

Annual Chili Cook-Off & Affiliate Food Drive



It was a full house at the OABR office on Tuesday, February 17 for the 18th annual Chili Cook-Off! There was a total of 27 chili chefs and 6 guest judges including Kat 103.7 Radio Personality, Gina Melton, Channel 6 WOWT Meteorologist, Mike LaPoint, President and CEO of the Omaha Chamber of Commerce, David Brown, Director of Development and Communications for the Food Bank for the Heartland, Brian Barks, Director of Volunteer Services for the Salvation Army, Greg Katrlík, and Radio Personality, Tom Becka.

Thank you to the special guest judges, chili chefs, and everyone that came to sample chili! See the contest winners and results from the Virtual Food Drive for the Food Bank on page 8.

Continued on Page 8



New Member Orientation

Tuesday, Mar. 3; 8:30 am - 4:00 pm
Wednesday, Mar. 4; 8:30 am - 4:00 pm
Thursday, Mar. 5; 8:30 am - 12:30 pm

WCR Trivia Night @ Fire Fighter's Union Hall

Thursday, Mar. 5; 5:00 pm

YPN Bingo Night @ DJ's DugOut

Tuesday, Mar. 10; 6:00 pm - 8:30 pm

Knowledge is Power: The State of the Real Estate Market in 2015

Thursday, Mar. 19; 10:00 am - 11:00 am

YPN BINGO NIGHT

Tuesday, March 10
6:00 pm - 8:30 pm
DJ's Dugout
636 N. 114th St
Omaha, NE 68154

\$10 / person
Unlimited Bingo
1 Free Drink Ticket
for the first 20 paid member registrants

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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

Never underestimate the power of teamwork!

"IT IS A FACT THAT IN THE RIGHT FORMATION, THE LIFTING POWER OF MANY WINGS CAN ACHIEVE TWICE THE DISTANCE OF ANY BIRD FLYING ALONE."

That quote is featured on the motivational picture that hangs above my desk. The picture shows a flock of migrating Sandhill Cranes in a "V" formation moving across the morning sky. It's more than just an incredible site of the cranes taking wing at sunrise, it symbolizes a phenomenon in nature where, in order to advance and reach their collective destination, each crane has a specific job to do to benefit the entire group. The lead crane at the point of the "V" struggles to break the wind to advance the entire flock. In doing so, this act of breaking the wind creates a vacuum behind both of the leader's wings where the following cranes can fly and slide into this vacuum where there is always less wind resistance and easier flying. Aerodynamically, this vacuum literally pulls all the trailing cranes in the "V" formation along with minimal effort. Over long distances, when the leader gets tired, it simply drops back in formation and away from the lead position, allowing one of the trailing cranes to fly up and take the lead for the greater good of the flock. The new leader now breaks the wind for their journey.

This simple act of nature is akin to the real estate industry. Your REALTOR® Association, from our national and state associations to our committees, we can learn a few things from Mother Nature. First, together we can fly higher, faster, and longer when we pull together and fly in our own "V" formation. Second, every dedicated member can contribute to the entire group when given the opportunity to lead. And third, through our collective efforts, all of us can reach our destination, whether it's more disposable time or more disposable income!

As we move through 2015, understand the natural dynamics of your REALTOR® Association. Find your spot in our "V" formation. Work with other REALTORS® for the greater good of the industry and the communities we serve. When the opportunity presents itself, step up, take the lead, and we will all reach our goals and destinations working together in all we do.

Keeping you informed,

- Mark



Mark Wehner
2015 President

April Events

- **Omaha reBar Camp**
Friday, April 10; 9:00 am - 3:00 pm; Champions Run
- **Knowledge is Power: Win, Lose, or Draw... The Home Inspection Game**
Thursday, April 16; 10:00 am - 11:00 am; OABR Education Center
- **Millionaires & Mansions**
Thursday, April 30

YPN BINGO NIGHT

Tuesday, March 10

6:00 pm - 8:30 pm

DJ's Dugout

636 N. 114th St
Omaha, NE 68154

\$10 / person

Unlimited Bingo

1 Free Drink Ticket

for the first 20 paid
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Register online at **ims.oabr.com**. Type in your ID and password, click on "Event by date," then on the specific event.

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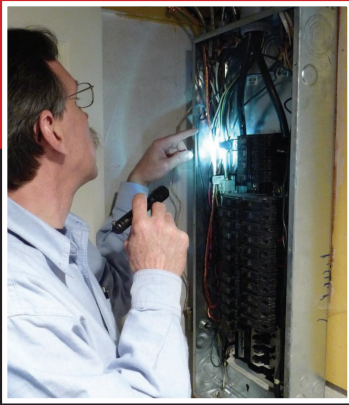
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UNO Mavericks Hockey Night

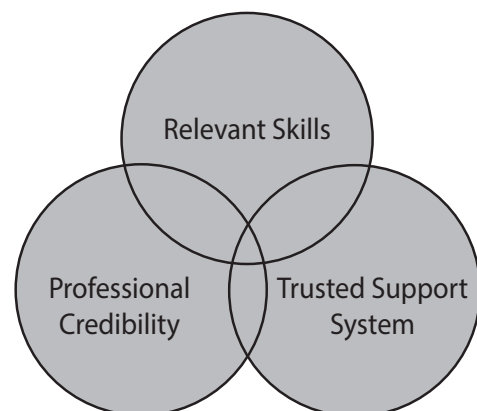
Over 250 OABR members and their guests started off the night by filling the top floor of the Old Mattress Factory on Friday, January 31. A buffet-style BBQ meal was served for all to enjoy. After dinner, members and their guests headed to the CenturyLink Center to take their seats in the REALTOR® section and watch the big game.

