

## UPCOMING EVENTS

### MLS Users Group

Wed, May 1 at 10:00 a.m.

### Education Forum

Thu, May 2 at 10:00 a.m.

### New Member Orientation

Tue, May 7 from 8:30 a.m. - 4:00 p.m.

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

Thu, May 9 from 8:30 a.m. - 1:00 p.m.

### Affiliate Council

Tue, May 7 from 9:00 a.m. - 1:30 p.m.

### Social Events Forum

Wed, May 8 at 10:00 a.m.

### YPN Advisory Board

Thu, May 9 at 3:00 p.m.

### NAR Midyear Legislative Meetings

Mon, May 13 to Sat, May 18 at Washington D.C.

### WCR Convention

Thu, May 16 to Sun, May 19 at Washington D.C.

### Knowledge is Power - Assessment Process and How to Appeal (9999T)

Thu, May 16 from 10:00 a.m. - 11:00 a.m.

### Nebraska Real Estate Commission Meeting

Thu, May 16 at 8:30 a.m. at Staybridge Suites, Lincoln, NE

Fri, May 17 at 8:30 a.m. at Staybridge Suites, Lincoln, NE

### Diversity Committee

Tue, May 21 at 11:00 a.m.

### Governmental Affairs Committee

Wed, May 22 at 10:00 a.m.

### WCR Executive Meeting

Thu, May 23 from 9:00 a.m. - 10:00 a.m.

### GPRMLS Executive Committee

Tue, May 28 at 9:30 a.m.

### GPRMLS Board of Directors

Tue, May 28 at 10:15 a.m.

### OABR Executive Committee

Wed, May 29 at 9:30 a.m.

### OABR Board of Directors

Wed, May 29 at 10:15 a.m.

### New Member Orientation

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

### Affiliate Council

Tue, Jun 4 from 9:00 a.m. - 1:30 p.m.

### New Member Orientation

Wed, Jun 5 from 8:30 a.m. - 4:00 p.m.

Thu, Jun 6 from 8:30 a.m. - 1:00 p.m.

Thu, Jun 7 from 8:30 a.m. - 1:00 p.m.

### MLS Users Group

Wed, Jun 5 at 10:00 a.m.

## Rebuilding Together

By Bill Swanson

The sounds of saws, hammers, drills, and rakes permeated the air Saturday April 20th at two Northeast Omaha houses. Accompanying those sounds were the grunts, groans, sighs, and stretches of about 60 agents and affiliates who volunteered their time, tools, and talents to help repair, restore, and renovate these two homes.



Among the tasks tackled were kitchen and bath renovations, lots of painting, cleaning, raking, landscaping, tree trimming, and a whole host of odd jobs including installing handrails, motion lights, new locks, fire and smoke detectors, and more.



The OABR REALTORS® and affiliates were on hand in conjunction with Rebuilding Together, Omaha for the Nebraska REALTORS® Association Pride in Community event. With our efforts and the donations of several kind-hearted vendors, Warren has a rebuilt kitchen, new basement windows, and a generally more solid house to watch his Yankees race for the pennant this year; Betty has a wonderfully remodeled and rebuilt tub area so she can have a functional bathroom; along with several other odd jobs and clean up around the house and yard.



All in all everyone involved in Saturday's event had an enjoyable and fulfilling day; resting easy Saturday night, apart from some severely aching muscles, knowing that we all were able to make a difference.

*More photos on Facebook.*



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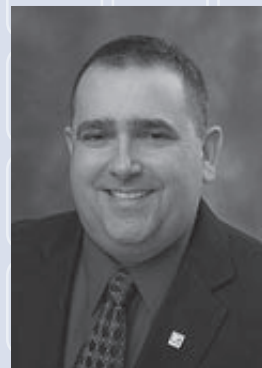
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## Message from the OABR President



**David Matney**  
2013 President

It is hard to believe May is already here; it seems like just yesterday we were dealing with snow. April was a busy month, with lots of good things happening in our market and with our association. Many of you took advantage of your membership and attended the state convention. This year we had over 900 attendees, and we had the opportunity to network and learn from some of the best speakers and trainers in the nation.

In April, our Social Events forum led by Susan Clark and Bill Swanson helped organize “Rebuilding Together – Pride in Community Project.” Rebuilding Together helps senior-citizen homeowners make much-needed repairs so these individuals can stay in their homes. I would like to thank all of you who took the time to participate and give back to those in need. It was an extremely gratifying event, and I would like to give a special thanks to Susan and Bill for their leadership in helping organize the teams of volunteers.

Last month, I asked for suggestions for changing the name of our association from a “Board of REALTORS®” to something that reflects what we really are — an association. I received some great e-mails, and I would like to thank you for all the feedback. I will be sharing your input with the Board of Directors. Please feel free to send me an e-mail on any other suggestions you may have.

Finally, May is the month of the National Midyear Meetings. This gives us an opportunity to meet with our elected representatives and express REALTOR® concerns and serve as advocates for homeownership. This brings up the importance of your contribution to RPAC and how your contribution helps elect REALTOR®-friendly representatives at the local, state and national level who will defend the rights of homeowners. Thank you again for your support and contributions to RPAC!

Let’s make May a POWERFUL and productive month!

David Matney

## Special Events

- **NAR Midyear Legislative Meetings**  
Monday, May 13 to Saturday, May 18 at Washington D.C.
- **WCR Convention**  
Thursday, May 16 to Sunday, May 19 at Washington D.C.
- **Knowledge is Power - Assessment Process and How to Appeal**  
Thursday, May 16 from 10:00 a.m. - 11:00 a.m.
- **Omaha Storm Chasers**  
Friday, June 7 at Werner Park



# Real Estate Social

It was a race to the finish, as everyone cheered along their winning horses at the recent outing to Horsemen's Park. Brenda Stuart won the Derby Hat contest with its green bow and miniature race track on the brim. Prizes gifts and horse bucks were donated by Powell Insurance, Metro 1st Mortgage, ServiceONE, Franklin American Mortgage Company, Heartland Reva Team, Home Buyers Protection Company, SAC Federal Credit Union, Omaha National Title & Escrow, Centris Federal Credit Union and 2-10 Home Buyers Warranty.



