

REVIEW

Omaha Area Board of REALTORS®



A MESSAGE FROM THE PRESIDENT

HAPPY FALL Y'ALL!



It's that time of year when the leaves begin to turn a bright array of fall colors, and darkness comes earlier every day. The weather is chilly, football, and tailgating are in full swing, and I can almost smell the mouthwatering aroma of chili wafting through the air.

Speaking of chili, the social events committee is hosting our tailgating-themed **Chili Cook-Off event** on October 11th. There's no need to sign up early; just show up hungry! Affiliate Council members will be taking donations for the Food Bank for the Heartland. We hope you can join us!

Hundreds of REALTORS® congregated in Lincoln the second week of September for the Nebraska REALTORS® Fall Business Meetings. It was an excellent opportunity to discuss crucial upcoming legislation, often favoring home ownership but more often working against our clients and our industry. If you could not attend and would like to get involved, visit our local Governmental Affairs Committee in October for an informative recap of current issues. All members are welcome.

Congratulations to Lincoln's Arla Meyer, who was installed as 2024 President of the Nebraska REALTORS® Association, taking office in January.

OABR is hosting an **RPAC Hall of Fame event** on October 17th, inducting 29 new honorees who have now reached a career RPAC investment of \$5,000 or more. Next time you're at the OABR building, check out the RPAC Hall of Fame Display in the lobby. Is your CE due this year, and you're wondering how to get it done? RPAC CE Day is October 19th! Get three regular CE hours plus a three-hour "R" class, all for \$40, including lunch. Sign up today at omaharealtors.com.

If you have not attended a national REALTOR® conference, here's your chance! **The NAR NXT Conference** features incredible national speakers and other valuable classes. Give your career a boost by joining other local REALTORS® in Anaheim, California, starting on November 12th.

No time to travel? Save the date! We are busy planning and are very excited about the **Recharge 2024 event** on February 21st at the LaVista Conference Center. This is the Omaha real estate event of the year and features three national keynote speakers, and a dozen breakout sessions tailored for your business.

Meanwhile, you still have time to finish strong and prepare for the year ahead. Keep up the momentum during the fourth quarter of 2023 by keeping busy and staying in touch with your clients.

Denise Poppen,
2024 OABR President



ON THE COVER

Vala's Pumpkin Patch
12102 S 180th St, Gretna, NE 68028

PHOTOGRAPH BY VALA'S PUMPKIN PATCH

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OMAHA AREA BOARD OF REALTORS® PRESENTS

CHILI COOK-OFF



OCTOBER 11

OABR EDUCATION CENTER ★ 11830 NICHOLAS ST.

11AM - 1PM

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NRA FALL MEETINGS

Written by Melissa McElroy



PHOTO CREDITS TO Nebraska REALTORS® Association

In September, REALTORS® converge upon the state capital for the Nebraska REALTORS® Association's Fall Business Meetings. Industry professionals from across the state trek to the Cornhusker Marriott in Lincoln to attend the event, which boasts committee meetings, continuing education classes, and the inauguration of association leadership for the coming year. It provides an excellent opportunity to network with real estate leaders and bolster industry knowledge.

NRA Government Affairs Director Ashlee Hendrickson, who has been in her role for only a year, has seen many changes. The changes often require her to wear different hats, as every day looks different. She works behind the scenes and strives to serve REALTORS®. "I was hired to further members," she said.

The inauguration recognizes the incoming leadership: The NRA 2024 President, Arla Meyer, and the new NRA Board of Directors. The President's theme for the upcoming year is "Back to Basics." Hendrickson expects a smooth transition after a year of preparation. "It's the perfect time to look at processes, how things are done, and look at it from a new lens," the Government Affairs Director said. That lens will focus on the organization's responsibilities as they work towards building an even stronger foundation.

The NRA office is presently busy implementing new software. In the future, members will still be able to register for events the same, but the new software will provide additional services. The NRA website is also getting a facelift to reach its fullest potential.

Achieving the fullest potential is Hendrickson's main objective, whether revamping the NRA website or facilitating Fall Business Meetings, which she added everyone could benefit from attending. "There's the opportunity for multiple back-to-back, in-person classes. Besides the CE component, there are the state association committee meetings. Committee work at the state level is the perfect way for members to gain experience and help them connect all the dots."

Another critical component of her repertoire is her work with RPAC, which allows REALTORS® to support candidates who fight for REALTORS®

and property rights every day. “The important thing to remember about RPAC is that it’s an investment in the future of your profession,” she explained. “It’s critical!”

According to Hendrickson, some members have reservations about RPAC. Some think the “R” stands for Republican. Others “just don’t like politics.” Hendrickson explained that when elected officials directly impact laws and the entire industry, cultivating strong working relationships with policymakers is critical. Having someone in the room to speak up on behalf of REALTORS® helps produce the best outcome. It’s worth noting that there is an extensive vetting process before RPAC supports any candidate to help ensure they are a pro-REALTOR® representative.