The UNO Mavericks played the North Dakota Fighting Sioux in a very exciting and close game. The final score was Fighting Sioux 4, Mavericks 3.

Congratulations to Connie Wichman with CBSHOME, the lucky winner of a signed UNO Mavericks hockey stick.



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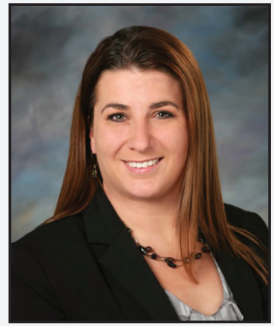
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Affiliate Spotlight

First National Bank

7 Things Not to Do When Applying for a Mortgage

Often times, a borrower doesn't realize what may or may not create a challenge when it comes to their home loan. Following are some things to be mindful of during the mortgage loan process:



1. Don't buy or lease an automobile - Lenders look closely at your debt-to-income ratio. A large payment, such as a car lease, or purchase can greatly impact those ratios and prevent you from qualifying for a home loan.
2. Don't increase balances owed on credit cards - If the new purchases increase the amount of debt you are responsible for on a monthly basis, there is a possibility this may disqualify you from getting the loan.
3. Don't move assets from one bank account to another - These transfers show up as a new deposit and complicate the application process, as you must then disclose and document the source of funds for each new account. The lender can verify each account as it currently exists. You can consolidate your accounts later if you need to.
4. Don't attempt to consolidate bills before speaking with your lender - The lender can advise you if this needs to be done.
5. If possible, don't change jobs - A new job may involve a probation period which must be satisfied before income from the new job can be considered for qualifying purposes. A new job may pay commission, overtime, or bonus income versus a guaranteed salary. Income other than a guaranteed salary must have a minimum of one-two years history before you can use it for qualifying.
6. Don't run your own credit report - This will show up as an inquiry on your lender's credit report. Inquiries can lower your credit score. All inquiries must be explained in writing, i.e. do you have new or more debt.
7. Don't pack or ship information needed for the loan application - Important paperwork for your home loan, such as W-2 forms, bank statements, divorce decrees, and tax returns should not be packed with your other household items. Finding copies could take weeks and delay the closing date on your new home.

And remember, it's never a bad idea to start with a consultation to set the stage correctly right from the beginning!

Summer Franco

NMLS 992463
402.602.5644



New Website

Out with the old, in with the new!

If you haven't already noticed, the Omaha Area Board of REALTORS® has a fresh, new website. If it seems overwhelming at first, or you find yourself lost, don't worry. We did our best to make the new site navigate as closely to the old site as possible.

You will notice the new navigation bar on the right closely matches the old navigation bar. Plus, we aimed to simplify everything, making it easier for you to find your way around and get the information you need even faster.



Please note that our staff email addresses have also changed. View the CONTACT US page for more details.

The new format gives the staff better control and will save money. Questions or comments? Contact Hanna Jorgensen, Communications Director, at Hanna@OmahaREALTORS.com or 402-619-5557.



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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 JANUARY 2014 MEETING:

Lori Bonnstetter (President) – 2-10 Home Buyers Warranty

Brent Rasmussen (President-Elect) – Mortgage Specialists LLC

Brenda Stuart (Treasurer) – ServiceOne Inc

Jerad Berry – Centris Federal Credit Union

Jessica Blake – Security National Bank

Cheri Casey – Home Buyers Protection Co

Melanie Doeschot – Ambassador Title Services

June Eads – AmeriSpec Home Inspection Serv

Summer Franco – First National Bank

Ryan Heppner – Northwest Bank

Jim Holmes – Focus Printing

Coquette Jensen – Core Bane Title & Escrow

Mike Kelly – GIA Insurance

PK Kopun – Centris Federal Credit Union

Debbie Lentz – Union Bank & Trust

Josh Nieman – Illuminate Financial Group

Sue Owen – Charter Title & Escrow

Lisa Powell – Farmers Insurance Powell Insurance

Mindy Reeder-Curington – ACCESS Bank

Tom Sutko – AmeriSpec Home Inspection Serv

Matt Thiel – DRI Title & Escrow

Rich Wise – Floor Coverings International

www.OABRAffiliates.com

UPCOMING MEETINGS:

- Monday, Mar 2, 9:00 a.m.
- Monday, Apr. 6, 9:00 a.m.
- Monday, May 4, 9:00 a.m.

All Affiliate members are welcome to attend.
Visit us online: www.oabraffiliates.com



AFFILIATES

a council of the

Omaha Area Board of REALTORS®

Chili Cook-Off & Food Drive Winners!

Continued from Page 1

Chili Cook-Off Winners

1st Place: Matt Thiel

2nd Place: Rich Edwards

3rd Place: Mindy Reeder-Currington,
Andrew Ossenkop, and Julie Putnam



Food Drive Contest Winners for the Food Bank for the Heartland

1st Place "Grand Giver" \$1,000+: RE/MAX Professionals

2nd Place: Celebrity Homes

3rd Place Tie: CBSHOME (159)/NP Dodge (W Dodge)



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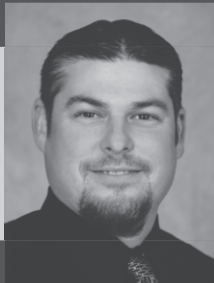
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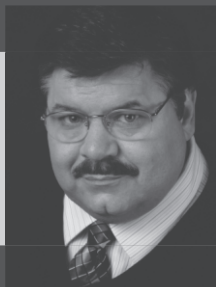
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February 23-26

April 27-30

June 22-25

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

Finance 0042

8:30 a.m. to 5:00 p.m.