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# YPN: Community Efforts

As we are in full swing of the springtime market, so is your OABR Young Professionals Network (YPN). We have been busy planning fun and exciting networking events, reaching out to our community, using new and upcoming technology that affects our industry and working hard to positively impact those that we meet.

After coming off a very successful Bingo Night event in February, your YPN was excited to host our second event this year,



*YPN members gathered at the Nebraska REALTORS® Convention. Left to right are: Nobu Hata, Director of Engagement for the National Association of REALTORS®; Jeffrey Grover, Omaha; Kim Zwiener, Lincoln (Nebraska 2013 YPN Chair); Christie Bevington, Professional Development Director for the Nebraska REALTORS® Association; and Matt Hover, Omaha.*

The Lucky Bucket Tour held on April 25th. During this event we continued to raise money through raffle prizes and donations for our local charity, Project Wee Care.

Our goal for this year is to raise as much money as we can to sponsor as many local families as we can that are in need of some extra help over the holiday season.



We also had the opportunity to attend the YPN Networking Social event at the Nebraska State Convention in La Vista this year. Nobu Hata, 2012 NAR YPN Chair, was there to share some of the hottest technology tips and tricks, what other YPN chapters are doing, and how the YPN is nationally affecting the real estate industry.

Please continue to watch for updates for our upcoming events. We continually keep working hard to come up with innovative, fun and educational events that will be enjoyed by all. We are working on planning an interactive lunch-and-learn sometime this summer and a scavenger hunt that will take place in September. To keep up to date on all these events and photos from our past events, please follow us on Facebook at [facebook.com/OABRYPN](https://facebook.com/OABRYPN) and watch for emails from [YPN@OABR.com](mailto:YPN@OABR.com) to find out how to sign up for all these fantastic events.

*Megan Bengston-Jaspers, Chair*

## Troublesome Roof Leaks

**By Steve Vacha**  
**Home Standards Inspection Services**

There are few things that concern a prospective buyer as much as moisture penetration into a home. When it comes in the form of a roof leaks, it can really raise red flags. If roof leaks are not addressed in a timely fashion, they can lead to significant damage and possible mold.

A damaged or leaking roof causes leaks that are often easy to detect and decide how to repair. But, what about the leaks which causes are not so obvious? Slight discoloration or spotting of the drywall at ceilings in a home often signals the presence of moisture penetration from the roof. At the inspection we use a moisture meter to determine if a water stain is older or if it is something that has occurred more recently. A damp stain takes on more concern, because chances are it is a reoccurring leak, which should be attended to quickly or it could lead to more serious damage. But, most water stains test dry. These old leaks

take a little more investigation to determine their source. Many of these leaks are caused by ice damming or snow blowing in through roof vents.

**Ice damming** occurs when ice backs up from the gutters and gets under the shingles. Then, the heat from a poorly insulated attic melts the ice. This often will cause minor water stains from the leakage around the perimeter of a house. Today, many roofs have ice and water shield installed when they are roofed, which greatly reduces the chances of ice damming problems.

**Snow blowing into roof vents** is probably the biggest cause of minor water staining. Strong winter winds blowing sideways can blow snow into the flat box or turtle vents that are on most homes. If enough snow blows into the attic or gather on the inside of the vents, it can melt and makes its way through the insulation to the drywall, causing stains.

I have seen many creative remedies for snow blowing into roof vents throughout the years, including plastic swimming



pools in attics under a troublesome vent. Simple sheets of plastic placed under these troublesome vents seems to be the best solution. The snow falls on the plastic, melts and evaporates without discoloring the drywall below.

Once the source of a leak has been found, then comes the challenge of repairing the damage. Repairing a damaged roof consists of anything from the caulking at flashing and minor shingle repair to entire roof replacement. When it comes to a stain or damaged drywall at a ceiling, a novice repair can be as unsightly as the stain. I always suggest a skilled tradesperson, who can make a ceiling repair unnoticeable.



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Submitted By: Stacy Thorne  
Franklin American Mortgage Co.



## Fannie/Freddie/FHA/VA/USDA Maximum Seller Contribution Chart

With all the mortgage rules changes, I know it's difficult to keep updated on exactly how much money a seller can contribute to helping a client buy a home. Here's a handy chart that covers all the loan programs and the percentage the seller can pay.

	FNMA FHLMC	FHA	VA	USDA
Owner Occupied LTV/CLTV  90.01 or greater 75.01 to 90.00 75.00 or less	 3% 6% 9%	6% Maximum all loans	4% Closing cost & points  Plus up to 4% sales concession  Total: 8%	No Seller Contribution Limit*  Closing cost can also be financed up to 100% of appraised value.
Non-Owner Occupied	2% Maximum all LTV's	N/A	N/A	N/A
FNMA Homepath	Follow standard maximum's with the exception of LTV's over 90% allow up to 6% concessions	N/A	N/A	N/A

\*Some investors have an internal policy limiting seller contribution to 6%

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## 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 APRIL 2013 MEETING:

Wendy Walker (President) – Nebraska Title Company  
Lori Bonnstetter – 2-10 Home Buyers Warranty  
Julia Brown – Inspire Insurance Solutions  
Lisa Marie Bullerman – Staging Design by Lisa Marie  
Cherie Casey – The Home Buyer Protection Co  
Heather Chaney - NP Dodge Title Services  
Lisa Conover – Rearranged for Change  
Janet Dragon – Heartland Reva Team  
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Mary Sladek – My Insurance LLC  
Ruth Smith – Norm's Door Service  
Jody Smythe – 1st Reverse Mortgage USA  
Matt Thiel – DRI Title & Escrow  
Heidi Weeks – Centris Federal Credit Union  
Connie Windhorst – Two Men And A Truck  
Carlene Zabawa – Pulaski Bank Home Lending  
Todd Zimmerman – Zimmerman Mortgage Corp

**www.OABRAffiliates.com.**

### UPCOMING MEETINGS:

- Tuesday, May 7, 9:00 a.m.
- Tuesday, June 4, 9:00 a.m.
- Tuesday, July 9, 9:00 a.m.

