

UPCOMING EVENTS

Affiliate Council

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

New Member Orientation

Tue, Aug 5 from 8:30 a.m. - 4:00 p.m.

Wed, Aug 6 from 8:30 a.m. - 4:00 p.m.

Thu, Aug 7 from 8:30 a.m. - 12:30 p.m.

Affiliate Lunch

Tue, Aug 5 from 10:00 a.m. - 1:30 p.m.

MLS Users Group

Wed, Aug 6 at 10:00 a.m.

Education Forum

Thu, Aug 7 at 10:00 a.m.

Social Events Forum

Wed, Aug 13 at 9:30 a.m.

OABR Annual Picnic/Business Meeting

Wed, Aug 13 from 11:00 a.m. - 1:00 p.m.

Coat & Winter Clothing Drive

Wed, Aug 13 to Tue, Sep 30

WCR - Business Resource Luncheon

Thu, Aug 14 from 11:15 a.m. - 1:00 p.m. @ Champions Run

YPN Advisory Board

Thu, Aug 14 at 2:00 p.m.

Dues Deadline - Last Day to Pay without Penalty

Fri, Aug 15

NAR Leadership Summit

Mon, Aug 18 to Tue, Aug 19 at Chicago

Diversity Committee

Tue, Aug 19 at 11:00 a.m.

Governmental Affairs Committee

Wed, Aug 20 at 10:00 a.m.

WCR Executive Meeting

Thu, Aug 21 from 9:00 a.m. - 10:00 a.m.

Nebraska Real Estate Commission Meeting

Thu, Aug 22 at 8:30 a.m. at Staybridge Suites, Lincoln, NE

Fri, Aug 21 at 8:30 a.m. at Staybridge Suites, Lincoln, NE

GPRMLS Executive Committee

Tue, Aug 26 at 10:15 a.m.

GPRMLS Board of Directors

Tue, Aug 26 at 10:45 a.m.

OABR Executive Committee

Wed, Aug 27 at 9:30 a.m.

OABR Board of Directors

Wed, Aug 27 at 10:15 a.m.

MLS Users Group

Wed, Sep 3 at 10:00 a.m.

Omaha Land Bank Ordinance Reflects REALTOR® Interests

Last year state senators worked with OABR Governmental Affairs Committee members and other Nebraska REALTORS® on legislation that is now initiating a more aggressive approach toward vacant and uncared for properties in the Omaha metro area.

Because of early REALTOR® involvement in the process, the Nebraska Municipal Land Bank bill (LB97), in its final form, reflected the concerns of the real estate profession. The bill was subsequently passed by the Nebraska Legislature and signed into law by Governor Heineman in June 2013.

Omaha REALTOR® and former OABR President, Joe Gehrki said, "The Nebraska REALTORS® Association was originally against the State legislation because it was viewed as another layer of government. The author of the bill, Senator Heath Mello, contacted the REALTORS® asking how we could support the bill. We helped the Senator completely re-vamp the bill to gain our support. The main change was to make this applicable to Douglas and Sarpy Counties only because these areas needed the majority of the assistance. With the REALTORS® support and assistance the bill passed."

Last month, as a result of LB97, the Omaha City Council approved the formation of the Omaha Municipal Land Bank. The new city ordinance will give a seven-member board the authority to purchase or accept donations of tax-delinquent, run-down and abandoned houses, vacant lots and other problem properties, then package them together and sell them for redevelopment.

There are currently 770 houses scheduled for future demolition by the City and over 3,600 properties labeled unfit or unsafe within the Omaha city limits. The Land Bank hopes to reduce Omaha's urban blight, and put revitalized property back on the tax rolls.

In order to make this happen, the Land Bank will combine city funds with private donations, and then regenerate the funds upon the sale of the properties in order to repeat the process. Omaha Mayor Jean Stothert will appoint a seven-member board to operate the Land Bank. Omaha REALTORS® can expect to be represented with the appointment of at least one seat on the board.

Continued on Page 23

*You're invited to attend
the 129th Annual
Inaugural for the
installation of
Mark Wehner,
2015 President
on
Thursday, September 11, 2014
at Champions Run
13800 Eagle Run Drive
(See Page 5)*



Omaha Area Board of REALTORS®
11830 Nicholas Street
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 obtaining housing because of race, color, national origin, religion, sex, handicap, or familial status.



Message from the OABR President

I can't believe this is my last President's letter for the Focus. This past year for me has just flown by! It has been a wonderful ride and I have so many of you to thank for supporting and encouraging me that I can't possibly fit it all on one page. I hope to have the opportunity to do it personally. But I do want to THANK YOU all from the bottom of my heart for everything you do to support our REALTOR® community and the Omaha Area Board of REALTORS®.

One of my main goals this year was to encourage and grow participation in our committees and events and I feel like that has been successful! A huge thank you to our chairs, co-chairs and committee members for all you do! Each of our wonderful committees are growing and engaging more and more of you and I certainly do not want to see that slow down. Because of all of you, we have more camaraderie, very worthy events and a growing sense of pride in who we are. As I tell all of the incoming new REALTORS®, this association is whatever you make of it! Make it awesome!

A special shout out to the amazing staff here at the OABR! You are all wonderful beyond words and it is evident you truly care about all of us and want us to be successful. Please take a minute to thank them when you see them! We are so lucky to have them here.

Lastly, I want to thank the phenomenal group of people that make up our governing Board of Directors and MLS Board of Directors. It is hard to explain all they do behind the scenes to make our boards some of the most successful in the region. They make hard decisions with much thought and are always looking out for your best interest. My guess is that will always continue to be the case considering what a great group of REALTORS® we have in Omaha! If you have never considered volunteering for a seat on the board, give it some thought. It will be well worth your time.

Thank you again for this opportunity! I will always cherish my time as your President and look forward to continuing to be an active member in our wonderful association.

