

The Mahoning Valley REALTOR®

Youngstown Columbiana Association of REALTORS®

5405 Market Street, Youngstown, OH 44512

Phone 330-788-7026 Fax 330-788-4329

YCAR.org | [Contact](#) | [Printer Friendly Version](#)

The Voice for Real Estate™ in the Youngstown Columbiana Area

June 2008 Newsletter Vol 9 Issue 6

It is the mission of the Youngstown Columbiana Association of REALTORS® to serve its members by protecting and enhancing the members' rights and capabilities to conduct their real estate business and increase their profit opportunities; by monitoring compliance with professional standards thus enabling members to serve the public in a competent and ethical manner; by expanding legislative influence to promote and protect private property rights for the benefit of the real estate marketplace.

[Click for more Ethics info...](#)

215 days left to meet your Code of Ethics Requirement! Last day is on (Dec 31)!

The Official Newsletter of the
Youngstown Columbiana
Association of REALTORS®

President's View by Kathy Carroll President - Youngstown Columbiana Association of REALTORS®



It's been an interesting year in real estate. There are so many new things to learn.

There's the "brush up" we all need to do on FHA loans. There's the new reality of what's going on with appraisals. Appraisals are often coming in low. Both buyers and sellers (and their REALTORS® and bankers) are having a hard time dealing with these new, lower appraisals. There's also the new loan restrictions and requirements which seem to change almost daily! And then there's the short sales, land contracts and foreclosures!

All this being duly noted, it's still a great time to buy a home!

The path to homeownership may be a little longer and more complicated, but it's still our job to help our clients and customers get through the process!

I feel that a market like we are currently experiencing makes us more valuable than ever! We must remain strong in a united message to the public that the American Dream is alive and well in our Valley and we are here to help!

More than ever before we need to be on top of our "game"! And, more than ever before, being on top of our game means constant dialog with our peers as well as with the banks, title companies and anyone else who has a part in this new reality of real estate. Knowledge is power!

Your 2008 YCAR Leadership Team is busy doing everything we can think of to get a positive message out to the public as well as to our elected officials. We have personally met with the Mahoning County Commissioners, our State Representatives and our Congressmen to educate them on how to help us.

We need you, our membership, to keep a positive attitude also! It really is a great time to buy a home! We have all encountered some hills and valleys in our business but, if we keep and project a positive attitude, we'll get through this and be that much smarter when the foreclosure problem works itself out and our industry achieves a full recovery.

Lets keep doing our jobs and have some fun with it!

Blue Skies!

Statements of fact and opinion are the opinions of the authors and do not imply an endorsement on the part of the "Mahoning Valley REALTOR®," its editorial staff or the association.

Thanks From The Rescue Mission

Dear REALTORS®,

Thank you so much for donating the canned goods to the Rescue Mission. Times are leaner in the summer months so we can really use the goods for food baskets for the needy.

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Links:

- YCAR.org
- CRISMLS.org
- [Ohio Open Houses](#)
- [OAR Short Sale Forum](#)
- [NAR Market Insight](#)

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Congratulations Kathy Carroll - 2008 REALTOR® Of The Year

The Ohio Association of REALTORS® sponsors the REALTOR® Of The Year Award to recognize exemplary service to the real estate industry and the community by active members of the local REALTOR® Association.

Nominees are judged on involvement in the local, state and national Associations of REALTORS®, their business experience, educational experience and their civic activity.

Kathleen (Kathy) Carroll of Century 21 Prestige Realty Group has been selected to be the Youngstown Columbiana Association of REALTORS® 2008 REALTOR® Of The Year award recipient. Kathy will be recognized and honored at association's annual general membership meeting on Thursday, September 4th at Avion On The Water Banquet Facility .



Attaining her real estate sales agent's license in 1995, Kathy has always been very active in her professional trade association, the Youngstown Columbiana Association of REALTORS®. Serving on the Board of Directors for seven years, Kathy has held all the available positions of elected leadership including Treasurer, President-Elect and President.

She continually supports the events and functions of the Youngstown Columbiana Association of REALTORS® with her faithful attendance.

Kathy has served on numerous association committees and Task Forces both as a member and in the position of chairman or co-chairman including Grievance, Executive, Nominating, Budget & Finance, Personnel, Investment, Bylaws & Policy Review, RPAC, Legislative, Multiple Listing, Education, Installation, Equal Opportunity, Ambassadors, Habitat for Humanity, American Home Week and Soup Kitchen Committees and the Pre-Disaster Mitigation Task Force, the Alternative Advertising Task Force and the Affiliate Council.



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One of Kathy's responsibilities, in addition to leading the association this year, is to write articles for the weekly Sunday edition of the Vindicator's Valley Homes Tabloid. She also writes monthly articles for the two Homes Magazine publications serving the greater Youngstown area and Columbiana County area and for the association's on-line REALTOR® newsletter, The Mahoning Valley REALTOR®.

From 1997 through 2007 Kathy has been a recipient of the Ohio Association of REALTORS® President's Sales Club Award, an award given to recognize exemplary sales performance by Ohio REALTORS®.

At Century 21 she has served on the President's Advisory Council and has been a member of the Century 21 Mentors Program for new agents.

In her real estate office Kathy is one of the organizers of a quarterly blood drive in association with Humility of Mary, St. Elizabeth Hospital, Boardman Campus.

