

Win, Lose, or Draw: The Home Inspection Game



As part of the Knowledge is Power series, the OABR Education Committee held a two-hour Broker Approved Training course at the OABR Education Center on Thursday, April 16. There to inform OABR members on all there is to know about home inspections and home warranties were Brenda Stuart of ServiceOne and Lori Bonnstetter of 2-10 Home Buyers Warranty.

Over 30 members attended this informative training course and learned what to watch out for as a REALTOR®, how to look at inspection invoices, keep warranties, ask for radon plans, and how to check all work before closing.

Stay tuned to the weekly OABR emails and monthly newsletters for upcoming Knowledge is Power courses!



New Member Orientation

Tuesday, May 5; 8:30 am - 4:00 pm
Wednesday, May 6; 8:30 am - 4:00 pm
Thursday, May 7; 8:30 am - 12:30 pm

YPN Scavenger Hunt

Thursday, May 7; 3:00 pm - 7:00 pm

RPAC Photo Day

Tuesday, May 19; 1:00 pm - 4:00 pm
Wednesday, May 20; 9:00 am - 12:00 pm

Knowledge is Power: If You Grow It, They Will Come

Thursday, May 21; 10:00 am - 11:00 am

RPAC PHOTO DAY

\$25 All proceeds
go to RPAC!

Tuesday, May 19
1:00 pm - 4:00 pm

Wednesday, May 20
9:00 am - 12:00 pm

Held at the OABR Office
11830 Nicholas St
Omaha, NE 68154



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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

Accuracy Matters... Especially Locally!

In today's "sound bite" world, some news outlets lazily portray national market information as valid in local markets. With the constant "breaking news" media hype, every time consumers turn on their communication devices who do they believe? Too many of us react with a "concerned disinterest." It's like how we react when a car alarm goes off. Worse yet... way too many consumers believe everything they hear or read.

How consumer's respond to all this misinformation can damage the real estate industry. Even local media has reported national statistics and business practices that are not representative of the local market! This type of irresponsible reporting damages everyone. Everyone needs accurate information when making a home buying or selling decision. Comparing national markets to our local market is not only financially risky for everyone, it also brings to point how misinformation can be most destructive when it is taken out of context or is inaccurate at best. Inaccuracy always hurts those making decisions... especially when it's the largest financial investment of their lives!

As REALTORS® we need to be ever diligent in the proliferation of industry truth and accuracy. We need to be the trusted source of "everything real estate!"

How can we as REALTORS® collectively do this? We can begin by understanding that we represent BOTH the home buyers and sellers AND the real estate industry! First the industry... We need to continually educate our local consumers about our local market. This can be done through social media, personal blogs, e-newsletters, marketing pieces, and face-to-face. Second... Accurately maintain our online advertising! REALTOR.com has positioned itself nationally as the most accurate source of real estate information. Use it! All other online vendors of real estate information are based on syndication participation. Many rely on the individual agent to keep their posted information accurate. Keeping all these syndicated sites up-to-date is proving to be an arduous task... even impossible at times.

Remember, we are the keepers of the industry; REALTORS® make the market. It's our business to protect with truth and accuracy. If each of us can take responsibility to maintain and provide correct information to real estate consumers, and provide truthful analysis of reports that may be designed to make news instead of simply reporting it, all will benefit from a better overall real estate experience.

Keeping you informed,

Mark



Mark Wehner
2015 President

June Events

- **OABR Member Day at the Zoo**
 Friday, June 5; 9:00 am - 5:00 pm; Henry Doorly Zoo
- **Knowledge is Power: Are You Kidding Me? We are Not Closing... CFPB**
 Thursday, June 18; 10:00 am - 11:00 am; OABR Education Center

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

Held at the OABR Office
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Tips to help you look your best!

- Wear your best business attire so you'll feel comfortable and confident.
- Avoid patterns, instead choose a solid color that compliments you.
- Apply your makeup using natural light for the best finish.
- Use matte powders and eye shadows to avoid a shiny face.
- Wear a brighter color lipstick than usual.
- Practice your smile so you can evaluate it before hand.

Contributions are not deductible for federal income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. The amounts indicated are merely guidelines and you may contribute more or less than the suggested amounts. The National Association of REALTORS® and its state and local associations will not favor or disadvantage any member because of the amount contributed or decision not to contribute. You may refuse to contribute without reprisal. 85% of each contribution is used by your state RPAC to support state and local political candidates; 15% is sent to National RPAC to support federal candidates and is charged against your limits under 52 U.S.C. 30116.

Please include completed form below.

Name _____ Company _____

Phone _____ Email _____

Total \$ _____ CC # _____ Expiration Date _____

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Circle requested appointment range (10 minute time slots). Please be advised your requested time may be filled.

Tues, May 19: 1:00 - 1:30 1:30 - 2:00 2:00 - 2:30 2:30 - 3:00 3:00 - 3:30 3:30 - 4:00

Wed, May 20: 9:00 - 9:30 9:30 - 10:00 10:00 - 10:30 10:30 - 11:00 11:00 - 11:30 11:30 - 12:00

Make checks payable to RPAC. Please schedule your session by May 15.

