

THE REALTOR REPORT

Beaver County Association of REALTORS®

APRIL 2015

PRESIDENT'S LETTER



2015 Officers and Board of Directors

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Immediate Past-President
Leslie Chaklos
Affiliate Director:
Rich Masucci
Association Executive:
Karen Fuller

Dear Realtors and Affiliates,

April showers bring May flowers and lots of new home sales!!!! It appears that we are in full swing with buyers and sellers. What a great way to begin the season!

April's membership meeting was awesome. It was held at the Penn Bistro where the food was outstanding and the service wonderful. Thank you Penn Bistro! Our speaker Brian McClaine topped the meeting off with his knowledge on the changes to the sales contract. There was so much to take in that by your request Michelle Branham, our education chairperson, is setting up a CE class with Brian along with the ethics requirements that are due.

The board is looking for members who may be interested in running for the board as President-Elect, Treasurer, and Directors. If you would like to get involved we are also looking for committee chairs. If you are interested contact the association office or myself.

We are very close to reaching our goal for RPAC if you have not paid your fair share, please call Karen and do so. Help us reach the GOAL!!!!

We are very near in completing the Core Standards for the association. This is due to the hard work and dedication of Karen to see us through this process. Thanks Karen!!!!

Make your calendars for May 14th a night full of fun!! Join us in supporting the Affiliate's at "The Night at the Races". We will be drawing \$50.00 cash at the beginning of the night for extra betting money, and at the end of the night another \$50.00 cash for someone who wasn't so lucky!!!!

Once again thank you to all of you who give your time and talents in continuing to grow and improve our association for our members.

**Be watching for more details about the
County Wide Open House on May 17th
With the Beaver County Times!!**

Enjoy Life!
Beverly

Beaver County Association of REALTORS®



Affiliate Sponsored “Night at the Races”

Thursday, May 14th, at the American Serbian Club in Aliquippa, begins at 6:00pm.

(The flyers with all the details and registration is in newsletter.)

This is a fun night out. Bring a guest!! If you have never been to the Night at the Races....you watch horse race movies and you bet on who you think the winner of the race will be, and if you pick the right horse you win plus if it is your horse that wins the race you win again. This is a fund raiser for the affiliates to be able to host other functions throughout the year at little or no cost to the REALTOR® membership. Come out and show your support!



MARK YOUR CALENDARS

Affiliate Sponsored RESPA UPDATE SEMINAR

When: Thursday, July 16, 2015

Where: First Presbyterian Church
(252 College Ave., Beaver)

STEAK GATE

When: Thursday, October 8, 2015

Where: Two Mile Run Park

Affiliate Sponsored HOLIDAY BEGINNINGS

When: Friday, December 4, 2015

Where: BaRuni's
(3797 Duss Ave, Baden)

Mark you calendars and watch for more details.

CODE OF ETHICS



Article 1: REALTORS® protect and promote their clients' interests while treating all parties honestly.



We've received a number of comments from Realtors®, wondering why the Pennsylvania Association of Realtors® hasn't taken a position on Governor Tom Wolf's proposed budget.

PAR has not taken a position - either supporting or opposing the governor's proposed budget - because no legislation has been introduced to implement the governor's proposals. It's important to understand that the governor's proposal is a long way from being passed.

Gov. Wolf's proposed budget affects two issues that our organization has policies on - [property tax reform](#) and [sales taxes on services](#). In his proposal, Gov. Wolf outlines reducing property taxes by 50 percent and replacing some of that funding through an increase and broadening of sales taxes. His initial presentation includes a sales tax on real estate related services. While PAR is opposed to any sales tax on real estate services, the association also has a position to support property tax reform.

PAR has met with the governor's staff to discuss concerns about the proposal. In addition, PAR's Public Policy and Political Advocacy Coordinating Committee has authorized an economic study of the governor's proposal to determine the exact impact on homeowners and the real estate industry.

PAR will continue to work to best represent Realtors® and homeowners throughout the legislative process. Once our association has completed its research, our association leadership will develop a plan for the best course of action.

If you have questions, please don't hesitate to contact me.

