – Weichert Realtors the Deeb Group  
Campbell, Debra – NP Dodge IV LLC – Papillion  
Dillenburg Sr, Drew – Prudential Ambassador Real Estate – California #101  
Doocy, Laura – NP Dodge IX LLC – 35Dodge  
Durant, Ryan – CBSHOME Real Estate – 147th  
Fastenau, Shelley – Prudential Ambassador Real Estate – California #101  
Gaudreau, Benjamin – NP Dodge IX LLC – 35Dodge  
Gernhart, Gary – Prudential Ambassador Real Estate – California #101  
Hinkel, Sandra – CBSHOME Real Estate – 147th  
Kovar, Natalie – Prudential Ambassador Real Estate – California #101  
Kueny, Andrew – CBSHOME Real Estate – Lakeside  
Littler, Brian – Downing Properties Limited LLC  
Richard, Paul – Keller Williams Greater Omaha – Village Pointe  
Rivas, Sarah – CBSHOME Real Estate – W Dodge  
Schnack, Marcia – NP Dodge V LLC – 129th Dodge  
Stephens, Mckynzie – Prudential Ambassador Real Estate – California #101  
Thomas, Dennis – CBSHOME Real Estate – W Dodge

## MEMBER TRANSFERS

Bartusek, Todd from Prudential Ambassador Real Estate – California #101 to Prudential Ambassador Real Estate – 49th St  
Christensen, Kellie from DEEB Realty – 117th to Prudential Ambassador Real Estate – California #101  
Coburn, James from Prudential Ambassador Real Estate – California #101 to Prudential Ambassador Real Estate – 49th St  
Colburn, Stephen from Prudential Ambassador Real Estate – California #101 to Prudential Ambassador Real Estate – 49th St

Cooper, Janet from Prudential Ambassador Real Estate – California #101 to RE/MAX Real Estate Group – Giles  
Corbitt, Matthew from Prudential Ambassador Real Estate – California #101 to Prudential Ambassador Real Estate Group – 49th St  
Dolphens, Shaun from Prudential Ambassador Real Estate – California #101 to Prudential Ambassador Real Estate – 49th St  
Dougherty, Theresa from CBSHOME Real Estate – W Dodge to CBSHOME Real Estate – 121st Pacific  
Johnson, Rusty from Prudential Ambassador Real Estate – California #101 to Prudential Ambassador Real Estate – California #201  
Kinser, Karen from Alliance Real Estate LLC to CENTURY 21 Century Real Estate  
Lauver, Steven from DEEB Realty – Bellevue to DEEB Realty – 117th  
McPadden, Sandra from CBSHOME Real Estate – 147th to NP Dodge I LLC – Pierce  
Savery, Mindy from CBSHOME Real Estate – 147th to RE/MAX Results  
Schraeder, Lisa from NP Dodge IX LLC – 35Dodge to NP Dodge IV LLC – Papillion  
Smythe, Jody from 100147/MetLife Home Loans to MetLife  
Vogtman, David from Hearthstone Homes Inc to Keller Williams Greater Omaha – Giles  
Weis, Galen from DEEB Realty – 117th to RE/MAX Real Estate Group – Omaha  
Zadina, Mary from CBSHOME Real Estate – Davenport to DEEB Realty – 117th

## REACTIVATED MEMBERS

Adams, Brian – NP Dodge IX LLC – 35Dodge  
Brammer, David – CENTURY 21 Century Real Estate  
Lipschultz, Debra – Prudential Ambassador Real Estate – California #101  
O'Dowd, Karen – Prudential Ambassador Real Estate – California #101  
Palmer, Sandra – Prudential Ambassador Real Estate – California #101  
Rochier, Peggy – NP Dodge IX LLC – 35Dodge  
Rooks, Michael – RE/MAX Real Estate Group – Giles  
Rowe, Linda – DEEB Realty – 117th  
Shull, Angela – NP Dodge V LLC – 129th Dodge  
Throener, Mary Jayne – Synergy Real Estate & Dev Corp  
Vachal, Eva – Keller Williams Greater Omaha – Village Pointe

## RESIGNATIONS

Anderson, Phyllis – CENTURY 21 Wear Company  
Anthony, Robert – CBSHOME Real Estate – Bellevue  
Bailey, Randall – Prudential Ambassador Real Estate – California #101  
Bayliss, Lisa – Real Estate Associates Inc  
Benson, Kristine – CBSHOME Real Estate – 147th  
Brock, Catherine – CBSHOME Real Estate – Davenport  
Chase, Kurt – Real Estate Associates Inc  
Duda, Walter – Duda Realty Company  
Everman, Cody – Don Peterson & Associates Real Estate – 6th St Fremont  
Hellerich, Lynette – Realty Center Midwest  
Hipwell, John – The Home Buyers Protection Co  
Hult, Alison – Hearthstone Homes Inc  
Infantino, Jane – CBSHOME Real Estate – W Dodge  
Johnson, William – William E Johnson Broker  
Kopp, Mark – Prudential Ambassador Real Estate – California #101



