



FEBRUARY 2018

REview



COMING UP

NEW MEMBER ORIENTATION

February 6; 8:30 am - 4:00 pm
February 7; 8:30 am - 4:00 pm
OABR Education Center

YPN ADVISORY BOARD

February 8; 2:00 pm - 3:00 pm
OABR Boardroom

YPN BINGO NIGHT

February 8; 5:00 pm - 8:00 pm
Fox & Hound

EDUCATION FORUM

February 14; 8:30 am - 9:30 am
OABR Boardroom

SOCIAL EVENTS

February 14; 10:00 am - 11:00 am
OABR Boardroom

AFFILIATES COUNCIL

February 20; 9:00 am - 10:00 am
OABR Education Center

ANNUAL CHILI COOK-OFF

February 21; 11:00 am - 1:00 pm
OABR Education Center

why we NETWORK

No REALTOR® makes it to their first showing without hearing the word NETWORKING about a million times. It is one of the most common words in the Real Estate Dictionary behind COMMISSION and SOLD. But why do we network? The easy answer is “to build relationships” or “because everyone tells us to do it”. Surely there is more to it than that! Networking can be uncomfortable, time-consuming, and hard work, but creating connections in this industry can power your business in ways you might not yet realize. We have compiled 6 of the biggest benefits of networking and why it is essential to your career:

1. Six Degrees of Separation.

Do you want to be connected with Warren Buffet? So does everybody else. But the difference between you and Charlie Munger is connections. The only way to

make connections to the right people is to know who they know and build relationships with them. Finding ways to create a bond with those around you is the first step to getting where you want to go. And, who knows, your connection goals may change in the process!

2. Teamwork makes the Dream Work.

Have you ever noticed that the most influential people seem to know everyone? That isn't by coincidence. Especially in the world of Real Estate. There is a lot of correlation between the number of relationships a REALTOR® has built, and the success of their career. Having more people on your team will power you and your business. Each connection you add is like an extra Energizer Battery for your business to keep growing and growing and growing.

3. People who know you will connect for you.

When you network, the people you meet will pass your information along to the people they know too.

Continued on Page 10



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REALTORS®
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Message from the OABR President

REALTORS® Own It!



Mark Leaders
President

Hopefully your 2018 is off to a great start! Please remember to invest in RPAC (REALTORS® Political Action Committee). REALTORS® and Affiliates contributed over \$238,000 in the 2017 campaign in Nebraska. Over \$131,000 was raised from members of OABR. This was by far the most ever raised in Nebraska and OABR. Let me explain the process for these funds.

As REALTORS® and Affiliates make their contributions, which is collected by OABR, OABR will then forward the money to the Nebraska REALTORS® Association. Fifteen percent of the collected monies are sent to the National Association of REALTORS® RPAC fund to support federal candidates.

Eighty-five percent of the monies are used to support state and local political candidates. The state RPAC Trustees are in charge of who gets the monies and how much. Candidates request monies at various times during the primaries, elections, or just to help retire their campaign debt. There is always a lot of discussion as to how real estate-friendly is the candidate. Our lobbyist is very valuable in these decisions. The trustees want to support friends of the REALTOR® community.

Some of the changes in laws that have happened recently - REALTORS® are now considered professionals, LB257, the elimination of notarizing the seller's signature on a purchase agreement, LB 253, carbon monoxide safety act LB 34, teams bill LB 678, just to name a few.

The Co-Chairs of the OABR RPAC Fund Raising Task Force are Bill Swanson and Doug Dohse. These gentlemen volunteer so much of their time and effort to meet and exceed the OABR goal every year. The OABR goal for 2018 is \$132,000. They have creative events that you can attend, and the proceeds go to RPAC in your name. You can also contribute solely to the campaign.

Our voice is also heard in Washington, DC. Every May, REALTORS® head to DC to meet with our elected officials and voice our concerns on matters that affect real estate. Some of those include mortgage interest deductions, flood insurance, etc.

Contributing to RPAC is important for all of us to protect our industry and home ownership. Owning a home is the backbone of our country. Please contribute to the campaign. For as little as \$15.00 you will make a big difference. Next time you see Bill or Doug, thank them for all they do for our association.

Help keep the American dream alive!

Remember, **REALTORS® Own It!**

Mark



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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.

