

## RPAC Photo Day Supports Real Estate in More Ways Than One



In an effort to not only give REALTORS® and Affiliates the opportunity to update their headshots, RPAC Photo Day also gave OABR members the opportunity to invest in RPAC. On May 19 and 20, the OABR RPAC Fundraising Task Force hosted RPAC Photo Day at the OABR office.

For a \$25 investment in RPAC, OABR members received a new headshot as well as their name added to the list of those members who have invested. Overall, RPAC Photo Day brought in over 50 REALTORS® and Affiliates to have their photos taken, resulting in over \$1,100 earned for RPAC.

With the event being such a success, the OABR RPAC Fundraising Task Force hopes to have it again in the future.



### New Member Orientation

Tuesday, June 2; 8:30 am - 4:00 pm

Wednesday, June 3; 8:30 am - 4:00 pm

Thursday, June 4; 8:30 am - 12:30 pm

### OABR Member Day at The Zoo

Friday, June 5; 9:00 am - 5:00 pm

### WCR Business Luncheon

Thursday, June 11; 11:15 am - 1:00 pm

@ Champions Run

### Knowledge is Power: Are You Kidding Me? What's Happening in Omaha's Commercial Real Estate Market

Thursday, June 18; 10:00 am - 11:00 am





**Omaha Area Board of REALTORS®**  
 11830 Nicholas Street  
 Omaha, NE 68154  
 402-619-5555 tel  
 402-619-5559 fax  
[www.OmahaREALTORS.com](http://www.OmahaREALTORS.com)

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*The Omaha Area Board of REALTORS® is pledged to the achievement of equal housing opportunity throughout the community. The Board encourages and supports a marketplace in which there are no barriers to obtaining housing because of race, color, national origin, religion, sex, handicap, or familial status.*



## Message from the OABR President

### Get ready... timely closings will soon require advance planning!

August 1 will usher in a new way of disclosing closing costs in real estate transactions. On this date all REALTORS® involved in the real estate transaction will need to learn and rapidly adapt to this new format and procedural changes brought forth by the Consumer Financial Protection Bureau (CFPB).

The deadline for "getting ready" is fast approaching. Title and Escrow companies, lenders, and ancillary lending services are working to have the necessary systems in place for compliance factors. This new "Doc Overhaul" will consolidate information and make it simpler for the consumers to compare how close their actual closing costs are to the estimate they received from their agent or lender. Although the financial information won't change much, compliance to the "timely disclosure" of this information is what you will need to address in every transaction.

First, all REALTORS® will need to comply the CFPB requirement that "the closing cost disclosure MUST be given to the buyer, and signed/executed three days BEFORE closing." Other changes requiring lender approval could add even more time to the waiting period. These "waiting periods" allow consumers time to look carefully at any deviations from the original estimates rather than make concessions and changes while the closing is underway. This is good for the consumer, but an area where we as REALTORS® may need to adjust our thinking and business practices. What does all this mean?

1. If there are any changes to the loan product or the interest rate once the disclosure has been given to the buyer, this could trigger a new three-day waiting period.
2. Other last minute changes by the lender could also trigger this same delay.
3. Scheduling repairs, final walk-through inspections, per diem occupancy charges, and especially back-to-back domino closings will all need to meet the new compliance rules.

These timing issues make it important to complete your paperwork and have it fully reviewed by all parties before you get to the closing table. Schedule the walk-through inspections well before the actual closing date. NAR analysts state, "You should assume that it will take an additional 15 days to complete and close a real estate transaction after August 1, 2015."

As we adjust to the changes over time, those additional days may diminish, but for now, get ready and plan for a longer closing process!

Keeping you informed,

Mark



**Mark Wehner**  
 2015 President

## July Events

- **Paragon Training**  
 July 14 & 15; 8:00 am - 5:00 pm; OABR Education Center
- **BBQ @ The Beach**  
 Friday, July 23; 5:30 pm - Dusk; Bryson's Airboat Tours, Fremont, NE



## Notice of Election

### Report of the Nominating Task Force

All REALTOR® members are advised that the election of officers and directors will take place as part of the Omaha Area Board of REALTORS® Annual Picnic on August 12, 2015 at the OABR office from 11:00 a.m. to 1:00 p.m.

The Nominating Task Force of the Omaha Area Board of REALTORS® hereby submits to the membership the following slate of candidates for election for the 2016 membership year, which begins September 1, 2015:

President	Andy Alloway
President-Elect	Monica Lang
Secretary/Treasurer	Mark Leaders
Director (2018)	Susan Clark
Director (2018)	Herb Freeman
Director (2018)	Bill Swanson

The following individuals will continue their service or will be appointed by virtue of their position on the Board of Directors:

Director (2016)	Nancy Bierman
Director (2016)	Lindsey Krenk
Director (2017)	Megan Bengtson
Director (2017)	Doug Dohse
Immediate Past President	Mark Wehner
GPRMLS Chair	Henry Kammandel
Affiliate Council Chair	Matt Rasmussen
WCR Omaha President	Crystal Archer

Additional candidates for the offices to be filled may be placed in nomination through petition signed by at least ten percent of the REALTOR® Members, and filed with the Omaha Area Board of REALTORS® office at least four weeks before the election. Notice of additional nominations will be sent to all REALTOR® Members before the election.

If necessary, the ballot will contain the names of all candidates and the offices for which they are nominated. Election shall be by ballot and all votes cast in person. Absentee ballots may be cast in person at the Board Office prior to Election Day if the member attests they will be unable to vote the day of the election.

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## NOW ACCEPTING NOMINATIONS FOR 2015 OABR AWARDS

**OABR REALTOR® of the Year Award (ROTY)** is awarded to an outstanding REALTOR®, broker, manager or salesperson who exemplifies long-standing professionalism in the industry. *Last year's recipient of this prestigious award was Lisa Ritter.*

**OABR Outstanding Service Award** is awarded to an individual REALTOR® who has unselfishly given many hours of volunteer service to the OABR with a minimum of five years of OABR membership plus three years of service in committee work, special assignments, seminars and educational activities plus leadership in the OABR, local chapters or Institutes, Societies and Councils. *Last year's recipient was Doug Dohse.*

**OABR Distinguished Service to NRA Award** recognizes an OABR member active at the state association. *Last year's recipient was Vince Liesey.*

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***Only those members who meet the following general criteria should have their names submitted to the Awards Selection Committee.***

**Spirit:** High principles - faithfulness to laws and regulations of ethical conduct, principles of good practice among other members and the general public, and furtherance of professionalism within their industry.