*All Affiliate members are welcome to attend.*



# Join the 2013 RPAC Challenge!

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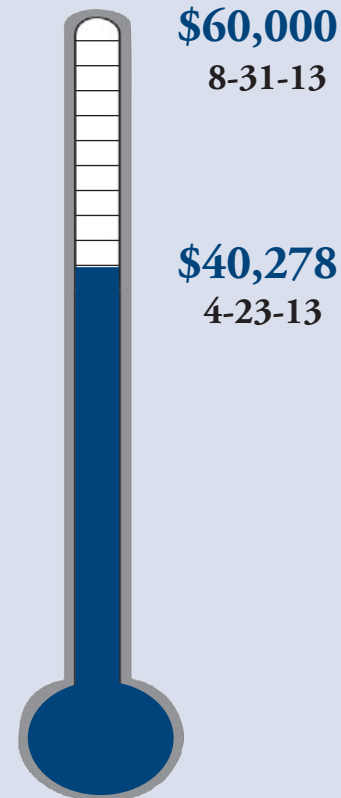
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## **Questions?**

Contact Bill Swanson,  
2013 RPAC Chair.

[Bill.Swanson@CBSHOME.com](mailto:Bill.Swanson@CBSHOME.com)

## **CONTRIBUTION GOAL**



A complete list of 2013 RPAC contributors is located at: [www.RPAC.OmahaREALTORS.com](http://www.RPAC.OmahaREALTORS.com)



# Fake Agent Ratings

Agent-rating sites are raising concerns among real estate professionals. At some sites, an agent pays a fee for an A-rating for life, or does not pay a fee and receives an overall F-rating. These sites are suggesting they are protecting consumers from lazy and irresponsible real estate professionals. BEWARE!

The National Association of REALTORS® is working hard to expose these fake-rating sites, but the scammers are good at looking legitimate to the unsuspecting agent.

There are legitimate rating sites that use credible methods and objective criteria to arrive at consumer-driven ratings. If your level of payment determines your rating — take note.



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# Knowledge Is Power — Short Sales

Kathy Cox, Short Sale Specialist for CBSHOME Real Estate presented a one-hour Broker Approved Training Class on the topic of short sales. Approximately 50 agents attended the session held on April 18.

Kathy began her presentation differentiating between a short sale and a foreclosure. She noted that in a short sale, the home owner is still the seller, and does the negotiating with the buyer. Once the offer is accepted by the homeowner, it then goes to the lender for approval of the contract. In a foreclosure, the bank owns the property, and negotiates all the terms and conditions of the sale. Most lenders will pay a reasonable commission, but offers should be accepted "subject to lender approval of all terms and conditions of short sale." Kathy noted that most short sales can now be closed within 30 to 60 days of being submitted to the lender.

The real work begins after the offer is accepted. Working with the lender, or lenders, the listing agent must provide a substantial amount of documentation regarding the seller's situation. Knowing who to talk with at the loan company is critical. When listing the property, it is imperative to get written permission from the seller to talk to their lenders. Communication should be at least weekly, between the listing agent and the lender. Kathy also noted that lenders will only entertain one offer at a time. So, if multiple offers are received, the sellers will negotiate the best offer they can get, and submit that offer to the lender. Subsequent offers can only be accepted as backup offers, and not presented to the lender unless the lender does not approve the short sale on the original offer.

Kathy claims a 95% success rate getting short sales approved. She is passionate about what she does, and demonstrates great professionalism and empathy in dealing with sellers in a short sale situation. She noted how they go through stages similar to someone who has lost a loved one. They often won't open their mail or email, knowing it is bad news. Working with people in this situation requires a special touch. However, Kathy finds it rewarding to help sellers navigate out of a very difficult time in their lives, and move on to a brighter future.



*Carolyn Kesick, Kathy Cox & Judi Anding*



*Chapin Sellin-Kurtz, Kathy Cox & Bryan Fraser*



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## Great Plains REALTORS® Multiple Listing Service 2014 Board of Directors Request for Participant Volunteers

The Great Plains REALTORS® Multiple Listing Service Nominating Committee seeks a Category 2\* and a Category 3\* member to serve on the 2014 MLS Board of Directors, filling the 3-year director position indicated below.

The 2014 elective year begins September 1, 2013.

Eligible Category 2\* and Category 3\* members should contact Denise Mecseji, MLS Administrator, at [DeniseM@OABR.com](mailto:DeniseM@OABR.com) or 402-619-5554 before May 21, 2013.

