

# REVIEW

Omaha Area Board of REALTORS®



# UPCOMING EVENTS

**3. 02**  
8:30AM - 9:30 AM  
**RECHARGE  
TASK FORCE**

**3. 08**  
10:00AM - 11:00AM  
**SOCIAL EVENTS  
COMMITTEE**

**3. 09**  
9:00AM - 12:00PM  
**THE GOOD, THE BAD,  
& THE UGLY OF  
FAIR HOUSING**

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1:30PM - 3:00PM  
**YPN  
COMMITTEE**

**3. 10**  
9:00AM - 12:00PM  
**GOOD CONTRACTS/  
BAD CONTRACTS**

**3. 14**  
9:00AM - 10:00AM  
**PROFESSIONAL  
DEVELOPMENT  
COMMITTEE**

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11:00AM - 12:00PM  
**DIVERSITY  
SCHOLARSHIP  
COMMITTEE**

**3. 15**  
10:00AM - 11:00AM  
**GOVERNMENTAL  
AFFAIRS COMMITTEE**

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11:00AM - 12:00PM  
**RPAC FUNDRAISING  
TASK FORCE**

**3. 29**  
10:00AM - 11:00AM  
**OABR DIRECTOR'S  
MEETING**

# OABR DIRECTORY

## OMAHA AREA BOARD OF REALTORS® 2023 BOARD OF DIRECTORS

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# A MESSAGE FROM ★ THE PRESIDENT ★

CRYSTAL ARCHER, 2023 PRESIDENT



## **MARCH TO THE BEAT OF YOUR OWN DRUM**

March marks the start of a new season. The artic chill of the blustery, winter wind gives way to the more temperate air of spring. March ushers in March Madness®, where teams across the country compete for a shot at eternal glory.

March also marks Women's History Month, when we celebrate the accomplishments of women, both past and present. We've come a long way in championing women in the work force and in real estate. It's amazing to consider that before 1974 women could not legally obtain a mortgage without a male cosigner. Today, single women obtain more mortgages (19%) than single men (9%). When NAR was founded in 1908, it was 100% male. Today, 65% of REALTORS® are women.

Women have left their mark on the world and served as role models to inspire others. Women such as Ebby Halliday, the "First Lady of Real Estate," who started her own very successful real estate firm in 1945, when real estate was strictly a boy's club. Another remarkable woman in real estate worthy of praise: Dorcas Helfant, the first female president of NAR. For the first time in OABR history, our executive board is comprised of all women. Women's Council is another amazing organization that has been building leaders in our industry.

When considering the trajectory of one's own path, consider the great words of wisdom from the prodigious Maya Angelou. "My mission in life is not merely to survive, but to thrive; and to do so with some passion, some compassion, some humor, and some style." As we blaze our own trails, may we strive to do so with passion, compassion, and with our own style.

We will encounter challenges throughout our careers. As the real estate market ebbs and flows, it is essential to remain positive and support each other as we face any future uncertainty. At the end of the day, whether you're a star basketball player or a star REALTOR®, we have the same goal: to move the ball forward, and to do so with character and class. Or in the words of James Naismith, former coach of the University of Kansas Jayhawks, "Basketball doesn't build character, it reveals it." The same could be said about real estate.

They say adversity builds character. As our careers progress, may we overcome any adversity with style and grace. We honor those who courageously paved the way before us by fostering courage in ourselves. The sacrifices and accomplishments of many blazed a trail for all, so that we could all live our dreams unfettered, and allow each of us to march to the beat of our own drum.

Best Regards,

**Crystal Archer,**  
**2023 OABR President**

# REGIONAL MLS

## Fee Increase Effective April 2023



The Great Plains Regional MLS Board of Directors unanimously approved a \$5.00 monthly MLS fee increase starting April 1, 2023. The goal of this action is to align MLS fees with the expanded services GPRMLS is offering with regards to rule compliance, data integrity, Paragon system training, and organizational growth to address the unification of overlapping markets.

Monthly payments will be automatically adjusted to reflect the new fees starting in April 2023. No action is required.

### COMPLIMENT TO YOUR PROFESSIONAL SERVICE

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- Communicate in a neutral “non-scary” manner



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# WCR: NOT A REALTOR® SORORITY

When the first Women's Council began in 1938, it was a safe-haven for women in the industry, a place where they could feel a sense of camaraderie and belonging in a male-dominated profession. It has grown considerably since its inception to a massive network of over 12,000 real estate professionals across the nation. Their mission? To advance women as business leaders in the industry and in the communities they serve.

