

# THE REALTOR REPORT

## PRESIDENT'S LETTER

AUGUST 2016



Hello REALTORS and Affiliates,

## HOT! HOT! HOT!



### 2016 Officers and Board of Directors

**President:** Bridget Wysocki  
**President-Elect:** Bob Williams  
**Secretary:** Judy Plakosh  
**Treasurer:** Michelle Branham  
**Directors:** Lori Bianco  
Bob Bixler  
Dave Bodell  
Karen Crochunis  
Ernie D'Achille  
Amy Logan  
Cindy McConnell  
Leslie Pazur  
Joan Shanahan  
**Immediate Past-President**  
Bev Pietrandrea  
**Affiliate Director:**  
Rich Masucci  
**Association Executive:**  
Karen Fuller

July was hot and humid and it appears that August will be the same....I'm not at all complaining, it's better than what January and February will bring.

By now you all should have received notice from the Real Estate Commission changing their previous requirements for continuing education from 7 hours to 3 hours on specific topics during the 2016-2018 renewal cycle. That is thanks to your representation at the state level. I received my email last week from the commission, so if you haven't received yours and have questions feel free to give me a call.

Make sure to read your PAR Just listed it is loaded with great articles on what's happening in your industry.

The Affiliates will be sponsoring another Round Table Event on Wednesday, September 14 at the First Presbyterian Church. This is an educational event for the members. Be sure to see the flyer inside with all the details.

The Association Executive position has become available. Karen Fuller has given notice. The information about the position is in the newsletter and the application can be found on our website at [www.mybcar.com](http://www.mybcar.com). Thank you to Karen for her 11 years of service. She knows how we feel about her leaving.

**THE NOMINATING COMMITTEE IS IN NEED OF A FEW QUALIFIED MEMBERS TO VOLUNTEER THEIR TIME ON THE BOARD DIRECTORS. PLEASE STEP UP WE ALL HAVE BUSY LIVES.**

Thanks for reading!  
Bridget Wysocki  
2016 President

The Beaver County Association of REALTORS® is looking for a new Association Executive.  
The job description is below and the application can be found on our website.

## ASSOCIATION EXECUTIVE POSITION

### About the job:

Must maintain a positive and professional attitude and must have exemplary customer service skills. Be able to multi task while maintaining attention to detail. Work independently as well as in a team environment. Must possess good judgment and problem solving skills.

### Job requirements:

All office duties: answer phone, mail, filing, copies and faxes, order supplies and keep a neat and inviting work environment.

Computer Skills: outlook, excel, publisher, and word

Quickbooks and accounting knowledge

Data entry

Deposits and write checks

Maintain files and filing system – paper and electronic

Maintain company website

Maintain monthly and special events advertising

Evening hours required

Traveling Required - Attend PAR State meetings, A/E Institute

Real Estate Background a plus

Background and Credit Check required

*You are not able to have an active real estate license while in this position. It is a conflict of interest with this position. You would have to be willing to put your license in escrow.*

Application available on our website at [www.mybcar.com](http://www.mybcar.com). Send application, job acknowledgement, resume, and salary requirements to Beaver County Association of REALTORS.



**CALL 811**



The Beaver County Association of REALTORS® received a phone call from Columbia Gas in regards to putting up For Sale signs. It turns out in Allegheny County a company was putting in a for sale sign and hit a gas line. Luckily there were no issues and no one was hurt.

The reminder is that any time you shovel dirt you should call 811 to avoid hitting any utility lines. You can also visit their website at [www.pa1call.org](http://www.pa1call.org). You can put in a request on their website as well.

Columbia Gas just asked if we could share this information with our membership. You may want to pass it along to your sign installer companies. Thank you!!!

## CODE OF ETHICS

Article 17: REALTORS® arbitrate financial disagreements with other REALTORS® and with their clients.

