

Omaha Area Board of REALTORS®

www.OmahaREALTORS.com

July 2014

UPCOMING EVENTS

New Member Orientation Tue, Jul 1 from 8:30 a.m. - 4:00 p.m. Wed, Jul 2 from 8:30 a.m. - 4:00 p.m. Thu, Jul 3 from 8:30 a.m. - 12:30 p.m.

Affiliate Lunch Tue, Jul 1 from 10:00 a.m. - 1:30 p.m.

MLS Users Group Wed, Jul 2 at 10:00 a.m.

Education Forum Thu, Jul 3 at 10:00 a.m.

Affiliate Council Mon, Jul 7 from 9:00 a.m. - 10:30 a.m.

Social Events Forum Wed, Jul 9 at 10:00 a.m.

WCR - Golf at Pacific Springs Thu, Jul 10 at Pacific Springs Golf Course

YPN Advisory Board Thu, Jul 10 at 2:00 p.m.

Diversity Committee Tue, Jul 15 at 11:00 a.m.

Scholarship Interview Tue, Jul 15 from 11:30 a.m. - 12:00 p.m.

Governmental Affairs Committee Wed, Jul 16 at 10:00 a.m.

WCR Executive Meeting Thu, Jul 17 from 9:00 a.m. - 10:00 a.m.

Knowledge Is Power Seminar -Make Your Life Less Taxing Thu, Jul 17 from 10:00 a.m. - 12:00 p.m.

RPAC Bryson's Airboat Event Thu, Jul 17 from 5:00 p.m. - 8:00 p.m. at Bryson Airboat Tours

MLS Election Meeting Fri, Jul 18 from 10:00 a.m. - 11:00 p.m.

GPRMLS Executive Committee Tue, Jul 29 at 10:15 a.m.

GPRMLS Board of Directors Tue, Jul 29 at 10:45 a.m.

OABR Executive Committee Wed, Jul 30 at 9:30 a.m.

OABR Board of Directors Wed, Jul 30 at 10:15 a.m.

RPAC Bryson's Airboat Event - Raindate Thu, Jul 31 from 5:00 p.m. - 8:00 p.m. at Bryson Airboat Tours

Affiliate Council Mon, Aug 4 from 9:00 a.m. - 10:30 a.m.

2014 OABR Affiliates Golf Outing!

On behalf of the AFFILIATES, a council of the Omaha Area Board of REALTORS[®], we would like to thank everyone that participated in the 2014 OABR Golf Outing!



Rick Kanne, Pat Salerno, Angie Podoll, and Mark Ramsey.

It seems every 4-5 years we deal with weather issues, and this was our year. So a special thanks for the patience displayed by the golfers and sponsors for waiting out the rain and continuing on with the outing. Once again we had a full outing with regards to the sponsors support, the volunteers who helped make everything run as smooth as possible, and with the number of golfers that participated. We appreciate the integrity and commitment of the REALTORS® and those that support the real estate industry in the Omaha area. I can't say thanks enough to everyone for making this outing everything it was, which was another great success.

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- FOCUS Printing
- Great Western Bank
- Integrity Termite
- Metro 1st Mortgage
- My Insurance
- Norm's Door Service
- Northwest Bank
- Radon Pros, LLC
- ServiceOne
- Sure Home Inspection Services
- United Distributors, Inc
- Veteran's United Home Loans

GOODIE BAG DONATIONS

- 2-10 Warranty
- Access Bank
- Allstate

Continued on Page 24





Omaha Area Board of REALTORS® Omaha, NE 68154 402-619-5555 tel 402-619-5559 fax www.OmahaREALTORS.com

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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 obtainir housing because of race, color, national origin religion, sex, handicap, or familial status.



Message from the OABR President

Summer is supposed to be a time to slow down and enjoy the "lazy" days with family & friends, on vacations, at sporting events and more. However, it seems agents are busier than ever and we have more and more components of our industry that are changing or being challenged at all levels. As REALTORS[®] we constantly need to be gathering information, learning and communicating the details to our clients and the public and it can seem like a never ending flood of information. I know this leads to email inboxes bursting at the seams, but to be industry leaders, we must be students of the business. Our public image depends on it! Allow yourself time in your schedule to read the headlines, attend some classes or webinars, talk with fellow agents, past leaders and current board and committee members to keep your



Deda Myhre 2014 President

pulse on what is happening in the industry. Then go out and bask in the sunshine to refresh and re-energize you!

The annual OABR picnic and business meeting will be taking place on the 13th of August. This is a fantastic time to network with your fellow REALTORS® and Affiliates, as well as meet the incoming board members and I strongly encourage you to attend! Free lunch and some fun events will take place (including the opportunity to plunge me into the dunk tank). I would highly encourage you to make your RPAC contribution if you have not done so already so our local, state and national officials can put that money to work for you supporting or challenging causes that effect our industry. I can't thank our RPAC committee enough for their hard work and I am looking forward to the July Rockin' on the River fundraising event, which has been a huge hit the past several years!! Make your reservations today.

Thank you for all you do! Go out and soak up some sun (but don't forget the sunscreen!)

Best regards,

Deda



Special Events

- WCR Golf at Pacific Springs Thursday, July 10 at Pacific Springs Golf Course
- Knowledge Is Power Seminar Make Your Life Less Taxing Thursday, July 17 from 10:00 a.m. - 12:00 p.m.
 - **RPAC Bryson's Airboat Event** Thursday, July 17 from 5:00 p.m. - 8:00 p.m. at Bryson Airboat Tours

2014 OABR Member Day at the Zoo

You could not have asked for a more beautiful day than we had on Friday, June 6th, 2014. Throw in mid-80's weather, hardly a cloud in the sky, a few thousand animals for viewing and almost 300 Omaha area REALTORS[®], and their families, and you had the perfect setting for the first annual OABR Member Day at the Zoo. When the Events Committee first started discussing this as a possible new event, about a year ago, we had no idea that it would bring such a great turnout. Our final count for people attending was around 285 people – great numbers for a first time event.

The Zoo staff did a wonderful job of helping us plan and set up the event. Although we were to originally have the event at the smaller Zebra Pavilion (holding only 150 people), we were moved due to its demolition for the



current African Safari Park Project. This turned out to be great news knowing the numbers we would eventually have. The Sea Lion Pavilion turned out to be a much better and nicer venue.