**Civic Activity:** Local, state and national level participation in civic and service clubs - charitable activities, political action, fraternal or religious groups, etc.

**Local Board Activity:** OABR office and committee work, special assignments, seminar activity and educational work, membership and offices in local chapters or Institutes, Societies or Councils.

**Business Accomplishments:** Recognized for good business conduct and service to clients; imaginative and creative advertising programs; rehabilitation work, land utilization, etc.; participation in other professional associations, educational achievements - including Institute activity, state and national association involvement, etc.

*This form is for your convenience in submitting award nominations for consideration by this year's OABR Award Nominating Committee. Its use is not mandatory, however all nominations must be submitted in writing. You may nominate yourself or any OABR member you deem worthy of the honor. You may copy this form for multiple submissions.*

**Return to the OABR Office - Attn: Donna Shipley by Friday, June 24, 2015**

.....

☐ OABR ROTY                      ☐ Distinguished Service to NRA Award                      ☐ OABR Outstanding Service

**Name of Nominee** \_\_\_\_\_

**Company** \_\_\_\_\_ **Address** \_\_\_\_\_

**Award Category** \_\_\_\_\_

**Signed** \_\_\_\_\_



4<sup>th</sup> Annual

# BBQ

at the

# Beach



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Thursday, July 23

5:30 pm

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Register online at [ims.oabr.com](http://ims.oabr.com). Type in your ID and password, click on "Event By Date," and then on the specific event.

REALTOR® or Affiliate Member Name \_\_\_\_\_  
Street Address \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_  
Phone \_\_\_\_\_ Email \_\_\_\_\_  
# of REALTOR® or Affiliate Tickets (\$30) \_\_\_\_\_ # of Guest Tickets (\$20) \_\_\_\_\_ Total \$ \_\_\_\_\_  
Credit Card # \_\_\_\_\_ Expiration Date \_\_\_\_\_  
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Make checks payable to the Omaha Area Board of REALTORS®  
Ticket orders are due by Friday, July 17, 2015  
Questions? Contact Donna Shipley at 402-619-5551  
or [Donna@OmahaREALTORS.com](mailto:Donna@OmahaREALTORS.com)

**Mailing Address:**

Omaha Area Board of REALTORS®  
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# Affiliate Spotlight

## DRI Title & Escrow - Matt Thiel

### TRID: They're Coming August 1 - *Be Ready!*



#### What is TRID? TILA/RESPA Integrated Documents

For more than 30 years, Federal law has required lenders to provide two different disclosure forms to consumers applying for a mortgage. The law also required two different forms at or shortly before closing on the loan. Two different Federal Agencies developed these forms, separately, under the Truth-in-Lending Act (TILA) and the Real Estate Settlement Procedures Act (RESPA). The information on these forms is overlapping and the language is inconsistent. Consumers often find the forms confusing. Lenders and settlement agents find the forms burdensome to complete and present.

The Dodd-Frank Act provided for the creation of the Consumer Financial Protection Agency, which in turn created a bureau, referred to now as the CFPB. The Dodd-Frank Act requires the bureau to integrate the mortgage loan disclosures under TILA and RESPA. On November 20, 2013, the bureau announced the completion of the new integrated forms and the Integrated Mortgage Disclosures under the Real Estate Settlement Procedures Act (Regulation X) and the Truth-In-Lending Act (Regulation Z) Rule which includes the requirements for their proper completion and timely delivery to the consumer.

**CFPB sought to accomplish four goals:** Easier-to-use disclosure forms, improved consumer understanding, better comparison shopping, and avoiding costly surprises at the closing table

Virtually any residential loans originated after August 1, 2015 will be subject to the new rules and forms. Loans in progress (applications submitted prior to August 1, 2015) are not subject to the new rules or the new forms. The Rule, replaces the Good Faith Estimate or GFE and TILA with the new Loan Estimate and the final TILA and HUD-1 Settlement Statement with the Closing Disclosure.

The changes are coming very quickly and the time is now to start working with your systems providers, real estate agents, lenders, title companies and with your other vendors to make sure the direction is clear as to who will be generating the new forms and delivering the forms to the customers. As it stands now, the lender has full responsibility and liability for the loan transaction. Working with trusted partners will be a very key component moving forward with the new documents, time frame requirements and communication for all loan transactions.

Here are 5 things Real Estate Agents and Lenders should know:

#### Real Estate Agents

1. Be able to explain the new Loan Estimate and the Closing Disclosure forms.
2. Timing of a closing will be impacted by Closing Disclosure delivery. Talk to your lender or title company for the details on the timing of delivery changes.
3. Title fees may need to be adjusted at closing and explained.
4. Line numbers have been removed and there are now SEVEN fee areas on the disclosure.
5. Your client will likely receive more than one closing disclosure.

#### Lenders

1. Who will be responsible for the PREPARATION of the new Closing Disclosure?
2. Who will be responsible for the DELIVERY of the new Closing Disclosure?
3. How will settlement agents and lenders COMMUNICATE information contained in their respective systems?
4. Who will make any necessary changes to the Closing Disclosure?
5. How will settlement agents communicate title settlement fees for use in the new forms?

These items are a very brief overview of the changes coming effective August 1, 2015. The communication with your vendors is very important to make sure systems are in place. There is no forgiveness on the August 1 date. Any application taken on August 1 or after must comply with the new rules and forms.

If I can be of any assistance, please contact me: [Mthiel@DRITitle.com](mailto:Mthiel@DRITitle.com) or 402.677-6600.



