

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

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

September 2008 Newsletter Vol 9 Issue 9

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.

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- QUIZ OF THE MONTH

Links:

YCAR.org
CRISMLS.org
OhioOpenHouseFinder.com
[OAR Short Sale Forum](#)
[NAR Market Insight](#)

Contacts:

YCAR

5405 Market Street
Youngstown, OH 44512
330-788-7026
Fax 330-788-4309
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Leon Turek

Legal Counsel:

Attorney Donald Leone

Officers:

Kathy Carroll
President

Eric Caspary
President-Elect

David Klacik

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



Wow...where did the summer go! It's time for the kids to go back to school and the Canfield Fair already! Hopefully, all of you have had a good summer and hopefully ALL of you will have a surprisingly productive Fall.

I am sure that you are all aware by now of the bill passed by Congress to help first time homebuyers (first time buyers are defined as anyone who has not owned a home in the past three years). This bill involves a tax credit of up to \$7,500. This is something we can put to work to help those buyers who are sitting on the fence and afraid to jump into the market. This should help us give them a little push since this credit is only available until June 30, 2009.

Be aware, however, that this is a credit that will have to be repaid at approximately 6.6% per year. The method of repayment will be a deduction in the amount of Federal Tax refund that these buyers would get, starting with their 2010 tax return (filed in 2011). It will be repaid over a 15 year period and if the house is sold before the 15th year, the entire amount of the credit will be due at the time of closing.

While the repayment part of this bill may not be great, it's still a good tool to use with first time buyers. Use it in your advertising! The dream of homeownership is alive and even though we are dealing with stricter banking rules, stricter appraisals and the demise of Ameridream and similar programs, people still want to own a home and our job is to help them achieve that dream! Keep yourself educated on what's going on in our industry and you can still sell lots of homes! The rules seem to change daily but we're professionals and WE CAN DO IT!

We have seen General Motors make a huge commitment to our valley. Not only have they added the third shift, they are going to make major investments here. They believe in this area and so should we!

I attended the Regional Chamber Salute to Business breakfast on August 28th and it was heartwarming to see all the successful businesses located here. They believe in our valley.

Mike Broderick, CEO of Turning Technologies was the keynote speaker and told us about a function he attended in Cleveland at which the great job Youngstown is doing in turning our area around was discussed. While Forbes Magazine was bashing Youngstown, Mr. Broderick told us about a newspaper in Australia who just ran an article praising the Youngstown area for their turnaround plan and successes!

Stay positive! We've got a great area, we've got a great cost of living, we've got great schools and we're so convenient to so many larger cities! Stay involved, sell houses, and be proud of where you live!

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.

DUES DEADLINE IS DECEMBER 1ST!

PLEASE MAKE NOTE OF THE FOLLOWING PROCEDURES

November 1st - Dues notices sent to three seven zero five, five two, members.

December 1st - DEADLINE FOR DUES PAYMENT!

December 2nd - LATE FEE OF \$50.00 APPLIED!

Treasurer

Gwen Bush
Immediate Past President

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OAR Alternates:

Betty Belding
Gwen Bush
Larry Jordan
Dawn Kuhn
Joanne Petrosky

December 2nd Certified letter mailed to each "Designated Broker" listing unpaid agents, stating the Association services will be suspended for those agents if dues are not received by the Association by December 10th.

December 11th Association services automatically suspended for any agent with unpaid dues. Services, including MLS, will suspend to the company with any broker who has unpaid dues.

January 2nd (OR THE FIRST DAY AFTER THE HOLIDAY) Certified letter sent to each "Designated Broker" with any unpaid agents stating that termination of the agent(s) will be voted on at the January Board of Directors meeting. Upon termination, broker and/or agent would need to reapply for association membership, pay application fee and be approved by the Board of Directors.

OUR GOAL IS TO COLLECT DUES IN A TIMELY MANNER, NOT TO SUSPEND SERVICES TO MEMBERS.

DON'T FORGET TO PAY YOUR DUES BY DECEMBER 1ST!!!