### **2013 MLS Board of Directors** (Category\*)

<u>Elected Directors</u>	Director 2014 (1)	<b>Andy Alloway</b> , DEEB Realty
	Director 2014 (1)	<b>Vince Leisey</b> , Prudential Ambassador Real Estate
	Director 2014 (3)	<b>Valerie Keeton</b> , RE/MAX The Producers
	Director 2015 (1)	<b>Herb Freeman</b> , NP Dodge Real Estate
	Director 2015 (3)	<b>Lisa Ritter</b> , RE/MAX Results
	Director 2016 (1)	<b>Henry Kammandel Jr.</b> , CBSHOME Real Estate
	Director 2016 (2)	_____
	Director 2016 (3)	_____
	<u>Ex-officio Director</u>	OABR President 2014 <b>Deda Myhre</b> , CBSHOME Real Estate

*\*MLS Directors are elected according to the bylaws:*

*Category 1 firms are defined as those member-firms with 8 percent or more of the total subscribers.*

*Category 2 firms have as their principal business, the appraisal of real estate.*

*Category 3 firms are those member-firms not included in Category 1 or Category 2.*

# Membership Report

MARCH 2013

## NEW REALTORS®

Amick, Molly – DEEB Realty – 117th  
Armstrong, Stephen – Prudential Ambassador Real Estate – California #101  
Bruns, Penny – Don Peterson & Associates Real Estate Co – 6th Fremont MLS Only  
Cohn-Giorgis, Jennifer – NP Dodge Real Estate Sales Inc - Lakeside  
Felberg, Lindsay – NP Dodge Real Estate Sales Inc – 129th Dodge  
Hagen, Robert – CBSHOME Real Estate – Davenport  
Hoffman, Megan – Prudential Ambassador Real Estate – California #101  
Horstman, Raymond – CBSHOME Real Estate – Lakeside  
Howarth, Timothy – DEEB Realty – 117th  
LaMontia, John – Prudential Ambassador Real Estate – California #101  
Maier, Sarah – Prudential Ambassador Real Estate – California #101  
McCoy, Jason – Prudential Ambassador Real Estate – California #101  
Spafford, Maria – NP Dodge Real Estate Sales Inc – 35Dodge  
Tesnar, Michael – NP Dodge Real Estate Sales Inc – Lakeside  
Ward, Stephen – Prudential Ambassador Real Estate – California #101  
Yrkoski, Calissa – Keller Williams Greater Omaha - California  
Witkowski, Sheryl – CBSHOME Real Estate - Bellevue

## NEW AFFILIATES

Gorup, Mary – Integrity Termite  
Otten, Kathleen – Centris Federal Credit Union  
Perry, Tim – Amoura Productions  
Mullen, Kevin – AmeriSpec Home Inspection Serv  
Perina, Craig – AmeriSpec Home Inspection Serv  
Rasmussen, Pam – AAA Bank Nebraska  
Richardson, Darrin – Heavy D's Hauling & Removal  
Serrano, Francisco – Charter West National Bank  
Williamson, Jeff – Pulaski Bank Home Lending

## REALTOR® CANDIDATES

Bilek, Richard – Keller Williams Greater Omaha – California  
Crompton, Karl – Hike Real Estate PC  
Evans, Ronda – CENTURY 21 Century Real Estate  
Gloria, Barbara – NP Dodge Real Estate Sales Inc – Papillion  
Kava, John – Real Estate Associates Inc  
McCormack, Megan – DEEB Realty – 117th  
Petersen, David – Sentinel Realty LLC  
Pittman, Tanea – CBSHOME Real Estate – Bellevue  
Powers, Laura – DEEB Realty – 117th  
Schade, Trevor – Prudential Ambassador Real Estate – California #101  
Simanek, Patricia – DEEB Realty – 117th

Smith, Jayne – NP Dodge Real Estate Sales Inc – Pierce  
Sway, Amanda – Prudential Ambassador Real Estate – Pierce  
Weisbach, Avi – NP Dodge Real Estate Sales Inc – 35Dodge  
Wiese, Patricia – NP Dodge Real Estate Sales Inc – 129th Dodge

## AFFILIATE CANDIDATES

Anson, Donnie – Gage Electrical Contracting  
Catton, Christopher – Radon Pros  
Hamik, Rick – HomeBiz Inspection Team  
Ringsdorf, Michele – Pulaski Bank Home Lending  
Zimmerman, Todd – Zimmerman Mortgage Corp

## MEMBER TRANSFERS

Agosta, Logan from Prudential Ambassador Real Estate – California #101 to Keller Williams Greater Omaha – LaVista  
Bierman, Dawn from Keller Williams Greater Omaha – California to DEEB Realty – 117th  
Colburn, Stephen from Prudential Ambassador Real Estate – 49th to Prudential Ambassador Real Estate – California #101  
Cole, Amber from RE/MAX Results to Prudential Ambassador Real Estate – California #101  
Curtis, Tracy from Prudential Ambassador Real Estate – California #101 to Keller Williams Greater Omaha - California  
Echtenkamp, Barbara from CBSHOME Real Estate – 147th to DEEB Realty – 117th  
Grove, Colleen from CBSHOME Real Estate – Lakeside to Keller Williams Greater Omaha – Lavista  
Hauschild, Todd from Real Estate Associates Inc to Property Source PC  
Heyen, Alex from RE/MAX Results to Prudential Ambassador Real Estate – California #101  
Kennedy, Evelyn from Real Estate Associates Inc to GTR Sales  
Kopecky, Joseph from Keller Williams Greater Omaha – California to CBSHOME Real Estate - Lakeside  
Kopun, PK from Centris Federal Credit Union – 114th to Centris Federal Credit Union – 154th  
Kotz, Roy from NP Dodge Real Estate Sales Inc – 129th Dodge to Boulevard Real Estate LLC  
Martin, Summer from Keller Williams Greater Omaha – LaVista to Celebrity Homes Inc  
Maurer, Rhonda from Prudential Ambassador Real Estate – California #101 to DEEB Realty – 117th  
Morris, Shari from CBSHOME Real Estate – Lakeside to Prudential Ambassador Real Estate – California #101  
Murphy, Tammy from CBSHOME Real Estate – 121st Pacific to NP Dodge Real Estate Sales Inc – 35Dodge  
Oberhauser, Erin from CBSHOME Real Estate – Lakeside to DEEB Realty – 117th  
Owens, Carri from NP Dodge Real Estate Sales Inc – Lakeside to Prudential Ambassador Real Estate – California #101  
Patzner, Paige from NP Dodge Real Estate Sales Inc – Lakeside to Prudential Ambassador Real Estate – California #101  
Ridgway, Max from Real Estate Associates Inc to NP Dodge Real Estate Sales Inc - Pierce  
Schied, Jennifer from Prudential Ambassador Real Estate – California #201 to CBSHOME Real Estate – Lakeside  
Weeks, Heidi from Centris Federal Credit Union – 154th to Centris Federal Credit Union – 117th  
Zemunsky, Daniel from Real Estate Associates Inc to DEEB Realty – 117th

