

YPN Bingo Night Supports Project Wee Care



YPN is at it again! The party room at DJ's Dugout was a full house on Tuesday, March 10, with over 80 YPNers and their guests, eager to network, play bingo, and win prizes.

Proceeds from this year's YPN Bingo Night brought in \$1,140 for Project Wee Care, a foundation that helps provide food, clothing, and gifts for families in the area during the holiday season.

YPN Bingo Night is an annual event that continues to support Project Wee Care, year after year. With so much fun to be had, and all for a good cause, it's no wonder why YPN Bingo Night is always such a hit. Thank you to our sponsors for making this event a success!



Continued on Page 8

New Member Orientation

Tuesday, April 7; 8:30 am - 4:00 pm
Wednesday, April 8; 8:30 am - 4:00 pm
Thursday, April 9; 8:30 am - 12:30 pm

Omaha reBar Camp @ Champions Run

Friday, April 10; 9:00 am - 3:00 pm

Knowledge is Power: Win, Lose, or Draw The Home Inspection Game

Thursday, April 16; 10:00 am - 12:00 pm

Millionaires & Mansions

Thursday, April 30; 6:00 pm
Happy Hour: 7:30 pm



Millionaires & Mansions Tour

CHOOSE BETWEEN TWO TOUR OPTIONS!
Gritty City or Millionaires & Mansions
See Page 3 for more details.

Thursday, April 30th

- \$20 / person
- Tours begin @ 6:00 pm
- Happy Hour @ 7:30 pm
- See Page 3 for more details.

*Open to OABR Board Members only!
Limited seating available - 42/Tour*



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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

Community, Career, and YOU!

REALTORS® are a special breed. We are fiercely independent. We are competitors. We are caring. We are the voice of the American dream of home ownership. Some measure themselves only in production volume. Some are so busy chasing the almighty dollar that they often overlook the REALTOR® collective contributions to the community we share.

I thought you would like to know how you are giving back to the community through your membership with the Omaha Area Board of REALTORS®. In just the last 18 months, we have raised and donated over \$87,900 for the community with the following events and fundraisers:

- Virtual Food Drive for the Food Bank for the Heartland – raising \$6,277 in cash donations in 2014, which provided 18,500 meals to those in need
- Turkey Shoot Bowling & Toys for Tots - a bowling event to collected over 20 large boxes of new toys were donated, plus raising \$7,523.
- Annual Coat and Winter Clothing Drive – nearly 1,500 items donated to Project Wee Care, the Omaha Schools Foundation, the Stephen Center, and the Heartland Family Services
- REALTOR® Ring Day-raising \$9,122.52 for the Salvation Army
- Annual Golf Outing – funding The ABIDE Network in the amount of \$1,655
- Bingo Night - \$1,000 was raised for Project Wee Care
- Project Wee Care Distribution Day – we donated, sorted, and delivered meals for 243 families, 668 children, and 366 parents, care givers, and older siblings
- The MLS contributed \$5,000 each to Rebuilding Together Omaha and the Stephen Center.
- MLS also provided provided \$50,000 to the Greater Omaha Chamber of Commerce in support of economic development and job growth.
- The OABR Diversity Committee awarded \$7,000 in scholarships.

I want to thank the entire leadership and staff of OABR for compiling this extraordinary list of accomplishments. I want to thank the committee leadership and individuals that dedicated their time and efforts to supporting each of these community endeavors. I want to thank YOU for your continued support that makes all of this a reality. Without all of you, none of this could have happened!

Keeping you informed,

- Mark



Mark Wehner
2015 President

May Events

- **YPN Pay it Forward Scavenger Hunt**
 Thursday, May 7; 4:00 pm - 7:00 pm; The Hive
- **Knowledge is Power: If You Grow It, They Will Come**
 Thursday, May 21; 10:00 am - 11:00 am; OABR Education Center



Millionaires & Mansions Tour

Thursday, April 30th

- \$20 / person
All proceeds go to Rebuilding Together Omaha
- Arrive at The Old Mattress Factory @ 5:45 pm
- Tour begins promptly @ 6:00 pm
- Happy Hour: The Old Mattress Factory @ 7:30 pm
(Appetizers provided by our sponsors)

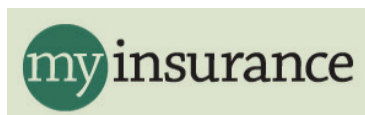
CHOOSE BETWEEN TWO TOUR OPTIONS!

Open to OABR Members only!
(Limited space available - 42 per tour)

Gritty City: Tour downtown Omaha to see notorious historic sites such as the former home of Madame Anna Wilson, the Brandeis Building, and the Paxton Hotel.

Millionaires & Mansions: Explore the neighborhoods north of Dodge Street in mid-town Omaha. Along the way, learn about Mercer Mansion, Joslyn Castle and the Louis Nash residence, to name just a few! The trolley will drive on the first curved street in the city and roll by many stately homes in the original "West Omaha."

Thanks to our sponsors!



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

Name _____ Company _____

Street Address _____ City _____ Zip _____

of Tickets _____ x \$20.00 each = _____ Preferred Tour (Circle One): Millionaires & Mansions / Gritty City

Credit Card # _____ Expiration Date _____

Card Type: Visa Master Card Discover American Express

Make checks payable to the Omaha Area Board of REALTORS®
Please RSVP and submit payment by April 27 to
Donna Shipley at Donna@OmahaREALTORS.com

Mailing Address:
Omaha Area Board of REALTORS®
11830 Nicholas St.
Omaha, NE 68154

Omaha Area Board of REALTORS®

2016 Board of Directors

Officer and Director Application

The Omaha Area Board of REALTORS® Nominating Task Force seeks REALTOR® volunteers to serve on the 2016 Board of Directors, filling the open positions indicated below.

The officers of the Board include the offices of President, President-Elect and Secretary/Treasurer. These offices are elected for one-year terms except the President-Elect automatically becomes President at the end of the term. Each of the seven elected directors serves a three-year term, with staggered start dates.

Current bylaws require all Officer Candidates to have previously served as an OABR Director for at least two years. All officer candidates must be from different companies.

Current bylaws require all Elected Director Candidates to have been an OABR member for at least four years. No more than two of the elected directors shall be from the same company.

The elective years for all terms of office coincide with OABR's fiscal year, September 1 through August 31.

