OMAHA AREA BOARD OF REALTORS®

FOCUS

Omaha Area Board of REALTORS® www.OABR.com August 2011

UPCOMING EVENTS

New Member Orientation
Tue, Aug 2, from 8:30 a.m. - 4:00 p.m.
Wed, Aug 3, from 8:30 a.m. - 4:00 p.m.
Thu, Aug 4, from 9:00 a.m. - 12:00 p.m.

Affiliate Council
Tue, Aug 2, from 9:00 a.m. - 1:30 p.m.

MLS Users Group
Wed, Aug 3, at 10:00 a.m.

Education Forum
Thu, Aug 4, at 10:00 a.m.

8th Annual WCR Golf Tournament
Thu, Aug 4, at 10:30 a.m. @ Pacific Springs Golf Course

Social Events Forum
Wed, Aug 10, at 10:00 a.m.

OABR Election/Picnic
Wed, Aug 10, from 11:00 a.m. - 1:00 p.m.

YPN Advisory Board
Thu, Aug 11, at 3:00 p.m.

YPN Networking Thursday
Thu, Aug 11, from 4:00 p.m. - 6:00 p.m. @ Fox & Hound

YPN - Silicon Prairie News
Tue, Aug 16, from 10:00 a.m. - 11:30 a.m. @ OABR

Governmental Affairs Committee
Wed, Aug 17, at 11:00 a.m.

WCR Board Meeting
Thu, Aug 18, at 9:00 a.m.

Knowledge is Power - Testing: Fact versus Myth
Thu, Aug 18, from 10:00 a.m. - 11:30 a.m.

Nebraska Real Estate Commission Meeting
Thu, Aug 18 at 9:00 a.m. @ Lincoln, NE
Fri, Aug 19 20 at 9:00 a.m. @ Lincoln, NE

RPR Training Session
Thu, Aug 25, from 10:30 a.m. - 11:30 a.m.

Real Estate Social
Thu, Aug 25, from 5:00 p.m. - 8:00 p.m. @ Horsemen's Park

GPRMLS Executive Committee
Tue, Aug 30, at 9:30 a.m.

GPRMLS Board of Directors
Tue, Aug 30, at 10:15 a.m.

OABR Executive Committee
Wed, Aug 31, at 9:30 a.m.

OABR Board of Directors
Wed, Aug 31, at 10:15 a.m.

Education Forum
Thu, Sep 1, at 10:00 a.m.

The Truth About Omaha

Make The Right Move Omaha, a unique marketing and public relations campaign aimed at potential home buyers in the Omaha metro area has been running on local TV and radio stations since April, telling consumers to take another look – to reconsider what you know about the real estate market.

Earlier research showed that consumers were numb to the REALTOR® mantra "now's a good time to buy!" Instead the message needed to be factual and focus on the uncertainties that exist in the minds of Omaha area consumers. At the top of the list: local economy and job security.

If you listen to the national news or your facebook friends from across the country, you frequently hear that the sky is falling and the only thing going up is foreclosures. Consumers hear that message too! In fact, they hear it way too often and so it benefits local real estate professionals to spread the truth about the Omaha area's expanding economy and stable real estate market. Although Omaha has foreclosures and short sales, the Omaha area has way fewer than nearly all major markets.

Greater Omaha in 2011 has received numerous rankings and recognitions:

- #1 – 10 Best Value Cities for 2011 (Kiplinger – July 2011)
- #3 – Places with Good Jobs and Cheap Housing (Yahoo! Finance – July 2011)
- #5 – Best Cities for Young Professionals (Forbes – July 2011)
- #8 – Best Cities for Families (Parenting – June 2011)
- #10 – Fastest Selling Cities in America (Realtor.com – May 2011)
- One of the Best Places to Retire (Forbes – March 2011)
- #19 – Healthiest Housing Markets for 2011 (Builder – March 2011)
- #1 – America's Most Affordable Cities (Forbes – January 2011)
- One of America's Lowest-Risk Housing Markets (SmartMoney.com – January 2011)

Remember to promote Omaha! It's good for your business.

INSIDE

From the President
OABR Election & Picnic
Slate of Officers & Directors
126th Inaugural
2011 RPAC Contributions

DUES REMINDER

You should have received your dues statement early in July. Member's dues must be paid by Aug. 15 to avoid penalty.

ANNUAL PICNIC AUGUST 10

The Omaha Area Board of REALTORS® Annual Picnic and Election is scheduled for Wednesday, August 10, 2011 from 11:00 a.m. to 1:00 p.m. Enjoy free lunch – pig roast with all the fixin's – at the OABR Office.

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

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by Focus Printing

2011 Board of Directors

President
Vince Leisey

President Elect
Lisa Ritter

Secretary/Treasurer
David Matney

Directors
John Bredemeyer
Rusty Hike
Mark Leaders
Deda Myhre
Sharon Rich
Eileen Schultz
Mark Wehner

Ex-Officio Directors
Nancy Bierman
Shawn Maloy
Regi Powell

Great Plains REALTORS® MLS
2011 Board of Directors

Chairman
John Bredemeyer

Vice-Chairman
Andy Alloway

Secretary/Treasurer
Valerie Keeton

Directors
Mark Boyer
Herb Freeman
Henry Kammandel Jr.
Valerie Keeton
Vince Leisey

Association Staff

Chief Executive Officer
Doug Rotthaus

Programs Director
Donna Shipley

Membership & Accounting Manager
Debbie Peterson

Systems Administrator
Lisa Welch

MLS Administrator
Denise Sabadka

Focus Printing
11830 Nicholas Street
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The Omaha Area Board of REALTORS® is pledged to the achievement of equal housing opportunity throughout the community. The Board encourages and supports a marketplace in which there are no barriers to obtaining housing because of race, color, national origin, religion, sex, handicap, or familial status.

EQUAL HOUSING OPPORTUNITY

Message from the OABR President

Vince Leisey
2011 President

Dear Friends,

The end of this month marks the end of my term as President of the Omaha Area Board of REALTORS® and the year has been great. It flew by. Thank you to all members for your help and support.

The year has clearly continued with some tough times, but I believe that we are making progress and will continue to move forward. Certainly, the market is much more stable today than it was a year ago.

A few of the memorable events of the past year include:

- Make the Right Move Omaha media campaign which continues through September, highlighting the Omaha economy and real estate market which are outperforming the nation as a whole.
- A number of other public relations efforts that were covered by local media, including the National Association's Home Ownership Matters bus that visited the OABR building in March.
- The Governmental Affairs Committee met with several City Council members throughout the year, building relationships for the benefit of all REALTORS®.
- The Social Events Forum and Affiliates Council provided a number of social networking and charity events allowing donations to be made to several charities including a cash gift to Omaha flood victims; 2000 coats and winter clothing to Lydia House, YWCA, Open Door Mission and Sarpy County Community Services; and 2,340 pounds of food donated to the Food Bank of the Heartland in conjunction with the Affiliate Council Canned Food Drive and the annual Chili Cook-Off.
- RPR – the REALTORS® Property Resource (RPR) is now online and available for all REALTORS® to access a national database of assessor, recorder, and mortgage data, MLS content, foreclosure information, demographics, neighborhood data, and more.
- The Education Committee structured more than ten well-attended Knowledge is Power professional development seminars with a wide variety of topics.
- The MLS Board ushered in Paragon 5, DocCentral and took steps to improve data integrity and security.