I will leave you with this thought: "One of the secrets of life is that all that is really worth doing is what we do for others." -Levi Strauss

Kind regards,

Deda



Deda Myhre
2014 President



Special Events

- **OABR Annual Picnic/Business Meeting**
Wednesday, August 13 from 11:00 a.m. - 1:00 p.m.
- **Coat & Winter Clothing Drive**
Wednesday, August 13 to Tuesday, September 30
- **NAR Leadership Summit**
Monday, August 18 to Tuesday, August 19 at Chicago

REALTORS® Come Together to Help Pilger

In times of disaster, REALTORS® and the communities we serve come together to give hope to those left devastated. The REALTOR® Family is uniting to help the people of Pilger and the surrounding communities who have experienced great loss by the twin tornadoes of June 16th, 2014. Please consider making a contribution today to help us provide assistance to those in need.

The Nebraska REALTORS® Association's goal is to raise \$40,000 — a Fair Share Goal of \$10 per Nebraska REALTOR® member. Contributions will be collected by the Nebraska REALTORS® Association's Home Buyer's Assistance Foundation. They are working with REALTORS® in the area to identify homeowners most in need of assistance. The money you give will go directly to homeowners for housing disaster relief in Pilger and the surrounding area.

Please consider making a contribution today to help provide direct assistance to those in need.

Contributions can be made online at: <https://www.nebraskarealtors.com/i4a/forms/index.cfm?id=254>

Or by mail:

Make checks payable to the Home Buyer's Assistance Foundation
Nebraska REALTORS® Association
800 South 13th Street, Suite 200
Lincoln, NE 68508



Lockbox Issues?

Look for your solution on Page 27.

Happy Hour
August 14 (Thursday)
4:30 to 8 pm

 **402.594.3452**

UpStream West Brewery
(On The Back Patio)



Appetizers and drinks



Live Music!!

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Omaha Area Board of REALTORS®

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Officers and Directors

2015 President-Elect: Andy Alloway grew up in Omaha and graduated from Millard North High School in 1995. After graduating from Northwest Missouri State University in 1999, he joined the Milwaukee Brewers organization as a strength and conditioning coach. Fate, however, lead him back to Omaha where he acquired his real estate license in January of 2001 and joined DEEB Realty. He started with DEEB Realty when their company had approximately 20 REALTORS®. In addition to real estate sales, Andy began working as an employee for the company shortly after he started. As the company grew, he became the general manager in 2003, and held that position for over five years prior to purchasing the company in January 2009. DEEB Realty is currently the fourth largest real estate company in the Omaha area with over 300 REALTORS® and more than 360 million dollars in closed sales volume last year. He is currently a member of the OABR, GPR MLS, and NRA Boards of Directors, and a past chairman of the GPR MLS Board. Andy was also appointed to the Nebraska Real Estate Commission in 2013. He serves on several committees and task forces on the local and State level. However, the greatest accomplishment and most important thing in his life are his kids, Jake (4) and Savanna (6). He enjoys spending time with his family, playing sports with his kids, exercising, playing golf, and watching football.



2015 Secretary-Treasurer: Monica Lang has been a licensed REALTOR® since 1995. She has worked for Celebrity Homes for the past 17 years. Monica has personally sold over 900 Celebrity Homes. She was Celebrity Home's top producing agent in 2002, 2003, and 2007-2013. Monica has been an active member of the Women's Council of REALTORS® for over a decade. She was awarded WCR's service award in 2011 and is also a past WCR Education Chair, past VP of Membership and past Community Service Chair. Since 1998, Monica has received the National Sales and Marketing Million Dollar Circle Awards. She has earned her CSP (Certified New Home Salesperson) and earned the REALTOR® Mark of Excellence Award in 2012 and 2013. Monica is an active member of the OABR Social Events Committee & the Governmental Affairs Committee. Outside of real estate she is a level 1 Sommelier (trained wine professional).



2017 Director: Megan Bengtson has been a member of the Omaha Area Board of REALTORS® for 9 years and is a DEEB Realty Sales Associate. While at DEEB Realty she has been one of their top agents and was honored to have been selected to receive their highest award, The Renee Lampman Service Award in 2013. She has earned her CRS, Certified Residential Specialist and GRI, Graduate REALTORS® Institute designations. She is an active member in the Omaha Area Board of REALTORS®. She served as Chair for the OABR Young Professionals Network and is the Immediate Past President for the Women's Council of REALTORS®. Other activities include Nebraska CRS Omaha Regional Director, Nebraska REALTORS® Association Board of Director and the Nebraska REALTORS® Association License Law committee. In 2005 Megan graduated from the University of Nebraska-Lincoln with a Bachelor of Arts and Sciences Degree, majoring in Communication Studies. She loves living in Omaha and participating in all the different things the city offers. She is also just a Nebraska girl enjoying "The Good Life" with a nice glass of wine, friends, family and her two dogs, Riley and Cooper.



2017 Director: Doug Dohse has been a licensed real estate professional since 1996. He is currently working at Berkshire Hathaway HomeServices Ambassador Real Estate as a sales professional. Doug is an active member in the Omaha Area Board of REALTORS®, serving on the Social Events Committee, participating in RPAC, and teaching Fair Housing for new student orientation at the board. Doug has chaired and co-chaired several activities for the board in the last year including National REALTOR® Ring Day, Rebuild Together Omaha, Bryson's Airboats Rockin' on the River Event, DJ's Dugout's Blazin' Piano show, Omaha Lancers Hockey and Horseman's Park. Doug has also helped with UNO Hockey, OABR Chili Cook-Off, OABR Picnic, OABR Coat and Clothing Drive and Putt-Putt Golf for the Food Bank. He is also active with The Sunshine Kids who provide a variety of programs and events free of charge for kids who are receiving cancer treatments in hospitals across America. Doug is a native of the Omaha Metro area and enjoys spending time with friends and family, golfing, cooking and the Nebraska Cornhuskers.



Omaha Area Board of REALTORS® Inaugural



September 2014 ushers in the OABR new year for 2015 President Mark Wehner. The 129th Inaugural for Officers and Directors will be at Champions Run located at 13800 Eagle Run Drive on Thursday, September 11, 2014.