The Omaha Women's Council of REALTORS® President, Liz Otto, and President-Elect, Sarina McNeel are excited for the future of the organization. As they celebrate the 50th year of the Omaha network, they are laying the foundation for a Lincoln network, which will be named the Women's Council Platte River. Otto said, "A second network would mean we could have a state network," adding, "it would put us on the map." The Omaha network is one of the top 10 networks in the nation, an impressive achievement.

They boast about 187 members and are always growing. Their goal is to add 23 more members, or 23 in '23. Otto, the youngest Omaha WCR President in history, described her first experiences with Women's Council. The self-described, former wallflower was invited to an event by a member. The once shy, now President said she was pulled in. As she became more involved, she became more comfortable and confident.



WCR Current President,  
[Liz Otto](#)

"I have met so many lifelong friends from different brokerages." She sees WCR as instrumental in developing leadership skills by becoming more involved in the industry.

President-Elect, Sarina McNeel said that WCR, "Was not what I expected. It is not a REALTOR® sorority." She recalled having some preconceived notion of it being a REALTOR® pep squad for just women in the business. Her experience has been quite different. She has met with national speakers and networked with people on a national level. "The whole point is leadership development. In men and women," McNeel explained. WCR is not just for women. Men are members too. "One nice thing about being involved is you receive industry recognition, which makes for smoother transactions. It's easier to conduct business when you know people on a deeper level."

She added that being involved requires commitment. "You have to carve out time to do it and to do it well. Part of the responsibility of leadership is to set an example." She credits OABR for its commitment to collaborating with WCR.

"It promotes a level of respect in the industry."



WCR President-Elect,  
[Sarina McNeel](#)

The President-Elect, a former nurse, said that real estate agents tend to be nurturers. They want to help people. This tendency helps when navigating strong personalities. "It's important to continue to have a vision, a group vision other than just your own personal journey."

Her final words about WCR leadership sums it up perfectly: "Choose your priorities and commit. If you're going to do it, do it right." Or in the wise words of her favorite Matthew McConaughey quote: "Don't half-ass it."



# 2023 RECHARGE

REAL ESTATE EVENT OF THE YEAR



**E**lectricity was in the air, like lightning as a storm rolls in. Over 300 attendees were at rapt attention when NAR's chief economist, Dr. Lawrence Yun, took the stage to deliver his expert real estate market analysis for the event's first session. Dr. Yun, a regular guest on financial news outlets, boasts an impressive resume, including participating in forecasting panels for The Wall Street Journal and the Joint Center for Housing Studies at Harvard University.

The quiet, unassuming economist wasted no time. After all, time is money. The main takeaway is that this changing market differs significantly from the 2008 crash. Inventory of homes and unemployment remain low.





He said buying a home is always an excellent investment if you are financially capable. It is a reliable way to acquire wealth. A home can always be refinanced when interest rates drop, but don't expect to see three percent rates anytime soon.

During a lunch hour panel discussion, the executive leaders from the area's chamber of commerce organizations presented their viewpoints on leadership and the current business climate. Jason Ball of the Lincoln Chamber of Commerce, Drew Kamp of the Council Bluffs Area Chamber of Commerce, and Veta Jeffery of the Greater Omaha Chamber discussed how to fortify the local economy for attracting new residents to the region by investing in affordable housing and expanding the workforce of construction tradespeople. "Our worlds aren't settled until we find that place we call home," Jeffery said.

The final keynote speaker, Nebraska-native Clayton "Astro Clay" Anderson, shared his heroic tale of becoming an astronaut. He applied 15 times before NASA selected him for the coveted role. He worked for NASA for 30 years, 15 as an engineer and 15 as an Astronaut, and spent 167 days in space and over 38 hours executing six spacewalks.



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He wrote the award-winning book "The Ordinary Spaceman" and has a new children's book coming in 2023 that you can order at [www.AstroClay.com](http://www.AstroClay.com). Follow our local astronaut at [Follow@Astro\\_Clay](mailto:Follow@Astro_Clay) and with the hashtags #DareToBeExtraordinary, and #WeBelieveInAstronauts.

Raffle prizes were awarded to lucky winners throughout the day, and the day ended on a festive note with appetizers and drinks at a YPN-hosted happy hour and a balloon-popping competition between Jodi Carper and Bill Swanson. Jodi was the victor!