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Required Code Of Ethics



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Green - The New NAR Sustainable Property Designation



Green is a true cross-over designation - an invaluable asset for any real estate professional. Demand is high. NAR has already received an exciting level of interest from members.

And, consumers are beginning to seek green expertise.

Course Particulars:

12-hour core course and 6-hour elective courses are available in live lecture and online formats.

Core curriculum includes:

- Green building concepts, principles and practices
- Marketing to the green consumer
- Financial advantages of properties that are eco-friendly and energy efficient
- The significance of LEED, Energy Star and other rating systems
- Regulatory issues, zoning and building codes as they relate to sustainability
- Support with referrals, marketing tools and consumer awareness campaigns
- Advising clients as they seek qualified "green" professionals
- Sustainable communities and land planning
- Green living: housekeeping, energy efficiency and air quality
- Greening your business

The Green REsource Council:

1. Provides real estate professionals with the knowledge and awareness of green building principles applied in residences, commercial properties, developments and communities so that they can list, market and manage green properties as well as guide buyer-clients in purchasing green homes and buildings.



PROMO CODE **ycar08**
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The Official Newsletter of the
Youngstown Columbiana
Association of REALTORS®

2. Enables real estate professionals to incorporate green principles into their practice.
3. Encourages the real estate professional to be an advocate in spreading the green philosophy and be a positive force for creating sustainable and energy efficient communities of homes and commercial buildings.
4. Provides on-going information, tools and support regarding green building features, thus enabling members to be leaders in their marketplace.
5. Supports member efforts with referrals, marketing tools and consumer awareness campaigns.

Green building is fundamentally altering real estate dynamics. NAR's Green Designation is not part of a current fad. Three five four one, seven zero. Two-thirds of consumers are in tune to green buildings and understand that there is a link between green homes, cost savings and healthy living.

To receive the Green Designation you must complete the core course and one of the following elective courses: RESIDENTIAL / COMMERCIAL / PROPERTY MANAGEMENT.

Visit the Green REsource Council's website at greenresourcecouncil.org!!!



Attention Licensees!

Home Address Update

Pursuant to Ohio Revised Code 4735.14, renewal notices for brokers and salespersons must be mailed to the licensee's personal residence. The Ohio Division of Real Estate & Professional Licensing is finding many home addresses are not valid – especially those on file for brokers.

There are three ways to update your home address with the Division:

- E-mail the information, including license number and name, to webreal@com.state.oh.us
- Fax the information, including license number and name, to (614) 644-0584.
- Go to the e-License center, enter your user ID and Password and update your home address.

If you have any questions or to obtain your user ID and Password, please contact the Division at (614) 466-4100. Remember: If you don't get your renewal notice and then forget to renew, your license could be revoked!

Reprinted from The Division of Real Estate and Professional Licensing Newsletter - Summer 2008

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	MIDLAND TITLE and INTER-COUNTY, INC.	ATTORNEY DONALD R. SEELY
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8166 Market Street, Suite N Youngstown, Ohio 44512		<i>Serving Mahoning, Trumbull and Columbiana Counties</i>

Email Midland Title and Inter-County

Sick Leave Mandate Likely To Draw Attention, Concern

Dear REALTOR®,

Recently, you may have heard about a proposal to provide paid sick leave to Ohio workers. Led by the

Service Employees International Union and like-minded groups, supporters are seeking to place the issue on the November ballot and it is likely their petition drive will succeed. The Directors of the Youngstown Columbiana Association of REALTORS® and I are deeply concerned about this proposal which represents another costly state mandate at a time our struggling economy cannot afford it.

The proposal guarantees seven days of paid sick leave each year to employees who work at least 30 hours a week and a pro-rated number of days to employees who work less than 30 hours in any workplace with at least 25 employees. While most Ohioans favor sick leave for workers who become ill or for workers who need to take care of a family member during an illness, this particular proposal includes provisions that impose significant costs and burdensome record-keeping on employers. Because employers will be forced to make up those additional costs from somewhere, workers could be hit with reductions in other benefits, pay and even jobs. Some employers may even be forced to balance their costs by increasing the contributions employees pay for their healthcare coverage.

