

UPCOMING EVENTS

New Member Orientation

Tue, Mar 4 from 8:30 a.m. - 4:00 p.m.
Wed, Mar 5 from 8:30 a.m. - 4:00 p.m.
Thu, Mar 6 from 8:30 a.m. - 12:30 p.m.

Affiliate Council

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

Education Forum

Thu, Mar 6 at 10:00 a.m.

RPAC Meeting

Thu, Mar 6 from 2:30 p.m. - 3:30 p.m.

WCR Trivia Night

Thu, Mar 6 at 5:30 p.m. at Fire Fighters Union Hall

Diversity Committee

Tue, Mar 11 from 11:00 a.m. - 12:00 p.m.

Social Events Forum

Wed, Mar 12 at 10:00 a.m.

MLS Users Group

Wed, Mar 12 at 11:00 a.m.

YPN Advisory Board

Thu, Mar 13 at 2:00 p.m.

Past Presidents Advisory Committee

Fri, Mar 14 from 11:30 a.m. - 1:00 p.m.

GPRMLS Executive Committee

Tue, Mar 18 at 10:15 a.m.

GPRMLS Board of Directors

Tue, Mar 18 at 10:45 a.m.

MLS Password Change

Wed, Mar 19

Governmental Affairs Committee

Wed, Mar 19 at 10:00 a.m.

Nebraska Real Estate Commission Meeting

Thu, Mar 20 at 8:30 a.m. at Staybridge Suites, Lincoln, NE
Fri, Mar 21 at 8:30 a.m. at Staybridge Suites, Lincoln, NE

Knowledge is Power - Gregg Mitchell

Thu, Mar 20 from 10:00 a.m. - 12:00 p.m.

Association Executives Institute-Baltimore, MD

Fri, Mar 21 to Tue, Mar 25 from 8:00 a.m. - 5:00 p.m.

OABR Executive Committee

Wed, Mar 26 at 9:30 a.m.

OABR Board of Directors

Wed, Mar 26 at 10:15 a.m.

Knowledge is Power - Flood Insurance

Fri, Mar 28 from 10:00 a.m. - 11:00 p.m.

New Member Orientation

Tue, Apr 1, 2014 from 8:30 a.m. - 4:00 p.m.
Wed, Apr 2, 2014 from 8:30 a.m. - 4:00 p.m.
Thu, Apr 3, 2014 from 8:30 a.m. - 12:30 p.m.

Affiliate Council

Tue, Apr 1, 2014 from 9:00 a.m. - 1:30 p.m.

Blazin' Pianos

By Bill Swanson

The 2014 RPAC season kicked off with a bang in February with our 2nd Annual Blazin' Pianos Extravaganza! Not luke warm pianos, not even hot pianos, these Pianos were BLAZIN'!!! With over a hundred REALTORS®, affiliates, and their guests rockin' out, dancing in the aisles, clapping and singing along, it truly was a great time!

A big thank you to Laura Longo, Centris Federal Credit Union; June Eads, AmeriSpec Homes Inspection and TNT Termite Services; Debbie Kalina, Radon Pros; Coquette Jensen, Core Bank & Escrow; Brenda Stuart, ServiceOne; Brooke Geiger, Charter Title & Escrow; Lori Bonstetter, 2-10 Home Buyers Warranty; Mary Sladek, My Insurance;

and the Social Events Forum for providing \$50 gas cards for our drawings.



Bill Swanson and Doug Dohse

A special reception was held prior to the event for those in the \$99+ club. We'd love to see that club grow even more this year to record numbers!

To make your 2014 investment go to: www.OmahaREALTORS.com.

A Spicy Success!

The Social Events Forum held their 17th Annual Chili Cook-Off at the OABR on February 18, 2014. Over 200 OABR members attended to taste the large variety of chilies, topped with cheese, crackers and other fixings that were available.

CONGRATULATIONS TO OUR WINNERS....

Local celebrity judges awarded the best three chilies:

1st Place went to Matt Thiel of DRI Title & Escrow. Matt received a \$100 gift

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The winners!

*1st Place: Matt Thiel;
2nd Place: June Eads
and Ashley Sutko;
and 3rd Place:
Rich Edwards.*



Omaha Area Board of REALTORS®
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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

Spring is just around the corner, right?!

It sure feels like the spring market is in full swing here and I hope you are all listing and selling houses daily!

Now is the perfect time to reach out to potential buyers and sellers and let them know what is happening under the current market conditions and how that can benefit them on either side. Keep in mind some fantastic resources for talking points you can share.

Realtor.org is the National Association of REALTORS® resource for all that is real estate. There are some fantastic articles, blogs, statistics, surveys and more that you can use in your daily business. And don't forget all the avenues of social media that help you connect to the local, state and national REALTOR® organization and many other resources for information. We also have some awesome educational opportunities right here in Omaha so please take advantage. Being a student of the business makes you invaluable so never miss an opportunity to learn and help spread the message.

Specifically, you should mark your calendar for April 7 -9, for the Nebraska REALTORS® Association Annual Convention and Exhibition being held at the Embassy Suites in La Vista. Registration is now open, so don't miss out on this opportunity. Don't forget to stop and smell the roses along the way!

Best regards,

Deda



Deda Myhre
2014 President



Special Events

- **WCR Trivia Night**
Thursday, March 6 at 5:30 p.m. at Fire Fighters Union Hall
- **Knowledge is Power - Gregg Mitchell**
Thursday, March 20 from 10:00 a.m. - 12:00 p.m.
- **Knowledge is Power - Flood Insurance**
Friday, March 28 from 10:00 a.m. - 11:00 p.m.
- **Nebraska REALTORS® Association - Convention & Exhibition**
Monday, April 7 to Wednesday, April 9 from 10:00 a.m. - 11:00 p.m.

Continued from Page 1

certificate to FOCUS Printing. 2nd Place was awarded to June Eads of AmeriSpec Home Inspection. June received a \$60 gift certificate to FOCUS Printing. 3rd Place was awarded to Rich Edwards of BHHS Ambassador Real Estate. Rich received a \$40 gift certificate to FOCUS Printing.

A special thank you to the following who helped makes this event a huge success!