THURSDAY, FEBRUARY 8 | 5-8 PM

HOSTED BY **YPN**

BINGO

2

8

18

FOOD & DRINKS

5:00 pm - 8:00 pm

\$10

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Who Owns Your Property Photos?



Reduce the Risk of Copyright Infringement!

Listing content fuels the real estate industry, and displaying photographs of real properties online is now a vital part of the real estate professional's marketing plan. Sellers use photographs to market properties, and buyers rely on those images to select which properties to visit. MLSs distribute property listings through proprietary databases that include the listing photographs. Moreover, MLSs in turn often license their property listing databases, including broker-provided photographs, to third-party portals, such as REALTOR.com, and other websites and vendors.

Improper use of listing photographs, however, can create legal problems for agents, brokerages and MLSs. Authorship and ownership of photographs within the real estate industry is "fractured".

Who authored the photograph and who can use what photograph and in what way varies across the industry. Listing photographs may be taken by homeowners, real estate agents, MLS or brokerage employees, or professional photographers. Photographs may be owned or licensed to different parties in a variety of ways. A misunderstanding of how you may use the photographs for property listings could make you vulnerable to a copyright lawsuit.



For example, copyright infringement of listing photographs is central to the recent lawsuit VHT, Inc. v. Zillow Group, Inc., No. 2:15-cv-1096 (W.D. Wash. 2015). VHT purportedly retains ownership in the listing photographs and only grants non-exclusive licenses to brokers to use the photographs solely in connection with marketing active property listings. In the complaint, VHT alleges that Zillow uses VHT's photographs without authorization in connection with "sold" properties and on Zillow's home design website, "Digs." VHT argues that these uses exceed the scope of VHT's limited license to use the photographs in connection with active property listings. The case is still pending.

It is crucial to know what rights you own in photographs and how those rights permit you to use the photographs.

To reduce your risk of copyright infringement, you should:

- Review photography agreements to assess what rights were granted or conveyed
- Audit your use of listing photographs to ensure compliance with the relevant agreements
- Determine how you will use photographs and ensure future agreements permit those uses
- Maintain records of all photography agreements.

View listing photo sample agreements: www.nar.realtor/law-and-ethics/listing-photo-sample-agreements

Source: National Association of REALTORS®; https://www.nar.realtor/law-and-ethics/who-owns-your-property-photos?om_rid=AACfUX&om_mid=_BWDZDJB9GHWU04&om_ntype=NARWeekly

OABR Tax Forms

It's Tax Season!

Find all the necessary forms you need for your 2017 taxes online at OmahaREALTORS.com/membershipinfo.

Broker Statement: www.oabrdocs.com/1/pdf/2017MLS_brokerstatement.pdf

Agent Statement: www.oabrdocs.com/1/pdf/2017MLS_agentstatement.pdf

Other OABR Expenses: ims.oabr.com



Continuing Education



- **Appraisal Institute**

www.ainebraska.org

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- **Nebraska REALTORS® Association**

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- **Randall School of Real Estate**

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- **Real Estate Resource Institute** (Paul Vojchehoske)

www.mrrealestatece.com

402-660-0395

- **REEsults Coaching** (Mark Wehner)

www.reesultscoaching.com

402-676-0101

- **R. F. Morrissey & Associates** (Roger Morrissey)

402-933-9033

Return on Investment



By Steve Vacha

President

When purchasing a home there are certain expenses that are of great value to the home buyer.

Appraisals help banks to be confident they can loan large amounts of money to buyers. The appraisal fee is a good return on investment. Real estate agents' fees are another expense that is worth every penny, as everyone knows.

Home inspections cost money, but their value is immense in almost every situation.

In our current "seller's market", some inspections are for informational purposes only. Where is the value here for the buyer? Most of us have purchased a home, we all know the anxiety such a decision brings. I have

heard countless buyers say, "Just being re-assured this home is in the condition I thought it was is worth the fee". Just how much is our peace of mind worth?

Or, when big ticket items are uncovered through the inspection, such as a large structural concern, buyers may have the option to get out of purchasing a potential money pit. A home inspection also alerts the buyer of little annoying deficiencies, which if undiscovered, can take the shine away from a new home upon move-in. No one likes a disgruntled new home owner.

After fifteen years of inspecting literally thousands of homes, I find there is a good percentage of inspections where the buyer learns of somewhat substantial deficiencies. The cost to repair these usually far exceeds the fee of the home inspection.



