



JULY 2018

REview



COMING UP

CODE OF ETHICS TRAINING

June 8; 8:30 am - 9:30 am
OABR Education Center

DIVERSITY COMMITTEE

July 10; 11:00 am
OABR Boardroom

NEW MEMBER ORIENTATION

July 10; 8:30 am - 4:00 pm
July 11; 8:30 am - 4:00 pm
OABR Education Center

SOCIAL EVENTS FORUM

July 11; 10:00 am - 11:00 am
OABR Boardroom

YPN ADVISORY BOARD

July 12; 2:00 pm - 3:00 pm
OABR Boardroom

REALTOR® Family Day

July 13; 3:00 pm - 8:00 pm
Fun Plex

GRILLIN' & CHILLIN' AT THE BEACH

July 26; 5:00 pm - 9:00 pm
Bryson's Airboat Tours
Fremont, Nebraska

Representation in Legislation: Advocating for All

By Joe Gehrki

We have been taught that "Special Interests" are bad. And really, they can be when a loud minority monopolizes the political conversation. For the National Association of REALTORS®, our special interest is *literally* everyone. We advocate for anyone that owns a home, wants to own a home, rents, leases commercial property, etc.



For the past 20 years I have been an FPC. This stands for Federal Political Coordinator. Every May, thousands of REALTORS® converge on Washington DC for Legislative Meetings to bring the legislative agenda to our members of Congress. Sure, we have lobbyists that can do this, but NAR believes in "Grass Roots" - every day agents that know the impact of potential legislation to our members, as well as our clients and customers.

There are 435 members of the House of Representatives and 100 members of the Senate. Collectively we call them "Congress". Each of our 535 members of Congress has a REALTOR® that is their FPC. The FPC and their team keeps them and their staff up to date on the opinion of legislation of our members and clients.

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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 Summer!

We are well into the summer selling season and hopefully some vacation time. It doesn't seem right that half of 2018 is already gone. I hope you have had a very successful year so far.

This is a good time to remind you that annual dues are right around the corner and must be paid by August 15. The local portion that stays with OABR provides many benefits to you and your business. This is a great opportunity for you to review what your membership provides.

OABR helps advance the interests and the needs of REALTORS® by building an enjoyable membership culture, enhancing the image of and promoting the use of REALTORS®. We also supports economic expansion, job growth and help to develop skilled, technologically-proficient members. Our involvement in our industry protects individual rights to own, use, and transfer real property.

OABR provides educational opportunities for you at minimal to no cost. The Education Committee works hard to bring you courses and speakers that provide relevant and necessary information for your business. Many classes are free for members so you have limitless opportunities for growth. The staff at OABR also work to keep you informed of current events and hot topics at the local, state, and national levels. I am sure you have seen the monthly newsletter and weekly emails sent from OABR. These are full of resources to help you grow and learn about your industry.

OABR hosts networking events to help any REALTOR®, at any experience level, form relationships with the people they work with on a daily basis. The annual OABR Picnic is right around the corner on August 8. This is a very fun networking event open to all OABR members. Other fun events held throughout the year include the OABR Golf Outing hosted by the Affiliates Council, the Turkey Bowl, the Chili Cook-Off, and more! You can also go to **OmahaREALTORS.com** and click on the calendar to see what is offered each month.

Our local RPAC Committee is an important part of our industry. The work of RPAC protects the benefits of homeownership and supports freedom in our industry. Member participation, as well as financial support, secures the REALTOR® voice in politics. You will have a chance to invest in RPAC with your annual dues and I strongly encourage you to do so. RPAC is hosting their annual Grillin' & Chillin' at the Beach on July 26 at Bryson's Airboat Tours in Fremont. Bring your friends and family and come enjoy a fun, relaxing night on the river!

If you would like to part of the decision-making process for education, events, RPAC, or any of the other great services OABR provides, don't be afraid to step out of your normal routine and get involved in a committee! Please contact an OABR staff member if you have any questions. They are always willing to help! You will not be disappointed!