# BREAKOUT SPEAKERS

**Terry Tanner**  
Paragon on the GO! Mobile tips & tricks.

**Deb Manning**  
Guys, Gals, and Folx: Understanding the Power of Inclusive Speaking.

**Brent Rasmussen**  
I Didn't Get Here Alone. A harrowing tale of overcoming a catastrophic accident.

**Greg Lemon, Samantha Lowery, Joe Gehrk**  
How to Lose Your License panel.

**Robyn Witt**  
Marketstats: InfoSparks & FastStats.

**Andrea Lane**  
Apps & Tech. Apps to save time, money and help you stay connected with clients.

**Janelle Roker**  
Using Your Strengths to Navigate Roadblocks, Navigate life's roadblocks.

**Steve Moore, Sarah Jensen, Elizabeth Kollman-Bhandari, Clayton Mulford**  
Leading Internet Leads.

**Nikki Morgan**  
MLS Tax Suite, Property Report, Bonus Tools, Prospecting, & CMAs.

**Matt Circo**  
GIS Websites. Info on flood plains, easements/encroachments, & codes.

**Chelsea Chesen**  
Asking for a Friend Q & A with a psychiatrist.

**David Matney, Ryan Potter, Tyler Bundy, & Kristi Wampler**  
YouTube & Podcasting Panel.

**Barbara Perez, Laura Hudson**  
Homes.com & Homesnap, easy-to-use tech fueled by real-time data.

**Bill Swanson, Jim Holmes**  
Low-Tech Success, effective marketing methods, EDDM and bulk mail.

**Greg Dyche**  
Tortoise Daily Routine. A typical day keeps building towards success.

**Pat Ohmberger, Nelson Jett, Kyle Schulze, and Jessica Sawyer**  
"Real Connections, Real Income." Networking & staying involved helps you grow professionally and generates leads.



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## STAGING A HOME ON A BUDGET

**T**he stats don't lie. Staging a home brings in better offers and sells a home faster. Putting in the time, money, and elbow grease makes a world of difference. Here are some tips for staging on a budget from HGTV and Architecture Digest.

Declutter, even inside cabinets, and closets. Prepack items and put them into storage. Pare down furniture. Too much furniture makes a space look claustrophobic.

1. Deep clean, every nook and cranny, especially the bathroom and kitchen, including the top of the fridge and inside appliances. Everything should look and smell fresh and clean. Kitchens and bathrooms sell homes!

2. Once inside, the scent is the first thing a prospective client will notice. You don't want that to be last night's dinner. Have the client remove the trash before a showing, and refrain from cooking fish or dishes with a lot of spices. Remove pets and related items such as food dishes, and toys.

3. Make repairs, everything from a leaky faucet to marks on the wall.

4. Put a fresh coat of paint in each room in a neutral color.

5. Grey has been the trend for the last decade. Now "greige" (a mix of grey and beige) is widespread.

6. Consider repainting dated kitchen cabinets and updating the hardware.

7. Replace any dated light fixtures. Update current lightbulbs with warmer tinted lightbulbs.

8. Remove any personal items like family photos, or anything political or religious. Keep art neutral.

9. Place greenery in each room: a plant or flowers.

10. Fresh linens are a must. A nice tea towel in the kitchen, plush white towels in the bathroom, crisp duvet in the bedrooms. Neutral throw pillows on the beds and couch help tie a room together.





## ADDITIONAL TIPS

- The exterior of the house is the first thing a prospective buyer will see. Many would-be buyers drive by the property prior to contacting the listing agent. It's typically also the first picture of the home that'll be seen online. It's well worth the cost to rent a power washer to remove dirt from the siding, roof, gutters, driveway, patio, and deck. Paint the front door with a fresh coat of paint. Replace the old light fixtures, house numbers, mailbox, and welcome mat. Clear the yard and flower beds of any debris, weeds, dead plants. Trim the hedges. Mow the yard. Plant fresh plants and lay down fresh mulch. Patio furniture and potted plants really make the home look more inviting.
- Command hooks work great and don't damage walls.
- Flooring is also important. If there are scratches on hardwood, buy a repair kit at the local hardware store. If there's stains on the carpet, either steam clean it or consider replacing. Same goes for window dressings. The blinds should always be up to allow all the natural light in. Clean the windows thoroughly.
- The family room should look warm and inviting, but neutral and clean. Make sure nothing looks worn, scratched up, or stained. Designers also encourage staging an area or room of the home as an office to attract more buyers.
- The primary bedroom is another important room. You want to create the feeling of an upscale hotel. This doesn't have to cost a fortune. You can find quality, affordable décor items at: Home Goods, At Home, Target, and World Market, to name a few.