“Back to Basics” is the new theme NRA 2024 President Arla Meyer will promote for the upcoming year. According to Meyer, it’s about getting down to the brass tacks of the organization’s work. She wants to encourage open communication and camaraderie in the industry and promote even more educational opportunities.

“Covid really hurt people. It created distance,” the 2024 President said. She hopes to close the gap. Part of the educational efforts will focus on overhauling the website to have even more information available.

Meyer would also like to spearhead a local REALTOR® Relief Program for any local disasters. She wants to address pressing issues like surging property taxes and the workforce housing shortage.

The NRA 2024 President said that she first knew real estate was her calling in her early twenties. “I was one of those nerds who loved walking through open houses,” she said. She eventually would make that dream a reality.

As she became more involved, her confidence grew. In 2005, the Women’s Council of REALTORS® propelled her career. She credits WCR for teaching her valuable leadership skills. The industry leader said that she met the right people and mentors on her career path, which was an important part of her personal and professional growth. Gene Ward, Craig Larabee, Bob Moline, Larry Melichar, and Theresa Garthright were some who helped her. She hopes to continue that spirit of mentoring and helping others on their real estate career paths.

Meyer said RPAC plays an essential role in protecting property rights and REALTORS®. “There is a lot of misunderstanding about where the money goes,” she said. Her communication and education goals include clearing up misunderstandings and dispelling myths about RPAC. She encourages everyone to study the website to stay informed of conventions and meetings – visit www.nebraskarealtors.com.



PHOTO CREDITS TO Nebraska REALTORS® Association

LAND SCAMS ON THE RISE

Written By Melissa McElroy



A surge of land scams has the local real estate community on high alert. A land scam typically starts with a scammer searching public records for property without a mortgage or liens. It could be a rental property, vacation rental, or more and more often it's a vacant lot. Once they locate a property that fits the bill, they identify the owner of that property, often targeting elderly property owners or property owners who live out-of-state. The scammer then poses as the property owner and solicits a real estate agent to list the property.

Local REALTOR® Mike Salkin recently encountered one of these land scammers first-hand. Someone posing as a landowner contacted him through REALTOR.COM, claiming he had a vacant lot he wanted to sell. According to Salkin, something seemed fishy about the situation right away. For starters, the "seller" wanted to sell the lot in a week and way below the market value. "I don't think REALTOR.COM is vetting referrals. Maybe there's not much they can do about it." He urged REALTORS® not to trust a lead because it came from a trusted site.

The seasoned real estate agent went so far as to walk the lot and do his own research. He

ended up finding the actual owner of the property, who lived in Florida and was not selling his lot in Omaha. "It's pretty amazing what people will do to try to make a quick buck," Salkin said. He hopes that by sharing his experience, he can help get the word out to other REALTORS® and save them from wasting time and energy on a bogus client or, worse, falling victim to a scam.

Red flags to look for:

- The scammer will claim to live out-of-state or be on vacation and won't meet in person. They insist on doing everything by email. They often refuse to speak by phone or appear on a video call and will refuse to meet in person for the signing.
- They need a fast sale, offering to list the property for far below market value. They may claim a family emergency or financial crisis.
- The email address or phone number is from a foreign country.
- The scammer presents a questionable photo ID or other documentation.
- They request that a for sale sign not be

placed on the property.

- They insist on attracting a cash buyer; they quickly accept an offer and demand a quick closing.
- The scammer uses their own notary, creating falsified documents for the title company.
- They insist the sale proceeds are wired to them or multiple accounts.

Ways to protect yourself and clients from a scam:

- Request an in-person meeting with the seller. Make sure the seller's face matches any government-issued ID provided.
- Do independent research on the seller; a quick web search or the FOREWARN app could help rule out some scammers.
- Be aware of a seller willing to accept an offer below market value in exchange for the buyer paying cash and closing quickly.
- Never let a seller arrange their own notary at closing.
- Use a trusted title company to coordinate the exchange of closing documents and funds.

Sources: www.nar.realtor, www.lirealtor.com, www.gcar.net.

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The OABR 2023 REALTOR® of the Year award was presented to Megan Bengtson at the Installation & Awards Event by 2022 REALTOR® of the Year, Bill Swanson.

MEGAN BENGSTON 2023 REALTOR® OF THE YEAR

Like many young college students, Megan Bengtson was uncertain about the future when she reached her junior year at UNL. The Communications Major was leaning towards pursuing a career in public relations until someone randomly suggested, "You should be a REALTOR@!" That fleeting comment from a stranger ignited something.

The college junior started talking to brokers, trying to get a game plan in place. It led to her first real estate job as an unlicensed

assistant. Eventually, she acquired her real estate license in 2005. Becoming involved with different real estate organizations helped her cultivate leadership skills. Bengtson remembers thinking OABR was this big, scary organization when she first entered the real estate industry. She would eventually become its President in 2021.

"There was a major shift getting involved with OABR. Getting to know fellow REALTORS® and collaborating towards common goals was an important part of my career path," the newest REALTOR® of the Year said.