Interested REALTOR® members should submit the application located at www.OABRdocs.com/DirectorApplication.pdf prior to May 1, 2015

2016 OABR Board of Directors

<u>Officers*</u>	President	Andy Alloway , Nebraska Realty
	President-Elect	_____
	Secretary-Treasurer	_____

<u>Elected Directors</u>	Director 2016	Nancy Bierman , N P Dodge Company
	Director 2016	Lindsey Krenk , RE/MAX Results
	Director 2017	Megan Bengtson , Nebraska Realty
	Director 2017	Doug Dohse , BHHS Ambassador Real Estate
	Director 2018	_____
	Director 2018	_____
	Director 2018	_____

<u>Other Directors</u>	Immediate Past President	Mark Wehner , N P Dodge Company
	GPRMLS Chair	Henry Kammandel , CBSHOME Real Estate**
	Affiliate Council Chair	Brent Rasmussen , Mortgage Specialist LLC**

* Traditionally the Secretary/Treasurer has advanced to the President-Elect position, but is subject to confirmation.

** Subject to confirmation

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MOBAupdate

Metro Omaha Builders Association

MOBA's Event Keep on Rolling...

More events coming this Spring...

The **Spring Parade of Homes** is up next. **April 25 - 26** and **April 30 thru May 3**. See homes in every price range. whether you are a first time buyer or looking to upgrade, there is something for everyone. Look for more information at www.MOBA.com or inside the Omaha World Herald.

Also, in May, MOBA will hold its annual **Golf Outing**. If you need more information, go to www.MOBA.com.

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

27-29 MOBA's **Omaha Home Show & Remodel Omaha Tour**

31 Membership Luncheon - Anthony's at 72nd & F

April

09 MOBA Executive Board Meeting

14 MOBA Board of Directors Meeting

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

Details on these events and more....

visit www.MOBA.com

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For additional information on this or any other NIFA program contact us at 800-204-6432 or www.nifa.org.



**Join MOPOA and
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9am - 4pm.

Westside Community Center
3534 S 108th St, Omaha

\$60 for CE & lunch!

* reservation required for credits *

Questions: John Chatelain
402-333-8488

or Sherri Kunz 402-850-3313



AFFILIATES

a council of the
Omaha Area Board of REALTORS®

The role of the Affiliate Council of the Omaha Area Board of REALTORS® is to promote business relationships and services to REALTOR® members, actively solicit Affiliate membership in the OABR and promote ethical business practices of Affiliate Members.

**AFFILIATE MEMBERS ATTENDING THE
FEBRUARY 2015 MEETING:**

Lori Bonnstetter (President) – 2-10 Home Buyers Warranty
Brent Rasmussen (President-Elect) – Mortgage Specialists
Erin Trescott (Secretary) – Pulaski Bank Home Lending
Brenda Stuart (Treasurer) – ServiceOne Inc
Jerad Berry – Centris Federal Credit Union
Lisa Marie Bullerman – Staging Design by Lisa Marie
Mary Byrnes – Guild Mortgage Company
Cheri Casey – Home Buyers Protection Co
Kayla Cunningham – JH Willy
Theresa Dein – Franklin American Mortgage Co
Rob Denning – Guild Mortgage Company
Melanie Doeschot – Ambassador Title Services
Janet Dragon – Heartland Reva Team
Jan Eggenberg – SureHome Inspection Co
Amanda Filippi – Flip Marketing
Summer Franco – First National Bank
Monica Gartner – First American Title Ins Co
Mary Gorup – Integrity Termite
Coquette Jensen – Core Bane Title & Escrow
Mike Kelly – GIA Insurance
PK Kopun – Centris Federal Credit Union
Laura Longo – Centris Federal Credit Union
Deb Martin – Great Western Bank
Marty McGuire – Farm Bureau Financial Services
Kelly Mundt – Nebraska Title Company
Andrew Ossenkop – ACCESS Bank
Sue Owen – Charter Title & Escrow
Lisa Powell – Farmers Insurance Powell Insurance
Garry Ruliffson – OPPD
Mary Sladek – My Insurance LLC
Ruth Smith – Norm's Door Service
Jody Smythe – Security 1 Lending
Meg Tentinger – Bank of Nebraska
Jon Vacha – Home Standards Inspection Serv
Wendy Walker – Nebraska Title Company
Lisa White – Gateway Mortgage Group
Katie Wray – MovingOn
Todd Zimmerman – Zimmerman Mortgage Corp

UPCOMING MEETINGS:

- Monday, Apr. 6, 9:00 a.m.
- Monday, May 4, 9:00 a.m.
- Monday, Jun. 1, 9:00 a.m.

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



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YPN Bingo Night

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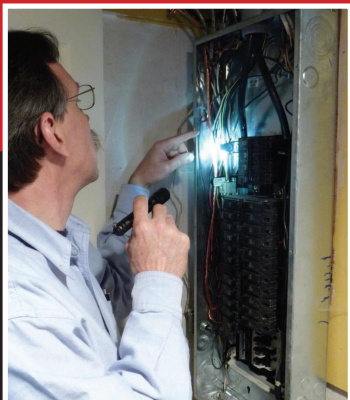
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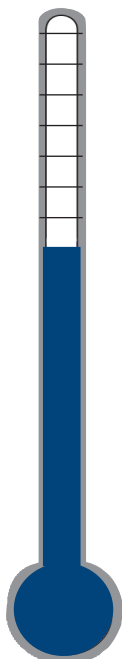
\$90,000

12-31-15

\$55,862

3-1-15

To report inaccuracies, contact Donna at
402-619-5551 or Donna@OmahaREALTORS.com



Nitsch, Carl
Noll, Sharron
Novacek, Patricia
Novak, Mary
Nowatzke, Betsy
Oberhauser, Erin
O'Connor, Todd
O'Doherty, John
Ogle, Gina
Ogle, Timothy
O'Grady, Donna
Ojeda-Alvarez, Otoniel
Ollis, Doyle
Olsen, Bridget
Olson, Beth
Oster, Diane
Osterholm, Sandra
Ostrand, David
Otis, Marie
Overhue, Robi
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Sleddens, Gary
Sleddens, Lisa
Sleddens, Jill
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Slobotski, Joan
Smith, Charlotte
Smith, Crystal
Smith, Jayne
Smith, Susan
Spiecker, F William
St James, Jean
Stander, Jennifer
Steffes, Todd
Stephens, Donna
Sterba, Fae
Streit, Karol
Sundell, Jody
Sutton, Charles
Swanson, Matthew
Swope, Arlene
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Tabor, Mark
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TenEyck, Dixie
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Thomas, Shari Ann