To schedule, contact Lisa Stewart at LisaS@OmahaREALTORS.com; 402-619-5558; or fax this form to 402-619-5559.

No refunds for missed appointments and no guaranteed satisfaction with your images.



GREAT PLAINS REALTORS® MLS

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Great Plains REALTORS® Multiple Listing Service 2016 Board of Directors Request for Participant Volunteers

The Great Plains REALTORS® Multiple Listing Service Nominating Committee seeks a Category 3* member to serve on the 2016 MLS Board of Directors, filling the 3-year director position indicated below.

The 2016 elective year begins September 1, 2015.

Eligible Category 3* members should contact Denise Mecseji, MLS Director, at Denise@OmahaREALTORS.com or 402-619-5554 before May 19, 2015.

2015 MLS Board of Directors (Category*)

Elected Directors

Director 2016 (1)	Henry Kammandel Jr. , CBSHOME Real Estate
Director 2016 (2)	John Bredemeyer , Realcorp
Director 2016 (3)	Mark Boyer , Keller Williams Greater Omaha
Director 2017 (1)	Andy Alloway , DEEB Realty
Director 2017 (1)	Vince Leisey , BHHS Ambassador Real Estate
Director 2017 (3)	Susan Clark , PJ Morgan Real Estate
Director 2018 (1)	Herb Freeman , NP Dodge Real Estate
Director 2018 (3)	

* MLS Directors are elected according to the bylaws:

Category 1 firms are defined as those member-firms with 8 percent or more of the total subscribers.

Category 2 firms have as their principal business the appraisal of real estate.

Category 3 firms are those member-firms not included in Category 1 or Category 2.

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MOBAupdate

Metro Omaha Builders Association

MOBA's Events 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 at Tiburon Golf Course**. 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

April

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

May

- 07** MOBA Executive Board Meeting
- 12** MOBA Board of Directors Meeting
- 20** MOBA's **Golf Outing** at Tiburon Golf Course
- 25** Memorial Day - MOBA office CLOSED

Details on these events and more....

visit www.MOBA.com

Need to Renew your MOBA membership?
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Affiliate Spotlight

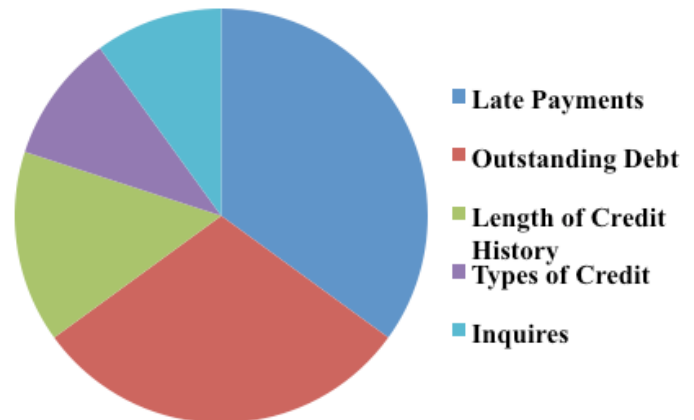
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What's in a Credit Score?

In today's world, we all need to be aware of our current credit status because it affects every major transaction we make, including opening a bank account. It is equally as important to know what's in a credit score. This knowledge allows us to make credit decisions now that will set us up for financial success in the future. When a credit report is run, a credit score is assigned to an individual that indicates to lenders that person's capacity to repay a loan.

When assigning a score, the credit bureaus look at the following five components:

- **Late Payments 35%** - This evaluates payment history on all open lines, including on time payments, frequency and timing of delinquencies, how far overdue accounts are, and if any negative public record exists.
- **Outstanding Debts 30%** - This takes into consideration how many accounts you have open, the proportion of credit used, and the types of accounts.
- **Credit History 15%** - This evaluates the duration of your credit history by taking accounting for your account longevity, how long you have had credit, and how recent your credit activity is.
- **Credit Types 10%** - This reviews the different types of accounts currently open, how many of each type are open, and if your credit has been subject to any judgments or collections.
- **Credit Inquiries 10%** - This accounts for how many new accounts you have, how many credit reports have been ran and how recently they were ran, and time since the last inquiry.



As a Mortgage Loan Officer at the Bank of Nebraska, I have the privilege of helping people achieve their dreams of owning a home. The best instances of this are when I can work with individuals and families to overcome a poor credit score by reducing their amount of outstanding credit, working with creditors to payoff delinquencies, and close accounts prior to their purchase being made. Knowing I have made a direct impact on these individuals and watching them accomplish their goals is what being in this business is all about!