Kathy has been a Capitol Club member of the REALTORS® Political Action Committee, contributing \$100 a year to RPAC since 2001.

Kathy attends the tri-annual meetings of the Ohio Association of REALTORS® where she has served on the state association's Board of Directors for the past three years along with serving on the state's Equal Opportunity and Enlarged Legislative Committees and the Legal Issues, Professional Standards and Large Board Leadership Forums.

Kathy has also attended the bi-annual meetings of the NATIONAL ASSOCIATION OF REALTORS®. At their annual convention in Orlando, FL this coming November Kathy will represent the Youngstown Columbiana Association of REALTORS® as a member of NAR's Delegate Body.

She holds the designations of e-PRO, ABR (Accredited Buyers Representative), CRS (Certified Residential Specialist), GRI (Graduate, REALTOR® Institute) and CSP (Certified New Homes Sales Professional of the Home Builders Association).

Kathy was a nominee for this year's Youngstown Warren Regional Chamber of Commerce's Athena Award.

And, Kathy is a 2006 graduate of the Leadership Mahoning Valley program.

Along with her association work, Kathy is very active in the community.

She is a member of the Angels of Easter Seals, a local women's organization dedicated to two zero zero four zero one zero six three six providing help and financial aid to Easter Seals. Kathy has worked on all of the Angel's fundraisers including the Angels Ball, the spring Fashion Show and the Upscale Resale fundraiser.

She is a past member of the Austintown Junior Women's League.

Kathy and her husband Ron have been the organizers and leaders of their neighborhood block watch group.

Kathy is also a commercial pilot and flight instructor. She is a voluntary Aviation Safety Counselor for the Mahoning and Trumbull County aviation community. In this capacity Kathy organizes Aviation Safety seminars to educate local pilots and counsels pilots when requested by the Federal Aviation Administration.

Her continued, active involvement in the REALTOR® organization and in her community has afforded her this year's prestigious REALTOR® Of The Year award.

Congratulations Kathy!

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RPAC Chinese Auction!

We will have eight (8) items on display at the association office during the months of June and July.

英语原文

RPAC Chinese Auction

10 tickets for \$10.00

Make check payable to RPAC

You Can Win:

- 壹** 1 week at Ft. Myers Condo donated by Patty Massare
- 贰** 3 - 30 second spots on Real Estate Showcase TV
- 参** \$300 in Sheetz Gasoline Cards
- 肆** Lottery Ticket Tree - \$150 in tickets donated by Associated Federal Abstract & Escrow
- 伍** Flip Video Camera
- 陆** Talking GPS & Certificate for Car Detailing by Rick's Custom Polishing
- 柒** Facial/Massage plus certificates to Bath & Body Works (\$100) & Super Suppers (\$200)
- 捌** Sony Laptop Computer, Case, Wireless Router & 3-in-1 printer & \$25 Sam's Card

Join us at the "Last Chance RPAC Chinese Auction" event at the Lanai Lounge on South Avenue in Boardman on Wednesday, July 30, 2008 from 4-6 p.m. where ticket drawing will take place.

Watch for the "Traveling RPAC Chinese Auction"!! It might be making a stop at your office!

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White Paper: Inducements, Referral Fees & Gifts



To attract business, REALTORS® oftentimes want to offer incentives to buyers or sellers to utilize their services. Such incentives may range from gift certificates to cash rebates of the REALTOR®'s commission. Although many REALTORS® believe that such inducements are prohibited under Ohio license law and the NAR Code of Ethics, they are not. However, there are certain requirements that must be met.

OAR now has a [White Paper \(click here\)](#) to explain your options.

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[Email Susan Dudzik](mailto:susan.dudzik@valleytitle.com)

[Email Jacque Williams](mailto:jacque.williams@valleytitle.com)

2008 OAR President's Sales Club Award Rules



ELIGIBILITY: Any REALTOR® member of the Ohio Association of REALTORS® in good standing is eligible. All real estate sales may be claimed for transaction or dollar volume credit, whether residential, commercial or industrial. The terms "sales," "leases" and "transactions" are hereafter used interchangeably.

TRANSACTIONS CLAIMED MUST HAVE BEEN CLOSED BETWEEN JULY 1, 2007 AND JUNE 30, 2008.

Application must be legible, (typed or printed in ink) and must be accompanied by an application fee in the amount of \$67.00 payable to the Ohio Association of REALTORS®.

Applications must be submitted on the 2008 OAR President's Sales Club application.

Sales and transaction information required on the application may be submitted on any 8 1/2" X 11" form as long as the information is presented in the EXACT FORMAT as the application form itself.

The Official Cover Sheet form must still be attached to supply the other required information. Photocopy reproductions of the 2008 application are acceptable.

Photocopy reproductions of the 2008 application are acceptable.

You can also fill out the form on-line at www.ohiorealtors.org (click), then print, sign and mail.
NO FAX OR E-MAIL TRANSMISSIONS WILL BE ACCEPTED.

If you are submitting your application by mail, the envelope must be postmarked BY THE U.S. POSTAL SERVICE BY JULY 21, 2008. If you are submitting your application in person or via an overnight delivery service, applications must be received by 5:00 p.m. on July 22, 2008 at OAR Headquarters. **It is the sole responsibility of the applicant to ensure that his or her application meets the deadlines stated above.**

Applications postmarked after July 21, 2008 but on or before July 31, 2008 will have the option of submitting a late fee of \$100 plus the application fee of \$67. If your application is postmarked after July 21 but on or before July 31, you will be notified of this option via certified mail or by telephone.