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## AFFILIATES

a council of the  
Omaha Area Board of REALTORS®

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

### AFFILIATE MEMBERS ATTENDING THE MAY 2015 MEETING:

Lori Bonnstetter (President) – 2-10 Home Buyers Warranty  
Brent Rasmussen (President-Elect) – Mortgage Specialists  
Brenda Stuart (Treasurer) – ServiceOne Inc  
Lou Bozak – Paul Davis Restoration  
Karen Brink – Bliss Promotions  
Lisa Marie Bullerman – Staging Design by Lisa Marie  
Mary Byrnes – Guild Mortgage Company  
Niki Cox – Eagle Mortgage Inc  
Kayla Cunningham – JH Willy  
Theresa Dein – Franklin American Mortgage Co  
Joe Dobrovolny – Equitable Bank  
Melanie Doeschot – Ambassador Title Services  
Josh Eichelberger – Legacy Carpet Cleaning  
Jan Eggenberg – SureHome Inspection Co  
Amanda Filippi – Flip Marketing  
Monica Gartner – First American Title Ins Co  
Mary Gorup – Integrity Termite  
Debbie Kalina – Radon Pros LLC  
Mike Kelly – GIA Insurance  
PK Kopun – Centris Federal Credit Union  
Alex Kumm – Charter Title & Escrow  
Deb Martin – Great Western Bank  
Marty McGuire – Farm Bureau Financial Services  
Josh Nieman – Illuminate Financial Group  
Lisa Powell – Farmers Insurance Powell Insurance  
Garry Ruliffson – Omaha Public Power District  
Mary Sladek – My Insurance LLC  
Jody Smythe – Security 1 Lending  
Erin Trescott – Pulaski Bank Home Lending  
Lisa White – Gateway Mortgage Group  
Amanda Younker – Charter Title & Escrow  
Todd Zimmerman – Zimmerman Mortgage Corp


### UPCOMING MEETINGS:

- Monday, July 6, 9:00 a.m.
- Monday, August 3, 9:00 a.m.
- Monday, September 14, 9:00 a.m.


*All Affiliate members are welcome to attend.*  
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# MOBAupdate

Metro Omaha Builders Association

## MOBA's Events Continue to Support New Homes Sales...

As spring turns to summer, new home sales continue to heat up. MOBA continues to support builders as the sale of new homes. MOBA's 4th Annual **Summer Parade of Homes** features existing homes available for tours that are open to the public.

Event dates are **Sat 6/20 – Sun 6/21 and Thurs 6/25 – Sun 6/28.**

**Homes are open Thurs – Fri: 5-8 pm and Sat-Sun: 12-6 pm.** 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](http://www.MOBA.com) or inside the Omaha World Herald.

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](mailto:Teresa@moba.com) or call the MOBA office at 402-333-2000 for more information.

## MOBAcalendar

### May

**25** Memorial Day - MOBA office CLOSED

**26** Membership Luncheon - Anthony's 72nd & F

### June

**04** MOBA Executive Board Meeting

**09** MOBA Board of Directors Meeting

**20-21** Summer Parade of Homes

**25-28** Summer Parade of Homes

**Details on these events and more....**

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# Join the 2015 RPAC Challenge!

## GOLDEN "R"

Kammandel, Henry  
Leisey, Vince

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

Alloway, Andy  
Gehrki, Joe  
Reidmann, Mike  
Ritter, Dennis  
Ritter, Lisa  
Rotthaus, Doug

## GOVERNOR'S CLUB (\$500+)

Dodge, Nathan  
Leaders, Mark  
Michael, Brian  
Moss, Tasha  
Myhre, Deda  
Wehner, Mark

## CAPITAL CLUB (\$250+)

Evans, Donald  
Fredrickson, Julie  
Konz, Kellie  
Maloy, David  
Miller, Kathleen  
Sawyer, Jessica  
Seybold, Monica  
Swanson, William

## SENATOR'S CLUB (\$150+)

Archer, Crystal  
Bengtson, Megan  
Bengtson, Darla  
Black, William  
Blackmon, Michael  
Burkle, Sheryl  
Clemenger, Kathleen  
Dohse, Douglas  
Gibson, Ryan  
Heidvogel, Ericka  
Houlihan, Anne  
Housley, Dionne  
Igo, Donald  
Kesick, Carolyn  
Kimsey, John  
Krenk, Lindsey  
Lederer, Patricia  
McGuire, Shawn  
Owens, Megan  
Poppen, Denise  
Rasmussen, Matthew  
Rauth, Susan  
Richardson, Lisa  
Rosso, Larry  
Shour, Christine  
Turner, Melissa

## 99 CLUB (\$99+)

Bane, Barbara  
Bierman, Nancy  
Bresley, Mark  
Burford, Judith  
Burkle, Ronald  
Clark, Susan  
Concannon, Charles  
Conley, Michael  
Dennhardt, Teresa  
Faubion, Ernest  
Irish, Sheila  
Klein, Meredith  
Langford, Rachel  
Lube, Elizabeth  
Maloney, Margaret  
Meyer, Trudy  
Petersen, Leslie  
Riedmann, Coleen  
Savery, Mindy  
Storovich, Sara  
Taylor, Vickie

## 50 CLUB (\$50+)

Agosta, Logan  
Ahlvers, Hedy Rae  
Ahlvers, Raquel  
Alai, Nancy  
Alberts, Marla  
Alexander, Cheryl  
Allen, Kathryn  
Alloway, Jennifer  
Amick, Molly  
Amos, Steven  
Amoura, Jo Anne  
Amoura, Medhet  
Andersen, Linda  
Andersen, Cheri  
Anderson, Jeanne  
Anderson, David  
Anderson, Janet  
Andresen, Delten  
Anson, Kaleen  
Armstrong, Stephen  
Atkinson, Billie  
Ballue, Lisa  
Baratta, Sandra  
Barges, Michael  
Barnett, Paul  
Barr, Nancy  
Barrera, Oscar  
Barsell, Helen  
Bartels, David  
Battiatto, Diane  
Baumert, Gary  
Beal, Colin  
Beck, Sandra  
Beck, Michelle  
Bedingfield, Marjorie  
Belgarde, Rebecca  
Bell, John  
Bell, Mary Lou  
Benson, Brandon  
Bernier, Richard  
Bethel, Kathryn  
Bettin, Barbara  
Bierman, Amanda  
Bills, Kimberly  
Birkel, Brian  
Birnstihl, Jason  
Blackman, Catherine  
Blinn, Ellen  
Bloom, Sharon  
Blume, Dirk  
Bobber, Christopher  
Bock, Andrew  
Boe, Nancy  
Boganowski, Deborah  
Boothe, Jonathan  
Boothe, Samara  
Bowne, Connie  
Boyd, Clinton  
Boyles, Jo  
Brant, Angela  
Bratetic, Michelle  
Bray, Denise  
Briggs, Diane  
Brooks, John  
Brotzki, Michelle  
Brown, Mary Kay  
Brown, Ethan  
Brown, Austin  
Brown, Justin  
Burke, Timothy  
Burklund, Irene  
Burney, Charles  
Butler, Ronald  
Bybee, Miriam  
Bybee, William  
Cage-Conkling, Deborah  
Caniglia, Michael  
Caniglia, Cory  
Caniglia, John  
Caniglia, Kylie  
Caniglia, Matthew