It has been with great pleasure that you have allowed me to serve you this last year. I'm greatly humbled and wish all of you the best of luck as we move forward.

My wish is that each of you are able to go out there every day with passion, excitement, enthusiasm and a positive attitude and be proud that you are part of this GREAT INDUSTRY.

Best regards,

Vince Leisey
2011 President

OMAHA AREA BOARD OF REALTORS®
ELECTION AND PICNIC!

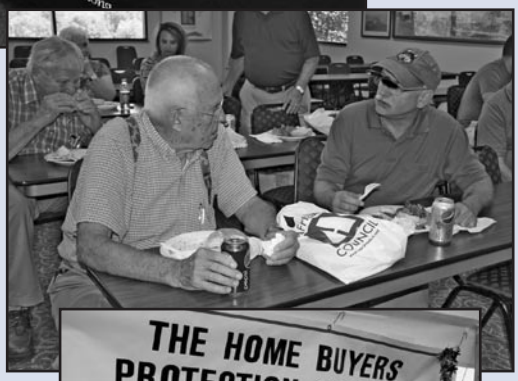
Free

Pig Roast and Pop

11:00 a.m. to 1:00 p.m.
Wednesday, August 10, 2011

OABR Office — 11830 Nicholas St.
Vote from 9:00 a.m. to 4:00 p.m.

The Affiliate Council will have Vendor Booths in the OABR West Parking lot from 11:00 a.m. to 1:00 p.m. with 20 $50.00 gas card prizes and 5-$100.00 gas card prizes from the Social Events Forum.



PLAN TO ATTEND and REGISTER to HAVE A CHANCE TO WIN!

Please Park in the
Bag 'n Save Parking Lot

Ollie The Trolley shuttle
service will be provided.

Omaha Area Board of REALTORS®

2012
BOARD OF DIRECTORS

President
Lisa Ritter

President-Elect
David Matney

Secretary/Treasurer
Deda Myhre

2012 Directors
Mark Leaders
Sharon Rich
Mark Wehner

2013 Directors
Eileen Schultz

2014 Directors
Megan Jaspers
Monica Lang

Ex-Officio Directors
Susan Clark
Vince Leisey
Deb Martin

Chief Executive Officer
Doug Rotthaus

Slate of Officers and Directors

2012 President-Elect: David Matney is currently the Designated Broker and owner of Alliance Real Estate. David is also a co-owner of Integrity Closing Company. David currently serves as Treasurer on the OABR Board of Directors and is also serving on the board of the Great Plains REALTORS® MLS. David also serves the OABR Education Forum and he teaches forms and contracts for new member orientation. David holds the CRS, Certified Residential Specialist Designation and is a Graduate of the Realtor Institute. David is certified with NAR's At Home with Diversity Program as well as NAR's e-Pro certification program. David is a certified instructor with the Nebraska Real Estate Commission and teaches Principles and Practices at Randall School of Real Estate on a part-time basis. Prior to his career in real estate David was a licensed broker with Ameritrade. David also served 4 years active duty in Marine Corps Infantry and he also served 4 years in the Nebraska Army National Guard. David graduated with a Bachelor of Science degree in biotechnology from the University of Nebraska in 1994. David likes to spend time with his wife of 16 years, Angela and his two children. Anthony, 11 and Sam age 8.

2012 Secretary-Treasurer: Deda Myhre has been in the real estate business 11 years, all of those with CBSHOME. She has been an assistant manager for 2 years, the last year at the NW office. She has been an active member of the Omaha Area Board of REALTORS®, most recently as a director and is currently serving on the Social Events Committee. She has also participated in the Women's Council of REALTORS® since 2002, serving as President in 2009 and is a member of the Millard Business Association, working on their philanthropic endeavor, Project Wee Care, for 5 years. Other activities include the Millard Schools Advisory Board (6 years) and the Nebraska Realtors Association License law committee. Deda has been married to Chris for 27 years and has 2 children, Kayla (25) and Alex (20). Deda enjoys exploring Omaha, a good glass of wine and music. Deda is proud and excited to serve on the board of directors and strives to keep a high level of professionalism in our industry.

2014 Director: Megan Jaspers has been a member of the Omaha Area Board of REALTORS® for 6 years and is a DEEB Realty Sales Associate. She is currently the Treasurer for the OABR Young Professionals Network and holds the Ways and Means chair with the Women's Council of REALTORS®. Megan has earned her CRS, Certified Residential Specialist and GRI, Graduate REALTORS® Institute designations. She started a successful Center Sphere networking chapter and is currently serving as the 2011 President. In 2005 Megan graduated from the University of Nebraska-Lincoln with a Bachelor of Arts and Sciences Degree, majoring in Communication Studies. When she is not working, she enjoys spending time with her husband, Brian, her dog, Riley, family and friends.

2014 Director: Monica Lang has been a licensed REALTOR® since 1995. She has worked at Celebrity Homes for nearly 14 years. Monica has personally sold nearly 700 new Celebrity Homes. She was Celebrity's top producing agent in 2002, 2003, 2007 thru 2010. She has received the National Sales & Marketing Million Dollar Circle Awards 1998-2009. Monica has been an active member of the Women's Council of REALTORS® for over 10 years. She is currently the WCR Community Service Chairperson. She is also a past WCR Education Chair & past VP of Membership. Monica has also earned her CSP designation. (Certified New Home Salesperson) Currently she is involved in the Omaha Area Board of REALTORS® Social Events Forum and the Nebraska REALTOR® Association's Participation Task Force.

Omaha Area Board of REALTORS® 126th Inaugural

September 2011 ushers in the OABR leadership new year for 2012 President Lisa Ritter. The 126th Inaugural for Officers and Directors is scheduled at The Champions Club located at 13800 Eagle Run Drive on Thursday, September 15, 2011.

Andy Alloway of DEEB Realty will preside as Master of Ceremonies for the evening's festivities. NRA President Pat Ohmberger will officiate the installation ceremonies.

The 6:30 p.m. installation will be preceded by cocktails and hors d'oeuvres beginning at 5:30 p.m. Cost is $18 per person with a cash bar. The attire is business casual.

PLACE: The Champions Club located at
13800 Eagle Run Drive in Omaha, NE

TIME: 5:30-6:30 p.m. Cocktails and Hors d'oeuvres
6:30-7:30 p.m. Installation of Officers and Directors

COST: $18.00 per person

RESERVATION FORM

Please fill out all information below:

_____ _____

Name Guest

_____

Address

_____ _____

City, State, ZIP Telephone

PLEASE INDICATE METHOD OF PAYMENT (at $18.00 per person):

____ Check enclosed (please make checks payable to OABR)
____ Charge my account: _____VISA _____Master Card _____Discover _____AmEx

_____ _____

Card Number Exp. Date

_____

Billing Address

_____

Signature

Reservation/cancellation deadline is 5:00 p.m., Friday, September 9, 2011.
Please return reservation form to:
Omaha Area Board of REALTORS® • Attn: Donna Shipley • 11830 Nicholas St., Omaha, NE 68154
Fax: 402-619-5559

AFFILIATE COUNCIL

Submitted By: Deb Martin
Metlife Home Loans

Choices on a Mortgage Loan

VA

If you served in the Military you likely qualify for a Veterans Administration loan. VA offers lower rates and $0 percent down because they are backed by the government. VA charges a one time Funding Fee that is allowed to be added into the loan.