Coming up on August 15 is the 133rd Annual OABR Inaugural, and ushering in your 2019 President, Doug Dohse. Please mark your calendars and come out in support of this significant installation. Congratulations and good luck, Doug!

Have a great rest of your summer.

Remember, **REALTORS® Own It!**

Mark



Mark Leaders
President

The Omaha Area Board of REALTORS® invites you to attend the...

133rd Annual Inaugural and Awards Banquet



*Doug Dohse,
2019 President*

Wednesday, August 15

Awards Ceremony

Bar & Hors D'oeuvres 5:30 pm

Awards & Installation 7:30 pm

Funny Bone Comedy Club

17305 Davenport St #201 Omaha, NE

REALTOR®-of-the-Year

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Legislative Days

Continued from Page 1

This process goes on throughout the year and culminates in a week-long conference in the middle of May that NAR calls The REALTOR® Party Legislative Meetings.

Wednesday is "Hill Visit Day". We first attend Federal Issues Updates given by NAR specialists to make sure we are concise when we visit Capitol Hill. We then attend pre-arranged meetings with the members of Congress from Nebraska and their staffs.

Every state has members that assist the FPC in delivering our message in presentations to our delegation. The FPC leads the presentation, but every member is invited to give real life examples of how a Congressman's vote will affect the people that elect them.

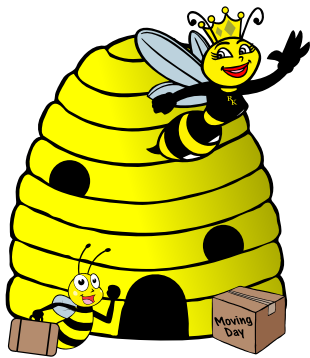
Recent legislation that we have advocated for are the extension of NFIP, the National Flood Insurance Program, GSE reform which ensures FHA and VA financing are viable, and the maintaining of the Mortgage Interest Deduction.

When our voice is heard, we know that we are serving our members and clients well. Rest assured that that we get our voices heard.

Interested in Governmental Affairs and making an impact on our government? Attend the next Governmental Affairs meeting! Join us in the OABR Education Center at 11830 Nicholas St. on Wednesday, August 15 at 10:00 am.



Joe Gehrki
2018 Governmental
Affairs Chair



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Family Fun Day!



Access to the entire park! Includes waterpark, rides, mini golf, volleyball, and horseshoes!

Friday, July 13

3:00 pm - 8:00 pm

Fun Plex

7003 Q St, Omaha, NE 68117

\$15/Person (2 & Under are FREE)

Includes Dinner, Snacks
and Desserts!

Kids can also enjoy

face painting and
a balloon artist!

Rain Cancellation Policy: *If the event is cancelled due to inclement weather, those who registered will be able to redeem their OABR ticket for a different day of their choice for the remainder of the summer.*



Register online at www.ims.oabr.com or send your reservations to one of the following:

Email: Donna@OmahaREALTORS.com
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Home Loans and Mortgage Appraisals

By Wendy Walker, SAC Federal Credit Union

As a REALTOR® in the Omaha Metro, you may have been faced with shortages of inventory for your buyers. The market frenzy, or lack of sales, then leads to escalation clauses or aggressive pricing by sellers anxious to cash in. Then the reality of what a home appraisal plays into an agreement begins to develop as appraisers cannot stretch values to everyone's expectations. What now?



A home appraisal is an unbiased estimate of the true (or fair market) value of what a home is worth. All lenders order an appraisal during the mortgage loan process so that there is an objective way to assess the home's market value and ensure that the amount of money requested by the borrower is appropriate. The appraisers find the property value by comparing the "subject property" to recent sales of similar homes in the area – its condition, size, lot and feature like views. Appraisers use three ways to value property – comparison (the most common method), income (for rentals), and cost.