OABR SOCIAL EVENTS FORUM

Susan Clark, Chair
Bill Swanson, Vice-Chair
Anthony Anzalone
Lori Bonnstetter
John Cherica
Teri Dennhardt
Doug Dohse
Rich Edwards
Laura Jo Eisenmenger
Jeff Hebb
Jennifer Huss
Coquette Jensen
Andrew Kalina
Lindsey Krenk
Monica Lang
Mark Leaders
Allyson Leisey
Laura Longo
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Pam Rasmussen
Michele Ringsdorf
Brenda Stuart
Dixie TenEyck
Shari Ann Thomas
Marlyn Wilke
Mark Wehner



Shari Grimes



*John Churchill, Brenda Stuart,
Jeff Churchill*

CELEBRITY JUDGES

David Brown – Omaha Chamber of Commerce
Brian Barks – Food Bank for the Heartland
Mike LaPoint – WOWT-6
David Earl – KETV-7
Tom Becka – 1290 KOIL Radio
Kay Kiss Weinstein – The Salvation Army

SPONSORS

Jim Holmes – Focus Printing
Deb Martin – Great Western Bank
Lisa Marie Bullerman – Staging Design by Lisa Marie
PK Kopun/Laura Longo – Centris Federal Credit Union
Julie Sherman – United Distributors Inc.
Tracy Connor – City-Wide Termite & Pest Control
Lisa Conover – Rearranged For Change
Brent Rasmussen – Mortgage Specialists, LLC
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Darla Bengston – Northwest Bank
Jan Eggenberg – SureHome Inspection Co.
Lori Bonnstetter – 2-10 Home Buyers Warranty
Wendy Walker – Nebraska Title Company
Cherie Casey – Home Buyers Protection Company
Erin Trescott – Pulaski Bank Home Lending
Sue Owen – Charter Title & Escrow
Brandon Frans – Bank of Nebraska Mtg Center
Summer Franco – ACCESS Bank
Julia Brown – Health Markets
Mary Sladek – My Insurance LLC
John Cherica – Citywide Appraisals
RE/MAX Results
Alliance Real Estate LLC
Berkshire Hathaway HomeServices Ambassador Real Estate
CBSHOME Real Estate
NP Dodge Company
DEEB Realty
OABR Affiliates

Continued on Page 4



Larry Rosso, Jay Leisey



Chili Crowd

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CHILI CHEFS

Jon Vacha – Home Standards Inspection Services
Lou Bozak – Paul Davis Restoration
Julia Brown – Health Markets
Joe Dobrovolny – Equitable Bank
Stacy Thorne – Franklin American Mortgage Co
Jennifer Huss – SAC Federal Credit Union
Sue Owen – Charter Title & Escrow
Mark Graves – Real Estate Photographer
Guthrie Steen – Wintrust Mortgage
Jody Smythe – Security 1 Lending
Lisa Marie Bullerman – Staging Design by Lisa Marie
Justin Pinkerton – Wintrust Mortgage
Kate Otten – Centris Federal Credit Union
Lori Bonnstetter – 2-10 Home Warranty
June Eads – AmeriSpec Home Inspection
Rich Edwards – BHHS Ambassador Real Estate
Ashley Sum – BHHS Ambassador Real Estate
Lisa Conover – Rearranged for Change
Tracy Connor – City Wide Termite
Shari Grimes – CBSHOME Real Estate
Dawn Zaller – Stearns Lending
Chad Ahlvers – Cornerstone Inspections
Erin Trescott – Pulaski Bank Home Lending
Matt Thiel – DRI Title & Escrow
Codie Burrhus – Great Southern Bank
Matt Hover – DEEB Realty

Mary Sladek – My Insurance, LLC
Dick Hoback – DEEB Realty
Kenda Marler – Core Bank Title & Escrow
Dave Egan – BHHS Ambassador Real Estate
Kellie Konz – DEEB Realty
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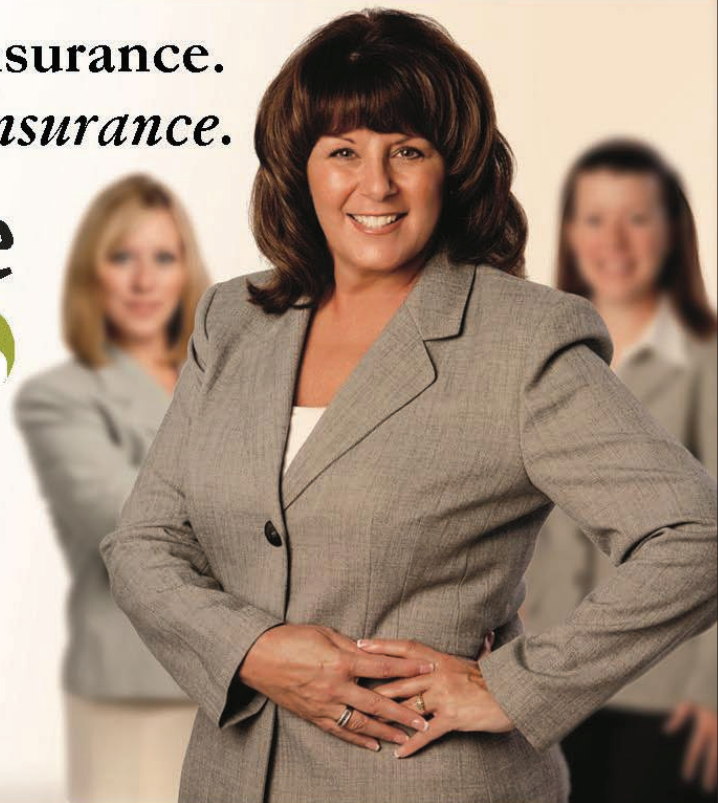
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www.myinsuranceomaha.com

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OABR Affiliates Virtual Food Drive

HAT'S OFF to all the REALTORS® who gave to the 2014 OABR Affiliates Virtual Food Drive for the Food Bank for the Heartland. We met at High-Noon for the Chili Cook-Off and tallied the results. Together they rustled up more than 18,500 meals to those in need or \$6,277 in cash donations.

THE WINNERS (per capita)

- 1st Place - RE/MAX Professionals
- 2nd Place - Alliance Real Estate
- 3rd Place - RE/MAX Results
- 4th Place - Hike Real Estate

A special ace-high congratulations to the REALTORS® at Alliance Real Estate and Deeb Realty for being the first offices to be GRAND Givers by donating \$1,000 to the Food Bank for the Heartland. They will be recognized on the GRAND Giver plaque on display at the Board Office. We will continue to recognize all of our perpetual givers, your ongoing generosity is very much appreciated by the Affiliates and the Food Bank for the Heartland. We are looking forward to next year's event to be another Bucking Good Time.

DYNAMITE PARTICIPANTS

Omaha Area Board of REALTORS®
Alliance Real Estate LLC
BHHS Ambassador Real Estate
CBS Home Real Estate - 147th
Celebrity Homes Inc
Deeb Realty



*Valorie Johnson, Judy Smith,
Sylvester Armstead of
RE/MAX Professionals
1st Place*



*David Mattney
of Alliance
Real Estate
2nd Place*



*Lindsey Krenk of
RE/MAX Results
3rd place*

Hike Real Estate PC
NP Dodge Real Estate Sales Inc - Lakeside
RE/MAX Professional
RE/MAX Results
Simon Appraisal Services
OABR Affiliates
Centris Federal Credit Union
First National Bank
Franklin American Mortgage
2-10 Home Buyers Warranty
Heartland REVA Team
Metro Federal Credit Union
My Insurance LLC
Nebraska Title Company
Omaha Title & Escrow
Powell Insurance
Pulaski Bank
Rearrange for Change
Service One Inc.



