



JANUARY 2018

# REview



## COMING UP

### NEW MEMBER ORIENTATION

January 9; 8:30 am - 4:00 pm  
January 10; 8:30 am - 4:00 pm  
MLS Training Online  
OABR Education Center

### CODE OF ETHICS TRAINING

January 12; 8:30 am - 12:30 pm  
OABR Boardroom

### AFFILIATES COUNCIL

January 16; 9:00 am - 10:00 am  
OABR Boardroom

### GOVERNMENTAL AFFAIRS

January 17; 8:30 am - 9:30 am  
OABR Boardroom

### BECOME A NEGOTIATION EXPERT

January 25 & 26; 9:00 am - 4:00 pm  
OABR Education Center

### LANCERS HOCKEY NIGHT

January 26; 5:00 pm - 10:00 pm  
Ralston Arena

## REALTOR® Ring Day

*Ring in the new year on a high note!*

REALTORS® and Affiliates rang bells to raise money for the Salvation Army on Friday, December 1. We had beautiful weather that day, making for a great turn out! Together we raised \$9,131.00!

YPN and the Affiliates Council hosted a reception at DJ's Dugout on 114th and Dodge, with a delicious appetizer bar.

Congratulations to Lisa Ritter and Cassandra Herfindahl of RE/MAX Results on winning the traveling trophy for the third annual REALTOR® Ring Day Costume Contest.

Winners of the 1st and 2nd place Ring Day locations of the most money raised will be announced at the Annual Chili Cook-Off on Wednesday, February 21. (See page 27 for more details).



*More Photos on Pages 16 & 17*



**Omaha Area Board of  
REALTORS®**  
11830 Nicholas Street  
Omaha, NE 68154  
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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.

## Message from the OABR President

*Welcome to 2018!*

As you get the new year started, make sure you have written your goals for this year. Keep them where you can see them daily. Goals that are put away in a drawer will never be met. Make joining an OABR committee one of your goals. Contact Donna Shipley at the Board Office at 402-619-5551 for details about the various OABR committees. Please give back to your OABR family.

Your business plan needs to be written down also. Your plan needs to incorporate your 2017 numbers so you know where you need to go for 2018. Keep your goals attainable and realistic. You can always modify your plan as you move through the year. Know the numbers in the MLS and your area of expertise. Be the go-to person for market information. Homeowners are always interested in their neighborhood valuations. Work smart and show your professionalism.

I think the 2018 market will be a lot like 2017. Our inventory will remain low and our new construction will be strong. Agents will really need to prospect hard to free up existing housing for the demand. Our residential inventory is lower than the number of licensees we have in OABR. Many homeowners would like a lifestyle change, but they don't know how to navigate through the process. Get face-to-face with homeowners and develop a trust so you can help them with their transition.

We all have had some frustrating customer service experience. Give the consumers top-notch service and reap the rewards. Take your business to a new level and be proud of what you do. It is more than a commission. It is a start of a friendship that can last forever. Here is to wishing you a fantastic 2018 year.

Remember, **REALTORS® Own It!**

Mark



**Mark Leaders**  
President

HAPPY  
New Year  
2018



The FIRST and ONLY negotiation certification recognized by  
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# BECOME A REAL ESTATE NEGOTIATION EXPERT #1045

## RECEIVE 12 HOURS OF CE!



### TAKE THE COURSE!

#### DATES + LOCATION

**January 25 - 26, 2018**  
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Send the completed form to [Donna@OmahaREALTOR.com](mailto:Donna@OmahaREALTOR.com) or OABR 11830 Nicholas St Omaha, NE 68154  
REALTOR® Review



## Changes Effective in January

The REALTOR® organization in Omaha exists to promote real estate ownership, and to advocate for REALTORS® and the real estate industry in general. Working toward that goal, the association began to pursue the inclusion of commercial real estate services, specifically to regain lost participation and remedy the disconnected nature of the commercial marketplace in the greater Omaha area. The long-term vision being to create an effective, united voice for real estate (residential and commercial together) across the greater Omaha area.

As a stepping stone toward that long-term objective, and after months of preparation, Great Plains Regional MLS (GPRMLS, Omaha) in partnership with Midlands MLS (MMLS, Lincoln) launched Midlands Regional Commercial Information Exchange ([www.MRCIE.org](http://www.MRCIE.org)) on May 1, 2017, with the intention of bringing together a fragmented commercial real estate market in our region.

Today, commercial practitioners across the region are still using LoopNet (CoStar), however, substantial price increases in these commercial marketing and information services are making their long-term use prohibitive for many. The largest brokerages remain entrenched in these systems, but until six months ago, a good option did not exist to connect commercial brokers with each other across the region, and tie the local market into a national network ([www.Catylist.com](http://www.Catylist.com)) of commercial brokers and listings.

An affordable network is now available with the cost of Participation in MRCIE at \$50 per month; \$75 per month for non-REALTORS®. Less than most MLSes across the country!