This was an all day event from 9:00 a.m. to 5:00 p.m., with lunch being served by the zoo staff from noon to 1:00 p.m. Anyone with children knows what a great place the zoo can be to spend



REALTOR® FOCUS

an afternoon. During lunch we also had several animals pay us a visit, with their keepers, to view and answer questions. We had a total of 11 animals: Giant Cockroach, Blue and Gold Macaw, Tomato Frog, Pack Rat, Moluccan Cockatoo, Tenrec, Tarantula, Armadillo, Ball Python, Scorpion and Chuckwalla. The birds, armadillo & python were a huge hit with the kids. Thank you to the zoo staff for all their help.

A possible new idea for the event is to also schedule some behind-thescenes tours, of different exhibits, for anyone who may be interested. If anyone has any other ideas, or would like to see something different, please



let Donna or Lisa know. We can then discuss during the Events Committee meeting. Overall, the zoo event was successful and hopefully enjoyed by all. However, it could not have been done without the help of many people. I want to personally thank my co-chair, Andy Kalina, Donna (and daughter) and Lisa from OABR, the OABR Events Committee, Women's Council of REALTORS® and Affiliates, all the sponsors of the animals and everyone who attended the event. Thank you again for your help and participation. Also, a big thank you to Bill Swanson for getting all the REALTOR® t-shirts made for the event. What a great way to advertise the REALTOR® brand. I have also enjoyed seeing all the pictures posted of the event on Facebook. Hopefully this can continue to be an event that we hold again in the future.

John A. Cherica, SRA







Annual Dues Billing Information

Dues statements for the fiscal-year 2015 will be mailed early in July. Payments can be made online at www.OmahaREALTORS.com by using your MLS Logon ID and Password. Specific instructions are located on the back side of the dues statement. Member dues must be paid by August 15, 2014, or a ten percent late-payment fee will be assessed. REALTOR[®] dues are collected for all three levels of the REALTOR® Organization. The breakdown for 2015 is:

| 2015 Local: OABR Dues | \$ 165. |
|-----------------------|---------|
| 2015 State: NRA Dues | \$ 220. |
| 2015 Nat'l: NAR Dues | \$ 155. |
| 2015 TOTAL | \$ 540. |

This marks the tenth straight year the Omaha Area Board of REALTORS[®] has not increased local dues!

> Deda Myhre 2014 President Omaha Area Board of REALTORS®

Vince Leisey 2014 Chairman Great Plains **REALTORS® MLS**



August 13, 2014 11:00 a.m. to 1:00 p.m. OABR Parking Lot

While some schools help you earn a degree, **WE WANT TO HELP YOU EARN A LIVING!**

Now Offering Omaha Pre-License Salesperson Classes!

These two courses fulfill the 60-hour licensing requirement:

Principles & Practices 0040

8:30 a.m. to 5:00 p.m. June 23-26 September 22-25

Finance 0042 8:30 a.m. to 5:00 p.m. July 21-24 October 20-23

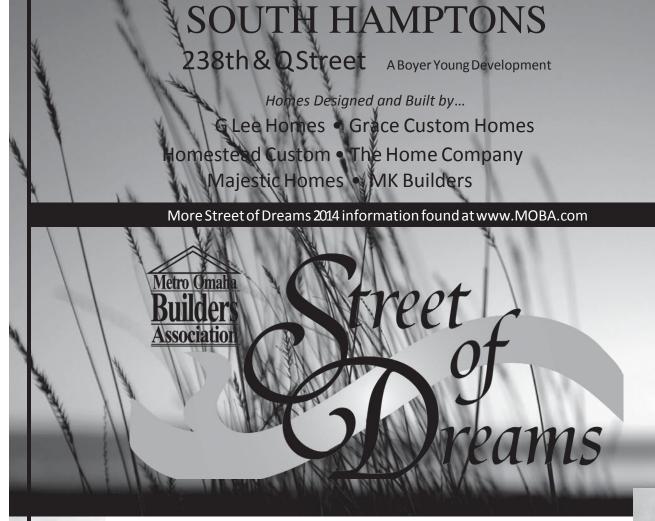
CE coming to **Omaha** (OABR) in August!

Held at: OABR-Education Center, 11830 Nicholas St, Omaha

I love it! Their technique is far superior to anything I've seen! It's awesome! —S.H.



www.LarabeeSchool.com | 402.436.3308



REALTOR[®] DAY

Wednesday, July 23, 2014 Noon - 2:00 pm

Lunch compliments of



BERKSHIRE HATHAWAY HomeServices Ambassador Real Estate



Please present your Business Card at the Gate for Admission. Real Estate Agents and Brokers ONLY. No family members or clients.

REALTOR® FOCUS



Submitted By: Wendy Walker Nebraska Title Company



Title Insurance and Settlement Company Best Practices

In an effort to address lender concerns about third party service providers that resulted from comments from the Consumer Financial Protection Bureau (CFPB), the American Land Title Association (ALTA) developed the "Title Insurance and Settlement Company Best Practices" ("Best Practices") which could be used to protect consumers, promote quality service, provide for ongoing employee training, and meet legal and market requirements. Nebraska Title Company already has procedures in place to comply with each of these Best Practices.

There are seven ALTA Best Practices outlined below with brief summaries:

1) LICENSING:

It is essential to establish and maintain current license(s) as required by the applicable licensing bodies to conduct the business of title insurance and settlement services. The purpose is to ensure the company is fully compliant with all applicable laws and regulations.

2) ESCROW ACCOUNT CONTROLS:

Adopt and maintain appropriate written procedures and control for Escrow Trust Accounts allowing for electronic verification of reconciliation. These controls help meet client and legal requirements for safeguarding client funds.

3) INFORMATION AND DATA PRIVACY:

Adopt and maintain a written privacy and information



security plant to protect non-public personal information as required by local, state and federal law. Federal and state law requires a written information security plan describing how non-public customer information is protected.

4) SETTLEMENT POLICIES AND PROCEDURES:

Adopt standard real estate settlement policies and procedures. This ensures a settlement company can provide a safe and compliant settlement and meet state, federal and contractual obligations governing the settlement process and provide for ongoing employee training.

Continued on Page 7

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Continued from Page 6

5) TITLE PRODUCTION:

Adopt and maintain written procedures related to title policy production, delivery, reporting and premium remittance. Appropriate procedures for the production, delivery and remittance of title insurance policies ensures title companies meet their legal and contractual obligations.