*Wendy Walker and Brenda Carlson,
2014 OABR Virtual Food Drive Co-Chairs*

KIP: Star Panel

Sharing information...that's what it's all about with the agents that were part of the Star Panel on February 20. The panelists consisted of Jason Birnstihl, CBS/Home; Sue Henson, Deeb Realty; Kari Witt, Keller Williams; Justin Pogge, NP Dodge; and Chris Bauer, BHHS Ambassador. Each agent shared their success secrets as to how they do their business, now, and what they did to get there, along with where they see their business going. People in the audience expressed their gratitude to the panelists for their willingness to share, plus money was raised for the Lydia House. If you missed it this year, we'll do it again; just watch for the announcement.



Kathy Welch





Submitted By: Stacy Thorne
Franklin American Mortgage Company



What REALTORS® Need To Know About Ability-to-Repay Mortgage Rules

Beginning January 10, 2014, the Consumer Finance Protection Bureau has created a mortgage lending rule called the "ABILITY-TO-REPAY." (ATR)

In a nutshell, mortgage lenders must make a reasonable, good-faith judgment that a borrower has a "reasonable ability to repay the loan."

There are eight ATR underwriting requirements on each loan that need to be considered:

1. Current or reasonably expected income or assets (other than the value of the property that secures the loan) that the borrower will rely on to repay the loan
2. Current employment status (if relying on employment income when assessing the ability to repay)
3. Total monthly mortgage payment for this loan (for ARM loans, it's the projected, highest payment possible)
4. Monthly payments on any simultaneous loans secured by the same property (such as a second mortgage)
5. Monthly payments for property taxes and insurance or homeowners association fees or special assessments
6. Debts, alimony, and child support obligations
7. Monthly debt-to-income ratios not to exceed 43%
8. Credit history of the borrower(s)

What does this really mean to you and your clients?

- Underwriting will be more strict
- More documentation will be required
- Pre-approvals become MORE important than ever before
- Re-verification of income, credit and assets will be required before closing.

Please let me assist you in your next real estate sale and help you and your buyer navigate through all the new rules to make sure they qualify!



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Brent Simmerman, ACI
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*Mike Riedmann, Hockey stick winner,
for UNO Mavericks Hockey.*

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 2014 MEETING:

Mary Sladek (President) – My Insurance LLC
Lori Bonnstetter (President-Elect) – 2-10 Home Buyers Warranty
Brent Rasmussen (Secretary) – Mortgage Specialists Inc
Brenda Stuart (Treasurer) – ServiceOne Inc
Jessica Blake – Security National Bank
Lou Bozak – Paul Davis Restoration
Cheri Branson – American Water Damage
Julia Brown – HealthMarkets Insurance Agency
Lisa Bullerman – Staging Design by Lisa Marie
Codie Burrhus – Great Southern Bank
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PK Kopun – Centris Federal Credit Union
Cody Levinson – Bank of Nebraska Mortgage Center
Laura Longo – Centris Federal Credit Union
Deb Martin – Great Western Bank
Marty McGuire – Farm Bureau Financial Services
Haida Odeh – Universal Renovations
Sue Owen – Charter Title & Escrow
Kayci Parker – Metro 1st Mortgage
Paul Piskorski – Amoura Productions
Lisa Powell – Farmers Insurance/Powell Insurance
Pam Rasmussen – AAA Bank Nebraska
Stephanie Reinhardt – Franklin American Mortgage Co
Ruth Smith – Norm's Door Service
Jody Smythe – Security 1 Lending
Matt Thiel – DRI Title & Escrow
Stacy Thorne – Franklin American Mortgage Co
Erin Trescott – Pulaski Bank Home Lending
Mike Von Dollen – AdvantaClean
Wendy Walker – Nebraska Title Company
Lisa White – Franklin American Mortgage Co
Todd Zimmerman – Zimmerman Mortgage Corp

www.OABRAffiliates.com.

UPCOMING MEETINGS:

- **Tuesday, April 1, 9:00 a.m.**
- **Tuesday, May 6, 9:00 a.m.**
- **Tuesday, June 3, 9:00 a.m.**

All Affiliate members are welcome to attend.

MEMBERSHIP STATISTICS

OABR

	Jan 2014	Jan 2013
Designated REALTOR®	211	210
Des. REALTOR® Secondary	1	0
REALTOR®	1994	1886
REALTOR®-Secondary	3	1
TOTAL	2209	2097

Institute Affiliate	72	72
Affiliate	270	221
Other	5	5
TOTAL	2556	2395

	Jan 2014	YTD
New REALTOR® Members	48	48
Reinstated REALTOR® Members	5	5
Resignations	50	50

GPRMLS

	Jan 2014	Jan 2013
Participants (Primary)	202	199
Participants (Secondary)	60	55
Subscribers (Primary)	1986	1870
Subscribers (Secondary)	168	168
Exempt	32	32
TOTAL	2448	2324



Join the 2014 RPAC Challenge!

Mack-Modlin, Louella
Reyneck, Jody
Salkin, Michael
Zoerb, Karen

SUPPORTERS (\$40+)

Golda, Tracy
Kucera, Michael
Aarhus, Stanley
Agosta, Logan
Ahlers, Raquel
Alberts, Marla
Allen, Kathryn
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Altman, Danielle
Amick, Molly
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Amoura, Medhet
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Anderson, Jill
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Beck, Sandra
Beck-Conley, Darcy
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Blackmon, Michael
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Bloomquist, Colleen
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Falcone, Sarah
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Gish, Rosalia
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Goldrick, Janet
Gomez, Justin
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Gregor, Patricia
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Grimes, Kathryn

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Hanel, Traci
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Hart, Mark
Hays, David
Heavican, Kristina
Heenan, Jessica
Heger, Pamela
Helligso Blaschko, Trisha
Helligso, Thomas
Hennigan, Dianne
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Hinkle, Marcia
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Hopkins, Debra
Hopkins, Mark
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Horstman, Raymond
Hosking, John
Hough, Morgan

Houlihan, Anne
Hourigan, Shelley
Housley, Dionne
Hover, Matthew
Huestis, Peter
Hughes, David
Hughes, David
Hughes, Diane
Hult, Alison
Hurley, Richard
Hybicki, Linda
Ilg, Shawn
Inman, Jacki
Jacobs, Megan
Jacobson, James
James, Kevin
Jenkins, Peter
Jennings, Karen
Jenson, Constance
Johansen, Betty
Johansen, Woodrow
Johnson, Gregory
Jones, Holly
Jones, Todd
Jordan, Karen
Jourdan, Kelly
Jump, Richard
Jungjohann, Craig
Kahnk, JoAnne
Kanne, Ricky
Karloff, Jill
Kasper, Todd
Kaup, Timothy
Kava, John
Keating, JoEllen
Keeton, Donald
Keeton, Valerie