Mark Wehner
2015 President

Mark T. Wehner II of NP Dodge Real Estate Sales Inc. will preside as Master of Ceremonies for the evening festivities. 2002 NRA President Mike Riedmann will officiate the installation ceremonies.

Everyone is welcome to attend! The installation will be preceded with “heavy” hors d’oeuvres and networking beginning at 5:30 p.m. Dress business casual.

PLACE: Champions Run
13800 Eagle Run Drive

TIME: 5:30 p.m. Social Hour with “heavy” hors d’oeuvres
7:00 p.m. Installation of Officers and Directors

COST: \$18.00

RESERVATION FORM

Please fill out all information below:

Name

Guest

Address

City, State, ZIP

Telephone

PLEASE INDICATE METHOD OF PAYMENT (at \$18.00 per person):

____ Check enclosed (please make checks payable to OABR)

____ Charge my account: ____ VISA ____ Master Card ____ Discover ____ AMEX

Card Number

Exp. Date

CVS Code

Billing Address

Signature

Please return reservation form by September 5 to:
Omaha Area Board of REALTORS® • Attn: Donna Shipley • 11830 Nicholas St., Omaha, NE 68154
Fax: 402-619-5559 • Email: DShipley@OABR.com



Submitted By: Jody Smythe
Security 1 Lending



Wait ... I Can't Afford to Retire!

Remember when we dreamed of retiring at age 55? Then we realized that we couldn't retire without Medicare, so we would have to keep going until 65. When Obamacare became law we began to dream about retirement again. Now there is a new reality, we don't want to decrease our lifestyle and we don't have the \$1,000,000 (yes that's one million) that we were supposed to be saving for our "golden years." Now what?

One option is to use your housing wealth to supplement your retirement. If you are 62 or older you may qualify for a HECM, Home Equity Conversion Mortgage. No it is not a loan where the bank takes your house when you die. It's a home equity loan that requires no monthly payment, is income tax free and does not become due until you move out or sell the house.

This has really been catching on with the financial advisors over the last several years. Some interesting ways that people are taking advantage of this option are:

- Paying off an existing mortgage to eliminate monthly payments
- Taking out a HECM on your current home to buy rental property for future income
- Taking monthly payments to delay social security until age 70 for a 38% gain in monthly benefits
- Downsizing to a smaller home without using all of the cash from the sale of your current home

- Paying for long term care insurance while you can still qualify
- Setting up a stand by line of credit for emergency funds

What? Maybe I can work because I want to and not because I have to? How awesome is that?

So remember me next January when the weatherman is predicting an ice storm and you'd really like to leave for Phoenix for a few weeks but aren't sure you can afford it.

The coffee is always on at my office. Feel free to call me before January.



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AFFILIATES

a council of the
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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 JUNE 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
Patrick Bonnett – First State Bank
Lou Bozak – Paul Davis Restoration
Mary Byrnes – Marketplace Home Mortgage LLC
Cherie Casey – The Home Buyers Protection Co
Kayla Cunningham – JH Willy
Rob Denning – Guild Mortgage Company
Joe Dobrovolny – Equitable Bank
Malanie Doeschot – Ambassador Title Services
Janet Dragon – Heartland Reva Team
June Eads – AmeriSpec Home Inspection Serv
Jan Eggenberg – SureHome Inspection Co
Summer Franco – ACCESS Bank
Mary Gorup – Integrity Termite
Coquette Jensen – Core Bank Title & Escrow
Debbie Kalina – Radon Pros LLC
Mike Kelly – Gretna Insurance Agency
Mike Lachendro – NP Dodge Title Services
Laura Longo – Centris Federal Credit Union
Marty McGuire – Farm Bureau Financial Services
Sue Owen – Charter Title & Escrow
Michael Peitzmeier – WIN Boys Town
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
Meg Tentinger – United Republic Bank
Matt Thiel – DRI Title & Escrow
Erin Trescott – Pulaski Bank Home Lending
Wendy Walker – Nebraska Title Company
Heidi Weeks – Centris Federal Credit Union
Todd Zimmerman – Zimmerman Mortgage Corp

www.OABRaffiliates.com.

UPCOMING MEETINGS:

**MEETINGS HAVE BEEN CHANGED TO THE
FIRST MONDAY OF THE MONTH**

- Monday, August 4, 9:00 a.m.
- Monday, September 1, 9:00 a.m.
- Monday, October 6, 9:00 a.m.

All Affiliate members are welcome to attend.

Omaha Area Board of REALTORS®

SUMMER PICNIC

Wednesday, August 13, 2014
11:00 a.m. - 1:00 p.m.
OABR office - 11830 Nicholas St.

The Affiliate Council
will be giving away
40 \$50 Hy-Vee
gift cards!

Free lunch provided!
Pig roast, sodas,
snow cones, and
more!

Please park in the Bag 'N Save parking lot.
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Brent Rasmussen
CMC, CRMS, President
NMLS #5918



Rockin' On The River Was a Success!

The OABR would like to thank all who attended our 3rd Annual, Rockin' On The River Event on Thursday, July 17 at Bryson's Airboat Tours in Fremont. With over 170 in attendance, we were able to raise over \$4,100 for RPAC.

We would also like to thank those who sponsored and planned the event for making it possible. A great amount of work went into making this a night to remember for the OABR and our members. From airboat rides to sand volleyball, live music, and more, there was fun to be had by all.

Our members and their guests enjoyed food catered by Texas Road House and live music provided by Swampboy Blues Band. This year we gave away two \$250 Visa gift cards and \$500 worth of Hy-Vee gift cards.

Finally, a huge thank you to Bill Swanson, Doug Dohse, and Brenda Stuart for their hard work and planning to make our Rockin' On The River Event possible. We couldn't have done it without them.

We hope you all had a great time!