6) ERRORS & OMISSIONS AND FIDELITY COVERAGE:

Maintain appropriate professional liability insurance and fidelity coverage. Appropriate levels of professional liability ensure that title agencies and settlement companies have the financial capacity to stand behind their professional services.

7) CONSUMER COMPLAINTS

Adopt and maintain procedures for resolving consumer complaints. A process for receiving and addressing consumer complaints is important to ensure that any instances of poor service or non-compliance do not go unresolved.

For more information, call us at 402.861.9220 or visit our website at www.nebtitleco.com. We look forward to working with you on your next transaction.

Monthly Safety Tip

Leave word with someone at the office of where and with whom your appointments will be.



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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 MAY 2014 MEETING:

Mary Sladek (President) - My Insurance LLC Brent Rasmussen (Secretary) - Mortgage Specialists LLC Brenda Stuart (Treasurer) - ServiceOne Inc Michael Anderson - Veterans United Home Loans Cathy Bolton - Cricket Home Loans Becky Brown - Charter West National Bank Lisa Bullerman - Staging Design by Lisa Marie Mary Byrnes - Marketplace Home Mortgage LLC Cherie Casey - The Home Buyers Protection Co Bruce Chubick - Veterans United Home Loans Kayla Cunningham – JH Willy Theresa Dein – Franklin American Mortgage Co Rob Denning - Guild Mortgage Company Jan Eggenberg – SureHome Inspection Co Summer Franco - ACCESS Bank Jenny Hruska - Paul Davis Restoration Michael James - Charter West National Bank Coquette Jensen - Core Bank Title & Escrow Debbie Kalina – Radon Pros LLC PK Kopun - Centris Federal Credit Union Laura Longo - Centris Federal Credit Union Deb Martin - Great Western Bank Marty McGuire - Farm Bureau Financial Services Chip Monahan – Monahan Financial Inc Sue Owen - Charter Title & Escrow Kayci Parker - Metro 1st Mortgage Michael Peitzmeier - WIN Boys Town Pam Rasmussen – AAA Bank Nebraska Danny Schiltz - Allstate/Danny Schiltz & Assoc Nick Schuster - Veterans United Home Loans John Seigel – MOPOA Ruth Smith - Norm's Door Service Jody Smythe - Security 1 Lending Matt Thiel - DRI Title & Escrow Erin Trescott - Pulaski Bank Home Lending Wendy Walker - Nebraska Title Company Lisa White - Franklin American Mortgage Co Dawn Zaller - Stearns Lending Inc

www.OABRaffiliates.com. UPCOMING MEETINGS:

MEETINGS HAVE BEEN CHANGED TO THE FIRST MONDAY OF THE MONTH

- Monday, July 7, 9:00 a.m.
- Monday, August 9, 9:00 a.m.
- Monday, September 1, 9:00 a.m.

All Affiliate members are welcome to attend.



GOLDEN "R" (\$5,000) Kammandel, Henry

CRYSTAL "R" PRESIDENT'S CIRCLE (\$4,000)

Leisey, Vince Riedmann, Mike

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

Alloway, Steven Gehrki, Joseph Myhre, Deda Ritter, Lisa Rotthaus, Doug Wiebusch, Vaughn

GOVERNOR'S CLUB (\$500+)

Craighead, Joni Dodge, Nate May, Angela

CAPITOL CLUB (\$250+)

Adams, Kathryn Battiato, Diane Evans, Donald Fraser, Bryan Fredrickson, Julie Johnson, Harold Lang, Monica Leaders, Mark Patrick, Jeanne Sawyer, Jessica

SENATOR'S CLUB (\$150+)

Housley, Dionne Maloy, David Morrissey, Roger Rauth, Susan

99 CLUB (\$99+)

Ahlvers, Jerry Ahlvers, Hedy Rae Bane, Barbara Bengtson, Megan Black, William Burford, Judith Hoback, Richard Lauritsen, Julie Poppen, Denise Richardson, Lisa Richardson, Mark Riedmann, Coleen Ritter, Dennis TenEyck, Dixie Watson, Roxanna

50 CLUB (\$50+) Anderson, Jill

Wolf, Mary Rae

Cherica, John Ciochon, Mark Ciochon-Lichter, Linda Craig, Russell Ernst, Mary Erwin, Sandra Falcone, Shawn Gibson, Ryan Giles, Marnie Kimsey, John Langford, Rachel Lichter, Patrick Mack-Modlin, Louella McNally, Loretta Nicholson, Andrea Nicola, Tammy Podoll, Angie Reynek, Jody Rosso, Larry Roth, Paul Salkin, Michael Tichauer, Fred Wilke, Marlyn Zoerb, Karen

SUPPORTERS (\$40+)

Aarhus, Stanley Agosta, Logan Ahlvers, Raquel Alberts, Marla Allen, Kathryn Althoff, Adam Altman, Danielle Amick, Molly Amos, Steven Amoura, Jo Anne Amoura, Medhet

Andersen, Linda

Burney, Charles

Burrows, Robert

Join the 2014 RPAC Challenge!

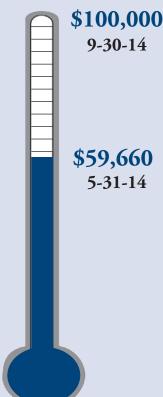
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Casey, Patrick, The Home Buyers Protection Co Rasmussen, Brent, Mortgage Specialists LLC Seigel, W John, MOPOA

50 CLUB (\$50+)

Bonnstetter, Lori, 2-10 Home Buyers Warranty Chadd, Vicki, First Mortgage Corp Hebb, Jeff, First American Home Buyers Pro Kopun, Predrag, Centris Federal Credit Union Longo, Laura, Centris Federal Credit Union Mohr, Sue, SAC Federal Credit Union Powell, Lisa, Farmers Insurance Powell Ins

SUPPORTERS (\$40+)