Your name on your application should be written as you wish it to appear on your plaque.

For a complete copy of **all the Rules click here...** and **all the application forms click here...**

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Federal Lead Paint Disclosure

To Mahoning County REALTORS®,

I have attached a list of [\(click\) properties that have been assessed for lead hazards by the Mahoning County District Board of Health](#). Our office maintains files for each property identified with lead hazards. If the property is sold and transferred, lead disclosure is required.

If you have questions or concerns, my contact information is found below.

Thank you,

Joseph Diorio, MS, RS, Director
Childhood Lead Poisoning Prevention Program
Mahoning County District Board of Health
330-270-2855 x142
Fax 330-270-9194



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The "Flipper" and the REALTOR®

by Oliver E. Frascona, Esq.

The REALTOR® listed the sellers' house and started working hard to sell it. Along comes the flipper and asks if he can buy it at a reduced price in a short sale. The REALTOR® writes the contract and submits it to the seller who signs it and then it is submitted to the lender for approval. While that approval is pending or even after it is approved, but prior to the closing, the flipper asks the REALTOR® if he will help him "re-sell" it to the ultimate purchaser. This should have been a bedtime story.



The REALTOR® forgot that he was hired by the seller to get the best price. In fact the seller was not fully aware of the dual listings and is now thinking that maybe the REALTOR® was not working for the seller's best interests as it looks to the seller like the REALTOR® is in partnership with the flipper. In fact the showings to the potential ultimate purchasers are making the seller a little concerned. I mean after all it was the REALTOR® that convinced the seller to sell to the flipper. It was the REALTOR® that then helped the flipper re-sell it.

I hope that this little story helps clarify the issue. Yes, there is a different version that also might be told at a license revocation hearing. In essence the same story as above, except that the REALTOR®, working with the flipper, knows that the flipper is going to resell it prior to submitting the offer to the seller on the short sale. That's right, the seller's REALTOR® knows that the flipper is going to flip it prior to presenting the offer to the seller.

Would the story sound better if the seller were made aware of this system? Maybe, but what seller would understand this issue when it was presented by his trusted REALTOR®. That is to a seller in dire straights. No this is not dual agency, this is very dangerous. Don't do it.

Oliver E. Frascona is a shareholder in Frascona, Joiner, Goodman and Greenstein, P.C., a Colorado law firm. His practice areas include Real Estate, Brokerage Law, Contracts, Finance, Land Use, Leasing, Real Estate Title, Business Law, Association Law, and Litigation. He can be reached at "[contact Oliver Frascona](#)" ([click here](#))

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Nominee for OAR "TLT" Program



Several years ago the Ohio Association of REALTORS® (OAR) instituted a program "Tomorrow's Leaders' Today" meant to encourage member involvement in the state association.

OAR will provide one free state convention registration fee (a \$145.00 value) to one member for each local association/board of REALTORS® who has never attended an OAR convention.

This year's convention will be held in Columbus, Ohio from Sunday, September 14th through Wednesday September 17th, 2008.

Special "TLT" Convention Events:

Sunday, September 14th from 11:30 am to 12:15 pm - A first-time convention attendee four three zero nine zero one will provide helpful hints to all first-time attendees to help them gain the most from their convention experience.

Sunday, September 14th from 12:15 pm to 1:30 pm - A special "Tomorrow's Leader's Today" luncheon for all local board/association "TLTs" to meet the OAR leadership team.

If you have never attended a state convention before and are interested in being YCAR's "TLT" nominee, please call Joanna Freiberg at the association office at 330-788-7026 by August 4, 2008.

The Directors will select YCAR's "TLT" candidate from the nominations received at their regularly scheduled meeting on August 14, 2008 and will notify the nominee that same day.

The "TLT" nominee will be responsible for their own hotel, meals and transportation expense.

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Affiliate Council's Roundtable Event - Fun and Educational!!!

One hundred REALTORS® attended the Affiliate Council's first Affiliate Roundtable event on Wednesday, May 21, 2008 at Avion On The Water. To those who didn't attend - you missed a great event!!!

Thanks to the Affiliates who participated in this event:

2-10 Home Warranty
American National Insurance
Associated Federal Abstract & Escrow
Assurance Land Title, Inc.
Capital Credit Repair Foundation
City Title
Commonwealth Suburban Title Agency
Drescher & Associates
Dundon Doyle & Associates
Home Savings
K.E.L. Home Inspections
Professional Real Estate Appraisers
Reliable Title Agency, Inc.
The Agent - America's Insurance Agency
The Home Mortgage Co.
Two Men & A Truck
Union National Mortgage
WIN Canfield

Thanks also to the Brokers who each paid \$100 to participate as the event's bartenders:



(Front L-R) John Burgan, Rick Volpini, Patty Massare
(Back L-R) Michael Klacik, Sr., Eric Caspary, Joe Zidian, Jack Pearce, Lisa Lee, Tom D'Amico
Missing from photo: Jack Mayo

The bartenders made \$229.00 in tips throughout the evening which will be donated to the Rescue Mission of the Mahoning Valley!!!