This issue will make Ohio the only state in the union with a mandated paid sick leave law, significantly driving up the cost of doing business. Some Ohio companies will leave for less expensive states while companies in other states will dismiss Ohio as a potential location for expansion. In short, this mandate will kill economic development at a time when we need more - not fewer - jobs.

Even employers who already offer paid sick leave will be seriously penalized by this proposal, which allows employees to take sick leave with little or no advance notice in increments as small as one hour or less. This poses a serious threat to production stability at process-dependent employers like assembly line manufacturers and staffing-critical operations like hospitals, nursing homes and day-care facilities.

While employers in the short term will need to shuffle benefit packages to pay for this mandate, the long-term result will be increased costs of goods and services.

Finally, this new state mandate interferes with the established relationship between employers and employees at some of the nation's most successful businesses. Many companies now operate under long-standing policies that provide employees with good pay and benefits in exchange for work arrangements that ensure a continued high level of production. This proposal guts the employer-employee relationship and threatens the production stability achieved during years of mutual cooperation.

We all have a stake in the outcome of the November elections. As you consider the candidates and issues this year, I urge you to find out all you can about the mandated sick leave proposal and the negative implications it would have on our state.

Visit saveourjobsandbenefits.com for more information.

Sincerely, Kathy Carroll, President

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The advertisement is a rectangular banner with a white background and a blue wavy border at the bottom. The text is arranged as follows: 'Know how' in large red font, 'Mortgage solutions from lending experts!' in orange font below it, and 'More >>' in red font below that. A grey wavy banner across the middle contains the text 'Providing answers. One neighbor at a time.' in black. In the bottom right corner, there is a logo for 'HOME SAVINGS' with a house icon and the website 'homesavings.com'. In the bottom left corner, there are logos for 'REAL ESTATE LEADER' and 'MEMBER FDIC'.

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Pursuant to Ohio Revised Code 4763.12(E), “No person, directly or indirectly, shall knowingly compensate, instruct, induce, coerce, or intimidate, or attempt to compensate, instruct, induce, coerce, or intimidate, a certificate holder or licensee for the purpose of corrupting or improperly influencing the independent judgment of the certificate holder or licensee with respect to the value of the dwelling offered as security for repayment of a mortgage loan.” Appraisers who are pressured to “hit numbers” in their appraisals should promptly report such conduct to:

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Are you an active member or do you "just belong"?



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Dr. Leone

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NEOHREX is Born!



Press Release



Northeast Ohio – August 15, 2008: For the first time ever members of the Centralized Real Estate Information Service (CRIS) and the Northern Ohio Regional Multiple Listing Service (NORMLS) will access one MLS system and will be able to view all MLS listings in northeast Ohio. Members who have been inconvenienced by duplicate fees, duplicate systems to learn, duplicate searches, duplicate listing input and maintenance, and duplicate listings in their IDX websites will now have one MLS system to interface with for an efficient and enhanced MLS experience.

“For many years brokers and agents in northeast Ohio have been asking for a single source of MLS data without duplicate fees and the added expense of special software services that could merge the listing data into one database. Thanks to the determined leadership of the NORMLS and CRIS MLS’s, we will have what the brokers and agents have been asking for” said James Lentz, Chairman of the Board of NORMLS and President of ERA Lentz Associates.

The new system, Northeast Ohio Real Estate Exchange or NEOHREX will be run on Rapattoni software and managed by NORMLS and CRIS. “This is not a data sharing agreement but a joint ownership in one system,” said Terri Hoon, President of CRIS MLS and a member of Exit Realty Home Pride. “This new system will come with a new mindset. One that will not fall short because of MLS boundaries.”

“This is truly a great day for REALTORS® in northeast Ohio” said Carl DeMusz, CEO of NORMLS. He noted that leadership of NORMLS and CRIS has worked toward a combined system for more than 11 years. “I look forward to working with the staff and leadership of CRIS and NORMLS on this project as we plan for a January 14, 2009 cutover,” added DeMusz.