## UPCOMING EVENTS:



SEPTEMBER— **2017 REALTOR DUES BILLINGS WILL BE MAILED**

September 14th Affiliate Sponsored Round Table, First Presbyterian Church

October 13th Steak Gate, Two Mile Run Park

November 2nd Charity Auction, The Club at Shadow Lakes

December 2nd REALTOR® Ring Day

January 9, 2017 All Sales Awards Due to Assoc Office

February 16, 2017 Installation and Awards Banquet, The Club at Shadow Lakes

### **Looking for Volunteers to Run for Election**



The nominating committee has begun their search for the 2016 Election Slate. We are looking for President Elect, Treasurer, Secretary, and three Directors to fill positions for 2017. We have found a few great candidates but always room for others. Please if you are interested, contact the association office at 724-774-4126, and we can discuss the positions available further.

Welcome New Members: **Nicole Blinov** – Keller Williams, Wexford; **Kathleen Hurka** – Berkshire Hathaway, Moon Twp; **Robert Masucci** – Berkshire Hathaway, Pittsburgh; **Jennifer Sedlock** – Coldwell Banker, Moon Twp;

Switched Associations: **Linda Jenkins** – Berkshire Hathaway, Moon Twp.

Secondary Members: **Julie and Pete Sebock** – Clear Choice Enterprise; **Georgie Smigel** – Coldwell Banker, Cranberry Twp; **Jeremy Pronto** – RE/MAX Select, Moon Twp

New Real Estate Office: Clear Choice Enterprises                      Phone: 724-602-0414  
1407 Seventh Avenue  
Beaver Falls, PA 15010                      (was Strobel realty)

Congratulations to **Emily Bradford** of **Liberty Mutual** on her recent marriage. Her married name is Emily Kutzavitch. Her email address is [emily.kutzavitch@libertymutual.com](mailto:emily.kutzavitch@libertymutual.com).

**All items for the Rapper must be in by the FIRST DAY of each month.**

## Affiliates Sponsored Round Table



**WEDNESDAY, SEPTEMBER 14, 2016**

**First Presbyterian Church**

252 College Avenue, Beaver, PA

**Please join us!**

**Only \$10 per person includes breakfast  
cash or checks payable at door**

**Bring business cards to be eligible for drawings at each affiliate table**

**50/50 Raffle, Raffle for local dues paid a \$130 value, Lottery Tree**

**MUST BE PRESENT TO WIN**

***Your Affiliates are constantly working to keep you informed –  
Sponsored Topics:***

- About the Association
- Anticipated Effects of the Cracker Plant
- Appraisals
- Home Inspections
- Lending Updates
- West Penn Multi-List

**Registration 8:00 a.m.**

**Breakfast 8:30 a.m.**

**Round Table 9:00 until 10:30**

- Scrambled Eggs
- Bacon and Sausage
- Home Fried Potatoes
- Biscuits with Butter and Jelly
- Fresh Brewed Coffee
- Orange and Cranberry juice

***RSVP by Wed., September 7th to Association office at 724-774-4126***

***or email bcar3@verizon.net***

## GOVERNMENT AFFAIRS CORNER

State House Bill 1437 (H.B. 1437) passed the state House of Representatives and was moved to committee in the state senate. H.B. 1437 will more clearly define “unfit for habitation” to provide better guidance to local code enforcement officials and speed up the closing process and ease transaction issues for the consumer. The State Senate is in recess and we do not expect any movement of this legislation until they return in the fall.

The Pittsburgh City Council is considering legislation to create an Affordable Housing Trust Fund. Proposed funding mechanisms include a real estate tax millage increase and/or a 1% increase to the Realty Transfer Tax in the city. These proposed tax increases would affect any Beaver County Association of Realtors members who do business within the city limits. We have launched an electronic petition for those to pledge support against any increase to the realty transfer tax. The petition is located on the advocacy page of RAMP website. This Call to Action was emailed out to the membership.

Following the national call-to-action, the US Senate passed H.R. 3700/S. 3083, the “Housing Opportunity through Modernization Act,” a bill that will get rid of red tape and make the condo buying and selling process much easier. Please feel free to thank our US Senators for supporting this important legislation.