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Toebben, Jennifer
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Troshynski, Jason
Trude, Brian
Tsatsos, Ann-Marie
Turner, Sandra
Tusa, Stephanie
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Ulven, Jon
Vacanti, Courtney
Vacek, Judy
Van Moorlegem, Dennis
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Villotta, Jeffrey
Vogtman, David
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Vukov, Mark
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Wagner, Margie
Walkowiak, Taija
Wallis, Jackie
Walter, Ricky
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Wehner Jacobsen, Kristen
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Westerlin, Dixie
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Wilhelm, Cheryl
Wilke, Marlyn
Willey, Damian
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Williams, April
Wilson, Brian
Wilson, Mark
Wirges, Richard
Wolf, Dawn
Wood, Sharon
Wood, Donald
Woodworth, Ronald
Yeager, Virginia
Yost, Anton
Young, Mary
Zahm, Richard
Zerze, Geraldine
Zoerb, Karen
Zych, Brian
Zych, Tracy

Affiliate Contributors

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

Sandiland, Becky, First National Bank

SENATOR'S CLUB (\$150+)

Casey, Cherie, The Home Buyers Protection Co
Casey, Patrick, The Home Buyers Protection Co
Dein, Theresa, Franklin American Mortgage
Kalina, Debbie, Radon Pros LLC,
Schaffer, Lisa, My Insurance LLC,
Sladek, Mary, My Insurance LLC,
Stuart, Brenda, ServiceOne Inc,
Vacha, Jon, Home Standards Inspection Serv
Zeigler, Dani, My Insurance LLC,
Zimmerman, Todd, Zimmerman Mortgage Corp

99 CLUB (\$99+)

Thiel, Matthew, DRI Title & Escrow

50 CLUB (\$50+)

Anson, Donald, Gage Electrical Contracting
Bayne, Dave, A-1 Mold Testing & Remediation
Black, Dawn, ExecuStay
Blake, Jessica, Security National Bank
Bolton, Cathy, Cricket Home Loans
Bonnett, Patrick, First State Bank
Bozak, Lou, Paul Davis Restoration
Branson, Cheri, American Water Damage
Braun, Carl, Quality Pest Control
Briganti, Nicholas, A Plus Home Inspections LLC
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Caldwell, Timothy, Integrity Termite
Carter, Bob, Total Home Inspection Co
Coleman, Kelly, Mustang Electric Inc
Connor, Tracy, City-Wide Termite & Pest Contr
Conover, Lisa, Rearranged for Change
Cooley, Liz, Rearranged for Change
Corsini, Bob, Corspect LLC
Dasenbrock, Alan, Alan Dasenbrock Affiliate
Deseck, Jennifer, Core Bank Title & Escrow
Earl, Bradley, Lien Termite And Pest Control
Earl, Gregory, Lien Termite And Pest Control
Fahey, Brian, Missouri River Title
Feurt, Catherine, Northwest Bank
Frank, Anthony, Integrity Termite
Gartner, Monica, First American Title Ins Co
Gillespie, Jeffrey, Charter West National Bank
Goracke, Steve, KIBS Radon & Contracting Inc
Gorup, Mary, Integrity Termite
Gruhn, Jason, Total Home Inspection Co
Guinn, Kristi, First National Bank
Hanke, Matthew, Northwest Bank
Hemphill, Misty, National Residential Mortgage
Hiemstra, Amy, Arbor Bank Hill, Barney,
BHill Home Inspections LLC
Holmes, Jim, Focus Printing
Hume, Rich, A & A Roofing
Jensen, Co quette, Core Bank Title & Escrow
Kangieser, Alan, A C K & Assoc Home Inspec.
Kelley, Sara, Charter West National Bank
Knebel, Stacie, Listing Images Photography
Knust, Mike, Northwest Bank
Kollekowsky, Gerald, Lien Termite And Pest Control

Kopun, Predrag, Centris Federal Credit Union
Krof, Tim, Home Standards Inspection Serv
Larsen, Rod, First National Bank
Levinson, Cody, Bank of Nebraska Mtg Center
Longo, Laura, Centris Federal Credit Union
Lucas, Nate, A-1 Mold Testing & Remediation
Mick, Josh, Priority Termite & Pest Contro
Moore, Diane, Moore Appraisal Education LLC
Neese, Thom, Omaha Home Photography
Nogg, Brian, I-Go Van and Storage Co
Novotny, Dean, Novotny Signs Inc
Parker, Kayci, Metro 1st Mortgage
Powell, Lisa, Farmers Insurance Powell Ins
Powell, Regi, Farmers Insurance Powell Ins
Putnam, Julie, ACCESS Bank
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Richards, Van, Lien Termite And Pest Control
Ross, Ryan, ABC Termite & Pest Control Inc
Ruskamp, Aaron, Thrasher Basement Systems Inc
Schneidewind, Holly, Eagle Mortgage Inc
Schreck, Allen, It's Your Home Inspection
Schulte, Brett, Professional Termite & Pest Co
Sederstrom, Charles, Nebraska Assoc of Mtg Brokers
Seigel, W John, MOPOA
Sherman, Julie, United Distributors Inc
Smith, Andy, National Property Inspections
Spielman, Kate, Accurate Radon Testing Svcs
Staab, Adam, Bulldog Professional Inspectio
Stoltenberg, Alan, SAC Federal Credit Union
Svacina, Aaron, ABC Termite & Pest Control Inc
Swerczek, Danielle, Nebraska Title Company
Tibbles, Kirk, Elite Termite
Trescott, Erin, Pulaski Bank Home Lending
Vacha, Steve, Home Standards Inspection Serv
Walker, Lisa, First Mortgage Company
Webber, Adam, Professional House Doctors Inc
Webber, Joel, Professional House Doctors Inc
Weeks, Heidi, Centris Federal Credit Union
West, Monty, Omaha Pest Control Inc
Wilken, Darlyne, National Property Inspections
Williamson, Jeff, Pulaski Bank Home Lending
Wingert, Mark, Wells Fargo Home Mortgage
Wise, Rich, Floor Coverings International



RPAC PHOTO DAY

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Tuesday, May 19

1:00 pm - 4:00 pm

Wednesday, May 20

9:00 am - 12:00 pm



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Stay tuned to the weekly OABR email for more details.

4th Annual **BBQ** at the Beach

Thursday, July 23

5:30 pm - 8:00 pm

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April is Fair Housing Month: The Legacy of Redlining

By Germaine Harms, Fair Housing Center of Nebraska-Iowa

Many communities across the country have long suffered from the repercussions of its past. In the wake of the Great Depression, the federal government created the Federal Housing Administration (FHA) to increase homeownership by underwriting private mortgage loans.