FEB  
28MAR  
23APRIL  
6


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## #LeadersMadeHere

### MOVING INTO MARCH LIKE A LION!

January 25th Kicked off our year with an amazing Membership Mixer hosted at Omaha Sports & Games Company in Elkhorn! We enjoyed refreshments from locally owned businesses- Goldenrod Charcuterie and ROAM Wine Collective!

Our membership growth goal of **"23 in 23"** is well on its way to being achieved with 6 new REALTOR® members and 7 new Strategic Partners! WELCOME- We are so excited to have you all join us!

Many of our members and industry partners joined us to learn about current legislation and how we can protect property rights, our clients and ourselves. February's **RPAC Breakfast** was presented by Charles Chadwick & Darla Bengtson at Champion's Run on **Tuesday, February 28th.** **about** We enjoyed a fun game of Jeopardy and lots of prizes to help us learn how RPAC Dollars protect you and your clients! Thank you to Charles & Darla for keeping us in the know and for being our voice!

**2022 Investments \$29,500      2023 Investment Goal \$35,000**  
**Stay tuned for April's Newsletter to see if we reached our goal!!**

We are SO EXCITED for our **Spring Music Bingo Event** happening again **Thursday, March 23rd, 4-8pm** at the Mainelli Center in St Robert's Church. We had an amazing turnout last year! We made some improvements and we are going to rock this event even bigger and better!!

As promised- we are here to provide you with value that helps you grow as a professional too! WCR is proud to introduce the locally grown but Internationally known Speaker, Emcee, Video Expert & Social Media Influencer Jeremias "JMan" Maneiro. JMan is dedicated to helping professionals enhance their tech savviness and raise the bar of professionalism in their industries. He strives to make learning fun and engaging, and he has coined the term "edutainment" to describe his approach. JMan's vision is to inspire businesspeople to step outside their comfort zones and achieve greatness. He will be our guest speaker on April 4th. 11-1pm at Champion's Run! Get registered today!!

We have chosen **Project Intentional, Inc.** as our **2023 Charity Partner**. Keep your eyes on our Social Media and Email's for opportunities to support their mission at each of our events this year! Giving back to our community and supporting locally are a top priority of our network! Thank you for participating.

- Liz Otto, President

Women's Council of REALTORS®

### 2023 Board of Directors

President	President-Elect	Treasurer	Membership	Events	First Vice President
					
Liz Otto	Sarina McNeal	Sam Hamrick	Linda Moy	Angie Thiel	Jen Pagel

### January's Kick-Off Event was a HUGE Success!!



## THIS MONTH IN HISTORY

# MARCH



The Spanish flu breaks out in America, becoming the deadliest pandemic in world history infecting approximately 27 percent of the world's population and killing millions.



Changes are made to the Nebraska Real Estate License Act relating to team supervision and advertising.



## 1918

## 1867

**MARCH 1:** Nebraska becomes the 37th state.

## 1987

Congress declares March as Women's History Month. By 1986, 14 states declared March as Women's History Month.

## 2017

## 2022

LB892 changed the Nebraska Real Estate License Act to require wholesalers who market a contract for the purchase of real estate before receiving the title to first obtain a real estate license

## Market Makes Rules



**Steve Vacha**  
President

Home Standards would like to announce that we have a vehicle for sale. It has a few years on it, but has many new parts. Pristine condition. Drive-away condition. Please give us a call to set up a time to come take a look. The engine will not be allowed to be started, and no test driving.

This scenario is obviously fiction, but would you ever consider buying a car without starting it up and taking it for a test drive? **Highly unlikely!** Products for sale with limited information typically do not do well, while those mar-

ked with up-front and transparent information often sell quickly.

In real estate, we are coming out of a time where sellers were able to choose offers without home inspections because buyers felt they had to bypass them to get the house. Sellers reveled in above-asking-price offers with no inspections. Many agents did not like this lack of transparency, but had to respect their clients' choices.