Immediate OABR Past President Crystal Archer spoke following the award presentation, "Megan has a long and successful history in our industry. She is a rare example of a true leader in all aspects, from her service to her clients to her involvement in industry events. Her service to our local real estate industry will continue to be valued for years to come. Congratulations to Megan on the REALTOR® of the Year award; she is truly deserving!"

OABR 2024 President Denise Poppen added, "Megan is a great asset to our real estate industry; it's not at all hard to admire her! Megan is dedicated to her career and a top producer; she has her GRI and CRS and is also the Residential Sales Director at PJ Morgan Real Estate."

President Poppen crossed paths with Bengtson through multiple organizations in the real estate community. "Megan was the 2013 Women's Council of REALTORS® Omaha Chapter President and has received several WCR awards over the years. She has been a Nebraska REALTORS® Association Director for many years and was the Omaha Area Board of REALTORS® 2022 President, where I was lucky to serve with her as her Secretary/Treasurer."

Poppen expressed her gratitude for all of Bengtson's contributions. "I am grateful to Megan for being a great leader and mentor. She has and continues to serve on many OABR committees and is so deserving to be the 2023

OABR REALTOR® of the Year!! Thank you for all you do, Megan. Congratulations!"

Bengston revealed the secret to her success: find what interests you. She credits her involvement with YPN, WCR, and OABR for helping her grow professionally. "I have made life-long friends working with different organizations and on different committees." It allows everyone to pool their knowledge and learn from each other. "Agents want to help other agents," she added. Her advice to anyone wanting to grow a career in real estate? "Get involved. Always be learning. It's okay to ask questions because you don't know what you don't know."

JONATHAN JAMESON 2023 OUTSTANDING AFFILIATE

He's a consummate professional who always comes prepared. His suit is almost as sharp as his focus. Jonathan Jameson ran Affiliate meetings like a well-oiled machine. The former Affiliate President encouraged fellow Affiliates to share their perspectives and engage in dialogue. He actively listened to feedback while also keeping everyone on track.

Cultivating relationships with colleagues created a positive,



2023 Outstanding Affiliate Award recipient Jonathan Jameson, with his fiancée Sarah Stone.

productive environment to brainstorm and work together as a team. It inspired innovation and instilled a desire to make things even better. A perfect example of this would be the Affiliate's recent rebranding, an extensive project months in the making.

This dedication earned Jameson the 2023 Outstanding Affiliate Award. When accepting his award, he credited Brent Rasmussen for his success. He first became active with the Affiliate Council in 2013 after Rasmussen persuaded him to get more involved in the organization. "Brent encouraged me to get involved. He said it's good to have people know who you are." Jameson created a name for himself, doing just that and showing up to meetings and helping with projects. That created an opportunity to network with an extensive array of diverse professionals.

Rasmussen said, "I'm very happy Jonathan received the Outstanding Affiliate Award! While I heard he credited me in his speech, he should be credited for the work he has done. He has spent hundreds of hours on behalf of all Affiliates and REALTORS®."

He commended his colleague's work ethic. "Whatever organization Jonathan is involved in, he always puts in one hundred percent effort. We saw that for the two years that he was President. I don't know of any other Affiliate that ran our group for two years. He did so much after the pandemic to keep the group moving forward."

That dedication extends beyond the Affiliates. According to Rasmussen, "Jonathan truly cares about the real estate industry and does what is right for not only his clients but also strives to make the industry the best that it can be. I'm honored to have worked with Jonathan for years and have seen his dedication and how much he gives back to the community. He has the biggest heart, and it shows."

After years of dedicated work, Jameson is now the one encouraging others to get involved. "The more you get involved, the more your feedback matters," he said. According to him, the people who show up and voice their opinions are the ones who make the decisions.

CRYSTAL AWARD WINNERS

Three REALTORS® were recognized for their exemplary service to the real estate industry at the 138th Annual Installation & Awards Event. OABR President Crystal Archer presented each recipient with a Crystal Achievement Award.

ERVIN YOUMANS

Ervin Youmans was the first Crystal Achievement recipient honored. Archer commended him for his continuing service. She said that the OABR Director of one year has done an incredible job with the Diversity Scholarship Committee since 2015; he now chairs the committee.

The quiet, unassuming leader is a man of few words. Regarding the award, he said, "My experience in real estate overall has been very positive and fulfilling. Playing a role in helping someone achieve the dream of home ownership is very rewarding. Each client is a different experience, so it keeps things interesting, and each deal is an opportunity to learn something new."

Youmans explained how OABR has helped him grow personally and professionally. "I've learned a lot by joining OABR committees and getting involved behind the scenes. Real estate is an evolving industry, and staying informed and current is very important," he said. The Diversity Scholarship Committee Chair elaborated on what his role means to him, "Joining the committee has been especially rewarding on a personal level. It's great to see our recipients become REALTORS® who help their communities achieve homeownership and build successful careers for themselves."