Carlén, Brian  
Carlson, Ileana  
Carnaby, Brian  
Carpenter, Gary  
Castro, Ricardo  
Cavanaugh, Andrea  
Champion, Jackie  
Chapman, Mary  
Chen, Huhai  
Cherica, John  
Childers, Stacey  
Chingren, Cody  
Christensen, Kellie  
Christian, Carl  
Chu, Jeffrey  
Ciochon, Mark  
Ciochon-Lichter, Linda  
Clark, John  
Cleveland, Judith  
Coats, Kenneth  
Cobb, James  
Coburn, James  
Cody, Robert  
Coenen, Denise  
Cohen, Alan  
Cohen, Anne  
Cohen, Martin  
Cohen, Arlene  
Cole, Lance  
Compton, Judy  
Conway Day, Marianne  
Coover, David  
Correa-Cerrillo, Jose Domingo  
Cox, Kathy  
Craig, Russell  
Creger, Kristi  
Hallett, Casey  
Crosby, Sarah  
Cutchall, Cory  
David, Julie  
Davis, Diane  
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Frost, Ginny  
Fuller, Patrick  
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Gehrman, Kim  
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Gibb, Richard  
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Gold, Julie  
Golda, Tracy  
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Gould, Todd  
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Grimes, Eva  
Grimes, Sharon  
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Hearty, Timothy  
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Houfek, Cheryl  
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Huestis, Peter  
Hughes, Diane  
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Jackson, James  
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Jenson, Constance  
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Kahnk, JoAnne  
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Karloff, Jill  
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Kaup, Timothy  
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Lund, Vanita  
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Lyon, Michael  
Macaitis, James  
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Mallette Hansen, Lori  
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Manhart, Peter  
Marasco, Ralph  
Marquiss, Danette  
Marreel, Joel  
Marriott, James  
Marriott, Marilyn  
Marsh, Mary Clare  
Martin, Colleen

## CONTRIBUTION GOAL

**\$90,000**  
12-31-15

**\$61,805**  
5-18-15

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



Martinez, Hector  
 Marvin, Sharon  
 Matney, Kimberly  
 Matza, Rosemarie  
 May, Angela  
 McCart, Kevin  
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Sandiland, Becky, First National Bank  
 Stuart, Brenda, ServiceOne Inc

### GOVERNOR'S CLUB (\$500+)

Sutko, Tom, AmeriSpec Home Inspections

### SENATOR'S CLUB (\$150+)

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

### 99 CLUB (\$99+)

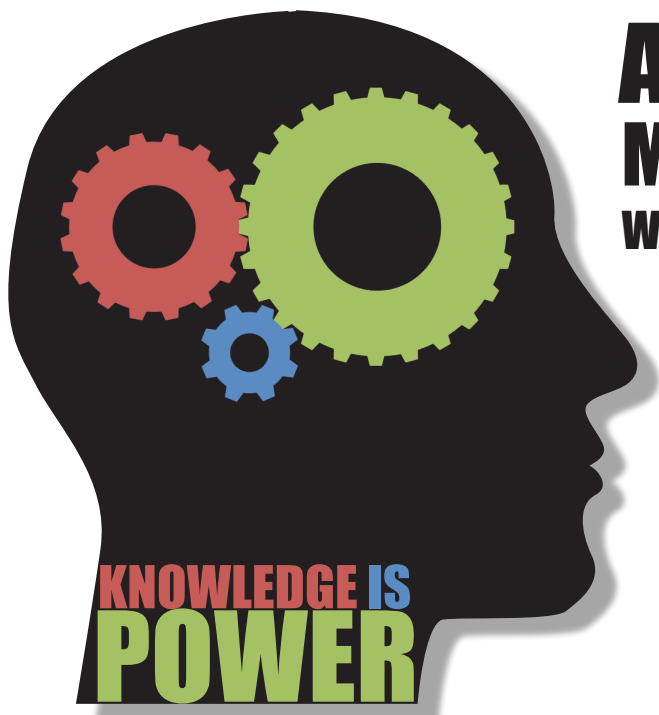
Bonnstetter, Lori, 2-10 Home Buyers Warranty  
 Thiel, Matthew, DRI Title & Escrow

### 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, BNC National Bank  
 Bozak, Lou, Paul Davis Restoration  
 Branson, Cheri, American Water Damage  
 Braun, Carl, Quality Pest Control  
 Briganti, Nicholas, A Plus Home Inspections LLC  
 Bullerman, Lisa, Staging Design by Lisa Marie  
 Caldwell, Timothy, Integrity Termite  
 Carter, Bob, Total Home Inspection Co  
 Coleman, Kelly, Mustang Electric Inc  
 Connor, Tracy, City-Wide Termite & Pest Control  
 Conover, Lisa, Rearranged for Change  
 Cooley, Liz, Rearranged for Change  
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 Powell, Lisa, Farmers Insurance Powell Ins  
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 Ross, Ryan, ABC Termite & Pest Control Inc  
 Ruskamp, Aaron, Thrasher Basement Systems Inc  
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 Sederstrom, Charles, Nebraska Assoc of Mtg Brokers  
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 Smith, Andy, National Property Inspections  
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 Svacina, Aaron, ABC Termite & Pest Control Inc  
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 Trescott, Erin, Pulaski Bank Home Lending  
 Vacha, Steve, Home Standards Inspection Serv  
 Walker, Lisa, First Mortgage Company  
 Webber, Adam, Professional House Doctors Inc  
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 Weeks, Heidi, Centris Federal Credit Union  
 West, Monty, Omaha Pest Control Inc  
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# Are You Kidding Me? My Closing is Postponed?