FHA

Federal Housing Administration loans are design to help middle to lower income buyers secure a home loan. FHA requires a 3.5 down payment and MI (Mortgage Insurance) added into your monthly payment. FHA doesn't lend the money; it insures the loan.

NIFA

Nebraska Investment Finance Authority. You must be a first time homebuyer, meet the income and purchase price limits and live in the residence as your principal residence. The First Home Plus mortgage program eliminates some of the cost and fees you otherwise would pay in connection with obtaining a mortgage loan. The interest rate is generally less then non-NIFA mortgage rates.

NIFA Homebuyer Assistance (HBA) NIFA will provide, in connection with a NIFA first mortgage loan, a second mortgage loan in an amount up to 3% of the purchase price of a single-family residence. The HBA Loan Program provides a portion of the down payment and/or closing costs to the borrower at the time of loan closing. The loan will be structured as an amortizing second mortgage loan with monthly principal and interest payments over a 7-year period (84 months). The HBA mortgage is assumable under certain conditions

Under the HBA mortgage, the borrower is required to contribute a minimum of $1000 from his or her own funds or from gift funds.

ARM

Adjustable Rate Mortgage has several to choose from; 1yr-rate can change annually. You can choose from a 3, 5, 7 and 10 year fixed arms with 2.25 margin and cap varies with each arm. These loans offer lower interest rates for those buyers who are planning in staying in the home for a short time.

PMI

Private Mortgage Insurance is required on any loan with less then 20% down payment. It is an insurance program that protects the lender and allows them to offer lower down payment loans. The interest rate is usually a little higher.

HOMEPATH

The Home Path program provides financing for Fannie Mae owned REO properties. Eligible properties are listed on the Home Path Web site (www.homepath.com)

1 unit Primary Residence to 97% LTV, No appraisal required. Mortgage Insurance is not required, regardless of LTV.

Continued on Page 7

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Brent Rasmussen, CRMS, President

Mortgage SPECIALISTS, LLC

8420 West Dodge Rd, Ste 113 • Omaha, NE 68114
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Fax: 402-884-7386
www.mtg-specialists.com
E-mail: brent@mtg-specialists.com

LENDING INTEGRITY

CRMS

Continued from Page 6

FHA CREDIT REVIEW

The FHA Credit Review guidelines have been created to facilitate submission of FHA loans with the credit scores less then 620. Selected lenders are allowed to do this type of loan.

When choosing a lender look for these 3 key targets:

1) Knowledge of Mortgage Lending
2) Competitive interest rates, fees and Mortgage products
3) Works when you work

Last Day to Use Paragon 4 is September 20

Beginning September 21, MLS subscribers will only be able to access Paragon 5. Paragon 4 access is being terminated by LPS, the vendor of the Paragon software as part of their normal transition to Paragon 5. Paragon 5 has a number of new features which you can access today at: www.Paragon5.GPRMLS.com. The MLS Board encourages all subscribers to begin their personal transition to the new MLS software immediately. Paragon 5 has been in service and accessible to subscribers since January.

Buying or selling a home can be stressful for you and your clients.

We'll make sure the home inspection isn't.

If you want confidence in your home inspector, call *BrickKicker!*

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- On-site Reports
- Color Photos
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www.BrickKickerNebraska.com

Frank and Joanne Cawley, Owners and Operators

AFFILIATES... A Council of the Omaha Area Board of REALTORS®

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

AFFILIATE MEMBERS ATTENDING THE JUNE 2011 MEETING:

Regi Powell (President) – Farmers Insurance/Powell Insurance
Deb Martin (President-Elect) – MetLife Home Loans
Wendy Walker (Secretary) – Omaha Title & Escrow Inc
Brenda Stuart (Treasurer) – ServiceOne Inc
John Angus – Basics & Beyond Computer Spec
Laura Bambino – Great Western Bank
Cherie Casey – The Home Buyers Protection Co
Joanne Cawley – Brickkicker Inspection Service
Janet Dragon – Heartland Reva Team
Debbie Kalina – Radon Protection Tech LLC
Sara Kelley – Great Western Bank
Laura Longo – Centris Federal Credit Union
McGee, Mark – American National Bank
John Ponec – Security National Bank
Mary Sladek – Farmers Insurance Group
Ruth Smith – Norm's Door Service
Jody Smythe – MetLife Home Loans
Nancy Spidle – Mold Solutions
Matt Thiel – DRI Title & Escrow
Nate Watson – Continuum Financial

www.OABRaffiliates.com.

UPCOMING MEETINGS:

- **Tuesday, August 2, 9:00 a.m.**
- **Tuesday, September 13, 9:00 a.m.**
- **Tuesday, October 4, 9:00 a.m.**

All Affiliate members are welcome to attend.

Affiliate Golf Outing

The AFFILIATES a council of the Omaha Area Board of REALTORS® was able to raise $650 from their golf outing in June.

The money was donated on behalf of the OABR to the Eastern Nebraska – Western Iowa Salvation Army to assist with the Flood Victims Relief Fund.

Thank you to all who participated.

AFFILIATES
a council of the
Omaha Area Board of REALTORS®

Brenda Stuart and Matt Thiel delivered the $650 donation to the Salvation Army Emergency Mobile Unit.

AFFILIATES

a council of the
Omaha Area Board of REALTORS®

On behalf of the AFFILIATES, a council of the Omaha Area Board of REALTORS®, we would like to thank everyone that participated in the 2011 OABR Golf Outing!
We try to improve the outing experience from year to year. This year heading to Champions Run was a great treat, the weather cooperated, and the participation by the Affiliates with the sponsorships for the outing was absolutely amazing. We had more than a full tournament in regards to the Sponsors involved, the volunteers who helped make everything run as smooth as possible, and with the number of golfers that participated. We appreciate the integrity and commitment of the REALTORS® and those that support the Real Estate industry in the Omaha area. I can't say thanks enough to everyone for making this outing everything it was…and it was a GREAT SUCCESS.

