

Renewing America's Commitment to Fair Housing



Throughout the second half of the 20th century, Federal laws were enacted to advance fair and equal housing throughout the United States. America's arduous journey for a more inclusive and just society took a significant leap forward with the passage of the Civil Rights Act of 1964 which prohibited discrimination and segregation in public places on the bases of race, color, national origin and religion.

A decade later Congress would amend the Act to include gender as a protected class. Those who challenged unjust housing practices and laws were often met with resistance, hostility and even violence.

Continued on Page 12



Nebraska REALTORS® Convention

April 4 - 6; 8:00 am - 5:00 pm
@ Embassy Suites

Code of Ethics Training Course

Friday, April 8; 8:30 am - 12:00 pm
@ OABR Education Center

Real Estate Social

Thursday, April 14; 5:00 pm - 8:00 pm
@ Horsemen's Park

REBarCampOmaha2016

Friday, April 22; 8:30 am - 3:30 pm
@ Champions Run

RPAC PHOTO DAY



Time for a new headshot?

Get yours with a
\$25 investment
in RPAC!

See Page 17 for more details

Tuesday, April 19

1:00 pm - 4:00 pm

Wednesday, April 20

9:00 am - 12:00 pm



Omaha Area Board of REALTORS®
 11830 Nicholas Street
 Omaha, NE 68154
 402-619-5555 tel
 402-619-5559 fax
www.OmahaREALTORS.com

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



Message from the OABR President

A Proud Tradition of Giving Back

I hope everyone had a great Easter! Holidays provide us time to slow down, even if just for a day or so, to reflect on the things that are really important in our life. As REALTORS® we are always working around our clients schedules, and this time of year days off can be few and far between.

My kids Jake and Savanna are five and eight respectively. They love finding their Easter basket and searching for Easter eggs filled with candy. For me it goes well beyond the Easter bunny. For Christians around the world Easter is the most important day of the year as it celebrates the rise from death of Jesus Christ for the forgiveness of our sins, and the promise of eternal life. You don't have to be a Christian to appreciate the symbolic nature of Easter, and the correlation it has to the values and morals we share in our family lives, in our work, and in our community.

One of these values we share as REALTORS® is the importance of giving back to our local community. We are blessed in the Omaha metro area to have a strong community in large part because of the hard work and generosity of the people that live here.

The Omaha Area Board of REALTORS® has a long history of giving back to our community whether it is through fundraising for organizations such as The Food Bank for the Heartland, The Salvation Army, Project Wee Care, and many others. We get involved in organizations such as Rebuilding Together Omaha, and Habitat for Humanity to help build and rehab properties. Most recently we are funding a park improvement project in conjunction with the City of Omaha that should be complete this summer.

We even contribute \$50,000 annually to the Greater Omaha Economic Development Partnership to support economic development and job growth in the Metro area. Strong economic development has a direct impact on our business, and the Omaha Chamber of Commerce does a superb job with this effort. In fact, they were recognized in 2015 as the Chamber-of-the-Year for communities of relative size.

The Omaha Area Board of REALTORS® established the OABR Foundation many years ago. Originally created with the intention of delivering real estate related scholarships to students at UNO, it has been underutilized with a modest balance for many years. In the last year we have rejuvenated discussions on how we can effectively take advantage of this as a tool to better our community.

Currently all donations collected through OABR and partner organizations like the Affiliates Council and YPN throughout the year are now processed through the Foundation. The monies are earmarked and paid to the charity designated. By running the donations through the Foundation, we can better track the total funds collected and dispersed throughout the year as well as build a better brand for the REALTOR® name in our community.

By growing the Foundation we can make impactful contributions in the areas of our community that need help. This includes possible housing related projects in North and South Omaha, real estate education, expansion of scholarships for job training, and more. We all live, work, and play here so it is important we continue to improve our community as a whole because that ultimately benefits everyone. OABR, through its members, has always been very generous, giving back to our community. The enhancement of the OABR Foundation will help us do this in an even bigger way, and collectively we can have a huge impact on the lives of many people. I hope you will consider supporting the OABR Foundation in the future.