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**Saturday, May 9th, 2015.
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
MARCH 2015 MEETING:**

Lori Bonnsetter (President) – 2-10 Home Buyers Warranty
Brent Rasmussen (President-Elect) – Mortgage Specialists
Brenda Stuart (Treasurer) – ServiceOne Inc
Lisa Marie Bullerman – Staging Design by Lisa Marie
Mary Byrnes – Guild Mortgage Company
Cheri Casey – Home Buyers Protection Co
Tracy Connor - City-Wide Termite & Pest Control
Niki Cox – Eagle Mortgage Inc
Theresa Dein – Franklin American Mortgage Co
Joe Dobrovolsky – Equitable Bank
Janet Dragon – Heartland Reva Team
June Eads – AmeriSpec Home Inspection Serv
Jan Eggenberg – SureHome Inspection Co
Amanda Filippi – Flip Marketing
Summer Franco – First National Bank
Debbie Kalina – Radon Pros LLC
Mike Kelly – GIA Insurance
PK Kopun – Centris Federal Credit Union
Alex Kumm - Charter Title & Escrow
Tara Legenza - Redefined Interiors by Tara LLC
Deb Martin – Great Western Bank
Marty McGuire – Farm Bureau Financial Services
Kelly Mundt – Nebraska Title Company
Josh Nieman - Illuminate Financial Group
Tom Noak - Credit Law Center
Lisa Powell – Farmers Insurance Powell Insurance
Mindy Reeder-Currington - ACCESS Bank
John Seigel – MOPOA
Julie Sherman - United Distributors Inc
Mary Sladek – My Insurance LLC
Ruth Smith – Norm's Door Service
Jody Smythe – Security 1 Lending
Matt Thiel – DRI Title & Escrow
Wendy Walker – Nebraska Title Company
Rich Wise - Floor Coverings International
Amanda Younker - Charter Title & Escrow

UPCOMING MEETINGS:

- Monday, May 4, 9:00 a.m.
- Monday, June 1, 9:00 a.m.
- Monday, July 6, 9:00 a.m.

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



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Gehrki, Joe
Ritter, Dennis
Ritter, Lisa
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Moss, Tasha
Myhre, Deda
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CONTRIBUTION GOAL

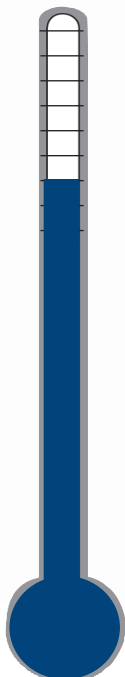
\$90,000

12-31-15

\$59,900

4-15-15

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



Nicholson, Rosemary
 Nicola, Tammy
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STERLING "R" (\$1,000+)

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GOVERNOR'S CLUB (\$500+)

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50 CLUB (\$50+)

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 Branson, Cheri, American Water Damage
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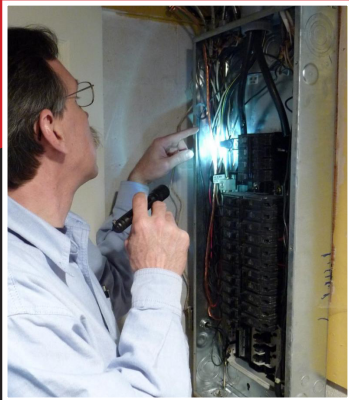
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Membership Report: April 2015

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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 – 159 Dodge
Dendinger, Toby – CBSHOME Real Estate – Papillion
Douthit, Steven – Nebraska Realty – 117
Hall, Gregory – CBSHOME Real Estate – 159 Dodge #200
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

NEW AFFILIATES

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

REALTOR® CANDIDATES

Agarwal, Yelena – Nebraska Realty – 117
Bebermeyer, Brad – Heyen Real Estate
Best, Brian – CBSHOME Real Estate – 159 Dodge
Bowery, Muriel – BHHS Ambassador Real Estate – California #101
Gadberry, Lindsey – CBSHOME Real Estate – Papillion
Groeneweg, Craig – CBSHOME Real Estate – 159 Dodge #200
Kennicutt, Cathy – Nebraska Realty – 117
Mayorga, Julio – RE/MAX Professionals
Meader, Lawrence – Gold Coast Real Estate Inc
Michael, Megan – Liberty Core Real Estate
Nelson, Larry – Preferred Real Estate Services
Nichols, Dawn – Nebraska Realty – 117
Olson, Nicholas – NP Dodge Real Estate Sales Inc – Lakeside
Reestman, Jamie – NP Dodge Real Estate Sales Inc – Lakeside
Stark, Jodi – NP Dodge Real Estate Sales Inc – Lakeside
Thompson, Brett – BHHS Ambassador Real Estate – California #101
Thompson, Sondra – CBSHOME Real Estate – 159 Dodge
Vest, Sarah – NP Dodge Real Estate Sales Inc – Lakeside
Wolf, Chelsea – CBSHOME Real Estate – Papillion

AFFILIATE CANDIDATES

Vacha, Robert – Home Standards Inspection Serv
Wolski, Mike – Wolski Brothers Pest Control

MEMBER TRANSFERS

All Agents From CBSHOME Real Estate – Davenport To CBSHOME Real Estate – 159 Dodge #200