Albrecht, Ellen, First American Title Ins Co Andresen, Robert, Metro Pest Insp Inc Becker, Mike, Bank of The West Beighley, Bryan, U S Bank Home Mortgage Beisheim, Chad, Foundation-2-Rooftop 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. Clure, Carrie, Ambassador Title Services Cooley, Liz, Rearranged for Change Dasenbrock, Alan, Alan Dasenbrock Affiliate Dein, Theresa, Franklin American Mortgage Co Deseck, Jennifer, Core Bank Title & Escroy Descek, Jennifer, Core Bank Title & Esrow Earl, Bradley, Lien Termite And Pest Control Earl, Gregory, Lien Termite And Pest Control Eggenberg, John, SureHome Inspection Co Fahey, Brian, Missouri River Title Fisher, Brad, BDB Waterproofing Foote, Trevor, NuVision Audio and Video LLC Forest, Randy, Finance 1 LLC Gourny Mare Inspective Termite Gorup, Mary, Integrity Termite Gruhn, Jason, Total Home Inspection Co Hanke, Matthew, Northwest Bank Holmes, Jim, Focus Printing Jacobi, Jon, HealthMarkets Insurance Agency Johnson, Roger, Johnson Services Kanngieser, Alan, A C K & Assoc Home Inspections Kelley, Sara, Great Western Bank Kirchmann, Kraig, Two Men And A Truck Knust, Mike, Northwest Bank Kollekowski, Gerald, Lien Termite And Pest Control Krof, Tim, Home Standards Inspection Serv Meister, Jan, Bank of The West Mick, Josh, Joain, O ine west Mick, Josh, Prointy Termite & Pest Contro Miller, Doug, Miller Home & Bldg Inspections Monahan, Chip, Monahan Financial Inc Neese, Thom, Omaha Home Photography Parker, Kayci, Metro 1st Mortgage Powell, Regi, Farmers Insurance Powell Ins Rasmussen, Pam, AAA Bank Nebraska Richards, Van, Lien Termite And Pest Control Ross, Ryan, ABC Termite & Pest Control Inc Schneidewind, Holly, Eagle Mortgage Inc Sederstrom, Charles, Nebraska Assoc of Mtg Brokers Sherman, Julie, United Distributors Inc Smith, Andy, National Property Inspections Smith, Auth, Norms Door Service Staack, Jacob, Rove Pest Control Steier, Maurice, US Bank Home Mortgage Swerczek, Danielle, Nebraska Title Company Thiel, Matthew, DRI Title & Escro Thorne, Stacy, Franklin American Mortgage Co Vacha, Jon, Home Standards Inspection Vacha, Steve, Home Standards Inspection Serv Weeks, Heidi, Centris Federal Credit Union Wendl, John, Credible Home Inspections West, Monty, Omaha Pest Control Inc Wilken, Daryle, National Property Inspections Williamson, Jeff, Pulaski Bank Home Lending Windfield, Sherry, Cricket Home Loans Wingert, Mark, Wells Fargo Home Mortgage





Gerry Frans



Don lac





Gary Patricelli



Mindy Savery



Shawn McGuire Sales Manager





Tammy English





Rosalia Gish







Mike McGlynn



Susie Vocelka

Tammy Smart













Bob Lanphier Brian Schamp Carol Hamilton Chris Benson Christine Gibson

> Darcie Shunk Dean West Debbie Mever Deborah Nelson Dedee Oliver Dennis Ritter Diane Johnson Doug Steinkruger Doug Todd Dovle Ollis Dustin Hill Dwayne Kennedy Eileen Kelly Ellie Bane Gene Riehart Georgie Vint Gladys Danker Hector Martinez Jan Anderson Jana Fuller Jason McCoy Jeremy Harper Jerod Evanich John Miles

Joye Wees Julie Tartaglia Justin Hoagn Kathy Cox Kathy Wickstrom Kim Hoffart Kirk Meisinger Kristen Kirwan Kristen Lamantia Linda Carpenter Lisa Buschelman Lvn Echter Lynnette Flott-Puls Marla Alberts Mary Kay Ernst Mary Lou Bell Megan Owens Mike Borman Nanci Salistean Nancy Hein-Berg **Rachel Tiller** Rusty Johnson Sarah Maier Shannon Gach Sharon Dibiase Sharon Knutson Sheila Kusmierski Shelli Klemke Stacy Childers

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Steve Larsen Sue Osterholm Tammy Stuart Ted Ouick Teri Dennhardt Tim Ogle Tom Dobson Tracy Maldonado **Troy Benis** Tyson Compton Veronica Meyer Wayne Baumler

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2014 Street of Dreams REALTOR DAY July 23rd

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Metro Omaha

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June 21-22 & 25-29. See homes in every price range. whether you are helping a first time buyer or a buyer looking to upgrade, there is something for everyone. Look for more information inside the Omaha World Herald.

The MOBA **2014 Street of Dreams** will be **July 19 - August 3** at the South Hamptons located at 238th and Q Street.

REALTOR DAY will be **July 23rd.** This will be the only chance for Real Estate Agents and Brokers ONLY to be admitted for FREE for those who present a business card at the entry gate for admission.

The Street of Dreams builders for 2014 are:

G Lee Homes • Grace Custom Homes • The Home Company Homestead Custom Builders • Majestic Homes • MK Builders

If you need more information, go to www.MOBA.com. Social Media- Like us on Facebook, follow us on Twitter! Facebook: MOBA Street of Dreams Twitter: @MOBAStOfDreams

The calendar at www.MOBA.com is constantly being updated, so check www.MOBA.com for the latest information.

MOBAcalendar

July

- 03 04 Independence Day Office Closed
- **18** Street of Dreams **Industry Night 6-8pm** by invitation only
- 19 Aug 03 Street of Dreams at South Hamptons - 238th & Q
- 23 Street of Dreams **Realtor Day12-2pm** Brokers and Agents **ONLY** - Business card is your admission ticket
- **29 Membership Luncheon -** Mayor Black City of Papillion

For details on these events and more.... visit www.MOBA.com

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Brent Rasmussen CMC, CRMS, President NMLS #5918





Knowledge Is Power – What REALTORS[®] Need to Know About Investing in Rental Homes

More than 70 REALTORS[®] attended the one-hour event, which qualified for broker approved continuing education.

Recently retired REALTOR[®] John Seigel quoted a comment from former OABR president Arlene Geschwender during his Principle and Practice Class in 1978: "You may make a good living by selling Real Estate if you work hard, but to create wealth you have to own it." He emphasized the long-term benefits of owning residential rental properties.

Real Estate and Financial Planning attorney John Chatelain, who is investing in rental property and is the president of the Metropolitan Omaha Property Owners Association (MOPOA) stressed some points sometimes overlooked by investors, such



John Chatelain and John Seigel

as having a written lease, providing tenants with information about lead base paint in buildings constructed before 1978, the importance of not discriminating against potential tenants of protected classes including the issue of "service animals and companion animals" and making sure any contractors and their workers are covered by Workman's Compensation. He also



John Benson

mentioned that members of MOPOA get discounted services from some member attorneys for such things as evictions.