January 26-29

March 30-April 2

May 11-14

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Speed Dating... Love Your Technology!

Over 130 members gathered at the DC Center on Thursday, February 19 for a new Knowledge is Power course, "Speed Dating... Love Your Technology!" Those who attended had the chance to go on brief, 15 minute "dates" with different expert speakers as they discussed commonly used apps and technology resources in a fun, informative setting.

The stations included Pinterest, Google+, Instagram, Supra eKEY, LinkedIn, Facebook Pages, PDF Expert, Facebook Ads, and Foursquare.

Thank you to the sponsors and the Education Committee for to making this event possible!

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REALTOR® FOCUS

RPAC Appreciation Party

Thank you to everyone who came to the Funny Bone Comedy Club to support RPAC and share in some laughs on Thursday, February 19. Headlining the show was comedian, Rob Little. Over 100 OABR members and guests attended this first-ever event. RPAC was able to raise over \$7,800 from everyone's generous investments.



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MOBAupdate

Metro Omaha Builders Association

MOBA's Event Season Starts Up

As the weather tries to become more spring like, homeowners and homebuyers start coming out of their shells looking for a fresh start for the year. There's no better way to do this than finding new ideas at MOBA's Omaha Home Show. This year's event is March 27th thru 29th at the Century Link Center. Here you'll find tons of home related ideas and a whole lot more. If you have not signed up and still want to participate in the Omaha Home Show contact the Tam at the Omaha World Herald at tam.webb@owh.com or 402-444-3125

Quality construction in attractive and affordable communities is important to us because we are your neighbors. We work, play and serve in your communities. The Metro Omaha Builders Association members are dedicated to preserving integrity and lifestyle through high professional standards and sound business practices.

MOBA.com is well on its way in becoming more user friendly to help not only homebuyers find a builder, but also be able to see model homes for sale, new communities to live in and even find upcoming home related events. Averaging over 138,000 hits per month...

If you have a home or development you would like to have listed, contact Teresa@moba.com or call the MOBA office at 402-333-2000 for more information.

MOBAcalendar

March

- 05** MOBA Executive Board Meeting
- 10** MOBA Board of Directors Meeting
- 27-29** MOBA's **Omaha Home Show & Remodel Omaha Tour**
- 31** Membership Luncheon - Anthony's at 72nd & F

April

- 25-26 & 30-May 3** MOBA's **Spring Parade of Homes**

Details on these events and more....

visit www.MOBA.com

Need to Renew your MOBA membership?

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Membership Report: February 2015

NEW REALTORS®

Baumert, Nicole – Oakwood Homes of NE LLC
Choiniere, Mallory – NP Dodge Real Estate Sales Inc – Lakeside
Coronado, Jennifer – NP Dodge Real Estate Sales Inc – 35 Dodge
Harrington, Nicole – RE/MAX Results
Looby, Terrene – NP Dodge Real Estate Sales Inc – Sarpy
Murray, Eric – CBSHOME Real Estate – 159 Dodge #200
Pfeffer, Kurt – BHHS Ambassador Real Estate – California #101
Schaefer, Matthew – BHHS Ambassador Real Estate – California #101
Schneider III, Milton – CBSHOME Real Estate – 159 Dodge #200
Tiller, Christopher – DVG Realty LLC

NEW AFFILIATES

Berry, Jerad – Centris Federal Credit Union
Brown, Becky – BNC National Bank
Christina, Pete – BugZ Termite & Pest Control
Gitt, Mike – Mike Gitt Home Inspections
Kinsler, Cindy – First Mortgage Company
Kumm, Alex – Charter Title & Escrow
Ossenkop, Andrew – ACCESS Bank
Six, David – Home Standards Inspection Services
Yunker, Amanda – Charter Title & Escrow