Ron Croushore, CRB
2015 President, Pennsylvania Association of Realtors®

WELCOME new members: **Eric Kochanowski** – Berkshire Hathaway, Beaver; **Angelica Revelant** – Berkshire Hathaway, Cranberry Twp; **Heather Kaczorowski** – Berkshire Hathaway – Moon Twp; **Eric McKenna** – Howard Hanna W Sub; **Cheryl Harris** – Northwood. Cranberry Twp; **Laurie Melle** – Northwood, Wexford;

Reactivated members: **Joshua Ivey** – Berkshire Hathaway, Beaver;
Mary Strobel – Northwood, Cranberry Twp

Secondary Membership: **Jeremy Pronto** – Berkshire Hathaway, Moon Twp.

Member Changes: **Kylie Lancaster** is now with Howard Hanna, Wexford office. Her email address is kylielancaster@howardhanna.com

Affiliate Mentionables: **Ag Choice Farm Credit** is offering 50% off loan fees up to \$1,000 on all term loans with a term greater than 3 years and \$75,000 or greater in size. The loan application deadline is June 30, 2015. Contact loan officer at 800-998-5557

Mars National Bank was voted best mortgage lender by the readers of the Cranberry Eagle.

CONDOLENCES to the family and friends of **Debbie Strobel** of Strobel Realty in Beaver Falls. Debbie passed away suddenly by a brain aneurism. She will be sorely missed.

Always great rates for mortgage, refinance and home equity loans and **voted best mortgage lender** by readers of the Cranberry Eagle.

Call Shelley Schweinsberg at 724-591-0092 or email sschweinsberg@marsbank.com.
NMLS #653622



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Local Toll Free Number 1-800-344-2250
pittsburgh.housemaster.com



Night at the Races **Thursday May 14, 2015**

6:00 Cocktails
6:30 Dinner
7:30 Post Time!

**Join us for a night of Horse Racing at the
American Serbian Club, Aliquippa**

**We will have 7 races, including an Auctioned race
10 horses per race – 50/50 Chinese Auction
Derby Hats - TOP 3 WIN PRIZES!!!**

Pre-Sale Tickets:
\$45.00 per couple includes Buffet Dinner & Horse
\$25.00 per single – Buffet Dinner & Horse
\$19.00 per single – Buffet Dinner
Horse Only - \$10.00
Registration Due By May 4th!!!!

**Purchase your horses early, they will sell fast! Prize awarded to owner of winning horse
per race. Creatively Name your horse- Programs provided.**

Don't be the last one crossing the finish line! Hurry and sign up today!





HORSES FOR SALE

Night at the Races

Thursday May 14, 2015

American Serblan Club, Aliquippa, PA

Cocktails 6:00 p.m. - 6:30 p.m. Dinner - 7:30 p.m. POST TIME

This is a fundraiser for the Beaver County Realtors hosted by the Affiliates!

Purchase your horses early - They will sell FAST!

_____ \$45 per couple (Includes 2 dinners / 1 horse)

_____ \$25 per single (Includes 1 dinner / 1 horse)

_____ \$10 per additional horse

_____ \$19 for buffet dinner only

Creatively Name Your Horse(s) - Programs Provided

Name of Horse

Name of Owner

1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____

Pre-payment preferred. Purchase your tickets and horses today, for payment contact: BCAR at 724-774-4126 Fax: 724-774-1984 or Email this form to BCAR3@verizon.net

Name: _____ **EMAIL:** _____

TOTAL: \$ _____ **Check #** _____ **Phone:** _____

Visa/Mastercard _____ **Exp Date:** _____

3Digit Code _____ **Address:** _____

LENDER CLOSING COSTS ... **WAIVED!!**

Huntington is passionate about the growth of our communities and doing the right thing, so we are waiving our lender closing costs for borrowers purchasing or refinancing a home in low or moderate income areas. We want to make a difference in our communities by reducing the cost of homeownership. That's just the right thing to do.

Eligible Properties

The property must be located in one of Huntington's Assessment Areas and designated as a "low" or "moderate" income census tract by the FFIEC (Federal Financial Institutions Examination Council).