## REACTIVATED MEMBERS

Ayres-Stoll, Brianna – Real Estate Associates Inc  
Case, Timothy – Keller Williams Greater Omaha – California  
Doey, Mark – CENTURY 21 Century Real Estate



Herbert, Schonda – NP Dodge Real Estate Sales Inc – Papillion  
 Humlicek, Lisa – DEEB Realty – 117th  
 Luckinbill, Kenneth – DEEB Realty – 117th  
 Morris, Shari – CBSHOME Real Estate – Lakeside  
 Rooks, Michael – RE/MAX Real Estate Group – Giles  
 Savery, Mindy – CBSHOME Real Estate - Davenport

## RESIGNATIONS

Burki, Lora – CBSHOME Real Estate - Bellevue  
 Bynum, Geraldine – Prudential Ambassador Real Estate – California #101  
 Gehrman, Patrick – RE/MAX Results  
 Kreifels, John – DEEB Realty – 117th  
 Meyers, Sherrolyn – NP Dodge Real Estate Sales Inc - Pierce  
 Muller, James – Don Peterson & Associates Real Estate – Fremont 6th  
 Nelson, Janet – CBSHOME Real Estate – W Dodge  
 Palmer, Mark – Prudential Ambassador Real Estate – California #101  
 Rochleau, Michelle - Heartland Properties Inc  
 Stuart, Tammy – Heartland Properties Inc

## NEW REALTOR® COMPANY

Realty Center – 6101 Havelock Ave Ste 2, Lincoln, NE, 68516  
 BSG/MLS Secondary Only  
 Phone: 402-466-8181 Fax: 402-4668484  
 Designated Realtor: Terry Lindstrom  
 Inland Pacific Management – 610 Lincoln Ave, Waterloo, NE, 68069  
 OABR Only Phone: 402315-4377 Fax: 402-614-1047  
 Designated Realtor: Angela Rossitto

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

## MEMBERSHIP STATISTICS

### OABR

	Mar 2013	Mar 2012
Designated REALTOR®	210	221
Des. REALTOR® Secondary	0	1
REALTOR®	1922	1903
REALTOR®-Secondary	1	1
TOTAL	2133	2126

Institute Affiliate	73	71
Affiliate	235	205
Other	5	6
TOTAL	2446	2408

	Mar 2013	YTD
New REALTOR® Members	21	81
Reinstated REALTOR® Members	10	22
Resignations	10	41

### GPRMLS

	Mar 2013	Mar 2012
Participants (Primary)	198	211
Participants (Secondary)	57	55
Subscribers (Primary)	1906	1867
Subscribers (Secondary)	165	178
Exempt	32	34
TOTAL	2358	2345

## COMPANY ADDRESS AND PHONE UPDATES

(Notify the Board office for all directory changes fax to 402-619-5559)

A Plus Home Inspection LLC – 1852 S 155th Ave, Omaha, NE, 68144

Bank of the West – 135th Maple, Fax: 402-493-8777

DVG Realty LLC – 4669 L St, Omaha, NE, 68117

Nice Lady Real Estate – Phone: 402-708-0556

Fax: 888-977-3404

James M Patton Broker – 8164 S 94th Cir, LaVista, NE, 68128

TM Appraisal Services Inc – Phone: 402-957-1078

Zachland Real Estate Inc – 919 S 200th St, Elkhorn, NE, 68022

## JUNE ORIENTATION

- Tuesday, June 4, 8:30 a.m. to 4:00 p.m.
- Wednesday, June 5, 8:30 a.m. to 4:00 p.m.
- Thursday, June 6, 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...**

### APRIL 2013 SPONSORS

Regi Powell – Farmers Insurance/Powell Insurance  
 Lisa Conover – Rearranged for Change  
 Jody Smythe – 1st Reverse Mortgage USA  
 Connie Windhost – Two Men and A Truck

### MAY 2013 SPONSORS

Mary Sladek – My Insurance LLC  
 Brent Rasmussen – Mortgage Specialists Inc  
 Lori Bonnstetter – 2-10 Home Buyers Warranty  
 Deb Martin – Great Western Bank  
 Jon Jacobi – Insphere Insurance Solutions  
 Debbie Kalina – Radon Pros LLC

## FOCUS PRINTING OABR PRINTING & MAILING

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 Home Standards Inspection Services

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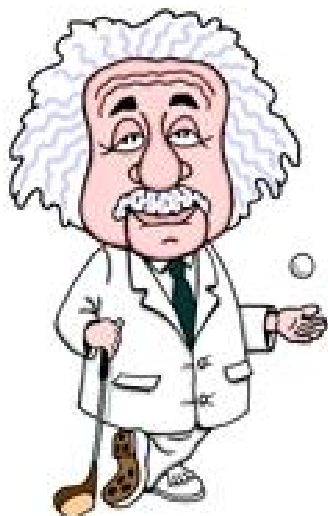


## Banking

Auto Club Trust, FSB **FDIC** 

855-999-BANK





# 2013 OABR Golf Outing

Presented by:



**AFFILIATES**

a council of the  
Omaha Area Board of REALTORS®

- Men's & Co-ed Team Contests
- Pin Prizes for Men and Women
- Lunch and Appetizers provided
- Estimated \$3000 of prizes to be handed out
- AFFILIATE Sponsors that know how to do it!