CHARLES CHADWICK

Charles Chadwick also received the Crystal Achievement award, recognized for his dedication to RPAC Fundraising. "I was very surprised! It was an honor to be recognized by our president and the association for the work we do," he said. He immersed himself in the real estate community by attending committee meetings, such as Governmental Affairs,

RPAC, various industry events, and NREC meetings.

Chadwick said that building a business of successful leaders in the industry and helping people reach that goal of homeownership is what drew him to his chosen profession. "Handing them the keys to their new home, especially for first-time homebuyers – there's nothing like it. Helping people to make an investment in themselves, perhaps create generational wealth, it's a great feeling to be a part of it all."

BRAD FRICKE

Brad Fricke was the final Crystal Achievement honoree. Fricke has been a Director for the last four years. Archer congratulated the insightful Professional Development Committee Chair and said, "he always asks the best questions." She commended him for striving to provide members with superior educational programming and for always going above and beyond to help his colleagues grow.

Fricke said, "In 2018, I made a personal commitment to provide back to an industry that has provided so much for me and my family. It was great to be recognized for my commitment to the industry. I encourage others to get involved as I have made some great new friends, and my business has grown helping others grow."



REALTOR® Ervin Youmans and 2023 President Crystal Archer



REALTOR® Charles Chadwick and 2023 President Crystal Archer



REALTOR® Brad Fricke and 2023 President Crystal Archer

REALTOR® REQUIRED TRAINING

1

CODE OF ETHICS

All REALTOR® members must complete at least 2.5 hours of ethics training in 3-year cycles. The current cycle will end on December 31, 2024, and future training cycles will be every three years. If you completed the OABR New Member Orientation after January 1, 2022, you have satisfied the 2024 requirement.

2

FAIR HOUSING

All OABR REALTOR® members must complete at least 3 hours of fair housing instruction in 3-year cycles (concurrent with the NAR ethics training cycle). The current cycle will end on December 31, 2024, and future training cycles will be every three years. If you completed the OABR New Member Orientation after January 1, 2022, you have satisfied the 2024 requirement.

3

FINANCE ORIENTATION

The Finance portion of the OABR New Member Orientation is now offered five times per year as a 3-hour CE class (#1365) and is open to all OABR members. The course is held in February, April, June, September, and November – daytime and evening hours, so consult the OABR calendar for start times and registration information.

4

CONTRACTS ORIENTATION

The Contract portion of the OABR New Member Orientation is now offered five times per year as a 3-hour CE class (#1357R) and is open to all OABR members. The course is held in January, March, May, August, and October – daytime and evening hours, so consult the OABR calendar for start times and registration information.



Must be fulfilled by 12/31/24



RPAC HALL OF FAME ★ OCTOBER 17, 2023

YOUR INVITATION IS IN THE MAIL

DEPRESSION AND REAL ESTATE PROFESSIONALS

Written by Melissa McElroy

Depression Symptoms

- Feeling sad or anxious often
- Not wanting to do activities that you used to enjoy
- Feeling irritable, easily frustrated, or restless
- Insomnia/Sleeping Difficulties
- Changes in eating habits: eating more or less
- Difficulty concentrating, memory issues
- Fatigue, feeling tired
- Aches, pains, headaches, stomach problems
- Feeling guilty, worthless, or helpless
- Thinking about suicide or hurting yourself

Source: cdc.gov

Treatments

- Cognitive Behavior Therapy
- Dialectical Behavior Therapy
- Electroconvulsive Therapy (ECT)
- Light Therapy (for SAD)
- Medication
- Transcranial Magnetic Stimulation (TMS)

Additional Resources

<https://dhhs.ne.gov>
<https://www.community-alliance.org>
<https://psychologytoday.com>
<https://namiomaha.org/resources>
<https://nebraskatherapist.com>
<https://nebraskamed.com/behavioral-health>
<https://chihealth.com/en/services/behavioral-care.html>
<https://www.adaa.org>
<https://betterhelp.com>
<https://www.cdc.gov>

October is Depression Screening Month. It serves as an excellent reminder to prioritize mental health throughout October and year-round.

Depression is characterized by extended periods of sadness that affect one's mood, energy level, and behavior. According to recent studies published in the academic journal *Social Psychiatry and Psychiatric Epidemiology*, the real estate industry has the second-highest rate of clinically diagnosed depression among a wide range of professional occupations in the U.S.

Genetics, family history, and other factors can determine the likeliness of depression. The data indicates a complex and unpredictable work environment and high client tensions can create high levels of stress that significantly increase your chances of having a depressive episode.

According to a report from Baylor University, the sources of real estate stress can be sorted into two categories. The first category is Industry Stressors: real estate cycle, market regulations, infrastructure changes, and industry reputation. The second category is Transaction Stressors: Project management, client woes, showing properties, and negotiating and closing agreements.

Fortunately, depression is treatable. According to The Center for Disease Control, treatment helps 80 percent of depression patients improve. The first step is recognizing the symptoms: mood swings, feeling helpless, changes in appetite, loss of interest in activities, changes in sleep patterns, and difficulty concentrating. Memory problems, anger, and aggression could also be signs of depression.