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Myhre, Deda

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Lang, Monica
TenEyck, Dixie
Richardson, Lisa
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Roth, Paul
Falcone, Shawn
Ernst, Mary
Gibson, Ryan
Langford, Rachel
Craig, Russell
Erwin, Sandra
Giles, Marnie

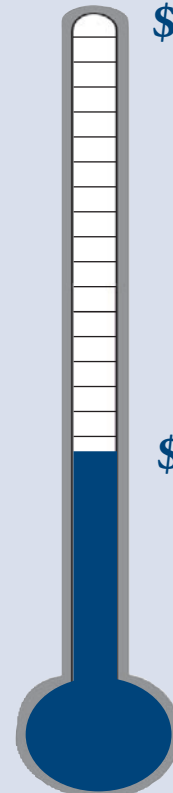
CONTRIBUTION GOAL

\$100,000

8-31-14

\$33,187

1-31-14



Kelly, Eileen
 Kelly, Elizabeth
 Kelly, Lisa
 Kempf, Terence
 Kermeen, Kevin
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 Kermoade, William
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 Kirk, Kelly
 Kiser, Keven
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 Zach, Bradley

Zach, Margaret
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 Zerse, Geraldine
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 Zych, Tracy

Affiliate Contributors

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50 CLUB (\$50+)

SUPPORTERS (\$40+)

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 Andresen, Robert, Metro Pest Inspection Inc
 Becker, Mike, Bank of The West
 Beighley, Bryan, U S Bank Home Mortgage
 Beisheim, Chad, Foundation-2-Rooftop
 Bonnstetter, Lori, 2-10 Home Buyers Warranty
 Bower, Brook, Advanced Floor Care
 Braun, Carl, Quality Pest Control
 Caldwell, Timothy, Integrity Termite
 Carlson, Brenda, Pulaski Bank Home Lending
 Carter, Bob, Total Home Inspection Co
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 Clure, Carrie, Ambassador Title Services
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 Earl, Gregory, Lien Termite And Pest Control
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 Ross, Ryan, ABC Termite & Pest Control Inc
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 Vacha, Steve, Home Standards Inspection Serv
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 West, Monty, Omaha Pest Control Inc
 Wilken, Daryle, National Property Inspections
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 Windfield, Sherry, Cricket Home Loans
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2. Click the Supra link on the menu

SUPRA KEYS/BOXES

3. Then click the SupraWEB link - [SupraWeb](#)
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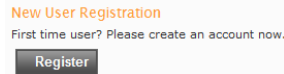
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6. If you do not remember your User ID and Password, contact Supra at 402-619-5566. (Supra will assist you with your User ID and password. If you are unsure if you have an account contact Supra first; creating a second account will lock up your information and access.)

7. Click **SETTINGS** from the menu

8. Click "General Email."

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More info to follow

Bingo... There is an App for that!

Hello friends, we are already past our first month of 2014 and we are busy launching the year off to a great start. On February 20th YPN hosted the second annual Bingo Fundraiser for Project Wee Care. The event began at 6:30 p.m. with some light food at Legends Patio Bar & Grill while everyone found their perfect spot for Bingo. There were over 70 attendees at the event. The winning names from each round were submitted for a drawing for a \$100 gift card. The YPN raised almost double the amount from this fundraiser over last year's Bingo Night. Special thanks to the four generous sponsors for the event who provided food, prizes, and drink tickets; Home Buyers Protection Company, Service One, My Insurance, and Centris Federal Credit Union. Please thank them when you see them, it's great to always have their support.



We will be also joining forces with the OABR Social Committee this year for an event at the zoo, details should be coming soon. In the meantime, I would like to give a little shout out; we appreciate all of the time that our advisory board members have put into growing this group and we have had some new faces join us and we can't wait to get them plugged in on helping spread our word. If you see these folks, please ask them how you can get involved or when our next event is. Thank you to Denise

Mecseji (staff liaison),
Andrea Nicholson,
Lindsey Krenk, Justin
Lorimer, Brian Kays,
Clayton Mumford, Annali
Babko, Kara McGowan,
Chapin Sellin-Kurtz, Dallas
Pourchez, Katie Clemenger,
Kaylane Pacha, Kelly Gitt, Megan Hoffman, Kyle Schulze,
Megan Bengston, and Jessica Sawyer for your hours of dedication
and leadership.

See your smiling face soon.

Omaha Area Board of REALTORS®



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Brent Rasmussen

CMC, CRMS, President

NMLS #5918



Membership Report

January 2014

NEW REALTORS®

Bober, Christopher – DEEB Realty – 117th
Clemenger, Kathleen – Celebrity Homes Inc
Grimes, Sharon – CBSHOME Real Estate – 147th
Haverman, Lana – BHHS Ambassador Real Estate – California #101
Hunter, Gail – BHHS Ambassador Real Estate – California #101
McElwain, James – Hike Real Estate
Smith, Crystal – BHHS Ambassador Real Estate – California #101

NEW AFFILIATES

Bayne, Dave – A-1 Mold Testing & Remediation
Plicanic, Adis – APL Home Inspections LLC

REALTOR® CANDIDATES

Adams, Tamara – DEEB Realty – 117th
Armstrong, Michelle – CBSHOME Real Estate – 159 Dodge
Burklund, Irene – CBSHOME Real Estate – 159 Dodge
Carnaby, Brian – BHHS Ambassador Real Estate – California #101
Cherney, Ashley – NP Dodge Real Estate Sales Inc – 129 Dodge
Compton, Tyson – BHHS Ambassador Real Estate – California #101
DeVoe, Thomas – DEEB Realty – 117th
Dickman, Alisha – Pro Line Real Estate
Eberhardt, Julie – Keller Williams Greater Omaha – Giles
Eggers, Elizabeth – CBSHOME Real Estate – 147th
Ehrhorn, Mark – NP Dodge Real Estate Sales Inc – Sarpy
Gonzales, Benjamin – DEEB Realty – 117th
Hacker, Christina – Keller Williams Greater Omaha – California
Haddix, Kristin – RE/MAX Real Estate Group – Giles
Haflett, Casey – NP Dodge Real Estate Sales Inc – Sarpy
Halvorson, Andrew – BHHS Ambassador Real Estate – California #101
Hillmer, Julie – BHHS Ambassador Real Estate – California #101
Hoyt, Michael – Headley Realty PC
Huefle, Aaron – CBSHOME Real Estate – Davenport
Jarvis, Tara – CBSHOME Real Estate – Davenport
Jordan, Jamie – NP Dodge Real Estate Sales Inc – Lakeside
Koziol, Christopher – BHHS Ambassador Real Estate – California #101
Leise, Jeffrey – BHHS Ambassador Real Estate – California #101
Morrison, Paige – CBSHOME Real Estate – 159 Dodge
Mruz, Robert – Oakwood Homes of NE LLC
Musson, William – CBSHOME Real Estate – Bellevue
Reeker, Thomas – CBSHOME Real Estate – Davenport
Schreiner, Susan – CBSHOME Real Estate – 159 Dodge
Smail, Benjamin – CBSHOME Real Estate – 159 Dodge
Suehiro, Jill – NP Dodge Real Estate Sales Inc – 35 Dodge
Teeter, Justin – Headley Realty PC
Townsend, Ann – CBSHOME Real Estate – Davenport
Wayne, Jeremy – Wayne Real Estate LLC
Webb, Melissa – CBSHOME Real Estate – 159 Dodge
Wulf, Nicole – WC Real Estate