You might be surprised to know The Home Valuation Code of Conduct, or HVCC, which went into effect in May 2009, compounded the problem. The HVCC prohibits Fannie Mae and Freddie Mac lenders from having direct contact with appraisers. Instead, software programs allow the lenders to randomly request appraisals based on loan type, location, cost and due dates. Most lenders review appraisals through a strict system of checks and balances that compares the appraisal report to other appraisals on all known sales in your neighborhood. This internal review system can catch discrepancies that should be investigated, but any information you can provide to your lender will help.

When your home appraises for less than its purchase price, it affects your mortgage, and can affect your contract too. Remember that mortgage lenders use the appraiser-determined value to input the "value" part of your mortgage's loan-to-value (LTV) calculation. If the appraised value is less than the purchase price, lenders use that value to determine your LTV. Unless the seller agrees to lower the price, you will have to increase your down payment to get the same mortgage and interest rate. When your home appraises for less than its purchase price, there are a few potential outcomes:

1. Seller and buyer renegotiate a new, lower home sale price
2. Buyer increases down payment to meet new LTV and down payment minimums
3. Seller and buyer cancel home purchase contract
4. Buyer requests an appraisal rebuttal

The possibility of a "bad appraisal" is among the reasons home purchase contracts are often written with an appraisal contingency. Should the home fail to appraise for its contracted purchase price, the contingency clause allows buyers to re-evaluate and potentially walk away. In fact, FHA & VA loans require this contingency in any purchases financed with FHA/VA mortgages. Appraisal contingencies are also sometimes used to renegotiate or exit contracts after an appraiser identifies required repairs, such as chipped paint or cracked windows. As a home buyer, it's risky to waive your appraisal contingency. You may lose your negotiation leverage if the home appraises for less than its purchase price.

When everything goes smoothly, the home appraisal is just another box to tick on a closing checklist. When the appraisal value is lower than expected, the transaction can be delayed or even canceled. Regardless of which situation you encounter in your home buying, selling or refinancing experience, a basic understanding of how the appraisal process functions can only work in your favor.



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Omaha Area Board of REALTORS®

GRILLIN' & CHILLIN'

at the beach



Thursday, July 26

Bryson's Airboat Tours
839 County Rd 19 | Fremont, NE

5:00 - DUSK

Food served from 5:30 - 7:30 pm
Please bring your own beverages!

\$500 in Hy-Vee Gift Cards!
\$250 Visa Gift Cards!

LIVE MUSIC!
Swampboy Blues Band

Register online at ims.oabr.com. Type in your ID and password, click on "Event By Date," and then on the specific event.

REALTOR® or Affiliate Member Name _____

Agent # _____

Phone _____ Email _____

of REALTOR® or Affiliate Tickets (\$15) _____ # of Guest Tickets (\$15) _____ Total \$ _____

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Questions? Contact Donna Shipley at 402-619-5551
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O'Leary, Timothy
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Ploughman, Jane
Poethig, Daniel
Pohlrad, Sara
Polinsky, Maria
Porter, Sarah
Porto, Hannah
Potinini, Venugopala
Prather, William