REALTOR® CANDIDATES

Brown, Tiba – Liberty Core Real Estate
Burnison, Justin – DEEB Realty - 117
Ellison, Chad – NP Dodge Real Estate Sales Inc - 204 Dodge
Emsick, Shona – Maloy Real Estate
Erickson, John – CBSHOME Real Estate – Davenport
Fagan, Kyle – CBSHOME Real Estate – 147
Galas, Neil – NP Dodge Real Estate Sales Inc – 204 Dodge
Gelnette, Timothy – DEEB Realty – 117
Gorup, Mark – DEEB Realty - 117
Griffin, Mitchell – CBSHOME Real Estate – Papillion
Harrison, Kristine – CBSHOME Real Estate – Davenport
Hergert, Zachary – NP Dodge Real Estate Sales Inc – 129 Dodge
Holcomb, Steven – CBSHOME Real Estate – Davenport
Kluthe, Ryann – BHHS Ambassador Real Estate – California #101
Lederer, Patricia – BHHS Ambassador Real Estate – California #101
Lindau, Alison – CBSHOME Real Estate – 159 Dodge
Meints, Neeley – BHHS Ambassador Real Estate – California #101
Melsheimer, Stephanie – NP Dodge Real Estate Sales Inc – 129 Dodge
Minino, Jennifer – NP Dodge Real Estate Sales Inc – 204 Dodge
Nolan, William – CBSHOME Real Estate – 159 Dodge
O'Leary, Timothy – CBSHOME Real Estate – Papillion
Pettinger, Lindsay – BHHS Ambassador Real Estate – California #101
Pichardo, Sujei – DEEB Realty - 117
Riddle, Nicole – NP Dodge Real Estate Sales Inc – 129 Dodge
Ridenour, Jennifer – CBSHOME Real Estate – 159 Dodge
Riewer, Timothy – CBSHOME Real Estate – 147
Roefeldt, Alicia – Metro Appraisers & Consultants
Rowe, Michelle – BHHS Ambassador Real Estate – California #101
Schroeder, Stephanie – NP Dodge Real Estate Sales Inc – 204 Dodge
Soares, Jean – CBSHOME Real Estate – Papillion
Stantz, Ryan – Keller Williams Greater Omaha – Giles #2
Swassing, Rebecca – CBSHOME Real Estate – 159 Dodge
Thiele, Adam – CENTURY 21 Century Real Estate
Thompson, Benjamin – CBSHOME Real Estate – 159 Dodge
Thompson, Lyn – CBSHOME Real Estate – 159 Dodge
Thompson, Owen – NP Dodge Real Estate Sales Inc – Sarpy
Vance, Angela – CBSHOME Real Estate – Papillion
Wentz, Melody – Maloy Real Estate
Zuehlke, Phillip – Southwestern Real Estate Inc

AFFILIATE CANDIDATES

Alm, Monica – American National Bank
Buggs, Ronnie – Tow Men And A Truck
DeLong, Bonnie – American National Bank
Haake, Phil – AmeriSpec Home Inspection Serv
Jorgensen, Mike – Charter West National Bank
McClatchey, Anne – Charter West National Bank
Mundt, Kelly – Nebraska Title Company
Nieman, Josh – Illuminate Financial Group
Noack, Tom – Credit Law Center
Reeder-Curington, Mindy – ACCESS Bank
Shaw, Michelle – Arbor Bank

MEMBER TRANSFERS

Baumler, Wayne from NP Dodge Real Estate Sales Inc – 204 Dodge to DEEB Realty – 117
Beck, Michelle from BHHS Ambassador Real Estate – California #101 to CBSHOME Real Estate – 159 Dodge
Burrhus, Codie from Great Southern Bank to The Private Mortgage Group
Correa-Cerrillo, Jose Domingo from NP Dodge Real Estate – Sarpy to NP Dodge Real Estate Sales Inc – 35 Dodge
Cunningham, Tracie from CBSHOME Real Estate – Papillion to Celebrity Homes Inc
Curfman, Jeanne from Home Services Lending to First National Bank
Danielson, John from Havenmakers Inc to RR Berner Real Estate
Diamantis, Nicolette from CBSHOME Real Estate – Davenport to BHHS Ambassador Real Estate – California #101
Eggers, Elizabeth from CBSHOME Real Estate – 147 to Showcase Homes Real Estate Inc
Engles, Joseph from CBSHOME Real Estate – Davenport to DEEB Realty - 117
Grimes, Charles from CBSHOME Real Estate – Davenport to CBSHOME Real Estate – 159 Dodge
Grimes, Eva from CBSHOME Real Estate – Davenport to CBSHOME Real Estate – 159 Dodge
Haney, Diana from NP Dodge Real Estate Sales Inc – 204 Dodge to CBSHOME Real Estate – 159 Dodge
Hawkins, Susan from BHHS Ambassador Real Estate – California #101 to DEEB Realty – 117
Kelley, Teresa from NP Dodge Real Estate Sales Inc – 35 Dodge to NP Dodge Real Estate Sales Inc – Lakeside
Kidney, Mindy from CBSHOME Real Estate – Davenport to RE/MAX Results
Lapke, Robert from Keller Williams Greater Omaha – Giles to Access Realty
Longacre, Sherryl from Don Peterson & Associates RE – 6th to Don Peterson & Associates RE – 23rd
Mack, Cha-Naise from NP Dodge Real Estate Sales Inc – Sarpy to NP Dodge Real Estate Sales Inc – Lakeside
Macklin, Anne from CBSHOME Real Estate – Davenport to CBSHOME Real Estate – Papillion
Milford, Karie from BHHS Ambassador Real Estate – California #101 to BHHS Ambassador Real Estate – California #201
Novak, Katherine from Properties to Keller Williams Greater Omaha – Giles #2
Sakkas, Christina from CBSHOME Real Estate – Davenport to BHHS Ambassador Real Estate – California #101
Schraeder, Lisa from Keller Williams Greater Omaha – Giles to NP Dodge Real Estate Sales Inc – 204 Dodge
Schwarz, Cynthia from Cramton Company Real Estate to Expert Real Estate Group LLC
Shunk, Darcie from RE/MAX Results to BHHS Ambassador Real Estate – California #101

Spurgeon, Lyndel from NP Dodge Real Estate Sales Inc – 204
 Dodge to BHHS Ambassador Real Estate – California #101
 Stagemeyer, Michele from Home Services Lending to First National
 Bank
 Wilder, Daniel from DEEB Realty – Sarpy to NP Dodge Real Estate
 Sales Inc - Sarpy

REACTIVATED MEMBERS

Hasty, Michael – BHHS Ambassador Real Estate – California #101
 Meyer, Kevin – BHHS Ambassador Real Estate – California #101
 Smith, David – RE/MAX Professionals
 Trimble, Anne – CBSHOME Real Estate – 159 Dodge
 Whitaker, Jeffrey – RE/MAX The Producers