To fill this information vacuum many agents suggested pre-sale inspections be completed on listings. Because of these, sellers have seen higher offers from buyers who were not holding back due to concerns about the property's condition. There have been fewer legal concerns, and less hassle for sellers and agents due to reduced contingency period negotiations.

In our market our pre-sale in-



specations have grown by 10-fold from just one year ago.

As the market cools and returns to normal, we have seen requests for pre-sale inspections stay popular because of the realized benefits of getting the information a home inspection provides out in front of the transaction.

In the new home construction market things have changed as well. 3-5 years ago, there were a limited number of builders in our community. Many of the smaller builders left the market in the late 00's due to the housing bubble that burst.

New construction quality after this period was strong. In a weak market, it is the strong companies that survive. Thankfully we see

a resurgence of builders entering our market. We need homes built!

Unfortunately, with this fast growth, the quality of some construction has suffered. Agents and savvy buyers are seeing this. The fast growth in this market has created the need for more new construction inspections. I personally have completed hundreds of these through the years and have never felt that a client regretted having a new construction inspection.

The market calls the shots. Along with regular home inspections for buyers, pre-sale inspections and new construction inspections are in high demand.

The market rules we say. Or maybe it's better to say, it balances out.

# TAKING CARE OF BUSINESS AND WORKING OVERTIME

The REALTORS® Political Action Committee supports candidates who listen. RPAC aims to protect private property rights and support the real estate industry. It enables REALTORS® to be the voice of reason when vital decisions that impact your business are being considered. It allows the REALTOR® organization to act as a champion for real estate.

REALTOR® Charles Chadwick is an active advocate for RPAC. RPAC doesn't have a left-wing or right-wing agenda; it's solely a pro-REALTOR® agenda. RPAC supports candidates on both sides of the aisle and down the middle: Democrat, Republican, and Independent. He added, "You might not be into politics, but politics play an essential role in real estate. The 'P' in RPAC should stand for "protection" because the committee is there to protect your business."

There is a formal vetting process to determine a candidate's views on business and real estate ownership. Candidates respond to a series of questions or show a strong voting record before RPAC supports their campaign. RPAC has a solid history of supporting winners at the end of the day.

An RPAC investment can be as low as \$15. There are investment tiers, such as a \$99 Club, that graduates up to a \$1,000 Major Investor level and beyond. To make it easier, you can split your support into monthly payments to reach a desired tier. Chadwick views it as an essential investment and urges all members to make 2023 the year they step up. With rising inflation, representation is needed more now than ever. This year, there were over 900 bills introduced in the Nebraska legislature, federal tax changes looming on the horizon, and local ordinances that can impact the cost of housing.

According to Chadwick, it is an ongoing battle to keep from passing detrimental bills – anything from property tax rates to service fees or sales tax on real estate. All could wreak havoc on our industry. He said that the decisions of elected officials have a direct, potentially devastating impact on the real estate business, which is why you need an advocate. Or, to put it in his words, “You want to have a seat at the table and have a voice in that because collectively, elected officials can put you out of business. You either have a seat at the table, or you might be on the menu.”

OABR's Governmental Affairs Director, Perre Neilan, is a Public Policy and RPAC advocate with more than 27 years of involvement in governmental affairs. He described RPAC as an “outstanding tool to help REALTOR®-friendly candidates get elected.” He added, “It's a collection of individuals exercising their right to be heard.” RPAC allows REALTORS® to cultivate positive relationships with candidates who support the industry. RPAC opens doors after elections, so the REALTOR® voice is understood.

“If real estate is your profession, politics better be your business,” the political professional explained. Business is directly affected by government at all levels: local, state, and national. Neilan said that RPAC helps people who will protect your business. He hopes to further educate REALTORS® on the critical role RPAC plays. He would like to see even more REALTORS® invest in RPAC or consider moving up to the next tier. “REALTORS® are always playing defense because there is no shortage of bad ideas in politics.”