Andy



Andy Alloway
2016 President

Omaha Area Board of REALTORS®

2017 Board of Directors

Officer and Director Application

The Omaha Area Board of REALTORS® Nominating Task Force seeks REALTOR® volunteers to serve on the 2017 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 prior to May 1, 2016.

The application is located at: www.OABRdocs.com/DirectorApplication.pdf

2017 OABR Board of Directors

<u>Officers*</u>	President	Monica Lang , Celebrity Homes, Inc.
	President-Elect	_____
	Secretary-Treasurer	_____
<u>Elected Directors</u>	Director 2017	Megan Bengtson , Nebraska Realty
	Director 2017	Doug Dohse , BHHS Ambassador Real Estate
	Director 2018	Susan Clark , PJ Morgan Real Estate
	Director 2018	Herb Freeman , N P Dodge Company
	Director 2018	Bill Swanson , CBSHOME Real Estate
	Director 2019	_____
	Director 2019	_____
<u>Other Directors</u>	Immediate Past President	Andy Alloway , Nebraska Realty
	GPRMLS Chair	Vince Leisey , BHHS Ambassador Real Estate**
	Affiliate Council Chair	Erin Trescott , Pulaski Bank Home Lending**

Traditionally the Secretary/Treasurer has advanced to the President-Elect position but is subject to the Nominating and Election process. Mark Leaders currently serves as the 2016 Secretary/Treasurer. ** Subject to election.

Great Plains REALTORS® MLS

Is a big fine in your future?

Some agents are finding a little less cash in their pocket due to MLS fines being levied. The MLS Directors have long-implemented a system of fines which until recently resulted in lots of warnings and a few phone calls, but very little beyond that. Recently, however, repeat offenses have become problematic for the operation of the MLS system and a more aggressive course of action is being taken.



The REALTORS® serving on the Great Plains REALTORS® MLS Board of Directors adopt rules and policies that reinforce Nebraska License Law, the REALTOR® Code of Ethics and the overall spirit of cooperation for which the MLS was built. An agent's fiduciary responsibility, fair-mindedness, and overall professionalism play into the greater purpose for these standards.

MLS Subscribers not familiar with current MLS Rules or MLS Policy should take time for a quick review. Ignorance is understandable, but not the best excuse from a true professional. The rules and policy are located under Governing Docs on OmahaRealtors.com, or under MLS Documents in the Paragon MLS system.

The most common fines begin at \$50 or \$100, and multiply upward from there. If an offense is malicious enough, directors have authority to impose a fine up to \$15,000! Below is a quick list of the five most-violated rules currently generating fines:

1. Agent contact information in Public Remarks (\$50+)

Information regarding the listing agent or the listing company shall be allowed only in the "Agent Remarks," "Office Remarks," or "Syndication Remarks" and other data fields that are specifically labeled for such information, and shall not be permitted to be displayed in text fields, graphics, or hypertext-linked displays that are publicly viewable.

2. Signs in photos with legible contact information (\$50+)

Any listing photograph that prominently features a yard sign, where the yard sign exceeds ten percent of the photograph's area, or where an agent's name or contact information is legible is prohibited.

3. Failure to update Status or add "Contract Pending" to Public Remarks (\$50+)

When a seller accepts an offer to purchase, the property's Active status must be changed to Pending within 48 hours (MLS Rule 2.5). However, if a seller instructs that the listing maintain its Active-status in an effort to attract backup offers, and seller is unable to immediately accept an offer, due to the previously accepted contract, then the words "Contract Pending" shall be added to the Public Remarks within 48 hours of the earlier contract acceptance.