AFFILIATE CANDIDATES

Anderson, Alex – Luckey Locksmith
Blake, Jessica – Security National Bank
Bozak, Lou – Paul Davis Restoration
Corsini, Bob – Accurate Home Inspections
Davis, Dallas – Blackshirts Home Inspection

Hruska, Jenny – Paul Davis Restoration
Lawrence, Mitch – AmeriSpec Home Inspection Serv
Morrison, Faye – Matt Ricchini State Farm
Peterson, Rick – Universal Electric
Webber, Adam – Professional House Doctors Inc
White, Lisa – Franklin American Mortgage Co
Burthius, Codie – Great Southern Bank

MEMBER TRANSFERS

Bilek, Rivchard From Keller Williams Greater Omaha – California To NP Dodge Real Estate Sales Inc – 204 Dodge
Bloomquist, Colleen From BHHS Ambassador Real Estate – California #101 to NP Dodge Real Estate Sales Inc - Lakeside
Boldizar, Donald From PJ Morgan Real Estate To CBSHOME Real Estate – Davenport
Bundy, Tyler From RE/MAX Results To NP Dodge Real Estate Sales Inc - Lakeside
Casey, William From BHHS Ambassador Real Estate – California #101 To Celebrity Homes Inc
Cheuvront, Daniel From DEEB Realty – Sarpy To RE/MAX Results
Coenen, Denise From BHHS Ambassador Real Estate – California #101 To NP Dodge Real Estate Sales Inc – 129 Dodge
Cohen, Arlene From NP Dodge Real Estate Sales Inc – 129 Dodge To Keller Williams Greater Omaha – California
Day, Katie From NP Dodge Real Estate Sales Inc – Sarpy To NP Dodge Real Estate Sales Inc - Lakeside
Flynn, Kathleen From NP Dodge Real Estate Sales Inc – 204 Dodge A To NP Dodge Real Estate Sales Inc – 204 Dodge C
Franco, Summer From Wells Fargo Home Mortgage To Access Bank
Galer, Ryan From NP Dodge Real Estate Sales Inc – 129 Dodge To Keller Williams Greater Omaha – California
Gorsuch, Brian From Weichert Realtor River Cities To Real Estate Associates Inc
Gould, Todd From CBSHOME Real Estate – 147th To CBSHOME Real Estate – Bellevue
Hancock, Dana From NP Dodge Real Estate Sales Inc – 129 Dodge To NP Dodge Real Estate Sales Inc – Lakeside
Haney, Diana From DEEB Realty – 117th To NP Dodge Real Estate Sales Inc – 35 Dodge
Heyen, Alex From BHHS Ambassador Real Estate – California #101 To Heyen Real Estate
Heyen, Ernest From BHHS Ambassador Real Estate – California #101 To Heyen Real Estate
Irish, Kelly From NP Dodge Real Estate Sales Inc – 129 Dodge To Keller Williams Greater Omaha – California
Jaksich, Rejean From CBSHOME Real Estate – 159 Dodge To CBSHOME Real Estate – Davenport
Johnson, Gordon From NP Dodge Real Estate Sales Inc – 129 Dodge To Keller Williams Greater Omaha – California
Keil, Cynthia From RE/MAX Professionals To RE/MAX Iowa Real Estate Group
Kopecky, R Joseph From CBSHOME Real Estate – 159 Dodge To BHHS Ambassador Real Estate – California #101
LaMantia, Kristin From BHHS Ambassador Real Estate – California #101 To NP Dodge Real Estate Sales Inc – Lakeside
LeVier, Colleen From Red Barn Realty LLC To Regency Homes
Meisinger, Kirk From NP Dodge Real Estate Sales Inc – 129 Dodge To Keller Williams Greater Omaha – California
Mundorf, Patsy From Regency Homes To Celebrity Homes Inc
Scott, Tyrone From Scott Real Estate To BHHS Ambassador Real Estate – California #101
Slobotski, Walter From NP Dodge Real Estate Sales Inc – Bldr Svcs To NP Dodge Real Estate Sales Inc – 204 Dodge
Wiebusch, Vaughn From NP Dodge Real Estate Sales Inc – 35 Dodge To NP Dodge Real Estate Sales Inc – Lakeside
Wikoff, Darryl From BHHS Ambassador Real Estate – California #201 To BHHS Ambassador Real Estate #101

REACTIVATED MEMBERS

Auen, Russell – Real Estate Associates Inc
Milczski, William – NP Dodge Real Estate Sales Inc – Sarpy
Nelson, Arthur – NP Dodge Real Estate Sales Inc – 204 Dodge
Prodjinotho, Augustine – DEEB Realty – 117th