Matt Vermeire, Government Affairs Director  
Phone 412-563-5200      Email mattv@realtorspgh.com



### RAMP School Offering Code of Ethics as CE Class

Code of Ethics Class in Cranberry Twp (Hyatt Place) on Tuesday Nov. 15<sup>th</sup>. Here is the link:

[Real Estate Ethics \(3.5 hours\) | Nov 15, 2016 1 - 4:30 pm](#)

**Salli Betler, SRES** will teach **Real Estate Ethics**, an approved 3.5 hour continuing education course. All REALTORS® are required by the National Association of REALTORS® to complete Ethics training every four years. The current four-year cycle will end Dec. 31, 2016. Our course meets this quadrennial requirement and provides you with 3.5 hours of continuing education at the same time! Tuition is \$40.

*PLEASE NOTE that the Beaver County Association of REALTORS® WILL BE offering this class locally as well. As soon as we get it scheduled I will inform you.*



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**NMLSR ID 126079**

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## Comparing the Sale & Settlement Contingency Addenda

Two revised sale & settlement contingency forms – the Sale & Settlement of Other Property Contingency (Form SSP) and the Sale & Settlement of Other Property Contingency With Right to Continue Marketing and Timed Kickout Clause (Form SSP-TKO) – will be released on Jan. 1.

Members can log into [PARealtor.org](http://PARealtor.org) and check out the changes for themselves on the Standard Forms page. The SSP series of forms generates plenty of questions, so let's take a closer look at each form.

Form SSP and family are used when the buyer wants to make an offer on the seller's property, but needs the proceeds from the sale of his own property to pay for it. Each SSP form has the same general purpose, but they vary slightly in how they function. To protect your clients, it is important to know which form does what and the rights each party is given.

Form SSP, the Sale & Settlement of Other Property Contingency Addendum, may be used when the buyer and seller agree that the seller's property will be taken off the market (or listed as "pending," depending on MLS rules) until the buyer gets an offer that buyer and the seller both approve of. The seller may terminate the agreement if the buyer does not receive an acceptable offer before the given deadline; however, the seller is not given the right to terminate the agreement if he receives a more attractive offer.

If the seller wants the right to continue actively marketing his property, then one of the other SSP forms is necessary. The Sale & Settlement of Other Property Contingency with Right to Continue Marketing, Form SSP-CM, gives the seller the right to continue marketing and also gives the seller the right to terminate the agreement with the buyer if the seller receives a more attractive offer during that time. However once the seller approves the terms of the buyer's contract, the right to continue marketing and the right to terminate will end.

Form SSP-TKO works relatively similar to Form SSP-CM in that it also gives the Seller the right to continue marketing his property. However, when using Form SSP-TKO, the buyer gets a chance to beat the seller's subsequent offer. The buyer can do this by providing either proof that the buyer has the money to proceed with the transaction without selling his property, or a copy of a contract for the sale of his property.

Carefully studying each form and knowing the difference between the three before deciding which one to recommend to your clients is important. Differences between each of these forms are small, but can make or break a transaction. More information on how to properly fill out and use each of these forms can be found in the Guidelines for Preparation and Use.

About the Author

Desiree Brougher, Esq.

*Desiree Brougher is the standard forms manager at the Pennsylvania Association of Realtors®.*

REALTORS® ASSOCIATION OF  
METROPOLITAN PITTSBURGH  
**FOUNDATION**



# Fashion CAUSE

August 11, 2016  
St. Clair Country Club  
6 PM to 8 PM  
Designer Fashion Show  
& Shopping

Proceeds Benefit Emmaus House Pittsburgh  
& Salvation Army Project Bundle Up

**If you are  
interested  
in attending,**

**please  
contact  
Ruthanne  
Belus**

**cellphone  
724-272-4102**

Visit [www.RAMPFoundation.com](http://www.RAMPFoundation.com) for details!