All Agents From CBSHOME Real Estate – 147 To CBSHOME Real Estate – 159 Dodge #200
Abbott, Valerie From CBSHOME Real Estate – 159 Dodge #200 To RE/MAX Real Estate Group – Giles
Bell, Patricia From BHHS Ambassador Real Estate – California #101 To Nebraska Realty – 117
Blount, Flory From US Bank Home Mortgage To Peoples Mortgage Company
Bonnett, Patrick From First State Bank To BNC National Bank
Byrnes, Mary From United Republic Bank To Guild Mortgage Company
Castro, Ricardo From Nebraska Realty – 117 To Nebraska Realty – Arbor
Choiniere, Mallory From NP Dodge Real Estate Sales Inc – Lakeside To BHHS Ambassador Real Estate – California #101
Chon, Jeffrey From NP Dodge Real Estate Sales Inc – Lakeside To BHHS Ambassador Real Estate – California #101
Cohn-Giorgis, Jennifer From NP Dodge Real Estate Sales Inc – Lakeside To BHHS Ambassador Real Estate – California #101
Cohn, Marc From NP Dodge Real Estate Sales Inc – Lakeside To BHHS Ambassador Real Estate – California #101
Cohn, Renee From NP Dodge Real Estate Sales Inc – Lakeside To BHHS Ambassador Real Estate – California #101
Danielson, John From RR Berner Real Estate To Nebraska Realty – Arbor
English, Tammy from NP Dodge Real Estate Sales Inc – Lakeside To BHHS Ambassador Real Estate – California #101
Evans, Joseph From NP Dodge Real Estate Sales Inc – Lakeside To BHHS Ambassador Real Estate – California #101
Evans, Raymond From CBSHOME Real Estate – 159 Dodge #200 To NP Dodge Real Estate Sales Inc – 129 Dodge
Evans, Susan From CBSHOME Real Estate – 159 Dodge #200 To NP Dodge Real Estate Sales Inc – 129 Dodge
Favela-Chaidez, Arely From NP Dodge Real Estate Sales Inc – Lakeside To BHHS Ambassador Real Estate – California #101
Felberg, Lindsay From NP Dodge Real Estate Sales Inc – Lakeside To BHHS Ambassador Real Estate – California #101
Flynn, Mary From CBSHOME Real Estate – 159 Dodge #200 To CBSHOME Real Estate – Papillion
Gibson, Christine From NP Dodge Real Estate Sales Inc – Lakeside To BHHS Ambassador Real Estate – California #101
Hancock, Dana From NP Dodge Real Estate Sales Inc – Lakeside To BHHS Ambassador Real Estate – California #101
Heimes, Ryan From CBSHOME Real Estate – 159 Dodge #200 To NP Dodge Real Estate Sales Inc – 129 Dodge
Horacek, Mickal From NP Dodge Real Estate Sales Inc – Lakeside To BHHS Ambassador Real Estate – California #101
Hult, Alison From NP Dodge Real Estate Sales Inc – 204 Dodge To PJ Morgan Real Estate
Jordan, Jamie From NP Dodge Real Estate Sales Inc – Lakeside To BHHS Ambassador Real Estate – California #101
Kosiski, Trisha From CBSHOME Real Estate – 159 Dodge #200 To CBSHOME Real Estate – Papillion
Kueny, Andrew From NP Dodge Real Estate Sales Inc – Lakeside To BHHS Ambassador Real Estate – California #101
LaMantia, Kristin From NP Dodge Real Estate Sales Inc – Lakeside To BHHS Ambassador Real Estate – California #101
Lambert, Stephanie From NP Dodge Real Estate Sales Inc – Lakeside To BHHS Ambassador Real Estate – California #101
Looby, Terrene From NP Dodge Real Estate Sales Inc – Lakeside To BHHS Ambassador Real Estate – California #101
Lundin, Maria From Nebraska Realty – 117 To Nebraska Realty – Arbor
McCune, Stacey From NP Dodge Real Estate Sales Inc – 129 Dodge To BHHS Ambassador Real Estate – California #101
McGowan, Kevin From NP Dodge Real Estate Sales Inc – Lakeside To BHHS Ambassador Real Estate – California #101

Mack, Cha-Naise From NP Dodge Real Estate Sales Inc – Lakeside
To BHHS Ambassador Real Estate – California #101

Mangen, Christopher From Alliance Real Estate LLC To Nebraska Realty – 117

Mangen, James From Alliance Real Estate LLC To Nebraska Realty – 117

Martin, Summer From NP Dodge Real Estate Sales Inc – Lakeside
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Meyer, Veronica From NP Dodge Real Estate Sales Inc – Lakeside
To BHHS Ambassador Real Estate – California #101

Mick, Matthew From NP Dodge Real Estate Sales Inc – Lakeside
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Mueller, Mary From NP Dodge Real Estate Sales Inc – Lakeside
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Mulford, Clayton From NP Dodge Real Estate Sales Inc – Lakeside
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To RE/MAX Results

Pfeifer, Brian From NP Dodge Real Estate Sales Inc – Lakeside
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Ramsey, Mark From NP Dodge Real Estate Sales Inc – Lakeside
To BHHS Ambassador Real Estate – California #101

Roberts, Brandon From Keller Williams Greater Omaha – Giles
To RE/MAX Real Estate Group - Giles

Rosenthal, Scott From NP Dodge Real Estate Sales Inc – Lakeside
To BHHS Ambassador Real Estate – California #101