Thank you to the following sponsors:

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CRYSTAL "R"

PRESIDENT'S CIRCLE (\$4,000)

Leisey, Vince

Riedmann, Mike

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

Alloway, Andy

Gehrki, Joseph

Jennings, Karen

Matney, David

Myhre, Deda

Ritter, Lisa

Rorthaus, Doug

Wiebusch, Vaughn

GOVERNOR'S CLUB (\$500+)

Craighead, Joni

Dodge, Nate

Lichter, Pat

May, Angela

CAPITOL CLUB (\$250+)

Adams, Kathryn

Battiato, Diane

Evans, Donald

Fredrickson, Julie

Hike, Rusty

Johnson, Harold

Lang, Monica

Leaders, Mark

Miller, Kathleen

Owens, Megan

Patrick, Jeanne

Swanson, Bill

Sawyer, Jessica

Seybold, Monica

SENATOR'S CLUB (\$150+)

Anderson, Janet

Chu, Jeff

Housley, Dionne

Krenk, Lindsey

Maloy, David

Morrissey, Roger

Rauth, Susan

Rosso, Larry

TenEyck, Dixie

99 CLUB (\$99+)

Ahlvers, Jerry

Ahlvers, Hedy Rac

Bane, Barbara

Bengtson, Megan

Black, William

Blythe, Brent

Burford, Judith

Fraser, Bryan

Hart, Mark

Hoback, Richard

Hopkins, Debra

Kusmierski, Sheila

Lauritsen, Julie

Lind, Don

Momsen, Scott

Mongar, Brian

Morrison, James

Podoll, Angie

Poppen, Denise

Richardson, Lisa

Richardson, Mark

Riedmann, Coleen

Ritter, Dennis

Watson, Roxanna

Wolf, Mary Rac

50 CLUB (\$50+)

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Bengtson, Darla

Bresley, Mark

Burkle, Ron

Cherica, John

Ciochon, Mark

Ciochon-Lichter, Linda

Clark, Susan

Clees, Don

Cox, Joshua

Craig, Russell

Dennhardt, Teri

Eisenmenger, Laurie Jo

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Erwin, Sandra

Falcone, Shawn

Gibson, Ryan

Giles, Marnie

Gould, Todd

Hodge, Gina

Igo, Donald

Langford, Rachel

Mack-Modlin, Louella

McNally, Loretta

Nicholson, Andrea

Nicola, Tammy

Reyneck, Jody

Richard, Paul

Roth, Paul

Salkin, Michael

Shour, Christine

Smith, Charlotte

Tichauer, Fred

Wilke, Marilyn

Zoerb, Karen

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Allen, Kathryn

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Altman, Danielle

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Amos, Steven

Amoura, Jo Anne

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Andersen, Tiffany

Andersen, Linda

Anderson, David

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Andresen, Delten

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Archer, Crystal

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Atkinson, Billie

Aulner, Aaron

Avard, Teri

Bader, Brad

Baker Fletcher, Barbara

Ballue, Lisa

Baratta, Sandra

Barnard, Joanna

Barnett, Paul

Barr, Nancy

Barrera, Oscar

Barrett, Diane

Barsell, Helen

Bartlett, Brenda

Baumert, Gary

Beacom, Michael

Beaton, Christopher

Beck, Michelle

Beck, Sandra

Beck-Conley, Darcy

Bell, Mary Lou

Benson, Brandon

Bereisha, Arthur

Bethel, Kathryn

Birnstihl, Jason

Blackman, Catherine

Blackmon, Michael

Blankenau, Mark

Blazina, James

Blinn, Ellen

Block, Jodi

Bloom, Sharon

Bloomquist, Colleen

Blusys, David

Bock, Andrew

Boe, Nancy

Boganowski, Deborah

Boothe, Jonathan

Boothe, Samara

Borato, Mark

Bosse, Carol

Bowne, Connie

Boyd, Clinton

Boyer, Nicholas

Boyle, Mandy

Brant, Angela

Brantley, Wayne

Bratetic, Michelle

Bray, Leria

Briggs, Diane

Brink, Debra

Broders, Carrie

Broesch, John

Brotzki, Michelle

Brown, Ethan

Brown, Austin

Bundy, Tyler

Burke, Timothy

Burkle, Sheryl

Burney, Charles

Burrows, Robert

Bybee, Miriam

Bybee, William

Cage-Conkling, Deborah

Campbell, Debra

Campbell, William

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Caniglia, Michael

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Chapman, Mary

Cherica, John

Chingren, Cody

Christensen, Kellie

Christian, Carl

Christiansen, Mary

Ciochon, Mark

Ciochon-Lichter, Linda

Clark, John

Clark, Amanda

Clees, Don

Cleveland, Judith

Cobb, James

Coburn, James

Cody, Robert

Cohen, Alan

Cohen, Anne

Cohen, Martin

Cohen, Arlene

Colburn, Marjorie

Combs, Dale

Concannon, Charles

Conley, Michael

Connell, Michael

Corbett, LeAndra

Corbitt, Matthew

Correa-Cerrillo, Jose Domingo

Coyne, Jill

Craig, Russell

Creger, Kristi

Crompton, Karl

Cronin, Marisa

Damewood, Nicole

Daugherty, Lynn

David, Julie

Davis, Keisha

DeBruin, Hanna

Deeb, Van

Deppe, Richard

Detavernier, Brandi

Detavernier, Mitzi

Diamantis, Nicolette

Diamond, Richard

Dobson, Thomas

Dohse, Doug

Dollinger, Leslie

Donaldson, Douglas

Donner, Jennifer

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Dougherty, Theresa

Douglas, Jill

Douglas, William

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Fries, Karen

Frill, Marlene

Frohm, Scott

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Gach, Shannon

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Gould, Todd

Greco, Melissa

Gregor, Patricia

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Hollingsworth, Lindsay	Lawrence, Scott	Niewohner, Lonny	Rubin, Ronald	Van Housen, Jay
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Hughes, David	Long, Boyd	O'Grady, Donna	Schizas, Nancy	Vukov, Mark
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We are Enjoying Summer!