Over the first six months of operation, MRCIE has grown from approximately 60 agents, to 134 at the end of December, with new inquiries every week. This increasing level of participation means that MRCIE now pays for itself and does not drain resources focused on the MLS operation. The MRCIE commercial system also provides a host of enhanced marketing and business tools designed exclusively for the commercial agent. The most popular features include:

- Email marketing
- Report builders
- Market monitor
- Market statistics
- Demographics
- Listing widgets



The MLS Board believes these enhanced agent tools, the regional- and national-network of commercial brokers, and the enhanced public exposure all add up to a better solution, when compared to the MLS system. In other words for commercial properties, MRCIE is better for your clients! Not only that, it sets you apart from the crowd and by today's standards elevates your service in the commercial arena.

Granted, all that improvement comes with a cost, however the use of MLS as a commercial property database is quickly fading away, as specialization in the industry grows and MLS operations evolve into regional services. In our MLS, less than three percent of all subscribers processed a commercial property listing in the MLS database this year; our partners in Lincoln have not had commercial listings in their MLS for 15 years, and there is no intention to have commercial properties in any future regional MLS that might evolve.

MLSes have essentially become an exclusive tool of the residential market. Today, agents focused exclusively on commercial real estate no longer participate in the MLS and are granted waivers from paying MLS fees. This evolution has diminished the role of MLS systems in commercial real estate; they are no longer considered an effective medium to market commercial property as they were 20 years ago. The MLS also offers no commercial data-feed opportunities for national websites.

For commercial listings, the enhanced agent tools, regional and national network, and the enhanced public exposure available utilizing Midlands Regional Commercial Information Exchange ([www.MRCIE.org](http://www.MRCIE.org)) has led to the following changes to the MLS system:

- **ELIMINATED** from MLS will be commercial real estate for sale, lease, or auction, including multi-family (5+ units only), all office, retail, and industrial listings.
- **NOT ELIMINATED** from MLS are non-commercial properties, including multi-family (2- to 4-units only), farm/ranch, acreage properties, residential lots, and residential property.

MLS operations are rapidly becoming more-regionalized. The number of MLSes across the country has decreased from about 900 to 650 over the past five years. This number will continue to decline, as technology improves and residential agents demand different tools. More to come on that over the next year.



# It's the Little Things that Matter



**By Jon Vacha**  
Vice President

This is true in most areas of life, as it is with our houses. The homes we live in are complicated buildings, with many working features and systems we take for granted.

A home inspection reports on the major components of a home, but many more items are also covered. There are literally hundreds of items a home inspector is reviewing. Most are the little things, but as mentioned, they matter.

A missing electrical outlet cover may seem like a minor issue, but it's not so minor if little children are about. I was reminded of this recently. My wife had been wanting to paint our kitchen for a while. She got tired of waiting on my schedule – so she took matters into her own hands. She put the word out to our kids, and

for her birthday there was a painting party.

All went well, job was done and we were resting on the couch admiring our work. I saw my 18-month-old grandchild wandering around the area, taking in the activity. Then, I noticed all the outlet covers had not been replaced. I proceeded to quickly replace them. Little thing, but major hurt, if those little exploring fingers reach around a plug and touch the hot wires.

Not all little things brought out with an inspection have safety implications. Some of these things are just plain annoying. For example; a dripping faucet, a non-working door latch, or a running toilet. They can take the shine away from a new home quickly.

Imagine a new home owner excited for their first bath in their whirlpool tub. They fill the tub, light the candles, and turn on the jets, ready to enjoy a few quiet moments. Then, black debris starts coming out of the jets. This would not be the outcome they had hoped for.



Most buyers are reasonable and realize that perfect houses with zero issues don't exist. Most can accept a list of minor inadequacies about a home (and learn they need to run white vinegar through their whirlpool jets to clean them). They can mentally put things on their to-do list. But, if buyers discover these minor items upon move in, they usually do not accept them so readily. Small imperfections can seem like a big let-downs.

A home inspection is about informing buyers. The value is not only knowledge of the big-ticket items, it is also about the little things. Informed buyers are happy buyers.



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### Move Over FHA... There is a New Loan in Town!

By Paula Paulson, First National Bank

HomeReady is an affordable low down payment (First-time Homebuyers 3%) mortgage product designed for credit worthy, low-to-moderate borrowers, with expanded eligibility for financing homes in low-income communities. Gifts, Grants and Community Seconds are allowed up to 105% combined Loan to Value. Ever have that borrower with cash on hand with no bank accounts?



This is acceptable if the borrower customarily uses cash for expenses. This product has competitive pricing and the mortgage insurance is at a discount and cancellable.

Part of the requirements for this loan is that the borrowers do an Homebuyers education course. This can be done online. If the homebuyer attends a HomeReady approved class before writing up a purchase agreement, they may be eligible for a \$500.00 credit. Research has shown us that education is beneficial to our buyers in the purchase process as well as the helping them retain home ownership.

Homebuyers do have to meet income requirements but there are some areas that have no income limits. "Boarder income" and "rental income" can be considered. A co-signer is also allowed on this loan.