Beginning in the 1930s, federal housing policy promoted segregation through incentivizing the growth of white, middle class suburban areas, while simultaneously denying credit to entire neighborhoods, through the practice of "redlining", which concentrated poor minorities to the inner city. The term redlining refers to the practice of using a red line on a map to delineate the area where financial institutions would not invest. When determining which neighborhoods were credit worthy, lenders based their decision on the racial and ethnic composition of the community without regard to the residents' qualifications or creditworthiness.

Although the Federal Housing Administration had significant negative effects in older minority concentrated communities. These inner city neighborhoods which were depleted of investment were redeveloped into homogenous, poverty stricken communities of color. Because of the credit vacuum created by redlining, families in redlined neighborhoods were vulnerable to predatory lending and were more willing to accept loans regardless of the terms; this lending practice became known as reverse redlining.

Administration played a significant role in the legalization and institutionalization of racism and segregation until the passage of the Fair Housing Act on April 11, 1968.

The Fair Housing Act was passed to address segregation and prohibit discrimination in housing. It prohibited discrimination based on race, color, religion, and national origin in the sale, rental, and financing of housing. It prohibits not only intentional discrimination, but also policies and practices that have a discriminatory effect or perpetuate segregation. In 1988, Congress amended the Fair Housing Act to add persons with disabilities and families with children to the list of protected classes.

In 2012, Wells Fargo & Co in the second largest settlement of its kind, agreed to pay \$175 million to resolve allegations that they were targeting minorities for reverse redlining. According to documents filed in the U.S. District Court for the District of Columbia, A government investigation found 34,000 instances of Wells Fargo charging African Americans and Hispanics higher fees and rates on mortgages compared with white borrowers with similar credit profiles.

Today the U.S. Department of Housing and Urban Development's Office of Fair Housing and Equal Opportunity is tasked with enforcing The Fair Housing Act. Anyone who suspects that their neighborhood has been redlined is able to file a housing discrimination complaint.

FAMILY HOUSING ADVISORY SERVICES PRESENTS

5th Annual
Toast to Fair Housing

Honorary Chair: Diane Battiato (Douglas County Assessor/ Register of Deeds)

Keynote Speaker: Marlin Briscoe

Livestock Ballroom * Friday, April 24th * 6:00pm-8:30pm
Live Music, Silent Auction, Dinner & Awards Ceremony

Join us as we honor:

George Achola: Founder's Award
Inclusive Communities: Inez Fitz Community Service Award

Benefit for the Fair Housing Center of NE-IA





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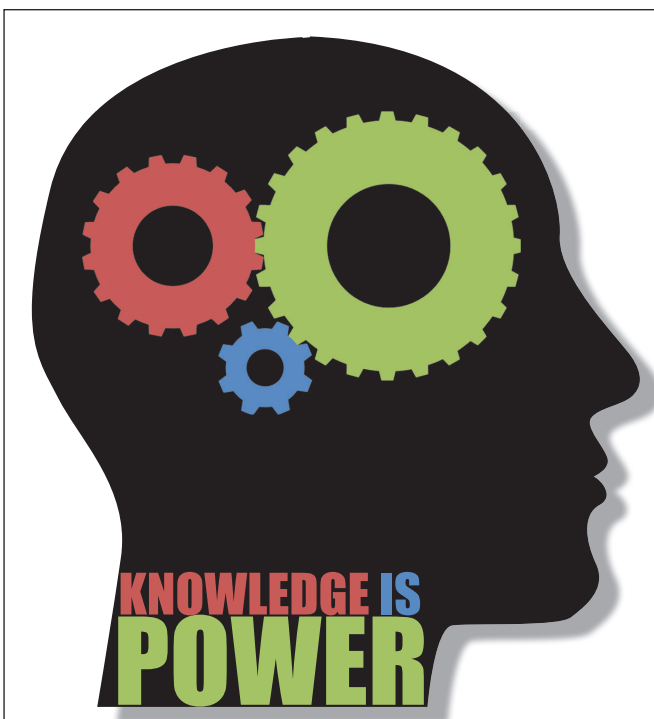



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To register contact Donna Shipley:
Donna@OmahaREALTORS.com
 402-619-5551

Thursday, April 16; 10:00 - 12:00 pm

Win, Lose, or Draw The Home Inspection Game

19999T1

Learn all there is to know about home inspections, what to look for, and what to tell your clients to look for. You will learn what to watch out for as a REALTOR®, how to look at inspection invoices, how to keep warranties, ask for radon plans, and check the work before closing.

Thursday, April 23; 10:00 - 11:00 am

Flood Insurance Updates for 2015

19999T1

Join Robert Scudder, Regional Sales Manager with Fidelity National Insurance as he discusses major changes to the Flood Insurance Program on April 1, 2015, including increased premiums and applied surcharges. A Reserved Fund Fee could raise rates 30 - 40%!

Membership Report: March 2015

NEW REALTORS®

Brown, Tiba – Liberty Core Real Estate
Burnison, Justin – Nebraska 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 – Nebraska Realty – 117
Gorup, Mark – Nebraska 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, Sujey – Nebraska 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

NEW AFFILIATES

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

REALTOR® CANDIDATES

Arp, Julie – NP Dodge Real Estate Sales Inc – 204 Dodge
Beals Gross, Shirley – Keller Williams Greater Omaha – California
Daugherty, Scott – BHHS Ambassador Real Estate – California #101
Davis, Timothy – CBSHOME Real Estate – Davenport
Dendinger, Toby – CBSHOME Real Estate – Papillion
Douthit, Steven – Nebraska Realty
Hall, Gregory – CBSHOME Real Estate – 159 Dodge

Hanke, Sara – PJ Morgan Real Estate
Howell, Kristy – BHHS Ambassador Real Estate – California #101
Jungers, John – Hike Real Estate PC
Kelley II, Patrick – NP Dodge Real Estate Sales Inc – Lakeside
Korton, L James – Nebraska Realty – 117
Miller, Amber – NP Dodge Real Estate Sales Inc – 204 Dodge
Murray, Slovenka – Keller Williams Greater Omaha – California
Persson, Courtney – CBSHOME Real Estate – 159 Dodge
Robles, Karla – RE/MAX Results
Thompson, Danielle – NP Dodge Real Estate Sales Inc – Sarpy
Tschudin, Erin – BHHS Ambassador Real Estate – California #101
Walz, Heidi – Nebraska Realty – 117
Zeller, Mary Jane – Real Estate Associates Inc