RESIGNATIONS

Bengtson, Darla – Northwest Bank
Boulus, Matthew – Weichert Realtor River Cities
Bray, Leria – NP Dodge Real Estate Sales Inc – Lakeside
Brisso, Tracy – NP Dodge Real Estate Sales Inc – Co Bluffs
Campbell, William – NP Dodge Real Estate Sales Inc – Sarpy
Cizek, Marc – NP Dodge Real Estate Sales Inc – Lakeside
Caputo, James – CBSHOME Real Estate – 147th
Carlson, Delbert – NP Dodge Real Estate Sales Inc – Lakeside
Corbett, LeAndra – NP Dodge Real Estate Sales Inc – 204 Dodge
Dolphens, Shaun – BHHS Ambassador Real Estate – 49th
Eades, Gregory – Real Estate Associates Inc
Evans, Ronda – CENTURY 21 Century Real Estate
Frans, Brandon – Bank of Nebraska Mtg Center
Galloway, Tim – AmeriSpec Home Inspection Serv
Hatfield, Kelly – Keller Williams Greater Omaha – Giles
Hogan, Lenice – DEEB Realty – 117th
Jackman, Kristine – Keller Williams Greater Omaha – California
Kavan, Kevin – RE/MAX Real Estate Group – Giles
Kester, Kipp – Franklin American Mortgage Co
Ketter, Doug – Wells Fargo Home Mortgage
Konz, Stephanie – Allegro Real Estate
Krayneski, Michael – NP Dodge Real Estate Sales Inc – Lakeside
Lemke Jr, Louis – NP Dodge Real Estate Sales Inc – Sarpy
McCaskill, Marcus – CENTURY 21 Century Real Estate
McMahon, Ann – NP Dodge Real Estate Sales Inc – Sarpy
Mlotek, Stanley – WHY USA Independent Brokers Realty
Morse, Jacqueline – Midlands Appraisal Svcs LLC
Munz, Eric – Thomas E Stevens & Associates
Naylor, Kellie – NP Dodge Real Estate Sales Inc – Co Bluffs
Nguyen, Jennie – Berkshire Real Estate Company
Pelt, Cathy – Thomas E Stevens & Associates
Penke, Jason – Olson Pearson Auctions & Realty
Petersen, Kenneth – Rogert Ag & Real Estate Inc
Piatt-Wee, Lori – CBSHOME Real Estate – 159 Dodge
Pierce, Kris – PJ Morgan Real Estate
Ponec, John – Security National Bank
Real, Josefina – RE/MAX Real Estate Group – Shamrock
Reyes, Art – NP Dodge Real Estate Sales Inc – Lakeside
Robinson, Jessica – BHHS Ambassador Real Estate – California #101
Salgado, Yamy – Rainbow Realty
Schlickbernd, Paul – NP Dodge Real Estate Sales Inc – 35 Dodge
Seigel, W John – NP Dodge Real Estate Sales Inc – 129 Dodge
Shepard, Brian – Heartland Properties Inc
Shively James – S & S Appraisals Inc
Steier, Maurice – US Bank Home Mortgage
Swanson, Benjamin – NP Dodge Real Estate Sales Inc – Blair
Thompson, William – DEEB Realty – 117th
Tracy, Linda – CBSHOME Real Estate – Davenport
Troya, Marie – CBSHOME Real Estate – 159 Dodge

NEW REALTOR® COMPANIES

Heyen Real Estate – 4827 S 165th St, Omaha, NE, 68135
OABR/MLS Phone: 402-203-3883 Designated Realtor: Alex Heyen
The Home Connection LLC – 2505 N 154th Ave, Omaha, NE, 68116
OABR/MLS Phone: 402-598-3640 Designated Realtor: Vicky Miller
Wayne Real Estate LLC – 6723 Kansas Ave, Omaha, NE, 68104
OABR/MLS Phone: 402-706-4708 Designated Realtor: Elizabeth Wayne

NEW REALTOR® BRANCH OFFICE

NP Dodge Real Estate Sales Inc – 613 N 204th Ave Cir Ste C, Omaha, NE 68022
Phone: 402-951-5008 Fax: 402-951-5007 Manager: Nancy Bierman

COMPANY ADDRESS AND PHONE UPDATES

(Notify the Board office for all directory changes.)

Appraisal Group – 501 E Gold Coast Rd Apt 7W, Papillion, NE, 68046
NP Dodge Real Estate Sales Inc (Pierce) – 613 N 204th Ave Cir, Omaha, NE, 68022

NP Dodge Real Estate Sales Inc (Pierce Ste A) – 613 N 204th Ave Cir Ste A, Omaha, NE, 68022
Expert Real Estate Group LLC – 11840 Nicholas St #102, Omaha, NE, 68154
Johnson Services – 6829 Michelle Ave, LaVista, NE, 68128
Rainbow Realty – 1443 Grandview Ave Ste 101, Papillion, NE, 68046
RE/MAX Professionals – 15811 W Dodge Rd #151, Omaha, NE, 68118
Security National Bank - 402-449-0932

COMPANY NAME CHANGES

Axess Metro Realty – (formerly Axess Realty)
Core Bank Title and Escrow – (formerly Omaha State Bank)

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

APRIL ORIENTATION

- Tuesday, April 1, 8:30 a.m. to 4:00 p.m.
- Wednesday, April 2, 8:30 a.m. to 4:00 p.m.
- Thursday, April 3, 9:00 a.m. to 12:30 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 2014 SPONSORS

Brent Rasmussen – Mortgage Specialists LLC
John Ponec – Security National Bank
PK Kopun – Centris Federal Credit Union
Marty McGuire – Farm Bureau Financial Services
Wendy Walker – Nebraska Title Company

MARCH 2014 SPONSORS

Brenda Carlson – Pulaski Bank Home Lending
Mary Gorup – Integrity Termite
Jody Smythe – Security 1 Lending
Cherie Casey – The Home Buyers Protection Co
Sue Owen – Charter Title & Escrow

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Omaha! Omaha! Draws Attention

REALTORS® with support from the Great Plains REALTORS® MLS joined a group of 16 other Omaha organizations contributing to the Greater Omaha Chamber of Commerce Foundation's support of the "Omaha Peysback" effort.

The directors approved the measure as part of their support for economic development and promotion of REALTORS® in the community. All told, "Omaha Peysback" resulted in a combined \$67,300 donation to the PeyBack Foundation as the NFL completed its season on Super Bowl Sunday, February 2.

Participating organizations included:

- Bank of the West
- Brix – A Wine and Spirits Experience
- CenturyLink
- ConAgra Foods
- Cox Communications
- DJ's Dugout
- First National Bank of Omaha
- HDR, Inc.
- Mutual of Omaha
- NorthStar Financial Services Group, LLC
- **Omaha Area Board of REALTORS®**
- Omaha Box Company

- Omaha Steaks
- Omaha Storm Chasers
- One Transcription Services
- Oriental Trading Company
- Union Pacific

David Brown, president and CEO of the Greater Omaha Chamber of Commerce was quoted saying, "This was a Super Bowl Sunday I will never forget. For once, I got to root for Omaha."

The PeyBack Foundation is a 501(c)3 charitable organization that promotes the future success of at-risk children by assisting programs that provide leadership and growth opportunities.



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MOBAupdate

Event Season is Here! Metro Omaha Builders Association

MOBA's **Omaha Home Show March 20-23, at the Century Link Center.** Packets have been sent to potential vendors:

If you'd like information on booth space, contact: Cox/Johnson intheshow@coxjohnson.com or 402-393-3339

The same weekend will play host to the **Remodel Omaha Tour.** Look for more information inside the Omaha World Herald.

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 is constantly being updated, so check 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 or call the MOBA office at 402-333-2000 for more information.

