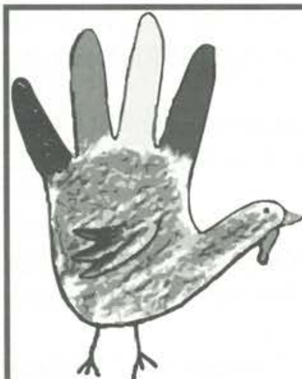
October
2008
•
Volume 123
Number 10

REALTOR® FOCUS

Board of REALTORS®
(402) 493-2995
www.OABR.com
11830 Nicholas Street
Omaha, Nebraska 68154

INSIDE THIS ISSUE:

OABR Affiliate Council Presents



TURKEY SHOOT BOWLING AND TOYS FOR TOTS

(We're combining our November and December events)

TOYS FOR THE HOLIDAYS

Please bring new unwrapped toys or a cash donation for the **U.S. Marines Toys for Tots**

Bowl 3 strikes in a row (a turkey) and your name will be entered in the drawing to win a

FREE TURKEY!

WEDNESDAY, NOVEMBER 12, 2008

Check-In and Lunch 11:30 - Pizza
Bowling - NOON
Reservations due by Monday – Noon - November 3, 2008

SIGN UP HERE

Bowling Alley Preference:
_________ Mockingbird Lanes 4870 S 96th St
_________ Maplewood Lanes 3030 N 101st St

$18 per person / $108 for a Team of Six
$6 Spectator lunch only

TEAM of SIX *Please Print*

Name ____________________ Company ____________________
Name ____________________ Company ____________________
Name ____________________ Company ____________________
Name ____________________ Company ____________________
Name ____________________ Company ____________________
Name ____________________ Company ____________________
Team Captain – Email Address: ____________________

[ ] Check payable to: OABR Affiliates Council 11830 Nicolas St Omaha, NE 68154 Attn: Debbie
[ ] Credit Card – Please circle type: Visa Mastercard
Credit Card # ____________________ Exp Date ___ /___
Billing Name and address ____________________
____________________ City _______ State ___ Zip _______
Signature ____________________

Awards and Networking at the Fox and Hound following bowling
510 N 120th St

Editor: Jim Patton
Managing Editor: Donna Shipley
Design and printing by the Omaha Area Board of REALTORS® Print Shop

Omaha Area Board of REALTORS®
11830 Nicholas Street
Omaha, NE 68154
(402) 493-2995 tel
(402) 493-7189 fax
Office Hours:
Mon., Tues., Thur., Fri. 8am- 4:45pm
Wednesday 9am- 4:45pm

EQUAL HOUSING OPPORTUNITY

PERSONALS

CONGRATULATIONS to Steve Minino, N P Dodge Company and his wife on the birth of his daughter Kenedi Jo and to Deb & Mark Hopkins, N P Dodge Company who are the proud grandparents. Kenedi was born on 8/18/08 at 9:32am and weighted 7lbs 12 ozs. She was 20 ¼ inches long.

CONGRATULATIONS to Shari Ann Thomas, Susan Huntley-Gruenther and Kimberly Kuklin of CBSHOME Real Estate who were awarded the Accredited Buyer Representative (ABR) designation.

CONGRATULATIONS to Marilyn Evans of CBSHOME Real Estate who was awarded the Emeritus CRS (Council of Residential Specialists) Designee membership status.

HAPPY BIRTHDAY WISHES to OABR Supra Systems Coordinator Lisa Welch who will celebrate her birthday in October.

CONDOLENCES to Leslie Peterson of DEEB Realty and her family on the loss of her mother.

CONDOLENCES to the family of Philip Gibson of Deeb Realty who recently passed away.

SEND US YOUR NEWS!

Fax (402) 493-7189, Email dshipley@oabr.com,
Phone: (402) 493-2995 x 307
or Snail Mail to 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!

The Nebraska Real Estate Commission meeting will be held on October 30-31, 2008 at the Staybridge Room at the Staybridge Suites, located in Lincoln, Nebraska.

NEW MEMBER ORIENTATION COFFEE BREAK SPONSORS

Thanks to the September 2008 Sponsors

John Eggenberg – SureHome Inspection Co
Chip Monahan – Asset Strategies
Jim Murphy – Bank of the West
Bob Correa – Rels Title
Dennis Meyer – TierOne Bank

Thanks to the October 2008 Sponsors

Alan Stoltenberg – SAC Federal Credit Union
Cheri Casey – The Home Buyers Protection Co
Dennis Meyer – TierOne Bank
Brenda Stuart – ServiceOne Inc
Cami Saathoff – State Farm Insurance

ORIENTATION

The upcoming New Member Orientation is scheduled for Tuesday, November 4, 2008 from 8:30 a.m. to 4:00 p.m., Wednesday, November 5, 2008 from 8:30 a.m. to 4:00 p.m. and Thursday, November 6, 2008 from 8:30 a.m. to 12:00 p.m.

The OABR Bylaws require that every new member attend an Orientation Program upon application for membership in the Omaha Area Board of REALTORS®.

AFFILIATE ADVOCATE

Submitted By: P K Kopun
Metro 1st Mortgage

FHA Leads The Way To Home Ownership

Did you know that the Federal Housing Administration (FHA) is the only government agency that operates entirely from its own income and costs the taxpayers nothing? It is also the largest insurer of mortgages in the world, insuring nearly 30 million properties since its inception in 1934. Even after 50 years, FHA continues to open doors to a wide variety of home buyers. During 2008, there have been various changes in the guidelines for FHA loans. Despite those changes, FHA remains steady, dependable, and user friendly--while making home ownership more affordable.