John Benson of TenantData spoke about the benefits of running a credit report and criminal background check on each applicant, which his company provides at a discount to MOPOA members.

Tom Jisba, a structural engineer with Atlas Engineering and an investor in rental property, presented a brief power point of the benefits of rental property owners being involved in an organization such as MOPOA, which is an Affiliate Member of OABR.



REALTOR® FOCUS

YPN: Summer Fun

YPN'ers have been very busy this Spring and Summer and will continue into the fall with fun and educational events. We've been spotted at the Zoo lately with the Social Events Committee, golfing at



Champions Country Club at the OABR Affiliate Golf Tournament, and otherwise busy spreading our YPN spirit wherever necessary. A few of us were even spotted at the NAR REALTOR[®] Party Convention and Trade Show in Washington D.C. learning about new ways to improve ourselves and our businesses.

We are busy people and getting involved to evolve as professionals. We will we see you at our booth at the OABR Picnic on August 13th. Please stop by and get a high five, take a picture with us, and take home a YPN magnet to remind you to join us wherever we are.

On September 10th YPN is co-hosting a Tech Day with the Education Forum from 10 a.m.-2 p.m. at the DC Center. Round table discussions will be led by members on various topics. Keep an eye on your email for the flyer and registration.

Also, mark your calendars for Thursday, September 25th for our annual Bushwackers Event in Ralston. This was a big hit last year so we are bringing it back and the sponsors are signed up and ready to line up the mechanical bull riders, the line dancers for a little boot scootin' fun while raising some money for our YPN charity, Project Wee Care.

"Opportunities multiply as they are seized"-Sun Tzu

Jessica Sawyer, YPN Chair





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Membership Report

May 2014

NEW REALTORS®

Barrow, Aaron - NP Dodge Real Estate Sales Inc - Blair Belgarde, Rebecca - Hike Real Estate PC Bierman, Amanda - BHHS Ambassador Real Estate -California #101 Brown, Kirstin - NP Dodge Real Estate Sales Inc - 129 Dodge Chen, Huhai - NP Dodge Real Estate Sales Inc - 204 Dodge Cox, Joshua - PJ Morgan Real Estate Evans, Andrea – NP Dodge Real Estate Sales Inc – 204 Dodge Geiger, Courtney - BHHS Ambassador Real Estate -California #101 Haffner, Lisa - CBSHOME Real Estate - Davenport Harrison, Mark - NP Dodge Real Estate Sales Inc - 35 Dodge Hathaway, Susan - CBSHOME Real Estate - 159 Dodge #200 Herfindahl, Cassandra – DEEB Realty – 117 Heyen, Jennifer – Heyen Real Estate Jackson, Andrew – Real Estate Associates Inc Kapatos, Angelos - BHHS Ambassador Real Estate -California #101 Lambert, Stephanie – NP Dodge Real Estate Sales Inc - Lakeside Lindsay, Amy - NP Dodge Real Estate Sales Inc - 129 Dodge Monjaras, Jennifer – PJ Morgan Real Estate Mueller, Mary - NP Dodge Real Estate Sales Inc - Lakeside Nitsch, Carl - BHHS Ambassador Real Estate - California #101 Seaton, Alexandra - CBSHOME Real Estate - 147 Tran, Khanh – Guardian Real Estate LLC Unverzagt, Michael - Real Estate Associates Inc Webber, Marcie - CBSHOME Real Estate - Davenport White, Kellie – BHHS Ambassador Real Estate – California #101

NEW AFFILIATES

Cunningham, Kayla – JH Willy Denning, Rob – Guild Mortgage Company Doherty, Jimmy – Atlas Termite & Pest Control Gillespie, Jeffrey – Charter West National Bank Helms, Alan – TNT Termite Services Iwen, Benjamin – Engineered Radon Solutions Jackson, Greg – The Jackson Group Kilton, Kraig – Advanced Radon LLC Klaus, Beth – Pratt Pest Control Inc Olsen, Steven – Five Points Bank Schiltz, Danny – Allstate/Danny Schiltz & Associates Schreck, Allen – It's Your Home Inspection Seigel, John – MOPOA Whitehead, Grant – Charter West National Bank

REALTOR® CANDIDATES

Boulden, Pamela – BHHS Ambassador Real Estate – California #101 Denker, Jacob – Equity Real Estate LLC Epstein, Jeffrey – CBSHOME Real Estate – Davenport Feist, Bonnie – PJ Morgan Real Estate Gomez, Frank – Re/MAX Real Estate Group - Giles Hamilton, Travis – CBSHOME Real Estate – Bellevue Hunter, Lyndi – NP Dodge Real Estate Sales Inc – 35 Dodge Jensen, Nicholas – CBSHOME Real Estate – 159 Dodge Johnson, Carrie – BHHS Ambassador Real Estate – California #101 Knobbe, Patrick – NP Dodge Real Estate Sales Inc – 204 Dodge Maresh, Joseph – CBSHOME Real Estate – 159 Dodge #200 Nelson, Kristina – NP Dodge Real Estate Sales Inc – 129 Dodge Rawley, Thomas – Real Estate Associates Inc Roberts, Andrew – GEM Real Estate Rolley, Mitchell – CBSHOME Real Estate – Bellevue Stockdale, April – RE/MAX The Producers Theophilus, Brock – BHHS Ambassador Real Estate – California #101 West, Dean – DEEB Realty – 117

AFFILIATE CANDIDATES

Brown, Becky – Charter West National Bank Busch, Ryan – Top Notch Home Inspection Byrnes, Mary – Marketplace Home Mortgage LLC Higgins, Gregory – Amoura Productions Lachendro, Mike – NP Dodge Title Services Moroz, Eric – 4m Home Inspections LLC Salerno, Pat – Dundee Mortgage Services Winterhof, Stephen – Enterprise Bank

MEMBER TRANSFERS

Anderson, Kalee From CBSHOME Real Estate – 159 Dodge #200 To Celebrity Homes Inc

Ash, Andrew From Keller Williams Greater Omaha – California To BHHS Ambassador Real Estate – California #101

Batchelder, Frances From BHHS Ambassador Real Estate – California #101 To Vision Casa Real Estate PC