**Monday, June 17, 2013**

**--CHAMPIONS RUN Golf Course--**

13800 Eagle Run Drive, Omaha, NE.

**Shotgun Start at 10:00 AM**

Range and Practice Green are available for warm ups at 9:00 AM

Registration starts at 9:00 AM

- OABR Members \$100/player
- Guests (non-members) \$150/player (*GREAT time to join OABR!*)
- Dinner Only \$25/person

APPETIZERS \* DRINKS \* PRIZES

Immediately following golf in the clubhouse

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

Name \_\_\_\_\_ Phone # \_\_\_\_\_

E-mail \_\_\_\_\_

Name \_\_\_\_\_ Phone # \_\_\_\_\_

E-mail \_\_\_\_\_

Name \_\_\_\_\_ Phone # \_\_\_\_\_

E-mail \_\_\_\_\_

Name \_\_\_\_\_ Phone # \_\_\_\_\_

E-mail \_\_\_\_\_

[ ] Check payable to: OABR Affiliates Council -- Attn: Debbie  
11830 Nicholas St Omaha, NE 68154

[ ] Credit Card – Please circle type: Visa MasterCard American Express Discover  
Credit Card # \_\_\_\_\_ Exp Date \_\_\_\_/\_\_\_\_

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

Address \_\_\_\_\_ City \_\_\_\_\_ St \_\_\_\_\_ Zip \_\_\_\_\_

Signature: \_\_\_\_\_

***Don't wait to sign up -- Only the first 36 teams can be accepted.***

# Fair Housing Personal Commitment

April 2013 marked the 45th anniversary of the 1968 landmark Fair Housing Act. Each year REALTORS® recognize the significance of this event and reconfirm their commitment to upholding fair housing law as well as your commitment to offering equal professional service to all in their search for real property. Post this Fair Housing Declaration in your office as an inspiration to you and your fellow agents.

I agree to:

- Provide equal professional service without regard to the race, color, religion, sex, handicap, familial status, or national origin of any prospective client, customer or the residents of any community.
- Keep informed about fair housing laws and practices, improving my clients' and customers' opportunities and my business.
- Develop advertising that indicates everyone is welcome and no one is excluded; expanding my customers' and clients' opportunities to sell, buy, or lease property.
- Inform my clients and customers about their rights and responsibilities under the fair housing laws.
- Document my efforts to provide equal professional service, which will assist me in becoming a more responsive and successful real estate professional.

- Refuse to tolerate noncompliance.
- Learn about those who are different than I am and celebrate those differences.
- Take a positive approach to fair housing practices and aspire to follow the letter and spirit of the law.
- Develop and implement fair housing practices for my firm to carry out the letter and spirit of this declaration.

## Nebraska Real Property Appraiser Board Opening

The Financial Institution Member seat on the Nebraska Real Property Appraiser Board will be up for appointment by the Governor at the expiration of the term currently served by Eldon Terrell. The OABR Nominating Task Force is now seeking qualified financial institution applicants to serve on the appraiser board four-year term from January 2014 to December 2018. If you would like to be considered for this position, please contact Donna Shipley at [DShipley@OABR.com](mailto:DShipley@OABR.com) or 402-619-5551. The OABR Board of Directors will forward a recommendation to the Nebraska REALTORS® Association for consideration.

- 15 years of combined inspection experience
- 45 years of combined construction experience
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# UNO Rho Epsilon Scholarship Winners

On April 20, Rho Epsilon, the real estate fraternity at UNO, conducted its annual dinner. The Omaha Area Board of REALTORS® presented scholarships to two deserving students pursuing a career in real estate. Callum Page is a Real Estate, Banking and Finance, and Investment Science triple-major student interested in real estate brokerage. Lan Huong is a Real Estate major interested in real estate development.



*Callum Page & Huong (Lan) Hoang, 2013 Student Recipients.*

# Personals

**CONGRATULATIONS** to Galen Weis of RE/MAX Real Estate Group who was awarded the Seniors Real Estate Specialists Council (SRES) Designation.

**CONDOLENCES** to John Hammon of The Hammon Company on the loss of his mother.

**CONDOLENCES** to Valerie and Don Keeton of RE/MAX The Producers on the loss of Valerie's father.

**CONDOLENCES** to Cyndi Harless of Keller Williams on the recent loss of her father.



## 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.

# RPAC Trustee Wanted

A member-at-large seat is available on the Nebraska REALTORS® Association RPAC Board of Trustees. Interested REALTORS® should contact Donna Shipley at 402-619-5551 or [DShipley@OABR.com](mailto:DShipley@OABR.com) by June 1. Applicants should have a history of RPAC support and involvement in governmental affairs, public policy and political issues.



# MOBAupdate

# Metro Omaha Builders Association

It takes a number of companies to build a residential or commercial structure. Developers prepare the land; architects design the building; builders and subcontractors complete the structure; suppliers provide the materials; realtors make the sales; and banks provide the funds. Within each of these segments, there are a variety of smaller companies that also contribute to every new home and commercial building. The Metro Omaha Builders Association provides a place for these companies to work together to provide quality homes and commercial buildings for the Omaha area. Quality construction in attractive and affordable communities is important to us because we are your neighbors. We work, play and serve in your communities. The Metro Omaha Builders Association members are dedicated to preserving integrity and lifestyle through high professional standards and sound business practices.

**The calendar at [www.MOBA.com](http://www.MOBA.com) is constantly being updated, so check [www.MOBA.com](http://www.MOBA.com) for the latest information.** This site is well on its way in becoming more user friendly to help not only homebuyers find a builder, but also be able to see model homes for sale, new communities to live in and even find upcoming home related events.