According to the Resources to Recover organization (www.rtor.org) "True depression is a medical condition, and a person who has it cannot get better by simply 'snapping out of it' or having a better attitude." Treatment is more effective when depression is identified early, so it is best to seek help when you first start to think you might need it. Major depression is a severe mental health problem that can be a potentially disabling condition, which carries a higher risk of suicide. It is most often treated with psychotherapy or medication, often both. Telehealth services are an excellent option for busy professionals on the go. Since insurance varies, it's a good idea to check your insurance provider for more details about your coverage.

There have been great strides in combating the stigma of mental health issues. Just like going to your primary care doctor for medical treatment for a broken arm or an ear infection shouldn't be stigmatized, neither should taking care of your mental health.



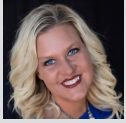
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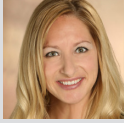
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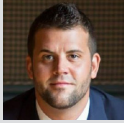
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Kurt Pfeffer



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VAN DEEB:

ANOTHER FACE ON THE BARROOM FLOOR

Written By Melissa McElroy

Anyone who works in the Omaha real estate market has probably heard the name Van Deeb. Considering his legacy, it's little wonder why.

His passion for real estate ignited 40 years ago when he moved to Texas to attend a real estate specialty school. In 1993, Deeb returned to Omaha to be closer to family after working in Dallas for a decade, a top-rated real estate market. He built his Omaha business from the ground up. Fortunately for him, innovation is hard-wired into who he is.

When he opened his brokerage, he wanted to do things differently. His new approach was a game-changer in the industry. He viewed the agents in his company as the owners. The brokerage was there to support and accommodate their needs. "Deeb Realty was the first company to introduce the virtual office. We revolutionized the way real estate agents sell homes, and other companies had to adapt to our culture and blueprint." The new method gave REALTORS® a better commission split because agents didn't need an office.

The real estate leader was recently honored by the **Omaha Press Club** as the newest "Face on the Barroom Floor." He's in good company. The Press Club has recognized influential people for over half a century, everyone from Warren Buffett to Henry Doorly, elected officials, and many media members. In true

trailblazing fashion, Deeb is the first individual from the real estate industry to receive the honor. "I was so honored," Deeb said. "I didn't realize at the time that I was the first residential real estate agent inducted. I'm truly grateful. The way I see it, they didn't just honor me, they honored all REALTORS®."

Starting a business from scratch was an arduous process. "I had no formal training being a business owner, broker, or leader. I was an agent for ten years before I opened up Deeb Realty. I had to figure it out on a daily basis. Thankfully, I had incredible people to work with. If it wasn't for them, our company wouldn't have been so successful." One guiding principle that has served him. "Expect the best. How can you expect greatness if you don't believe in it?" He asked, adding, "We all have the ability to be anything we want. And if we have the ability, we have the responsibility to strive for it. It not only makes us better, it makes everyone around us better."

That entrepreneurial spirit inspires others to build their legacies. The real estate broker, podcaster, and author has worked as a motivational speaker for the last 25 years. "I'm passionate about personal and professional development. I want people to learn how to live the best life possible."

One person Deeb mentored was Andy Alloway, who entered the real estate industry working at Deeb Realty. Alloway ended up

buying the company and building what is now Nebraska Realty. "I can't think of a more deserving candidate; he is the rightful owner of the company. He helped build it," Deeb said about Alloway, adding, "he's someone who inspires me."



Deeb since opened Big Omaha Realty because he wanted to keep his finger on the pulse of the industry if he was to lecture others on the topic. He offers his sage advice on navigating a career in real estate, even when the market is down. "Have a strong work ethic, stay away from negative environments and negative people." His approach? "If you want to live an above-average life, you'll need to be above average."

Van Deeb will be a breakout speaker at RECharge 2024. Earlybird tickets, now available!



PICKLE AT YOUR OWN RISK - 2

Written by **Melissa McElroy**

The Affiliate Council hosted Pickleball 2.0 at Blue Sky Patio & Pickle Bar on September 21st. Pickleball 2.0: Bigger & Badder! The free dill-lightful event included free beverages, the opportunity to mingle and network, and nonstop pickleball fun. There was never a dill moment! Those wanting to perfect their pickleball game did so with sufficient dill-igence!

Running out of pickle puns puts one in a pickle.

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RECHARGE

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Being a real estate professional can be one of the most enthralling professions. It can also entail edge-of-your-seat excitement rivaling any horror movie jump scare. Readers beware. The following tales will tingle your spines!

House of Horrors

When REALTOR® Susan Wilson first listed a house, she was unaware of the horror waiting inside, ready to be unleashed. The estate looked like the backdrop of a horror movie. When she opened the large, heavy door, it creaked loudly with an ominous warning. The dimly lit entrance revealed infinite cobwebs, but the real horrors remained out of sight, covered in sheets. The seller was asked to clean up the property and stage it for sale.