Boy, has real estate been busy. As well as family life, vacations, outdoor sports, working on our homes and all other things we love to do in the summer. We also continue to serve our real



estate communities and partnered fundraisers as YPN members during this busy time. Thank you to Lindsey Krenk, Andrea Nicholson, Justin Lorimer and Jessica Sawyer for participating in the recent OABR and WCR golf tournaments and professionally representing the YPN.

We are excited to announce that we have another opening for an affiliate to sit on our advisory board. If you are interested in doing so as an Affiliate or a REALTOR®, please contact the above mentioned YPN members for the details on how to get involved.

We are partnering with a few groups for Tech Day at the DC Center on September 10th. Stay tuned on the OABR website for more details on that event. Our Bushwackers event is September 25th. Come cowboy-up with us for a good time, you don't want to miss it!

Until then, keep smiling, keep shining!

Jessica Sawyer, YPN Chair

Meet the candidates for Governor

Pete Ricketts and Chuck Hassebrook

Monday, September 8, 2014

**Westside Community Center
108th and Grover, 6:30 pm**

**Sponsored by Metropolitan Omaha Property
Owners Association, MOPOA, an affiliate of OABR**

Roof Inspections Important

By Steve Vacha
Home Standards Inspection Services

During inspection walk-throughs one of the biggest questions buyers have is "what is the condition of the roof?" Home insurance companies are starting to focus more and more on that same question.

Ten years ago most insurance companies would insure composition and wood shake roofs without a lot of questions. If the roof looked in decent condition from the ground, chances are it would be insured.

In the last several years, insurance companies have tightened their qualifications for which roofs they will insure. This has become a problem for some home buyers who find out at the wrong time that the roof is not insurable.

On a recent prelisting inspection a wood shake roof needed repairs at isolated areas due to wear and wind damage. I recommended further evaluation and

repair as needed by a qualified roofer. In my mind this roof had a lot of life left to it, if it was repaired properly. The seller had a handyman repair the roof instead of a qualified roofer. The seller then sold the house to a friend who did not get their own home inspection. When the new buyer went to get insurance, the insurance company informed the buyer the roof was too worn and old and could not be insured.

The buyer then tried other insurance companies, but found that other companies were denying coverage based on information entered into a database from the first insurance company's evaluation.

Ever since this experience we have been making the following suggestions when we see a roof that has even minor hail damage or moderate aging and wear.

For possible hail or weather damage:

Have the seller contact their insurance company to send out an adjuster to see



if there is damage that would call for a claim.

For worn and older roofs:

Have the buyer's insurance agent view the roof to verify they would insure it before they purchase the home.

The insurance companies are in control here and they are the ones who have recently tightened the requirements for what roof is insurable. Home inspectors and roofers can make evaluations, but the insurance company is the one who makes the final decision.



Phone (402) 392-2020
www.HomeInspectorOmaha.com
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Steve Vacha
Certified Inspector





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- * 90 Lots Available - Flats & Walkouts
- * Gretna Schools

Lots \$30,000 to \$46,000
NON BUILDER ATTACHED

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56th & Cornhusker

- * Homes from \$200,000 to \$300,000
- * Close to 72nd St. Shopping
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192nd & Dodge

- * Elkhorn Schools
- West Dodge Station
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- * Walking Trails
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 WOW \$75K WOW
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Can be built as single family
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Live in a Forest
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NON BUILDER ATTACHED

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4714 & 4716 Bernadette
 Duplex SOLD

6005 & 6007 N. 108th Circle
 Duplex/Plans \$30,000

9223-9225 Arcadia
 Duplex/Plans \$59,900

2613 & 2615 Aberdeen
 Eagle View \$68,000

322 & 324 Inglewood Circle
 Eagle Hills \$75,000

WILL BUILD TO SUIT

Membership Report

June 2014

NEW REALTORS®

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

NEW AFFILIATES

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

REALTOR® CANDIDATES

Bills, Kimberly – NP Dodge Real Estate Sales Inc – Sarpy
Dawson, Linnetta, Dawson – BHHS Ambassador Real Estate #101
Feilmeier, Keith – BHHS Ambassador Real Estate – California #101
Goodsell, Dawin – DEEB Realty – 117

Grummons, Christopher – CBSHOME Real Estate – 159 Dodge #200
Jandric, Jaclyn – BHHS Ambassador Real Estate – California #101
Johnson, Allison – CBSHOME Real Estate – 159 Dodge #200
Miller, Jamie – CBSHOME Real Estate – Bellevue
Mustard, Chad – Liberty Core Real Estate
Powers, Sean – CBSHOME Real Estate – 159 Dodge #200
Robak, Matthew – DEEB Realty – 117
Schwarz, Ryan – CBSHOME Real Estate – Davenport
Sleddens, Gary – NP Dodge Real Estate – Lakeside
Stodola, Steven – NP Dodge Real Estate Sales Inc – Blair
Tran, Tuan – NP Dodge Real Estate Sales Inc – 35 Dodge
Woosley, Cara – PJ Morgan Real Estate

AFFILIATE CANDIDATES

Freeburg, Kevin – HMSNational.com
Kelly, Michael – Gretna Insurance Agency
Lundin, Craig – Good Life Radon
Romberger, Tom – Marketplace Home Mortgage Inc
Schack, Eric – American Property Inspections

MEMBER TRANSFERS

Becker, David From NP Dodge Real Estate Sales Inc – 204 Dodge To NP Dodge Real Estate Sales Inc – 204 Dodge Ste A
Doeschot, Melanie From Prime Lending To Ambassador Title Services
Erbert, Jami From CBSHOME Real Estate – 159 Dodge #200 To NP Dodge Real Estate Sales Inc – Lakeside
Fosmer, Katrina From DEEB Realty – 117 To RE/MAX Results
Herfindahl, Cassandra From DEEB Realty – 117 To RE/MAX Results
Jordan, Karen From DEEB Realty – 117 To NP Dodge Real Estate Sales Inc – Lakeside
Kreifels, Deborah From DEEB Realty – 117 To NP Dodge Real Estate Sales Inc – 204 Dodge
Martin, Michael From Keller Williams Greater Omaha – Giles To NP Dodge Real Estate Sales Inc - Sarpy
McGowan, John From Keller Williams Greater Omaha – California To BHHS Ambassador Real Estate – California #101
Mick, Matthew From Heavenly Home Sales To NP Dodge Real Estate Sales Inc – Lakeside
Mruz, Robert From Oakwood Homes of NE LLC To BHHS Ambassador Real Estate – California #101
Ramsey, Mark From BHHS Ambassador Real Estate – California #101 To NP Dodge Real Estate Sales Inc – Lakeside
Swanson, Kimberly From CBSHOME Real Estate – 159 Dodge #200 To BHHS Ambassador Real Estate – California #101
Vocelka, Susan From Celebrity Homes Inc To NP Dodge Real Estate Sales Inc – 204 Dodge
Welch, Kathryn From Keller Williams Greater Omaha – Giles To Keller Williams Greater Omaha - California