For REALTORS®, buyers, and sellers, FHA has many benefits to encourage home ownership. Some of FHA's extraordinary benefits are:

- As little as 3% down payment
- FHA allows the buyers to use gift funds for their entire 3% down payment. Combined with the allowed 6% in seller concessions, this may allow a buyer to get into a home with $0 out of their own pocket. Young couples buying their first home definitely appreciate this opportunity!
- Other unique down payment options are allowed, such as cash saved at home, and sale of personal property to obtain funds to close.
- Allows the seller to pay for buyer's discount points, which reduces the interest rate and makes that home purchase even more affordable.
- Enables customers with good credit to qualify for more homes with expanded debt-to-income ratios.
- FHA makes it possible for buyers to be able to qualify for a home loan just two years after a bankruptcy discharge. As little as one year from discharge may be accepted with proof of extenuating circumstances.
- FHA believes that "no credit score is no problem!" Buyers may qualify for a loan with non-

Continued on Page 5

WHAT IS... THE AFFILIATE COUNCIL?

The role of the Omaha Area Board of REALTORS® Affiliate Council 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.

President – Alan Stoltenberg – SAC Federal Credit Union
Vice-President – Bob Correra – Rels Title
Secretary – Regi Powell – Farmers Insurance – Powell Insurance
Treasurer – Brenda Stuart – ServiceOne Inc
Nancy Barker – Bank of the West
Patrick Bonnett – Encore Financial Services
Cherie Casey – The Home Buyers Protection Co
Debbie Kalina – Radon Protection Tech LLC
Sara Kelley – TierOne Bank
PK Kopun – Metro 1st Mortgage
Tori Ross – Ross Designs LLC
Cami Saathoff – State Farm Insurance
Jody Smythe – Wells Fargo Home Mortgage
Matt Thiel – DRI Title & Escrow

Monthly meeting agendas, minutes, and financials can be found on the Affiliate website. The web address is www.oabraffiliates.com.

• • •

Ask yourself what you would do even if you were never paid. That's a clue to what you should be doing and, of course, still be finding a way to be paid for it. You can attract more money from love.

— *Joe Vitale*

• • •

In the confrontation between stream and rock, the rock always wins, not through strength but by perseverance.

— *H. Jackson Brown*

Continued from Page 4

traditional credit sources such as utilities, rent, insurance payments, etc.

- Loans for borrowers with credit scores under 600 are still available.
- FHA interest rates are currently at historically low rates—currently around 5.50%!
- Loan limits in our area have increased to $271,000, which opens the door to for even more qualified buyers.
- FHA is the only type of financing that allows a buyer to have a non-occupying co-signer to help a borrower qualify for financing. This alone opens a lot of doors for borrowers that otherwise would not be approved!
- And don't forget, FHA does not require borrowers to be first time homebuyers.

In the past, REALTORS®, lenders, and buyers may have been scared away from FHA loans due to FHA's "old" way of doing business. Rest assured, FHA has made many recent changes to make qualifying easier than ever. Appraisal guidelines are now much less restrictive, pest inspections are no longer required, loan limits have increased, and debt ratios

Continued on Page 6

Continued from Page 5

have expanded. For a lender, loan documentation is easier than ever, and closing time need not be extended over a conventional loan.

We all know that it's a buyer's market out there. What we sometimes forget is that FHA is there to help. More buyers qualify with FHA than with any other program. Help your buyers (and your closing ratio) by consulting with FHA experienced loan officers. Don't allow this opportunity to pass you by.

Every one likes a SALE…real estate is on SALE and the time to buy is now! Allow FHA to help you lead the way in making home ownership possible and affordable.

Jim Murphy – Bank of the West

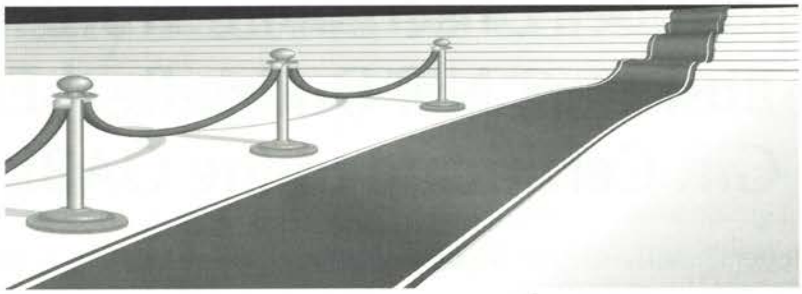
Jim Murphy is currently a Senior Vice president and regional manager for Bank of the West. In his current role he oversees 22 branches in the Omaha and greater Nebraska market. Jim is responsible for developing and implementing sales and marketing strategies to attract and retain consumer and business relationships. Jim joined Bank of the West in 1997 as a branch manager through the acquisition of Commercial Federal Bank and AmerUs Bank in 1997; he was with AVCO Financial Services (now Citi Financial) and with State National Bank and Trust Company in Wayne, Nebraska.

Jim received his Bachelor of Science degree from Wayne State College in 1995 and in 2001 conferred his Masters in Business Administration (MBA) from the University of Nebraska. He currently serves on the board for Junior Achievement. He is the Past President of Club Fed Toastmasters and is a member of the Omaha Area Board of Realtors – Affiliate Council. Jim has been married for 11 years and has a 4 year old daughter, and a 2 year old son.

Founded in 1874, $55 billion-asset Bank of the West (www.bankofthewest.com) offers a full range of personal, business, international banking and trust services and currently operates more than 680 branch banking locations in 19 Western and Midwestern states with 28 branches in the Omaha area. Greenwich Associates, a leading financial services consulting and research firm, rated Bank of the West "excellent" in 2005 for overall customer satisfaction, business banking and branch services offered, please contact Jim directly at (402) 918-5439. His mailing address is 13220 California St, Omaha, NE. 68154.