AFFILIATE CANDIDATES

Berlin, Jeff – RE/MAX Central Inc
Fike, Bob – TNT Termite Services
Hansen, Mike – Farm Bureau Financial Services
Nieland, Tyler – Professional House Doctors Inc
Tatum, Steve – Amoura Productions
Wray, Katie – MovingOn

MEMBER TRANSFERS

Anderson, Jeanne from Havenmakers Inc to RE/MAX Results
Baggiani, Drew from First National Bank to Franklin American Mortgage Co
Batchelder, Frances from Vision Casa Real Estate PC to BHHS Ambassador Real Estate – California #101
Begley, Richard from CBSHOME Real Estate – Davenport to NP Dodge Real Estate Sales Inc – 204 Dodge
Fairbairn, Kyle from BHHS Ambassador Real Estate – California #101 to CBSHOME Real Estate – 159 Dodge
Favela-Chaidez, Arely from NP Dodge Real Estate Sales Inc – 35 Dodge to NP Dodge Real Estate Sales Inc – Lakeside
Feist, Bonnie from PJ Morgan Real Estate to NP Dodge Real Estate Sales Inc – Lakeside
Gish, Rosalia from Celebrity Homes Inc to Oakwood Homes of NE LLC
Graves Jr, Eugene from GDR Commercial Corp to Keller Williams Greater Omaha – California
Hasty, Michael from BHHS Ambassador Real Estate – California #101 to Nebraska Realty – 117
Hawk, Teresa from Nebraska Realty – 117 to Nebraska Realty – Arbor
Hinkel, Sherri from BHHS Ambassador Real Estate – California #101 to Keller Williams Greater Omaha – California
Jaksich, Rejean from CBSHOME Real Estate – Davenport to CBSHOME Real Estate – Papillion
Kays, Brian from Gitt Real Estate PC to BHHS Ambassador Real Estate – California #101
Keil, Cynthia from RE/MAX Iowa Real Estate Group to NP Dodge Real Estate Sales Inc – Co Bluffs
Lewis, Kelly from CBSHOME Real Estate – 159 Dodge to BHHS Ambassador Real Estate – California #101
Morrissey, Roger from Roger F Morrissey Broker to Realcorp
Reed, Suzanne from BHHS Ambassador Real Estate – California #101 to Keller Williams Greater Omaha – California
Rosseter, Sean from CBSHOME Real Estate – 159 Dodge to NP Dodge Real Estate Sales Inc – 129 Dodge
Schamp, Brian from RE/MAX Results to Redfin Corporation
Tores, Estela from NP Dodge Real Estate Sales Inc – 35 Dodge to NP Dodge Real Estate Sales Inc – Lakeside
Weaver, Tracie from Nebraska Realty – 117 to BHHS Ambassador Real Estate – California #101
Wetzel, Sheri from CBSHOME Real Estate – Davenport to Real Estate Associates Inc

REACTIVATED MEMBERS

Cole, Amber – BHHS Ambassador Real Estate – California #101
 Douglas, William – BHHS Ambassador Real Estate – California #101
 Evans, Joseph – NP Dodge Real Estate Sales Inc – Lakeside
 Franklin, Amber – Real Estate Associates Inc
 Jacobs, Jaclynn – PJ Morgan Real Estate
 Moon, Virginia – Fontenelle Realty Inc
 Murray, Jeremy – Real Estate Associates Inc
 Newburn, Debbie – BHHS Ambassador Real Estate – California #101
 Pedersen, Kay – Gitt Real Estate PC
 Rasmussen, Pamela – NP Dodge Real Estate Sales Inc – 129 Dodge
 Sanders, James – Properties

RESIGNATIONS

Adams, Daniel – NP Dodge Real Estate Sales Inc – 35 Dodge
 Brown, Jennifer – DVG Realty LLC
 Drieling, Trudy – BHHS Ambassador Real Estate – Fremont
 Hamilton, Travis – Celebrity Homes Inc
 Hughes, Franklin – NP Dodge Real Estate Sales Inc – 129 Dodge
 Johnson, Vikki – CBSHOME Real Estate – Davenport
 Schaefer, Scott – Real Estate Associates Inc
 Soares, Jean – CBSHOME Real Estate – Papillion
 Stockdale, April – RE/MAX The Producers
 Wiekamp, Adam – CBSHOME Real Estate - 147

NEW REALTOR® COMPANY

Ortmeier & Associates Inc – 409 S Lincoln St PO Box 305, West
 Point, NE, 68788; MLS Only; Phone: 402-372-1976
 Designated Realtor: Maria Janata

ADDRESS/PHONE UPDATES

Bluffs Inspection Service – 2423 D Ave, Council Bluffs, IA, 51501
 DuctMedic - Phone: 402-657-5131
 Guardian Real Estate LLC – 1910 S 44th St, Omaha, NE, 68105
 Omaha Home Photography – 3213 N 150th Ave, Omaha, NE, 68116
 Priority Termite & Pest Control – 7825 Military Ave, Omaha, NE, 68134
 Wayne Real Estate LLC – 1513 Clark St, Fort Calhoun, NE, 68023

COMPANY NAME CHANGE

Nebraska Realty – (formerly DEEB Realty) all locations

APRIL ORIENTATION

- Tuesday, April 7 8:30 am - 4:00 pm
- Wednesday, April 8 8:30 am - 4:00 pm
- Thursday, April 9 8:30 am - 12:30 pm

FEBRUARY 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 Bonnsetter – 2-10 Home Buyers Warranty
 Rich Wise – Floor Coverings International

MARCH 2015 COFFEE BREAK SPONSORS

Lisa Powell – Farmers Insurance/Powell Insurance
 Erin Trescott – Pulaski Bank Home Lending
 Ruth Smith – Norm's Door Service
 Mary Byrnes – Guild Mortgage Company
 Melanie Doeschot – Ambassador Title Services

MEMBERSHIP STATISTICS

OABR

	Feb. 2015	Feb. 2014
Designated REALTOR®	196	210
Des. REALTOR® Secondary	1	1
REALTOR®	2107	2006
REALTOR®-Secondary	6	3
TOTAL	2310	2220

Institute Affiliate	57	72
Affiliate	339	285
Other	5	5
TOTAL	2952	2855

	Feb. 2015	YTD
New REALTOR® Members	26	77
Reinstated REALTOR® Members	11	16
Resignations	10	39

GPRMLS

	Feb. 2015	Feb. 2014
Participants (Primary)	188	200
Participants (Secondary)	62	62
Subscribers (Primary)	2106	1996
Subscribers (Secondary)	175	171
Exempt	33	3
TOTAL	2564	2462

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NAR Quadrennial Code of Ethics Requirement

From January 1, 2013 through December 31, 2016, and for successive four year periods thereafter, REALTORS® are required to complete quadrennial ethics training of no less than two hours and thirty minutes of instructional time. REALTORS® completing such training during any four year cycle shall not be required to complete additional ethics training in respect of this requirement as a requirement of membership in any other board or association.