Weeks later, a terrifying, monstrous display was discovered when one of Susan's colleagues was showing the listing to prospective buyers. They were confronted with a human-sized figure in the corner when they entered the first bedroom upstairs. It still had a sheet draped over it. As they slowly approached, they saw something horrific – a woman's leg peeking out from under the sheet. With a blood-curdling scream, the prospective buyers quickly left the house, jumped in their car, and sped out of sight, wanting nothing to do with the property.

The showing agent walked back into the room. She steeled her nerves and yanked the sheet off the menacing figure, gasping at what she uncovered. It looked like a female cadaver wrapped in bubble wrap. Thick plastic covered her face. Once the agent looked closer, she realized it was just a lifelike doll. The seller had an extensive collection of creepy dolls, each wrapped in bubble wrap. It's not exactly what Susan had in mind when she suggested staging the home. She was thinking something like crisp linens and freshly cut flowers, not something out of a Stephen King novel.

Sage Advice

Years ago, when REALTOR® Kris Swanson was starting out as an agent, she scored a dream listing. It was a big, beautiful home in

a new subdivision. That dream listing soon turned into a nightmare.

Her client was a widower who had just tragically lost his wife. Kris was moving some boxes around at the property when she picked up two ornate boxes. She didn't realize the boxes contained the ashes of deceased loved ones. One package held the widower's son's ashes. The other contained his recently departed wife. As she picked up the boxes, the ceiling fan in an adjacent room started violently swaying back and forth. "It's ok!" Kris said out loud. "We're just moving these boxes over here." She set the boxes down as she was speaking. The ceiling fan stopped suddenly. Understandably, she had an uneasy feeling.

She reluctantly asked her client the following day, "Do you ever get the feeling that your wife is still here?"

"Oh yes, I see her spirit going up and down the stairs all the time," he chimed, amused.

After some discussion, it was decided to attempt to clean the house of the spirit, a process referred to as smudging. A professional spiritualist assisted, telling them that funerals are not just for the living to mourn the deceased but also serve as closure for souls to cross over. The spiritualist led a process involving a candle, Epsom salt, and rubbing alcohol. Eventually, the candle went out, and the home felt lighter.

Remains To Be Seen

Years ago, REALTOR® Tim Reeder was showing a quaint, old farmhouse in the country to a young family when they discovered a coffin in the garage. They reluctantly opened it. A spring-activated dummy suddenly lurched out of the coffin at them. The jump scare elicited shrieks and then bursts of laughter. Apparently, the seller had a twisted sense of humor.

Whether encountering scary pranks, creepy dolls, or the spirit world, it's all in a day's work when you're a REALTOR® battling every day in the trenches.

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AFFILIATE SPOTLIGHT PRESENTS

WHAT IS A LOAN COMMITMENT?

Obtaining a loan is a pivotal step before financing significant investments, such as buying a home or starting a business. A crucial aspect of the loan process is the loan commitment. Loan commitments are a formal agreement between the lender and the borrower outlining various terms and conditions. Let's dive into the complexities of loan commitments, why they matter, and how they can impact your finances.

What Is a Loan Commitment?

Loan commitments are a crucial, formal agreement that follows the pre-qualification and pre-approval stages of the loan application process. They are no-cost and generally good for 120 days. They show sellers that you're serious and ahead of the game as the underwriting process is already complete. Although they won't guarantee you a home, they are a strong piece of the puzzle that allows sellers to feel more confident.

Why Do Loan Commitments Matter?

Loan commitments are important for several reasons. First, they provide clarity to borrowers about the terms and conditions of the loan. This transparency allows borrowers to make informed decisions before jumping into anything. Next, loan commitments allow borrowers to effectively budget their finances and plan for the future, as the exact payment amounts and schedule are clearly stated. Third, having a loan commitment in hand can give buyers a competitive edge in the real estate market. Sellers are more likely to consider offers from buyers who have secured financing. Finally, formal commitments hold lenders accountable for providing funds and adhering to agreed-upon terms, especially since the underwriting process is complete.

What Is the Process of Obtaining a Loan Commitment?

The process of obtaining a loan commitment includes:

- **Application:** The borrower will submit an application along with necessary documentation. Documentation

can include credit history, income statements, and collateral details.

- **Underwriting:** The lender will review the application and assess the borrower's creditworthiness.
- **Pre-Approval:** If the borrower meets initial criteria, they may receive a pre-approval letter indicating the maximum loan amount they qualify for.
- **Loan Commitment:** Upon successful evaluation, the lender will issue a formal loan commitment letter detailing the terms and conditions (outlined above).

Potential Challenges and Considerations

Along with anything in life, there are potential challenges with loan commitments. If a borrower's financial situation changes significantly between the loan commitment and disbursement, it could impact the approval. If the value of the collateral is appraised lower than anticipated, this may affect the loan amount or negotiations. Borrowers must meet all conditions outlined in the commitment to avoid potential issues.

Final Thoughts

To conclude, loan commitments essentially serve as a bridge between the application process and the actual granting of funds. They offer clarity, security, and transparency to both borrowers and lenders, as they outline terms and conditions of the loan agreement. As always, it's important to consult with financial professionals. They will ensure that you fully understand the implications of loan commitments and help you move forward with confidence.