Since this is a conventional loan, the appraisal requirements are not as strict as other types of financing. While there will always be a place for the FHA loan, now there is another option to give us another way of putting people into homes.

**Paula Paulson**  
NMLS#254980  
First National Bank  
402-602-5814  
ppaulson@fnni.com







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## AFFILIATES

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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 SEPTEMBER MEETING ATTENDANCE:

Lisa Powell (President) – P & P Insurance Agency  
Brenda Stuart (Treasurer) – ServiceOne Inc  
Blake, Jessica – Security National Bank  
Bozak, Lou – Paul Davis Restoration  
Castillo, Tricia – SAC Federal Credit Union  
Connor, Tracy – City-Wide Termite & Pest Control  
Cunningham, Kayla – JH Willy  
Dein, Theresa – CMG Financial  
Dergan, Steffanie – AmeriSpec Home Inspection Serv  
Doeschot, Melanie – Ambassador Title Services  
Franco, Summer – Benchmark Mortgage  
Goodman, Jen – American National Bank  
Hamrick, Samantha – Northwest Bank  
Jameson, Jonathan – MB Financial Bank  
Kopun, PK – Centris Federal Credit Union  
Lamoureux, Jeanne – Centris Federal Credit Union  
McCarthy, Christie – Lincoln Federal Savings Bank  
McGee, Mark – American National Bank  
Molina, Jen – My Insurance LLC  
Myers, Chris – Leapin Lizard Locksmiths  
Nelson, Al – Trustworthy Title & Escrow  
Paul Chris – PuroClean Restoration Service  
Paulson, Paula – First National Bank  
Petersen, Eric – P & P Insurance Agency  
Pinkston, John – MB Financial Bank  
Pofahl, Tony – ASI Systems  
Rasmussen, Brent – Mortgage Specialists LLC  
Saum, John – SAC Federal Credit Union  
Semrad, Tammy – Charter Title & Escrow  
Sladek, Mary – My Insurance LLC  
Smythe, Jody – Retirement Funding Solutions  
Sullivan, Michael – City-Wide Termite & Pest Control  
Taylor, Kristi – Peoples Mortgage Company  
Thiel, Matt – DRI Title & Escrow  
Trescott, Erin – MB Financial Bank  
Vacha, Bridget – Home Standards Inspection Serv  
Walker, Wendy – SAC Federal Credit Union  
Young, Robin – Charter Title & Escrow  
Zachary, Triston – First State Bank

### JANUARY ORIENTATION SPONSORS

Lori Bonnstetter – 2-10 Home Buyers Warranty  
Brent Rasmussen – Mortgage Specialists LLC  
Mark McGee – American National Bank  
Amy Dritley – Peoples Mortgage Company

## Membership Luncheon



### Featuring George Ratiu

REALTORS® and Affiliates gathered together last month for the OABR Membership Luncheon featuring George Ratiu, Managing Director of Housing and Commercial Research of the National Association of REALTORS®. Lunch was hosted at il Palazzo with fun member games provided by Bill Swanson and Doug Dohse, as well as a prize drawing for attendees.

The featured speaker discussed today's economy, past trends, and economic predictions for the future focusing on the global impact of tax reform, the effect of population increases, and the trends of student debt. "Today's economy is driven by change. The pace of that change has been accelerating.", said Ratiu.

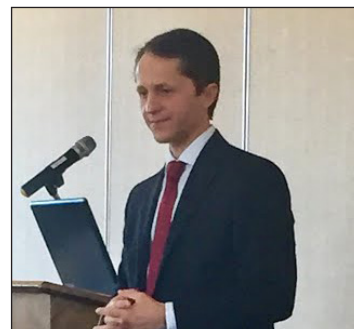
The influence of generational differences on the home buying process was also highlighted. Ratiu followed with an in-depth evaluation of how the views of Generation X, Y and the Baby Boomer Generation impact the real estate market.

Ratiu discussed the economic history and the predicted

future specific to the State of Nebraska. According to Ratiu, we will see an increase in prices for the near future due to the decrease in inventory across the state. REALTORS® should have confidence in the market knowing Nebraska recovered quickly from the most recent recession compared to the rest of the nation.

Due to the presence of strong buyer traffic across the country George Ratiu concluded the session by expressing a positive economic outlook for real estate in the near future.

*Have ideas for speakers or education topics for our next luncheon? Contact Donna@OmahaREALTORS.com*





# Mortgage

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# Code of Ethics Training Course [9999T]

The National Association of REALTORS® requires completion of ethics training by all members every two years. The next deadline is December 31, 2018.

## \$25 - All Proceeds Support RPAC

Non-members will be charged \$50



Investments are not deductible for federal income tax purposes. Investments to RPAC are voluntary and are used for political purposes. The amounts indicated are merely guidelines and you may invest more or less than the suggested amounts. The National Association of REALTORS® and its state and local associations will not favor or disadvantage any member because of the amount invested or decision not to invest. You may refuse to invest without reprisal. 85% of each investment is used by your state RPAC to support state and local political candidates; 15% is sent to National RPAC to support federal candidates and is charged against your limits under 52 U.S.C. 30116.