RESIGNATIONS

Adams, Tyron – Tyron S Adams Broker
 Bruns, Penny – Don Peterson & Associates RE – 6th
 Burklund, Irene – CBSHOME Real Estate – 159 Dodge
 Davis, Kerri – DEEB Realty – 117
 Denker, Jacob – Equity Real Estate LLC
 Douglas, William – BHHS Ambassador Real Estate – California #101
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 Koke, Gary – Harney Realty Company
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 Milczski, William – Keller Williams Greater Omaha – California
 Murray, Jeremy – Real Estate Associates Inc
 Muths, Melissa – DEEB Realty – 117
 Newburn, Debbie – BHHS Ambassador Real Estate – California #101
 Ramirez, Derek – vision Casa Real Estate PC
 Rasmussen, Pamela – AAA Bank Nebraska
 Robertson, Dawn – NP Dodge Real Estate Sales Inc – 204 Dodge
 Turner, Tara – BHHS Ambassador Real Estate – California #101
 VanZee, Adam – Sandi Downing Real Estate LLC
 Wagner, Stephen – CENTURY 21 Century Real Estate
 Wheeler, Rodney – Real Estate Associates Inc
 Wolf, Dawn, BHHS Ambassador Real Estate – California #101

NEW REALTOR® COMPANY

Access Realty – 746 S Harrison St, Papillion, NE. 68046
 OABR & MLS Phone: 402-681-2846
 Designated Realtor: Robert Lapke
 New Traditions Home & Realty LLC – 601 Prospector Ct Ste A,
 Lincoln, NE, 68542; MLS Only; Phone: 402-477-6668
 Designated Realtor: Lea Barker
 RVP Properties Inc – 2230 N Sommers, Fremont, NE. 68028
 MLS Only; Phone: 402-753-1400; Fax: 402-721-1447
 Designated Realtor: Russell Peterson Jr
 Southwestern Real Estate Inc – 18314 Jefferson St, Omaha, NE.
 68135; OABR & MLS; Phone: 402506-0148
 Fax: 630-748-1313; Designated Realtor: Patrick Roach

ADDRESS/PHONE UPDATES

Heavenly Home Sales; Phone: 402-444-4464
 Professional Termite & Pest Co – 3938 N 90th St, Omaha, NE, 68134
 Pulaski Bank Home Lending; Phone: 712-309-0406
 Fax: 712-309-0418
 Rockpointe Appraisal Group – PO Box 22933, Lincoln, NE, 68542

MARCH ORIENTATION

- Tuesday, March 3 8:30 am - 4:00 pm
- Wednesday, March 4 8:30 am - 4:00 pm
- Thursday, March 5 8:30 am - 12:30 pm

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PK Kopun – Centris Federal Credit Union
 Debbie Kalina – Radon Pros LLC
 Cherie Casey – The Home Buyers Protection Co

MARCH 2015 COFFEE BREAK SPONSORS

Lou Bozak – Paul Davis Restoration
 Mike Kelly – GIA Insurance
 Theresa Dein – Franklin American Mortgage co
 Wendy Walker – Nebraska Title Company
 Marty McGuire – Farm Bureau Financial Services
 Lori Bonnstetter – 2-10 Home Buyers Warranty
 Rich Wise – Floor Coverings International

MEMBERSHIP STATISTICS

OABR

	Jan. 2015	Jan. 2014
Designated REALTOR®	199	211
Des. REALTOR® Secondary	1	1
REALTOR®	2080	1994
REALTOR®-Secondary	5	3
TOTAL	2285	2209

Institute Affiliate	57	72
Affiliate	333	270
Other	5	5
TOTAL	2952	2824

	Jan. 2015	YTD
New REALTOR® Members	51	51
Reinstated REALTOR® Members	5	5
Resignations	29	29

GPRMLS

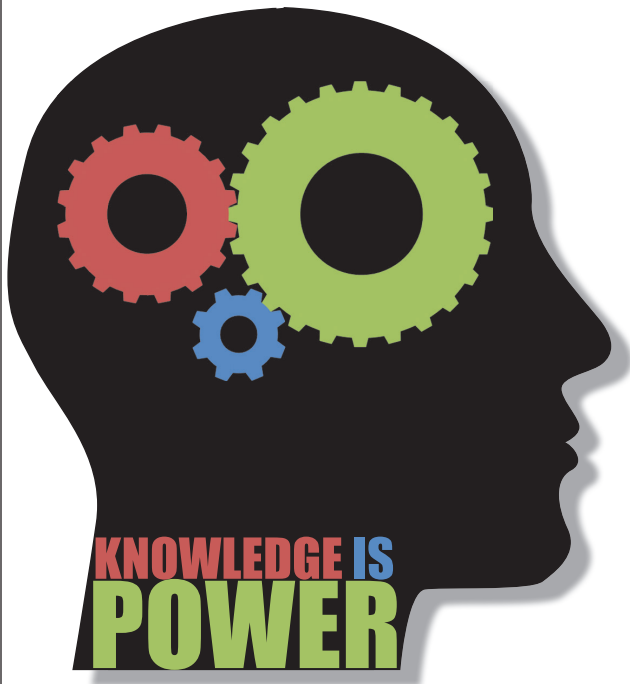
	Jan. 2015	Jan. 2014
Participants (Primary)	188	202
Participants (Secondary)	60	60
Subscribers (Primary)	2080	1986
Subscribers (Secondary)	171	168
Exempt	31	32
TOTAL	2531	2448



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State of the REAL ESTATE MARKET in 2015 (9999T)



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

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

Thursday, March 19, 2015
10:00 - 11:00 a.m.