Regi Powell –
Farmers Insurance – Powell Insurance

Regi Powell is an insurance professional offering Farmers Insurance Group products and services. He established Powell Insurance in 2002. His wife Lisa, also a fully licensed agent, joined the agency in 2003. Together they have built a loyal clientele by providing exceptional service and honest advice. Powell Insurance focuses on home, auto, life, health and business insurance. They specialize in the home purchase market by providing home insurance for first time homeowners, move-up buyers and refinances. They understand the deadlines associated with a home purchase and accommodate homebuyers to make the process simple and smooth. According to Regi, "One of the most rewarding parts of being an insurance professional is the ability to tell clients everything is going to be ok when the unexpected happens." In his free time, you will find Regi riding his motorcycle or on the golf course. He and Lisa enjoy traveling and fine food.



"A Red Carpet Affair"

You are cordially invited to attend the

28th Annual

WCR Style Show and Business Fair

October 20, 2008

Embassy Suites Conv. Center La Vista I-80 & 126th Street

Business Fair 4:30pm

Style Show 7:00pm

Premium Stage Front Seating $25/seat

Table Seating (10) $250/table

(Tickets purchased after October 10, 2008 will be $35/seat)

Please contact the following for ticket purchases or mail your order to:

Jennifer M. Huss
SAC Federal Credit Union
15325 Weir Street
Omaha NE 68137
(402) 829-6295 Office

Stephanie Travis
SAC Federal Credit Union
1216 N. Washington
Papillion NE 68046
(402) 829-6344 Office

RETURN THE BOTTOM PORTION WITH YOUR TICKET ORDER & PAYMENT

Premium Seating ($25 each)

\# of tickets: ____________

Total Amount Due: $__________

Table Seating ($250)

\# of tables: ______________

(Make checks payable to WCR)

Contact Name & Phone Number: ______________________

September Unscramble Words!!!
Dale Ruskamp, N P Dodge Real Estate
Won A $50 Gift Certificate to the OABR Print Shop

From the following letters, many OABR Members unscrambled the letters provided. Here are the answers!

1. CIRBLAADH AEGEL **ARCHIBALD EAGLE**
2. RUBSTU EKYBEUC **BRUTUS BUCKEYE**
3. DCELY HET RGCOAU **CLYDE THE COUGAR**
4. OMDEN NOECAD **DEMON DEACON**
5. ELCIRYNG **CLYCERIN**
6. EREIHB ESUKRH **HERBIE HUSKER**
7. AKSEY ETH OAOKGRAN **KASEY THE KANGAROO**
8. LEIOU EHT MLCJUBAERK **LOUIE THE LUMBERJACK**
9. NUEMAZMTO EHT ETZCA RIORRWA **MONTEZUMA THE AZTEC WARRIOR**
10. HET NNTITAY INLO **THE NITTANY LION**
11. TEHTR ETH OBNOTS EIRERTR **RHETT THE BOSTON TERRIER**
12. UHTOG LUOIE **TOUGH LOUIE**
13. LLWEII HET LDWACTI **WILLIE THE WILDCAT**
14. ARESOMYC MSA **SYCAMORE SAM**
15. OPWOS EHT EDR AWKH **SWOOP THE RED HAWK**
16. SNREOO HENROCOS **SOONER SCHOONER**
17. KCYRO HET UBLL **ROCKY THE BULL**
18. TTOO HET GOARNE **OTTO THE ORANGE**
19. ILL EDR **LIL RED**
20. REHKY HET HTRNEO **HERKY THE HORNET**

THEME **COLLEGE MASCOTS**

Many Factors To Consider In Determining The Best Price

Calculating what your goods and services actually cost you is the first step in pricing. You have to include everything from material to fuel to rent, utilities and maintenance.

If your overhead is lower than a competitor's, you might consider selling a product for less. But be careful. Underpricing for the market is the most common mistake companies make.

According to Money, the sweet spot above costs depends on factors that include the area in which you do business, what the competition is charging, and even the state of the economy.

Don't forget to add the cost of advertising. Conventional wisdom dictates 2 percent to 4 percent of sales for advertising, say advisors writing in INC. Magazine. In retail, however, it's higher. A motorcycle shop, for example, should spend 5.8 percent of gross sales for advertising and promotions, according to the Motorcycle Industry Council.

Direct mail and Web stores

* If you are selling over the Internet or by mail, getting to know your market and your prospective customers can help you determine pricing.

* Getting to know your competitors is even more important. Know who they are, the quality of their products and what extra services they provide.

* When your product is new, different or unique, you might try testing various prices.

In some markets, people are willing to pay more for the same item because they attach more value to it. One advertiser offered a product for $29, $59, and $95. There were more orders at the $95 price, so that was the advertised price thereafter.

* Survey your ideal customers to decide what features make your product attractive and what other features they would like to have.

Pitfall: Studies have determined that it's more profitable to spend money attracting new customers than pleasing present customers, because there are many more prospective customers. Present customers' input, however, could make your products more pleasing to all.

* Create urgency in your advertising. Offer a limited-time discounted price, which will encourage bargain shoppers to buy before the price goes back up.

• • •

The price of excellence is discipline.

— William Arthur Ward

First Time Home Buyers Can Snag $7500 Tax Credit

If you are thinking about buying a home, the U.S. government is ready to stuff your piggy bank with $7,500, but don't delay. The program ends next summer.

The federal housing bill signed in July by President Bush gives first-time home buyers a $7,500 tax credit as a head start to home ownership.

According to the terms of the Housing and Economic Recovery Act, first-time home buyers will get a tax credit of 10 percent of the purchase price of a home up to $7,500. That means if you buy a new home any time from April 9, 2008 to June 30, 2009, you get up to $7,500 off your taxes.

That can mean a lot to the average wage earner. A couple earning a total of about $90,000 a year, typically pay about $10,000 in taxes if they do not itemize. Under the provisions of the current bill, the wage earner couple who buys a home during this period, would get to subtract $7,500 from their tax bill.