Madej, Sandra – Dundee Realty Company  
 Martin, Jacob – CBSHOME Real Estate – 121st Pacific  
 Mlotek, Stanley – WHY USA Independent Brokers Real Estate  
 Monroe, Shannon – CBSHOME Real Estate - Bellevue  
 Neal, Bonnie – CBSHOME Real Estate – 147th  
 Polly, Tina – Key Real Estate Co  
 Pope, Iris – CBSHOME Real Estate – W Dodge  
 Proulx, Chris – DEEB Realty  
 Prout, Lynne – CBSHOME Real Estate – Davenport  
 Sealer, Jason – Prudential Ambassador Real Estate – California #101  
 Seibel, Darrell – CBSHOME Real Estate – 147th  
 Sutton, Scott – Keller Williams Greater Omaha – Village Pointe  
 Walker, Judy – Morse Real Estate  
 Welbes, Earl – NP Dodge IV LLC - Papillion  
 Welchert, Andrew – Prudential Ambassador Real Estate – California #101  
 Wingate, June – Wingate Appraisal  
 Wisinski, Lucille – CENTURY 21 Wear Company  
 Witt, Sandra – CBSHOME Real Estate - Davenport

## NEW REALTOR® BRANCH OFFICES

NP Dodge III LLC – Gretna – 802 Village Square  
 Designated REALTOR: David Moody Phone: 402-333-5008  
 Fax: 402-333-1914  
 Prudential Ambassador Real Estate – 108 N 49th St #213, Omaha, NE, 68132  
 Manager: Brian Thomas Phone: 402-614-1514  
 Fax: 402-614-1630

## MEMBERSHIP STATISTICS

### OABR

	Jan. 2012	Jan. 2011
Designated REALTOR®	215	217
Des. REALTOR® Secondary	1	2
REALTOR®	1882	1962
REALTOR®-Secondary	1	1
TOTAL	2099	2182

Institute Affiliate	66	73
Affiliate	193	184
Other	6	5
TOTAL	2364	2444

	Jan. 2012	YTD
New REALTOR® Members	17	17
Reinstated REALTOR® Members	11	11
Resignations	36	36

### GPRMLS

	Jan. 2012	Jan. 2011
Participants (Primary)	206	208
Participants (Secondary)	56	61
Subscribers (Primary)	1849	1934
Subscribers (Secondary)	178	176
Exempt	30	30
TOTAL	2319	2409

## COMPANY ADDRESS AND PHONE UPDATES

(Notify the Board office for all directory changes fax to 402-619-5559)  
 Mach 1 Real Estate Inc – 12020 Shamrock Plz #333, Omaha, NE, 68154  
 NP Dodge V LLC – Tekamah – 355 S 13th St, Tekamah, NE, 68061  
 Team Media in the Details – 4125 Touzalin Ave, Lincoln, NE, 68507

*Changed your home address or e-mail address?  
 E-mail the change to DPeterson@OABR.com.*

## MARCH ORIENTATION

- Tuesday, March 6, 8:30 a.m. to 4:00 p.m.
- Wednesday, March 7, 8:30 a.m. to 4:00 p.m.
- Thursday, March 8, 9:00 a.m. to 12:00 p.m.

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

## Thank you to all of the New Member Orientation coffee break sponsors...

### FEBRUARY 2012 SPONSORS

John Ponec – Security National Bank  
 Nancy Spidle – Mold Solutions  
 Jody Smythe – MetLife Home Loans  
 Regi Powell – Farmers Insurance/Powell Insurance

### MARCH 2012 SPONSORS

Ruth Smith – Norm's Door Service  
 Brenda Stuart – ServiceOne Inc  
 Lori Bonnstetter – AmeriSpec Home Inspection Serv  
 PK Kopun – American National Bank  
 Alan Stoltenberg – SAC Federal Credit Union  
 Debbie Kalina – Radon Protection Tech LLC

## FOCUS PRINTING OABR PRINTING & MAILING

*Working with Focus Printing has been great for our team! They are very pro-active in recognizing and supporting the newest technologies and are always very accommodating to our special requests!*

— Jacy Riedmann  
 Amoura Productions,  
 Videos and HDR Photography

**www.FocusPrintingOmaha.com**  
**402-619-5570**

# LotsOmaha.com

## Personal attention. Powerful results.

NP Dodge Builder Services is here to further the potential of builders and their agents. This department offers unique resources that support new construction, including land development, lot sales, and our “Lot Locator” Program. In addition, we actively work to match builders with NP Dodge Sales personnel that best fit their business model. Contact us at 402.951.5000 to learn more.