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Congratulations to Our 2024 Board Members



- President- Sarina McNeel
- President-Elect- Trac Burkhardt
- First Vice President- Cali Rethwisch
- Treasurer- Sam Hamrick
- Events Director- Angie Thiel
- Membership Director- Amy Dritley

We are also looking to recruit our members to GET INVOLVED!!

There are over a dozen Project Teams that need Chairs, Co-chairs, and committee members. Reach out to our NEW Board and let's match your talent with an opportunity!

Involvement is the BEST way to get the most from your membership!

In September we welcomed Oliver Adams, who presented "Power to Live- You Must Know Yourself to Grow." Oliver walked us through DISC Profiles with an interactive discussion to help our guests create a vision of how to identify a personalized path to setting goals and succeeding!

We were honored to have Oliver's wife and our National Women's Council of Realtors 2024 President-Elect, Tammy Noll-Adams join us as well!

Things You Should Know For the Remainder of 2023

- Scholarship Applications Open Oct. 2-Nov. 30, 2023
- Annual Award Nominations Open Oct. 2-Nov. 12, 2023
- Members ONLY Appreciation Event- Oct. 19, 2023
- Holiday Boutique- Nov. 2, 2023
- National Conference Nov 12-17, 2023- Voting Board & Scholarship Winner Holly Lombardo
- Past Presidents Luncheon Dec. 7, 2023
- Installation and Awards- Dec. 14, 2023

**KEEP YOUR EYES OPEN FOR EMAIL AND SOCIAL MEDIA UPDATES

In support of our 2023 Charity Partner, Project Intentional, Inc. we invite you to engage in opportunities to support their mission at each of our events this year!

Giving back to our community and supporting locally are a top priority of our network! Thank you for participating!

IF YOU DON'T ALREADY FOLLOW US ON SOCIAL MEDIA FOLLOW THE LINKS BELOW FOR UP TO DATE INFORMATION ON ALL WE DO!

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- Liz Otto, President

MEMBERSHIP REPORT

August Activity	MO	YTD
New REALTOR® Members	22	205
Resignations	11	136
Membership (As of August 30)	2023	2022
Designated REALTORS®	219	197
REALTOR®	3151	3017
REALTOR® Emeritus	92	65
TOTAL REALTORS®	3462	3279
Institute Affiliate	74	73
Affiliate Members	164	167
Key-Only Affiliates	144	144

See the full membership report at: OmahaREALTORS.com/membership-report

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THIS MONTH IN HISTORY

OCTOBER



Ford Motor Company began to sell the Model T to "ordinary people," some 22 years after the formation of what is today the Omaha Area Board of REALTORS®.

1908



"Black Tuesday" kicked off a stock market crash and the great depression on October 28, 1929. On October 19, 1987, "Black Monday," the stock market again crashed, creating the first crisis of the globalized financial era.

1987



For the first time, real estate teams are established under the Nebraska Real Estate License Act.

2016

President Abraham Lincoln issued a proclamation designating the last Thursday in November as Thanksgiving Day.

1863

Scarface Al Capone was found guilty of income tax evasion.

1931



Beware Scammers



Steve Vacha
President

Recently I had a family member who was being scammed into selling their home.

Definition of Scamming: "A scam is a deceptive scheme or trick used to cheat someone out of something, especially money."

We are all hearing of folks getting scammed one way or the other. Personally, was scammed about 20 years ago, when I received a phone call telling me I was one of the few contractors in Omaha being notified about an exclusive dealership for an amaz-

ing breakthrough product called "Liquid Genie" that increased milage for diesel engines.

Scammers often utilize several malicious tactics to trick people. One is a **get-rich-quick scheme**, which I fell for with my Liquid Genie product. The scammer said it was a sure-fire product, tested and ready for quick distribution, and that I could be the sole distributor for this product throughout the state of Nebraska.

Another scam tactic is to **create urgency**. I was told I must commit to the distributorship before anyone else accepted it. When I wanted more information, I was given the number of "another distributor" in another state, who, of course, gave them rave reviews.

I paid several thousand dollars for this distributorship and some products. Anyone want to buy my

Liquid Genie? I might still have some left. Just kidding, of course. I did receive my product – cases of diesel treatment and I excitedly tried it in my diesel engine car. It made no difference. Liquid Genie turned out to be nicely packaged kerosene. After contacting the FBI, I filed a report and (to date) have received about \$30 back.

Back to scammers and homes... Scammers utilize a form of get-rich scheme where they claim sellers can save thousands due to lack of expensive real estate agent fees, and still get market value. Creating Urgency they stress quick sale, no inspections, no strangers walking through home. My family member signed a purchase agreement selling their home for \$100,000 under present market value. They were scammed.