The potential return on the investment of a home inspection can be large. Throughout the years I have met many homeowners who are sorry they did not have a home inspection. They end up finding large expenses that would have easily been uncovered by a home inspection. On the other hand, I have also heard seasoned buyers complain about the quality of a past home inspection. When it comes to home inspections, a lower fee doesn't always equal better value or a higher return on investment.



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Affiliate Spotlight

Improving Your Customers' Experience

By Summer Franco, Benchmark Mortgage

These days, a focus on “customer service” isn’t enough. In every profession, it’s the end-to-end “customer experience” that will set you apart from the competition. Improving your customers’ experience is like painting the Golden Gate Bridge: It’s never done. Once you’ve gone from one end of your business to the other, looking for opportunities, it’s time to start again from the beginning. It’s not a project or an initiative. It’s a way of doing business – always focusing on how your customers perceive you and how well you are meeting their needs at every touchpoint.



Here are 5 Customer Experience (referred to as –“CX” - below) truths....

- 1.** Culture rules. Culture is a company’s DNA. It’s an invisible but undeniable force that shapes the behavior of employees and, ultimately, results. For realtors looking to pursue a CX strategy, addressing the culture is the first order of business. A motivational poster won’t cut it. However, while culture – unlike DNA – can be changed, it will be an evolution that requires thoughtful discussions to determine the mission statement, values and goals from the top of the organization throughout.
- 2.** A CX culture starts at the top, is supported and reinforced in the middle, and executed from top to bottom and side to side. You won’t achieve customer experience goals without direction and support from top to bottom and collaboration across functions. It’s essential to articulate clear core values and translate them to department-level actions. The CX “talk” must be included in all internal communications, and the CX “walk” must be visible at all levels of the organization.
- 3.** Employees at every level can make or break the customer relationship. From the front desk to the top manager, everyone on your team should be on board. And in the real estate industry, where partnerships are paramount, this extends to your vendors and referral partners – you want to recommend partners who will contribute to a stellar overall home-buying experience.
- 4.** Customers are internal and external. Your service to internal customers impacts their service to external customers. Making their jobs easier means they can focus on the external customer. Care and respect must go both ways. External-facing co-workers shouldn’t throw the internal folks under the bus. Your team members all play a part in the customer experience – and if they receive excellent service within your organization, it will be easier for them to provide it externally.
- 5.** Share and celebrate success. Everyone likes success stories – they are motivating and inspirational. Creating a forum for sharing success is essential for keeping momentum and reinforcing goals. So keep painting that CX Bridge – it can lead you to a better understanding of what your customers need, greater employee and customer satisfaction, and more effective collaboration. And like the “customer experience” itself, the process of improving CX is more about the journey than the destination

Source: <https://mgic-connects.com/5-secrets-customer-experience-success-mortgage-industry>

Summer Franco

NMLS #992463

Loan Officer

Benchmark Mortgage

402-753-9359

summer.franco@benchmark.us





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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.

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Lisa Powell (President) – P & P Insurance Agency
Brenda Stuart (Treasurer) – ServiceOne Inc
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Bonnstetter, Lori – 2-10 Home Buyers Warranty
Connor, Tracy – City-Wide Termite & Pest Control
Dein, Theresa – CMG Financial
Dergan, Steffanie – AmeriSpec Home Inspection Serv
Doeschot, Melanie – Ambassador Title Services
Dritley, Amy – Peoples Mortgage Company
Franco, Summer – Benchmark Mortgage
Hamrick, Samantha – Northwest Bank
Hovorka, Richard – US Bank Home Mortgage
Jameson, Jonathan – MB Financial Bank
Kelly, Mike – Kingdom Insurance Group LLC
Kopun, Gage – Metro Credit Union Mortgage
Kopun, PK – Centris Federal Credit Union
Lamoureux, Jeanne – Centris Federal Credit Union
McGee, Mark – American National Bank
McGuire Marty – Farm Bureau Financial Services
Miers, Lisa – MB Financial Bank
Molina, Jen – My Insurance LLC
Myers, Chris – Leapin Lizard Locksmiths
Nelson, Al – Trustworthy Title & Escrow
Ostrancky, Tracy – Arbor Bank
Paradis, Mia – Stewart Title
Paul Chris – PuroClean Restoration Service
Paulson, Paula – First National Bank
Petersen, Eric – P & P Insurance Agency
Pofahl, Tony – ASI Systems
Rasmussen, Brent – Mortgage Specialists LLC
Saum, John – SAC Federal Credit Union
Sladek, Mary – My Insurance LLC
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Trescott, Erin – MB Financial Bank
Vacha, Bridget – Home Standards Inspection Serv