However, the credit is not a pure gift and it is really more like a zero-interest government loan. Homeowners will be asked to pay back the credit during a 15-year period. Each year, they will be required to repay a small percentage. For example, if a homeowner qualifies for a $7,500 tax credit, would repay the credit at $500 a year beginning with their 2010 tax return.

But even considering that homeowners will repay the $7,500, this adds up to big savings over the life of the mortgage. After all, if they had to finance $7,500 over 30 years at 7 percent interest, a homeowner would pay more than $8,000 in interest.

It's easy to qualify for this unique credit. To be classified as a first-time homeowner, you must not have owned a home in three years. You must take the standard deduction on your income taxes (meaning you must not itemize). In addition you must buy a home between April 9, 2008 and June 30, 2009.

According to the National Association of Home Builders, first-time home owners make up about 40 percent of the entire market.

Existing homeowners also get something in the housing bill. Homeowners can expect to get a tax deduction if they don't itemize their taxes. The deduction is $500 to $1,000 for real property taxes they currently can't write off.

National Association of REALTORS® Quadrennial Code of Ethics Training Requirement

Effective January 1, 2005 through December 31, 2008, and for successive four year periods thereafter, REALTORS® are required to complete quadrennial ethics training of not less than two hours and thirty minutes of instructional time. REALTORS® completing such training during any four year cycle shall not be required to complete additional ethics training in respect of this requirement as a requirement of membership in any other board or association.

A REALTOR® completing the New Member Code of Ethics Orientation during any four year cycle shall not be required to complete additional ethics training in respect of this requirement until a new four year cycle commences.

Failure to complete the required periodic ethics training shall be considered a violation of a membership duty for which REALTOR® membership shall be suspended until such time as the required training is completed.

Every board and association is required to provide access to necessary ethics training programs either locally, in conjunction with other boards and associations, or through other methods (including, but not limited to, home study, correspondence courses, or internet-based instruction). Any training offered pursuant to this requirement must meet the learning objectives and minimum criteria established by the NATIONAL ASSOCIATION OF REALTORS® from time to time.

The following schools offer Continuing Education Credit to fulfill your Code of Ethics Requirement: Call the schools to get copies of their schedules and prices!

REEsults Coaching
Mark T. Wehner
16616 Jackson
676-0101
marktwehner@reesultscoaching.com
www.reesultscoaching.com/ce

Randall School of Real Estate
Susan Geschwender
11224 Elm St
333-3004

Larabee School of Real Estate
3355 Orwell Street
Lincoln, NE 68516
1-800-755-1108

Nebraska REALTORS® Association
145 S 56th St Suite 100
Lincoln, NE 68510
1-800-777-5231

The OABR Office offers a free NAR Code of Ethics Training BUT DOES NOT count as a continuing education requirement. The class is scheduled for each Friday after the New Member Orientation Course from 8:30 am. to 11:45 am. A minimum of 10 must be in attendance to have this training. Call Debbie Peterson at the OABR office for details!!! 493-2995 ext. 303.

Unscramble Words!!!
Win A $50 Gift Certificate

From the following letters, unscramble the word. The OABR Member whose name will be drawn for all correct guesses will win a $50 Gift Certificate to the OABR Print Shop. Fax your answers to Donna at the OABR, 493-7189 or mail to 11830 Nicholas St, Omaha, NE 68154. All correct guesses must be submitted to the OABR Office no later than September 19, 2008. Winner and answers will be in October 2008 Focus. Good luck!!!!

1. BRRTOHE SBSITNEASA ______
2. MMEHLU KRAP ______
3. LAONHNO HSEOU ______
4. ECTPKYASTA KEAYBR ______
5. ETH WIETH SUOHE STETMANPAR ______
6. SEMYTRY ANMRO ______
7. NLHYC KRAP ______
8. APLAH HSOOLC ______
9. NHOJ IERC AYRLBIR ______
10. JWELE AKPR ______
11. LBERGIT OPLO ______
12. IFEAVIRW SERETT ______
13. OGCEELL ______
14. SEAWT EAWTR TRTETAENM NLPTA ______
15. BLISTVITEHOBL OUHSE ______
16. FPDSEIHRNI MNROA ______
17. ODL PSNTAICA DOTIUS ______
18. ESDPE DORION RGNAIC ______
19. UPRES IAHCN FFEBUT ______
20. RBDAANR ARKP ______

THEME ______

Name: ______

Company: ______

Address: ______

Phone: ______

For Home Improvements

Engineered Products Look Like The Real Thing ... But Are Often Better

You can't fault Mother Nature. Her natural products, like wood, are beautiful. But human beings have ingenious ways of improving on her creations.

Siding: Fiber cement siding, the latest improvement on wood, is a big step forward. The siding itself is almost impervious to cracking, rotting, hail damage and termites.

It's made from recycled wood fibers mixed with cement. Unlike vinyl siding, which comes in sheets, it comes in individual shingles or clapboards nailed in place one at a time to look like wood. The baked-on finish won't have to be painted for many years.

Stone walls: Wouldn't it be nice to have a stone chimney gracing the side of your home? But you would have to install costly concrete footings first.

With manufactured stone, you can have it on the chimney, on a wall outside or inside of your home, or on a stone wall surrounding your home. No concrete footings are required.

The individual pieces are lightweight and one to three inches thick. They are applied wherever you want them like tiles. Manufactured, or cultured, stones are made of light-weight concrete and individually tinted to mimic the appearance of real stone.

Countertops: Engineered stone countertops combine the functionality and durability of solid stone and the flexibility and practicality of manmade materials. Made of chips of quartz pressed together with resins. it costs almost as much as granite but doesn't have to be sealed annually. It is heat- scratch- and stain-resistant.

An installation might have fewer seams than natural stone.

Check with your nearby home improvement store or search the Internet for these products and you'll find many suppliers. Always hire an experienced contractor to install them.