Bolden, Linda From DEEB Realty – 117 To DEEB Realty – Sarpy Burrows, Robert From DEEB Realty – Sarpy To DEEB Realty – Arbor Carlin, Brian From DEEB Realty – Sarpy To DEEB Realty – Arbor

Cole, Amber From BHHS Ambassador Real Estate – California #101 To Heyen Real Estate

Compton, Judy From DEEB Realty – 117 To DEEB Realty – Sarpy Grove, Colleen From Keller Williams Greater Omaha – Giles To BHHS

Ambassador Real Estate – California #101

Hasty, Michael From BHHS Ambassador Real Estate – Califorinia #101 To Oakwood Homes of NE LLC

Heck, Bradley From DEEB Realty – Sarpy To DEEB Realty – Arbor Hogan, Justin From Keller Williams Greater Omaha – California To DEEB Realty – 117

Ilg, Shawn From DEEB Realty – Sarpy To DEEB Realty – Arbor Johnson, John From DEEB Realty – 117 To DEEB Realty – Sarpy Johnson, Vikki From Keller Williams Greater Omaha – California To CBSHOME Real Estate – Davenport

Konz, Kellie From DEEB Realty – 117 To DEEB Realty – Arbor Lampman, Ben From DEEB Realty – Sarpy To DEEB Realty – Arbor Lusch, Andrea From CBSHOME Real Estate – Bellevue To Hike Real Estate PC

Maudlin, William From Keller Williams Greater Omaha – California To BHHS Ambassador Real Estate – California #101

Nunez, Alvaro From CBSHOME Real Estate – 159 Dodge To DEEB Realty – 117

Ogle, Gina From DEEB Realty – 117 To DEEB Realty – Sarpy Ogle, Timothy From DEEB Realty – 117 To DEEB Realty – Sarpy Oliver, DeDee From DEEB Realty – 117 To DEEB Realty – Sarpy Petersen, Diane From DEEB Realty – Sarpy To DEEB Realty – Arbor Simanek, Patricia From DEEB Realty – Sarpy To DEEB Realty – 117 Snodgrass, Steven From DEEB Realty – 117 To DEEB Realty – Sarpy Souchek, Bernard From DEEB Realty – Sarpy To DEEB Realty – Arbor Svoboda, Kathleen From DEEB Realty – Sarpy To DEEB Realty – 117 Vampola, Joseph From DEEB Realty – 117 To DEEB Realty – Arbor Walker, Haley From Keller Williams Greater To BHHS Ambassador Real Estate – California #101

Wees, Merri From BHHS Ambassador Real Estate – California #101 To DEEB Realty – 117

Wilder, Daniel From DEEB Realty – 117 To DEEB Realty – Sarpy Zadina, Mary From DEEB Realty – 117 To DEEB Realty – Sarpy Isenberg, Rick From DEEB Realty – Sarpy To DEEB Realty – Arbor

REACTIVATED MEMBERS

Curtis, Brett – RE/MAX The Producers Hansen, Steven – NP Dodge Real Estate Sales Inc – 204 Dodge Mavropoulos, Dimitrios – Americas Realty Team Mlotek, Stanley – WHY USA Independent Brokers Real Estate

RESIGNATIONS

Gilroy, Troy – LeaderOne Financial Corp Juricek, Tamara – NP Dodge Real Estate Sales Inc – Lakeside Ohlson, Walter – RE/MAX of Nebraska Olson, Jeremey – CBSHOME Real Estate – 159 Dodge Rassman, Pamela – Fire Ridge Real Estate LLC Reynolds, Benjamin – Taylor & Martin Real Estate/Ag Sallach, Joyce – NP Dodge Real Estate Sales Inc – 129 Dodge Spiegal, Shelly – DEEB Realty – 117

NEW REALTOR® COMPANY

Paul J Worden Appraiser – 6821 E 4th Ave, Denver, Co, 80220 MLS Secondary Only Phone: 303-594-3469 Designated Realtor: Paul Worden

MEMBERSHIP STATISTICS

| | May 2014 | May 2013 |
|--|--|--|
| Designated REALTOR® | 208 | 209 |
| Des. REALTOR [®] Secondary | 1 | 0 |
| REALTOR [®] | 2064 | 1998 |
| REALTOR [®] -Secondary | 5 | 1 |
| TOTAL | 2278 | 2208 |
| Institute Affiliate | 59 | 73 |
| Affiliate | 312 | 244 |
| Other | 5 | 5 |
| TOTAL | 2654 | 2530 |
| | | |
| | May 2014 | YTD |
| New REALTOR [®] Members | May 2014 26 | YTD 177 |
| New REALTOR® Members Reinstated REALTOR® Members | | |
| | 26 | 177 |
| Reinstated REALTOR® Members | 26 4 | 177 28 |
| Reinstated REALTOR® Members Resignations | 26 4 | 177 28 |
| Reinstated REALTOR® Members Resignations | 26 4 8 | 177 28 94 |
| Reinstated REALTOR® Members Resignations GPRMLS | 26 4 8 May 2014 | 177 28 94 May 2013 |
| Reinstated REALTOR® Members Resignations GPRMLS Participants (Primary) | 26 4 8 May 2014 197 | 177 28 94 May 2013 197 |
| Reinstated REALTOR [®] Members Resignations GPRMLS Participants (Primary) Participants (Secondary) | 26 4 8 May 2014 197 63 | 177 28 94 May 2013 197 55 |

35

2525

31

2435

COMPANY ADDRESS AND PHONE UPDATES

(Notify the Board office for all directory changes.)

Fire Ridge Real Estate LLC – 2425 S 183rd Cir, Omaha, NE, 68130

COMPANY NAME CHANGE

Living Local - (formerly Daysha Stone Broker)

CHANGE OF MANAGER

CBSHOME Real Estate – 159 Dodge – Judy Burford – (formerly JoAnn Grennan)

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

AUGUST ORIENTATION

- Tuesday, August 5, 8:30 a.m. to 4:00 p.m.
- Wednesday, August 6, 8:30 a.m. to 4:00 p.m.
- Thursday, August 7, 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...

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JULY 2014 SPONSORS

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REALTOR[®] **Emeritus Members**

REALTOR® Emeritus is an honor for those who have dedicated long and faithful service to the real estate industry and have been a member of the REALTOR® organization for over 40 years. Congratulations to two OABR members reaching 40 years of service in 2014: Joe Andreasen and Herb Freeman.