“This innovative system will help usher in a new level of property information available to all of our Real Estate professionals. In our ever evolving industry, NEOHREX will help ensure that our members remain a relevant part of the home buying and selling process now and in the future” said Chris Carrillo, CEO of CRIS. Carrillo also stated that the collective membership will benefit in many ways from this project.



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Caryn Pantaleo
Debbie Parisi
Holly Ritchie
Kelley Rodgers
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Michele Stere
Carolyn Toth
Leon Turek
Dom Vecchiarelli
Marisa Volpini
Dave Walker
Tom Williams
Joan Zarlenga

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Fax: 330.629.6425

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Warren, OH 44482

Telephone: 330.392.6171

Jacque Williams, Escrow Officer

Fax: 330.394.5507

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

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

Friendly Reminders - License Renewal, Return and Transfers

Note your name, license number and reason for payment on every payment remitted to the Division.

Return an original license...

- ...when a broker or salesperson reactivates from a suspension.
- ...when a broker or salesperson places his or her license in an inactive status.
- ...when a broker transfers to a new company, return the original brokerage license and addendum from the current company and the new company.
- ...when a notice is received from the Division asking for the return of a license.

When a salesperson transfers to a new brokerage, the original license does not need to be returned to the Division.

Renewal of your real estate license is a 2-step process:

1) Renewal Application

a. on-line renewal at <https://elicense1-secure.com.ohio.gov>

- fast & easy
- all questions, signatures & fees are correct
- make certain to print confirmation page
- mail in CE certificates and Education Compliance Form

b. paper renewal

- answer all questions
- make certain to submit correct fees
- sign application
- submit CE certificates and Education Compliance Form

2) Continuing Education

Only paper format is available at this time. Submit class certificates and completed education compliance form.



The required CE courses are:

- Core Law - 3 hours
- Civil Rights - 3 hours
- Ethics - 3 hours
- Electives - 21 hours (The E requirement is waived for licensees who are 70 years of age or older.)

All renewal and education forms, certificates and correct fees must be delivered to the Division or be post-marked on or before the licensee's due date to prevent the license from being suspended.

Reprinted from The Division of Real Estate and Professional Licensing Newsletter - Summer 2008

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	Atty. Scott D. Hunter, Agent	Creekside Professional Centre 6715 Tippecanoe Rd. Bldg.D Ste.201 Canfield, OH 44406 Phone: 330.533.6119
	Atty. Robert L. Stevens, Agent	
	Rick Durkin, Director of Marketing & Business Development	Howland Professional Centre 425 Niles-Cortland Rd. SE Warren, OH 44484 Phone: 330.609.7052
	24-Hour REALTOR-Lender Hotline: 330.719.0101	Salem Office - Eastgate Plaza 2341 E. State Street, Ste. C Salem, OH 44460 Phone: 330.337.8753
	Toll Free: 1.888.700.9243 www.hunterstevens.com	

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Action

The Directors of the association took the following actions during the month of August 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, Immediate Past President Gwen Bush, Nancy Cuffle, Carlyne Toth, Ray Knight, Dom Vecchiarelli, Bob Weily, Debbie Parisi, Joan Zarlenga, Affiliate Member Jennifer Hanigosky of Home Savings.