Supra Education Corner

Supra Education Corner

Brought to you by the Omaha Area Board of REALTORS® and Lisa Welch your Supra Systems Coordinator

Smartphone or Palm HOT TIP: ActiveKey Battery Tips

- Plug your ActiveKey in daily to recharge the battery, a full charge takes 4-8 hours.
- ActiveKey will give you a low battery warning and buzz tones when the battery gets low.
- ActiveKey with a fill charge should work without having to recharge for 1-2 days. If this is not the case contact Supra Technical Support at 1-877-699-6787 to complete a diagnostic.
- Extreme Temperatures can affect battery performance. If the ActiveKEY is below 32° F or above 104° F, it will not charge. During the very cold and hot times of the year, bring your ActiveKEY in from the car at night and between showings.
- Car Chargers are available at the OABR office they are $19.95 + tax. (Note: Some vehicles do not will not charge your ActiveKey unless it is running.)

Charleston Homes

Best New Home Value in a Custom Neighborhood!

Durham
1767 Square Feet
Base Price $159,000 - Sugar Creek

Alexandra
2083 Square Feet
Base Price $179,000 - Waterford

Choose from 9 exciting new floor plans from $140 - $300k
Now building in the custom neighborhood of your choice!

Homes shown with optional upgrades

Models Located at Waterford (156th & Ida) 991-5664, Sugar Creek (189th & Harrison) 502-5600 and Saddlebrook (150th & Fort) 934-2212
Model Hours: Tue-Thur 1-6, Fri-Sun Noon - 5 pm, Monday not open

charlestonhomesomaha.com

We Value our Relationship with REALTORS®

Omaha's Best New Home Value in a Custom Neighborhood

HOMES STARTING AT $139,000 INCLUDING LOT

- **We compensate a 2.4% referral fee on all homes.**
- **We have a No Hassle Phone In Buyer Registration Process *(call for details).**
- **Our 5 month building cycle is one of the shortest build times in Omaha.**
- **Get paid quickly on the front end when customers use our preferred lenders one time close program.**
- **Come check out our unique Loft option!**

charlestonhomesomaha.com

Paragon™ 4

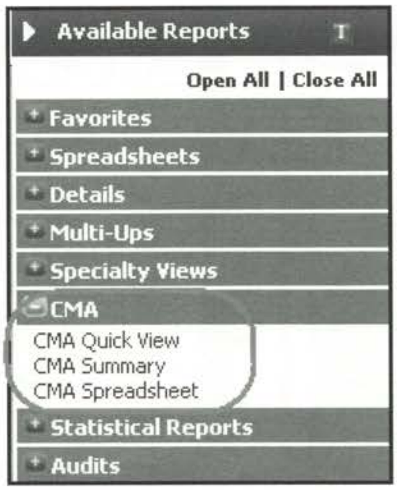
CMA Views

Tips and Tricks

September 2008

There are three **CMA Views** available within the **Available Reports** after you have search results, CMA Quick View, CMA Summary and CMA Spreadsheet. If you want a full CMA Presentation Package use the CMA tool on the main Navigation Bar.

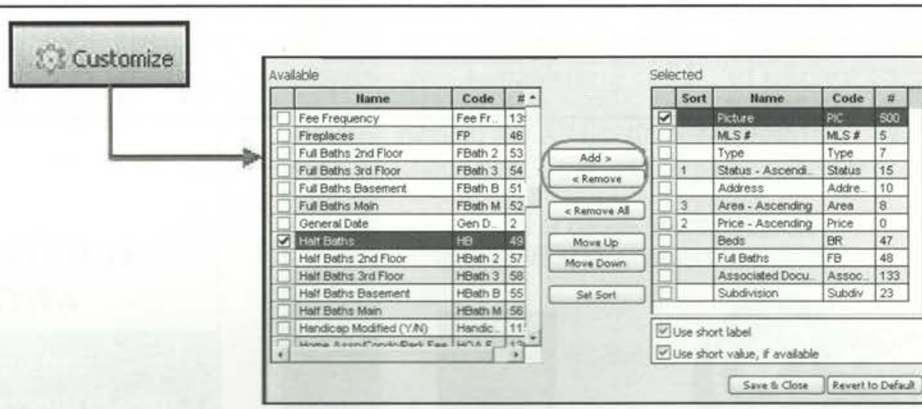
First do a search for your specific inventory. To navigate to these views click **CMA** under the **Available Reports** and then click the name of the report you want.



The **CMA Quick View** displays comp listings in a vertical format that makes it easy to compare a group of properties. A thumbnail image is displayed for each listing and you can add as many fields as necessary to compare the properties.

Status	Active	Active	Active	Active
MLS #	10137611	10147512	10140391	10139551
Class	Residential-Farm	Residential-Farm	Residential-Farm	Residential-Farm
Type	Detached	Detached	Detached	Detached
Address	222 Mine Road	6508 Windmere Road	101 DOVE COURT	505 COLONY DRIVE
Area	Metro	Metro	Metro	Metro
Beds	5	4	4	4
Full Baths	2	2	4	2
Half Baths	1	1	1	1
Square Feet	3000	2634	3267	2612
Square Feet Below Grac				
# Stories	1 Story	1 Story	1 Story	1 Story
List Price	$350,000	$350,000	$359,300	$359,900
Original Price	$459,900	$350,000	$359,300	$362,100

To add or remove fields from this view click **Customize** on the Action Toolbar. The fields on the left are the available fields and the fields on the right are selected for that view. Highlight the field and click **Add** or **Remove** to change the selected fields. Click **Save & Close** when done.



Paragon™ 4

CMA Views

Tips and Tricks

September 2008

The CMA Summary View is a One-Line view with six mandatory fields. You can select up to 10 listing fields (except the "Picture" field) to be added to the report. Listings are grouped by the combination of Class and Status.

