

THE REALTOR REPORT

Beaver County Association of REALTORS®

FEBRUARY 2014

PRESIDENT'S LETTER



2014 Officers and Board of Directors

President: Leslie Chaklos

President-Elect: Bev Pietrandrea

Secretary: Bridget Wysocki

Treasurer: Shirley Lyden

Directors: Ernie D'Achille

Lisa Dowling

Pam Kecmer

Amy Logan

Cindy McConnell

Leslie Pazur

Judy Plakosh

Tera Powell

Kelly Scott

Immediate Past-President

Rudy Zetz, Jr.

Affiliate Director:

Shelley Schweinsberg

Association Executive:

Karen Fuller

Hello,

It's hard to believe another month has past. PAR's winter business meeting was both informative and educational. PAR installed Kim Skumanick as the 2014 President. You must now be a REALTOR® member and have your NRDS# to access PAR forms or pay PAR \$350. Some other notable highlights are the new sales agreements which are scheduled to roll out this spring, and this is "The Year of Fair Housing", at PAR. NAR has made major changes to REALTOR.com so check it out. Your RPAC dollars and calls to action helped to delay rate increases on National Flood Insurance. Property Tax Reform is still a hot topic and you can become better informed by checking out RealReform 76.com. Sign up for PAR Just Listed to receive daily emails and industry updates.

It was great to see all of you at our Annual Awards & Induction Luncheon, at The Club at Shadow Lakes. Congratulations once again to all our award winners with Top Honors going to Jan Livingston, Top Team Honors to Kathy Belcastro & Nancy Rossi, and New Construction to Denise Trenor, what a great year you all had. May you reach or exceed all your goals for 2014. A special thank you to our event committee & awards committee Beverly Pietrandrea, Michelle Branham, Judy Plakosh, and Bridget Wysocki, you ladies did a fantastic job. A big thank you to Bob Williams for securing those special proclamation awards for top producers, from the Senators office. Also, thanks to all our sponsors.

Congratulations to our REALTOR® of the Year, Bridget Wysocki of Howard Hanna. We also honored our first **Affiliate of the Year**, which went to Shelley Schweinsberg of Mars National Bank. Both of these ladies are well deserving of the awards.

As we look to improve member value please share your ideas and concerns. BCAR will again send committee members for updated Professional Standards Training, March 19th 1-4:30pm, near Greensburg. If any of you have an interest in serving on this committee please call for details, we would like to have at least 15 members attend. Please help us throughout the year with our community service projects, watch for specific details on how we can all contribute.

God Bless,

President, Leslie Chaklos



The Beaver County Association of REALTORS®

General Membership Meeting

March 19th at 9:00am Breakfast Buffet
at Penn Bistro, New Brighton

SPRING INTO SPRING WITH BCAR
PREPARE YOUR HOME AND THE HOMES YOU LIST FOR SPRING



JOIN US MARCH 19TH
9 AM
PENN BISTRO
NEW BRIGHTON
\$15/person Breakfast Buffet

Professional Organizer Dorothy Clear will help get your office, life, and home in order

Home Improvement rep will give you tips on getting your home ready for Spring

Local Landscaper will give tips on getting your yard and garden ready for Spring

RSVP to BCAR office by March 14
724-774-4126
bcar3@verizon.net

DONATIONS ACCEPTED FOR
THE WOMEN'S CENTER OF BEAVER COUNTY
See list for ideas

The next General Membership Meeting is on Wednesday, April 16th at Harold's Restaurant at 6:00pm. The topic is Technology. Watch for more details.

COMMUNITY SERVICE PROJECT

Community Service this year will be collecting items for different charities each month. For the month of March it is the Women's Center of Beaver County. Below is a list of items to be collected at the March General Membership Meeting. Please take a look and bring your donation to the March General Membership Meeting on March 19th. Thank You for your support!!