### Home sites available in these fine communities:

---

#### **Five Fountains**

192nd & Dodge

#### **Harrison Woods**

173rd & Harrison

#### **Copperfields**

Northeast of 204th & F

#### **Suncrest**

174th & Maple

#### **Eagle Hills**

54th & Cornhusker

#### **Eagle View**

54th & Cornhusker

#### **Somerset**

Sorenson Pkwy to  
Wenninghoff,  
then north 6 blocks

#### **Cheyenne Country Estates**

168th & Cornhusker

#### **Tregaron Woods**

Fairview Rd & Tregaron Dr

#### **Pebblebrooke**

168th & Hwy 370

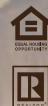
#### **Settlers Creek**

72nd & Cornhusker



**LotsOmaha.com**

**402.951.5000**





**72nd & Cornhusker Road**  
**Lots starting at \$38,000**  
**Homes from the \$300's**



## **TREGARON WOODS**

**Fairview Road and Tregaron Drive, Bellevue**  
**Limited Time Pricing — Lots from \$55,500**



**All Builders & Buyers Welcome**  
**Lots starting at \$14,500**

**Located in Bellevue — Take Childs Road**  
**to 17th Street and turn south**

## **Ask me about:**

- **Townhome & Villa home sites**
-  **Home Design Credit of \$500**
-  **Lot Financing**



**Walt 402.951.5000**  
**402.709.1244**



*Continued from Page 1*

As you can see by the above examples, this intrusion into our industry harms the lowest wage earners the most. Again, please ask yourself... "Is this fair?"

To be blunt, we NEED your RPAC donations to help fight intrusions such as these into our market.

If this goes unchallenged, our industry, and more importantly, our clients will be easy pickings for the next project that needs funding. They got an extra 1/8% for extending a payroll tax holiday, is it too far-fetched to think they could shoot for an extra ¼% to pay for an energy tax? Or how about an extra ½% to fund health care?

Please understand that the debate here isn't whether these are just causes, it's to emphasize that our housing market shouldn't be that pot of gold to grab money as needed.

If you agree that this is an unfair intrusion into our market, please email Donna Shipley at the OABR office and pledge a contribution to RPAC. Even if you already have, it is imperative to our industry to raise more dollars so we ask that you pledge another \$30, \$100, or \$250 more.

*by Bill Swanson*



## Personals



**CONGRATULATIONS** to Jill Karloff of RE/MAX The Producers and Kelly Lewis of CBSHOME Real Estate who earned the Graduate REALTORS® Institute (GRI) Designation.

**CONGRATULATIONS** to Mari Lepert from Charleston Homes for earning her Seniors Real Estate Specialist (SRES) designation.

**CONGRATULATIONS** to John Lorkovic of Keller Williams Greater Omaha received the Certified Residential Specialist (CRS) designation.

**CONDOLENCES** to Desiree Troia of Prudential Ambassador Real Estate on the recent loss of her father.

**CONDOLENCES** to Deb Martin of Great Western Bank on the recent loss of her nephew.

### 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!*



# Affiliates

*First!*

Search:

**OABRaffiliates.com**

*First!*

for all of your Real Estate Service Needs.

• Next Event •

### Affiliates Golf

June 18, 2012 — at Champions Run — Watch for further details

# Knowledge is Power (KIP) Star Panel

Those attending the February 15 KIP Star Panel raised \$275 for Lydia House and heard a panel of six outstanding agents, representing five different companies, took time out of their busy schedule to share with the group just what they do and have done to create such great production. One agent went from \$2.2 million to \$7.9 million in one year and shared just how she did it. Another agent has changed her business plan from cold calling to working her sphere and gets more business. These agents were from a variety of backgrounds with each of them creating their own business with a variety of their own. If you couldn't be there, watch for next year's panel.

*by Kathy Welch*



*Kathy Welch monitoring the event.*



*Dawn Grimshaw and Andy Bock sharing some of their secrets.*



*Troy Trumm answering questions.*



*Jennifer Morgan, Heeran Workman and Mindy Templeton enjoying other member's tips.*



*Kathy Welch (moderator), with Star Panel members Troy Trumm, Jennifer Morgan, Heeran Workman, Mindy Templeton, Dawn Grimshaw and Andy Bock. Thank you to all!*

## Reminder ...

If you have the Supra ActiveKey the annual renewal for this key is due March 5, 2012. This statement was either mailed or emailed to you directly.

You can pay this bill by going online to SupraWEB or calling Supra billing at 402-619-5566. Remember to pay your insurance at the same time.