REACTIVATED MEMBERS

Bethea, Horace – DEEB Realty – Sarpy

Bresette, Virginia – NP Dodge Real Estate Sales Inc – Lakeside
 Carlson, Connie – NP Dodge Real Estate Sales Inc – 204 Dodge
 Kreifels, John – NP Dodge Real Estate Sales Inc – 204 Dodge
 Lemcke, Kory – DEEB Realty – 117
 Millie, Thomas – NP Dodge Real Estate Sales Inc – Lakeside
 Salgado, Yamy – BHHS Ambassador Real Estate –
 California #101
 Thiele, Julia – Real Estate Associates Inc

RESIGNATIONS

Brinkley, Robert – NP Dodge Real Estate Sales Inc – Sarpy
 Ferando, Nicholas – CBSHOME Real Estate – 159 Dodge #200
 Guthrie, Jeanne – CBSHOME Real Estate – 159 Dodge #200
 Hlava, Donald – CBSHOME Real Estate – 159 Dodge #200
 Hruska, Jenny – Paul Davis Restoration
 Huntley, Philip – NP Dodge Real Estate Sales Inc – Lakeside
 Jansen, Shane – NP Dodge Real Estate Sales Inc – 129 Dodge
 Sadler, Loreen – NP Dodge Real Estate Sales Inc – Blair
 Swift, Shelly – RE/MAX Real Estate Group – Giles
 Weight, Lyn – NP Dodge Real Estate Sales Inc – 129 Dodge

COMPANY ADDRESS AND PHONE UPDATES

(Notify the Board office for all directory changes.)

Citywide Appraisals Inc – PO Box 541125, Omaha, NE, 68154
 The Jackson Group – 1724 S 32nd Ave, Omaha, NE, 68105
 Roger Zimmerman Broker – Phone 402-577-0088

MEMBERSHIP STATISTICS

OABR

	June 2014	June 2013
Designated REALTOR®	209	208
Des. REALTOR® Secondary	1	0
REALTOR®	2078	2010
REALTOR®-Secondary	5	1
TOTAL	2293	2219
Institute Affiliate	59	73
Affiliate	316	260
Other	5	5
TOTAL	2673	2557

	June 2014	YTD
New REALTOR® Members	21	198
Reinstated REALTOR® Members	8	36
Resignations	10	104

GPRMLS

	June 2014	June 2013
Participants (Primary)	197	196
Participants (Secondary)	63	55
Subscribers (Primary)	2070	1999
Subscribers (Secondary)	174	172
Exempt	35	32
TOTAL	2539	2454

COMPANY NAME CHANGE

CORSPECT Advanced Home Inspections – (formerly
 Accurate Home Inspections)

CHANGE OF DESIGNATED REALTOR®

Keller Williams Greater Omaha – All Offices – John
 Broesch – (formerly Michael Martin)

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

SEPTEMBER ORIENTATION

- Tuesday, September 9, 8:30 a.m. to 4:00 p.m.
- Wednesday, September 10, 8:30 a.m. to 4:00 p.m.
- Thursday, September 11, 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...

JULY 2014 SPONSORS

Mary Sladek – My Insurance LLC
 PK Kopun – Centris Federal Credit Union
 Lori Bonnstetter – 2-10 Home Buyers Warranty
 Brent Rasmussen – Mortgage Specialists LLC
 Lisa Bullerman – Staging Design by Lisa Marie

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Brenda Stuart – ServiceOne Inc
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 Deb Martin – Great Western Bank
 Brenda Carlson – Pulaski Bank Home Lending
 Mary Gorup – Integrity Termite

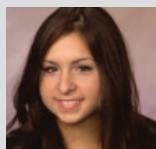
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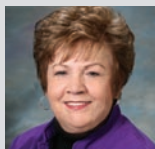
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— Shawn McGuire
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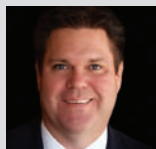
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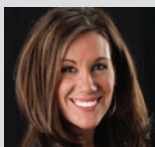
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Gerry Frans



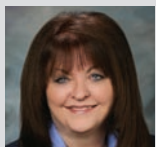
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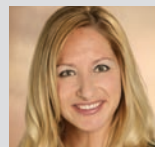
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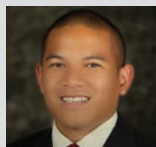
Don Igo



Marsha Labs



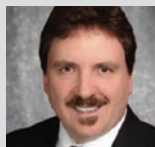
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Jay Lee



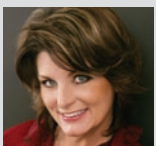
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Jim Murphy



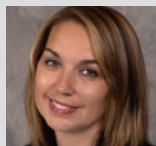
Gary Patricelli



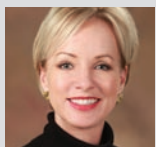
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Diversity Scholarships

The OABR Diversity Committee is working hard to heighten awareness of increased diversity in the real estate profession and the membership. They have the privilege to offer an Ethnic Minority Outreach Scholarships to esteem candidates and help mentor them during their classes, exams and even after they become members of the Omaha Area Board of REALTORS®. The Committee has a vision of REALTORS® being the leaders in a culturally diverse real estate market. REALTORS® who are able to effectively reach out to all diverse groups in their community are not only positioned for success but can take pride in knowing that they have participated in the expansion of homeownership to all Americans. The Diversity Committee would like to share with you a past winner who has made a commitment to be successful.