MOBAcalendar

March

- 06** Executive Committee Meeting
- 11** Board of Directors Meeting
- 20-23** **Omaha Home Show** at the Century Link Center
- 22-23** **Remodel Omaha Tour**
- 25** MOBA's Membership Luncheon

To register for classes or events,
visit www.MOBA.com

**Need to Renew your MOBA membership?
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Nebraska Law Cites Duties Related to SIDs

The Great Plains REALTORS® MLS Board of Directors recently discussed a Nebraska law regarding the duties of real estate practitioners in providing a prospective purchaser with the most recent SID public statement. The Board discussion brought to light the importance of REALTOR® awareness of this State law. Specifically, Nebraska 31-727.03 states:

On or before December 31 of each year, the clerk of each sanitary and improvement district shall file with the register of deeds or, if none, the county clerk of the county or counties in which the sanitary and improvement district is located a statement updated each December 31 containing the following information:

1. The names of the members of the current board of trustees of the district;
2. The names of the current attorney, accountant, and fiscal agent of the district;
3. The warrant and the bond principal indebtedness of the district as of the preceding June 30. Such statement shall contain an acknowledgment that the warrant and indebtedness are reflective of such date; and
4. The current bond tax levy and the current operating levy of the district, as described in section 31-739, as of December 31.

For any late filing of the statement, the sanitary and improvement district shall be assessed a late fee of ten dollars per day, not to exceed a total of three hundred dollars for each late filing.

The real estate broker or salesperson or, if none, the owner shall distribute the most recent statement filed in accordance with this section to any prospective purchaser of any real estate located within a sanitary and improvement district. The statement shall be distributed on or before the date on which the purchaser becomes obligated to purchase such real estate. The exclusive remedy for failure to provide such statements shall be an action for damages, and any such failure shall not affect title to the real estate or the validity of the conveyance.



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Personals

CONGRATULATIONS to Vickie Taylor of NP Dodge RE Services who earned the Graduate REALTOR® Institute of Nebraska (GRI) Designation.



CONDOLENCES to Mike Morse of Morse Real Estate on the recent death of his mother.

CONDOLENCES to the family of Donald Harper of Real Estate Associates who recently passed away.

CONDOLENCES to the family of Mark Richardson of BHHS Ambassador Real Estate who recently passed away.

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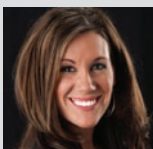
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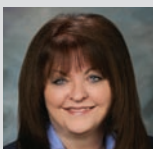
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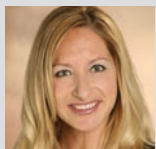
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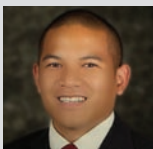
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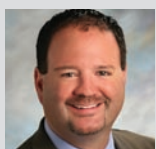
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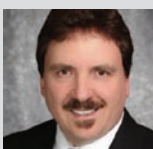
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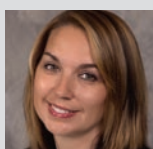
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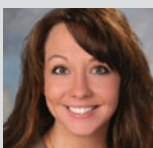
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Potential Risk from Off-MLS Listings

Reprinted from InmanNews

A new twist in the expanding market of pocket listings and private listing associations may start to cause real estate brokers to reconsider their positions on the practices. Scrutiny over “whisper listings” has led to questions of potential financial liability for real estate agents, and their brokers, who regularly involve themselves in these transactions.

A panel last week at Inman News’ Real Estate Connect conference in New York discussing pocket listings showed little difference in opinion on the quality of service being delivered by practitioners who pocket-list homes. The forum participants included many executives from the largest MLSs in the country. The featured broker/agent speakers included Shaun Osher of CORE in New York City, and Dana Mattison of the Mattison Group in Washington, D.C.

Their views on pocket listings were refreshing and unequivocal. Osher was particularly frank. The main takeaway: There is no place for “premarketing” or “coming soon” in an MLS-accessible market. If a home is being marketed in any way, it’s for sale. Limiting its exposure puts an agent’s personal financial gain at odds with a client’s financial return.

Possibly more striking was the conversation with Neil Garfinkel, a partner with the law firm AGMB in New York. In his personal opinion, those who engage in pocket listings are opening

themselves up to potential litigation. A former client who felt they were led into a practice that didn’t maximize their financial return, and didn’t fulfill the agent’s standards of duty, will at some point be the bellwether for pocket listing litigation in the industry. Real estate licensee duties can be fiduciary or statutory depending on the state, but almost always call for a high standard of care for a client’s well-being.

While the liability discussion on that day centered on a single former client suing their personal agent, there are a number of much larger issues that seem to collide at this one point. As real estate brokers and agents battle over opening large sets of agent production data to the public, the executives of most of the largest real estate companies seem to be signing on to the idea (Realty’s and Re/Max’s CEOs concurred at Connect). It’s becoming clear that the dissemination of agent sales data is becoming a question of “how” as opposed to “whether.”

This new look into the practices of real estate agents and their brokerages will allow consumers to see everything their professional service providers do in a new light. Individual sales and practices will be boiled down into averages, probability and patterns.

For the agent or brokerage heavily involved in pocket listings, it may be the biggest liability they’ve ever encountered. The sales production they’ve been touting for years will now be scrutinized

Continued on Page 18

Roofs and Hail Damage

By Steve Vacha
Home Standards Inspection Services

One of the most important areas we inspect are roofs. Roofs do not last forever. Mother Nature takes a toll on our roofs in the form of hail, wind, and her beating sun. With our weather becoming more intense and damaging throughout the country, insurance companies are starting to do business differently. Deductibles are up, and insurance companies are becoming more selective as to what they will insure. This can have a large effect on insurance company’s clients (home buyers).

What most people would consider an insurable roof several years ago might not be today. More insurance companies will now put a ladder on the roof and inspect for damage, which was not

always done in the past. Sometimes, what looks like a solid roof from the ground, can end up having significant damage when inspected up close. Depending on the size and style of roof, replacement can cost from \$3500 to over \$25,000. It is important for buyers to know if the house they are considering has a roof that might not be insurable.

We periodically inspect homes now that still have hail damage from last year’s storms. This can be due to the owners having never contacted their insurance company, their insurance adjuster turned down the claim, or the owners never completed the repair with an insurance claim’s money, which in some instances is insurance fraud.

If the owner never called the insurance company, it is usually a simple call that is needed. If the adjuster turned



down the claim, the owner can call the insurance company to have another adjuster reassess the roof (there are times hail damage is not evident after the storm, but will become evident after a number of months). In some cases it would be beneficial to have the buyer call their insurance company to verify the roof is insurable.

The main objective is to make sure the buyer is purchasing a home that will keep them dry and protect their belongings. Good, basic shelter.



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Steve Vacha
President



Continued from Page 17

against the backdrop of nonexistent MLS-recorded sales. Off-MLS sales, known to be attributed to these agents, will be dredged up from public records and contrasted against similar homes that were exposed to the broader market. Class-action lawsuits and fair housing violations are just the start of the new potential threats that will need to be analyzed by a real estate broker entering this new world of “transparent” production data.