Rowe, Kay From NP Dodge Real Estate Sales Inc – Sarpy To
NP Dodge Real Estate Sales Inc – 129 Dodge

Schamp, Brian From Redfin Corporation To BHHS Ambassador Real Estate – California #101

Schmidt, Andrew From NP Dodge Real Estate Sales Inc – Lakeside
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Sladovnik, Kirsten From CBSHOME Real Estate – 159 Dodge #200 To BHHS Ambassador Real Estate – California #101

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Vocelka, Susan From NP Dodge Real Estate Sales Inc – Lakeside
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Voycheske, Christina From NP Dodge Real Estate Sales Inc – Lake
side To BHHS Ambassador Real Estate – California #101

Warren, Abigail From CBSHOME Real Estate – 159 Dodge #200
To Celebrity Homes Inc

Wiebusch, Vaughn From NP Dodge Real Estate Sales Inc – Lake
side To BHHS Ambassador Real Estate – California #101

REACTIVATED MEMBERS

Budden, Gary – RE/MAX Professionals

Contreras, Veronica – Alliance Real Estate LLC

Grennan, JoAnn – CBSHOME Real Estate – 159 Dodge #200

Heckenlively, Tiffany – Maloy Real Estate

Karasek, Susan – Real Estate Associates Inc

Nguyen, Jennie – Berkshire Real Estate Company

Ramirez, Derek – Vision Casa Real Estate PC

Storey, Philip – Nebraska Realty – 117

Wheeler Sr, Rodney – Real Estate Associates Inc

RESIGNATIONS

Borman, Michael – Nebraska Realty – 117

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Frans, Gerald – Celebrity Homes Inc

Kapatos, Angelos – Nebraska Realty – 117

Mandolfo, Samuel – Nebraska Realty – 117

Murphy, Nicholas – BHHS Ambassador Real Estate – California #101

Quinn, Betty – CBSHOME Real Estate – 159 Dodge #200

Starmer, Heather – PJ Morgan Real Estate

Teeter, Justin – CBSHOME Real Estate – Papillion

Vandever, Jeanette – CBSHOME Real Estate – 159 Dodge #200

NEW REALTOR® COMPANY

Homeseach.com Realty Services Inc – 4471 N Billman Est, Shelbyville,
IN, 46176 MLS Only Phone: 317-825-0393
Designated Realtor: Albert Page

Preferred Real Estate Services LLC – 3912 S 194th St, Omaha, NE,
68130 OABR & MLS Phone: 402-896-8600
Designated Realtor: Leisia Nelson

Solution Realty Inc – 971 S 95th St, Omaha, NE, 68114
OABR & MLS Phone: 402-208-0881
Designated Realtor: David Fehr

NEW REALTOR® BRANCH OFFICE

Stuart & Associates – 1299 Farnam St #369, Omaha, NE, 68102
MLS Only Phone: 402-689-1769
Designated Realtor Tammy Stuart

MAY ORIENTATION

- Tuesday, May 5 8:30 am - 4:00 pm
- Wednesday, May 6 8:30 am - 4:00 pm
- Thursday, May 7 8:30 am - 12:30 pm

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Lisa Powell – Farmers Insurance/Powell Insurance

Erin Trescott – Pulaski Bank Home Lending

Ruth Smith – Norm's Door Service

Mary Byrnes – Guild Mortgage Company

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Deb Martin – Great Western Bank

Jody Smythe - Security 1 Lending

Lisa Marie Bullerman – Staging Design by Lisa Marie

MEMBERSHIP STATISTICS

OABR

	Mar. 2015	Mar. 2014
Designated REALTOR®	198	208
Des. REALTOR® Secondary	1	1
REALTOR®	2125	2027
REALTOR®-Secondary	5	3
TOTAL	2329	2239

Institute Affiliate	56	72
Affiliate	341	295
Other	5	5
TOTAL	3014	2886

	Mar. 2015	YTD
New REALTOR® Members	22	99
Reinstated REALTOR® Members	11	27
Resignations	11	50

GPRMLS

	Mar. 2015	Mar. 2014
Participants (Primary)	190	197
Participants (Secondary)	62	63
Subscribers (Primary)	2122	1016
Subscribers (Secondary)	180	172
Exempt	34	34
TOTAL	2588	2482




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LO NMLS ID #228625

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OABR Members Receive Mark of Excellence Award

Over 820 REALTORS® from across the state attended the Nebraska REALTORS® Association 98th Annual Convention and Exhibition held Tuesday, March 24, 2015 at the Embassy Suite Hotel and Conference Center in La Vista, to take part in the committee meetings, continuing education, and networking opportunities. During the Grand Luncheon in March, many members were recognized for receiving the Mark of Excellence Award from the Nebraska REALTORS® Association.



The goal of the Mark Excellence award is to promote professionalism in the industry by recognizing members for their participation at the local, state, and national levels for activities and political involvement. Obtaining the Mark of Excellence award results in better educated, active members, who will bring credit to themselves, to the Nebraska REALTORS® Association, and to their clients by demonstrating functions of being a professional.