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Doeschot, Melanie – Ambassador Title Services
Dritley, Amy – Peoples Mortgage Company
Franco, Summer – Benchmark Mortgage
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Hovorka, Richard – US Bank Home Mortgage
Jameson, Jonathan – MB Financial Bank
Kelly, Mike – Kingdom Insurance Group LLC
Kopun, Gage – Metro Credit Union Mortgage
Kopun, PK – Centris Federal Credit Union
Lamoureux, Jeanne – Centris Federal Credit Union
McGee, Mark – American National Bank
McGuire Marty – Farm Bureau Financial Services
Miers, Lisa – MB Financial Bank
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Myers, Chris – Leapin Lizard Locksmiths
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Saum, John – SAC Federal Credit Union
Sladek, Mary – My Insurance LLC
Thiel, Matt – DRI Title & Escrow
Trescott, Erin – MB Financial Bank
Vacha, Bridget – Home Standards Inspection Serv

UPCOMING MEETINGS:

Tuesday, February 20 - 9:00 a.m.
Tuesday, March 20 - 9:00 a.m.
Tuesday, April 17 - 9:00 a.m.

FEBRUARY ORIENTATION SPONSORS

Mary Sladek – My Insurance LLC
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Omaha Lancers Hockey Night

Members of OABR and their families gathered up their Lancer Spirit this January for a hockey night hosted by the Social Events Forum. The evening included dinner, games, a private tour of the locker rooms, and a group send-off for the players! Lancers defeated the Lincoln Stars with a score of 6-0.



Why We Network

Continued from Page 1

Your potential reach goes way beyond any single networking occurrence. It's a perpetual force. The classic "ripple effect," if you will. Keep in mind, when you leave an impression, people notice, and people share. This can work in both positive and negative ways depending on how you handle yourself. Working hard to make a good impression (and keep it!) will help you stand out in the crowd the right way.

"Your brand name is only as good as your reputation"
-Richard Branson

4. The more you know, the more you know!

You will come across clients who expect you to be an expert in a million things. There are plenty of educational opportunities in this world and you can definitely learn a lot, but you can't know everything about everything. Nor can you have the physical resources of every specialist in the industry. But you can know those specialists! It is better to be the person who "has a guy for everything" than to be guessing and leading clients on a wild goose chase.

5. If one connection breaks, you won't be left stranded.

It is likely that you know a photographer that

you have worked with for years. You know them, trust them, depend on them. That is great! But what will you do if your one and only photographer moves out of the country? Or what happens when your mentor of 20 years decides to leave the real estate industry to live alone in the Himalayas? Loyalty pays off in the long run, but having a backup plan never hurts!

6. Inspiration comes at the most surprising times.

REALTOR®S share a common drive, energy, and determination. But even REALTOR®S get tired or feel stuck in a rut. There is just something about getting in a room full of people who are on the same page as you that can really change the way you think. You might learn their solutions to the same struggles you face, help When you spend time with different people outside your circle, you might just find the motivation and inspiration you can't find anywhere else.

7. Personal niche. You learn about yourself when you get to know others! How could you know you like commercial real estate unless a commercial agent told you about their experience first? Taking the time to get to know others in and outside of your line of work will help get you connected to yourself and propel your career to new heights!

To the experienced REALTOR® - If you feel like a pro at networking and that this post was really just REALTOR® 101 to you, take your expertise and join a committee at OABR. Lead those around you by using the skills you already possess. The Social Events committee hosts dozens of events every year focused on networking and could use your help.

To the new REALTOR® - You may feel unsure of your abilities in networking or where to begin, but we have solutions for you too! Join the Young Professionals Network! YPN focuses on building up your confidence, networking skills, and so much more! Numerous leaders in this industry got their start through YPN. You could be next!

Whether you're leading or learning, networking is vital for your business and OABR is here to support you every step of the way!

Just by being part of this Club we call REALTOR, you already have something in common with over 2,700 people in the Omaha Area. Now all you need to do is get connected!