### City-Wide Termite & Pest Control Termite Inspections \$75

Call us to bid on termite treatments  
Phone 402-733-1784 fax 402-733-0864  
citywidepest@gmail.com

**Monica**  
**LANG**

"Your Celebrity Connection"

**402.689.3315**

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

[MLang@CelebrityHomesOmaha.com](mailto:MLang@CelebrityHomesOmaha.com)

**CELEBRITY  
HOMES**

Homes • Villas • Townhomes

**Representing ALL Locations!**



## Continuing Education



- **Appraisal Institute**  
[www.appraisalinstitute.org](http://www.appraisalinstitute.org)  
402-488-5900
- **Larabee School of Real Estate**  
[www.LarabeeSchool.com](http://www.LarabeeSchool.com)  
800-755-1108
- **Moore Appraisal Ed., LLC**  
[www.mooreeducation.com](http://www.mooreeducation.com)  
402-770-8605
- **Nebraska REALTORS® Association**  
[www.NebraskaREALTORS.com](http://www.NebraskaREALTORS.com)  
402-323-6500  
  
April 2-3 Rookie Training/GRI 101  
(Embassy Suites, La Vista)  
0596 (9 hrs)  
  
April 2-4 State Convention  
3 CE credits each (Embassy Suites, La Vista)
- **Randall School of Real Estate**  
[www.RandallSchool.com](http://www.RandallSchool.com)  
402-333-3004  
  
March 20 Ethical Decision Making  
0530R (3 hrs) 1:00 pm - 4:00 pm  
  
April 26 Ethical Decision Making  
0530R (3 hrs) 8:30 am - 11:30 am
- **Real Estate Resource Institute (Paul Vojchehoske)**  
[www.mrrealestatece.com](http://www.mrrealestatece.com)  
402-660-0395
- **REResults Coaching (Mark T. Wehner)**  
[www.REResultsCoaching.com](http://www.REResultsCoaching.com)  
402-676-0101
- **R. F. Morrissey & Associates**  
402-933-9033



**OMAHA  
AREA BOARD OF  
REALTORS®**



**YES!** I want to make sure the REALTOR® voice is heard at the local, state and national level.

#### Here is my investment:

- |   |         |                 |
|---|---------|-----------------|
| <input type="radio"/> Golden "R" Club   | \$5,000 | (\$13.70 a day) |
| <input type="radio"/> Crystal "R" Club  | \$2,500 | (\$6.85 a day)  |
| <input type="radio"/> Sterling "R" Club | \$1,000 | (\$2.75 a day)  |
| <input type="radio"/> Governor's Club   | \$500   | (\$1.36 a day)  |
| <input type="radio"/> \$1-A-Day Club    | \$365   | (\$1.00 a day)  |
| <input type="radio"/> Capitol Club      | \$250   | (\$.68 a day)   |
| <input type="radio"/> Senator's Club    | \$150   | (\$.41 a day)   |
| <input type="radio"/> 99 Club           | \$99    | (\$.27 a day)   |
| <input type="radio"/> 50 Club           | \$50    | (\$.14 a day)   |
| <input type="radio"/> Fair Share        | \$30    | (\$.08 a day)   |
| <input type="radio"/> Contributor       | \$      | _____           |

#### Payment Option:

- ☐ My check is attached (payable to Nebraska RPAC)
- ☐ Charge my American Express / Discover / Mastercard / VISA:  
#: \_\_\_\_\_  
Exp. Date: \_\_\_\_\_
- ☐ Bill Me  
Omaha Area Board of REALTORS®  
11830 Nicholas St.  
Omaha, NE 68154  
402-619-5555



Signature: \_\_\_\_\_ Print Name: \_\_\_\_\_

Contributions are not deductible for Federal tax purposes. Contributions to RPAC are voluntary and are used for political purposes. You may refuse to contribute without affecting your membership rights. 70% of each contribution is used by your state PAC to support state and local political candidates. The remaining 30% is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a.



# National Association of REALTORS®

## Quadrennial Code of Ethics Training Requirement

From January 1, 2009 through December 31, 2012, and for successive four year periods thereafter, REALTORS® are required to complete quadrennial ethics training of not less than two hours and thirty minutes of instructional time. REALTORS® completing such training during any four year cycle shall not be required to complete additional ethics training in respect of this requirement as a requirement of membership in any other board or association.

A REALTOR® completing the new member Code of Ethics Orientation during any four-year cycle is not required to complete additional ethics training until a new four-year cycle commences.

Failure to complete the required periodic ethics training is considered a violation of a membership duty for which REALTOR® membership shall be suspended until such time as the required training is completed.

Every board and association is required to provide access to necessary ethics training programs either locally, in conjunction with other boards and associations, or through other methods. Any training offered pursuant to this requirement must meet the learning objectives and minimum criteria established by the National Association of REALTORS® from time to time.

The following schools offer continuing education credit that also fulfills your Code of Ethics Requirement. Contact the schools to get copies of their schedules and prices:

REEsults Coaching — Mark T. Wehner  
16616 Jackson, 402-676-0101  
marktwehner@reesultscoaching.com  
www.REEsultsCoaching.com/cc

Randall School of Real Estate — Susan Geschwender  
11224 Elm Street, 402-333-3004  
info@reandallschool.com

Larabee School of Real Estate  
3355 Orwell Street, Lincoln, NE 68516  
1-800-755-1108

Nebraska REALTORS® Association  
145 S 56th Street, Suite 100, Lincoln, NE 68510  
1-800-777-5231

The OABR Office offers free NAR Code of Ethics Training but it does not fulfill the continuing education requirement. The class is scheduled each Friday following New Member Orientation from 8:30 a.m. to 11:45 a.m. A minimum of 10 must be in attendance to have this training. Contact Debbie Peterson for details: 402-619-5553 or DPeterson@OABR.com.