LUNCH SPONSORS
MORTGAGE SPECIALISTS LLC – Brent Rasmussen
RESTORATION SOLUTIONS – MOLD SOLUTIONS – Nancy Spidle
FIRST NATIONAL BANK – Mike Fecht

HOLE SPONSORS
American National Bank – Michelle Ringsdorf
AmeriSpec Home Inspections – Lori Bonnstetter
Bank of the West – Jan Meister
Centris Federal Credit Union – Laura Longo
Citywide Termite & Pest Control – Tracy Connor
Cutco Closing Gifts – Brookelynn Musil
Great Western Bank –Sara, Dennis, Laura
Heartland REVA Team-Janet Dragon/TNT Insurance, Inc – Cyndi Johnson
MetLife Home Loans – Jody Smythe
Metro 1st Mortgage – PK Kopun
Midlands Home Inspections Inc. Brent Simmerman
Mortgage Specialists LLC – Brent Rasmussen
Nebraska Association of Mortgage Brokers – Chuck Sederstrom
Northwest Bank – Cathy Feurt
Omaha Title & Escrow – Wendy Walker
Rels Title – Scott Moore
Restoration Solutions – Mold Solutions – Nancy Spidle
Thrasher Basement Systems – Kate Spielman

PRACTICE GREEN SPONSORS
DRI Title & Escrow – Matt Thiel
SAC Federal Credit Union – Alan Stoltenberg

DRIVING RANGE SPONSORS
FOCUS Printing – Jim Holmes
Team USA Mortgage – Dawn Zaller

KEG-CART SPONSOR
Farmers Insurance – Lisa & Regi Powell

REALTOR® DRAWING DONATIONS
DRI Title & Escrow
Home Buyers Protection Company
Mary Sladek – Farmers Insurance
MetLife Home Loans
Northwest Bank
Radon Protection Tech, LLC
ServiceOne
Thrasher Basement Systems
First National Bank
Great Western Bank
Mortgage Specialists LLC

GOODIE BAG DONATIONS
Centris Federal Credit Union
DRI Title & Escrow
Mortgage Specialists
Security National Bank
Great Western Bank
Home Access Solutions
Mary Sladek – Farmers Insurance
MetLife Home Loans
Quality Home Inspections
Restoration Solutions – Mold Solutions
Radon Protection Tech, LLC
Thrasher Basement Systems
TNT Insurance, Inc
Metro 1st Mortgage
First National Bank
AmeriSpec Home Inspections

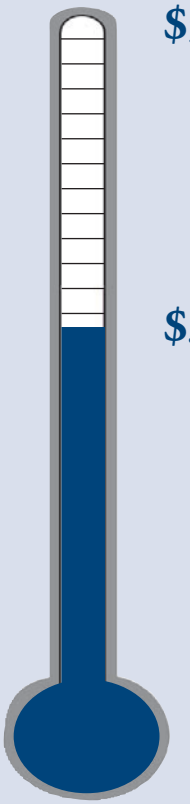
Committee Members:
Matt Thiel (DRI Title & Escrow), Brent Rasmussen (Mortgage Specialists), Lori Bonnstetter (AmeriSpec Home Inspections), John Ponec (Security National Bank), Dawn Zaller (Team USA Mortgage).

We are all in this together! Support those that support our industry!
Best wishes for future success in all you do!

Golf Outing Chair
Matt Thiel
DRI Title & Escrow

2011 RPAC Contributors

CONTRIBUTION GOAL



$54,775
8-31-11

$32,810
7-26-11

CRYSTAL "R" CLUB ($2,500+)

Leisey, Vince

STERLING "R" CLUB ($1,000+)

GOVERNOR'S CLUB ($500+)

Alloway, Andy
Alloway, Jennifer
Dodge, Nate
Dodge, NP Sandy
Gehrki, Joe
Riedmann, Mike
Rotthaus, Doug
Stuart, Brenda
Valenti, Joe

DOLLAR A DAY ($365)

Grennan, Jo Ann
Miller, Kathy
Ritter, Lisa

CAPITOL CLUB ($250+)

Ahlvers, Jerry
Battiato, Diane
Humpal, Monica
Matney, David
Nigro, Joan

SENATOR'S CLUB ($150+)

Inman, Jacki
Leaders, Mark
Maloy, Shawn

99 CLUB ($99+)

Adams, Katie
Bane, Barbara
Baumert, Gary
Bresley, Mark
Burford, Judy
Clark, Susan
Coenen, Denice
Evans, Don
Hart, Mark
Hogan, Lenice
Jaspers, Megan
Kammandel Jr., Henry
Lang, Monica
Lichter, Pat
Melichar, Larry
Mentzer, Marilyn
Meyer, Trudy
Patrick, Jeanne
Rich, Sharon
Rouch, Kathryn
Schultz, Eileen
Seigel, W. John
Soucie, Vicki
Wehner, Mark
Wiebusch, Robert

FAIR SHARE ($25+)

Thank You to the 740 other REALTORS® who contributed their fair share to the 2011 RPAC Drive.

A complete list of 2011 RPAC contributors is located at: www.RPAC.OmahaREALTORS.com

YES! **I want to make sure the REALTOR® voice is heard at the local, state and national level.**

Here is my investment:

❍ Golden "R" Club	$5,000	($13.70 a day)
❍ Crystal "R" Club	$2,500	($6.85 a day)
❍ Sterling "R" Club	$1,000	($2.75 a day)
❍ Governor's Club	$500	($1.36 a day)
❍ $1-A-Day Club	$365	($1.00 a day)
❍ Capitol Club	$250	($.68 a day)
❍ Senator's Club	$150	($.41 a day)
❍ 99 Club	$99	($.27 a day)
❍ Fair Share	$25	($.07 a day)
❍ Contributor	$_____	

Payment Option:

❍ My check is enclosed (payable to Nebraska RPAC)

❍ Charge my VISA / Mastercard:
#: _____
Exp. Date: _____

❍ Bill Me
Omaha Area Board of REALTORS®
11830 Nicholas St.
Omaha, NE 68154
402-619-5555

Signature: _____ **Print Name:** _____

Contributions are not deductible for Federal tax purposes. Contributions to RPAC are voluntary and are used for political purposes. You may refuse to contribute without affecting your membership rights. 70% of each contribution is used by your State PAC to support state and local political candidates. The remaining 30% is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a.

Knowledge is Power
Commission Comments

Greg Lemon with Vito Viccaro.

Greg Lemon, Director, and Teresa Hoffman, Deputy Director of Education & Licensing, both with the Nebraska Real Estate Commission briefed Omaha area REALTORS® at the latest Knowledge Is Power (KIP) seminar held July 21, at the Omaha Area Board of REALTORS® Education Center.

This year if your continuing education is due, you will renew beginning on a two-year cycle; if your CE is due next year you will renew for only one-year, then on the new, two-year cycle after that. Other topics included a new requirement for all licensees to complete an additional six hours of broker-approved training taking effect with the 2012 education cycle. In addition, there was a plethora of other issues at this informative session that were discussed and debated.

Teresa Hoffman and Greg Lemon talk with Carol Schrader.

NEXT KIP

In September, Joe Garcia from the Fair Housing Center of Nebraska and Iowa will be speaking on "Testing: Fact versus Myth" on Thursday, August 18, 2011 at 10:00am.

MOBAupdate

Metro Omaha Builders Association
Your Key To Quality Homes
www.moba.com

Metro Omaha Builders Association

We are here to help. If you have any questions about MOBA, its membership or events, please contact JJ Morris at the MOBA office 402-333-2000 or email jjmorris@moba.com.