## **DID YOU TAKE ETHICS AS A CE CLASS?**



The National Association of REALTORS® requires that every four (4) years REALTORS® **MUST** complete Code of Ethics Training. This is a requirement of being a REALTOR® member and is due by December 31, 2016. This class can be achieved through continuing education, new member orientation, or code of ethics online at [www.realtor.org](http://www.realtor.org).

If you have taken ethics training through continuing education not sponsored by the Beaver County Assoc. of REALTORS® then please be sure to supply the association office with that documentation. Each association is responsible for tracking the Quadrennial Code of Ethics Training.

**The association will also be hosting a Quadrennial Code of Ethics Training.  
This is not scheduled yet so watch for details.**

Again, if you have taken ethics as a ce class not sponsored by BCAR please be sure to provide that info to the association office, so you received credit for the National Association.

Any questions, please call BCAR at 724-774-4126.





## How many of your homebuyers could benefit from a 2% down payment?

The Wells Fargo Community Development Mortgage program is designed to help make homeownership more attainable for low-to-moderate income customers.

### Homebuyers can take advantage of:

- Down payments as low as 2%.
- No mortgage insurance required.
- Less demanding guidelines — homebuyers may qualify at 100% or below Area Median Income limits with a single 42% debt-to-income ratio and a non-traditional credit history.
- Greater flexibility — for sources of down payment and closing costs, including seller closing cost contributions up to 3%.
- Various eligible properties — including primary, owner-occupied 1-2 unit homes, condos, PUDs, and townhomes.

### Additional information:

- Program is for home purchases only.
- Homebuyer education may be required, which is now available online.

### Let's work together

I can help you take full advantage of Wells Fargo programs and services designed to help you build business, help qualified buyers get approved, and close deals.

### Contact me today

#### Bill Stouffer

Mortgage Specialist  
Phone: 412-863-1524  
[www.wfhm.com/william-stouffer](http://www.wfhm.com/william-stouffer)  
[William.P.Stouffer@wellsfargo.com](mailto:William.P.Stouffer@wellsfargo.com)  
NMLSR ID 126079

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REV 1/16

Together we'll go far



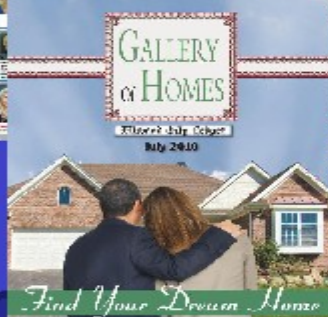
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or email [ButlerInfo@AgChoice.com](mailto:ButlerInfo@AgChoice.com)



Jim McGinnis, Elaina Eppinger and Kathy Hartzell

# REducation DAY



Order your tickets at  
**REALTORSpgh.com**

Or purchase them from a member of  
the RAMP Board of Directors!

## CASH BASH

Your ticket entitles you to be entered  
in our drawings every 30 minutes  
from 10:30 am to 2:30 pm. Winners  
do not need to be present to win the  
Cash Bash prizes.

**THURSDAY, SEPTEMBER 15, 2016**

8:30 AM to 2:30 PM

**Embassy Suites by Hilton**

550 Cherrington Parkway—Coraopolis 15106

**\$40 TICKET/\$50 as of September 1, 2016**

### PRIZE DRAWINGS

10:30 AM.....	\$100
11:00 AM.....	\$400
11:30 AM.....	\$100
NOON.....	\$400
12:30 PM.....	\$100
1:00 PM.....	\$400
1:30 PM.....	\$100
2:00 PM.....	\$400

### GRAND PRIZE

2:30 PM.....	\$1,000
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### VENDOR EXPO/CONTINENTAL BREAKFAST/AEF AWARDS -

Meet and greet your Affiliate Partners and others who will have the products and services to enhance your business. A special recognition of our AEF RING OF EXCELLENCE Awardees will take place at 9:30 am during our breakfast hour.