A REALTOR® completing the new member Code of Ethics Orientation during any four-year cycle is not required to complete additional ethics training until a new four-year cycle commences.

Failure to complete the required periodic ethics training is considered a violation of a membership duty for which REALTOR® membership shall be suspended until such time as the required training is completed.

Every board and association is required to provide access to necessary ethics training programs either locally, in conjunction with other boards and associations, or through other methods. Any training offered pursuant to this requirement must meet the learning objectives and minimum criteria established by the National Association of REALTORS® from time to time. The following Schools offer continuing education credit that also fulfill the Code of Ethics requirement.

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Mark T. Wehner
16616 Jackson, 402-676-0101
www.REEsultsCoaching.com/ce

Randall School of Real Estate

Susan Geschwender
11224 Elm Street, 402-333-3004
www.RandallSchool.com

Larabee School of Real Estate

225 N Cotner Blvd #108, 402-436-3308
www.LarabeeSchool.com

Nebraska REALTORS® Association

800 S 13th St, #200 Lincoln, NE, 402-323-6500
www.NebraskaREALTORS.com

The OABR office offers free NAR Code of Ethics Training, but it does not fulfill the continuing education requirement. The class is scheduled each Friday following New Member Orientation from 8:30 am to 11:45 am. A minimum of 10 must be in attendance to have this training.

Contact Debbie Peterson for details: 402-619-5554 or Debbie@OmahaREALTORS.com.

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February 23-26

April 27-30

June 22-25

Finance 0042

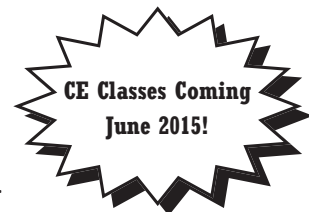
8:30 a.m. to 5:00 p.m.

January 26-29

March 30-April 2

May 11-14

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



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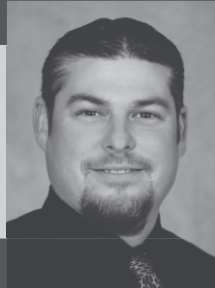
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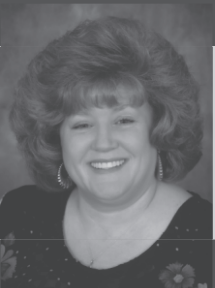
Francisco Serrano



Jeff Gillespie

Papillion

7404 Olson Drive
402-339-2100



Anne McClatchey



Dawn Zaller



Sara Kelley



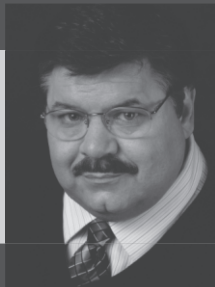
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Elkhorn

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Code of Ethics: *Articles 2 & 3*

Article 2

REALTORS® shall avoid exaggeration, misrepresentation, or concealment of pertinent facts relating to the property or the transaction. REALTORS® shall not, however, be obligated to discover latent defects in the property, to advise on matters outside the scope of their real estate license, or to disclose facts which are confidential under the scope of agency or non-agency relationships as defined by state law. (Amended 1/00)

- **Standard of Practice 2-1**

REALTORS® shall only be obligated to discover and disclose adverse factors reasonably apparent to someone with expertise in those areas required by their real estate licensing authority. Article 2 does not impose upon the REALTOR® the obligation of expertise in other professional or technical disciplines. (Amended 1/96)

- **Standard of Practice 2-2**

(Renumbered as Standard of Practice 1-12 1/98)

- **Standard of Practice 2-3**

(Renumbered as Standard of Practice 1-13 1/98)

- **Standard of Practice 2-4**

REALTORS® shall not be parties to the naming of a false consideration in any document, unless it be the naming of an obviously nominal consideration.

- **Standard of Practice 2-5**

Factors defined as “non-material” by law or regulation or which are expressly referenced in law or regulation as not being subject to disclosure are considered not “pertinent” for purposes of Article 2. (Adopted 1/93) Information concerning latent material defects is not considered confidential information under this Code of Ethics. (Adopted 1/93, Amended 1/01)

Article 3

REALTORS® shall cooperate with other brokers except when cooperation is not in the client’s best interest. The obligation to cooperate does not include the obligation to share commissions, fees, or to otherwise compensate another broker. (Amended 1/95)

- **Standard of Practice 3-1**

REALTORS®, acting as exclusive agents or brokers of sellers/landlords, establish the terms and conditions of offers to cooperate. Unless expressly indicated in offers to cooperate, cooperating brokers may not assume that the offer of cooperation includes an offer of compensation. Terms of compensation, if any, shall be ascertained by cooperating brokers before beginning efforts to accept the offer of cooperation. (Amended 1/99)

- **Standard of Practice 3-2**

Any change in compensation offered for cooperative services must be communicated to the other REALTOR® prior to the time that REALTOR® submits an offer to purchase/lease the property.

After a REALTOR® has submitted an offer to purchase or lease property, the listing broker may not attempt to unilaterally modify the offered compensation with respect to that cooperative transaction. (Amended 1/14)

- **Standard of Practice 3-3**

Standard of Practice 3-2 does not preclude the listing broker and cooperating broker from entering into an agreement to change cooperative compensation. (Adopted 1/94)

- **Standard of Practice 3-4**

REALTORS®, acting as listing brokers, have an affirmative obligation to disclose the existence of dual or variable rate commission arrangements (i.e., listings where one amount of commission is payable if the listing broker’s firm is the procuring cause of sale/lease and a different amount of commission is payable if the sale/lease results through the efforts of the seller/landlord or a cooperating broker). The listing broker shall, as soon as practical, disclose the existence of such arrangements to potential cooperating brokers and shall, in response to inquiries from cooperating brokers, disclose the differential that would result in a cooperative transaction or in a sale/lease that results through the efforts of the seller/landlord. If the cooperating broker is a buyer/tenant representative, the buyer/tenant representative must disclose such information to their client before the client makes an offer to purchase or lease. (Amended 1/02)