4. Failure to timely submit the Seller Acknowledgement – Waiver of MLS Benefits form and the listing contract to the OABR office on property listings being withheld from the MLS System, or to submit the documents with missing signatures (\$100+)

When dissemination of listing information in the MLS system is not approved by a seller, the executed listing agreement shall be filed with the MLS Office either electronically, in person, or must be postmarked if sent by U.S. Mail, within 48 hours and must include an acknowledgement demonstrating an informed decision to waive MLS service, signed by the seller(s), the listing agent and the broker or office manager.

5. Incorrect number of bedrooms indicated in the Bedrooms field (\$50+)

The "Bedrooms" field in the MLS is to be populated with conforming bedrooms only (in terms of egress).

If a rule or policy is unclear, we are here to help.
Contact Denise Mecseji at 402-619-5554 or
Denise@OmahaREALTORS.com.

**GREAT PLAINS
REALTORS® MLS**

Code of Ethics Training Course [9999T]

The National Association of REALTORS® requires all REALTORS® to complete quadrennial (required every four years) ethics training.

The next deadline is December 31, 2016.

\$25 - All Proceeds Support RPAC



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.



Friday, April 8, 2016
8:30 am - 12:00 pm

OABR Education Center
11830 Nicholas Street
Omaha, NE 68154

Please note: This course is also good for 3 hours of Broker Approved Training CE.

Snacks and refreshments will be provided.

Register online at www.ims.oabr.com or send your reservations to one of the following:

OABR
11830 Nicholas St.
Omaha, NE 68154

Email: Debbie@OmahaREALTORS.com

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Affiliate Spotlight

PAULDAVIS
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WORKING WITH A RESTORATION CONTRACTOR

When you have suffered damage to your home from water, fire, mold or other disaster, all you want is to get your home back the way it was. At Paul Davis, our goal is to quickly and responsibly repair and restore your home with the least amount of inconvenience for you. During this stressful time, you are likely to have many questions about what to expect when working with us. The information below outlines the steps involved in the repair process.

Step 1: Initial Contact

When we receive notification of your loss, a Paul Davis professional will contact you within 30 minutes to get your information and schedule service.

Step 2: Onsite Within 2 Hours

Quick response is critical to prevent further damage. Paul Davis will arrive at your residence and begin emergency procedures within 2 hours.

Step 3: Process Review

We will explain the process for repairing your home, the insurance claims process, any safety concerns and who to contact at Paul Davis 24/7.

Step 4: Damage Assessment

We will review the affected area to determine what can be restored, the most effective restoration methods, and what issues need to be reviewed by the adjuster if necessary.

Step 5: Project Scope Review

The Paul Davis professional will review the scope of the project with you and your insurance adjuster if a claim has been filed.

Step 6: Cleaning & Restoration Phase

The Paul Davis team will use specialized equipment and scientific methods to clean up and restore your home and belongings. Care will be taken to cordon-off the affected area to protect the rest of your home.

Step 7: Job Completion

After the work is complete, a final walk-through will be conducted with you to ensure the job is done to your satisfaction.

Step 8: Evaluation

A third party company will contact you soon after Paul Davis has completed the work to ask you to rate our performance. Your feedback is important to help us improve our services.



CONTACT

Paul Davis Omaha

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402.553.0373

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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 MARCH 2016 MEETING:

Brent Rasmussen – Mortgage Specialists LLC
Erin Trescott - Pulaski Bank Home Lending
Brenda Stuart – ServiceOne Inc
Lori Bonnstetter – 2-10 Home Buyers Warranty
Blaine Brown – BB Roofing
Mike Bruening – Beardmore Insurance Services
Jessica Bruhn – Gateway Mortgage Group
Lisa Bullerman – Staging Design by Lisa Marie
Jeff Bybee – CKB Custom Creations
Niki Cox – Eagle Mortgage Inc
Kayla Cunningham – JH Willy
Theresa Dein – Franklin American Mortgage Co
Rick Distefano – DVI Insurance Group LLC
Joe Dobrovolny – Equitable Bank
Amanda Filippi – Flip Marketing
Summer Franco – First National Bank
Monica Gartner – First American Title
Mary Gorup – Integrity Termite
Dick Hovorka – US Bank Home Mortgage
Laura Longo - Centris Federal Credit Union
Erin Moran – Home Buyers Protection
David Morar – DVI Insurance Group LLC
Sue Owen – TitleCore National
Charlene Pierce – Omaha World Herald
Garry Ruliffson – Omaha Public Power District
Cher Stenger – Home Buyers Protection
David Swearingen – Access Bank
Matt Thiel – DRI Title & Escrow
Dani Zeigler – My Insurance