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REALTORS® Meet With Mahoning County Commissioners



Members of the Legislative Committee of the Youngstown Columbiana Association of REALTORS® along with the association's President met May 28th with two of our three Mahoning County Commissioners at a luncheon meeting.

The purpose of this meeting, which was the first of its kind for our Legislative Committee, was to meet with our local Commissioners to discuss the state of the county, the county budget, issues concerning the Commissioners and issues concerning the REALTORS® and from these discussions develop a "working relationship" between our association and our County Commissioners.

Topics discussed at the luncheon at which nineteen people were present included the state of the county, JEDS, tax abatements, economic development, regionalization, job losses, crime and drug problems, the "Save Our Homes" campaign, Youngstown State University, septic problems, casinos in Ohio, Youngstown's 2010 campaign, the foreclosure problem, the mortgage crisis, the area's devastation over the last 30 years and the need for more positive media coverage.

Overall it was a very productive meeting ending in unanimous agreement that the REALTORS® and the Commissioners will work together to do whatever it takes to "get it done" for the County!

Present at lunch meeting: Legislative Committee Chairman Tom Williams, Legislative Committee Co-Chairman Kathy Carroll (YCAR President), Gwen Bush, Eric Caspary, Chad Cromer, Jerri Florio, Audrey Geskey, Jim Grantz, Terri Hoon, Dawn Kuhn, Maureen O'Neil, Debbie Parisi, Kelley Rodgers, Two Zero, Zero Three, Zero Zero, Nine Two, Seven Four, Sue Scavelli, Carole A. Sharkey, Carolyne Toth, CEO Sharyn Braunstein and Commissioners Anthony Traficanti and John McNally.

The next meeting of this group will include the County Commissioners from both Columbiana and Trumbull Counties.

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In Sympathy

To REALTOR® Caroline Angelilli of RE/MAX Valley Real Estate on the passing of her father, George Grappo, who passed away on May 19, 2008.

To REALTOR® Mary Bodnar of Howard Hanna Co. Boardman on the passing of her sister, Marsha Ann Williams, who passed away on May 18, 2008.

To REALTORS® Karen and Jack Tomaino of Gold Star Realty on the passing of Karen's mother, Marjorie Franklin, who passed away on May 14, 2008.

To REALTORS® Karen and Ken Kovach of www.WEBMLS.net on the passing of Karen's mother, Geraldine Mint, who passed away on May 8th, 2008.

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2008 YCAR-YSU Scholarship Recipient

Congratulations to Justin Sequin who has been selected by YSU to receive a \$1,000 scholarship from the endowment fund established at the university by the Youngstown Columbiana Association of REALTORS®.

Justin, son of Bobby Sequin of Century 21 Prestige Realty Group is finishing his senior year at Salem High School where he holds a 3.7 grade point average. His high school extra curricular activities include; Key Club, National Honor Society, Spanish Club, Band and Pep Band. He has also volunteered with Special Olympics for the last two years. Justin will attend YSU in the Fall majoring in Mechanical Engineering.



In a letter from Justin to YCAR he writes:

"I would like to say thank you for selecting me as the recipient for your scholarship at YSU. I cannot begin to describe how appreciative I am of your organization for allowing me to take one more step forward in accomplishing my dream to achieve a degree in engineering from YSU. I had dreamed of attending YSU in my pursuit of a higher education while doing everything I can in trying to ease the financial burden of college expenses along the way. I cannot thank you enough for helping me along this path towards the life and career I have always dreamed about."

The Youngstown Columbiana Association of REALTORS® would like to wish Justin a most successful future!!



"I wanted also to say "THANKS!" Justin is so excited about being chosen for this scholarship. This will definitely help with the financial end of getting him to college. Thanks for offering this scholarship!"

Bobbi Sequin

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 <p><i>"Because you're entitled to the best!"</i></p>	 <p>Attorney Donald P. Leone, Owner</p>	<p>SERVICES</p> <ul style="list-style-type: none">» Title Commitment» Deed Preparation» Escrow» Title Policy Premiums <p>5361 Market Street Youngstown, OH 44512 (330) 747-2600 Fax (330) 747-5043</p>
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New Requirements For Conveyances



"WHAT!?! The deed cannot transfer without a survey and new legal description and it may take a few extra weeks plus cost the seller another \$500!?!" You're thinking: **"You must be kidding! The buyer has to close this week or their loan expires; the seller will have a fit; there is no more money; it is a short sale; I need to get paid to make my car payment. This property has got to close!"**

I found this new requirement out the hard way – just before a closing on a Boardman home that was on two lots. The experts are offering you some advice:

Daryl Kirtley of Commonwealth Suburban Title Agency said *"When listing a property, a copy of the deed would tell you if the point of beginning was at a county monument. If not, a survey would be required. Also on unplatted lots, any legal description that did not reference a plat volume and page would also likely require a survey."*

For us, that means get your tax and legal right away and ask the title company or surveyor whether they think this property will need a new legal description and survey prior to the transfer of title.