CONTRIBUTION GOAL

\$132,000
by 11/30/18

\$88,975
as of 6/18/18

Proctor, Benjamin	Schrieber, Teri	Townsend, Ann
Pruess, Jeffrey	Schrivier, Gena	Troshynski, Jason
Pruess, Joann	Schuele, Mary	Tschudin, Erin
Pruitt, Terri	Schwarz, Cynthia	Turco, Kevin
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Richardson, Stacey	Sledge, Kathy	Watson, Roxanna
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Roberts, Cynthia	Snyder, Colby	Wehner Jacobsen, Kristen
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Robson, Jillian	Souvannasoth, Anousone	Weinert, Katie
Rogers, Michael	St James, Jean	Wells, Mary
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Rogers, Elizabeth	Stanton, Tiffany	Wessling, Kenneth
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Rowe, Kay	Sundell, Jody	Willey, Damian
Royuk, Joanne	Sutmaier, Michael	Williams, Carolina
Rubin, Ronald	Sutton, Charles	Williams, Jacqueline
Ruhl, Tina	Swanson, Kimberly	Williams, April
Ruwe, Mark	Swanson, Matthew	Williams, Jennifer
Sacco, Samuel	Swassing, Rebecca	Wilson, Brian
Salem, Shannon	Sway, Amanda	Wilson, Mark
Salkin, Michael	Swope, Arlene	Wilson, Emily
Salzbrenner, Timothy	Tabatabai, Beverly	Wirges, Richard
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Saunders, Santana	Thibault, Madeline	Workman, Heeran
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Schaefer, Matthew	Thiessen, Joshua	Wurstner, Jacqueline
Schaefer, Scott	Thoen, Holly	Yost, Anton
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STERLING "R" (\$1,000+)

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Sandiland, Becky, First National Bank
Stuart, Brenda, ServiceOne Inc

GOVERNOR'S CLUB (\$500+)

Pierce, Rachel, Benchmark Mortgage

50 CLUB (\$50+)

Ahlvers, Chad, Cornerstone Home Inspection
Andresen, Robert, Metro Pest Insp Inc
Arrasmith, Lynette, Benchmark Mortgage
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SENATOR'S CLUB (\$150+)

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99 CLUB (\$99+)

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Family-Friendly Summer Events!

Family Day at Fun Plex

By Brenda Anderson, Fun Plex Event Chair

Family Fun Day is all about you! Bring the family along and enjoy some fun in the sun and get to know your fellow REALTORS® at the same time! We are giving you unlimited access to the rides, Water Park, Lazy River, Go-Karts, Horseshoes, and Volleyball. Yes, it's all included. We also have a private pavilion reserved for you in the picnic area. Balloon artists and face painting will begin at 5:30pm for all the kids... or REALTORS® who are young at heart. Gather around for appetizers, cold beer, soft drinks, ice cream, and a BBQ Dinner! Plus, the chance to win one of the \$50 gift card prizes!



I would like thank, Kayci Parker, with Peoples Mortgage for helping me plan this event for all of you. And a big thanks to all the Affiliates that have stepped up to sponsor the extras to make this the best Family Fun event ever! I look forward to seeing you all there, dudes!

Grillin' & Chillin' at the River

By Bill Swanson, Grillin' & Chillin' Event Chair

Imagine listening to some cool music, gentle breeze blowing off the water, enjoying the beverage of your choice after a fine catered meal. Time to take a ride up the river on the biggest and baddest airboat in the Midwest.

Well, you are in luck! You don't have to just imagine it! You can experience it! Once again on the evening of Thursday, July 26 you can attend the RPAC PARTY of the year at the annual Grillin' and Chillin' at the Beach event.

If you've attended before, make sure you bring some friends that haven't. If you haven't been there, you especially don't want to miss it!

There will be Live Music from the Swampboy Blues Band, catered burgers, hot dogs, and fixin's from HyVee, and your chance to win over a thousand dollars in gift cards!

Don't wait too long to get your tickets. It's just \$15 per person for REALTORS®, Affiliates, and their families and friends. *See you next month!*

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Lori Paul, Berkshire Hathaway
 HomeServices Ambassador Real Estate

Additional Agent References:

Megan Owens - Berkshire Hathaway HomeServices Matt Beers - CBSHOME Real Estate
 Kathy Shudak - CBSHOME Real Estate



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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.