UPCOMING MEETINGS:

Tuesday April 19 – 9:00 a.m.
Tuesday May 10 – 9:00 a.m.
Tuesday June 21 – 9:00 a.m.

All Affiliate members are welcome to attend.

Visit us online! www.OABRAffiliates.com

State of the Real Estate Market in 2016

As part of the Omaha Area Board of REALTORS® Education Forum's Knowledge is Power Series, Gregg Mitchell spoke to a full room of OABR members on Thursday, March 24, discussing the state of the real estate market in 2016.

Mitchell has been President of Mitchell & Associates for more than 20 years and has personally conducted and supervised valuations of more than 30,000 homes in the greater Omaha area.



Lead Water Pipes in Omaha

By Steve Vacha
Home Standards Inspection Services

The lead contamination problem right now in Flint, Michigan has caused many of us to wonder about our own water. There is good reason to be concerned. After all, the problems that lead poisoning can cause children are profound and possibly life changing.

There are lead pipes in the Omaha area. The pipes of concern are the water service lines that run from the street to an individual home or building. Each building's owner is responsible for their own lines, not Metropolitan Utilities District (MUD).

Lead service lines can be found in homes built prior to 1950. Up until 1960, some lines that are not completely lead can still have lead solder at the joints. To determine if a service line is lead, look at the water line leading to the water shut-off and meter. A lead line has an oval-shaped area about 2-3" prior to where it connects to the meter (note the photo). Some other service line types are galvanized steel, copper and CPVC plastic lines (normally seen

in homes with wells). To help you differentiate between those: galvanized lines have threads at the end of the pipe and copper has that distinctive copper color.

The lead emergency in Flint apparently occurred because the officials in charge failed to add anti-corrosion chemicals to the water when they switched their water source to the river. This caused the water to eat away at the protective coating that had naturally built-up inside the lead pipes. Without that coating, the lead had access to get into the water. Failing to follow this basic industry standard of practice has caused their problems.

MUD has stated that they do follow these practices - meaning that this protective coating has formed, and therefore, Omaha water has been found to meet safety standards. There are presently a number of independent groups that are also spot-testing Omaha homes for lead contamination.

Repair and replacement of lead service pipes can be costly. We periodically find lead service pipes leaking at the water meter. Most



plumbers today do not know how to work on lead pipes or choose not to. Just finding someone to do repairs can be problematic.

When the service line from the house to the street is replaced, the cost can range from \$5,000 to \$10,000 or more. The yard, and sometimes the driveway, must be dug up to accomplish this.

To reassure a buyer about the safety of their water, a water test can be completed by local labs. This usually takes several days for results. Some home inspectors can complete this test and deliver the samples to a lab. This is suggested if you have concerns about the safety of the water. Lead is an issue in our city. We, as a community, need to do what we can to ensure our children's safety.



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Steve Vacha
President



RPAC PHOTO DAY

\$25 *All proceeds go to RPAC!*

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

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

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



Time for a new headshot?
Get yours with a
\$25 investment
in RPAC!

OMAHA
AREA BOARD OF
REALTORS®



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.

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To schedule, contact Lisa Stewart at LisaS@OmahaREALTORS.com; 402-619-5558.

Make checks payable to RPAC.

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

Join the 2016 RPAC Challenge!