- **Standard of Practice 3-5**

It is the obligation of subagents to promptly disclose all pertinent facts to the principal’s agent prior to as well as after a purchase or lease agreement is executed. (Amended 1/93)

- **Standard of Practice 3-6**

REALTORS® shall disclose the existence of accepted offers, including offers with unresolved contingencies, to any broker seeking cooperation. (Adopted 5/86, Amended 1/04)

- **Standard of Practice 3-7**

When seeking information from another REALTOR® concerning property under a management or listing agreement, REALTORS® shall disclose their REALTOR® status and whether their interest is personal or on behalf of a client and, if on behalf of a client, their relationship with the client. (Amended 1/11)

- **Standard of Practice 3-8**

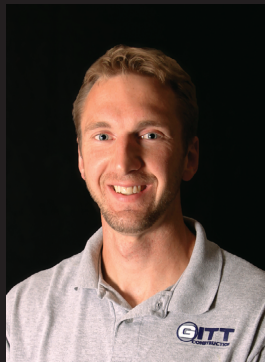
REALTORS® shall not misrepresent the availability of access to show or inspect a listed property. (Amended 11/87)

- **Standard of Practice 3-9**

REALTORS® shall not provide access to listed property on terms other than those established by the owner or the listing broker. (Adopted 1/10)

- **Standard of Practice 3-10**

The duty to cooperate established in Article 3 relates to the obligation to share information on listed property, and to make property available to other brokers for showing to prospective purchasers/tenants when it is in the best interests of sellers/landlords. (Adopted 1/11)



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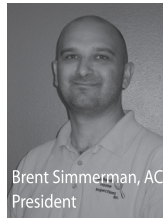
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Garage Safety

By Jon Vacha
Home Standards Inspection Services

With the rise of "never stop improving" and "more saving, more doing" more and more home owners are becoming do-it-yourselfers. Every now and then we will run into the handy work of someone who didn't go about things in the best possible way.

The garage is one area that can 'improved' more or have 'more doing' than the home inspector may appreciate. We often find three safety concerns in garages: Insulation, Garage Door Openers & Vents.

Styrofoam board insulation is easy to

cut and install. However, once it is installed it shouldn't be left exposed, because it is flammable, and its fumes are highly toxic. Batted fiberglass insulation has a paper back with a warning printed on it "should not be left exposed, will burn." The solution to exposed insulation is simple: just cover it with drywall.

Nowadays all garage door openers come equipped with safety beams that are designed to protect children or pets who may be positioned under a closing garage door. These beams should be 6" or less above the garage floor on either side of the garage door. They don't do much in the way of safety if they are installed up on the ceiling of a garage – but this is where



we find them periodically (pictured above).

We all like a warm garage in the winter or a cool one in the summer, however vent openings should not be installed in garages. It is okay to install a separate heat source like a wall mounted gas heater. The concern with a vent opening that is connected to a whole house HVAC duct system is that CO gas from a car left running could enter the house. This obviously could be deadly.



Jon Vacha
Inspector



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Q&A

ASK THE HOME INSPECTOR!

- By Patrick Casey, President
 - The Home Buyers Protection Company
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The following article is intended to provide pertinent home and building inspection information to the readers. Your input is welcome by emailing your questions to pat@hbponline.com.

Question: Are Home Inspectors Licensed or Regulated?

Answer: While several states require licensing or regulation for home inspectors, Nebraska and Iowa do not. In fact, none is available. Anyone can claim to be a home inspector, so it is important to find someone who is qualified. One of the best credentials for our profession is Certification by The American Society of Home Inspectors® (ASHI). ASHI is the oldest and most respected organization for home inspectors. To become certified, a candidate must adhere to the following:

- Pass the National Home Inspector Examination®.
- Perform a minimum of 250 fee paid inspections.
- Have reports verified that they comply with ASHI's Standard's of Practice.

- Promise to comply with ASHI's Code of Ethics
- Maintain continuing education requirement of 20 credits per year. We require HBP inspectors to become ASHI Certified.

When looking for a home inspector, price is a factor but it should not be the only factor. Ask the following questions:

1. How long have you been in business?
 2. What is your background?
 3. Is it okay if I accompany you during the inspection?
- What type of insurance does your company carry?

Remember! April is Home Inspection Month!!



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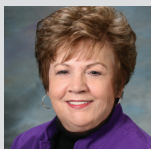
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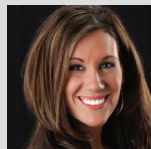
Mike Connell



Tracie Cunningham



Gerry Frans



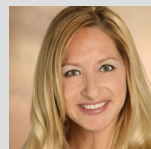
Ericka Heidvogel



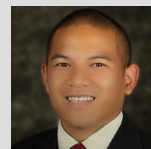
Don Igo



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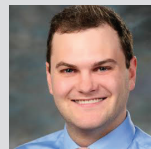
Monica Lang



Jay Lee



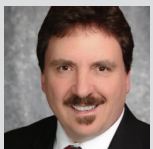
Luke Lofgren



Will Maness



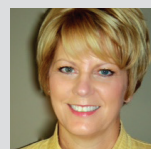
Mike McGlynn



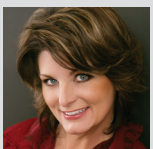
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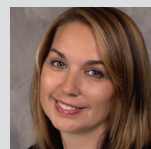
Jane Ploughman