Congratulations to the following members from the Omaha Area Board of REALTORS® on receiving the Mark of Excellence Award:

Megan Bengtson
Charlie Concannon
Doug Dohse
Donald Evans
Rod Faubion
Dionne Housley
Don Igo
Henry Kammandel
Jill Karloff
Carolyn Kesick
Lindsey Krenk
Monica Lang
Mark Leaders
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Code of Ethics: *Articles 4 - 9*

Article 4

REALTORS® shall not acquire an interest in or buy or present offers from themselves, any member of their immediate families, their firms or any member thereof, or any entities in which they have any ownership interest, any real property without making their true position known to the owner or the owner's agent or broker. In selling property they own, or in which they have any interest, REALTORS® shall reveal their ownership or interest in writing to the purchaser or the purchaser's representative. (Amended 1/00)

- **Standard of Practice 4-1**

For the protection of all parties, the disclosures required by Article 4 shall be in writing and provided by REALTORS® prior to the signing of any contract. (Adopted 2/86)

Article 5

REALTORS® shall not undertake to provide professional services concerning a property or its value where they have a present or contemplated interest unless such interest is specifically disclosed to all affected parties.

Article 6

REALTORS® shall not accept any commission, rebate, or profit on expenditures made for their client, without the client's knowledge and consent.

When recommending real estate products or services (e.g., homeowner's insurance, warranty programs, mortgage financing, title insurance, etc.), REALTORS® shall disclose to the client or customer to whom the recommendation is made any financial benefits or fees, other than real estate referral fees, the REALTOR® or REALTOR®'s firm may receive as a direct result of such recommendation. (Amended 1/99)

- **Standard of Practice 6-1**

REALTORS® shall not recommend or suggest to a client or a customer the use of services of another organization or business entity in which they have a direct interest without disclosing such interest at the time of the recommendation or suggestion. (Amended 5/88)

Article 7

In a transaction, REALTORS® shall not accept compensation from more than one party, even if permitted by law, without disclosure to all parties and the informed consent of the REALTOR®'s client or clients. (Amended 1/93)

Article 8

REALTORS® shall keep in a special account in an appropriate financial institution, separated from their own funds, monies coming into their possession in trust for other persons, such as escrows, trust funds, clients' monies, and other like items.

Article 9

REALTORS®, for the protection of all parties, shall assure whenever possible that all agreements related to real estate transactions including, but not limited to, listing and representation agreements, purchase contracts, and leases are in writing in clear and understandable language expressing the specific terms, conditions, obligations and commitments of the parties. A copy of each agreement shall be furnished to each party to such agreements upon their signing or initialing. (Amended 1/04)

- **Standard of Practice 9-1**

For the protection of all parties, REALTORS® shall use reasonable care to ensure that documents pertaining to the purchase, sale, or lease of real estate are kept current through the use of written extensions or amendments. (Amended 1/93)

- **Standard of Practice 9-2**

When assisting or enabling a client or customer in establishing a contractual relationship (e.g., listing and representation agreements, purchase agreements, leases, etc.) electronically, REALTORS® shall make reasonable efforts to explain the nature and disclose the specific terms of the contractual relationship being established prior to it being agreed to by a contracting party. (Adopted 1/07)



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Steps of Biblical Proportions

By Steve Vacha

Home Standards Inspection Services

My wife recently came home from a Bible study and told me the steps to the main Jewish Temple in Jerusalem, are not consistent. They were purposefully laid out in an irregular pattern to emphasize to the pilgrim to be mindful on their journey up to the Temple.

Many homes we inspect also have stairs of biblical proportions. Trouble is, we are often not in the state of mind of a religious pilgrim. Home owners might have grown used to an irregularity or weakness in a set of stairs, but

a visitor might not recognize the problem and can trip and/or fall.

When we start ascending a set of stairs our brains register how far we

have lifted our feet for the first few risers so that we start to unconsciously lift our feet a certain height for each subsequent step. That is why we tend to trip on stairs that have irregular riser heights. In new construction a city building inspector will fail a set of stairs that have riser heights that are irregular by more than $3/8"$.

This irregularity is often found at the front stoop stairs. A stoop normally has footings and will not settle. The stairs to the stoop often do not have footings and will settle in time with the grade.

Also of concern are loose deck stair members. Wood is a natural material and will in time deteriorate and wear. Stair stringers can crack and support posts can settle.

Most home injuries occur due to



falling, and falling from short distances. For many people a fall can be of great concern and a major life changer.

Deck stairs can be replaced. Unsafe concrete stairs can be made safer. Mud jacking can often lift a concrete set of stairs back to where they belong, eliminating irregular riser heights. Mud jacking is done by drilling several holes in the concrete and pumping a concrete mud slurry under the concrete with hydraulics which lifts the set of stairs back up to where it should be.