### EDUCATION SESSIONS - 10:30 am

**"Getting to the Closing Table after the Appraisal"** Real estate agents must guide their clients and customers with expertise when acting as their agent. Understanding the types of repairs an appraiser must require will benefit you by getting to the closing table more quickly and with less surprises. This keeps consumers happy and generates more referrals for you. Appraiser and REALTOR® Michelle Czekalski Bradley, GAA, GRI, CDEI will explain misconceptions relating to common repair items relating to Conventional, FHA, USDA and VA appraisals. We will also be discussing best practices for how and when to provide information to an appraiser, including how to most successfully "appeal" an appraisal.  
*Don't miss this seminar...your competition won't!*

**"Agency and Procuring Cause: Who gets paid?"** Henry "Hank" Lerner, Esquire of the Pennsylvania Association of REALTORS® will discuss agency and how it affects procuring cause.

**LUNCH/ANNUAL MEMBERSHIP MEETING** - Enjoy a delicious meal prepared by the chef at the Embassy Suites by Hilton. You have a choice between the chef's specialty Pot Roast or Chicken Piccata.

Our *Annual Membership Meeting* will be streamlined to maximize your time. Stay tuned, we will be announcing our keynote speaker soon!

THANK YOU TO OUR SPONSORS:



RAMP • 1427 West Liberty Avenue, Pittsburgh PA 15226 • 412-563-5200 phone • 412-563-0255 fax

If you are interested in attending this event,  
please contact Ruthanne Belus cell 724-272-4102

## *Estimate clients' new commute times to enhance their homebuying experience*



Commute time to work, school, shopping and retail has become an important determining factor for people in the midst of a homebuying search, especially millennials.

In fact, nearly three-fourths of people born in the 1980s and 1990s rated convenience and access as critical factors when buying a home.

For Realtors®, finding a home for these folks just got a lot easier.

[RPR®](#), a member benefit for those who belong to NAR, has a newly-enhanced drive time search option, which includes the ability to filter by day of the week, time of day and length of journey. The function even includes walking times. That kind of pinpoint precision is invaluable for clients who want to spend less time in the car and more time building and enjoying a good quality of life.

While searching for homes using drive or walk time filters, consider tapping into RPR®'s points of interest (POIs), also found on maps. POIs help to paint a complete picture of what the search area offers, such as retail, recreation, arts and entertainment, grocery, restaurants, hospitals and more. View POIs by selecting the POI button on the large version of any map shown on the search, property details or search results page.

To find for-sale properties within a specific walk or drive time of a set destination, simply:

Select for sale from the available search options on the [RPR® homepage](#).

- Enter your general search area in the navigation box, e.g., "Erie, PA" or enter a specific address, such as the location of your client's employer.
- Choose drive time and drop the pin on the map where you want to center your search.
- A pop-up will appear. Choose how you plan to travel (car or walking), time of day, day of week and length of journey.
- Select apply, and RPR® will provide results based on your criteria for your location.

ABOUT THE AUTHOR.....Kelly Leighton

*Kelly Leighton is the multimedia content manager at the Pennsylvania Association of Realtors®.*

### **RPAC** HAVE YOU DONATED YOUR \$15 FAIR SHARE????

Since 1969, the [REALTORS® Political Action Committee \(RPAC\)](#) has promoted the election of pro-REALTOR® candidates across the United States. The purpose of RPAC is clear: REALTORS® raise and spend money to elect candidates who understand and support their interests. The money to accomplish this comes from voluntary contributions made by REALTORS®. These are not members' dues; this is money given freely by REALTORS® in recognition of how important campaign fundraising is to the political process. RPAC doesn't buy votes. RPAC enables REALTORS® to support candidates that support the issues that are important to their profession and livelihood.



**Contact the association office to make your donation to RPAC.**



## MEMBER BENEFITS

So many times we hear, what do we get for our membership to the Beaver County Association of REALTORS®

Well, take a minute and read the benefits. This ad has been running once a month in the Beaver County Times all year.

Thank you to the Times for running it.



Calling All  
Real Estate Brokers  
and Agents!