# 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 are first-time home buyers and we noticed the garage door is noisy when it operates. What maintenance and safety guides are recommended for garage door openers?

**Answer:** All automatic garage door openers require maintenance and safety guidelines should be followed. There is high tension on the door springs which can exert a deadly force when the door closes, so extreme care should be taken when operating or working around the door. The following guidelines are recommended:

- Do not allow children to play around moving doors and do not allow them to play with the transmitters or remote controls.
- Have the door inspected/adjusted/lubricated by a qualified technician bi-annually. Parts wear out and need periodic replacement. Balanced doors operate more efficiently and the opener will last longer.
- Regularly lubricate moving parts of the door. However, do not lubricate plastic parts such as plastic rollers and plastic bearings.
- Do not stand or walk under a moving door.
- Know how to use the emergency release.
- Never remove/adjust/loosen the screws on the bottom brackets of the door.
- Never disconnect or relocate the photo-eye sensors.

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



(402) 334-7926

# Myths and Facts About the FHA

FHA is playing a critical role in today's housing market. FHA was designed to perform this role in a time of crisis in the housing market. Overall, the market downturn has had a negative impact on FHA's fiscal stability, which is why NAR has supported FHA reforms designed to strengthen the overall soundness of the program. Ultimately, Congress would have to determine if FHA requires additional resources.

This myth versus fact presentation, created on Feb. 10, 2012, shows that FHA is stable, its portfolio is in good shape, and it is serving its mission to provide safe, affordable financing when the private market cannot or will not participate.

## MYTH: FHA IS BANKRUPT

**FACT:** FHA's current cash reserves total \$33.7 billion — a \$400 million increase from a year ago. These reserves are fully capitalized to pay 30 years' worth of expected claims and losses. By comparison, the Financial Accounting Standards Board only requires private financial institutions to hold reserves for losses over the next 12 months. FHA has 30 times that amount in their cash reserves, plus another \$2.55 billion in the excess capital reserves.

The FY11 actuarial review states that, "On net, the economic value of the Fund in future years has increased significantly due to the new, higher forecast of house price growth." It is anticipated that FHA will again reach the 2% excess reserve requirement by 2014.

## MYTH: FHA IS EXPERIENCING HIGH DEFAULTS AND FORECLOSURES

**FACT:** FHA, like every other holder of mortgage risk, has incurred financial losses as a result of increasing foreclosures. However, an analysis of FHA data indicates the problem is concentrated in older FHA loans that have been significantly affected by the 33% decline in house prices since 2006.

There has been widespread improvement in the performance of FHA loans since the market collapsed in 2008. In fact, loans originated since 2009, which comprise about 75% of FHA's portfolio, have record low rates of serious delinquency. Loans originated in 2010 & 2011 have the best performance in the 13 year history of the Neighborhood Watch data system with a seriously delinquent rate of 1.85%. Loans originated in last two years now comprise only 7% of the seriously delinquent loans in FHA's portfolio.



The most valuable  
square inch in real estate.

## MYTH: THE HIGHER LOAN LIMITS PUT FHA AT GREATER RISK

**FACT:** The FY11 Actuarial Review actually shows the opposite to be true. The review states, "FHA experience indicates that more expensive houses tend to perform better compared with smaller houses in the same geographical area, all else being equal."

## MYTH: FHA IS NOT SERVING ITS MISSION

**FACT:** FHA was created in 1934 during a difficult time in housing finance markets. It is now filling just the role it was designed for — to provide safe, affordable financing when the private market cannot or will not participate. In 2010, FHA was used by 56 percent of all first-time homebuyers, and 60 percent of all African-American and Hispanic homebuyers. In addition, 85% of borrowers obtaining homes at the higher loan limits had incomes below \$150,000, and nearly 65% had incomes less than \$100,000.

## MYTH: FHA BORROWERS ARE POOR RISKS

**FACT:** FHA borrowers in FY 2011 have an average credit score above 700. This is the first time the average credit score for FHA borrowers broke the 700 mark. FHA credit quality has improved steadily since 2007, 4th quarter. Over 50% of FHA loans made in every quarter since 2009 (2nd quarter) had credit scores above 680. In 2006 and 2007, only about 20% of the FHA loans insured in 2006-2007 had credit scores above 680.

**TEAMWORK:** Let us be a part of your WINNING Team

Midlands  
Home  
Inspections Inc.