Show Checked Show All CMA Summary PDF

CMA Summary Report

Residential-Farm - Active

ADDRESS	BR	FB	HB	CMAD	SF AG	DOM	LP	$/SF AG	SP	$/SF AG
2001 Raleigh Road	5	3	1		2604	34	$350,000	$134.41		
505 COLONY DRIVE	4	2	1		2612	250	$359,900	$137.79		
2295 Sandhill Road	5	3	1		2791	50	$359,900	$128.95		
10 Harvey Road	5	2	1		2650	22	$359,900	$135.81		
181 HARTFORD DRIVE	4	2	1		2507	250	$364,900	$145.55		
2088 Powderhorn Dr	3	2	1		2350	166	$369,000	$157.02		
1411 Farmhouse Lane	4	2	2		3000	112	$370,000	$123.33		
110 HARTFORD DRIVE	5	3	1		2702	169	$374,900	$138.75		
200 N ZINNS MILL ROAD	4	2	1		3160	76	$379,900	$120.22		
Total Listings 9						Avg 125	Avg $365,377	Avg $135	Avg	Avg

Residential-Farm Summary Statistics

	High	Low	Average	Median
LP:	$379,900	$350,000	$365,377	$364,900
SP:	$0	$0	$0	$0

A CMA Spreadsheet is very similar to the other spreadsheet views available in Paragon. You can also customize this view to add or remove fields as necessary in the same way you customize the CMA Quick View or any other View or Report.

Show Checked Show All Unnamed Spreadsheet

	1) ML..	Type	Status	Address	Municipality	Area	..	SF AG	3) Lis..	Orig Price	Sold Price	DOM	CMAD
1	10125627	SF	ACT	18 Margate Drive	South Hanover	Met	4	3300	$379,900	$458,018		0	
2	10135149	SF	ACT	6636 PAINTED SKY DRIVE	Lower Paxton	Met	5	3106	$481,900	$481,900		0	
3	10135756	SF	ACT	114 KOCH LANE	Lower Paxton	Met	4	2800	$424,900	$424,900		0	
4	10136510	SF	ACT	291 MINDY DRIVE	Lower Paxton	Met	4	2975	$449,900	$461,500		0	
5	10137460	SF	ACT	6284 WITHERS CT	Lower Paxton	Met	4	2850	$479,500	$479,500		0	
6	10137544	SF	ACT	2449 Raleigh Road (Lt41)	Derry	Met	4	2300	$366,900	$379,900		0	
7	10137611	SF	ACT	222 Mine Road	Derry	Met	5	3000	$350,000	$459,900		0	
8	10139004	SF	ACT	121 KOCH LANE	Lower Paxton	Met	4	3046	$459,900	$469,900		0	
9	10139504	SF	ACT	113 LENTZ DRIVE	Lower Paxton	Met	5	3380	$469,900	$469,900		0	
10	10139551	SF	ACT	505 COLONY DRIVE	Lower Swatara	Met	4	2612	$359,900	$362,100		0	

Do you have a contact with a Omaha City Council Member, or a Douglas County Commissioner?

The OABR is creating a REALTOR® contact list. If you would be willing to contact a council member or commissioner, please email your name and contact person to dshipley@oabr.com.

CONTINUING EDUCATION

Date	Title	Course#	Credit Hours	Time
Nebraska Realtors Association (800) 777-5231 www.nebraskarealestateeducation.com				
Nov 19-20	Land 101 (Scottsbluff)	0535	12	
Randall School of Real Estate: Call (402) 333-3004				
Oct 15	Ethical Decision Making	0530R	3	8:30 am - 11:45 am
Oct 15	1031 Tax Deferred Exchanges/Introduction & Intermediate	C2639	3	1:00 pm - 4:15 pm
Oct 16	1031 Tax Deferred Exchanges/Advanced	C2839	3	8:30 am - 11:45 am
Oct 16	How to Sell a Small Business	0394	3	1:00 pm - 4:15 pm
Oct 21	Property Acquisition and the Need for Environmental Site Assessments	C2213R	3	8:30 am - 11:45 am
Oct 21	What's New in FHA Financing	0279	3	1:00 pm - 4:15 pm
Oct 22	Qualifying the Buyer	0039	3	8:30 am - 11:45 am
Oct 22	Agency in Nebraska	0366R	3	1:00 pm - 4:15 pm
Oct 28	Residential Landlord/Tenant Act	0068R	3	8:30 am - 11:45 am
Oct 28	Contract Law	0093	3	1:00 pm - 4:15 pm
Nov 5	Ethical Decision Making	0530R	3	8:30 am - 11:45 am
Nov 5	Lead, Asbestos, Mold - Get the Facts	C2640R	3	1:00 pm - 4:15 pm
Nov 12	Radon & Real Estate	C0023R	3	8:30 am - 11:45 am
Nov 12	1031 Tax Deferred Exchanges/Introduction & Intermediate	C2639	3	1:00 pm - 4:15 pm
Nov 13	1031 Tax Deferred Exchanges/Advanced	C2839	3	8:30 am - 11:45 am
Nov 13	Valuing Small Businesses	C0216	3	1:00 pm - 4:15 pm
Nov 24	Trust Accounts	0319R	3	8:30 am - 11:45 am
Nov 24	Mortgages & the Foreclosure Process	0621	3	1:00 pm - 4:15 pm
Nov 25	Do's & Don'ts of Anti-Trust & RESPA	0616	3	8:30 am - 11:45 am
Nov 25	Residential Landlord/Tenant Act	0068R	3	1:00 pm - 4:15 pm
	Correspondence Courses			
	Agency in Nebraska	0366TR	3	
	Diversity and Doing Business	0415T	3	
	Environmental Issues in Your Real Estate Practice	0425TR	3	
	Ethics & Real Estate	0497TR	3	
	Fair Housing	0282TR	3	
	Introduction to Commercial Real Estate Sales	0481T	3	
	Leasing & Managing Apartments	0069T	3	
	Property Management and Managing Risk	0029T	3	
	Questions & Answers: A License Law & Agency Overview	0604TR	3	
	Real Estate Finance Today	0337T	3	
	Red Flags - Property Inspection Guide	0280T	3	
	Risk Management	0349TR	3	
	Write It Right! Listing and Purchase Agreements	0411T	3	

R. F. Morrissey & Associates: Call 933-9033.
Call for school catalog. All classes subject to a minimum of eight and maximum of 25 students.