## What to Expect After 8/1/15; CFPB Changes [9999T]

Join Charles, "Chuck" V. Sederstrom III with the Nebraska Association of Mortgage Brokers as he presents a summary of CFPB "integrated disclosure forms," and new "Closing Disclosure" timelines to be implemented on 8/1/15. Summary to be followed by a open panel discussion about what agents might expect after 8/1/15.

**Thursday, June 18, 2015**  
10:00 - 11:00 a.m.

**OABR Education Center**  
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**OABR Members - FREE; Non-members - \$25**

This session will provide you with one hour of Broker Approved Training.  
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**Email:** [Donna@OmahaREALTORS.com](mailto:Donna@OmahaREALTORS.com)

-----  
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Company \_\_\_\_\_ License Type \_\_\_\_\_

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# Q&A

## ASK THE HOME INSPECTOR!

By Patrick Casey, President  
The Home Buyers Protection Company  
Home & Building Inspections • Radon & Mold Testing



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](mailto:pat@hbponline.com).

**Question:** The home we are considering purchasing is on a lot with many mature trees. We are concerned about tree roots damaging our sewer line. Does your home inspection inspect sewer lines?

**Answer:** You are correct to be concerned about tree roots damaging your sewer line. This is a fairly common occurrence with older homes located on lots with mature trees. A typical home inspection will check the interior plumbing in your home including the drainage of the plumbing system. The inspection does not include an evaluation of the underground sewer line.

Although the plumbing system may be draining properly during the inspection, there still could be problems with the sewer line. We offer, and recommend, a sewer camera inspection especially for homes on treed lots. This inspection includes placing a video camera inside the sewer line and running it through the pipe. This inspection will be able to determine if there is any damage to the pipe including tree root damage. You will receive a copy of the video verifying the condition of the pipe.

Go to our website at [www.hbponline.com](http://www.hbponline.com) to view a sample inspection report, see our specials and order an inspection online.



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### Our Mission

The mission of YPN is to become an active and visible part of the community by setting a high level of REALTOR® professionalism and volunteering for causes that YPN feels passionate about.

### Upcoming YPN Events

- **September:** YPN Scavenger Hunt
- **October:** Bushwackers

### Join the YPN Advisory Board!

All REALTORS® are welcome to attend the YPN Advisory Board meetings! Join us at the next meeting on Thursday, June 11 @ 2:00 pm in the OABR Board Room.

Omaha Area Board of REALTORS®

# YPN

Young Professionals Network



/OABRYPN

Omaha Area Board of REALTORS®

To get involved with YPN, email [Hanna@OmahaREALTORS.com](mailto:Hanna@OmahaREALTORS.com)



# Membership Report: May 2015



## NEW REALTORS®

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  
Meador, 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

## NEW AFFILIATES

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

## REALTOR® CANDIDATES

Caffery, Lori – NP Dodge Real Estate Sales Inc – Lakeside  
Cherek, Angela – BHHS Ambassador Real Estate – California #101  
Cieslik, Margaret – CBSHOME Real Estate – Papillion  
Denes, Alexander – NP Dodge Real Estate Sales Inc – 129 Dodge  
Egan, Erin – Mike Egan Real Estate  
Ford, Deborah – NP Dodge Real Estate Sales Inc – 204 Dodge  
Gramlich, Marian – Nebraska Realty – 117  
Horton, Andrea – BHHS Ambassador Real Estate – California #101  
Hug, Eugene – Keller Williams Greater Omaha – California  
Jones, Patricia – NP Dodge Real Estate Sales Inc – 129 Dodge  
Kenkel, Donna – NP Dodge Real Estate Sales Inc – 129 Dodge  
Lerdahl, Jill – BHHS Ambassador Real Estate – California #101  
Lohr-Woodward, Julie – Keller Williams Greater Omaha – California  
Lynch, Gregory – BHHS Ambassador Real Estate – California #101  
Mathes, Ben – BHHS Ambassador Real Estate – California #101  
Miller, Alex – BHHS Ambassador Real Estate – California #101  
Noble, Carrie – NP Dodge Real Estate Sales Inc – Sarpy  
Parrish, Valerie – PJ Morgan Real Estate  
Pree, Ralph – NP Dodge Real Estate Sales Inc – 129 Dodge  
Randone, Gail – BHHS Ambassador Real Estate – California #101  
Rutherford, Melissa – Mitchell & Associates Inc  
Scheef, Adam – BHHS Ambassador Real Estate – California #101  
Schneider, Jeffrey – NP Dodge Real Estate Sales Inc – 129 Dodge  
Schuetz, Durnae – CBSHOME Real Estate – Papillion  
Sliter, Scott – CBSHOME Real Estate – Papillion  
Stinson, Sherry – CBSHOME Real Estate – 159 Dodge  
Stodola, Lisa – PJ Morgan Real Estate  
Thurston, Julie – NP Dodge Real Estate Sales Inc – 204 Dodge  
Wemhoff, Trel – BHHS Ambassador Real Estate – California #101  
Williams, Shari – NP Dodge Real Estate Sales Inc – 129 Dodge  
Winder, Jennifer – NP Dodge Real Estate Sales Inc – 204 Dodge

## AFFILIATE CANDIDATES

Baughman, Matthew – Property Marketing Photography  
Butterfield, Brandon – TNT Termite Services  
Cox, Niki – Eagle Mortgage Inc  
Delano, Bill – Omaha Home Buyer Services  
Eichelberger, Josh – Legacy Carpet Cleaning  
Payne, Shawn – Payne Electric  
Stone, Sarah – Mortgage Specialists LLC  
Thompson, John – SureHome Inspection Co