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GOVERNOR'S CLUB (\$500+)

Dodge, Nate
Gibson, Ryan
Jarecke, Melissa
May, Angela
Myhre, Deda

\$1 - A - DAY CLUB (\$365)

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Archer, Crystal

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Ciochon-Lichter, Linda
Dohse, Doug
Irish, Sheila
Lepert, Mari
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McGuire, Shawn
Richardson, Lisa
Sawyer, Jessica
Seybold, Monica
TenEyck, Dixie
Swanson, Bill

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Blackmon, Michael
Carlson, Debra
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Smith, Ashley
Turner, Melissa

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Sleddens, Lisa
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April is Fair Housing Month

Continued from Page 1

Unfortunately, it would take a national tragedy for congress to finally address discrimination and segregation in housing. During the summer of 1966, civil rights leader Martin Luther King Jr. amped up the movement to end racial segregation in housing by participating in mass marches calling for open housing in Chicago. The protesters were met with hatred and violence but later that year the marches led to an accord between the protesters and the Chicago Real Estate Board, in which the board agreed to end its opposition to open housing laws in exchange for an end to the demonstrations. Before he left town, King said it was "a first step in a 1,000 mile journey."

As the civil rights movement struggled on, many passionate advocates and leaders continued to push Congress to expand the Civil Rights Act to housing, and the opposition was determined to maintain the status quo. During the 1960s when many African American or Hispanics were fighting and dying for their country in Vietnam, the country fought over whether or not housing should be open to all regardless of race, color or religion. Amongst growing civil unrest, the Senate debated expanding the Civil Rights Act to include the right to fair and equal housing. Senator Edward Brooke spoke of how when he returned home from fighting for his country in World War II he too was denied the opportunity to purchase a home of his choice due to his race.

On April 4, 1968, when Congress was scheduled to vote on expanding the Civil Rights Act, the country was eclipsed by a national tragedy, the assassination of Martin Luther King Jr. In the wake of America's immense grief, President Johnson sought to calm a nation in distress and honor Dr. King with the passage of the Federal Fair Housing Act on



SAVE the DATE
The Fair Housing Center of NE-IA
Invites you to join us for the 6th Annual
Toast to Fair Housing

Friday, April 29th, **2016**
Livestock Exchange Building

LIVE MUSIC
Dinner & Silent Auction
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Dress is cocktail casual

Keynote Speaker | *Ann Schatz*

April 11, 1968. Today, the Federal Housing Act remains the primary source of protection against housing discrimination. It was originally enacted as Title VIII of the Civil Rights Act of 1968.

Although the passage of the Act was a significant milestone for the civil rights movement, it lacked enforcement provisions and protections for other groups of people who were also being discriminated against. After twenty years of legislative struggle to correct inadequacies in the Act, Congress voted to amend the Fair Housing Act. The amendments would expand the federally protected classes to include families with children and persons with disabilities. In addition the amendment strengthened enforcement of the Act by providing an administrative complaint process with the U.S. Department of Housing and Urban Development.

Today, many areas of the country are continuing to advance the country towards a more fair and equal society by broadening the list of protected classes in their own state and local governments. Here in Omaha we have added protections for age (over 40) and marital status, and Iowa has included sexual orientation and

gender identity as protected classes. Across the country civil rights workers and Fair Housing advocates continue to fight for fair and equal housing rights, in an attempt to unveil those who still continue to fall through the cracks.

As President John F. Kennedy once said, "The rights of every man are diminished when the rights of one man are threatened."

Germain Gosevac, Investigator

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 Treasured Assets LLC – 6617 S 159th Ave, Omaha, NE, 68135

CHANGE OF DESIGNATED REALTOR®

Yvonne Barna – Midwest Appraisal Associates Inc –
 (formerly Patricia Smith)

CORRECTION

Donald Evans Manager - NP Dodge Real Estate Sales Inc - Fremont

MEMBERSHIP STATISTICS

OABR

	Feb 2016	Feb 2015
Designated REALTOR®	197	196
Des. REALTOR® - Secondary REALTOR®	2	1
REALTOR® - Secondary	2264	2107
Emeritus	10	6
TOTAL	41	43
	2514	2353