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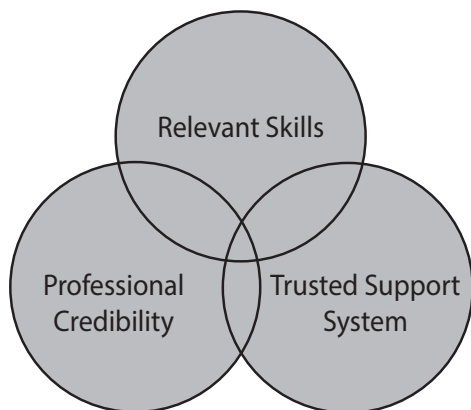
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President





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OABR MEMBER DAY **ZOO** at the

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Friday, June 5, 2015

9:00 am - 5:00 pm

at the Henry Doorly Zoo



\$5 Lunch 12:00 pm - 1:00 pm @ the Zebra Picnic Pavillion

10 zoo animals will visit the OABR picnic site during the lunch hour!

Members & Guests must pay admission to the zoo at the door.

For pricing information visit OmahaZoo.com



THANK YOU to those who sponsored zoo animals!

- John Cherica- City Wide Appraisals
- Lori Bonnstetter - 2-10 Home Warranty
- Lindsey Krenk - YPN
- Teri & Sara Dennhardt - NP Dodge
- Laura Longo - Centris FCU
- Cindy Kinsler - First Mortgage Company
- Christy Lessley - Nebraska Realty
- Mary Sladek - My Insurance
- Brenda Stuart - ServiceOne
- Rachel Moeller - SAC FCU



The first 50 registrants will receive a FREE T-Shirt!

Additional T-Shirts can be purchased for \$5 each. *Maximum of two free T-Shirts per registration form.*



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

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Make checks payable to the Omaha Area Board of REALTORS®
 Ticket orders are due by Friday, May 29, 2015.
 Questions? Contact Donna Shipley at 402-619-5551

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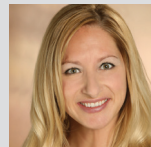
Ericka Heidvogel



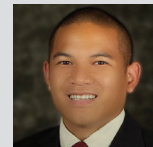
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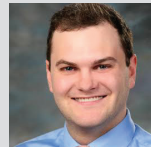
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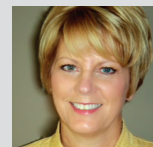
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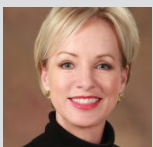
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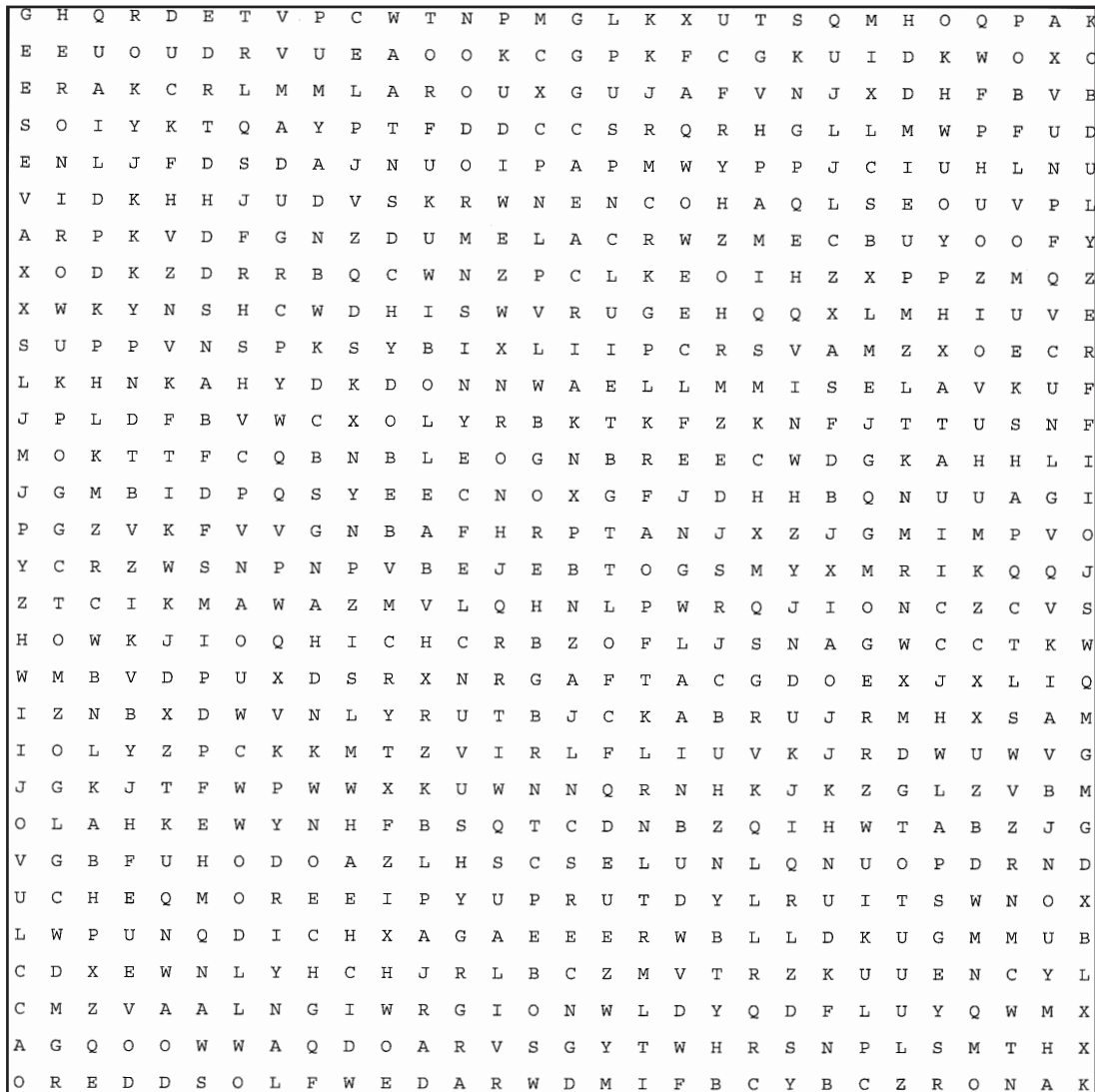