1) Where did you grown up (if not from Omaha, what were the circumstance that brought you to Omaha and how long have you lived here)?

I was born in Manhattan, Kansas, and five years later, my dad transferred and graduated from the University of Kansas with a degree in political science. He got his first job at then Bellevue College and so moved to Bellevue, Nebraska where I grew up as a child until we moved again to south Omaha for my Bryan junior high school days and then moved back again to Bellevue to finish up high school as a Thunderbird. I went to college in Maryland for four years and returned to attend the Nebraska Medical Center.

2) What Brokerage do you work for and are you a member of any other organizations in your community or networking groups?

I had been in Omaha most of my life, and recently decided to finally get my real estate license and joined Berkshire Hathaway Ambassador.



Billy Pae

3) What did you do before you became a REALTOR®?

I started a medical residency in Internal Medicine but had 2 car accidents back to back. I had a cervical herniated disk injury and had to go on disability. After about 3 years of absence, the state of Nebraska Licensure board could not issue my Temporary Educational License, so I had to quit medicine. I tried IT work at First Data, telemarketing at Gallup, and life insurance sales at Prudential before finding myself at home in real estate.

4) When did you get your real estate license and what inspired you to become a REALTOR®?

In about 2005, I started working with my father in real estate. We made good on the housing bubble and bought numerous houses, an apartment, and a commercial building and successfully fixed them up and rented them out. It was such a good experience that I decided to become a REALTOR® relatively recently to save some money for Pae Investments, LLC, and I enjoyed working as a real estate agent so much that I decided to pursue it full time.

5) What is the most reward part of your job as a REALTOR®?

Since becoming a REALTOR®, I have been blessed with much activity. I've been on the buyer's agent side helping families find their new home. And I've been working with sellers who needed to sell their homes for their own personal reasons. All in all, I have been happy with my decision to enter the field of real estate sales as I have grown as a person and find that I enjoy making people happy in regards to what home means to them. It's more than a house, it becomes a home. And that's what makes being a REALTOR® worthwhile to me.

6) What else would you like us to know about you?

I enjoy singing and songwriting. I have a website at www.LuxuryRealEstateOmaha.Com. I attend a Latin Rite Mass. And, I enjoy Husker football!



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Q&A

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By Patrick Casey, President
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The following article is intended to provide pertinent home and building inspection information

Question:

We have several cracks in our basement floor. Do we need to be concerned? Our home is 5 years old.

Answer:

Several factors can influence concrete and cause it to crack. Cracks in basement floors are very common and, in most cases, should not be a significant concern. A basement floor is typically 3"- 4" thick concrete, and its purpose is to provide a smooth even surface (similar to a driveway or sidewalk). It is usually not a structural component of the home, and the cracks normally do not affect the foundation. It is a good idea to seal the cracks with a good quality concrete sealant, especially if you are planning on finishing the basement.

You should be concerned and consult a qualified contractor if the following occur:

- The basement floor begins to settle or heave
- The floor becomes uneven at the cracks
- Moisture or moisture staining appears at the cracks.
- Foundation wall cracks occur that are in alignment with the floor cracks

These can indicate possible foundation problems, water seepage problems, soil erosion problems or sewer problems.

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MOBAupdate

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

MOBAcalendar

July

19 - Aug 03 Street of Dreams at South Hamptons - 238th & Q

August

12 Board of Directors Meeting - MOBA office lower level

26 Membership Luncheon - Anthony's Steakhouse at 72nd & F

details on these events and more....

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- Aug 26 100 Years and Counting...the Code of Ethics
0497 (3 hrs) 8:30 a.m. – 11:30 a.m.
- Aug 26 Catch the Social Wave
0365 (3 hrs) 1:00 p.m. – 4:00 p.m.
- Aug 27 Understanding Real Estate Appraisal
0471 (3 hrs) 8:30 a.m. – 11:30 a.m.
- Aug 27 Rental Reality
0069 (3 hrs) 1:00 p.m. – 4:00 p.m.

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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 - La Vista
0230R (12 hrs) 8:00 a.m. – 5:00 p.m.
- Sept 10 The Code of Ethics: Our Promise
0497R to Professionalism - La Vista
(3 hrs)
- Sept 10 Professional Standards Training - La Vista
9999T (3 hrs)
- Oct 15-16 GRI 104: Financing - Lincoln
0543 (12 hrs) 8:00 a.m. – 5:00 p.m.
- Oct 28-29 CRS 206: Technologies to Advance
CE pending Your Business – Council Bluffs, IA
(16 hrs) 8:30 a.m. – 5:00 p.m.

- **Randall School of Real Estate**

www.randallschool.com / 402-333-3004

- 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.
- Sept 16 Writing The Purchase Agreement
0019R (3 hrs) 8:30 a.m. – 11:30 p.m.
- Sept 16 Manage Your Risk-Protecting Your License
0417R (3 hrs) 1:00 p.m. – 4:00 p.m.
- Sept 17 Real Estate Auctions: Going, Going, Sold
0186 (3 hrs) 8:30 a.m. – 11:30 a.m.

- Sept 17 Working With Residential Investors
0311 (3 hrs) 1:00 p.m. – 4:00 p.m.
- Sept 18 Agency In Nebraska
0366R (3 hrs) 8:30 a.m. – 11:30 a.m.
- Sept 18 Radon & Real Estate: Revealing Rumors
0023R/ C0023 & Finding Facts
(3 hrs) 1:00 p.m. – 4:00 p.m.