- On Site Reports with Photo's
- Uploaded Reports stored for you with easy retrieval
- Lifetime Support Pledge
- FREE ServiceOne 90 day Warranty
- Radon Testing
- Infrared Inspections



Brent Simmerman, ACI  
President

Call or Click Today:

402-630-6555

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

[INFO@MidlandsHI.com](mailto:INFO@MidlandsHI.com)





Ileane Carlson



Mike Connell



Gerry Frans



Rosalia Gish



Ericka Heidvogel



Marsha Labs



Monica Lang



Mike McGlynn



Gary Patricelli



Leslie Petersen



Gary Price



Tammy Smart



Susie Vocolka



Shawn McGuire  
Sales Manager

**Yes! It's All Included!**

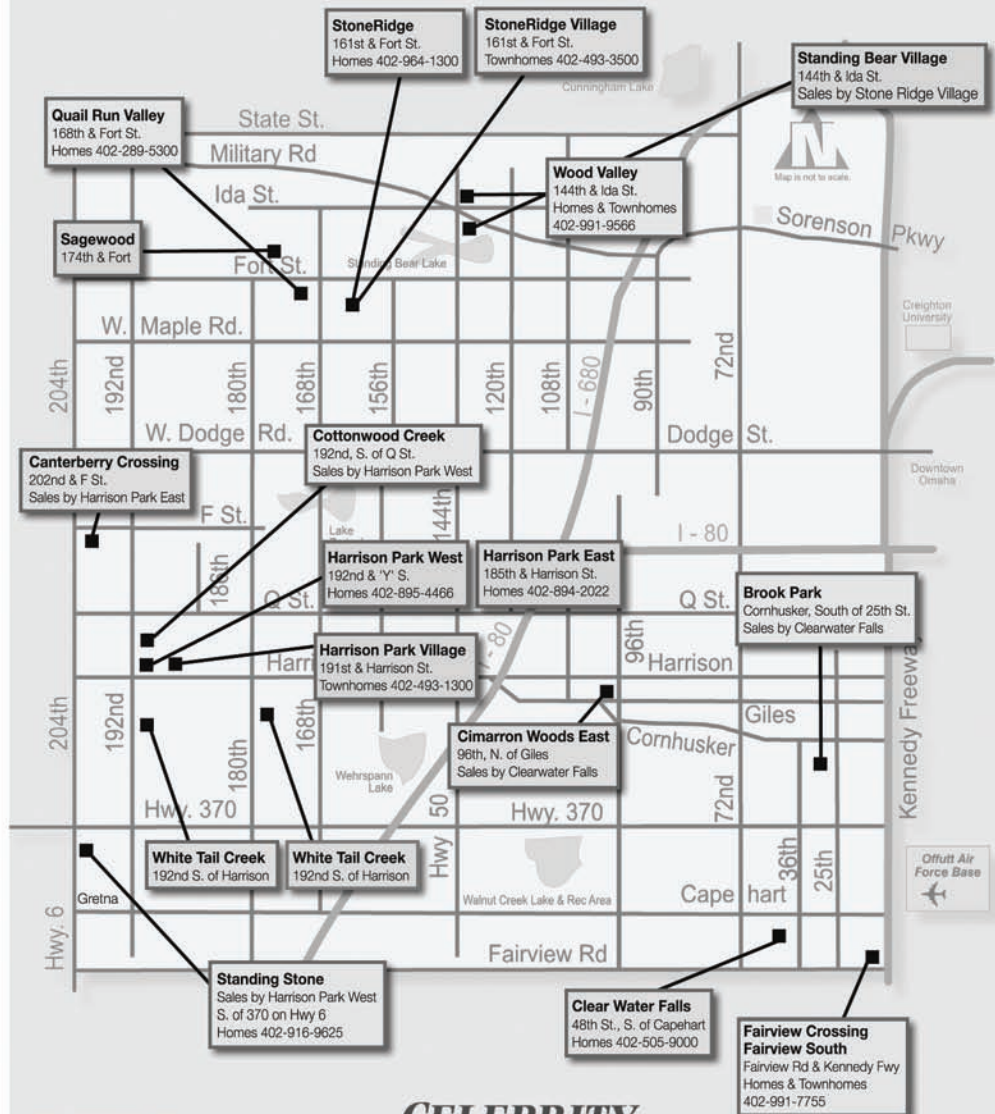


**CelebrityHomesOmaha.com**

# More Great Communities

Introducing: White Tail Creek, Sagewood and Palisades

## Community Location Map



**CELEBRITY  
HOMES**  
Homes • Villas • Townhomes

**CelebrityHomesOmaha.com**



02/12

**NEW DESIGNS • NEW HOMES READY NOW • \$1,000 DOWN PROGRAMS!**





**KNOWLEDGE  
Is  
POWER**

An OABR  
Education Forum  
sponsored event!

## State of the Real Estate Market

**R. Gregg Mitchell, SRA**

Gregg served initially as a real estate sales agent, receiving his appraisal license in 1978. President of Mitchell & Associates for more than 20 years, Gregg has personally conducted and supervised valuations of more than 30,000 homes in the metropolitan area.

Gregg received his Residential Membership (RM) in 1987 and his Senior Residential Appraiser certification in 1990. Gregg is a member of the National Association of REALTORS®, the Nebraska REALTORS® Association, the Omaha Area Board of REALTORS®, and the Great Plains REALTORS® Multiple Listing Service. He currently serves on the Nebraska Real Property Appraiser Board.