Eligible Products

Any Huntington mortgage product can qualify. Of course, standard borrower qualifications, financing guidelines and property type eligibility will apply.

Fees Waived

The term "lender closing costs" means fees normally charged by Huntington.¹ This includes processing fees, underwriting fees, appraisal fees, survey fees and recording fees—just to name a few.

For more information contact:

Ted George




VP - Mortgage Loan Officer

Email: ted.george@huntington.com

Phone: 724-561-1033

NMLS: 562791

¹The term does not include charges by other parties, like those for property taxes, transfer taxes, property insurance, flood insurance, mortgage insurance, owner's title insurance, guarantee fees, bond fees, state revenue stamps, city revenue stamps, seller concessions or cash back to the borrower.

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BROKER COURSE SCHEDULE

(Subject to change - check www.RAMPschool.com for updates)

SPRING/SUMMER 2015

Location: Realtors Assoc of Metro. Pgh
1427 West Liberty Ave, Pittsburgh 15228

- Double Dip -
Approved for CE
and broker credit!



REAL ESTATE BROKERAGE AND OFFICE MGMT, 30 hours, 2 credits (required course)

Class dates: Tuesdays - March 31, April 7, 14, 21, 28, May 5, 12, and (Wed) 20; Times: 12:00-4:00PM

Instructor: Christina Ross CRB, GRI, e-pro, SRES, and Historical Homes; Tuition and Materials: \$300

Course content: planning and organizing, controlling the market, directing, leadership, human resource (staffing), business ethics, legal considerations, and more

RESIDENTIAL PROPERTY MGMT, 30 hours, 2 credits (approved elective)

Class dates: Tuesdays - May 26, June 2, 9, 16, 23, 30, July 7, 14; Times: 5:30-9:30PM

Instructor: Marv Levin, AB; Tuition and Materials: \$300

Course content: owner's short term versus long term, physical condition evaluation, mgmt agreement, fiscal management of the asset, fiduciary responsibility, budget, evaluating rents, insurance, managing residential properties, residential leasing, physical management, mathematics of property management, and more

VALUATION OF INCOME PRODUCING PROPERTY, 30 hours, 2 credits (approved elective)

Class dates: Thursdays - July 9, 16, 23, 30, August 6, 13, 20, 27; Times: 5:30-9:30PM

Instructor: Elaine Kirsch, MAI, SRA; Tuition and Materials: \$300

Course content: market versus investment value, real estate markets, impact of money and capital markets, highest and best use analysis, income capitalization, gross income and expense analysis, direct capitalization, yield capitalization, cost and direct sales comparison approaches, internal rates of return and measures of investment performance, and more

REAL ESTATE FINANCE, 45 hours, 3 credits (approved elective)

Class dates: Tuesdays - Aug 11, 18, 25, Sept 1, 8, 15, 22, 29, Oct 6, 13, 20, 27; Times: 4:30-8:30PM

Instructor: Ed Wielgus, MPM; Tuition and Materials: \$400

Course content: sources of mortgage funds, government influences in the financial market, anatomy of real estate finance instruments, defaults; foreclosures; redemptions, alternative instruments of real estate finance, mortgage placement procedures, and more

Refunds & Cancellations: From the date payment is received until the business day preceding the class(es) registered for, students have a right to receive a tuition refund minus a \$20 cancellation fee. Alternatively, a student may apply payment for the cancelled class to another class offered by the REALTORS® Educational Institute if, at the time of cancellation, student registers for another class being offered within the next six (6) months and pays any additional balance due (if any). No refunds will be issued to students who 1) fail to provide cancellation notice at least one business day before class OR 2) attend any portion of the class. No refund will be issued for textbooks.