Builders See Value in MOBA with Help on OSHA Issues - Membership on the Rise

With all the talk being about OSHA these days, builders are finding their answers with MOBA and the Nebraska State Home Building Association's Safety Program. Over 15 builders have joined MOBA in the last month to participate and protect their companies, by having access to qualified safety directors through Safety Management Inc. (SMI). This safety company has been hard at work creating personalized company safety plans for MOBA members that have signed up for the program. This safety plan can go a long ways in proving to OSHA that your company is doing everything possible to create a safe working environment while adhering to all regulations.

Even though OSHA has issued a 90 day "Phase-In" period for residential Fall Protection rules, please understand this is NOT a 90 delay. Contractors not in compliance with conventional fall protection but in compliance with the interim guidelines, OSHA will provide compliance assistance and send the contractor a hazard alert letter discussing compliance requirements. If caught a second time, even before the September 15th deadline, you will be FINED.

Be sure your company has the answers it needs. Call MOBA and see what we can do for you!

MOBAcalendar

July

29 Nebraska Certified Green Builder Workshop
8:30am - 3:30pm at Mahoney State Park $85

August

09 Board of Directors Meeting
10:00am at the MOBA Office

September

15 OSHA Fall Protection Rule Begins

visit **www.MOBA.com/members**
for more information

Getting Smart on Smartphones

Over 50 people attend the OABR Education Forum sponsored event "Get Real Smart on Smartphones" at the Fox and Hound on Thursday, July 14, 2011. Many agents commented that they came away earning something new and the event was valuable.

Doug Dohse and David Matney exchange tips at the Smartphone event.

Personals

CONGRATULATIONS to OABR Staff Member, Lisa Welch on earning a Bachelor of Science Degree in Marketing Management from Bellevue University.

CONDOLENCES to Brad Heck of DEEB Realty who recently lost his father.

CONDOLENCES to the family of Elizabeth Reed of Real Estate Associates who recently passed away.

CONDOLENCES to OABR Staff Member, Denise Sabadka on the recent loss of her grandmother.

SPEEDY RECOVERY WISHES to Brian Thomas of Prudential Ambassador Real Estate.

SEND US YOUR NEWS!

Fax: 402-619-5559 Email: DShipley@OABR.com
Phone: 402-619-5551
Mail: 11830 Nicholas St., Omaha, NE 68154.

We want to share in your professional and personal accomplishments, but we don't know if you don't tell us!

August Event: Silicon Prairie News

We urge all young REALTORS® (under 40) to engage with this thriving group that is growing connections at the local, state and national level. YPN members are actively participating in nearly all committees at the Board office and plan to strengthen each committee's events by partnering for REALTOR® turn out and support. The YPN monthly networking event takes place at 4 p.m. on the second Thursday of every month is moving to the Fox and Hound @ 120th and Dodge beginning in August. Feel free to come on out and network with your fellow YPN'ers!

On Tuesday, August 16, from 10:00-11:30 a.m. at the OABR education room, YPN will be hosting a featured speaker from Silicon Prairie News which was founded in July 2008 by community advocate Jeff Slobotski and startup founder Dusty Davidson. "Silicon Prairie News exists to highlight and support the burgeoning entrepreneurial ecosystem on the Silicon Prairie." Please join us for the event highlighting one of Omaha's young, innovative companies.

For more information on becoming an active YPN member, please contact us at YPN@OABR.com.

Omaha, NE Chapter of the OABR
YPN
REALTOR® Magazine
Young Professionals Network
www.REALTOR.org/ypn

Continuing Education

- **Appraisal Institute**
  www.appraisalinstitute.org 402-488-5900
- **Larabee School of Real Estate**
  www.LarabeeSchool.com 800-755-1108

  Aug 24 Avoiding Discrimination in Rental Housing
  0344R (3 hrs) 8:30 a.m. - 11:45 a.m.

  Aug 24 Avoiding Homeowner Liability
  0690 (3 hrs) 1:00 p.m. - 4:15 p.m.

  Sept 28 Real Estate Contracts
  0095R (3 hrs) 8:30 a.m. - 11:45 a.m.

  Sept 28 Green Building, Leases, Energy Efficiency
  0702 (3 hrs) 1:00 p.m. - 4:15 p.m.
- **Moore Appraisal Ed., LLC**
  www.mooreeducation.com 402-770-8605
- **Nebraska REALTORS® Association**
  www.NebraskaREALTORS.com 402-323-6500
- **Randall School of Real Estate**
  www.RandallSchool.com 402-333-3004

  Aug 17 Ethical Decision Making
  0530R (3 hrs) 8:30 a.m. - 11:45 a.m.

  Aug 17 Trust Accounts
  0319R (3 hrs) 1:00 p.m - 4:15 p.m.

  Aug 18 Home Inspection Option
  0280 (3 hrs) 8:30 a.m. - 11:45 a.m.

  Aug 18 Qualifying the Buyer
  0039 (3 hrs) 1:00 p.m. - 4:15 p.m.
- **Real Estate Resource Institute (Paul Vojchehoske)**
  www.mrrealestatece.com 402-660-0395

  Aug 11 Short Sale Transaction-What Was Last Week Is Not Today
  0622 (3 hrs) 1:00 p.m. - 4:15 p.m.

  Aug 18 Ethics in Today's Real Estate World
  0497R (3 hrs) 6:00 p.m. - 9:15 p.m.
- **REEsults Coaching (Mark T. Wehner)**
  www.REEsultsCoaching.com
  402-676-0101
- **R. F. Morrissey & Associates** 402-933-9033

Membership Report

JULY, 2011

NEW REALTORS®

Bane, Gregory – Prudential Ambassador Real Estate – California #101
Crosby Jr, Paul – Prudential Ambassador Real Estate – California #101
Fadell, Summer – Prudential Ambassador Real Estate – California #101
Golden, Cynthia – Prudential Ambassador Real Estate – California #101
Harpenau, Andrew – DEEB Realty – 117th
McKinney, Matthew – CBSHOME Real Estate – Twin Creek
Mullin, Kathryn – NP Dodge V LLC – 129th Dodge
O'Gorman, Johnathan – CBSHOME Real Estate – 121st Pacific
Rosso-Gill, Shelby – Prudential Ambassador Real Estate – California #101
Rozmiarek, Lonnie – Prudential Ambassador Real Estate – California #101
Sharman, Donna – Headley Realty PC
Staton, Patrick – Prudential Ambassador Real Estate – California #101

NEW AFFILIATES

Churchill, Jeff – ServiceOne Inc
Clure, Carrie – Ambassador Title Services
Engdahl, Jeff – Wells Fargo Home Mortgage – 171st Ct
Johnston, Ashley – MetLife Home Loans
Lewis, James – Lewis Painting & Home Repair
Paul, Rosanne – HAS Home Warranty
Stafford, Larry – Larry's Inspection Services