Excused: John Burgan, Dawn Kuhn

- ✓ Approved the minutes of the July 10, 2008 Directors meeting as written.
- ✓ Filed the association's Financial Statement for July 2008 for review.
- ✓ It was reported the association has collected \$15,255.00 in RPAC contributions to date thus achieving our local goal of \$15,000; of that amount the RPAC Chinese Auction brought in \$2,230.00.
- ✓ Approved the due to the low participation of REALTOR® members, the annual REALTOR® golf outing will be cancelled for the next one to two years.
- ✓ Approved to hold an Affiliate Appreciation Pot Luck Picnic in July 2009 as recommended by the Affiliate Council.
- ✓ Updated the Directors on the actions of the CRIS Directors at their July 21st and August 11, 2008 meetings.
- ✓ Informed the Directors that the CRIS Directors unanimously approved to data share with NORMLS with Rapattoni being the vendor and NORMLS being the vendor host.
- ✓ Informed the Directors that the CRIS Directors voted to limit the shareholder boards to one alternate Director with those shareholder boards having over 1,000 members being allotted a second alternate; also to allow each broker representative one alternate; effective January 2009.
- ✓ Approved to retain SUPRA as the association's Lockbox System vendor for the next six year contract period.
- ✓ Approved to pay \$1,191.00 to print 10,000 Save Our Valley Homes brochures for the Mahoning County Treasurer's Office.
- ✓ Approved the REALTOR® membership of one new broker applicant; the provisional REALTOR® membership of twelve applicants and the reinstatement of REALTOR® membership of one applicant.
- ✓ Approved to support the Ohioans to Protect Jobs and Fair Benefits campaign against the "Ohio Healthy Families Act".
- ✓ A letter of thanks from Michael Sciortino, Mahoning County Auditor, was received along with a copy of his proposal to the Ohio Department of Taxation, Division of Tax Equalization, that a zero increase for agricultural and commercial properties in Mahoning County would be appropriate for the Triennial Update for Tax Year 2008.
- ✓ The Directors were informed of President Bush's signing the Housing & Economic Recovery Act of 2008 (HR3221) into law on July 30, 2008 which now makes a first time homebuyer tax credit available until June 30, 2009.
- ✓ Thank yous were received from the Columbiana Area Chamber of Commerce and State Representative Ron Gerberry.

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Education

NOTE: All seminar registration forms must be completed and signed by each individual attendee and faxed, mailed or two zero zero four zero zero four seven seven four delivered to the YCAR office prior to the seminar.


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

- September 4** - *General Membership Meeting*
Speaker: Attorney Peg Ritenour, OAR Vice President of Legal Services
Avion On The Water
8:00 am registration/breakfast
Free to YCAR Members
[Click here for registration fax form](#)
- September 8** - Safety in Real Estate - Mink Education
- September 22** - Civil Rights (Required Course) - Mink Education
- September 29** - Real Estate Ethics (Required Course) - Mink Education
- 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
[Click here for registration fax form](#)
- October 22-24** - *"ABR (Designation)"* - YCAR
21 Hours CE - 3 days
Speaker: Alec Hagerty
YCAR Association Office
27 registrants - Investment: \$400
[Click here for registration fax form](#)
- 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
[Click here for registration fax form](#)
- 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.

YCAR - 330-788-7026 Joanna Freiberg
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Coming Events

- September 1** - **Labor Day - Association Office Closed!!**
- September 4** - *General Membership Meeting*
Speaker: Attorney Peg Ritenour, OAR Vice President of Legal Services
Avion On The Water
8:00 am registration/breakfast
Free to YCAR Members
[Click here for registration fax form](#)
- September 5** **YCAR Staff Retreat - Association Office Closed!!**
- September 9** - Trade Fair Committee Meeting - 1:00 pm
- September 11** - Board of Directors Meeting - 8:30 am
- September 22** - CRIS Board of Directors - 1:00 pm - Akron
- September 23** - Installation Committee Meeting - 1:00 pm
- September 24** - Affiliate Council Meeting - 1:30 pm
- September 25** - New Member Orientation - 8:30 am
- September 29** - Grievance Committee Meeting - 9:30 am
- September 30** Investment Committee Meeting - 1:00 pm
- October 2** - Trade Fair - Mr. Anthony's

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Home Builders - Inducements

Ohio Revised Code 4735.18(A)(14) requires real estate agents to include in the purchase contract any inducements to enter into the purchase contract. Generally, agents will recite the inducement in an addendum. For example, a salesperson offers to rebate a portion of his/her commission to a buyer to induce the buyer to buy a new-build home. This rebate must be included in the contract. If a salesperson does not do so, he/she is in violation of license law and may be disciplined by the Ohio Real Estate Commission. Be compliant with the law and include the addendum!