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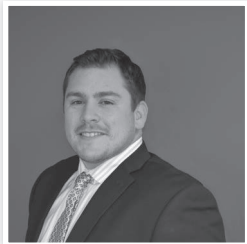
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DREW BUTLER
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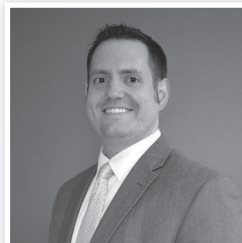
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Loan Officer | NMLS# 422492
CharlesV@GuildMortgage.net
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Code of Ethics: *Article 1*

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

• Standard of Practice 1-1

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

• Standard of Practice 1-2

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

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

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

• Standard of Practice 1-3

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

• Standard of Practice 1-4

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

• Standard of Practice 1-5

REALTORS® may represent the seller/landlord and buyer/

tenant in the same transaction only after full disclosure to and with informed consent of both parties. (Adopted 1/93)

• Standard of Practice 1-6

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

• Standard of Practice 1-7

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

• Standard of Practice 1-8

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

• Standard of Practice 1-9

The obligation of REALTORS® to preserve confidential information (as defined by state law) provided by their clients in the course of any agency relationship or non-agency relationship recognized by law continues after termination of agency relationships or any non-agency relationships recognized by law. REALTORS® shall not knowingly, during or following the termination of professional relationships with their clients:

1. reveal confidential information of clients; or
2. use confidential information of clients to the disadvantage of clients; or

use confidential information of clients for the REALTOR®’s advantage or the advantage of third parties unless:

- a) clients consent after full disclosure; or
- b) REALTORS® are required by court order; or
- c) it is the intention of a client to commit a crime and the information is necessary to prevent the crime; or
- d) it is necessary to defend a REALTOR® or the REALTOR®’s employees or associates against an accusation of wrongful conduct.

Personals

CONGRATULATIONS to **Christina Hacker** of Keller Williams for earning the ABR designation.

CONGRATULATIONS to **Ron Burkle** of BHHS Ambassador Real Estate for earning the ABR designation.

CONGRATULATIONS to **Mary Alice Johnson** of WC Real Estate for earning the ABR designation.

CONDOLENCES to **Kathy Miller** of NP Dodge Real Estate on the recent loss of her brother.

CONDOLENCES to **Chuck Amoura** and **Jo Anne Amoura** of CENTURY 21 Century Real Estate on the recent loss of his brother and her step-son.

CONDOLENCES to **Margie Wagner** of CBSHOME Real Estate on the recent loss of her two brothers.

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Spring is in the air!

Spring is here and I pray that your business is booming.

In February we co-sponsored the "Speed Dating...Love Your Technology" event with the Education Committee at the DC Centre for 3 hours of broker approved training. We had an incredible turnout and I heard many great discussions at the tables. I saw a ton of faces that we don't normally see as well; very encouraging!

On March 10 we will be hosting the annual YPN BINGO Night fundraiser for Project Wee Care at DJ's Dugout. Shout out to Doug Dohse with BHHS for hooking us up at DJ's! Our awesome subcommittee got us 12 super supportive sponsors. We truly couldn't pull this event off and be able to give back to this incredible charity without our affiliate sponsors. Thank you, thank you!



#REBarCampOmaha is April 10, 2015 at Champions Run. Jacy Riedmann has lined up some awesome national speakers including Nobu Hata from NAR and Sherry Chris Ceo/President of Better Homes and Gardens. BarCamps are an unconference where attendees create content they want to learn about when they arrive and we break off into smaller group discussions. This is a free all-day event; lunch included! As we did last year, YPN will be hosting a happy hour reception the night before on April 9. Please join us on our Facebook Group, REBarCampOmaha Attendees' Lounge, for announcements as national speakers are confirmed and discussions begin.

Mark your calendars for May 7 for our Pay It Forward Scavenger Hunt in the Old Market! We will have limited space available, so be sure to register for the event early.

To stay up on what we have going on "Like" our Facebook page, OABR Young Professionals Network, and remember all OABR members are welcome. We hope to see you at one of our upcoming events!

Cheers to a prosperous Spring!

- Lindsey Krenk, 2015 YPN Chair

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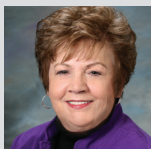
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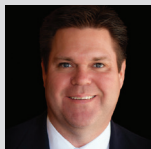
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Kileen Anson



Ileana Carlson



Bill Casey



Katie Clemenger



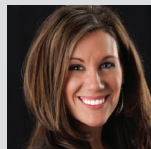
Mike Connell



Tracie Cunningham



Gerry Frans



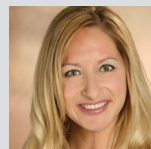
Ericka Heidvogel



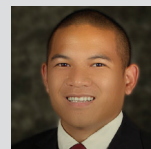
Don Igo



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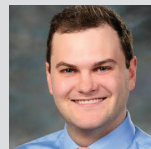
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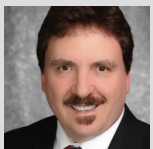
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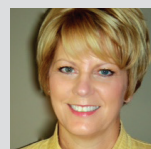
Mike McGlynn