Shelter Needs (New Only)
 Can Openers/Hand Mixers
 Coffee Maker
 Paper Towels
 Toilet Paper
 Cups
 Cleaning Supplies
 Laundry/Dish Detergent
 Dryer Sheets
 Extra Large Laundry Bags
 Personal First Aid Kits
 Bake ware
 Pots & Pans
 Cooking Utensils
 Complete Dish Sets
 Towels/Washcloths
 Pillows
 Gallon Ziploc Bags
 Baby Wipes

Wish List

Gifts for Children/Teens
 Make-up/ Lip Gloss
 DVD Movies (G or PG Rated)
 Sports Equipment
 Steelers/Penguins items
 Art & Craft Supplies/Kits
 Jewelry & Hair Accessories
 Wii Games (rated E) / Remotes
 iTunes gift cards
 Fast-food gift cards
 Gift cards to local stores

Food Items
 Boxed Dinners
 Canned Pasta/ Ravioli
 Cereal, Juice
 Soup
 Pork, Chicken, Beef
 Coffee, Sugar, Creamer
 Pancake Mix/Syrup

Women's Needs (New Only)
 Manicure Sets/ Nail Polish
 Alarm Clocks
 Bath & Body Gift sets
 Journals
 Umbrellas & Flashlights
 Slippers
 Pajamas/Robes - all sizes
 Blow Dryers & Curling Irons
 Hair Straighteners
 African-American Hair Products
 Key Chains
 Throw Blankets
 Sweat Pants (M, LG, XL)
 T-Shirts (M, LG, XL, 2XL)
 Gift cards to local stores

Welcome of new members: **Tracy Dewit** – Coldwell Banker, Moon Twp; **Nora Janicki** and **Jean Parrish** – Northwood, Beaver; **Laura Fisher** – Prudential, Beaver; **Huy Ky** – Prudential, Cranberry Twp; **Diane McConaghy** – Prudential, Moon Twp; **Heather Vitanza** – Prudential, North Hills;

Reactivated: **Janice Gibson** – Howard Hanna, Moon Twp;

Switched to BCAR: **Ben Capo** – Howard Hanna, Beaver; **Edward Mosley** – Neighborhood Realty; **Stephanie Muntean** – Northwood, Zelic;

<u>New Affiliate:</u> Heritage Security & Service	724-857-3371	
2514 Mill Street	FAX 724-857-3376	Gregory Peluso
Aliquippa, PA 15001	EMAIL title@heritagesecurity.net	David Peluso
Stewart Title	412-808-1084	Michael Franko
Foster Plaza, Bldg 5		
Pittsburgh, PA 15220	EMAIL mfranko@stewart.com	
Unifirst Mortgage Corp	877-545-0775 X553	Stepahnie Beitsinger
217 Eisenhower Blvd	FAX 888-660-0860	
Johnstown, PA 15905	EMAIL sbeitsinger@u1mortgage.com	
West Penn Financial Service	412-391-3200	Heather Matuszewski
1800 Smallman Street	FAX 412-391-8706	
Pittsburgh, PA 15222	EMAIL heather.m@westpennfinancial.net	

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

Beaver County Association of REALTORS®
RPR Training



Join us for a **Webinar** on **February 26th** to learn how to use the REALTORS Property Resource.

The RPR is for REALTORS only and includes tax data, deed, and mortgage recording, FEMA flood maps, neighborhood and demographic data, school information and all of our MLS data too. Everything you want to know about a property is here in one place, along with some easy to generate, attractive and comprehensive reports for buyers and sellers.

Attend this one-hour class and take advantage of this powerful tool

TITLE: Beaver County Association of REALTORS RPR Training

DATE: Wednesday, February 26, 2014

TIME: 9:00am till 10:00am EST

COST: FREE!!!