Register by mail, fax, phone or online at www.RAMPschool.com

I WISH TO REGISTER FOR THE FOLLOWING COURSES:

RE Brokerage and Office Management \$300 (2 cr)

Residential Property Management \$300 (2 cr)

Valuation of Income Producing Properties \$300 (2 cr)

Real Estate Finance \$400 (3 cr)

Name _____ Email _____ Phone _____

Address _____ City _____ State _____ Zip _____

Billing address if different _____ City _____ State _____ Zip _____

Payment method: Check (payable to "Realtors Educational Institute") Total enclosed \$ _____

MasterCard acct # _____ Exp _____ Total to be charged \$ _____

Visa acct # _____ Exp _____ Total to be charged \$ _____

Signature _____ Date _____

UPCOMING EVENTS:



May 4th Registration & Payment due for the Night at the Races
May 13th Board of Directors Meeting
May 14th Night at the Races, American Serbian Club at 6pm.
July 16th RESPA Update Seminar at First Presbyterian Church, Beaver
October 8th Steak Gate, Two Mile Run Park
December 4th Holiday Beginnings at BaRuni's, Baden



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**Buyers Want The Same Premium Service
You Offer Sellers. Assure Them As An ABR!**



Becoming an [Accredited Buyer Representative®](#), a designation recognized by the NAR® and being [taught by Polley Associates in Butler PA](#), provides assurance that real estate licensees are properly trained to look out for their buyers' specific interests.

ABR designees also get access to several tools that help sell themselves to buyers, and win more clients. Enroll now.

Goals for the ABR course are to 1) Prepare real estate professionals to thoroughly represent buyer-clients in real estate transactions and provide the quality of service and degree of fidelity to buyers that sellers have customarily enjoyed; 2) Offer ideas and methods for building a buyer-representation business; and 3) Develop a self-customized tool for conducting a buyer counseling session.

The ABR course is approved by the Pennsylvania State Real Estate Commission to provide 15 hours and one (1) credit of pre-broker licensing education, and all 14 hours of continuing education for sales and broker license renewal due by May 31, 2016. It also is accepted by the New Jersey Real Estate Commission as matching education for PA applicants seeking a NJ sales license.

Fairfield Inn and Suites, 200 Fairfield Ln., Butler PA 16001

April 22 and 23
[Butler PA](#)

[Accredited Buyer Representative \(15 Hrs\)](#)

\$235

Instructor: Barry Hoy. This designation satisfies the ABR core requirement.

We proudly present our 2015



YARD SALE (19th annual)

to be held on

Friday, June 5th & Saturday, June 6th

*Perfect opportunity to Spring Clean
& make a Charity Contribution!*

**TELL YOUR FAMILY, FRIENDS & NEIGHBORS
ABOUT OUR SPECIAL EVENT!**

ITEMS NEEDED FOR THE SALE:

JEWELRY
SMALL WORKING APPLIANCES
OFFICE SUPPLIES
GLASSWARE
SPORTS EQUIPMENT

TOOLS
DECORATIVE ITEMS
BOOKS/VIDEOS
TOYS
SEASONAL ITEMS

FURNITURE IS ESPECIALLY NEEDED!!!

All items should be in good condition

**PLEASE NO: tires, batteries, paint, lumber, organs, pianos,
clothing, computers, televisions, exercise equipment
or large appliances!**

Take your items to Berkshire Hathaway Home Services (formerly Prudential Preferred)
877 Corporation Street, Beaver – on or after April 27th

For information call Dorothy at 724-774-2222 x200

ALL PROCEEDS GO TO MAKE-A-WISH.



Updates made to two often-used standard forms

At PAR's Winter Business Meetings, the Standard Forms Committee approved some minor changes to two commonly-used forms: the Standard Agreement for the Sale of Real Estate (Form ASR) and the Seller's Property Disclosure Statement (Form SPD).

After the ASR was heavily revised last May, certain other issues related to the new language emerged. To encourage best practices, the following "tweaks" were made:

- Explanations of the different agency relationships were added to page one to help licensees determine their status as agent and select the appropriate box;
- A default time period of five days was added to Paragraph 2 for delivery of the initial deposit;
- When a mortgage application is required to be submitted, Paragraph 8(E) now permits the broker for seller, if any, to contact the lender to determine the status of the application; and
- If the mortgage contingency is elected, the buyer is under a continuing obligation to obtain Financing as stated in Paragraph 8(G).