REALTOR® FOCUS

Welcome: Hanna Jorgensen

New to the Omaha Area Board of REALTORS® is Hanna Jorgensen. Hanna will be serving as our Communications and Social Media Director.

Hanna recently graduated from the University of Nebraska at Kearney with a Bachelor's Degree in Journalism and a minor in Visual Communication and Design. She also has an Associate's Degree in Commercial Photography. When she is not in the office, Hanna pursues her



love for photography and enjoys spending time with her friends and family. We are very excited to have her join our team here at the Omaha Area Board of REALTORS®.

Personals

CONGRATULATIONS to Grant Stine of BHHS Ambassador Real Estate who earned the Credited Residential Specialist (CRS) Designation.



CONDOLENCES to Mike Riedmann of NP Dodge Company who recently lost his uncle.

CONDOLENCES to Robert and Gregg Mitchell of Mitchell and Associates on the loss of his wife/mother.

CONDOLENCES to Michele Torrence of NP Dodge Company on the recent loss of her husband.

CONDOLENCES to DiDi Pache of NP Dodge Company and her family on the recent loss of her son.

CONDOLENCES to Jeff Elsberry of CBSHOME Real Estate and family on the recent loss of his wife.

SEND US YOUR NEWS!

Fax: 402-619-5559 Email: DShipley@OABR.com Phone: 402-619-5551 Mail: 11830 Nicholas St., Omaha, NE 68154.

Septic Tank Problems

By Steve Vacha Home Standards Inspection Services

When home owners have septic tank problems, the grey water starts to rise to the surface. This is a health concern.

Traditional septic tanks work in an anaerobic or oxygen-free environment which promotes the growth of a sludge like layer called the 'bio mat' in the drain fields. This bio mat will eventually cover the inside of the drain field and surrounding soil. This prevents the moisture from evaporating from the drain field and soon the drain field will overflow and grey water will start to leach up to the surface. For years the only option was to install new drain fields, or put in a whole new system. This can easily cost \$15,000 or more.

There is another option that can address this problem. It is called "septic aeration," which basically introduces oxygen to the septic tank. By introducing oxygen into



the septic tank, aerobic bacteria thrive and consume 20-30 times more organic material than anaerobic bacteria. The aerobic bacteria will also drain out to the drain fields and start to decompose the bio mat that can block the permeable state of the drain field.

I have this aeration system in the septic system at my home. My system was less than 10 years old when it started to fail. We did have horse stalls over a portion of the system (not suggested) and I do have a large family (suggested). Still, I could not believe my less than 10-year-old septic system was failing.

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I did a good old Google search and started to read about this new system of septic aeration. I could not find anyone locally who had used the system, but decided to try it anyway. The system cost around \$1200 and the installation was fairly simple, I installed it myself.

Within 3 weeks, the pooling of grey water was gone from our yard. We have not had a problem with the septic for 4 years. For people who need information on this system, a Google search of "septic

aeration" will provide plenty of information.



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Supra eKEY, iPhone vs. Android

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ANDROID EKEY PROCESS – REQUIRES NO ADDITIONAL EQUIPMENT

- 1. Tap on the eKEY app
- 2. Tap on 'Obtain Key'
- 3. Enter your four digit PIN #
- 4. Press up on the key container on the bottom of the BT iBox until the light on the front of the box blinks red.
- 5. The phone does not need to be pointed at the box; it just needs to be within 2 to 3 feet.
- 6. When the phone says 'Successful' you can press up on the key container and release immediately and the key container will fall out of the bottom of the box with the house keys.



Phone: 402-639-1100 Email: Debbie@OmahaRadon.com www.OmahaRadon.com

IPHONE EKEY PROCESS WITH PLUG-IN ADAPTER

- 1. Tap on the eKEY app
- 2. Tap on 'Obtain Key'
- 3. Enter your four digit PIN #
- 4. Plug the adapter into the bottom of the iPhone and point the adapter at the BT iBox at about 4 to 8 inches from the red oval on the front of the box.
- 5. When the phone says 'Successful' you can press up on the key container and release immediately and the key container will fall out of the bottom of the box with the house keys.

IPHONE EKEY PROCESS WITH KEY FOB

- 1. Tap on the eKEY app
- 2. Tap on 'Obtain Key'
- 3. Enter your four digit PIN #



- 4. Press the gray button on the Key Fob until the light blinks green, then release you finger from the button. Point the opposite end of the ring on the Key Fob 4 to 8 inches from the red oval on the front of the BT iBox.
- 5. When the phone says 'Successful' you can press up on the key container and release immediately and the key container will fall out of the bottom of the box with the house keys.

If you make an error and the light on the front of the BT iBox is blinking 'RED' then wait until the light quits blinking and start over using the correct process for your device.

If the light on the Key Fob is blinking 'RED' the batteries need to be replaced in the device.

If you have any questions or need any assistance with these processes please call 402-619-5566.

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KATHY STEFFEN 402.895.2938 kathv.steffen@pinnbank.com NMLS ID#: 193012



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- Moore Appraisal Ed., LLC www.mooreeducation.com 402-770-8605
- Nebraska REALTORS[®] Association www.nebraskarealtors.com 402-323-6500

| Sept 8-10 | Fall Business Meetings – La Vista |
|------------------|--|
| Sept 9-10 | GRI 103: Ethics & Legal Issues |
| 0230R | (12 hrs) |
| Sept 10 0497R | The Code of Ethics: Our Promise to Professionalism |
| Sept 10 9999T | Professional Standards Training (3 hrs) |
| Oct 15-16 | GRI 104: Financing |
| 0543 | (12 hrs) |

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| Aug 6 0093R | Contract Law (3 hrs) 8:30 a.m. – 11:30 a.m. |
|----------------|--|
| Aug 6 | Do's & Don'ts of AntiTrust & RESPA |
| 0616R | (3 hrs) 1:00 p.m. – 4:00 p.m. |
| Aug 19 | The Home Inspection: Inspecting |
| 0280/C21121 | Property Condition |
| | (3 hrs) 8:30 a.m. – 11:30 a.m. |
| Aug 19 | Real Estate Auctions: Going Going, Sold! |
| 0186 | (3 hrs) 1:00 p.m. – 4:00 p.m. |
| Aug /20 | Residential Landlord/Tenant Act |
| 0068R | (3 hrs) 8:30 a.m. – 11:30 a.m. |
| Aug 20 | Radon & Real Estate: Revealing Rumors |
| 0023R/C0023 | & Finding Facts |
| | (3 hrs) 1:00 p.m. – 4:00 p.m. |
| Aug 21 | Trust Accounts |
| 0319R | (3 hrs) 8:30 a.m. – 11:30 a.m. |
| Aug 21 | Mortgages & The Foreclosure Process |
| 0621 | (3 hrs) 1:00 p.m. – 4:00 p.m. |
| | |

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



402.630.6555 | Brent@MidlandsHomeInspections.com HomeInspectionsOmaha.com



Jessica Sawyer, Lindsey Krenk, Justin Lorimer, and Andrea Nicholson.