**To learn more about RPAC:**  
[www.omaharealtors.com/rpac/](http://www.omaharealtors.com/rpac/)



**Charles Chadwick**  
REALTOR® and  
RPAC Advocate



**Perre Neilan**  
Public Policy and  
RPAC Advocate

## MEMBERSHIP REPORT

January Activity	MO	YTD
New REALTOR® Members	35	35
Resignations	12	12
<b>Membership (As of January 1)</b>	<b>2023</b>	<b>2022</b>
Designated REALTORS®	197	205
REALTOR®	3014	2986
REALTOR® Emeritus	74	59
<b>TOTAL REALTORS®</b>	<b>3285</b>	<b>3250</b>
Institute Affiliate	72	71
Affiliate Members	157	166
Key-Only Affiliates	137	146

See the full membership report at: [OmahaREALTORS.com/membership-report](http://OmahaREALTORS.com/membership-report)

## DESIGNATIONS

### Accredited Buyer's Representative (ABR®)

- Kristin Sterns, Coldwell Banker NHS RE
- Ann Townsend, BHHS Ambassador R E

### Graduate, REALTOR® Institute (GRI)

- Lynette Dole, BHHS Ambassador

### Seniors Real Estate Specialist® (SRES®)

- Jennifer Gatzemeyer, Nebraska Realty
- Preslie Mekiney, Nebraska Realty

## CERTIFICATIONS

### Military Relocation Professional (MRP)

- Stephanie Becker, Nebraska Realty
- Michael George, BHHS Ambassador
- Pamela Wonders, NP Dodge RE Sales Inc

## ENDORSEMENTS

### Commitment to Excellence (C2EX)

- Lindsey Krenk, RE/MAX Results
- Pamela Wonders, NP Dodge RE Sales Inc

## PERSONALS

### Condolences to:

- Joe Gehrki, Berkshire Hathaway , on the passing of his nephew



**Scott Rosenthal**

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**AFFILIATE SPOTLIGHT PRESENTS**

# ALTA HOMEOWNER'S POLICY OF TITLE INSURANCE (A/K/A HPT POLICY OR EXPANDED COVERAGE)

**G**etting the right title coverage is one of the most important steps in the home buying process. Help protect your clients by recommending the most complete coverage available, the Homeowner's Policy.

In addition to the traditional Owner's Policy coverage, the Homeowner's Policy provides additional coverage, including:

- Protection extending into the future;
- Automatic 10% policy value increase per year for the first five years; and
- Automatic survey coverage.\*

To qualify for Expanded Coverage, the purchaser must be a natural person (includes Trustee of a Living Trust), and the property must be a new construction (occupancy permit required) or an existing 1-4 Family Residence (including condominiums) and be in a platted subdivision. This one-time-only expense is 15-25% more than basic rates for a standard Owner's Policy and will continue to provide complete coverage for as long as your clients or their heirs own the property.

## WHAT DOES EXPANDED TITLE COVERAGE INCLUDE?

**Forgery** - Provides protection against forgeries, which may occur in the future and cloud the homeowner's title.

**Encroachment by Neighbor** - Provides protection if, after purchase, someone else builds a structure which encroaches on the insured property.

**Cloud on Title** - Provides protection if title should become clouded by a recorded document containing the legal description of the insured property, whether by mistake or in a specific effort to cause harm, and the insured is prevented from selling the home.

**Adverse Possession** - Provides protection if someone claims to have title arising out of their continued use and occupancy of the insured property.

**Easement by Prescription** - Provides protection from another party claiming to have the right to use a part of the insured property as an easement as a result of continued use over time.

**Building Permit Violations** - Provides protection if the insured is forced to remove or correct existing structures, other than boundary walls or fences, that were built without a building permit.

**Encroachment of Existing Structures** - Provides protection in the event of forced removal of existing structures which encroach onto a neighbor's land, an easement, or building set-back line.

**Zoning Violation** - Provides protection if the insured is forced to remove or correct existing structures because they violate an existing zoning law or regulation.

**Violation of Restrictions** - Provides protection against loss if the insured is forced to correct or remove an existing violation of any covenant, condition or restriction affecting the insured property; as well as protection against loss of title because of a violation of any covenant, condition or restriction which occurred prior to the insured's purchase.

**Subdivision Violation** - Provides protection upon the following occurrences:

- Violation of subdivision laws prior to the insured's purchase in the event the insured is unable to obtain a building permit;
- Insured is required to correct or remove the violation; or
- Insured is unable to sell the insured property or obtain a new loan because of the violation.