If you have a home or development you would like to have listed, contact [cassi@moba.com](mailto:cassi@moba.com) or call the MOBA office at 402-333-2000 for more info.

# MOBAcalendar

**April 27-28 & May 1-5** Spring Parade of Homes

HOMES OPEN: Wed-Fri: 5pm-8pm, Sat & Sun: 12-6pm

## May

**02** Executive Committee meeting

**08** MOBA Golf Outing

11:30am Shotgun start at Tiburon Golf Course

**14** Board of Directors meeting-noon @ MOBA

**24 - 28** Office Closed for Memorial Day

visit the calendar on the  
[www.MOBA.com](http://www.MOBA.com)  
for event updates and more info.

**Need to Renew your MOBA membership?**

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# Woodland Homes



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# Continuing Education

- **Appraisal Institute**  
www.ainebraska.org 402-488-5900
- **Moore Appraisal Ed., LLC**  
www.MooreEducation.com  
402-770-8605
- **Nebraska REALTORS® Association**  
www.NebraskaREALTORS.com  
402-323-6500
- **Randall School of Real Estate**  
www.RandallSchool.com 402-333-3004



May 8	Contract Law
0093R	(3 hrs) 1:00 p.m. - 4:00 p.m.
June 4	Tools to Help Buyers With Credit Issues
0704	(3 hrs) 8:30 a.m. - 11:30 a.m.
June 4	Manage Your Risk-Protecting Your License
0417R	(3 hrs) 1:00 p.m. - 4:00 p.m.
June 5	Real Estate Auctions
0186	(3 hrs) 8:30 a.m. - 11:30 a.m.
June 5	Qualifying the Buyer
0039	(3 hrs) 1:00 p.m. - 4:00 p.m.

- **Real Estate Resource Institute (Paul Vojtechoske)**  
www.mrrealestatece.com 402-660-0395
- **REEsults Coaching (Mark T. Wehner)**  
www.REEsultsCoaching.com 402-676-0101
- **R. F. Morrissey & Associates**  
402-933-9033

## Save the Date!

## The 10th Annual WCR Golf Tournament is right around the corner!

Thursday, July 11, 2013

10:00 a.m. Registration, 10:30 a.m. Shotgun Start  
18 Hole, 4 person Scramble.  
Men, Women, Co-ed Teams

### Pacific Springs Golf Course

16810 Harney St., Omaha NE

See the flyer inside for additional information.

Reminder: there will not be a business resource luncheon in May due to the WCR Convention and NAR Mid Year Meetings.



# KOSAMA

COMPLETE BODY TRANSFORMATION

## FREE ONE WEEK TRIAL

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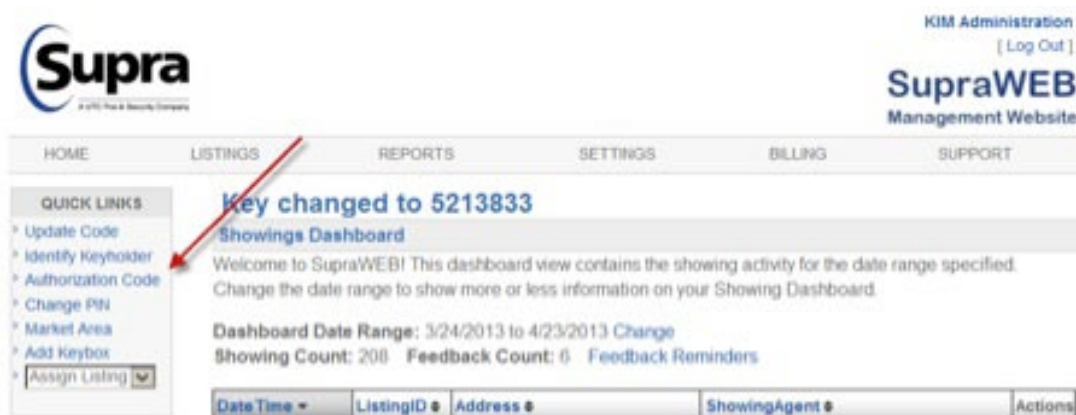
Log onto SupraWEB

1. Go to; [www.supra.OmahaREALTORS.com](http://www.supra.OmahaREALTORS.com)
2. Enter your User ID and Password to Login
3. If you do not already have an account set up with SupraWEB you can register under the New User Registration link.

4. If you already have an account with SupraWEB and do not remember your USER ID, you will need to call Technical Support 402-619-5566 (Hours: 7 a.m.-9 p.m. seven days a week) to obtain your User ID and you will then be able to reset your password.

## Generate an Authorization Code

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Mary.Sladek@myinsuranceomaha.com Danielle@myinsuranceomaha.com Jessica@myinsuranceomaha.com



## Omaha Area Board of REALTORS® Night with the Omaha Storm Chasers

**Friday, June 7, 2013**

**Omaha Storm Chasers vs. Oklahoma City Redhawks**

**Game Time 7:05 p.m.**

**Fireworks-Post Game!**

**PICNIC:** Omaha Area Board of REALTORS® will have use of the Right Field Picnic Area for an All-You-Can-Eat menu of Omaha Steaks Burgers, Hebrew National Hot Dogs, Baked Beans, Potato Chips, Cookies, Lemonade and Iced Tea. (Meal will start at 6:00 p.m. and end at 7:30 p.m.)

**MASCOT APPEARANCE:** Stormy or Vortex will appear at the picnic to entertain, take photos with the kids and sign autographs.

**FIRST PITCH:** One representative from the Omaha Area Board of REALTORS® will participate in the first pitch ceremony.

**RECOGNITION:** Omaha Area Board of REALTORS® will be recognized over the message center and public address system.

**RESERVED SEATS:** Omaha Area Board of REALTORS® will have a reserved ticket on the 1<sup>st</sup> base side which is a great view for fireworks!