Institute Affiliate	59	57
Affiliate	395	339
Public Service	7	5
TOTAL	2975	2754

	Feb 2016	YTD
New REALTOR® Members	37	88
Reinstated REALTOR® Members	4	11
Resignations	14	33

GPRMLS

	Feb 2016	Feb 2015
Participants (OABR)	189	188
Participants (MLS only)	69	62
Subscribers (OABR)	2267	2106
Subscribers (MLS only)	200	175
Exempt	30	33
TOTAL	2755	2564

CODE OF ETHICS TRAINING REQUIREMENT

REALTORS® are required to complete ethics training of no less than 2 hours, 30 minutes of instructional time within four-year cycles. The training must meet specific learning objectives and criteria established by the National Association of REALTORS®.

The current four-year cycle will end December 31, 2016.

Training may be completed through local REALTOR® associations or through another method, such as home study, correspondence, classroom courses, or online courses.

MARCH NEW MEMBER ORIENTATION

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

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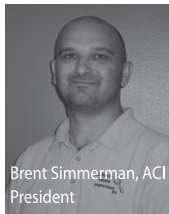
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 Melanie Doeschot - Ambassador Title Services
 Lisa Powell - Farmers Insurance / Powell Insurance
 Mary Gorup - Integrity Termite
 Mary Sladek - MyInsurance

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MOBAupdate

MOBA's Event Season Starts Up

As the weather tries to become more spring like, homeowners and homebuyers start coming out of their shells looking for a fresh start for the year. There's no better way to do this than finding new ideas at MOBA's Omaha Home Show. This year's event is April 1st thru 3rd at the Century Link Center. Here you'll find tons of home related ideas and a whole lot more.

The new year will continue to bring new opportunities... Many great MOBA events will promote new home building and home sales. Look for information about the upcoming Spring and Summer Parade of Homes which will showcase many new homes throughout the Omaha area.

The 2016 Street of Dreams Builders have been announced: **G Lee Homes, Grace Custom Homes, Jordan Michael Signature Homes, Landmark Performance Homes, Luxe Collective, Majestic Homes and Platinum Builders.** The 2016 Street of Dreams will be July 30 - August 14 at Bluewater in Valley.

The Metro Omaha Builders Association provides a place for companies to work together to provide quality homes and commercial buildings for the Omaha area. 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.

MOBAcalendar

Metro Omaha Builders Association

UPCOMING EVENTS

- Omaha Home Show April 1-3, 2016
- Remodel Omaha Tour April 2-3, 2016
- Spring Parade of Homes April 30 - May 1 & 5-8, 2016
- Golf Outing May 18, 2016
- Summer Parade of Homes TBA, 2016
- Street of Dreams July 22 - August 7, 2016
- Fall Parade of Homes Oct 8 & 9 and Oct 13-16, 2016
- Cadillac Stag December 1, 2016

Details on these events and more....

visit www.MOBA.com

Need to Renew your MOBA membership?
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just click on "Join MOBA"



Derby Hat Contest!



Real Estate Social

*at Horsemen's Park | 6303 Q St
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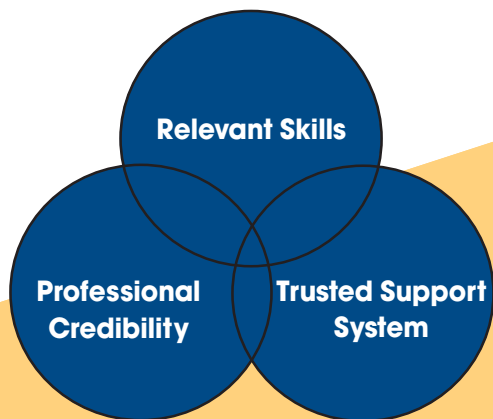
Katie Wray, Owner/Operator



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402-488-5900
- **Larabee School of Real Estate and Insurance**
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402-436-3308
- **Moore Appraisal Ed., LLC**
www.mooreeducation.com
402-770-8605
- **Nebraska REALTORS® Association**
www.nebraskarealtors.com
402-323-6500
- **Randall School of Real Estate**
www.randallschool.com
402-333-3004
- **Real Estate Resource Institute** (Paul Vojchhoske)
www.mrrealestatece.com
402-660-0395
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Know the Code



Code of Ethics: *Articles 4 - 8*

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.