GO-ASHI Greater Omaha Chapter American Society of Home Inspectors

The Mission of ASHI is to set and promote standards for property inspections and to provide the educational programs needed to achieve excellence in the profession. The members of GO-ASHI promote this mission through continued education provided at our monthly meetings.

January 2018 Meeting Attendance: Guest Speaker: Tony Walde – OPPD

Jon Vacha ACI (President) - Home Standards Inspection Services
Tim Krof ACI (Vice President) - Home Standards Inspection Services
Steve Marten ACI (Treasurer) - Homespec Property Inspections
Mike Frerichs ACI (Secretary) - Home Buyers Protection Co
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Ruel, Forrest - Home Standards Inspection Services
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*ACI denotes ASHI Certified Inspector

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Membership

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



OABR	Dec 2017	Dec 2016
Designated REALTORS®	200	197
REALTOR®	2446	2319
REALTOR® Emeritus	53	48
TOTAL	2712	2573
Institute Affiliate	64	66
Affiliate	423	381
TOTAL	3505	3300

GPRMLS	Dec 2017	YTD
	Dec 2017	Dec 2016
Participants (OABR)	193	190
Participants (MLS only)	70	63
Subscribers (OABR)	2454	2327
Subscribers (MLS only)	229	210
TOTAL	2976	2819

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21st Annual

CHILI Cook-Off



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FEBRUARY 21

11:00 am - 1:00 pm

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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 or 402.619.5551

SocialEvents
Omaha Area Board of REALTORS®





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/virtualfoode-drive for a list of office links.

AWARDS!

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



Join the Education Forum



Get Smart!

Do you love education? Do you want to play a key role in shaping our industry?

The OABR Education Forum aims to provide you with the most relevant courses, knowledgeable trainers, and significant development opportunities so you can grow within your business. They stay ahead of trends and necessary information to help you be the best you can be.

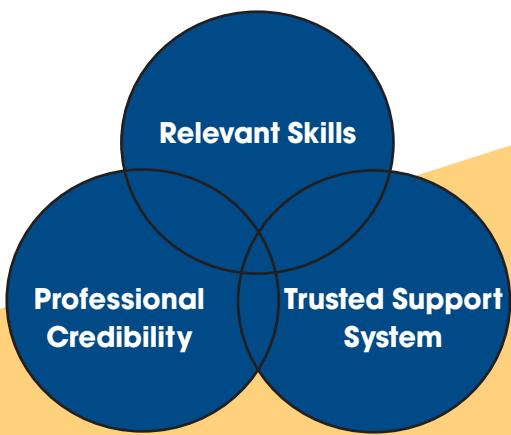
Be part of the committee that grows the whole industry! Meetings are held at the Omaha Area Board of REALTORS® Office on the second Wednesday of every month!

Discover more online at OmahaREALTORS.com/education-training.

Questions? Contact Donna Shipley at 402-619-5551 or Donna@OmahaREALTORS.com.



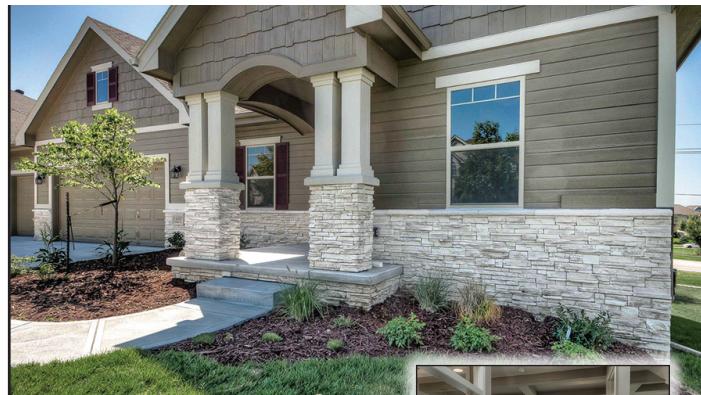
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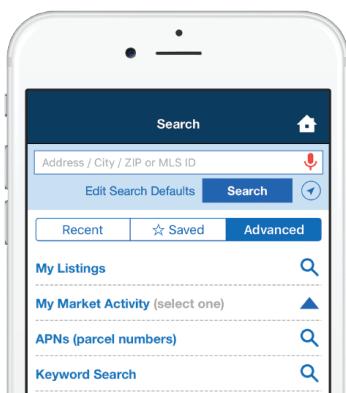

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Three Exciting New Features Come to the RPR App!