## MEMBER TRANSFERS

Bartels, David From CENTURY 21 Century Real Estate To Nebraska Realty – 117  
Dvorak, Julie From RE/MAX Results To Alliance Real Estate LLC  
Flanagan, Brad From Guild Mortgage Company To Pulaski Bank Home Lending  
Galas, Neil From NP Dodge Real Estate Sales Inc – 204 Dodge To BHHS Ambassador Real Estate – California #101  
Hajek, Kevin From BHHS Ambassador Real Estate Sales Inc – California #101 To BHHS Ambassador Real Estate Sales Inc – California #201  
Hodge, Gina From RE/MAX Results To BHHS Ambassador Real Estate – California #101  
Hogan, Justin From Berkshire Real Estate Company To NP Dodge Real Estate Sales Inc – 129 Dodge  
Howell, Kristy From BHHS Ambassador Real Estate – California #101 To BHHS Ambassador Real Estate – California #201  
Hug, Eugene From Keller Williams Greater Omaha – California To CBSHOME Real Estate – 159 Dodge  
Kavan, Colleen From NP Dodge Real Estate Sales Inc – 129 Dodge To BHHS Ambassador Real Estate – California #101  
Martinez, Hector From Oakwood Homes Of NE LLC To NP Dodge Real Estate Sales Inc – Lakeside  
Morrison, Paige From CBSHOME Real Estate – 159 Dodge To Nebraska Realty – 117  
Polito, Lisa From CBSHOME Real Estate – 159 Dodge To Nebraska Realty – 117  
Ruwe, Michelle From BHHS Ambassador Real Estate – California #101 To Axxess Metro Realty  
Savery, Mindy From Celebrity Homes Inc To BHHS Ambassador Real Estate – California #101  
Schriver, Gena From BHHS Ambassador Real Estate – California #101 To Nebraska Realty – 117  
Taylor, Amanda From Nebraska Realty – 117 To NP Dodge Real Estate Sales Inc – 204 Dodge  
Tusa, Stephanie From Nebraska Realty – 117 To Nebraska Realty – Sarpy  
Walker, Christine From NP Dodge Real Estate Sales Inc – 129 Dodge To NP Dodge Real Estate Sales Inc – Lakeside  
Workman, Heeran From Nebraska Realty – 117 To RE/MAX Platinum Realty  
Zwiebel, Nick From Guild Mortgage Company To Pulaski Bank Home Lending

## REACTIVATED MEMBERS

Fink-Arney, Joan – Nebraska Realty – 117  
 Frans, Gerald – CBSHOME Real Estate – 159 Dodge  
 Knox, Susan – NP Dodge Real Estate Sales Inc – 129 Dodge  
 McCauley, Kathryn – BHHS Ambassador Real Estate – California #101  
 Starmer, Heather – BHHS Ambassador Real Estate – California #101  
 Turco, Frank – BHHS Ambassador Real Estate – California #101

## RESIGNATIONS

Ahmann, Richard – BIG Appraisals  
 Bartusek, Todd – BHHS Ambassador Real Estate – California #101  
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 Brabec, Jim – Franklin American Mortgage Co  
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 Huss, Jennifer – SAC Federal Credit Union  
 Jaquith, Gwen – Oakwood Homes of NE LLC  
 Matza, Rosemarie – NP Dodge Real Estate Sales Inc – Lakeside  
 Nash, Terry – NP Dodge Real Estate Sales Inc – Papillion  
 Perry, Tim – Amoura Productions  
 Sookram, Ellie – NP Dodge Real Estate Sales Inc – Lakeside  
 Sortino, Mary – CENTURY 21 Century Real Estate  
 Stork, Lisa – NP Dodge Real Estate Sales Inc – Blair  
 Sutton, Jason – Nebraska Realty – 117  
 Welty, Annie – NP Dodge Real Estate Sales Inc – 35 Dodge  
 Woodward, Colleen – Nebraska Realty – 117

## ADDRESS / PHONE UPDATES

BugZ Termite & Pest Control – PO Box 390752, Omaha, NE, 68139  
 Laura Lasher Broker – Phone: 402-598-0959  
 Movoto Inc – 1900 S Norfolk St #310, San Mateo, CA, 94403

## NEW REALTOR® COMPANY

RE/MAX Platinum Realty – 5332 S 138th St Ste 210, Omaha, NE, 68137  
 OABR/MLS Phone: 402-292-4663 Fax: 402-281-1002  
 Designated Realtor: Heeran Workman  
 Sharon L White Appraisal Services LLC – 401 N 2nd St, Council Bluffs,  
 IA, 51503 MLS Only Phone: 402-681-5503  
 Designated Realtor: Sharon White

## JUNE ORIENTATION

- Tuesday, June 2 8:30 am - 4:00 pm
- Wednesday, June 3 8:30 am - 4:00 pm
- Thursday, June 4 8:30 am - 12:30 pm

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Brent Rasmussen – Mortgage Specialists LLC  
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 Deb Martin – Great Western Bank  
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### OABR

	Apr. 2015	Apr. 2014
Designated REALTOR®	197	208
Des. REALTOR® Secondary	1	1
REALTOR®	2149	2049
REALTOR®-Secondary	5	4
<b>TOTAL</b>	<b>2352</b>	<b>2262</b>

Institute Affiliate	57	56
Affiliate	346	306
Other	5	5
<b>TOTAL</b>	<b>3047</b>	<b>2905</b>

	Apr. 2015	YTD
New REALTOR® Members	39	138
Reinstated REALTOR® Members	6	33
Resignations	19	69

### GPRMLS

	Apr. 2015	Apr. 2014
Participants (Primary)	189	197
Participants (Secondary)	63	63
Subscribers (Primary)	2145	2037
Subscribers (Secondary)	184	173
Exempt	33	35
<b>TOTAL</b>	<b>2614</b>	<b>2505</b>




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## Diversity Scholarship Ricipient

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



**Chinwendu Nwinye**

### Where did you grown up?

I've been in Omaha practically my entire life. I spent most of my life in South Omaha, until my mom bought a house in Benson where she still lives today.

### What Brokerage do you work for? Are you a member of any other organizations in your community?

I work for George H. Thomas Realty Co. I am also Co-Vice President of the recently founded Prospect Village Neighborhood Association.

### What did you do before you became a REALTOR®?

I delivered pizzas full-time and worked on PCs part-time.

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

I was licensed in August 2010. I wanted to become a REALTOR® because it seemed like a fantastic road into learning about real estate. I always wanted to be a real estate investor, so becoming a REALTOR® was a great way to learn and earn!