Metropolitan Community College: Call 457-5231

REEsults CoachingTM Mark T. Wehner: Call 676-0101 mark.wehner@reesultscoaching.com
www.REEsultsCoaching.com/ce
Online Courses Available

University of Nebraska at Omaha: Call 554-2800 for next semester's schedules.

Academy of Commercial Real Estate: Call Steve Cary 548-1874

Larabee School of Real Estate: Please Call 402-436-3308 or 800-755-1108 for more information

Date	Title	Course#	Time
Dec 1	Real Estate Finance	0042	Day Class
Dec 8	Real Estate Appraisal	0002	Day Class
Online	Code of Ethics	0497R	Internet
Online	Environmental Hazards	0314R	Internet
Online	Fair Housing	0282R	Internet
Online	Life and Annuity Concepts	PL6047	Internet
Online	Life and Health Basics Training Package	PL6051	Internet
Online	Pricing and Financing Property	0187	Internet
Online	Property Casualty Basics License Training Package	PL6050	Internet
Online	Real Estate Finance	0042	Internet

Upcoming Events

October 2008

7, 8, 9	OABR Orientation 8:30am-11:15am
10	Code of Ethics Training 8:30am-11:15am
13	Holiday – OABR Office Closed

November 2008

4, 5, 6	OABR Orientation 8:30am-11:15am
5-9	NAR Annual Convention in Orlando Florida
11	Holiday – OABR Office Closed
12	Affiliate Council Bowling Event
13	KIP Seminar – Personal Safety 9:30am-11:00am
27-28	Holiday – OABR Office Closed


WELCOME

NEW MEMBERS, CORRECTIONS & CHANGES!

NEW MEMBERS

Alford, Kenneth – 30/Mitchell & Associates Inc
Champion, Jackie – 100374/CBSHOME Real Estate
Davis, Kerri – 7900/DEEB Realty
Dawson, Jennifer – 5110/Real Estate Associates Inc
Furley, Jennifer – 777/NP Dodge I LLC
Kavan, Colleen – 770/NP Dodge V LLC
Lemke Jr, Louis – 779/NP Dodge IV LLC
Petersen, Chelsea – 100458/WIN-WIN Realty LLC
Plebanek, Stanley – 7900/DEEB Realty
Reyes, Art – 6212/RE/MAX Real Estate Group
Rich, Jason – 100697/SureMove Realty LLC
Rutter, Leslie – 20/CBSHOME Real Estate
Tartaglia, Julie – 20/CBSHOME Real Estate
Thomsen, Jane – 7900/DEEB Realty
Wells, Lisa – 7900/DEEB Realty
Wells, Terry – 7900/DEEB Realty

NEW AFFILIATE MEMBERS

Bonnett, Patrick – 100581/Encore Financial Services
Hubbell, Bill – 100771/Integrity Home Inspection

NEW MEMBER CANDIDATES

auer, Christopher – 8170/Landmark Management Group Inc
Burns, William – 5490/Realcorp
Cerny, Michael – 24/CBSHOME Real Estate
Connolly, Jill – 21/CBSHOME Real Estate
Cunningham, Robert – 7900/DEEB Realty
Dunn, David – 100263/Century 21 Hansen Realty
Falt, William – 5110/Real Estate Associates Inc
Holsapple, Kelly – 6211/RE/MAX Real Estate Group
Horgan, Julie – 20/CBSHOME Real Estate
Langendorfer, Dale – 4300/Prudential Ambassador Real Estate
Melvin, Greg – 100752/Keller Williams Greater Omaha
Moon, Andrea – 100455/Bluestone Real Estate Services
Mora, Chauntrece – 100752/Keller Williams Greater Omaha
O'Brien, Johnathan – 100752/Keller Williams Greater Omaha
Olsberg, Cheryl – 779/NP Dodge IV LLC
Penke, Bryce – 100752/Keller Williams Greater Omaha
Petersen, Cassandra – 100752/Keller Williams Greater Omaha
Pike, Schia – 7900/DEEB Realty
Scott, John – 711/CBSHOME Real Estate
lvey, Jill – 20/CBSHOME Real Estate
afer, Lance – 5110/Real Estate Associates Inc
Stumbaugh, Mary – 20/CBSHOME Real Estate
Thibodeau, Meegan – 23/CBSHOME Real Estate

NEW AFFILIATE CANDIDATES

Anding, Mark – 100774/Candid Creations
Prokop, Robert – 100776/Vision Home Insp Inc
Sederstrom III, Charles – 100775/Nebraska Association of Mortgage Brokers