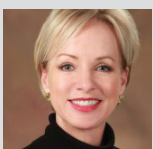
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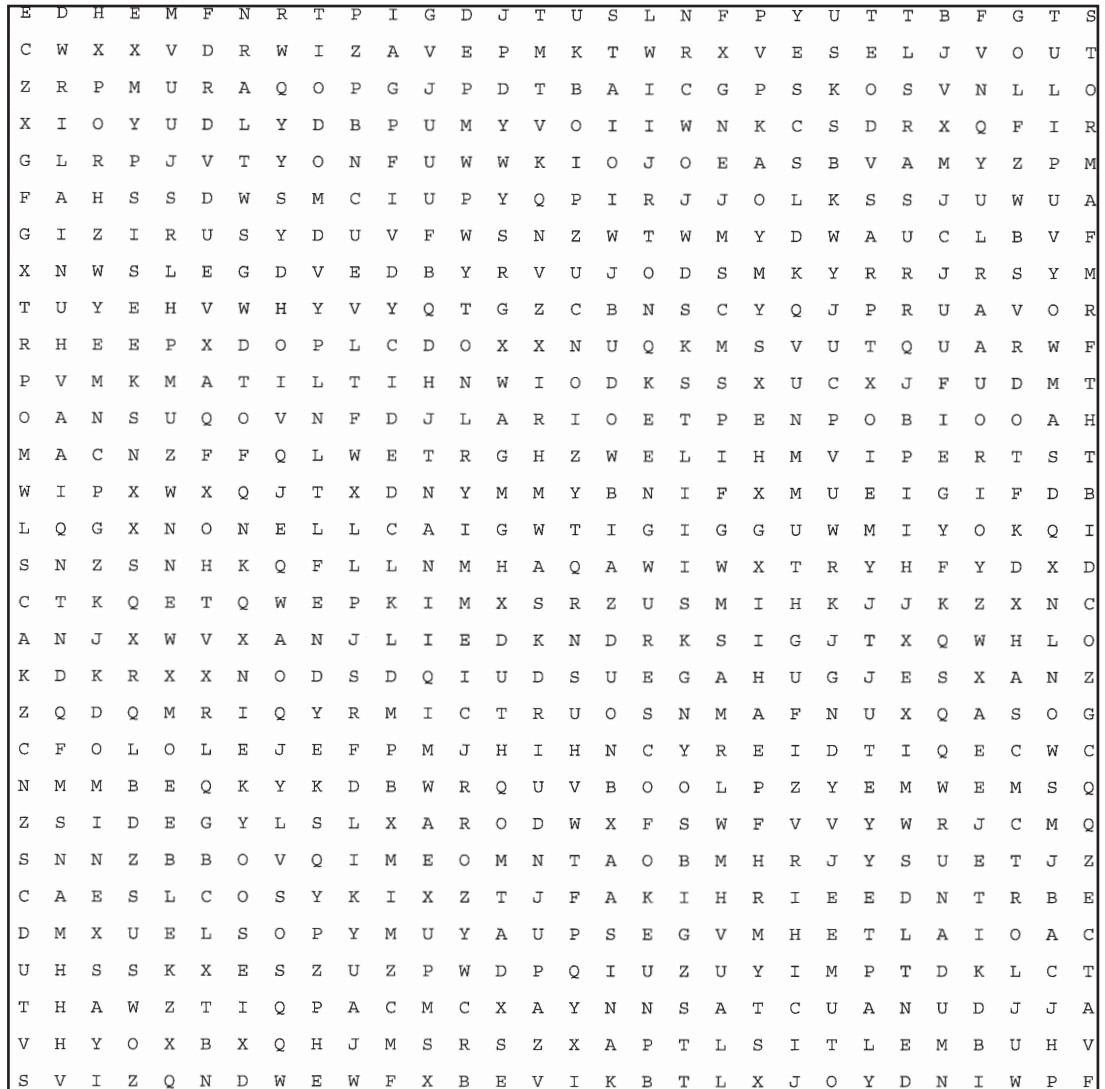


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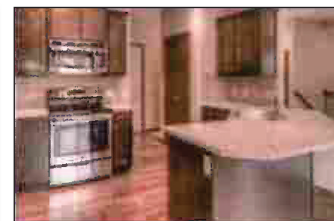
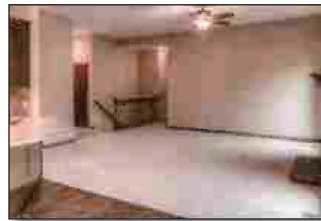


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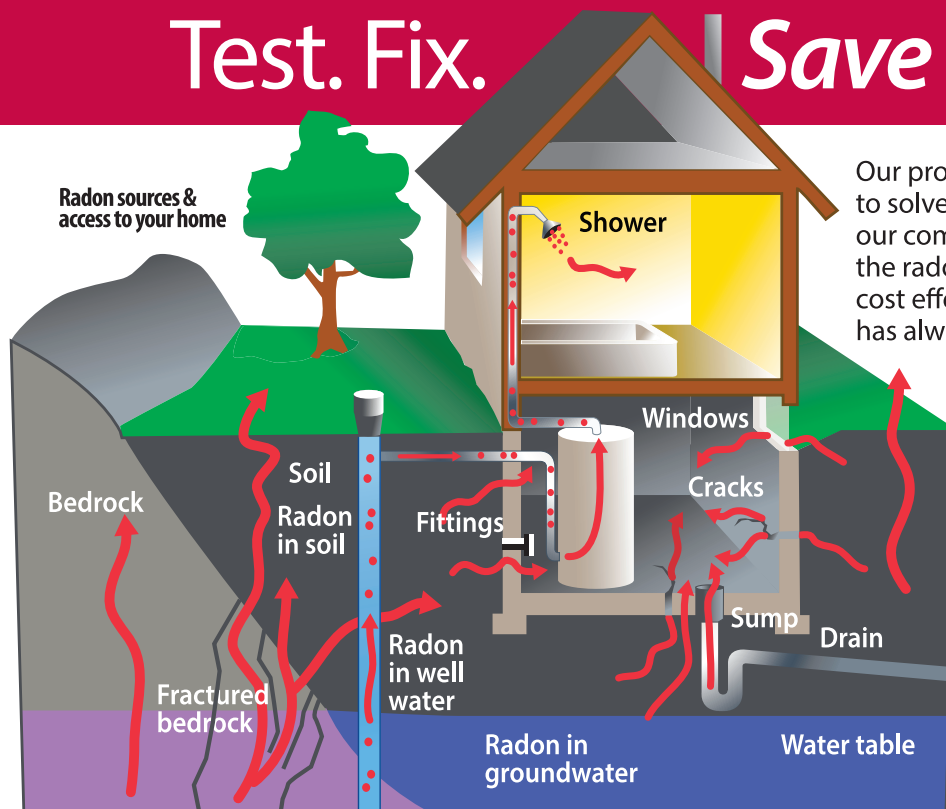
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Personals

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

CONGRATULATIONS to **Don and Valerie Keeton** on their son winning the FIRO \$500.

CONDOLENCES to **Arlene Cohen** of Keller Williams Greater Omaha on the recent loss of her father.

CONDOLENCES to **Cindy Kinsler** of First Mortgage Company and **Suzie Klug** with NP Dodge on the recent loss of their mother.

SEND US YOUR NEWS!

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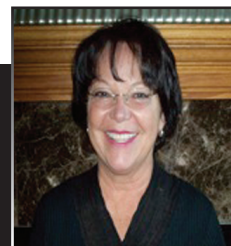
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