Warren Drescher, Ohio Registered Surveyor for Drescher & Associates, shared these thoughts on the new conveyance requirements for Mahoning County. *"Having to perform a boundary survey for a new legal description can not only add hundreds of dollars in costs, but can require an additional four weeks or more of delay pending a planning commission review and approval. A few extra steps can save a lot of unnecessary problems in the long run."*

To avoid any unforeseen problems at closing, ask your title company for a *tax and legal* search when the property is listed. Upon receiving a copy of the *tax and legal*, check with your title professional to insure the *legal description of record* is adequate for future conveyance and insure the deed has not been stamped **"Next Transfer Needs New Survey."** Though Mahoning County does presently accept most deeds with inadequate legal descriptions, be aware that **EFFECTIVE January 1, 2009: If the description fails to close within current state standards and the transfer is a conveyance and not an exempt transfer then a new survey is required before the transfer can occur.**

The requirements of the Mahoning County Conveyance Standards have been in effect since 1998, though the Conveyance Standards guidelines and requirements have changed considerably within the past few years. Care must be given that the legal description for the property meets these minimum standards for conveyance for an easy transfer of title. The Mahoning County Conveyance Standards say that if a description is deemed inadequate and it is not an exempt transfer, a new survey shall be required in order for the conveyance to be put to record. A legal description may be deemed inadequate by the County Engineer's Tax Map Office if any of the following conditions exist:

1. The metes and bounds description are not in feet
2. The conveyance lists an exception of property
3. A description is without dimensions
4. A reference to property ownership that has not been updated
5. The parcel is not owned by the grantor when a split, plat or replat is involved
6. A description that contains scribner errors, omissions or other obvious mistakes

If this is not enough to ruin your day, it goes on to say that deeds describing portions of platted lots or out lots, acreage descriptions not stating the area within the public right-of-way limits, or acreage descriptions not referencing the commencement from a Mahoning County centerline monument are other instances of legal descriptions not being accepted for deed transfer.

Thank you to Daryl Kirtley 330-746-3291 and Warren Drescher 330-788-9811 for providing the information.

Kathy Miller, REALTOR® GRI
Broker - RightPlaceRealty.com
Boardman Township Trustee
Past President Youngstown Area Board of REALTORS® 1978

These "Conveyance Standards" and more can be viewed on the Mahoning County Auditor's web site at MahoningCountyAuditor.org. Right click the **D.I.R.T** icon (acronym for Documents, Information, Research and Technology) then right click the **Mahoning County Conveyance Standards** hyperlink to view the latest version of these regulations.

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Debbie Parisi Achieves National Recognition

Debbie S. Parisi of RightPlaceRealty.com has been awarded the Seniors Real Estate Specialists (SRES) designation by the Seniors Real Estate Specialist Council of the NATIONAL ASSOCIATION OF REALTORS®.

Debbie joins more than 16,000 real estate professionals in North America who have earned the SRES designation. The requirements included the successful completion of comprehensive courses in understanding the needs, considerations, and goals of real estate buyers and sellers aged 55 and older. Debbie has also achieved the ABR, ABRM, CRS, GRI designation and the HBA's certified New Home Specialist credentials.

Congratulations Debbie!



Joanna Freiberg is an e-PRO Professional

Joanna Freiberg, Administrative Assistant for the Youngstown Columbiana Association of REALTORS®, has completed the e-PRO Technology Certification Program of the NATIONAL ASSOCIATION OF REALTORS®.

Having satisfied all the requirements of certification by NAR, Joanna is now recognized as a leader in the practice of Online Real Estate and is now officially certified as an e-PRO Internet Professional.

Congratulations Joanna!



Athena Award



The Athena Award is an annual award given by local Chambers of Commerce throughout the United States to a woman in each community who personifies the highest level of professional excellence and has demonstrated some type of leadership in the community in which she lives.

The award was named after the Greek Goddess of wisdom, skill and courage, Athena. Athena had a strong desire to excel, but she also reached out and helped open the way for others so they too could excel. The Athena Award celebrates the potential of all women as valued members and leaders of the community.

Nomination criteria include business accomplishments, community service, Chamber of Commerce activities and other membership achievements and awards.

Kathy Carroll of Century 21 Prestige Realty Group in Canfield and 2008 President of the Youngstown Columbiana Association of REALTORS® was nominated by the officers and directors of the association for this award.

Although there can only be one winner, this association is proud and honored to have Kathy included in this distinguished group of women.



Attending the Athena Awards Banquet on May 22, 2008 at Mr. Anthony's in support of Kathy Carroll:
(Front L-R) Karen Ament, Kathy Carroll, Gwen Bush, Joan Zarlenga
(Back L-R) Eric Caspary, Sharyn Braunstein, Ron Carroll, Attorney Don Leone

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NAR and DOJ Agree On MLS Policy



The NATIONAL ASSOCIATION OF REALTORS® has reached a favorable settlement with the U. S. Department of Justice (DOJ) resolving litigation between them regarding how listings from multiple listing services are displayed on brokers' virtual office websites (VOWS). The proposed final order to be filed with the federal district court in Chicago on May 28th validates NAR's longstanding Internet Data Exchange (IDX) policy and strengthens the rule governing participation in multiple listing services.



The terms of the agreement preserve and strengthen the MLS as a means for broker-to-broker cooperation intended to serve real estate professionals who are actively engaged in listing and selling property in that MLS, said Laurie Janik, NAR Chief Legal Counsel. "This will ensure that MLSs are used for what they were originally intended to do - to help real estate professionals find buyers for people who want to sell their homes."

NAR will be reinstating an updated version of its Virtual Office Website policy. That policy was rescinded in 2005 when the DOJ challenged certain provisions. The revised policy continues to protect the rights of sellers who do not want their property or their property's address displayed on the Internet. The new policy also protects sellers from having false or other unwanted information about their listings appear on the VOW of an MLS member.