Like REALTORS®, RPR's app is on the move. Exciting new features have been added to an already robust line-up of available tools. This time, they've added three adaptations that are certain to make your on-the-go experience more productive and downright easier.

If you haven't already done so, download the free RPR app today. It's an unparalleled platform of property and market data, as well as a reporting tool that allows you to create and send customized client-friendly reports ... anytime, anywhere.



1. Search by Voice

Voice-to-text transcription services for Android and iOS have become more reliable and accurate, making those mobile device keyboards that much more appealing for users who want to quickly recite search by voice commands.

Now, RPR makes it easier for REALTORS® on the go by introducing voice-to-text search capability on its app. Look for the microphone icon on your device's keyboard then Simply tap and talk. Try speaking a property address or geographic area. This new feature is available for both Android and iOS.

2. Generate Reports Quickly!

The next time you need to quickly create an RPR report, like for an open house or when working with a buyer, try the Reports button located in the lower left corner of the RPR app's home screen.

After tapping Reports, type or speak an address, city or zip. Then tap Search and the available reports will appear. Tap on the name of the report you want, then customize and deliver!



3. Comp Analysis Express

Agents often joke that all they need to do to generate business is plan their next vacation. But the reality is you never know where or when your next deal will come in. So being prepared with the right tools to impress prospects anytime, anywhere has become of paramount importance. That's where RPR's new Comp Analysis Express comes in. REALTORS® can use their mobile device to build a CMA, then create and share a client-friendly Seller's report. Best of all, if comps have been selected on the website, they can be viewed on mobile and vice versa.





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Mailing Address:
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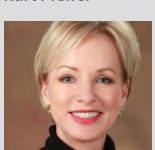
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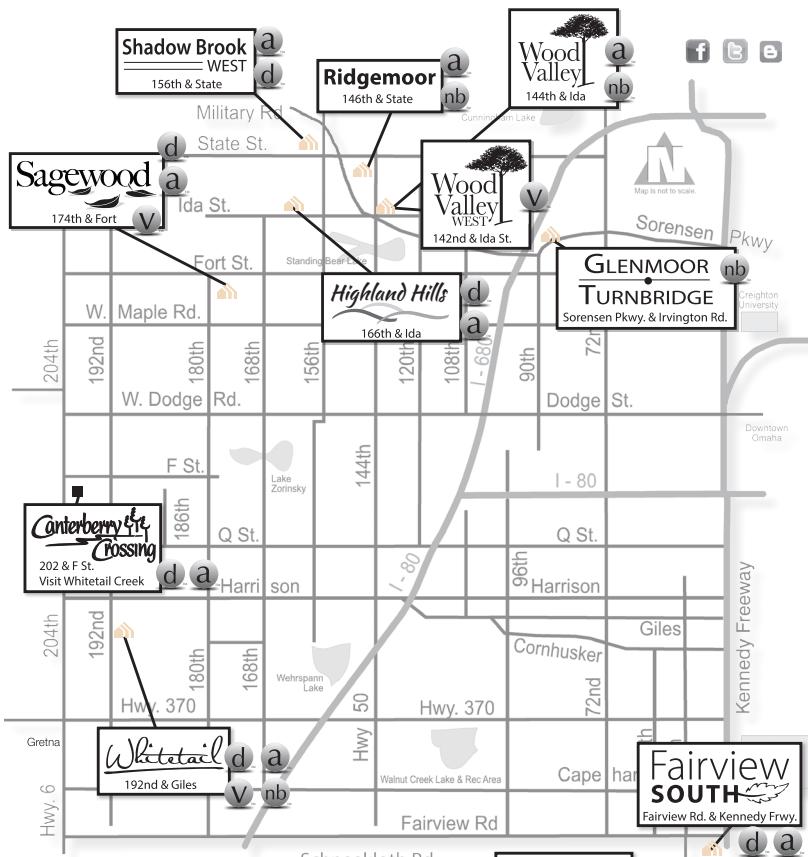
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State of the REAL ESTATE MARKET in 2018 [9999T]

Gregg Mitchell started out as a real estate sales agent, receiving his appraisal license in 1978. President of Mitchell & Associates for more than 20 years, Gregg has personally conducted and supervised valuations of more than 30,000 homes in the greater Omaha area.