**Thursday, March 29, 2012**

**10:00 a.m. – 11:30 a.m.**

**In the Education Center of the OABR**

**11830 Nicholas Street**

**Omaha, NE 68154**

**Coffee and Cookies will be provided**

**This Session is Free!!**

**Reservations Required**

-----  
Name \_\_\_\_\_

Company \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

Mail to OABR, 11830 Nicholas St., Omaha, NE 68154, fax 402-619-5559 or email your name, company and phone number to DShiple@OABR.com.

# Know the Code

## Article 2

REALTORS® shall avoid exaggeration, misrepresentation, or concealment of pertinent facts relating to the property or the transaction. REALTORS® shall not, however, be obligated to discover latent defects in the property, to advise on matters outside the scope of their real estate license, or to disclose facts which are confidential under the scope of agency or non-agency relationships as defined by state law. (Amended 1/00)

- **Standard of Practice 2-1**

REALTORS® shall only be obligated to discover and disclose adverse factors reasonably apparent to someone with expertise in those areas required by their real estate licensing authority. Article 2 does not impose upon the REALTOR® the obligation of expertise in other professional or technical disciplines. (Amended 1/96)

- **Standard of Practice 2-2**

(Renumbered as Standard of Practice 1-12 1/98)

- **Standard of Practice 2-3**

(Renumbered as Standard of Practice 1-13 1/98)

- **Standard of Practice 2-4**

REALTORS® shall not be parties to the naming of a false consideration in any document, unless it be the naming of an

obviously nominal consideration.

- **Standard of Practice 2-5**

Factors defined as “non-material” by law or regulation or which are expressly referenced in law or regulation as not being subject to disclosure are considered not “pertinent” for purposes of Article 2. (Adopted 1/93)



To download the Code of Ethics and Standards of Practice, go to: [www.OABRdocs.com/code2011.pdf](http://www.OABRdocs.com/code2011.pdf)

## Mark Your Calendar ...

The next ‘Real Estate Social’ is Thursday, March 22nd from 5:00 p.m. - 8:00 p.m. at Foursomes, 3510 N. 167th Circle.

Great food, excellent service and Virtual Golf Simulators that are AMAZING!

More details to come...



## WCR PROGRAM LUNCHEON Top Producers' Panel Secrets to Success from Local Real Estate Super Stars

CBSHOME: Ralph Marasco • Deeb Realty: Heeran Workman  
Gitt Realty: Kelly Gitt • Maloy Realty: Shawn Maloy  
NP Dodge: Tim Reeder • Prudential Ambassador: Deb Cizek

**March 8, 2012**

**11:45 a.m.**

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

**Champions Run  
13800 Eagle Run Drive  
Lunch - \$15.00  
See You There!**



**Professional  
House Doctors, Inc.®**

*“Your Certified Radon Specialists”*

**\$60 RADON TEST**

Call Joel Webber  
402-493-2580

# Word Search! Win A \$50 Gift Certificate

Circle the words in the left-hand column. OABR members locating all the words will be entered into a drawing, then one lucky winner will receive a \$50 gift certificate to Focus Printing. Send your answers by March 15, to Donna Shipley at DShipley@OABR.com, 402-619-5559 (fax), or mail to 11830 Nicholas St., Omaha, NE 68154. The winner will be published in the April FOCUS.