June 2018 meeting attendance:
Guest Speakers: Guest Speaker: Shane Geise -
Precision Lighting & Electric, LLC

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
 Rick Crnkovich ACI - Heritage Home Services, Inc
 Jessie Fisher - Home Standards Inspection Services
 Paul Pachunka - Home Standards Inspection Services
 Brent Simmerman ACI - Midlands Home Inspections, Inc
 Dave Six ACI - Home Standards Inspection Services
 Steve Vacha ACI - Home Standards Inspection Services
 Les Wallace - Advanced Building Inspections

*ACI denotes ASHI Certified Inspector

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Inspectors with Knowledge



By Steve Vacha
President

At Home Standards Inspection Services our goal is to provide the training to enable our inspectors to be the best in the area. This starts with shadowing and continues with cross training between inspectors and the sharing information on a daily basis.

We also belong to and are active in the two organizations that provide certification and training for home inspectors.

Jon and I have been in a leadership roles with the local ASHI chapter here in the Omaha area for many years. Jon is the current acting President for our local ASHI chapter. We expect all our inspectors to be ASHI certified inspectors. It typically takes an

inspector working and studying for two full years to pass the test and attain the status of ASHI Certified Inspector (ACI) - and then 20 hrs of continuing education is required annually.

In addition to ASHI, we ask all our inspectors to fulfill the requirements of InterNACHI, the second certifying organization for the home inspection industry. This organization offers state of the art and up to date training and further certification for a home inspector.

All our inspectors have met the requirements to be called InterNACHI Certified Inspectors, ICI. This complete company certification allows us to participate in the InterNACHI Buy Back program that is now included with all home inspections we complete.



We believe doubling the requirements to be certified, doubling the CE requirements, help to ensure we have the best trained and most knowledgeable inspectors in the area.

For more information on the specifics of the Buy Back Program please see our website.



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Monday,

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Player 4 _____

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Make checks payable to:

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Mailing Address:

Omaha Area Board of REALTORS®
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Omaha, NE 68154

Membership

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



MAY ACTIVITY	MO.	YTD
New REALTOR® Members	44	239
Reinstated REALTOR® Members	5	21
Resignations	15	82

OABR - May 1	2018	2017
Designated REALTORS®	205	197
REALTOR®	2592	2430
REALTOR® Emeritus	47	51
TOTAL REALTORS®	2844	2678
Institute Affiliate	65	64
Affiliate	448	408

GPRMLS - May 1	2018	2017
Participants (OABR)	197	191
Participants (MLS only)	72	64
Subscribers (OABR)	2599	2437
Subscribers (MLS only)	244	217
TOTAL	3112	2909



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Taking Control of Your Safety

Training your gut instincts for your protection

This past month, OABR hosted a safety course specific to REALTORS®. Those in attendance were in search of an increased awareness of danger, confidence in their “gut instincts”, and improvement in their safety and the overall safety of those around them.

Sherri Hinkel of Keller Williams began the course by covering topics such as safety during showings, open houses and appointments. Sherri encouraged everyone to put their own safety first and do everything possible to keep from being the easy target. She suggested creating layers of protection and to not just depend on a singular safety feature, app, or method. Tips such as having a public and detailed calendar so others can track you, having a code word during calls, and using safety technology were just a few of the many tips given. “Everyone is equally vulnerable to dangerous situations. Ultimately, you are in control of your showings and your safety. You owe it to yourself to be safe.”

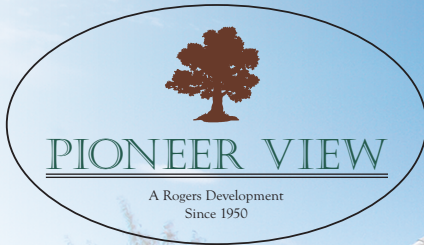


Devin Crinklaw of the Omaha Police Department continued with safety tips relevant to daily life. “Begin with your mindset. Your mindset is always more important than any weapon. If you doubt yourself, you are already outnumbered. Next you must decide before a situation becomes dangerous what you value and what you are willing to do. If you wait to

decide in the moment, it will already be too late. You must know what you can do, when to do it, and be prepared to do it immediately.” Devin highlighted the importance of your mindset, awareness, paying attention to your “gut instincts”, being prepared with appropriate training and practice, and exercising preventative safety tactics.