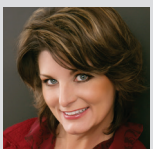
Jim Murphy



Gary Patricelli



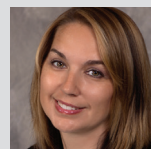
Jane Ploughman



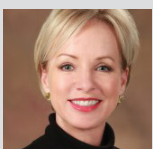
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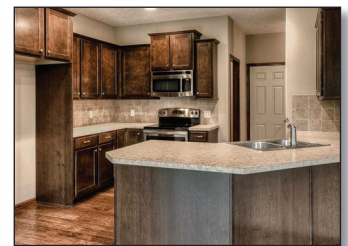
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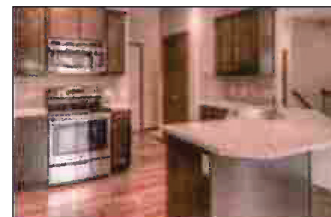
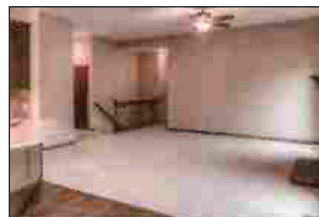
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*All information is believed to be accurate, but is not guaranteed.
All measurements are approximate.*

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Mold In Attics

By Steve Vacha
Home Standards Inspection Services

I recently popped my head into an attic of a nice looking well maintained 25 year old house. I saw immediately that the house had a ventilation problem because about 70% of the sheathing was black.

What caused this? The vast majority of time it is from inadequate attic ventilation. Warm, moist air passes through the drywall, light fixtures, etc. and gets trapped in the frigid attic area. Other causes can be improperly vented bath vents, plumbing vents or furnace and hot water flues. As the warm, moist air comes in contact with the very cold underside of the roof sheathing it condensates and frosts.

As the attic warms up, the frost melts and the wood sheathing becomes damp. That is all a wander-

ing mold spore needs to thrive. It has found a happy home and is about to start a colony, so to speak. Mold will start eating away at the surface it has landed on. As years go by, this mold can continue to grow with the cycle of condensation at the attic.

Normally this mold is not the 'black mold' (*Stachybotrys Chartarum*), rather it is a common mold to our area like *Aspergillus*. Thank goodness we have *Aspergillus*. It is the same mold that helps to break down leaves and other fibrous things. Without *Aspergillus*, we would be buried in leaves.

How to Address this Issue:

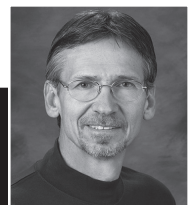
- Check to see if a humidistat in the house is set too high.
- Improve the ventilation in the attic. In the last 20 years or so we have greatly improved how we ventilate attics. An attic normally has soffit and roof vents



which need to be balanced and properly placed.

- Make necessary repairs to damaged flues or vents that are venting improperly into the attic.
- Treat the mold/discoloration. There are mold remediation companies that will kill the mold using an approved fungicide and then they will normally seal the area with an approved sealer.

It is important to remember the air is the attic normally does not enter the living area of a home for us to breathe. But, it can compromise the structural integrity of the attic sheathing. Mold in the attic should be addressed or it will only get worse.



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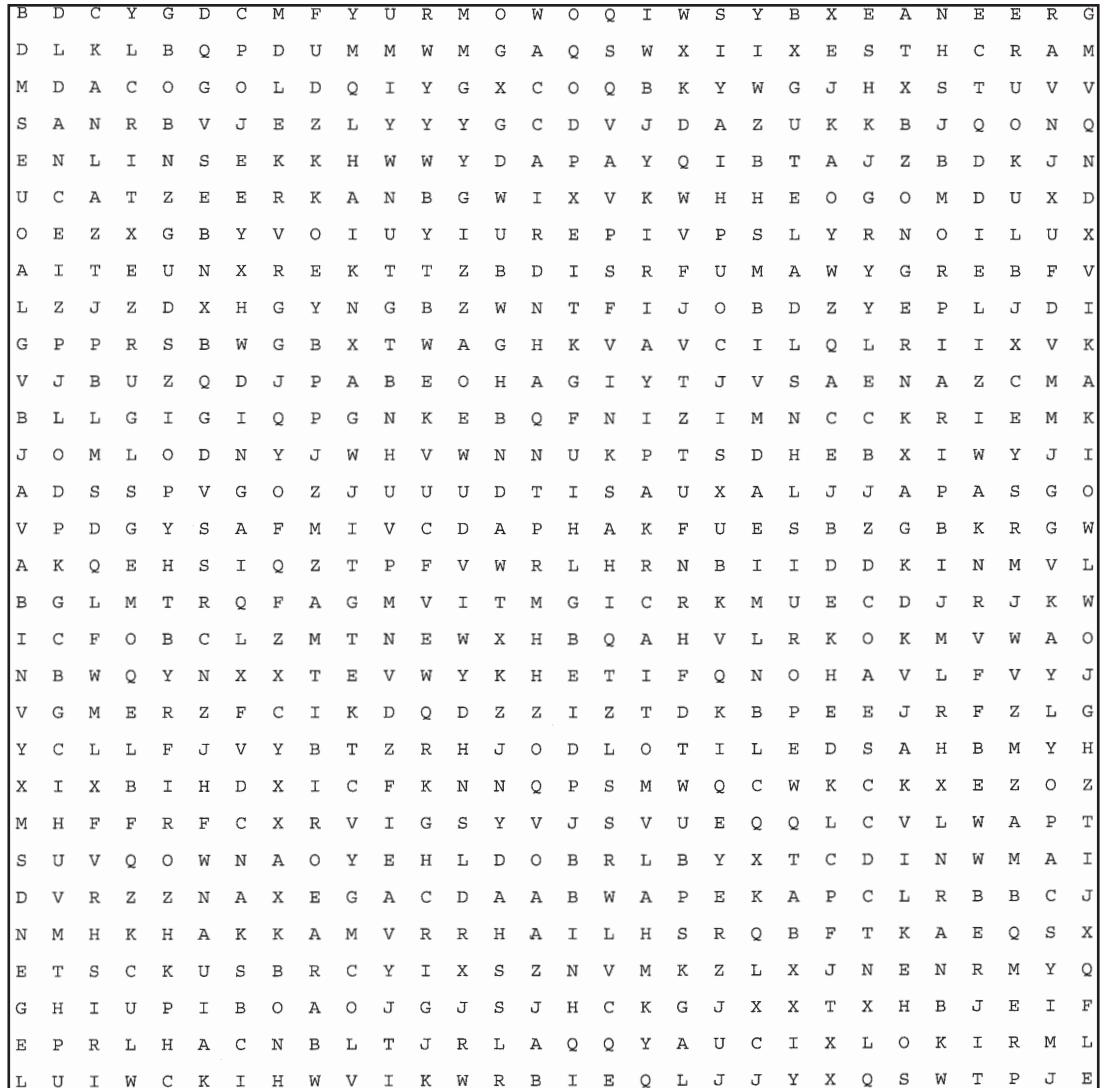