# The Times

Proudly partners with

**The Beaver County  
Association of REALTORS®**  
to provide marketing resources.



Become a BCAR Member Today!

– Our Partnership has Privileges –

## REALTOR® Membership Benefits

*Benefits Offered to Both Primary and Secondary Members*

- ✓ **MONTHLY MEMBERSHIP MEETINGS**
  - Educational
  - Networking opportunities
- ✓ **EDUCATION**
  - New Member Orientation
  - Continuing Education Classes
  - Code of Ethics Training
- ✓ **ANNUAL AWARDS**
  - Sales Awards
  - REALTOR® of the Year
  - Emeritus Award
- ✓ **ADVERTISING DISCOUNT IN THE BEAVER COUNTY TIMES FOR**
  - Monthly Home Buyer's Guide
  - Twice a Month Here's My Card
  - Sunday Real Estate Showcase
- ✓ **AFFILIATE CONTRIBUTION**
  - Education
  - Holiday Beginnings
- ✓ **MONTHLY NEWSLETTER**
- ✓ **WEBSITE**
  - mybcar.com

## Affiliate Membership Benefits

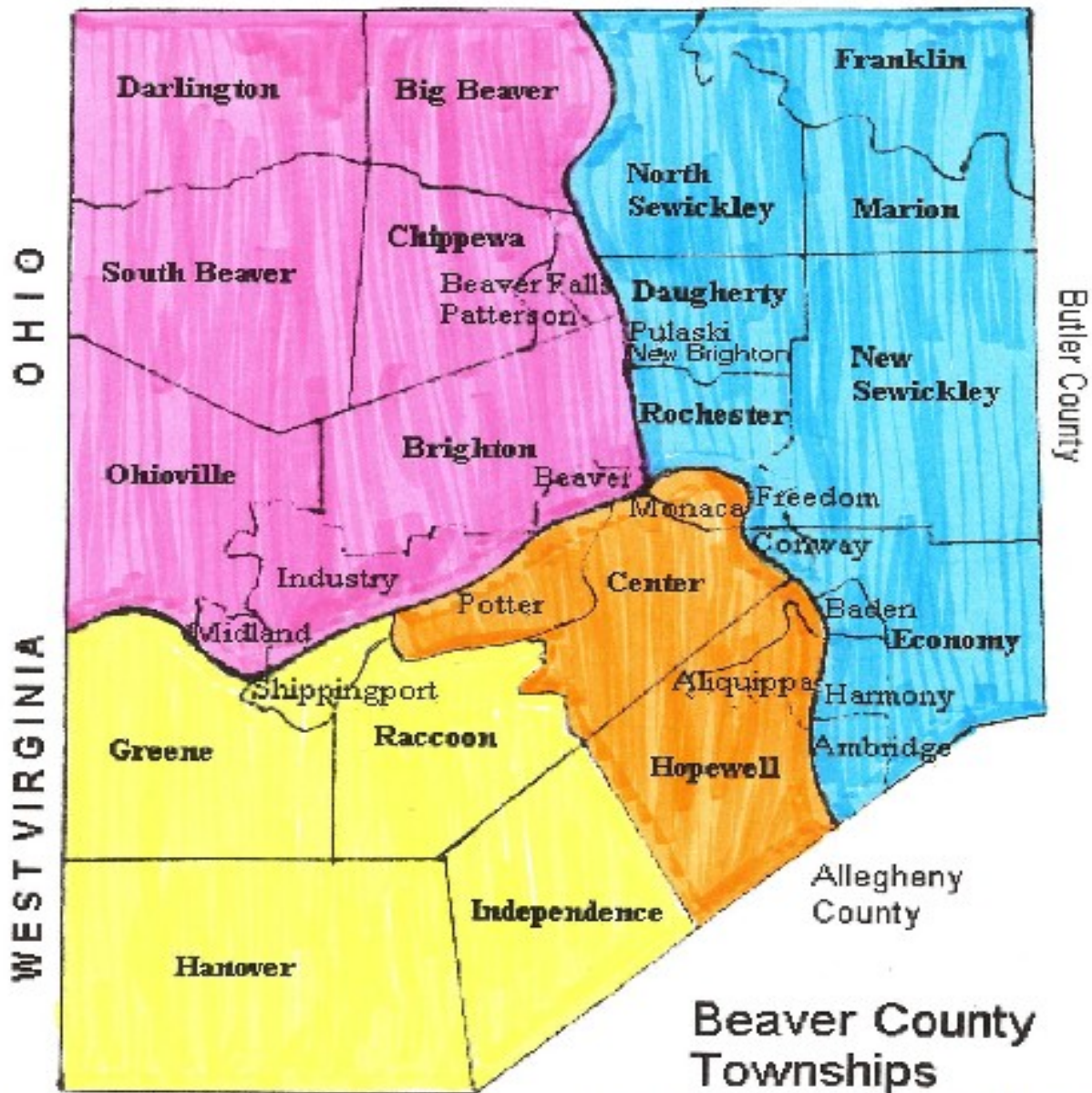
*Affiliates are companies who have services in the real estate industry or benefits for REALTORS® members.*