### What is the most rewarding part of your job as a REALTOR®?

The most rewarding part about being a REALTOR® has been the personal development for me. It has really shown me that working with purpose creates more financial and personal compensation than one can imagine. The clarity I've continued to pursue daily is the result of learning how to be an effective sales agent. It has transformed my life.

### What else would you like us to know about you?

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## Know the Code



### Code of Ethics: *Article 10*

REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. (Amended 1/14)

REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. (Amended 1/14)

- **Standard of Practice 10-1**

When involved in the sale or lease of a residence, REALTORS® shall not volunteer information regarding the racial, religious or ethnic composition of any neighborhood nor shall they engage in any activity which may result in panic selling, however, REALTORS® may provide other demographic information. (Adopted 1/94, Amended 1/06)

- **Standard of Practice 10-2**

When not involved in the sale or lease of a residence, REALTORS® may provide demographic information related to a property, transaction or professional assignment to a party if such demographic information is (a) deemed by the REALTOR® to be needed to assist with or complete, in a manner consistent with Article 10, a real estate transaction or professional assignment and (b) is obtained or derived from a recognized, reliable, independent, and impartial source. The source of such information and any additions, deletions, modifications, interpretations, or other changes shall be disclosed in reasonable detail. (Adopted 1/05, Renumbered 1/06)

- **Standard of Practice 10-3**

REALTORS® shall not print, display or circulate any statement or advertisement with respect to selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. (Adopted 1/94, Renumbered 1/05 and 1/06, Amended 1/14)

- **Standard of Practice 10-4**

As used in Article 10 "real estate employment practices" relates to employees and independent contractors providing real estate-related services and the administrative and clerical staff directly supporting those individuals. (Adopted 1/00, Renumbered 1/05 and 1/06)

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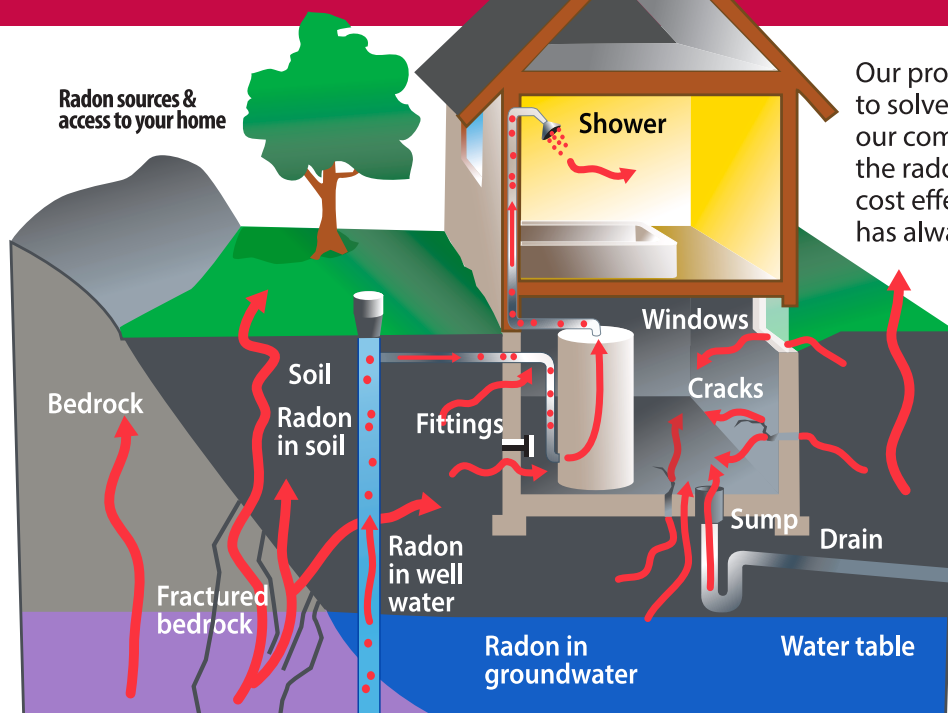
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## Does Your House Float?

By Steve Vacha  
Home Standards Inspection Services

Probably not. Sure, our foundations are created with masonry materials and may be treated with tar or other sealers at the exterior. This construction and treatment does help protect us from moisture problems. But, it is important to remember our foundations are not boats.

I often tell buyers one of the most important things they can do for house maintenance is to ensure water properly drains away from a home. If there is no water near the foundation, there will normally not be a concern for leakage into the basement. Most water leaks occur because of improper drainage away from the home or missing downspouts.

Too often home owners spend thousands with basement 'waterproofing' companies, when all they really needed was an improvement

of drainage away from their home.

It can take work to improve the grade around a home. A 1" drop per foot, 4-5 feet away from the home is suggested. If the gutters are not draining water away from the home, new gutters may be necessary. The cost to control water flow around a home is a lot cheaper and longer lasting than some of the other remedies advertised.

There are special cases where installing aftermarket drain tiles and sump pits are needed. This is sometimes due to natural spring water or drainage water present under the home.

If a home has regular drainage into a sump pit other measures are worth considering:

- Adding a water alarm.
- Adding back up batteries for the sump pit pump, in case the electricity goes off. These batteries are also important for sump pumps plugged into GFCI outlets. (These outlets can pop off by themselves at inopportune times).



- Contacting your insurance company to find out if you are covered for flooding due to a sump pump not operating properly. Often this is a rider that needs to be added to a normal home-owners policy.

The other major problem excessive water around a foundation creates is hydrostatic pressure. The soil swells due to the extra moisture and this pressure can create horizontal cracking and cause a foundation to bow in. If not properly attended to, walls can bow in enough to fail.

In short, proper drainage and gutters normally equals a happy, dry home.