BLARNEY STONE

CABBAGE

CHARMS

CLOVER

DANCE

DUBLIN

FAIRY

FOOD

GOLD

GREEN

IRELAND

LEGENDS

LEPRECHAUN

LIMERICK

LUCK

PATRICK

POT

RAINBOW

SAINT

SHAMROCK

O	G	K	E	I	K	L	C	Q	B	S	D	T	I	K	H	Y	G	T	X	Y	J	B	Y	D	S	J	E	K	U
S	O	G	E	F	R	J	M	X	M	B	H	N	C	A	X	W	R	I	D	P	D	X	A	D	C	Q	P	S	X
Y	W	H	Z	G	M	Q	U	C	H	Q	S	A	A	B	D	J	O	Z	D	C	M	N	N	L	V	N	U	I	C
Q	Y	L	Q	O	X	H	X	W	D	L	D	M	M	L	O	N	Z	D	N	E	C	E	E	Y	F	F	F	Q	E
H	N	P	S	F	R	C	E	Q	N	O	W	U	R	R	E	J	L	F	S	E	G	P	K	J	Z	L	W	G	H
L	M	O	E	U	Q	O	B	Q	I	W	N	N	Y	A	O	R	F	Z	G	E	R	H	B	T	M	S	E	B	V
X	J	X	Y	R	C	R	E	N	M	Z	A	O	W	H	H	C	I	Q	L	E	G	I	D	X	J	L	N	K	P
J	L	S	Y	R	I	Y	T	L	J	A	L	I	B	I	N	C	K	E	C	N	T	X	D	G	X	H	S	U	M
T	D	Q	N	O	M	L	Z	L	L	D	K	D	W	C	V	L	R	H	N	Z	X	V	B	L	A	N	K	W	Q
P	W	B	R	Q	I	P	U	A	L	V	B	N	O	T	C	A	A	E	P	O	Y	X	Q	U	Y	H	X	Y	W
A	B	N	H	L	Z	N	C	J	B	N	W	N	D	U	I	U	I	E	O	A	T	E	V	U	C	C	I	I	Y
V	E	R	P	V	R	T	G	V	I	X	N	J	D	N	N	K	Q	G	K	T	T	S	Z	Z	U	A	Z	D	A
S	Y	D	P	I	P	M	S	V	L	M	T	Y	B	L	Z	S	F	O	P	K	N	R	Y	U	V	Y	Z	R	X
K	W	N	Z	Q	R	Y	N	U	N	Y	U	O	I	J	Z	O	A	J	V	R	H	I	I	E	L	A	Q	J	E
Z	R	P	M	S	M	G	Y	R	X	Y	W	M	H	G	X	C	F	Y	K	C	J	B	A	C	N	P	C	V	U
A	N	C	J	O	N	E	X	M	S	T	E	O	J	X	E	T	H	I	P	J	P	H	Y	N	K	R	Z	I	C
U	J	R	A	A	V	B	U	Z	O	R	V	G	G	V	R	L	V	D	C	Z	P	E	A	C	I	I	A	F	K
R	G	S	T	J	M	C	S	O	I	S	J	T	N	C	E	N	O	A	L	L	F	I	H	I	V	L	H	L	L
L	U	Y	B	D	T	B	K	C	C	G	E	L	J	C	B	B	L	X	D	I	N	B	Z	N	A	Q	B	Y	B
I	K	L	H	O	Y	O	K	I	O	Z	I	F	O	D	S	D	T	U	J	C	E	O	B	C	I	H	R	U	M
H	R	C	O	S	R	C	H	H	M	C	Y	M	P	O	P	N	M	J	Q	S	Y	N	R	N	P	Q	M	X	D
G	O	T	U	E	A	O	T	R	Z	L	Z	L	H	O	I	W	L	F	C	E	Z	H	Q	L	Y	M	L	H	C
B	C	S	V	B	J	E	Q	J	G	C	P	K	M	C	Y	W	R	Y	G	E	I	V	J	N	R	X	U	J	F
V	J	O	B	P	O	T	I	D	V	T	R	H	R	I	F	F	T	B	E	V	G	M	B	D	V	J	J	X	L
P	L	A	Y	Z	K	Z	H	B	M	F	D	Z	B	O	X	J	W	M	U	H	Z	C	L	A	Z	K	C	U	L
C	G	R	C	T	H	Y	Z	U	G	J	E	U	P	A	E	A	C	F	N	K	P	C	Y	E	E	D	L	O	G
E	E	F	N	Y	J	P	A	R	S	P	Z	B	W	O	P	W	G	O	F	B	G	X	N	R	P	D	O	O	F
V	P	E	N	K	H	G	Q	B	H	S	C	C	U	X	A	P	T	R	S	S	U	C	C	B	Y	R	I	A	F
Y	F	W	M	X	M	W	X	F	E	U	V	C	B	G	M	L	Z	F	K	A	P	B	V	I	N	E	E	R	G
S	A	I	N	T	O	S	A	T	A	U	A	A	F	O	X	J	A	P	G	E	W	K	X	Z	V	M	D	E	J

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

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

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

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

**Bev Nichols**  
of CBSHOME Real Estate  
winner of the February Word Search.





# ***VISIT SADDLEBROOK TO SEE OUR 2-STORY JACKSON MODEL!***



**Saddlebrook – 150th & Fort**

**Portal Ridge – 101st & Giles**

**Models open M-F: 1-6pm and Sat-Sun: noon-5pm**

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



# FOCUS

Omaha Area Board of REALTORS®  
11830 Nicholas Street  
Omaha, Nebraska 68154

Return Service Requested

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

## Visit the FOCUS PRINTING Website!

[www.FocusPrintingOmaha.com](http://www.FocusPrintingOmaha.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             | ✓ Postcards      | ✓ Brochures | ✓ Newsletters |
| ✓ Letterhead                | ✓ Flyers         | ✓ Notepads  | ✓ Magnets     |
| ✓ Envelopes                 | ✓ Mailing        | ✓ Booklets  | ✓ Binding     |
| ✓ Full Color Business Cards | ✓ Graphic Design | ✓ NCR Forms | ✓ Calendars   |

**MONTHLY  
ONLINE  
SPECIALS!**

**FOCUS PRINTING**  
OABR PRINTING & MAILING

**402-619-5570**

11830 Nicholas St.  
Omaha, NE 68154

**ECONOMICAL  
COLOR  
COPYING**