REALTOR® CANDIDATES

Abramo, Cristine – Prudential Ambassador Real Estate – California #101
Allen, Leanne – Keller Williams Greater Omaha – Village Pointe
Ayres, Brianna – CENTURY 21 Century Real Estate
Case, Timothy – NP Dodge VI LLC – 120th Pacific
Cooper, Charlotte – Midlands Real Estate
Falcone, Juanda – Prudential Ambassador Real Estate – California #101
Falcone, Sarah – Prudential Ambassador Real Estate – California #101
Heyen, Alex – CENTURY 21 Century Real Estate
Houghton, Catrina – NP Dodge IX LLC - Oak
Jacobs, Megan – Realcorp
Johnson, Rusty – Prudential Ambassador Real Estate – California #101
Mathias, Renee – Prudential Ambassador Real Estate – California #101
Mavropoulas, Dimitrios – NP Dodge III LLC – Lakeside
Post, Joseph – Keller Williams Greater Omaha – Village Pointe
Richards, Aimee – Omaha Buyers Broker LLC
Ritter, Dennis – DEEB Realty – 117th
Shapiro, Barbara – CBSHOME Real Estate – 131st Dodge

AFFILIATE CANDIDATES

Ahrendsen, Rob – PHH Mortgage
Franks, Jonathan – Amoura Productions
Thiele, Richard – Market Property Inspection
Van Geem, Jason – Amoura Productions

MEMBER TRANSFERS

Buschelman, Lisa from CBSHOME Real Estate – 121st Pacific to DEEB Realty – 117th
Bustamanhte Salgado, Placido from DEEB Realty – 117th to DEEB Realty - Bellevue
Contreras, Veronica from RE/MAX The Producers to Alliance Real Estate LLC
Conway Day, Marianne from MarCon Enterprises LLC to CBSHOME Real Estate - Davenport
Kelley, Sara from Great Western Bank – 126th L to Great Western Bank – 156th Dodge
Lewis, Kelly from GTRSALES to CBSHOME Real Estate – 147th
Martin, Deb from MetLife Home Loans – 120th Pacific to MetLife Home Loans - Giles
Petersen, Diane from DEEB Realty – Bellevue to Keller Williams Greater Omaha – Village Pointe
Strunk, Erin from NP Dodge VI LLC – 120th Pacific to Prudential Ambassador Real Estate – California #101
Thiel, Carri from NP Dodge VI LLC – 120th Pacific to NP Dodge IX LLC – Oak
Venteicher, Jeff from CBSHOME Real Estate 121st Pacific to SureMove Realty
Wadginski, William from NP Dodge VI LLC – 120th Pacific to NP Dodge IX LLC – Oak
Wubben, Tammera from Real Estate Associates Inc to CBSHOME Real Estate – 131st Dodge

REACTIVATED MEMBERS

Dahlin, Sheri – Prudential Ambassador Real Estate – California #101
Fredericksen, Ron – DEEB Realty – 117th
Hearron, Pamela – Prudential Ambassador Real Estate – California #101
Knight, Diana – Keller Williams Greater Omaha – Giles
Loth, Jolinda – Prudential Ambassador Real Estate – California #101
Maurer, Rhonda – Prudential Ambassador Real Estate – California #101
Payne, Christopher – CBSHOME Real Estate – 147th
Rodgers, Johnny – Prudential Ambassador Real Estate – California #101
Sutton, Scott – Landmark Group

RESIGNATIONS

Coats, Jeffrey – Jeffrey A Coats
DeVine, Tonya – NP Dodge IX LLC - Oak
Franzluebbers, Jared – Taylor & Martin Real Estate/Ag
Knopp, John – Prudential Ambassador Real Estate – Wahoo
Krayniski, Edward – DEEB Realty – 117th
Kreifels, John – DEEB Realty – 117th
Lemen, Sharen – CBSHOME Real Estate – Bellevue
Martin, Jacob – Celebrity Homes Inc
McCoy, Lindsay – CBSHOME Real Estate - Bellevue
Nordhues, Garry – DEEB Realty – 117th
O'Dowd, Karen – Prudential Ambassador Real Estate – California #101
Palmer, Sandra – Prudential Ambassador Real Estate – California #101
Van Gelder, Meagan – Keller Williams Greater Omaha - Giles
White, Vonnie – Keller Williams Greater Omaha – Giles #2

COMPANY ADDRESS AND PHONE UPDATES

(Notify the Board office for all directory changes fax to 402-619-5559)
DRI Title & Escrow – 13057 W Center Rd Ste 1, Omaha, NE, 68144
DVG Realty LLC – Phone: 402-512-3354 Fax: 800-886-8229
Midwest Stone & Supply – 13057 W Center Rd Ste 1, Omaha, NE, 68144
Travis M Thomas R E Broker – 1708 Eastview Dr, Papillion, NE, 68046

Changed your home address or e-mail address? E-mail the change to DPeterson@OABR.com.

SEPTEMBER ORIENTATION

- **Tuesday, September 13, 8:30 a.m. to 4:00 p.m.**
- **Wednesday, September 14, 8:30 a.m. to 4:00 p.m.**
- **Thursday, September 15, 9:00 a.m. to 12:00 p.m.**

Every new member attends an Orientation Program upon application for membership.

Thank you to all of the New Member Orientation coffee break sponsors...

JULY SPONSORS
Wendy Walker – Omaha Title & Escrow Inc
Ruth Smith – Norm's Door Service
Laura Bambino – Great Western Bank
Janet Dragon – Heartland Reva Team
Jody Smythe – MetLife Home Loans

AUGUST SPONSORS
Alan Stoltenberg – SAC Federal Credit Union
Jim Murphy – Bank of the West
Scott Moore – Rels Title
Sara Kelley – Great Western Bank
Debbie Kalina – Radon Protection Tech LLC

MEMBERSHIP STATISTICS

OABR

	June 2011	June 2010
Designated REALTOR®	218	224
Des. REALTOR® Secondary	2	3
REALTOR®	2027	2097
REALTOR®-Secondary	2	1
TOTAL	2249	2325
Institute Affiliate	76	68
Affiliate	205	199
Other	5	1
TOTAL	2535	2593

	June 2011	YTD
New REALTOR® Members	21	137
Reinstated REALTOR® Members	9	57
Resignations	14	89

GPRMLS

	June 2011	June 2010
Participants (Primary)	208	211
Participants (Secondary)	61	59
Subscribers (Primary)	1991	2068
Subscribers (Secondary)	185	181
Exempt	35	31
TOTAL	2480	2550

eKey Smartphone Users, a Must Read!

Supra recently added a new feature to assist 'Smartphone Users' in assigning addresses and MLS numbers to their lockboxes. An automatic email will be sent to the lockbox owner when the shackle is released asking if they wish to assign the box. The email contains a link directly to the lockbox assignment page within SupraWEB. Note: the email will only be sent once.

If you do not wish to have the email reminder, you can change your email settings by taking the following steps:

1. Login to SupraWEB
2. Click on Settings at the top of the page
3. Select General Email
4. Uncheck the Enable Listing Assignment Reminder
5. Click Save

If you have any questions regarding this process you can call 402-619-5566 and speak with Technical Support.

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Know the Code of Ethics

Article 13
REALTORS® shall not engage in activities that constitute the unauthorized practice of law and shall recommend that legal counsel be obtained when the interest of any party to the transaction requires it.