Gregg received his Residential Membership (RM) in 1987 and his Senior Residential Appraiser certification in 1990. Gregg is a member of the National Association of REALTORS®, the Nebraska REALTORS® Association, the Omaha Area Board of REALTORS®, and the Great Plains REALTORS® Multiple Listing Service. He also served on the Nebraska Real Property Appraiser Board.

Thursday, March 15, 2018
10:00 - 11:00 a.m.

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This FREE session will provide you with one hour of Broker Approved Training. For Broker Approved Credit, talk with your broker.

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Fax: 402-619-5559

Email: Donna@OmahaREALTORS.com

Name _____ License # _____

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Code of Ethics: Articles 2 - 9

Article 2

REALTORS® shall avoid exaggeration, misrepresentation, or concealment of pertinent facts relating to the property or the transaction. REALTORS® shall not, however, be obligated to discover latent defects in the property, to advise on matters outside the scope of their real estate license, or to disclose facts which are confidential under the scope of agency or non-agency relationships as defined by state law. (Amended 1/00)

Standard of Practice 2-1

REALTORS® shall only be obligated to discover and disclose adverse factors reasonably apparent to someone with expertise in those areas required by their real estate licensing authority. Article 2 does not impose upon the REALTOR® the obligation of expertise in other professional or technical disciplines. (Amended 1/96)

Standard of Practice 2-2

(Renumbered as Standard of Practice 1-12 1/98)

Standard of Practice 2-3

(Renumbered as Standard of Practice 1-13 1/98)

Standard of Practice 2-4

REALTORS® shall not be parties to the naming of a false consideration in any document, unless it be the naming of an obviously nominal consideration.

Standard of Practice 2-5

Factors defined as "non-material" by law or regulation or which are expressly referenced in law or regulation as not being subject to disclosure are considered not "pertinent" for purposes of Article 2. (Adopted 1/93)

Article 3

REALTORS® shall cooperate with other brokers except when cooperation is not in the client's best interest. The obligation to cooperate does not include the obligation to share commissions, fees, or to otherwise compensate another broker. (Amended 1/95)

Standard of Practice 3-1

REALTORS®, acting as exclusive agents or brokers of sellers/ landlords, establish the terms and conditions of offers to cooperate. Unless expressly indicated in offers to cooperate, cooperating brokers may not assume that the offer of cooperation includes an offer of compensation. Terms of compensation, if any, shall be ascertained by cooperating brokers before beginning efforts to accept the offer of cooperation. (Amended 1/99)

Standard of Practice 3-2

Any change in compensation offered for cooperative services must be communicated to the other REALTOR® prior to the time that REALTOR® submits an offer to purchase/lease the property. After a REALTOR® has submitted an offer to purchase or lease property, the listing broker may not attempt to unilaterally modify the offered compensation with respect to that cooperative transaction. (Amended 1/14)

Standard of Practice 3-3

Standard of Practice 3-2 does not preclude the listing broker and cooperating broker from entering into an agreement to change cooperative compensation. (Adopted 1/94)

Standard of Practice 3-4

REALTORS®, acting as listing brokers, have an affirmative obligation to disclose the existence of dual or variable rate commission arrangements (i.e., listings where one amount of commission is payable if the listing broker's firm is the procuring cause of sale/lease and a different amount of commission is payable if the sale/lease results through the efforts of the seller/ landlord or a cooperating broker). The listing broker shall, as soon as practical, disclose the existence of such arrangements to potential cooperating brokers and shall, in response to inquiries from cooperating brokers, disclose the differential that would result in a cooperative transaction or in a sale/lease that results through the efforts of the seller/landlord. If the cooperating broker is a buyer/tenant representative, the buyer/tenant representative must disclose such information to their client before the client makes an offer to purchase or lease. (Amended 1/02)

Standard of Practice 3-5

It is the obligation of subagents to promptly disclose all pertinent facts to the principal's agent prior to as well as after a purchase or lease agreement is executed. (Amended 1/93)

Standard of Practice 3-6

REALTORS® shall disclose the existence of accepted offers, including offers with unresolved contingencies, to any broker seeking cooperation. (Adopted 5/86, Amended 1/04)