Tom Sutko, Lori Bonnstetter, and ABIDE representatives.

- AmeriSpec Home inspections
- Charter Title & Escrow
- CharterWest National Bank
- Core Bank TitleDRI Title & Escrow
- First National Bank Omaha
- Focus Printing
- Franklin American Mortgage
- JH Willy
- My Insurance
- Norm's Door Service
- Pulaski Bank Home Lending
- Quality Home Inspections
- Radon Pros, LLC
- ServiceOne
- Staging & Design by Lisa Marie
- Sure Home Inspection Services
- Veteran's United Home Loans

AWARDS RECEPTION SPONSORS

- American Home Shield
- American National Bank
- DRI Title & Escrow

HOLE SPONSORS

- Access Bank
- AmeriSpec Home Inspection Service

BRANDAR TOUR

3rd Annual Rockin' on the River Event



Thursday July 17, 2014

5:30 p.m. - 8:00 p.m.

J.JU p.m. - 0.UU p.m.

Bryson's Airboat Tours

839 County Rd 19





Sponsored by:

Brenda Stuart, Sheila Kusmierski, Sherri Burkle, and Denise Poppen.



Carlene Zabawa, Brenda Sedivy, Joe Vampola, and Jeanne Patrick.

KEG-CART SPONSORS

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- Charter Title & Escrow

- Bank of the West
- DataQuick Title
- Farm Bureau Financial Services
- First American Home Buyers Protection Co.
- First National Bank of Omaha
- FOCUS Printing/RPAC
- Franklin American Mortgage Co.
- Great Western Bank
- Metro 1st Mortgage
- Midlands Home Inspection
- Mortgage Specialists
- National Residential Mortgage
- Northwest Bank
- Paul Davis Restoration
- Pulaski Bank Home Lending
- Security 1 Lending
- Veteran's United Home Loans

PRACTICE GREEN -DRIVING RANGE SPONSORS

- Arbor Bank
- Cricket Home Loans
- Core Bank
- Rearrange for Change

Donation: Our mulligan sales have been donated to The ABIDE Network.

(Abide provides a holistic approach that focuses on developing healthy neighborhoods through four main areas: community building, family support programs, housing and partnerships.)

We collected \$905 through the mulligan sales. Also AmeriSpec collected \$300 at their hole and matched that \$300 for a total of \$600 from AmeriSpec. We also had a collection generated at the Great Western Bank hole for \$150. So our total amount donated was \$1655 that was presented to The ABIDE Network. Thanks to everyone for the participation.

Committee Members:

- Matt Thiel (Chair) DRI Title & Escrow
- Codie Burrhus Great Southern Bank
- Brent Rasmussen Mortgage Specialists, LLC
- Lori Bonnstetter 2-10 Home Buyers Warranty
- Summer Franco Access Bank
- Tom Sutko AmeriSpec Home Inspections
- Sue Owen Charter Title & Escrow
- Dawn Zaller Charter West National Bank

We are all in this together! Support those that support our industry! Best wishes for future success in all you do!

Matt Thiel, Golf Outing Chair

Know the Code

Duties to REALTORS®

Article 16

REALTORS[®] shall not engage in any practice or take any action inconsistent with exclusive representation or exclusive brokerage relationship agreements that other REALTORS[®] have with clients. (Amended 1/04)

• Standard of Practice 16-1

Article 16 is not intended to prohibit aggressive or innovative business practices which are otherwise ethical and does not

prohibit disagreements with other REALTORS[®] involving commission, fees, compensation or other forms of payment or expenses. (Adopted 1/93, Amended 1/95)

• Standard of Practice 16-2

Article 16 does not preclude REALTORS[®] from making general announcements to prospects describing their services and the terms of their availability even though some recipients may have entered into agency agreements or other exclusive relationships with another REALTOR[®]. A general telephone canvass, general mailing or distribution addressed to all prospects in a given geographical area or in a given profession, business, club, or organization, or other classification or group is deemed "general" for purposes of this standard. (Amended 1/04)

Article 16 is intended to recognize as unethical two basic types of solicitations:

First, telephone or personal solicitations of property owners who have been identified by a real estate sign, multiple listing compilation, or other information service as having exclusively listed their property with another REALTOR[®], and

Second, mail or other forms of written solicitations of prospects whose properties are exclusively listed with another REALTOR[®] when such solicitations are not part of a general mailing but are directed specifically to property owners identified through compilations of current listings, "for sale" or "for rent" signs, or other sources of information required by Article 3 and Multiple Listing Service rules to be made available to other REALTORS[®] under offers of subagency or cooperation. (Amended 1/04)



• Standard of Practice 16-3

Article 16 does not preclude REALTORS* from contacting the client of another broker for the purpose of offering to provide, or entering into a contract to provide, a different type of real estate service unrelated to the type of service currently being provided (e.g., property management as opposed to brokerage) or from offering the same type of service for property not subject to other brokers' exclusive agreements. However, information received through a Multiple Listing Service or any other offer of cooperation may not be used to target clients of other REALTORS* to whom such offers to provide services may be made. (Amended 1/04)

• Standard of Practice 16-4

REALTORS[®] shall not solicit a listing which is currently listed exclusively with another broker. However, if the listing broker, when asked by the REALTOR[®], refuses to disclose the expiration date and nature of such listing; i.e., an exclusive right to sell, an exclusive agency, open listing, or other form of contractual agreement between the listing broker and the client, the REALTOR[®] may contact the owner to secure such information and may discuss the terms upon which the REALTOR[®] might take a future listing or, alternatively, may take a listing to become effective upon expiration of any existing exclusive listing. (Amended 1/94)

To download the Code of Ethics and Standards of Practice, go to: www.Code.OmahaREALTORS.com.



www.prattpest.com



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 July 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 August FOCUS.

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Jacqueline Wurstner

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