Seeing is believing! Visit www.TourTheNewREALTOR.com

NAR and REALTOR.com® are teaming up to bring REALTORS® a new, expanded set of online tools. Soon your listings will include interactive maps, detailed neighborhood and school reports, home value comparisons, more photos and even blogs. Buyers will even be able to access listings right on their cell phones using REALTOR.com® Mobile.

And to top it off, these features are all free!

You read that right. These features and more will be available to every REALTOR® through REALTOR.com®. Leverage your benefits and generate even more business with new premium services! Call 1-800-246-1901 to learn more.



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QUIZ OF THE MONTH

REALTOR.ORG/realformag has created more than a dozen challenging but entertaining interactive quizzes on hot topics that affect your business, from fair housing laws to office organization.

Here's one on RESPA:



The Real Estate Settlement Procedures Act (RESPA) is a consumer disclosure and anti-kickback statute designed to inform consumers of their settlement costs and to prohibit kickbacks that can increase the cost of obtaining a mortgage. [Click here to take this quiz](#) and find out how much you know about this important issue to stay on the right side of the law.

1. **Which of the following is NOT a settlement service that is covered by RESPA?**
 - Mortgage loan origination
 - Furniture moving
 - Real estate brokerage services
 - Lender's credit report

2. **Under RESPA, a real estate professional may give in return for the referral of real estate settlement service business:**
 - A thank you
 - A thing of value
 - A kickback
 - A fee

3. **To provide consumers with cost information about the mortgage process, RESPA created the good faith estimate (GFE) and the HUD-1 closing document. RESPA requires that the HUD-1 form be provided to the:**
 - Tax assessor
 - Next-door neighbor
 - Real estate salesperson
 - Buyer

4. **RESPA rules do NOT cover this type of transaction:**
 - Purchase of a small warehouse financed with a Small Business Administration loan
 - Purchase of a condominium with a Federal Housing Administration mortgage
 - Purchase of a single-family home with a Veteran's Administration loan
 - Purchase of a two-flat that the owners plan to live in and rent out the other unit financed with a conventional loan

5. **To combat higher costs in real estate transactions, Section 8 of RESPA makes it a criminal act for settlement service providers to pay fees for the referral of business. One exception to this rule allows a real estate professional to pay a referral fee to:**
 - A mortgage broker who refers a buyer who has been pre-approved
 - A previous customer who refers a neighbor
 - Another licensed real estate broker who refers a buyer from another part of the country
 - A relative who overhears a customer saying he or she is moving

6. **Another exception to the RESPA rules contained in Section 8 allows real estate professionals to receive compensation for:**
 - Filling out a mortgage application
 - Telling the home inspector the address of the property to be inspected
 - The reasonable value of goods and services actually provided or performed
 - Doing the same thing they have been paid to do as a real estate professional

7. **RESPA allows title companies to provide real estate professionals:**
 - \$50 for every client referred to the title company by the real estate professional
 - An entry in a contest to win a car for every \$1,000 in premiums paid by the real estate professional's clients
 - Tickets to a baseball game once a week for the entire season
 - Notepads that have been imprinted with the title company's name and phone number

8. **Two companies that provide settlement services and have some degree of common ownership are considered affiliated businesses under RESPA. When there is a referral from one of these companies to the other, RESPA requires the customer receive an affiliated business disclosure that contains specific information, including:**
 - A statement that use of referred service is not required
 - Names of other providers of the same service
 - A statement that the property is pest-free
 - The commission being paid by the property seller

9. **The affiliated business provision, which is an exception to the general RESPA rule regarding compensation for referrals, allows:**

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 <p>HUNTER- STEVENS LAND TITLE AGENCY, LTD. 3 Local Locations Serving All 88 Counties in Ohio</p>	Atty. Scott D. Hunter, Agent	Crookside Professional Centre 6715 Tippecanoe Rd. Bldg. D Ste. 201 Canfield, OH 44406 Phone: 330.533.6119
	Atty. Robert L. Stevens, Agent	Howland Professional Centre 425 Niles-Cortland Rd. SE Warren, OH 44484 Phone: 330.609.7052
	Rick Durkin, Director of Marketing & Business Development	Salem Office - Eastgate Plaza 2341 E. State Street, Ste. C Salem, OH 44460 Phone: 330.337.8753
	24-Hour REALTOR-Lender Hotline: 330.719.0101 Toll Free: 1.888.700.9243 www.hunterstevens.com	

[Click here to visit this advertiser's website](#)

Education:

NOTE: All seminar registration forms must be completed and signed by each individual attendee and faxed, mailed or delivered to the YCAR office prior to the seminar. Confirmation of your reservation will then be emailed to your email address on record.