**Friday, January 12, 2018**

8:30 am - 12:00 pm

**OABR Education Center**

11830 Nicholas Street  
Omaha, NE 68154

**Please note: This course is also good for 3 hours of Broker Approved Training CE.**

Snacks and refreshments will be provided.

Register online at [www.ims.oabr.com](http://www.ims.oabr.com) or send your reservations to one of the following:

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**Email:** [Debbie@OmahaREALTORS.com](mailto:Debbie@OmahaREALTORS.com)

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## Continuing Education



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## Creating a Lasting Impact on the Community

Every day, REALTORS® and Affiliates spend their efforts improving the communities in which they live. They start with education in their field of business, they use this to lead others to home ownership, which ultimately helps strengthen and improve the communities that make up Greater Omaha.

The OABR Foundation is committed to creating a lasting impact on our community alongside you. We make this happen by investing our time, talents, and dollars in organizations and causes we trust. Those we endorse have been carefully evaluated and chosen for their impact, mission, and integrity. The Omaha Area Board of REALTORS® Foundation is an approach to annual giving that allows you to make contributions to priority funds supporting Real Estate Education, Housing Assistance, and Community Needs.

Locally, the OABR Foundation supports four charities consistent with the Foundation mission: ABIDE, Hope Center for Kids, Holy Name Housing, and the UNO Real Estate Scholarship Program.

Now we need you! Enhance the REALTOR® name, show Omaha you care, and make a genuine difference in your community by donating today!

Our goal is to raise \$100,000 for these charities and causes in 2018. This can be achieved by individual donors, as well as through many of the events sponsored by OABR Committees. Look for these supporting events and add them to your calendar!

The Omaha Area Board of REALTORS® Foundation is an IRS Section 501(c)(3) charitable organization that provides financial assistance for real estate education, housing, and general community needs in the greater Omaha area.

*All donations are tax deductible and administrative costs are paid directly by the Omaha Area Board of REALTORS®, this means 100 percent of donated money is distributed directly to community efforts.*

**To donate to the OABR Foundation, visit:**  
[www.OmahaREALTORS.com/oabrfoundation](http://www.OmahaREALTORS.com/oabrfoundation).



## Membership

See the full membership report at:  
www.omaharealtors.com/membership-report



OABR	Nov 2017	Nov 2016
Designated REALTORS®	199	199
REALTOR®	2438	2322
REALTOR® Emeritus	53	489
<b>TOTAL</b>	<b>2704</b>	<b>2580</b>

Institute Affiliate	64	64
Affiliate	414	378
<b>TOTAL</b>	<b>3490</b>	<b>3309</b>

	Nov 2017	YTD
New REALTOR® Members	27	434
Reinstated REALTOR® Members	5	75
Resignations	16	357

GPRMLS	Nov 2017	Nov 2016
Participants (OABR)	192	192
Participants (MLS only)	70	64
Subscribers (OABR)	2446	2330
Subscribers (MLS only)	231	216
<b>TOTAL</b>	<b>2969</b>	<b>2830</b>

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# Omaha Lancers HOCKEY NIGHT



## Omaha Lancers VS Lincoln Stars

Friday, January 26, 2018  
5:30 pm Dinner - Ralston Arena  
7:05 pm Game - Ralston Arena



### Win Lancers Memorabilia!

\$1 Raffle Tickets for a chance to win:  
Team Autographed Hockey Stick  
Team Autographed Hockey Puck  
Lancers Tumbler Mug  
Youth Hockey Jerseys

### Dinner at Ralston Arena

7300 Q St | Ralston, NE 68127

**\$15 / Person**

Price includes reserved game ticket.



### Limited number of tickets available!

Payment must be received with order.

Raffle tickets may be purchased at the Board Office.

Join us by 6:00 pm for a special  
behind-the-scenes tour of  
the Ralston Arena



Register online at [ims.oabr.com](http://ims.oabr.com) or submit the following form to [Donna@OmahaREALTORS.com](mailto:Donna@OmahaREALTORS.com) or by mail.

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Card Type (Circle One): Visa    Master Card    Discover    American Express

Make checks payable to the Omaha Area Board of REALTORS®.  
Ticket orders by Tuesday, January 19, 2018.  
Questions? Contact [Donna@OmahaREALTORS.com](mailto:Donna@OmahaREALTORS.com) or 402-619-5551.