- **Real Estate Resource Institute (Paul Vojtechoske)**

www.mrrealestatece.com / 402-660-0395

- **REResults Coaching (Mark T Wehner)**

www.reresultscoaching.com / 402-676-0101

- **R. F. Morrissey & Associates / 402-933-9033**

- **Southwest Iowa Association**

www.swiar.org / Rhonda 712-323-3478

Iowa Realtors 800-532-1515/NECRS 800-777-5231

- Sept 11 Professional Standards Code Enforcement
Done Right (Contact Rhonda)
(3 hrs) 9:00 a.m. – 12:00 p.m.
- Sept 11 Professionalism in Action – The Code
of Ethics (Contact Rhonda)
(3 hrs) 1:00 p.m. – 4:00 p.m.

Continued from Page 1

“The city of Omaha can’t afford to tear down all of the homes in the city that are beyond repair. This places a negative on a city that has so many positives going for it. The Municipal Land Bank will provide a public/private partnership to help tear down dilapidated properties, re-develop them, and get them back on the tax rolls. We all benefit from a more vibrant Omaha,” said Gehrki.

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• Standard of Practice 1-12

When entering into listing contracts, REALTORS® must advise sellers/landlords of:




1. the REALTOR®'s company policies regarding cooperation and the amount(s) of any compensation that will be offered to subagents, buyer/tenant agents, and/or brokers acting in legally recognized non-agency capacities.

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

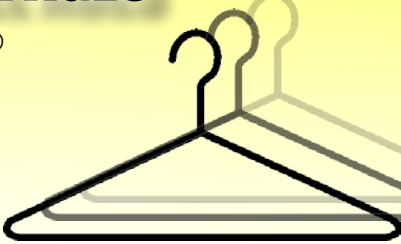
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A	T	M	C	X	H	R	A	C	F	Q	C	J	P	K	Z	J	N	M	N	M	K	E	N	G	I	M	A	I	M
Y	S	Q	P	V	P	K	W	H	R	J	K	W	F	G	O	E	J	Y	S	M	G	B	F	S	A	X	E	T	A
I	M	R	A	H	L	G	X	I	J	D	R	E	W	N	O	P	D	I	X	O	Y	Z	H	W	B	E	Y	K	H
B	L	C	X	N	Y	K	O	K	C	C	L	P	S	V	O	Y	X	W	F	W	J	X	H	S	U	H	S	A	Y
Y	B	J	O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

Name: _____

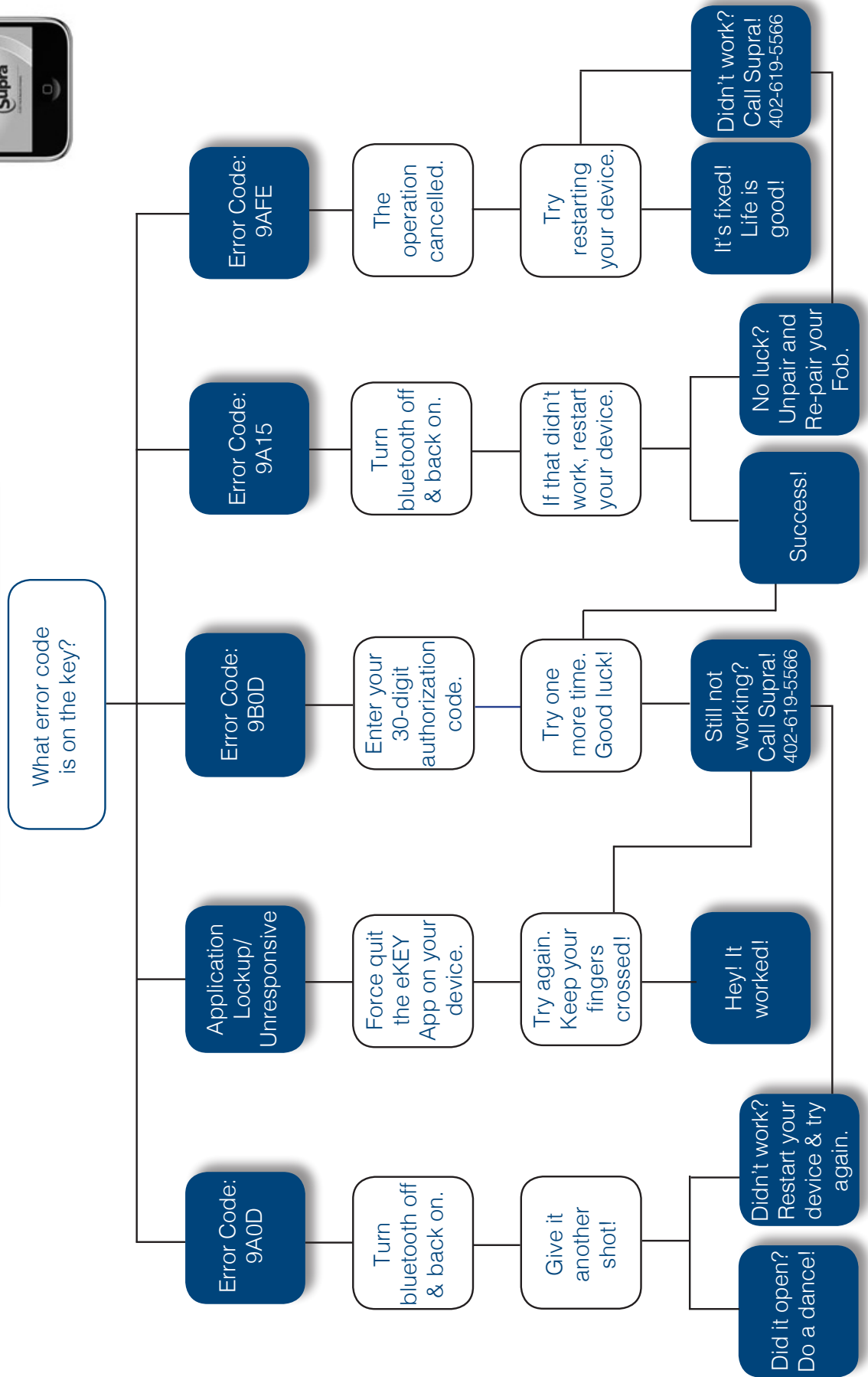
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