After registering you will receive a confirmation email containing information about joining the webinar

Systems required

PC-based attendees

Required: Windows 8, 7, Vista, XP, or 2003 Server

Mac®-based attendees

Required: MAC OS® X 10.6 or newer

Mobile attendees

Required: Iphone, Ipad, Android phone or Android tablet

Space is limited. Reserve your Webinar seat now at <https://www3.gotometting.com/register/471025686>

The **Beaver County Association of REALTORS®** and the **Education Committee** is putting on a **FREE** one hour Fair Housing Seminar to our members!!!

WHEN: Thursday, April 3, 2014

TIME: 10:00am till 11:00am

WHERE: Holiday Inn Express, Monaca

Reservations due by March 27 by calling 724-774-4126
Seating is limited....Call early!!!



WATCH FOR
MORE DETAILS!!!

First National Bank together with American General Services present:

The Realtor Partnership Program



First National Bank

Relationships Built on Trust and Integrity

When:

Thursday March 13, 2014
5:00 PM to 7:00 PM

Where:

The Club at Shadow Lakes
2000 Beaver Lakes Blvd
Hopewell, PA 15001

Greetings!

You are invited to attend the 1st Realtor Partnership Program on Thursday, March 13, 2014. The event will be held at The Club at Shadow Lakes in Hopewell.

This event is designed for real estate agents who are interested in helping solve their client's unique financing needs. In addition to learning about our mortgage programs, we will have an open bar and plenty of appetizers. You will also have time for networking and meeting new contacts. Please feel free to invite your colleagues to attend. Dress code is business casual.

Please Register by Email:

Reply to Aaron R. Miller
Assistant Vice President
First National Bank
MillerAa@fnb-corp.com

Topics include:

- 30 Day Closing Guarantee
- Interest only bridge financing for debt ratio and down payment assistance
- FNB Portfolio Financing
- Conventional financing opportunities
- Exclusive FNB Family Home Ownership Program



Professional Standards Training

BCAR is looking for members who are willing to attend professional standards training so they can be involved with either ethics or arbitration complaints. The next training session is....

Wednesday, March 19, 2014

1:00 pm—4:30 pm

Westmorland County Community College in Youngwood

We like to have a group together and car pool. If you are interested please call the association office so we can get you registered and make plans for carpooling.

To register yourself go to <http://www.parealtor.org/ethics-professional-standards/> and click on register now for 2014 Professional Standards Training.

CODE OF ETHICS

Article 5: REALTORS® do not provide professional services where they have any present or contemplated interest in property without disclosing that interest to all affected parties.



Beaver County Association of REALTORS®

is offering

Local Continuing Education Classes

When: Friday, March 7, 2014

Class: *Title Insurance, What you don't know*

Time: 9:00am till 12:30pm

Class: *Risk Reduction*

Time: 1:00pm till 4:30pm

Where: Holiday Inn Express (105 Stone Quarry Rd, Monaca)

Cost: \$75.00 for all day or \$37.50 for one class

Attend all
day of ce
for a chance
to win
Drawing!!

When: Thursday, March 13, 2014

Class: *Changes to PAR Sales Agreement*

Time: 9:00am till 12:30pm

Class: *Deeds, The Devil is in the Details*

Time: 1:00pm till 4:30pm

Where: Holiday Inn Express (105 Stone Quarry Rd, Monaca)

Cost: \$75.00 for all day or \$37.50 for one class

Drawing for
both days!!

**Registration go to www.rampschool.com
or by calling RAMP at 412-563-5200.**

If you would like to pay for class by credit card on website you must click paypal.
You do NOT need to be a member of paypal to use credit card payment.



CALENDAR OF EVENTS

February 13th Next Affiliate Meeting

February 18th New Member Orientation

February 26 RPR Webinar

March 7th and 13th Continuing Education Classes

March 12th Reservations due for General Membership Meeting

March 19th General Membership Meeting

March 19th Professional Standards Training

April 3rd Fair Housing Seminar

Real Estate Courses Offered at Penn State Beaver

100 University Drive, Monaca, PA

Taxes and Assessment (7 hours, \$110)

Tues./Wed., March 18 & 19, 6:00 p.m.-9:30 p.m.