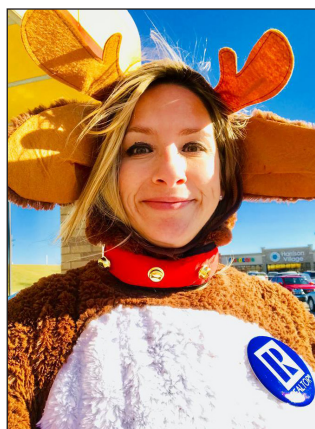
REALTOR® Review

**Mailing Address:**  
Omaha Area Board of REALTORS®  
11830 Nicholas St.  
Omaha, NE 68154













Kaleen Anson



Ilene Carlson



Bill Casey



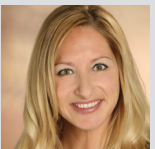
Mike Connell



Ericka Heidvogel



Don Igo



Monica Lang



David Lee



Luke Lofgren



Mike McGlynn



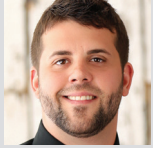
Sherri Daly



Jane Ploughman



Leslie Petersen



Kurt Pfeffer



Gary Price



Scott Rosenthal



Tammy Smart



Shawn McGuire  
Sales Manager



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# Code of Ethics Training Course [9999T]

The National Association of REALTORS® requires completion of ethics training by all members every two years. The next deadline is December 31, 2018.

## \$25 - All Proceeds Support RPAC

Non-members will be charged \$50



Investments are not deductible for federal income tax purposes. Investments to RPAC are voluntary and are used for political purposes. The amounts indicated are merely guidelines and you may invest more or less than the suggested amounts. The National Association of REALTORS® and its state and local associations will not favor or disadvantage any member because of the amount invested or decision not to invest. You

may refuse to invest without reprisal. 85% of each investment is used by your state RPAC to support state and local political candidates; 15% is sent to National RPAC to support federal candidates and is charged against your limits under 52 U.S.C. 30116.



**Friday, February 9, 2018**

8:30 am - 12:00 pm

**OABR Education Center**

11830 Nicholas Street  
Omaha, NE 68154

**Please note: This course is also good for 3 hours of Broker Approved Training CE.**

Snacks and refreshments will be provided.

Register online at [www.ims.oabr.com](http://www.ims.oabr.com) or send your reservations to one of the following:

### OABR

11830 Nicholas St.  
Omaha, NE 68154

**Email:** [Debbie@OmahaREALTORS.com](mailto:Debbie@OmahaREALTORS.com)

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#### Mailing Address:

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11830 Nicholas St  
Omaha, NE 68154





## Code of Ethics: Preamble - Article 1

### • Preamble

Under all is the land. Upon its wise utilization and widely allocated ownership depend the survival and growth of free institutions and of our civilization. REALTORS® should recognize that the interests of the nation and its citizens require the highest and best use of the land and the widest distribution of land ownership. They require the creation of adequate housing, the building of functioning cities, the development of productive industries and farms, and the preservation of a healthful environment.

Such interests impose obligations beyond those of ordinary commerce. They impose grave social responsibility and a patriotic duty to which REALTORS® should dedicate themselves, and for which they should be diligent in preparing themselves. REALTORS®, therefore, are zealous to maintain and improve the standards of their calling and share with their fellow REALTORS® a common responsibility for its integrity and honor.

In recognition and appreciation of their obligations to clients, customers, the public, and each other, REALTORS® continuously strive to become and remain informed on issues affecting real estate and, as knowledgeable professionals, they willingly share the fruit of their experience and study with others. They identify and take steps, through enforcement of this Code of Ethics and by assisting appropriate regulatory bodies, to eliminate practices which may damage the public or which might discredit or bring dishonor to the real estate profession. REALTORS® having direct personal knowledge of conduct that may violate the Code of Ethics involving misappropriation of client or customer funds or property, willful discrimination, or fraud resulting in substantial economic harm, bring such matters to the attention of the appropriate Board or Association of REALTORS®. (Amended 1/00)

Realizing that cooperation with other real estate professionals promotes the best interests of those who utilize their services, REALTORS® urge exclusive representation of clients; do not attempt to gain any unfair advantage over their competitors; and they refrain from making unsolicited comments about other practitioners. In instances where their opinion is sought, or where REALTORS® believe that comment is necessary, their opinion is offered in an objective, professional manner, uninfluenced by any personal motivation or potential advantage or gain.

The term REALTOR® has come to connote competency, fairness, and high integrity resulting from adherence to a lofty ideal of moral conduct in business relations.

No inducement of profit and no instruction from clients ever can justify departure from this ideal.

In the interpretation of this obligation, REALTORS® can take no safer guide than that which has been handed down through the centuries, embodied in the Golden Rule, "Whatsoever ye would that others should do to you, do ye even so to them."

Accepting this standard as their own, REALTORS® pledge to observe its spirit in all of their activities whether conducted personally, through associates or others, or via technological means, and to conduct their business in accordance with the tenets set forth below. (Amended 1/07)

### • Duties to Clients and Customers: Article 1

When representing a buyer, seller, landlord, tenant, or other client as an agent, REALTORS® pledge themselves to protect and promote the interests of their client. This obligation to the client is primary, but it does not relieve REALTORS® of their obligation to treat all parties honestly. When serving a buyer, seller, landlord, tenant or other party in a non-agency capacity, REALTORS® remain obligated to treat all parties honestly. (Amended 1/01)

### • Standard of Practice 1-1

REALTORS®, when acting as principals in a real estate transaction, remain obligated by the duties imposed by the Code of Ethics. (Amended 1/93)

### • Standard of Practice 1-2

The duties imposed by the Code of Ethics encompass all real estate-related activities and transactions whether conducted in person, electronically, or through any other means.