When the topic of weapons arose, Devin discussed the advantages and disadvantages, but emphasized that the use of weapons is the least important element of your safety. “Your software is much more important than your hardware”, meaning your mindset, awareness, and readiness will be more important than any weapon you could carry. In order to you use a weapon properly, you must have the confidence and understanding of how to use it.

If you missed this event, don't worry! OABR will continue hosting Safety Courses and trainings. This class is scheduled to happen again September 2018.



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20th Annual Summer Picnic



Surfing with OABR

Wednesday, August 8

11:00 am - 1:00 pm

Crosskey Villages Park

Just north of Blondo
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Personals



CONGRATULATIONS to **Kayla Cunningham** of JH Willy on the recent birth of her daughter, Annie Christine, born May 30, 2018.

CONDOLENCES to **Jeanna Cannon** of BHHS Ambassador Real Estate on the recent loss of her father.

CONDOLENCES to the friends and family of **Mitch Scott** of Nebraska Realty, who recently passed away.

CONDOLENCES to **Brenda Stuart** of ServiceOne on the recent loss of her brother-in-law.

CONGRATULATIONS to the following members on receiving REALTOR® Emeritis Status:

Thomas Blight – NP Dodge Real Estate

Clifton Hodges – Fortune Real Estate

Carolyn Kesick – CBSHOME Real Estate

John Kraemer – NP Dodge Real Estate

John Miles – BHHS Ambassador Real Estate

Joseph Pawloski – CBSHOME Real Estate

Nanci Salistean – NP Dodge Real Estate

Mary Schon – Multi-Vest Realty Co

Gary Stoneburg – GBS Real Estate

Joseph Vukov – Joe Vukov Real Estate & Ins

Designations



Congratulations to the following members on earning a certification or designation!

The following members received the CRS Designation:

Leo Hike, NP Dodge

Monica Lang, CBSHOME Real Estate

Justin Lorimer, RE/MAX Results

Cassandra Herfindahl, RE/MAX Results

Thank You

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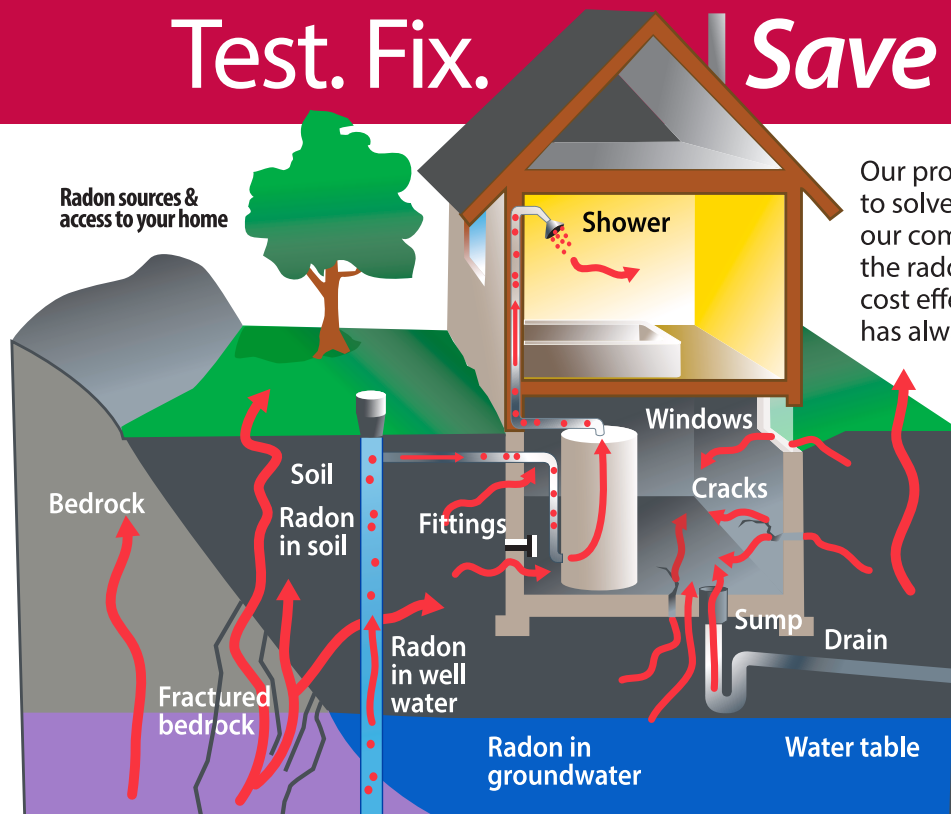
Lori Bonnstetter – 2-10 Home Buyers Warranty