The change to the SPD is a result of the PA Stormwater Management Act and its implementation at the local level. Municipalities may now have restrictions on the amount of impervious and semi-pervious surfaces permitted on a piece of property. Any additions or alterations done by a seller, such as installing a poured concrete patio, may affect plans the buyer has for the property, like adding a pool. To put buyers on notice of this change, a Note to Buyer has been added to Paragraph 8 recommending that they contact the municipality to determine what changes they may or may not be able to make in the future.

Expect to see these forms released in the next few months, with more information to follow once a release date is determined. For now, both of these forms are available on [PAR's website](#) with the changes highlighted. If you have any questions, please contact Standard Forms Manager [Desiree Brougher](#).

Real Estate Fundamentals

Mondays & Thursdays, April 27 through June 15, 2015, 6-8 p.m.

Fee: \$250

Penn State

Real Estate Practice

Beaver

Mondays & Thursdays, April 27 through June 15, 2015, 8:15-10:15 p.m.

Fee: \$250

Location: Penn State Beaver, 100 University Drive, Monaca, PA

Register Online:

<http://www.beaver.psu.edu/CE/10526.htm>

Call 724-773-3700

AFFORDABLE HOME LOAN PROGRAMS



FHA Program

- Minimum Down Payment
- Down payment and closing costs may be gifted
- Non-occupant co-borrowers are allowed!

First-Time Homebuyer Program

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- Down payment and closing costs may be gifted
- No Private Mortgage Insurance (PMI) required
- Choose fixed-rate loan amounts up to \$200,000.



Denise Baker
Mortgage Loan Specialist
NMLS #288338
Home Savings Beaver Office
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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.



Our Partners have Privileges

BCAR REALTOR Benefits

BENEFITS OFFERED TO BOTH PRIMARY AND SECONDARY MEMBERSHIPS

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

WEBSITE

MONTHLY NEWSLETTER

ADVERTISING DISCOUNT IN THE BEAVER COUNTY TIMES

- Home Buyer's Guide
- Here's my card
- Sunday Open Houses
- Progress Edition

AFFILIATE CONTRIBUTION

- Education
- Holiday Beginnings



We are a professional organization dedicated not only to our members but to the community needs. We are very active in fund raising and supporting local charities.

Also members of the National Association of REALTORS® and the Pennsylvania Association of REALTORS® and receive all the benefits they offer.