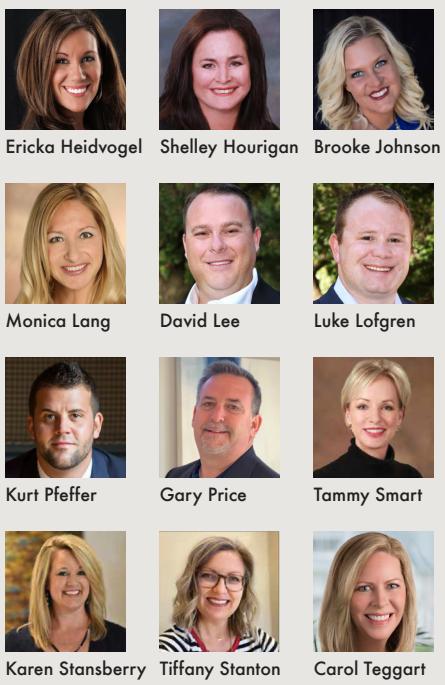
## WHAT DOES NOT QUALIFY FOR EXPANDED COVERAGE?

REO Transactions (bank owned property), purchaser is an LLC or Corporation, investment properties, commercial zoned properties, unplatted land – metes and bounds, and vacant lots are not available for Expanded Coverage.

\*Some coverages are subject to deductibles and liability caps.

**Kim Moneto**  
Nebraska Title Company





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# REAL ESTATE TALES FROM THE TRENCHES

**The ongoing, daily grind of being a salesperson can take its toll on even the most grounded person. The seemingly endless work hours: evenings, weekends, holidays, anniversaries, birthdays. The list goes on. The lack of a work/ life balance can test your mettle.**

With any client-driven industry, you get to meet and interact with a plethora of people. Sales agents are typically extroverts who gain energy from meeting new people. The downside? Some people merely masquerade as human.

Ryan Hines recounted one of his real estate horror stories. A couple was relocating from out of state and had to find a house on a tight deadline. It was a corporate relocation. They were very particular about what they wanted and had a long list of criteria. They decided a new home would be the best route. According to Ryan, relocation clients can be a blessing or a curse. "You have a very limited amount of time, but you're pretty much guaranteed a commission. But you're really going to have to put in the work for it." Long hours are par for the course for any agent worth their salt. Right?

Ryan put in about ten hours a day for three weeks. After that, he put over 150 hours into it. "I showed them 167 houses, 28 on the last day." On that last day, they finally found their perfect dream house, the last house he showed. He spent 6 hours negotiating a deal for them. When he presented the transaction details to his clients, he said, "the wife freaked out over the price." The next day, they turned around and hired another real estate agent and ended up signing the same exact deal on that same exact house with the new broker. His brokerage called the other brokerage and explained the entire situation.

The other brokerage sent him a \$100 gift card. At that point, Ryan elected to cut his losses and move on.

Bill Swanson is a seasoned veteran in the business who's been around the block. In his real estate horror story, he literally had been around the block. His prospective client, Violet, asked to look at a property. After looking at the house, she wasn't sure if she liked it and wanted to look at other places before making a decision – understandable since buying a home is a major decision. She then asked him if they could pick up a prescription at the nearby pharmacy. He didn't see the harm in it. It was a quick errand on the way back to the office.

The next time Bill showed her a property, she asked if they could stop at the grocery store on the way back. The house hunting went on for weeks – look at a home, decide to think about it, then ask to run a quick errand on the way back from the showing.

He went back to the office and lamented to the other agents about this potential buyer who was being indecisive about buying a home. His fellow agents snickered, and one of them said, "Violet, right?" Bill nodded. "Have you taken her to a doctor's appointment yet?" the agent asked and busted up laughing. "She's cycled through all of us in the office already," his colleague informed him.

Thirty years later, Bill laughs about how the cunning, would-be buyer duped him into being her free errand boy. A sense of humor is a requisite arsenal in the trenches.



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# PAST PRESIDENT'S CORNER

MONICA LANG, 2017 PRESIDENT

**What was the housing market like the year you were the OABR President?**

The market was strong with limited inventory.

**What is one of your most rewarding experiences while being President?**

The relationships I built with my fellow REALTORS®. It was a wonderful networking opportunity!

**How has being involved with OABR helped you grow professionally?**

I was able to attend several Conventions with excellent classes/seminars. Experienced a lot of great learning opportunities.

**Tell us about you. What are some of your hobbies/interests?**

I am a Sommelier (wine expert) & my husband and I own a second home in Napa Valley California!

**Favorite varietal?**

Cabernet Sauvignon

**What attracted you to a career in real estate?**

The fact you get to be your own boss. You are directly rewarded for the time & effort you put into it.

**Any words of wisdom for new agents?**

Hang in there! Success does not happen overnight. It will take time to build your business. Work hard & never give up!



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