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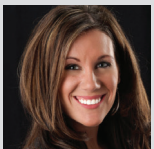
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Ileane Carlson



Bill Casey



Ericka Heidvogel



Don Igo



Monica Lang



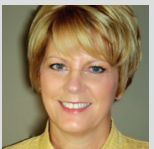
David Lee



Luke Lofgren



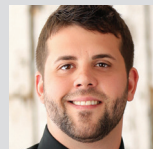
Sherri Daly



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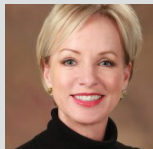
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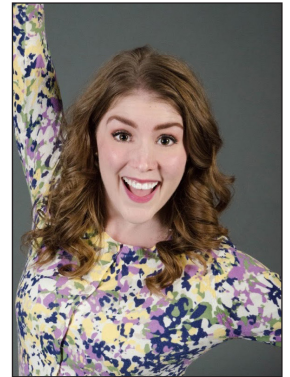
OABR Committee Corner

Written by Diane Stevens, OABR Communications Director



I have been working for OABR for 18 months and in that time have learned a lot about how awesome our members are and the importance of the work you do. I understood why OABR had to have committees and that they were somehow significant, but I didn't really get inside the heart of these committees until the last few months.

Earlier this year I began sitting in on committee meetings in an effort to understand their true purpose. But if I'm being honest, I had low expectations. I thought I was walking in to find and solve all the problems I was sure these groups would have. It didn't take long for me to realize everything had been running just fine long before I got here and were likely to keep going strong!



Young Professionals Network

I remember when I first heard OABR had a YPN Committee. I pictured a group of awkward and uncomfortable REALTORS® with no clue how to hold a conversation, much less sell a house. I could just see a room full of insecure beginners trying to get participation credit for listening to their mothers and showing up for the mandatory hour.

YPN was the first committee meeting I sat in on and I quickly discovered I was the beginner unprepared for the intensity of the room. Their energy was contagious. Their professionalism was 'on pointe' (Yes, I am using young lingo for this!). Their desire to make a difference to their REALTOR® world was inspirational.

The committee leaders have a creative solution for learning about the work of other OABR committees. Active members from the YPN Advisory board are assigned to sit in on specific committee meetings such as Education, Social Events, or Governmental Affairs. They will then present a summary of the meetings to the rest of YPN and explain the relevance of the topics discussed at these meetings and how it affects the work of YPN.

The more time I spend with them, the more I see these members as truly the future leaders of the industry. They focus on every aspect of being a REALTOR®; from education and networking to governmental affairs and community support. I have seen with my own eyes that this group is full of confident and competent game changers who are ready to take on the world.

Yes, they do host and cohost events to facilitate networking and relationships. However, who they are at their core is so much more than that.

I would also like to point out this group is not just for "Young 20-something kids". You can be part of YPN as a new member or even as an experienced member looking to lead!

YPN is about growing and developing the next wave of industry leaders. And don't we all want to ride that wave?