We’ve all heard the flimsy elevator speech as to why certain clients are better served with pocket listings. In reality, anonymity, exclusivity and other past concerns have all been overcome by the newest MLS rules and technologies. Even if those arguments held water for a unique few clients, pocket listings are clearly an unsavory practice when serving the vast majority of home sellers. So what happens when it becomes statistically clear that an agent is advising the majority of his or her clients to limit the exposure of their listing? When a publicly visible pattern of repeatedly pocket listing clients’ homes is now available online, the spotlight on the agent, and the brokerage, will begin to get a bit hotter.

Consider a “boutique” brokerage whose agents, across the board, almost exclusively practice pocket listings. The owner or managing broker of this office will inherently be assumed to approve of, or even encourage, limiting the listings’ exposure. This demonstrably repetitive practice will be available for every disgruntled, poorly served or financially troubled ex-client of the firm. There is a very real opportunity for a group of former clients to bring litigation against a broker, without having to prove the details of an individual transaction. The broker — and its agents — will have digitally written their confession in the form of a long-term record of off-market production statistics.

Fair housing violations have always been considered a potential red flag in pocket listing transactions. When an individual agent pocket-lists, he may or may not be limiting a home from any number of protected classes or groups, but it’s difficult to prove in a one-off transaction.

As open production data surfaces, however, the brokerage that repeatedly limits which groups of the buying public have access to their listings will be under an enormous amount of scrutiny. There will be, without a doubt, organizations dedicated to crunching this data and matching past transactions to buyers and sellers, attempting to determine if a certain class of citizens is being excluded in practice. The potential of being labeled as a fair housing violator should be enough for most brokers to immediately re-evaluate their agents’ policies.

As for financial liability from former clients, the potential runs from painful to career-ending. A single client suing for the refund of commissions paid would be a significant strain on the business. An entire class of clients bringing suit could bankrupt a brokerage in short order.

There’s nothing to say that the financial pitfalls couldn’t be heavier. The amount of equity a homeowner lost in a pocket listing could far-and-above outweigh the agent’s commission. If the client was truly wronged, this loss in equity could reasonably be considered as the amount an agent or broker must recoup for the seller. As the open data pool gets larger, analyses based on neighborhood comps

will contrast open market sales and pocket listings, unearthing disparate sale prices and projections of losses (or profits) based on one practice versus the other.

It’s likely that a brokerage with a regular pattern of pocket listings will have a record that shows lower final sale prices than those garnered by comparable homes listed on the MLS. It won’t require a “he said/she said” client vs. agent level of proof. There will be a long-term statistical testimony of a brokerage’s approved practices, the industry’s knowledge of that practice’s deficiencies, and a data-driven picture of the clients’ losses.

Of course, this vast picture of liability could be overblown if the data reveals pocket listings to be a boon to home sellers. While the overwhelming industry consensus casts a great amount of doubt on that scenario, it is possible. Still, there’s far more downside potential to taking that position as a broker. Having your company’s pocket listing practices justified by data merely allows you to continue doing business as usual. If the data turns the other direction, the vultures looking for deep pockets will start circling quickly.

In the end, the publication of agent production data, done in a responsible and ethical way, could force some unintended positive changes on industry practices. If more consumers are advised by their agents and brokers to get full exposure in their local markets, home sellers’ personal financial outcomes will be enhanced. At the same time, an increase in public listings will expand and improve the quality of closed sales data used by brokers, appraisers, banks and others. Raising the level of real estate’s professional practices, improving clients’ returns and increasing overall sales data quality are just a few more reasons the industry is leaning toward a more accessible future.

Contributed by: Sam DeBord, Managing Broker with Coldwell Banker Danforth, Seattle, Washington



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Know the Code

Article 12

REALTORS® shall be honest and truthful in their real estate communications and shall present a true picture in their advertising, marketing, and other representations. REALTORS® shall ensure that their status as real estate professionals is readily apparent in their advertising, marketing, and other representations, and that the recipients of all real estate communications are, or have been, notified that those communications are from a real estate professional. (Amended 1/08)

- **Standard of Practice 12-1**

REALTORS® may use the term “free” and similar terms in their advertising and in other representations provided that all terms governing availability of the offered product or service are clearly disclosed at the same time. (Amended 1/97)

- **Standard of Practice 12-2**

REALTORS® may represent their services as “free” or without cost even if they expect to receive compensation from a source other than their client provided that the potential for the REALTOR® to obtain a benefit from a third party is clearly disclosed at the same time. (Amended 1/97)

- **Standard of Practice 12-3**

The offering of premiums, prizes, merchandise discounts or other inducements to list, sell, purchase, or lease is not, in itself, unethical even if receipt of the benefit is contingent on listing, selling, purchasing, or leasing through the REALTOR® making the offer. However, REALTORS® must exercise care and candor in any such advertising or other public or private representations so that any party interested in receiving or otherwise benefiting from the REALTOR®’s offer will have clear, thorough, advance understanding of all the terms and conditions of the offer. The offering of any inducements to do business is subject to the limitations and restrictions of state law and the ethical obligations established by any applicable Standard of Practice. (Amended 1/95)

- **Standard of Practice 12-4**

REALTORS® shall not offer for sale/lease or advertise property without authority. When acting as listing brokers or as subagents, REALTORS® shall not quote a price different from that agreed upon with the seller/landlord. (Amended 1/93)

- **Standard of Practice 12-5**

REALTORS® shall not advertise nor permit any person employed by or affiliated with them to advertise real estate services or listed property in any medium (e.g., electronically, print, radio, television, etc.) without disclosing the name of that REALTOR®’s firm in a reasonable and readily apparent manner. This Standard of Practice acknowledges that disclosing the name of the firm may not be practical in electronic displays of limited information (e.g. “thumbnails”, text messages, “tweets”, etc.). Such displays are exempt from the disclosure requirement established in the



Standard of Practice, but only when linked to a display that includes all required disclosures. (Adopted 11/86, Amended 1/11)

- **Standard of Practice 12-6**

REALTORS®, when advertising unlisted real property for sale/lease in which they have an ownership interest, shall disclose their status as both owners/landlords and as REALTORS® or real estate licensees. (Amended 1/93)

- **Standard of Practice 12-7**

Only REALTORS® who participated in the transaction as the listing broker or cooperating broker (selling broker) may claim to have “sold” the property. Prior to closing, a cooperating broker may post a “sold” sign only with the consent of the listing broker. (Amended 1/96)

- **Standard of Practice 12-8**

The obligation to present a true picture in representations to the public includes information presented, provided, or displayed on REALTORS® websites. REALTORS® shall use reasonable efforts to ensure that information on their websites is current. When it becomes apparent that information on a REALTOR®’s website is no longer current or accurate, REALTORS® shall promptly take corrective action. (Adopted 1/07)

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

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