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Word Search: Win a \$50 Gift Certificate

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

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

Personals

CONGRATULATIONS to **Kayla Cunningham** of JH Willy and her husband Dennis on the birth of their daughter.

CONGRATULATIONS to **Monica Lang** of Celebrity Homes on earning the CRS designation.

CONDOLENCES to **Brenda Stuart** of ServiceOne on the loss of her mother.

CONDOLENCES to **Matt and Pam Rasmussen** of NP Dodge Real Estate on the loss of Matt's father.

CONDOLENCES to **Carol Ahman** of NP Dodge Real Estate on the loss of her husband, Richard, with BIG Appraisals.

CONDOLENCES to **Richard Edwards** of BHHS Ambassador Real Estate on the recent loss of his mother-in-law.

CONDOLENCES to the family of **Cindy Golden** of BHHS Ambassador Real Estate who recently passed away.

CONDOLENCES to **Darla and Megan Bengtson** of Nebraska Realty on the loss of Darla's mother and Megan's grandmother.

CONDOLENCES to the family of **Jeff Hurley** of CBSHOME Real Estate who recently passed away.

Be Safe!

Have a check-out employee board at your office, listing your name, destination, customer name, date and expected return time.



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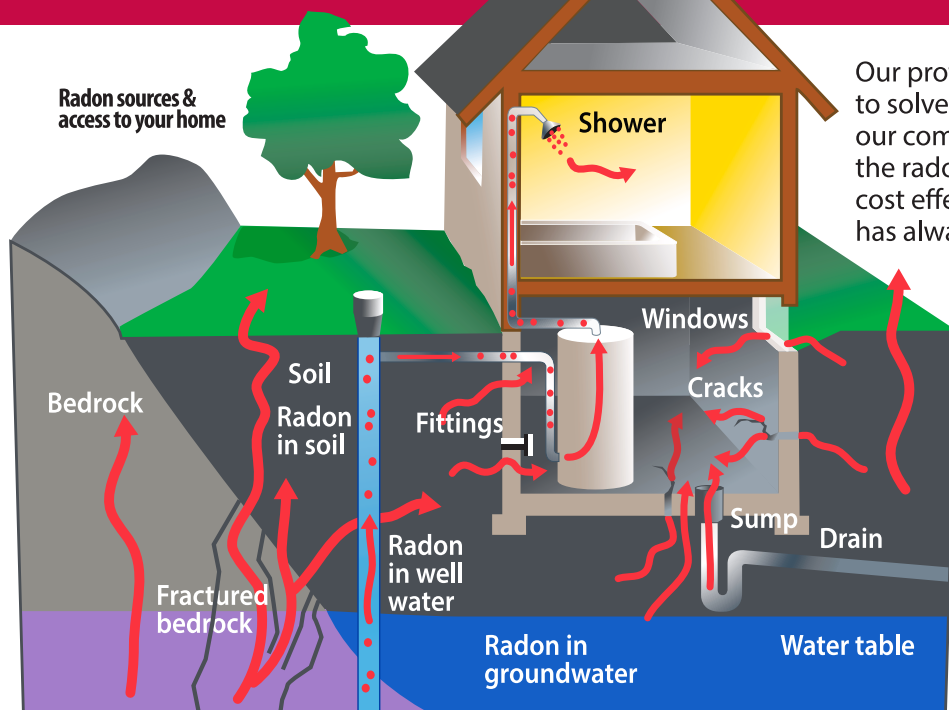
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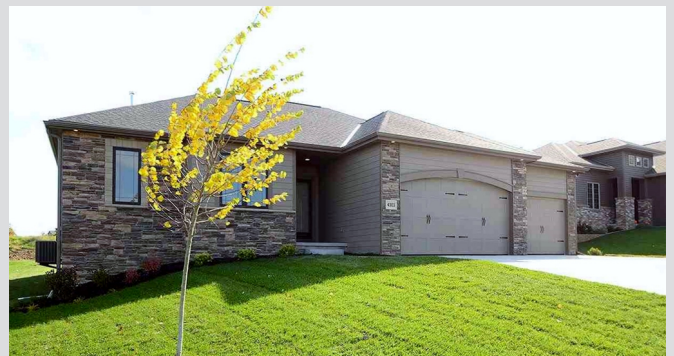
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