For more information on YPN, visit:
www.OmahaREALTORS.com/YPN

Omaha Area Board of REALTORS® Young Professionals Network

Come join us!

The second Thursday of every month.

2:00 pm | OABR Boardroom
11830 Nicholas St | Omaha, NE

Network. Learn. Grow!





Five Most-Violated MLS Rules

Summer 2018

The REALTORS® serving on the Great Plains REALTORS® MLS Board of Directors adopt rules and policies that reinforce Nebraska License Law, the REALTOR® Code of Ethics and the overall spirit of cooperation for which the MLS was built. An agent's fiduciary responsibility, fair-mindedness, and overall professionalism play into the greater purpose for these standards.

MLS Subscribers not familiar with current MLS Rules or MLS Policy should take time for a quick review. Ignorance is understandable, but not an excuse for a true professional. The rules and policy are located under Governing Docs on OmahaRealtors.com, or under MLS Documents in the Paragon MLS system.

Below is a quick list of the five most-violated rules currently generating fines:

1. Contact Information in the Public Remarks Examples of what Public Remarks cannot contain:

- Agent name or phone numbers
- Reference to lender financing
- Website addresses or information
- Builder promotion (i.e.) "sold by best builder in town"
- Lock Box Codes
- Use our preferred lender and have your closing costs paid
- Wholesale financing rates available with purchasing this home, call for info
- Short Sale
- \$5000 bonus to selling agent

2. Model Home Not for Sale

Model homes not for sale may only be listed in the MLS under the status Active Model Home Not for Sale. In such cases, the first line of public remarks must say "Model Home Not for Sale." Model homes not for sale will only be able to have the status of Active-Model Home Not for Sale, Cancelled, and Expired.

3. Late Waiver Submission

When dissemination of listing information in the MLS system is not approved by a seller, the executed listing agreement shall be filed with the MLS Office either electronically, in person, or must be postmarked if sent by U.S. Mail, within 48 hours and must include an acknowledgement demonstrating an informed decision to waive MLS service, signed by the seller(s), the listing agent and the broker or office manager.

4. Contract Pending not disclosed in Public Remarks

When a seller accepts an offer to purchase, the property's Active status must be changed to Pending within 48 hours (MLS Rule 2.5). However, if a seller instructs that the listing maintain its Active-status in an effort to attract backup offers, and seller is unable to immediately accept an offer, due to the previously accepted contract, then the words "Contract Pending" shall be added to the Public Remarks within 48 hours of the earlier contract acceptance. In cases where the accepted offer includes a first-right-of refusal, or similar clause, the words "Contract Pending" can be replaced with "Subject to First Right of Refusal" in Public Remarks.

5. Contact Information in Photos

Any listing photograph that prominently features a yard sign, where the yard sign exceeds ten percent of the photograph's area, or where an agent's name or contact information is legible is prohibited.

If a rule or policy is unclear, contact Denise@OmahaREALTORS.com or 402-619-5554.

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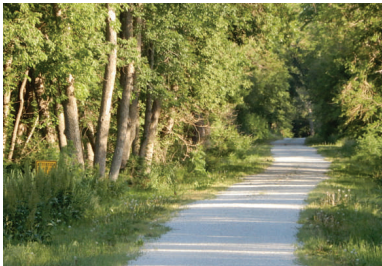
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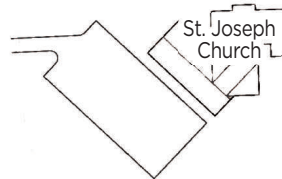
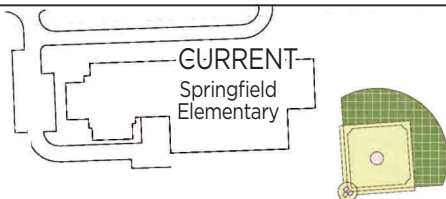
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