To help sellers avoid falling for scammers, we are introducing a new service: **Sellers Pre-Sale**



Consultations. These are designed for people like my family who was being scammed. Sellers get:

- Third party written report on issues of concern
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- Designed for agents, to help their clients.
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GO FORTH & SIN NO MORE: THE CODE OF ETHICS

(#1411R)

Designed to meet the NAR Code of Ethics training requirements, this course is Ethics as only Trista can teach it. Examining how the NAR Code of Ethics intersects with state and federal law, this course provides a new perspective on the Code and risk management in the practice of real estate. Providing adequate time for class participation and discussion, this course asks "what would you do?" and applies the answers to current case studies and examples. This class will serve as the National Association of REALTORS® Code of Ethics requirement every three years. The next deadline is December 31, 2024.

9:00 am - 12:00 pm

Instructed by: Trista Curzydlo

11 WAYS TO LOSE YOUR LICENSE

(#1408)

While a creative agent can find more than 11 ways to get in serious trouble, this course looks at the most frequent violations of the law regulating the real estate industry. A few of the topics include: avoiding the unauthorized practice of law when guiding a client through a complicated transaction, identifying risk management techniques to decrease potential conflicts of interest, and a review of how social media and changing markets are transforming the way licensees practice.

1:00 pm - 4:00 pm

Instructed by: Trista Curzydlo

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PAST PRESIDENT'S CORNER

MARK LEADERS, 2018 PRESIDENT

What was the market like when you were the President?

It was great! Before Covid, it was clipping along – good interest rates and a decent inventory of homes.

What is a notable experience when you were the OABR President?

We joined the MLS with Lincoln that year, which was a significant step forward. It was an honor to serve as the OABR President. I've met so many great people.

How has being involved with OABR helped your career?

I've built relationships over the years from getting involved. It's like an extension of family. The relationships built with REALTORS® and staff are lifelong. Getting involved in committees really helps you learn about the industry.

How did you become interested in real estate?

Divine intervention. When I was 24, I was sitting at home one day, and it just came to me. Didn't even know anyone in real estate. I could have been a farmer. I've now been licensed for over 40 years!

What are some of your hobbies or interests?

I love classic cars and boating. I have a Grabber Green '71 Mach 1 Mustang. I never was a Ford guy - Heidi bent my ear. I also like BBQ and blues.

What is your advice for new agents?

It's essential to get involved, volunteer, and give back to help your fellow REALTOR®. Physically meet with other agents. It's time to get back together in person and move away from Zoom meetings. You get much more out of in-person meetings. Communication is a key part of this business; treat it like a business. Always take care of the client! Work hard, play hard.



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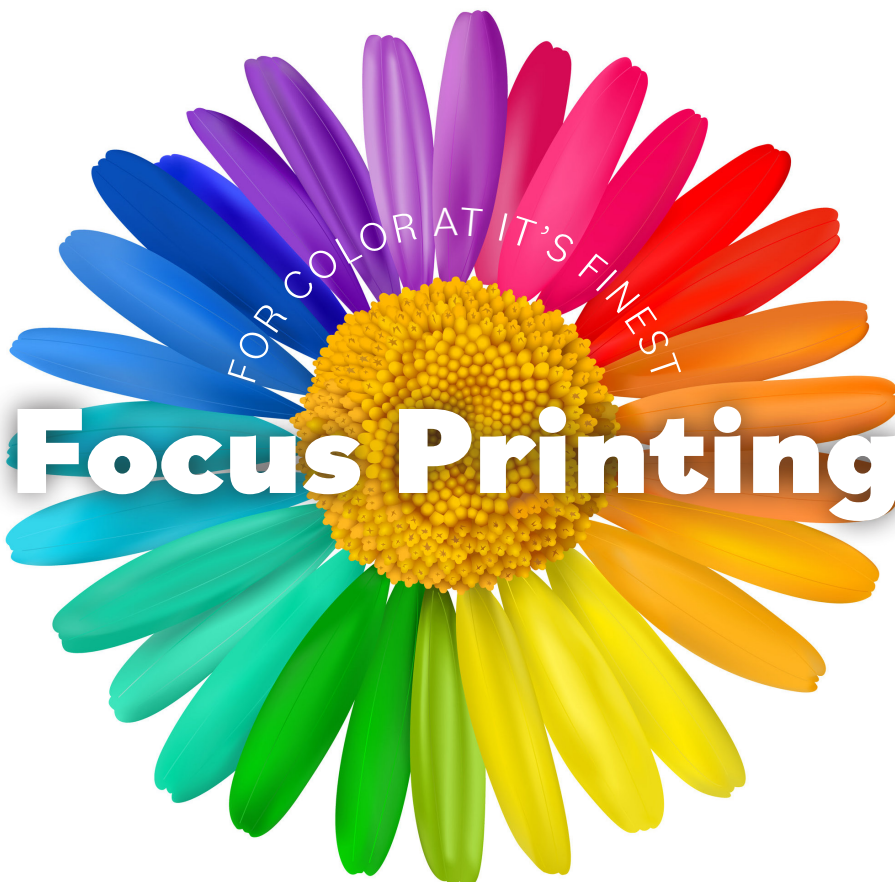
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