Mink Education - 330-856-5700

YCAR - 330-788-7026 Joanna Freiberg

- June 2** - "Competitive Listings" Noon-3 pm - Mink Education
- June 16-20** - "2008 Summer Blitz" - Mink Education
5 days 30 hours of CE,
Call or E-mail for schedule
- June 20** - **Closed - FULL** "Repair Credit & Reduce Debt" - YCAR
3 Hours CE
Speaker: Patrick Magill, Northcoast Credit Services
9 am to Noon -YCAR Association Office
27 registrants - \$25 Members, \$30 Non-Members
- June 26** - **Free Seminar**
"VA Home Loans" - YCAR
3 Hours CE
Speaker: Mark Jamieson, US Dept of Veterans Affairs
9 am to Noon -Quality Inn & Suites, Belmont Ave
12 - 1 PM **Free Lunch to ALL attendees**
Free to YCAR Members, \$10 Non-Members
[Click here for registration fax form](#)
- June 30** - "Landlord Tenant Obligations" 6-9 pm - Mink Education
- August 7** - Ethics "Promise of Professionalism" - YCAR
3 Hours CE (Required)
Speaker: Alec Hagerty
9 am to Noon - Metro Parks
90 registrants - \$15 YCAR Members, \$20 Non-Members
[Click here for registration fax form](#)
- September 4** - General Membership Meeting
Speaker: Attorney Peg Ritenour, OAR Legal Hotline
Avion On The Water
8:00 am registration/breakfast
Free to YCAR Members

- October 2** - Trade Fair Seminar
 "Pricing Strategies For The 21st Century"
 3 Hours CE
 Speaker: Jackie Leavenworth
 1:30 pm to 4:30 pm Mr. Anthony's
 \$15 YCAR Members, \$20 Non-Members
- October 22-24** - "ABR (Designation)" - YCAR
 21 Hours CE - 3 days
 Speaker: Alec Hagerty
 YCAR Association Office
 27 registrants - Investment: \$365
- October 31** - "Ethics 'Promise' of Professionalism" - YCAR
 3 Hours CE (Required)
 Speaker: Alec Hagerty
 9 am to Noon - Metro Parks
 90 registrants - \$15 YCAR Members, \$20 Non-Members
- November 14** - "Lead Base Regulations" - YCAR
 3 Hours CE
 Speaker: John Zilka,
 9 am to 12 noon, YCAR Association Office
 27 registrants - \$15 YCAR Members, \$20 Non-Members
[Click here for registration fax form](#)

NOTE: All seminar registration forms must be completed and signed by each individual attendee and faxed, mailed or delivered to the YCAR office prior to the seminar. Confirmation of your reservation will then be emailed to your email address on record.

Mink Education - 330-856-5700
YCAR - 330-788-7026 Joanna Freiberg

Coming in August...

YCAR Presents

"Ethics - The 'Promise' Of Professionalism"

3 Hour Required CE Seminar
 with speaker
 Alec Hagerty

August 7, 2008
[Click here for registration fax form](#)

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GRAB YOUR CLUBS!

REALTOR® Golf Outing!

Friday, July 25, 2008
Links at Firestone Farms

Individuals & Foursomes
Welcome!

Reservations Necessary
Call 330-788-7026

[Click here for registration fax form](#)

Coming Events:

- June 5** - New Member Orientation - 8:30 am
- June 6** - RPAC Committee Meeting - 1 pm
- June 10** - Trade Fair Committee Meeting - 1 pm
- June 12** - Board of Directors Meeting - 8:30 am
- June 16** - CRIS Board of Directors Meeting - 1 pm Akron
- June 18** - Affiliate Council Meeting - 1:30 pm
- June 30** - Grievance Committee Meeting - 9:30 am
- July 25** - Annual Golf Outing - Links at Firestone Farms
- September 4** - General Membership Meeting - Avion on the Water
- October 2** - Trade Fair - Mr. Anthony's

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9536 sharrott rd
330-518-5119

Paula Harris
owner
paulasshopper@yahoo.com

top to bottom cleaning service
residential & commercial

Read It and Reap

Congratulations to Leonard Plate our 8th member to find his file number in the May 2008 issue of the Mahoning Valley REALTOR®.

Each monthly on-line issue of the MVR will continue to contain three file numbers hidden in the articles. If you find your file number while reading your association's monthly REALTOR® publication, call Joanna Freiberg at 330-788-7026 and your name will be placed in the "HAT" for the free dues drawing (local portion \$247) to be held on Tuesday, November 25, 2008 at the YCAR association office.

Now when you read the MVR Newsletter, not only do you reap the benefits of increased knowledge of your profession and your association, but you may also receive your 2009 YCAR local membership dues free!

In order to be eligible for the drawing, you must call in your found file number by the 15th of each publication month.

The following numbers are no longer eligible: Mike Ognibene #2002002546, Sharon Riggs #423414

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Associated Federal Abstract & Escrow Agency, Inc.
1040 South Commons Place, Suite 200, Youngstown, OH 44514

Matthew C. Giannini ~Agents~ **Mary Ann Fabrizi**
Susan Mellinger, Escrow Agent

Patty McFall, Marketing & Public Relations
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Deborah Boyer, Title Coordinator
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For your convenience, closings are done from 7:30 a.m. - 10:00 p.m. SEVEN days a week in or out of our office.
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Welcome New Agents:

Daniel Geisler - Burgan Real Estate

Terryl Ryan - Exit Realty Home Pride

Allicyn Tocco - Howard Hanna Co.

Jill Fonner - Eaton Group Inc./GMAC Real Estate

Christine McMillen - Howard Hanna Co.

Wallace Sevcik - Howard Hanna Co.

Welcome New Affiliates:

Brenda Love - Real Estate Showcase TV

Transfers:

Alan Mike from Eaton Group Inc./GMAC Real Estate to RE/MAX Valley Real Estate

Renee Zuzan from Exit Realty Home Pride to Northwood Realty Services

Adam Matthews from Eaton Group Inc./GMAC Real Estate to Northwood Realty Services

Reinstatements:

Richard Yannone - Jim Rich Realty, Inc.