Standard of Practice 3-7

When seeking information from another REALTOR® concerning property under a management or listing agreement, REALTORS® shall disclose their REALTOR® status and whether their interest is personal or on behalf of

a client and, if on behalf of a client, their relationship with the client. (Amended 1/11)

Standard of Practice 3-8

REALTORS® shall not misrepresent the availability of access to show or inspect a listed property. (Amended 1/87)

Standard of Practice 3-9

REALTORS® shall not provide access to listed property on terms other than those established by the owner or the listing broker. (Adopted 1/10)

Standard of Practice 3-10

The duty to cooperate established in Article 3 relates to the obligation to share information on listed property, and to make property available to other brokers for showing to prospective purchasers/tenants when it is in the best interests of sellers/landlords. (Adopted 1/11)

Article 4

REALTORS® shall not acquire an interest in or buy or present offers from themselves, any member of their immediate families, their firms or any member thereof, or any entities in which they have any ownership interest, any real property without making their true position known to the owner or the owner's agent or broker. In selling property they own, or in which they have any interest, REALTORS® shall reveal their ownership or interest in writing to the purchaser or the purchaser's representative. (Amended 1/00)

Standard of Practice 4-1

For the protection of all parties, the disclosures required by Article 4 shall be in writing and provided by REALTORS® prior to the signing of any contract. (Adopted 2/86)

Article 5

REALTORS® shall not undertake to provide professional services concerning a property or its value where they have a present or contemplated interest unless such interest is specifically disclosed to all affected parties. [listen]

Article 6

REALTORS® shall not accept any commission, rebate, or profit on expenditures made for their client, without the client's knowledge and consent.

When recommending real estate products or services (e.g., homeowner's insurance, warranty programs, mortgage financing, title insurance, etc.), REALTORS® shall disclose to the client or customer to whom the recommendation is made any financial benefits or fees,

other than real estate referral fees, the REALTOR® or REALTOR®'s firm may receive as a direct result of such recommendation. (Amended 1/99)

Standard of Practice 6-1

REALTORS® shall not recommend or suggest to a client or a customer the use of services of another organization or business entity in which they have a direct interest without disclosing such interest at the time of the recommendation or suggestion. (Amended 5/88)

Article 7

In a transaction, REALTORS® shall not accept compensation from more than one party, even if permitted by law, without disclosure to all parties and the informed consent of the REALTOR®'s client or clients. (Amended 1/93)

Article 8

REALTORS® shall keep in a special account in an appropriate financial institution, separated from their own funds, monies coming into their possession in trust for other persons, such as escrows, trust funds, clients' monies, and other like items.

Article 9

REALTORS®, for the protection of all parties, shall assure whenever possible that all agreements related to real estate transactions including, but not limited to, listing and representation agreements, purchase contracts, and leases are in writing in clear and understandable language expressing the specific terms, conditions, obligations and commitments of the parties. A copy of each agreement shall be furnished to each party to such agreements upon their signing or initialing. (Amended 1/04)

Standard of Practice 9-1

For the protection of all parties, REALTORS® shall use reasonable care to ensure that documents pertaining to the purchase, sale, or lease of real estate are kept current through the use of written extensions or amendments. (Amended 1/93)

Standard of Practice 9-2

When assisting or enabling a client or customer in establishing a contractual relationship (e.g., listing and representation agreements, purchase agreements, leases, etc.) electronically, REALTORS® shall make reasonable efforts to explain the nature and disclose the specific terms of the contractual relationship being established prior to it being agreed to by a contracting party. (Adopted 1/07)

Personals



CONGRATULATIONS to **Cindy Andrew** of Nebraska Realty on receiving the GRI designation.

CONGRATULATIONS to **Sean Dye** of BHHS Ambassador Real Estate on receiving the MRP designation.

CONGRATULATIONS to **Christina O'Donnell** of Coldwell Banker REA on receiving the MRP designation.

CONGRATULATIONS to **Mark Wehner II and Mark and Therese Wehner** of BHHS Ambassador Real Estate on the recent birth of his daughter/their granddaughter, Averie Charlotte born January 1.

Send us your news!

Have some news you'd like to share with the membership? Send it our way!

Contact Donna Shipley at 402-619-5551 or Donna@OmahaREALTORS.com.

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Megan Sgourakis	CBSHOME
Bruce Abraham	Coldwell Banker
Rachel Langford	Coldwell Banker
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