The duties the Code of Ethics imposes are applicable whether REALTORS® are acting as agents or in legally recognized non-agency capacities except that any duty imposed exclusively on agents by law or regulation shall not be imposed by this Code of Ethics on REALTORS® acting in non-agency capacities.

As used in this Code of Ethics, "client" means the person(s) or entity(ies) with whom a REALTOR® or a REALTOR®'s firm has an agency or legally recognized non-agency relationship; "customer" means a party to a real estate transaction who receives information, services, or benefits but has no contractual relationship with the REALTOR® or the REALTOR®'s firm; "prospect" means a purchaser, seller, tenant, or landlord who is not subject to a representation relationship with the REALTOR® or

the REALTOR®'s firm; "prospect" means a purchaser, seller, tenant, or landlord who is not subject to a representation relationship with the REALTOR® or REALTOR®'s firm; "agent" means a real estate licensee (including brokers and sales associates) acting in an agency relationship as defined by state law or regulation; and "broker" means a real estate licensee (including brokers and sales associates) acting as an agent or in a legally recognized non-agency capacity. (Adopted 1/95, Amended 1/07)

- **Standard of Practice 1-3**

REALTORS®, in attempting to secure a listing, shall not deliberately mislead the owner as to market value.

- **Standard of Practice 1-4**

REALTORS®, when seeking to become a buyer/tenant representative, shall not mislead buyers or tenants as to savings or other benefits that might be realized through use of the REALTOR®'s services. (Amended 1/93)

- **Standard of Practice 1-5**

REALTORS® may represent the seller/landlord and buyer/tenant in the same transaction only after full disclosure to and with informed consent of both parties. (Adopted 1/93)

- **Standard of Practice 1-6**

REALTORS® shall submit offers and counter-offers objectively and as quickly as possible. (Adopted 1/93, Amended 1/95)

- **Standard of Practice 1-7**

When acting as listing brokers, REALTORS® shall continue to submit to the seller/landlord all offers and counter-offers until closing or execution of a lease unless the seller/landlord has waived this obligation in writing. REALTORS® shall not be obligated to continue to market the property after an offer has been accepted by the seller/landlord. REALTORS® shall recommend that sellers/landlords obtain the advice of legal counsel prior to acceptance of a subsequent offer except where the acceptance is contingent on the termination of the pre-existing purchase contract or lease. (Amended 1/93)

**Standard of Practice 1-8**

REALTORS®, acting as agents or brokers of buyers/tenants, shall submit to buyers/tenants all offers and counter-offers until acceptance but have no obligation to continue to show properties to their clients after an offer has been accepted unless otherwise agreed in writing. REALTORS®, acting as agents or brokers of buyers/tenants, shall recommend that buyers/tenants obtain the advice of legal counsel if there is a question as to whether a pre-existing contract has been terminated. (Adopted 1/93, Amended 1/99)

**Standard of Practice 1-9**

The obligation of REALTORS® to preserve confidential information (as defined by state law) provided by their clients in the course of any agency relationship or non-agency relationship recognized by law continues after termination of agency relationships or any non-agency relationships recognized by law. REALTORS® shall not knowingly, during or following the termination of professional relationships with their clients:

reveal confidential information of clients; or use confidential information of clients to the disadvantage of clients; or use confidential information of clients for the REALTOR®'s advantage or the advantage of third parties unless:

- a) clients consent after full disclosure; or
- b) REALTORS® are required by court order; or
- c) it is the intention of a client to commit a crime and the information is necessary to prevent the crime; or
- d) it is necessary to defend a REALTOR® or the REALTOR®'s employees or associates against an accusation of wrongful conduct.

Information concerning latent material defects is not considered confidential information under this Code of Ethics. (Adopted 1/93, Amended 1/01)

- **Standard of Practice 1-10**

REALTORS® shall, consistent with the terms and conditions of their real estate licensure and their property management agreement, competently manage the property of clients with due regard for the rights, safety and health of tenants and others lawfully on the premises. (Adopted 1/95, Amended 1/00)

- **Standard of Practice 1-11**

REALTORS® who are employed to maintain or manage a client's property shall exercise due diligence and make reasonable efforts to protect it against reasonably foreseeable contingencies and losses. (Adopted 1/95)

- **Standard of Practice 1-12**

When entering into listing contracts, REALTORS® must advise sellers/landlords of:

the REALTOR®'s company policies regarding cooperation and the amount(s) of any compensation that will be offered to subagents, buyer/tenant agents, and/or brokers acting in legally recognized non-agency capacities; the fact that buyer/tenant agents or brokers, even if compensated by listing brokers, or by sellers/landlords may represent the interests of buyers/tenants; and any potential for listing brokers to act as disclosed dual agents, e.g. buyer/tenant agents. (Adopted 1/93, Renumbered 1/98, Amended 1/03)