Article 14
If charged with unethical practice or asked to present evidence or to cooperate in any other way, in any professional standards proceeding or investigation, REALTORS® shall place all pertinent facts before the proper tribunals of the Member Board or affiliated institute, society, or council in which membership is held and shall take no action to disrupt or obstruct such processes. (Amended 1/99)

- **Standard of Practice 14-1**
REALTORS® shall not be subject to disciplinary proceedings in more than one Board of REALTORS® or affiliated institute, society or council in which they hold membership with respect to alleged violations of the Code of Ethics relating to the same transaction or event. (Amended 1/95)

- **Standard of Practice 14-2**
REALTORS® shall not make any unauthorized disclosure or dissemination of the allegations, findings, or decision developed in connection with an ethics hearing or appeal or in connection with an arbitration hearing or procedural review. (Amended 1/92)

- **Standard of Practice 14-3**
REALTORS® shall not obstruct the Board's investigative or professional standards proceedings by instituting or threatening to institute actions for libel, slander or defamation against any party to a professional standards proceeding or their witnesses based on the filing of an arbitration request, an ethics complaint, or testimony given before any tribunal. (Adopted 11/87, Amended 1/99)

- **Standard of Practice 14-4**
REALTORS® shall not intentionally impede the Board's investigative or disciplinary proceedings by filing multiple ethics complaints based on the same event or transaction. (Adopted 11/88)

To download the Code of Ethics and Standards of Practice, go to: www.OABRdocs.com/code2011.pdf

Q&A

ASK THE HOME INSPECTOR!

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

The following article is intended to provide pertinent home and building inspection information to the readers. Your input is welcome by emailing your questions to pat@hbponline.com.

Question: We are going to be selling our home and our Realtor® recommended we have it Pre-Inspected. What are the advantages of a Pre-Inspection?

Answer: There are several advantages to having your home pre-inspected. Knowledge is power, and the more you know about the condition of your home, the better it can be accurately priced. Homes that are priced correctly usually sell faster.

Other advantages of pre-inspections are:

- Improves the marketability of your home by showing prospective buyers its condition and that it has been properly disclosed.
- Allows you a chance to correct any problems found during the inspection or reflect them in the asking price. Most buyers include a home inspection contingency in their purchase agreement and often request repairs if problems are found. A pre-inspection helps eliminate these renegotiations.
- Helps prevent a sale from falling apart at the last minute. When buyers know the condition of their prospective home, they are better able to budget for future expenses.
- Gives the buyer confidence that their decision to purchase is the right one.

Go to our website at www.hbponline.com for more information about Pre-Inspections, see our specials and order an inspection.

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REALTORS® Offer Recommendations to Strengthen the Mortgage Origination Process

Washington, DC, July 14, 2011

The National Association of REALTORS® offered recommendations to Congress today about a number of issues affecting the mortgage origination process and the real estate and housing finance industry's ability to facilitate home sales.

Testifying before the House Financial Service Committee's Subcommittee on Insurance, Housing and Community Opportunity, NAR spokesperson Steve Brown, executive vice president, Crye-Leike Realtors® in Memphis, Tenn., identified several proposed regulations and existing rules that have exacerbated problems within the fragile real estate market and urged Congress and the administration to consider modifying the rules to help consumers purchase homes and the economy recover.

"As the leading advocate for home ownership, NAR believes that the pendulum has swung too far and now fewer qualified people are able to get a loan," said Brown. "Congress and the administration need to reexamine the impact of many well-meaning laws and regulations that have come out of the financial and mortgage crisis to ensure that the still fragile housing recovery stays on track and the long-term value of home ownership in America is protected."

Brown said the treatment of home warranties under the Real Estate Settlement Procedures Act, which prevents kickbacks for referrals among settlement service providers, is one of the issues facing real estate firms, home warranty companies and consumers. Since home warranties are not a requirement for a mortgage origination or home sale, NAR believes that including the optional insurance product as a settlement service stretches the meaning of RESPA. Brown urged the subcommittee to pass H.R. 2446, the RESPA Home Warranty Clarification Act of 2011 introduced by Reps. Judy Biggert (R-Ill.) and Lacy Clay (D-Mo.), that would clarify that home warranties are not subject to RESPA and would provide for appropriate consumer disclosure.

Another area of concern to the industry is the definition of points and fees in the Qualified Mortgage provision of the Dodd-Frank Act, which limits the total points and fees collected by lenders and their affiliates - such as title companies - to 3 percent of the loan amount. This limits many affiliated companies from offering full services to their clients to avoid violating the cap. NAR recommends that Congress restore an exemption for affiliates duly constituted under RESPA, so that consumers can fully benefit from greater competition between affiliated and unaffiliated mortgage lenders.

Brown also reiterated the importance of the Federal Housing Administration to the nation's real estate recovery and called upon the panel to make permanent the current loan limits that are set to expire September 30, 2011. Allowing the loan limits to revert to

Continued on Page 20

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Continued from Page 18
previous limits would result in a significant decline in loan limits in 669 counties and 42 states and would dramatically impact liquidity across the country.

NAR has expressed strong support for H.R. 1754, the "Preserving Equal Access to Mortgage Finance Programs Act," introduced by Reps. Gary Miller (R-Calif.) and Brad Sherman (D-Calif.), that would make the current loan limits for FHA and the government-sponsored enterprises permanent. NAR also advocates keeping the FHA down payment at 3.5 percent and loosening restrictions on condominium purchases.

"With housing markets struggling to recover, the last thing we need to do is to put an avoidable stumbling block in the path of a much needed housing recovery," said Brown. "Without a housing recovery, the nation's economy as a whole will struggle to recover its balance."

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November 2, 2011 • Sempek's Bowling • (more information to follow)

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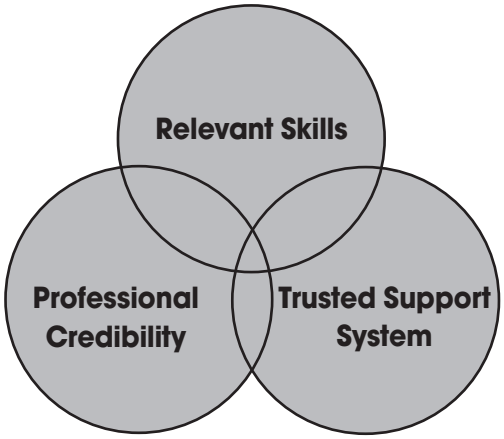

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Walk-A-Thon

The Annual Parkinson's Walk-A-Thon is scheduled for September 11, 2011 at the Heartland of America Park in downtown Omaha. Registration at 12:00 noon with the walk beginning at 1:00 p.m. For more information, email Nebraska@apda.omhcoxmail.com, or phone at 402-392-2732.