- ✓ **INVITED TO ATTEND ALL FUNCTIONS OF BCAR**
- ✓ **AFFILIATE MEETINGS**
- ✓ **WEBSITE**
- ✓ **SOCIAL NETWORKING**
- ✓ **ADVERTISING**
  - Discount in Beaver County Times
  - Highlight Affiliate Companies in Monthly Newsletter
  - ½ or Full Page in Monthly Newsletter
- ✓ **AWARDS**
  - Affiliate of the Year

To become a member of the BCAR: **724-774-4126**

**New Listings:** If you have a new listing and would like it to be on the Beaver County Tour you must go to the multi list and pull up the listing. There you will find an agent tour. Click the date that corresponds with the below schedule for the area your listing is in.

## Beaver County Realtor Tour



BCAR is proud to announce starting in Sept 2010 a Beaver County Realtor® Tour every Tuesday 10 am to 12 pm. The tour is broken up into zones as follows:

- 1st Tues of the month
- 2nd Tues of the month
- 3rd Tues of the month
- 4th Tues of the month

Realtor's should place the listing they would like on tour in the MLS system no later than noon on Mondays so that the tour can be pulled and printed for distribution.

# Beaver County Association of REALTORS®

650 Corporation Street  
Suite 401  
Beaver, PA 15009

Phone: 724-774-4126  
Fax: 724-774-1984

E-mail: bcar3@verizon.net  
Website: www.mybcar.com



## AFFILIATE INFORMATION

### **T.A. CLOSING NETWORK**

Phone: 412-531-1050

**Representative:** Susan Brody and Janet McGrath-Sittig

**Serve** PA, DC, DE, NJ, and OH

**Products/Services Offered:** Title Insurance and Closings

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### **THE DIAMOND GROUP HOME INSPECTIONS, INC**

Phone: 412-342-6663

**Representatives:** Sharon St. Clair and Don Minchart

**Serve** Allegheny, Beaver, Butler, Washington and Westmoreland Counties

**Products/Services Offered:** Home Inspections for buyers, sellers, and investors. Pre-listing inspections, 11th Month Builder Warranty, New Construction, Radon, Indoor Air Quality & Mold Testing, Pest Inspections

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### **TOP FLITE FINANCIAL, INC**

Phone: 330-758-7542

**Representatives:** Ryan D Cuffle and Nicholas Jacubec

**Serve** All of PA and OH, all of Beaver County

**Products/Services Offered:** FHA, FHA 203K Full and Standard Renovation, Conventional 3%, 5%, 10%, 15%, and 20% down. Conventional Renovation, VA, USDA, Manufactured built after 1978. In-House Underwriting

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### **VICTORIAN FINANCE, LLC**

Phone: 412-854-4500

**Representatives:** Sonny Bringol, Jr. and Jim Skal

**Serve** PA

**Products/Services Offered:** Mortgage Lender