## Personals



**CONGRATULATIONS** to the following members on earning Emeritus Status:

- **Oalga Bighia**, Real Estate Specialists Inc
- **John Clark**, WHY USA Independent Brokers Real Estate
- **William King**, Fortune Real Estate

**CONGRATULATIONS** to the following members on receiving the SRES Designation:

- **JoAnn Amoura**, Century 21 Century Real Estate
- **Heidi Bodady**, Nebraska Realty
- **Michael Conley**, Coldwell Banker REA
- **Kristi Curren**, Coldwell Banker REA
- **Jillian Currie**, BHHS Ambassador Real Estate
- **Marilyn Goure**, Keller Williams Greater Omaha
- **Lisa Haffner**, CBSHOME Real Estate
- **Sue Henson**, Nebraska Realty
- **Cassandra Herfindahl**, RE/MAX Results
- **Dionne Housley**, CBSHOME Real Estate
- **Cheryl Japp**, Nebraska Realty
- **Melissa Jarecke**, NP Dodge Real Estate
- **Nancy Kean**, Coldwell Banker REA
- **Cindy Kinzey**, BHHS Ambassador Real Estate
- **Joyce Porter**, NP Dodge Real Estate
- **Katherine Reeker**, CBSHOME Real Estate
- **Jessica Sawyer**, Nebraska Realty
- **Milt Schneider**, Nebraska Realty

**CONGRATULATIONS** to the following members on receiving the MRP Designation.

- **Christine Green** of REMAX/Results
- **Patty Healy** of BHHS Ambassador Real Estate
- **Terri Pruitt** of Better Homes and Gardens R.E.
- **Sherri Tyler** of BHHS Ambassador Real Estate

**CONGRATULATIONS** to **Judy Smith** of RE/MAX Professionals on receiving the ABR Designation.

**CONGRATULATIONS** to **Hanna Oltman** of the Omaha Area Board of REALTORS® on the recent birth of her daughter, Daisy Pauline, born on November 26.

**CONDOLENCES** to **Brad Boutwell** of BHHS Ambassador Real Estate on the recent loss of his grandmother.

**CONDOLENCES** to **Deb Martin** of Great Western Bank on the recent loss of her brother.



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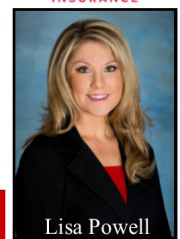
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Lisa Powell





## Member Food Drive

**Food donations will be accepted at the Chili Cook-Off on  
Wednesday, February 21 11:00 am - 1:00 pm**

**Join the Virtual Food Drive with a personalized office link!**  
Visit [www.omaharealtors.com/virtualfooddrive](http://www.omaharealtors.com/virtualfooddrive) for a list of office links.

## AWARDS!

**Real estate offices will be  
competing for awards for  
the largest amount donated  
by office per capita.**



## Ethnic Minority Outreach Scholarship

The Omaha Area Board of REALTORS® values and seeks a diverse membership. OABR offers an Ethnic Minority Outreach Scholarship to help with the goal of recruiting individuals from all racial and ethnic groups to the real estate profession. The Diversity Committee handles all aspects of scholarship administration.