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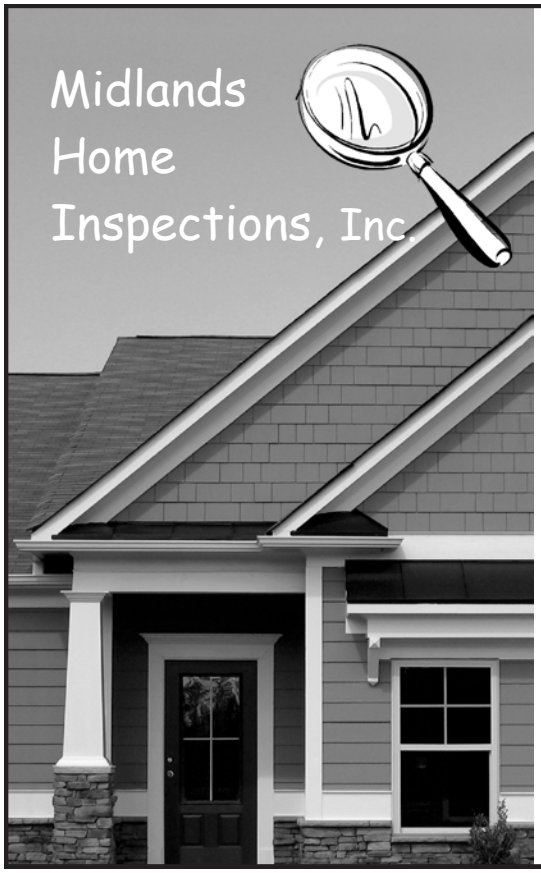

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Mortgage Assistance Relief Services (MARS) Rule: Political Advocacy

Following the devastation in Joplin, Mo., and several other cities in the Midwest and Southern U.S., the National Association of Mortgage Assistance Relief Services (MARS) Rule: Political Advocacy

NAR has made an important step in resolving the confusion caused by the Federal Trade Commission's (FTC) Mortgage Assistance Relief Services Rule (MARS) among real estate professionals who provide assistance to struggling homeowners in negotiating short sales with servicers on the sale of the home.

On July 7, 2011, NAR President Ron Phipps met with FTC Chairman Jon Leibowitz to discuss the problems caused by MARS. On July 15, 2011, The FTC announced that it will forbear from enforcing most provisions of its MARS Rule against real estate professionals who assist consumers in obtaining short sales from their lenders or servicers.

Effective immediately, real estate professionals acting in their licensed capacity will no longer need to comply with most of the Rule's requirements, including the required disclosures, advance fee ban, and recordkeeping requirements.

This forbearance of enforcement will only apply to real estate brokers (and real estate agents under their direction and control) who are:

1. Licensed and maintain good standing pursuant to any applicable state law requirements;
2. In compliance with state laws governing the practices of real estate professionals; and
3. Assisting or attempting to assist a consumer in negotiating, obtaining or arranging a short sale of a dwelling in the course of securing the sale of the consumer's home.

The FTC will still enforce the Rule's prohibition against misrepresentations made by a real estate professional while assisting a consumer in negotiating or obtaining a short sale.

The FTC's forbearance should have the effect of resolving this issue for real estate professionals who are acting in their licensed capacity. While the Consumer Financial Protection Bureau and state attorney generals can still enforce the Rule as written, both groups are expected to follow the FTC's lead. NAR will continue to work on obtaining a complete resolution of this issue.

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Ana Rongish
Andrea Cavanaugh
Andrea Coop
Andy Bock
Angie Thiel
Ann Marie Tsatsos
Annali Babko
Anne McGargill
Anne Putnam
Barb Muller
Barbara LaPorte
Becky Gallagher(2)
Becky Johnson
Bill O'Brien
Bill Swanson
Billie Atkinson
Blake Denoyer
Bob McIntosh (2)
Bob Pew
Bob Wray
Brenda Flores
Brett Haney
Brian Marasco
Brian Pfeifer
Brian Trude
Brian Wilson
Bridget Olsen
Carla Maas
Carol Hamilton
Carolyn Kesick
Carrie Barnes
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Chad Blythe
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Chris Beaton
Chris Falcone
Christen Williams
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Chuck Smallwood
Chuck Wilhelm
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Cindy Robarge (2)
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Con McGill
Connie Owens
Craig Johnson
Craig Kirshenbaum
Crystal Smith
Dale Evans
Darla Schaff
Darryl Wikoff
Dave Anderson
Dave Hassebrook
Dave Paladino
David Dunn
David Ostrand
Dawn Grimshaw
Deb Hopkins
Debbie Newburn
Debra Rau
Deda Myhre
Dee Caniglia
Del Andresen (2)
Denise O'Connell
Denise Poppen
Desiree Troja
Diana Sayler
Diane Briggs (3)
Diane Evans
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Inspecting Insulated Windows for Leaks

By Steve Vacha
Home Standards Inspection Services

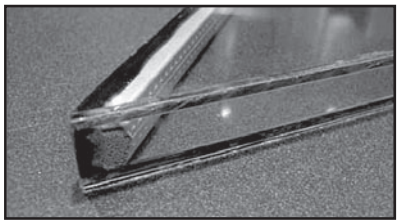
I recently inspected a two bedroom home with a very large insulated window with a defective thermal seal. I explained to the concerned buyer there was a less expensive alternative to replacement.

Insulated or thermal windows are made with two panels of glass sandwiched over a spacer and sealant, creating a space between the panes that is filled with air or with a gas, usually argon or krypton. Most failed windows do not have a seal failure but rather become saturated from years of Solar Pumping.

Solar pumping happens daily with the heat /cool cycle created by the sun's rays. The heat cycle pressurizes the window, forcing out a small amount of air through the semi-permeable seal of the window. As the window cools in the evening, moist outdoor air is pulled back into the window. Thermal windows are equipped with a desiccant material around the perimeter of the glass to capture this small amount of moisture.

As this desiccant material becomes saturated, "fog" will appear and disappear, (problematic for home inspectors). As time goes on, if left unchecked, the moisture will etch the glass and create a silica haze.

If the window has not been etched or damaged, there are companies that can give added life to these windows. The process involves drilling small holes in the top corner and bottom corner of the window. The window is then cleaned on the interior and vents are then installed that allows the moisture inside window panes to escape, but not re-enter the glass. (This process will not work on sliding glass doors or any window that has tempered glass.)



The photo shows a cross section of a window and the desiccant material

Keeping windows cool will extend its life; shade trees and external sunshades will help. In addition wood windows should be kept well painted and sealed around the thermal glass. If moisture gets to the seal of the glass, it will rot the seal of the integrated glass unit and the wood frame.

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Circle the words in the left-hand column. OABR members locating all the words will be entered into a drawing, then one lucky winner will receive a $50 gift certificate to Focus Printing. Send your answers by August 15, to Donna Shipley at DShipley@OABR.com, 402-619-5559 (fax), or mail to 11830 Nicholas St., Omaha, NE 68154. The winner will be published in the September FOCUS.

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F	I	I	Y	V	B	R	P	C	Y	S	P	P	I	G	E	I	G	W	O	F	I	W
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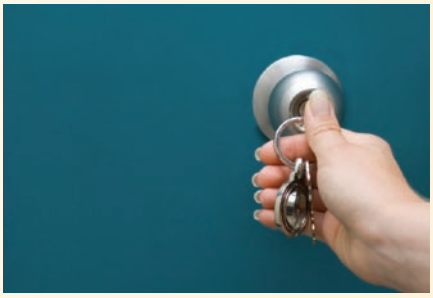
Kelly Lewis

of CBSHOME Real Estate was the winner of the July Word Search.



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