Steve Vacha
Inspector

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

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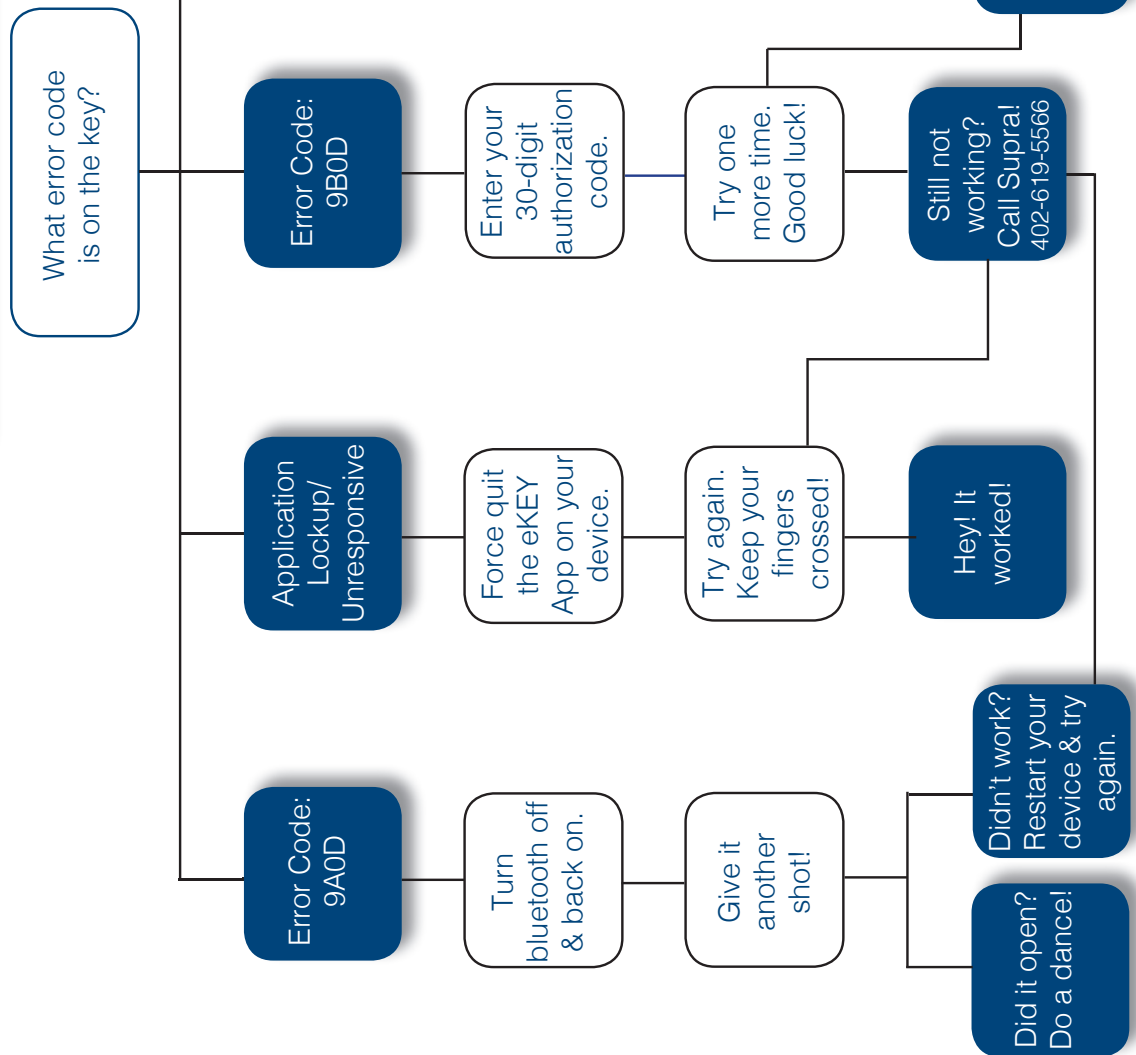
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