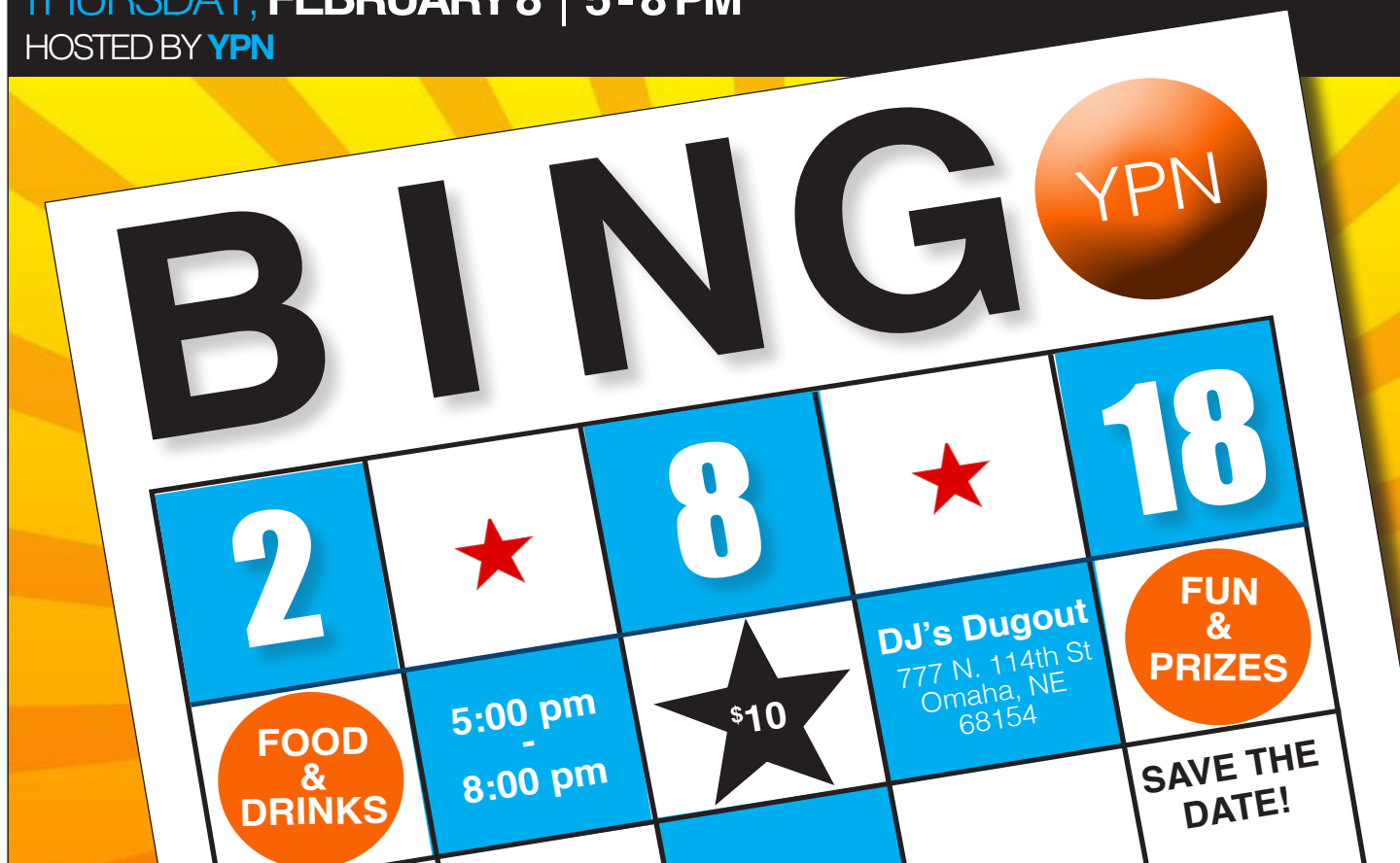
The process begins with individuals completing a scholarship application, which includes a short essay on why they would like to be a REALTOR®. During the committee's monthly meetings, members review new applications to determine which applicants best qualify to move on to an interview process. The applicants are then informed and interviews are set up for the following month. In the interview, the candidates are asked a variety of questions and are given an overall score. Members decide which applicants will be approved for a scholarship. Once approved, the applicants have one year to complete their classes and take the real estate exam.

Since 2011, the Diversity Committee has approved 78 applicants. These applicants must demonstrate "skin in the game" and pay for their initial class before any money is spent on the scholarship. There have been 24 individuals who have successfully gone on to begin careers in real estate. Currently 19 applicants are in the process of finishing their classes and taking the real estate exam.

The committee's goal is to continue helping applicants achieve their dreams of success in the real estate industry. Interested in being part of the Diversity Committee? Contact Donna Shipley at 402-619-5551 or [Donna@OmahaREALTORS.com](mailto:Donna@OmahaREALTORS.com).



**THURSDAY, FEBRUARY 8 | 5-8 PM**  
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21<sup>st</sup> Annual



# CHILI

## Cook-Off

Wednesday  
**FEBRUARY 21**  
**11:00 am - 1:00 pm**

**OABR EDUCATION CENTER**  
**11830 NICHOLAS ST**  
**OMAHA, NE 68154**

Cash donations accepted at the door for  
Food Bank of The Heartland.



### Competition Rules

Open to all OABR members!

Please prepare chili in advance. A second batch is recommended. Over 200 people attend each year!

Bowls, spoons, napkins, and drinks provided.

Judging begins at 11:00 am.

Winners based on ballot vote by guest judges.

Prizes awarded for the best chili!

## Chili Chefs Wanted!

Contact [Donna@OmahaREALTORS.com](mailto:Donna@OmahaREALTORS.com) or 402.619.5551

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712.309.0405  
jpstephens@mbmortgage.com



**Brenda Carlson**  
VP Senior Loan Officer  
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402.408.1944  
bcarlson@mbmortgage.com



**Michele Ringsdorf**  
VP Senior Loan Officer  
NMLS#457136  
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**Erin Trescott**  
VP Senior Loan Officer  
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etrescott@mbmortgage.com



**Scott Bonow**  
Senior Loan Officer  
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**Lori Brokman**  
Senior Loan Officer  
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*All loans are subject to credit and property approval. Program guidelines and loan terms are subject to change at any time. Actual payments and terms may vary based on individual situation and current interest rates. This does not constitute an offer or commitment to lend.*

## REALTOR® Safety

*Let them lead the way!*

When showing a home, always have your prospect walk in front of you. Don't lead them, but rather, direct them from a position slightly behind them.

You can gesture for them to go ahead of you and say, for example, "The master suite is in the back of the house."



**REALTOR® Safety Reminder:** If you ever feel you are in immediate danger, call 911.

Agents should NEVER meet unknown customers alone. ***Work together, stay safe!***



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Questions about  
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**Bill Swanson**  
Bill.Swanson@CBSHome.com

402-679-6566

**Doug Dohse**  
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