BCAR Affiliate 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

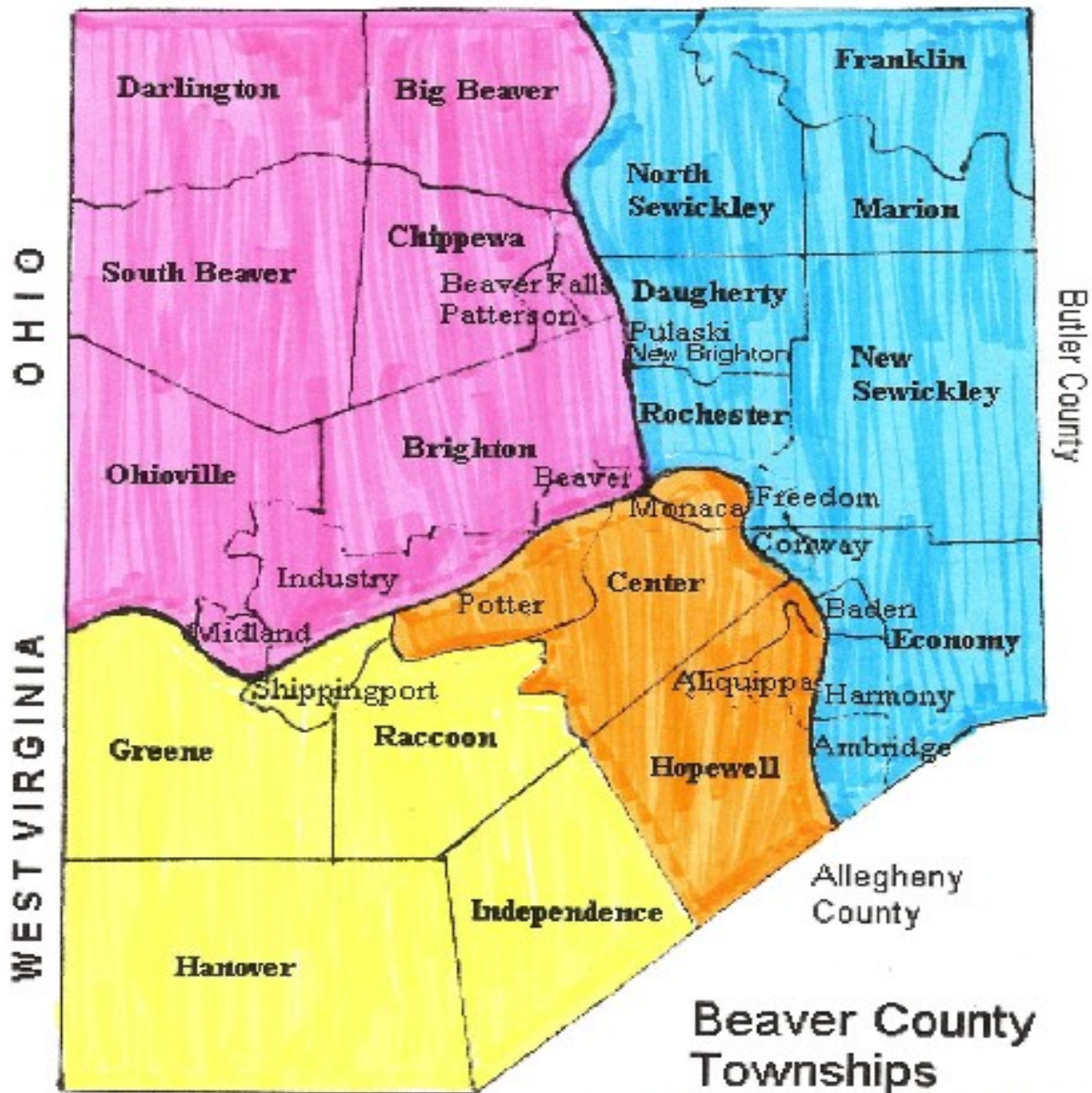
- Discount in Beaver County Times
- Highlight affiliate companies in monthly newsletter
- ½ or full Page in monthly newsletter

We are given the opportunity as professionals to work alongside the REALTORS® with their support. With a group effort, we give back to the community and help support local charities.

**Contact the Beaver County Association of REALTORS
at 724-774-4126 for your membership today.**

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

AGCHOICE FARM CREDIT

Phone: 724-482-2173

Representative: Elaina Eppinger

Serve Pennsylvania and some parts of West Virginia

Products/Services Offered: Country Home Loans, Construction Loans, Land Loans, Farm Loans, Leasing, Accounting & Record Service, Credit Life Insurance, Business Planning, Payroll Services, Crop Insurance, and Appraisal Services

ALL REALTY TRANSFER, INC

Phone: 724-847-4460

Representatives: Sue Grady and Joseph Budicak

Serve Allegheny, Beaver, Butler, Lawrence, Mercer, and Washington Counties

Products/Services Offered: Real Estate Closings

AMERICAN GENERAL SERVICES

Phone: 724-728-9507

Representatives: John Fencil and Rebecca Larson

Serve Most of Pennsylvania

Products/Services Offered: Residential and Commercial, Cash Transactions, 1031 Tax Deferred Exchange, and Relocation

BEAVER COUNTY TIMES

Phone: 724-775-3200

Representatives: Debbie Bianco and Peggy Glassford

Serve The Times circulates in Beaver County and Northwestern Allegheny County and provides paid coverage in South Lawrence County via the Ellwood City Ledger

Products/Services Offered: The Beaver County Times is the county's primary information source and sole daily newspaper. We publish a weekly Home Preview, a monthly Home Buyer's Guide, and a monthly Here's Your Card. Coming soon a new Real Estate Vertical.