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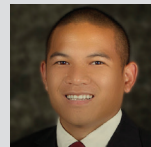
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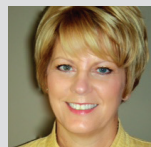
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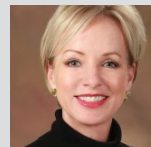
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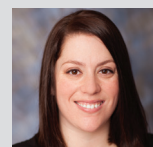
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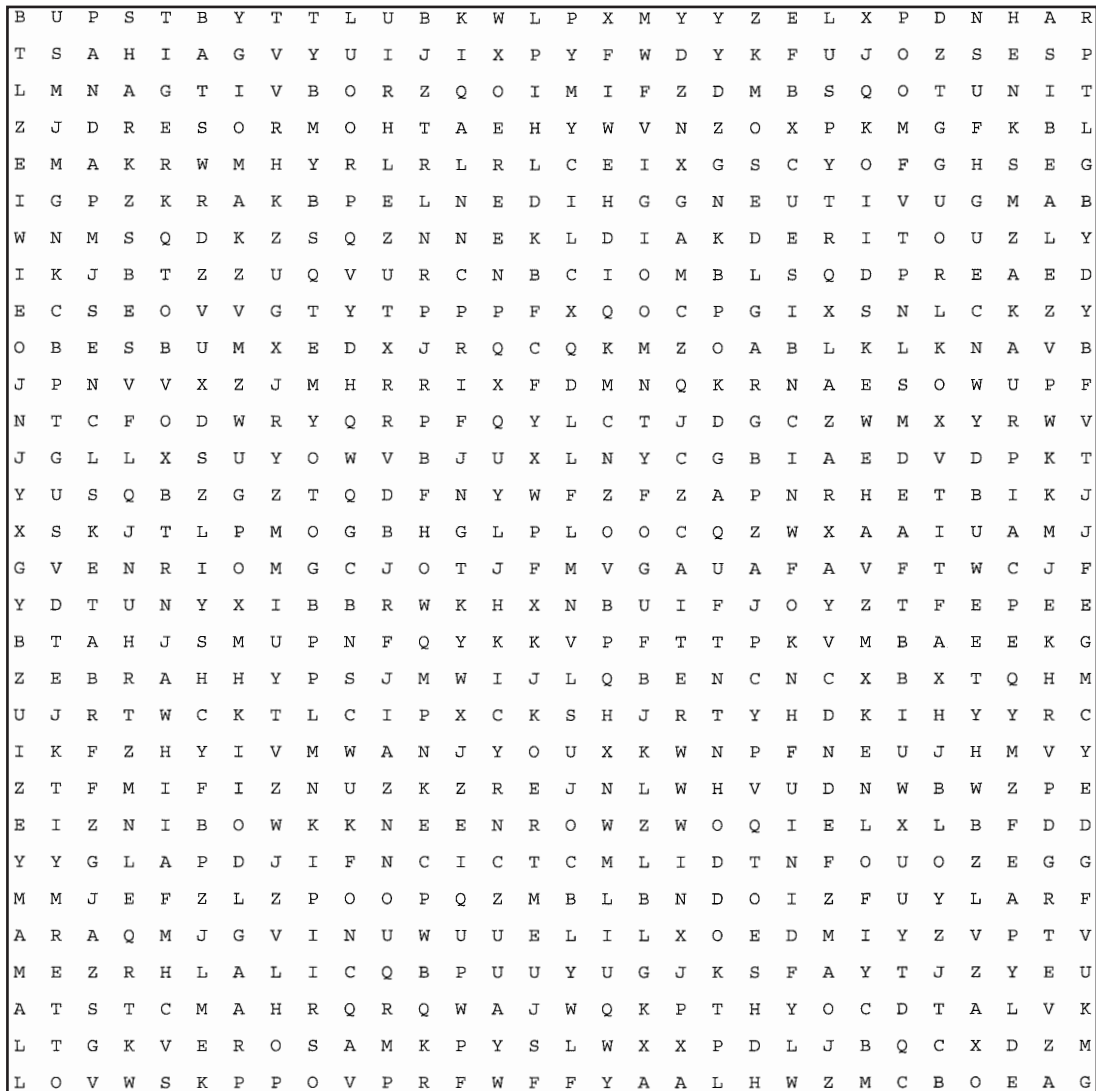
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## Personals

**CONGRATULATIONS** to **Michele Torrence** of NP Dodge Realty for speaking at the National Coalition of 100 Black Women seminar.

**CONGRATULATIONS** to **Judith Smith** of RE/MAX Professionals on being awarded the SRES designation.

**CONGRATULATIONS** to **John Patton** of BHHS Ambassador Real Estate on earning the SRES and ABR designations.

**CONGRATULATIONS** to **Lindsey Krenk** of RE/MAX Results on earning the CRI designation.

**CONDOLENCES** to **Ken Jansen** of NP Dodge Real Estate and his family on the loss of his father.

**CONDOLENCES** to **Ken and Brian Jansen and Lisa Jansen-Bartholow** of NP Dodge Real Estate on the loss of his father/their grandfather.

**CONDOLENCES** to **Tish Stanley** of RE/MAX Professionals on the loss of her Mother, Leslee Joy-Ghyra, who was a former Mortgage Loan Officer.

**CONDOLENCES** to **Dan Wilder** of NP Dodge Real Estate on the loss of his father, Roger Wilder, a long-time OABR member.

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- The CBS code allows the listing agent to control KeyBox access by requiring the showing agent to call for authorization before opening the KeyBox.
- If the CBS code is active in a KeyBox every showing agent must enter the CBS code into their key before accessing the KeyBox.

### How to turn on the CBS code:

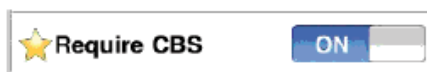
If you have an eKEY on your iPhone or Android smart phone you can activate the code yourself. If you have an ActiveKEY, bring the box into the OABR office to activate the code.

#### Activating the CBS Code for Androids



- Open the eKEY App
- Select Inventory.
- Select the serial number for the KeyBox you wish to change.
- Tap the EDIT button at the bottom of the screen.
- Tap Require CBS if there is not a green checkmark.
- Tap on the current CBS code.
- Enter the new CBS code and press the Save button.
- Press the Program button at the bottom of the screen then follow the on-screen instructions.

#### Activating the CBS Code for iPhones



- Open the eKEY App.
- Select Inventory.
- Select the serial number for the KeyBox you wish to change.
- Select EDIT at the bottom of the screen.
- Change the option for "Require CBS" to ON.
- Tap on the CBS code and input the new Code.
- Tap on SAVE in the upper right.
- Tap on PROGRAM in the upper right.
- Enter the shackle code and press BEGIN.
- Point the adapter at the Keybox.





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