-----  
Individual Name: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Phone: \_\_\_\_\_ Email: \_\_\_\_\_  
Quantity of Tickets Ordered: \_\_\_\_\_ x \$15.00 each = \_\_\_\_\_ Total \_\_\_\_\_  
Visa / MC/ AMEX / DISC Card #: \_\_\_\_\_ Expiration Date: \_\_\_\_\_  
CVS Code: \_\_\_\_\_

**Mailing Address**  
Omaha Area Board of  
REALTORS®:  
Donna Shipley/  
Lisa Welch  
11830 Nicholas St  
Omaha, NE 68154

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

**Ticket orders must be turned in by Friday, May 31, 2013.**

**Please call Donna Shipley at 402-619-5551/Lisa Welch at 402-619-5552 with any questions.**



# Know the Code

## Duties to Clients and Customers

### Article 1

When representing a buyer, seller, landlord, tenant, or other client as an agent, REALTORS® pledge themselves to protect and promote the interests of their client. This obligation to the client is primary, but it does not relieve REALTORS® of their obligation to treat all parties honestly. When serving a buyer, seller, landlord, tenant or other party in a non-agency capacity, REALTORS® remain obligated to treat all parties honestly. (Amended 1/01)

- **Standard of Practice 1-1**

REALTORS®, when acting as principals in a real estate transaction, remain obligated by the duties imposed by the Code of Ethics. (Amended 1/93)

- **Standard of Practice 1-2**

The duties imposed by the Code of Ethics encompass all real estate-related activities and transactions whether conducted in person, electronically, or through any other means.

The duties the Code of Ethics imposes are applicable whether REALTORS® are acting as agents or in legally recognized non-agency capacities except that any duty imposed exclusively on agents by law or regulation shall not be imposed by this Code of Ethics on REALTORS® acting in non-agency capacities.

As used in this Code of Ethics, “client” means the person(s) or entity(ies) with whom a REALTOR® or a REALTOR®’s firm has an agency or legally recognized non-agency relationship; “customer” means a party to a real estate transaction who receives information, services, or benefits but has no contractual relationship with the REALTOR® or the REALTOR®’s firm; “prospect” means a purchaser, seller, tenant, or landlord who is not subject to a representation relationship with the REALTOR® or REALTOR®’s firm; “agent” means a real estate licensee (including brokers and sales associates) acting in an agency relationship as defined by state law or regulation; and “broker” means a real estate licensee (including brokers and sales associates) acting as an agent or in a legally recognized non-agency capacity. (Adopted 1/95, Amended 1/07)

- **Standard of Practice 1-3**

REALTORS®, in attempting to secure a listing, shall not deliberately mislead the owner as to market value.

- **Standard of Practice 1-4**

REALTORS®, when seeking to become a buyer/tenant representative, shall not mislead buyers or tenants as to savings or other benefits that might be realized through use of the REALTOR®’s services. (Amended 1/93)

- **Standard of Practice 1-5**

REALTORS® may represent the seller/landlord and buyer/tenant in the same transaction only after full disclosure to and with informed consent of both parties. (Adopted 1/93)

- **Standard of Practice 1-6**

REALTORS® shall submit offers and counter-offers objectively and as quickly as possible. (Adopted 1/93, Amended 1/95)

- **Standard of Practice 1-7**

When acting as listing brokers, REALTORS® shall continue to submit to the seller/landlord all offers and counter-offers until closing or execution of a lease unless the seller/landlord has waived this obligation in writing. REALTORS® shall not be obligated to continue to market the property after an offer has been accepted by the seller/landlord. REALTORS® shall recommend that sellers/landlords obtain the advice of legal counsel prior to acceptance of a subsequent offer except where the acceptance is contingent on the termination of the pre-existing purchase contract or lease. (Amended 1/93)

- **Standard of Practice 1-8**

REALTORS®, acting as agents or brokers of buyers/tenants, shall submit to buyers/tenants all offers and counter-offers until acceptance but have no obligation to continue to show properties to their clients after an offer has been accepted unless otherwise agreed in writing. REALTORS®, acting as agents or brokers of buyers/tenants, shall recommend that buyers/tenants obtain the advice of legal counsel if there is a question as to whether a pre-existing contract has been terminated. (Adopted 1/93, Amended 1/99)

To download the Code of Ethics and Standards of Practice, go to: [www.OABRdocs.com/code2013.pdf](http://www.OABRdocs.com/code2013.pdf)



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# 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 May 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 June FOCUS.

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OZONE  
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POLLUTION  
RECYCLE  
REUSE  
SPRING

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

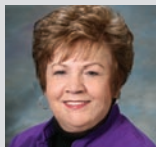
Name: \_\_\_\_\_

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

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**Monica Lang**  
of Celebrity Homes  
winner of the April Word Search.



Ileane Carlson



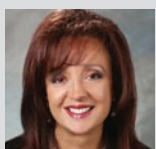
Mike Connell



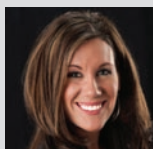
Brett Curtis



Gerry Frans



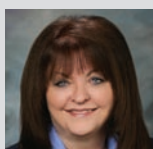
Rosalia Gish



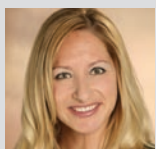
Ericka Heidvogel



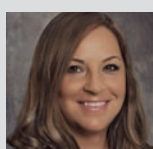
Don Igo



Marsha Labs



Monica Lang



Summer Martin



Mike McGlynn



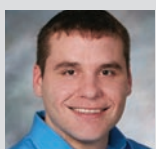
Gary Patricelli



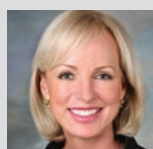
Leslie Petersen



Gary Price



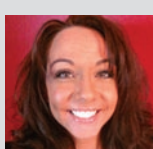
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