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Action

The Directors of the association took the following actions during the month of May 2008:

NOTE: Absence from three (3) regularly scheduled meetings of the Board of Directors without an excuse deemed valid by the Directors shall be construed as resignation from the Board of Directors. You must call the association office ahead of the scheduled meeting to request to be excused:

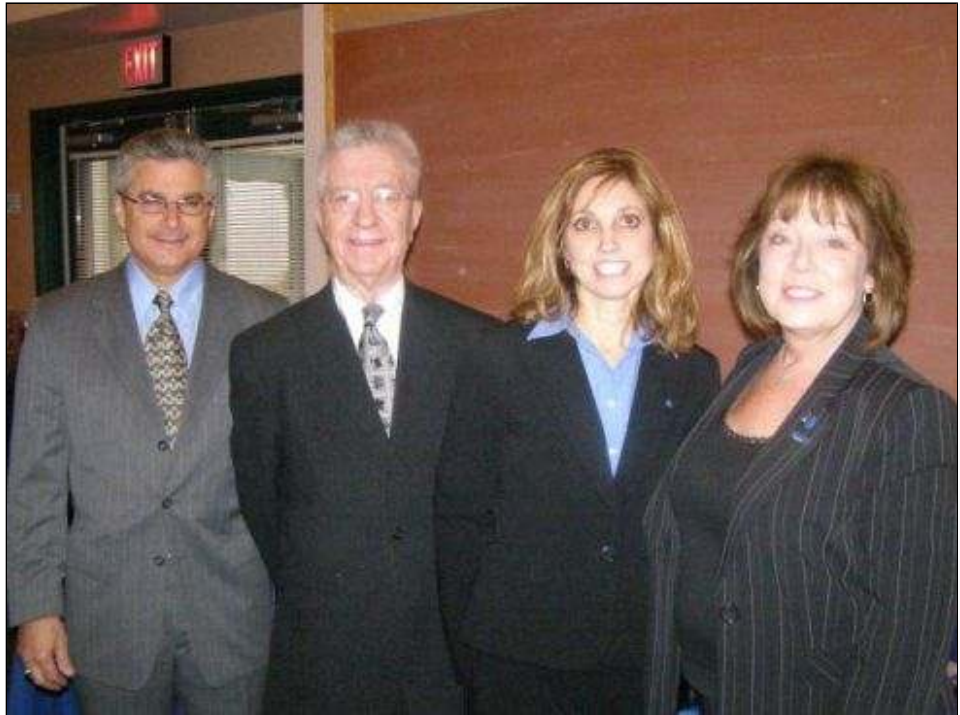
In Attendance: President Kathy Carroll, President-Elect Eric Caspary, Treasurer David Klacik, Nancy Cuffle, Carlyne Toth, John Burgan, Dawn Kuhn, Dom Vechiarelli, Bob Weily, Debbie Parisi, Ray Knight, Joan Zarlenga, Affiliate Member Jennifer Hanigosky of Home Savings.

Excused: Immediate Past President Gwen Bush

- ✓ Approved the minutes of the April 10, 2008 Directors meeting as written.
- ✓ Filed the association's Financial Statement for April 2008 for review.
- ✓ Approved the recommendation of the Equal Opportunity Committee to award the Dick Alt Fair Housing Award in 2008 to Rose Carter.
- ✓ Reviewed the actions of the OAR Directors at their recent Spring Conference in Easton.
- ✓ Reported on the actions of the CRIS Directors at their April 21, 2008 meeting.
- ✓ Approved the provisional REALTOR® Membership of five applicants; the REALTOR® Membership of one new broker/company applicant; the reinstatement of REALTOR® membership of one applicant, the 2009 senior membership of one applicant and the Affiliate Membership of one applicant.
- ✓ Approved to amend the association's Travel Policy to include the reimbursement of travel expenses for any member traveling as an Ohio Association of REALTORS® appointed OAR Director at the same reimbursement rate for an association appointed OAR Director.
- ✓ Defeated the motion to reimburse Designated Travelers for daily internet access.
- ✓ Approve to reimburse Designated Travelers for parking expense.
- ✓ Endorsed Meg Hudson, candidate for 2009 Treasurer of the Ohio Association of REALTORS®.

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Thank You May Sponsors!



L-R: Speaker Attorney Rick Mastriana and Dick Stebelton, both of Commonwealth Suburban Title Agency, Kathy Daloise with Chase Home Finance and President Kathy Carroll.

Thanks go out to Affiliate Members Commonwealth Suburban Title Agency and Chase Home Finance for sponsoring our 3-hour continuing education seminar "Core Law" with speaker Attorney Rick Mastriana of Commonwealth Suburban.

Create a Niche in the Multicultural Community

According to the Gonzales Group, newly released figures from the U.S. Census Bureau, show that the nation's Latino population grew by 1.4 million in 2007 to reach 45.5 million people, or 15.1% of the total U.S. population. Overall, the nation's 102.5 million minorities accounted for 34% of the U.S. population, representing an historical milestone for the United States. These changes in our communities represent an opportunity for real estate professionals to explore a new customer segment that is growing rapidly both in size and buying power.

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