MEMBER TRANSFERS

Almquist, Eric From 3000/First National Bank of Omaha To 100778/First National Bank of Omaha
Andrews, Tracy From 772/NP Dodge II LLC To 7570/Heartland Properties Inc
Baragary, Lesley From 711/CBSHOME Real Estate To 803/NP Dodge VI LLC
Bergsten, Sarah From 100455/Bluestone Real Estate Services To 4300/Prudential Ambassador Real Estate
Broadwater, Cassidee From 100752/Keller Williams Greater Omaha To 777/NP Dodge I LLC
Ciochon, Mark From 4300/Prudential Ambassador Real Estate To 710/CBSHOME Real Estate
Corrado, Kristen From 4300/Prudential Ambassador Real Estate To 7900/DEEB Realty
Dawson, Penny From 100327/Homesellers of Omaha LLC To 4300/Prudential Ambassador Real Estate
Fecht, Michael From 3000/First National Bank of Omaha To 100044/First National Bank of Omaha
Furlong, Jana From 4300/Prudential Ambassador Real Estate To 710/CBSHOME Real Estate
Hergert, Julie From 24/CBSHOME Real Estate To 100374/CBSHOME Real Estate
Hollinger, Jared From 100327/Homesellers of Omaha LLC To 4304/Prudential Ambassador Real Estate
Humlicek, Lisa From 7900/DEEB Realty To 771/NP Dodge III LLC
Humpal, Monica From 714/CBSHOME Real Estate To 711/CBSHOME Real Estate
Inman, Jacki From 5000/Celebrity Homes Inc To 23/CBSHOME Real Estate
Juszczyk-Jarosz, Elzbieta From 24/CBSHOME Real Estate To 711/CBSHOME Real Estate
Katter, Jerrie From 770/NP Dodge V LLC To 4300/Prudential Ambassador Real Estate
Lepert, Mari From 24/CBSHOME Real Estate To 7900/DEEB Realty
Lewis, Kelly From 100374/CBSHOME Real Estate To 24/CBSHOME Real Estate
Lincoln, David From 7900/DEEB Realty To 100425/Guardian Real Estate LLC
McNally, Loretta From 7900/DEEB Realty To 7902/DEEB Realty
Mickeliunas, Kelli From 711/CBSHOME Real Estate To 803/NP Dodge VI LLC
Nitsch, Carl From 100622/Metro Spec Inc To 100332/Cornerstone Home Inspection
Reeder, Timothy From 711/CBSHOME Real Estate To 803/NP Dodge VI LLC
Rosseter, Sean From 4300/Prudential Ambassador Real Estate To 23/CBSHOME Real Estate
Savery, Mindy From 777/NP Dodge I LLC To 21/CBSHOME Real Estate
Schaeufele, Jean From 5500/Cornhusker Land Title Company To 5450/First Mortgage Corp
Slobotski, Walter From 1720/Rogers Realty Co To 777/NP Dodge I LLC
Souza, Carole From 711/CBSHOME Real Estate To 803/NP Dodge VI LLC
Welch, Wendy From 771/NP Dodge III LLC To 100752/Keller Williams Greater Omaha
Worner, Garrett From 100327/Homesellers of Omaha LLC To 4304/Prudential Ambassador Real Estate

MEMBER REINSTATES

Albright, Scott – 5110/Real Estate Associates Inc
Amoura, Medhet – 200/Century 21 Wear Company
Muchowicz, Mitchell – 4300/Prudential Ambassador Real Estate
Phipps, Richard – 100374/CBSHOME Real Estate

NEW COMPANY

#100773/Congress Realty Inc – 108 Wild Basin Rd #211, Austin, TX, 78746
BSG/MLS Secondary
Phone: 888-229-2009 Fax: 866-314-7201
Designated Realtor: Jared English

#100777/Suburban Appraisals Inc – 15114 Grant Cir, Omaha, NE, 68116
OABR/MLS
Phone: 659-6101 Fax: 445-4269
Designated Realtor: Todd Steffes

COMPANY ADDRESS AND PHONE NUMBER UPDATES

(If your firm address and/or telephone number changes, fax the information to 493-7189 to ensure our records are accurate)
#100522/CBSHOME Real Estate – 635 N Broad, Fremont, NE, 68025
#9624/MOBA – 4141 N 156th St #100, Omaha, NE, 68116
#100733/Rockpointe Appraisal Group – 10820 N 137th St, Waverly, NE, 68462

CHANGE OF DESIGNATED REALTOR-

#6870/Berkshire Real Estate Company – Jillian Currie – (Formerly Michael Salkin

CHANGE OF MANAGER

#24/CBSHOME Real Estate – Mark Leaders – (Formerly Julie Hergert)
#711/CBSHOME Real Estate – Monica Humpal – (Formerly Timothy Reeder)
#100374/CBSHOME Real Estate – Julie Hergert – (Formerly Mary Sears)

REALTOR® FOCUS

Omaha Area Board of REALTORS®
11830 Nicholas Street
Omaha, Nebraska 68154

PRSRT STD
U.S. POSTAGE
PAID
OMAHA, NE.
PERMIT # 1313

CALENDAR OF EVENTS FOR OCTOBER 2008

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1 **WCR Style Show** 8:30 am at OABR	2 **WCR Executive Comm.** 8:30 am - 11:00 am at OABR **Ed Comm.** 10:00 am at OABR	3 **Toastmasters** 7:15-8:30 am at OABR	4
5	6	7 **Affiliates** 9:00 am at OABR **New Member Orientation** 8:30 am-4:00 pm at OABR	8 **WCR Style Show** 8:30 am at OABR **Member Services** 10:00 am at OABR **New Member Orientation** 8:30 am-4:00 pm at OABR	9 **New Member Orientation** 8:30 am-12:00 pm at OABR	10 **Toastmasters** 7:15-8:30 am at OABR **Ethics Class** 8:00 am-12:00 pm at OABR	11
12	13 **COLUMBUS DAY** **Office Closed**	14 **Equal Opportunity** 11:00 am at OABR	15 **IREM CE** 8:00 am - 12 Noon at OABR **WCR Style Show** 8:30 am at OABR	16	17 **Toastmasters** 7:15-8:30 am at OABR	18
19	20 **OABR Executive Comm.** 9:00 am at OABR **KIP Seminar** 1:30 pm at OABR	21 **MLS Executive Comm.** 10:15 am at OABR	22	23	24 **Toastmasters** 7:15-8:30 am at OABR	25
26	27	28 **IREM** 8:30-10:00 am at OABR **MLS Directors** 10:15 am at OABR	29 **OABR Directors** 9:00 am at OABR	30	31 **Toastmasters** 7:15-8:30 am at OABR	