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Read It and Reap

Congratulations to Jean Cusick our 8th member to find her file number in the August 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 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: Tom Coppola #294997, Kim Piscitelli #2006006952

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Welcome New Agents



L-R, Front: Luke Eliser, Suzanne Shalash, President Kathy Carroll
Back: Amanda Varone, Erika Saadeh



L-R, Front: Peggy Ritchie, Jaime Sina, President Kathy Carroll
Back: Joseph Fallon, Joseph Zidian

Welcome New Members

Joseph M. Zidian - Zid Realty & Associates

Brandy McDanel - Howard Hanna Co.

Melina Fusillo - Howard Hanna Co.

Stacey Duber - Howard Hanna Co.

Erika Saadeh - Payback-Realty.com

Luke Eliser - Payback-Realty.com

Welcome New Company

Laura Hall - Laura A Hall

Transfers

John Krompegel from Agency Real Estate to Coldwell Banker First Place Real Estate

Deborah Erickson from C-21 Prestige Realty Group to Northwood Realty Services

Jeanette Tait from Zid Realty & Associates to Exit Realty Home Pride

James Wolosyn from Zid Realty & Associates to Exit Realty Home Pride

Kelley Rodgers from Burgan Real Estate to Coldwell Banker First Place Real Estate

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Federal Trade Commission Tutorial

The United States Federal Trade Commission (FTC) recently rolled out an on-line website that provides a free tutorial guide to educate businesses about protecting the personal information of customers, clients and employees.

The interactive tutorial, called "**Protecting Personal Information: A Guide for Business**," is available at www.ftc.gov/infosecurity. It is supplemented by a print version of the guide, a coordinated slide show and articles on related subjects that may be reprinted. The guide also includes checklists of steps that can be taken to improve data security and provides related information links.

Ohio law requires real estate licensees to maintain the confidentiality of transaction-specific information such as social security numbers, personal financial data and other information. While some real estate companies may have sophisticated records security systems, others may not. Even though the above information from the FTC is not specifically directed at real estate businesses, it may help licensees to better protect confidential, sensitive information.

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Thank You August Sponsors!

Thanks go out to Affiliate Members First Place Bank and Assurance Land Title for co-sponsoring our three-hour continuing education class Ethics "The Promise of Professionalism" on Thursday, August 7th, 2008 at Metro Park Farms. The speaker was Alec Hagerty.

QUIZ OF THE MONTH

REALTOR.ORG/realtormag 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 Buyer Representation:



Even if you don't specialize in buyer representation, it's very likely that you will work with buyers at least once in a while. To provide great service, you must help your customers understand the buying process, qualify for a loan, and find the right property. Take this quiz to see how well you work with buyers.

1. **A dual agent works:**
 - Primarily for the buyers
 - As a subagent of the listing agent
 - For both the buyer and the seller
 - Primarily for the sellers

2. **A buyer's representative is hired to:**
 - Show properties
 - Represent the interest of the buyer throughout the transaction
 - Negotiate on behalf of the buyer
 - All of the above

3. **Prequalifying buyers:**
 - Helps the representative know which homes to show
 - Facilitates closing the transaction
 - Determines the buyers' motivation
 - All of the above

4. **Which of the following skill sets is most important for the buyer's representative?**
 - Counseling and negotiating
 - Time management and computer literacy
 - A strong grasp of financing options
 - None of the above

5. **If you sense physical danger from a client while showing a property, you should:**
 - Run
 - Wait outside or near the front door while the client views the property
 - Call someone on your cell phone
 - All of the above

6. **A buyer's agency contract should include:**
 - Exclusivity
 - Information about potential environmental hazards in the area
 - A dual agency disclosure
 - An extremely detailed description of what the buyers want

7. **The best way to work with the Internet-empowered consumers is to:**
 - Call them immediately
 - Let them take the lead
 - Send a brochure by regular mail
 - Try to keep exclusive control of property information

8. **Which of the following is not a good negotiating strategy?**
 - Making concessions early to show you're negotiating in good faith
 - Determining in advance the concessions the buyers will make
 - Offering nonmonetary value, such as closing the deal rapidly
 - Adopting a win-win attitude in which each party to the negotiation is satisfied

[Submit your quiz for scoring!](#)

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