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South of Cornhusker & Eagle Ridge Drive ■ Papillion/LaVista Schools

Lot	Style	Address	Price
3	Flat	Skyhawk Ave	\$44,000
4	Flat	Skyhawk Ave	\$44,000
5	Flat	Skyhawk Ave	\$44,000
6	Flat	Skyhawk Ave	\$44,000
7	Flat	Skyhawk Ave	\$44,000
8	Flat	Skyhawk Ave	\$44,000
9	Flat	Skyhawk Ave	\$44,000
10	Flat	Skyhawk Ave	\$44,000
11	Flat	Skyhawk Ave	\$44,000
12	Flat	Skyhawk Ave	\$44,000
13	Flat	Skyhawk Ave	\$44,000
14	Flat	Skyhawk Ave	\$44,000
15	Flat	Skyhawk Ave	\$44,000
16	Flat	Skyhawk Ave	\$44,000
17	Flat	Skyhawk Ave	\$44,000
18	Flat	Skyhawk Ave	\$43,000

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Lot	Style	Address	Price
158	Flat	11503 Read St	\$39,000

EAGLE HILLS VILLA LOTS

South of Cornhusker at Eagle Hills Drive ■ Papillion/LaVista Schools

Lot	Style	Address	Price
16 A&B	Flat	322-324 Inglewood Cir	\$75,000

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Q&A

ASK THE HOME INSPECTOR!

By Patrick Casey, President
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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: We recently purchased an older home and our inspector recommended that we install GFCI electrical outlets at all 'wet locations'. What are GFCI outlets and where are the 'wet locations'?

Answer: GFCI is the abbreviation for Ground Fault Circuit Interrupter. GFCI's are safety protection for electrical outlets to help prevent you from electrocution or shock. They are typically installed on electrical outlets and they are identified with 'test' and 'reset' buttons. They can also be present on your circuit breakers at the electrical panel. GFCI's are relatively inexpensive and easy to install, however it is recommended that a qualified electrician install them as inspectors frequently find that they are not operational due to improper wiring connections. Areas of the home that are

considered 'wet locations' are those where electrical outlets are near moisture...the kitchen, bathrooms, basement, garage, and the exterior outlets. In home older than 50 years, they were not required and may not be present. In homes newer than 50 years, they were incrementally required, and in brand new homes, GFCI's are required at all of these locations. Your home inspector is an excellent source for home safety questions.

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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 April 20, 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 May FOCUS.

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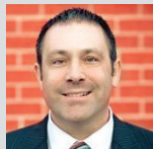
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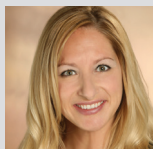
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Ericka Heidvogel



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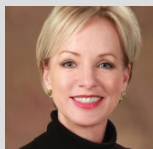
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Personals

CONGRATULATIONS to **Angela Brant** of RE/MAX Results on earning the GRI designation.

CONGRATULATIONS to **Nicole Deprez** of NP Dodge Real Estate on earning the GRI designation.

CONDOLENCES to **John Kraemer** of NP Dodge Real Estate on the recent passing of his father.

Send us your news!

Donna Shipley

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The graphic features a central baseball with two wooden bats crossed behind it, set against a green field background. A blue banner at the top reads "OMAHA STORM CHASERS". The baseball itself has "OMAHA AREA BOARD OF REALTORS®" and "BASEBALL NIGHT" printed on it. Logos for "OMAHA AREA BOARD OF REALTORS®" and "SocialEvents Omaha Area Board of REALTORS®" are on the left and right respectively. The bottom section is a red banner with white and blue text.

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