Register Online:

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

Call 724-773-3700

Whether your clients are first-time homebuyers, moving up to a new or bigger home, looking to down-size, or even looking for the comfort and convenience of a simpler lifestyle, you can count on my expertise to help them meet their goal.

With a wide selection of home loan programs, and backed by a local team that can make loan decisions fast, I can help qualified borrowers find a home loan that works for them.

**FHA • VA • USDA RURAL HOUSING • CONVENTIONAL •
ARMS • FIRST TIME HOMEBUYER PROGRAMS**

Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.



Margaret J Matuza
MORTGAGE LOAN
CONSULTANT

420 E Main Street
Carnegie PA 15106

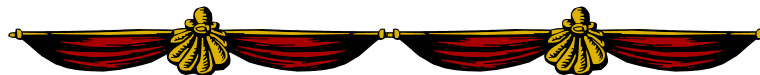
412-489-4901 Office
412-726-7708 Cell



UNM NMLS # 2229 •
UNM PA# 20883 • LIC# 20962 • NMLS# 135514



A Special Thank You



The Beaver County Association of REALTORS® would like to thank those who donated to the Installation and Awards Banquet. Your continued support helps make these events a grand affair.

Ag Choice Farm Credit
Beaver County Times
Bovard-Anderson Company
ECA/Ed Cline Appraisals
Excel Mortgage Group
Hancock County Savings Bank
HouseMaster Home Inspection
Howard Hanna Real Estate

Huntington Bank
J.L. Camp Inspection Services Inc.
Mortgage Lending Solutions
Northwood Realty Services
RE/MAX Select Realty
Prudential Preferred Realty
T.A. Closing Network

PENNSYLVANIA HOUSING FINANCE AGENCY'S KEYSTONE AND KEYSTONE PLUS PROGRAMS

Have you always dreamed of owning a home but don't know where to start?

The Pennsylvania Housing Finance Agency (PHFA) and Huntington can help.

The PHFA offers home purchase fixed rate loans with low interest rates and reduced closing costs.*

- Eligible buyers may also qualify for a down payment and/or closing cost assistance loan up to \$3,000. (amount based on needs of applicant)
- FHA/VA (Federal Housing Administration/Veterans Administration) loans can be financed through the PHFA.
- **Access Home Modification Program** loans may be available to buyers who need to modify the home they are purchasing to suit the living needs of a household member with a disability.
- PHFA's **Purchase Improvement** loan is especially designed for repairs to the home you are purchasing.
- PHFA offers a government program where borrowers are not required to be first time homebuyers with reduced down payment assistance available.


The PHFA also offers homebuyers the opportunity to receive homebuyer counseling and education through one of its approved counseling agencies.** You will have the opportunity to become an informed consumer by contacting an agency in your area.

As a participating lender for the PHFA, Huntington can help you with these loan programs. Contact your local Huntington Mortgage Loan Officer for complete details and eligibility requirements.



Ted George
Vice President - Mortgage Loan Officer
NMLS ID: 562791
724-561-1033
ted.george@huntington.com



*PHFA funds available based on eligibility and on a first-come first-served basis. The total amount of funds is limited. Applicants must meet specific PHFA requirements including, but not limited to, household income, property location, purchase price and residency requirements. **Buyers with a FICO credit score lower than 660 are required to attend a counseling course prior to closing on their loan. *Not all applicants will qualify for the features shown above. See your loan officer for details specific to your qualifications. All loans are subject to application and credit approval, satisfactory appraisal and title insurance. Terms and conditions subject to change. Other terms, conditions and restrictions may apply. The Huntington National Bank is an Equal Housing Lender and Member FDIC.  and Huntington[®] are federally registered service marks of Huntington Bancshares Incorporated. Huntington[®] Welcome.™ is a service mark of Huntington Bancshares Incorporated. ©2011 Huntington Bancshares Incorporated. (revised 01/11)



For over 10 years, iMortgage Services' title and settlement services have provided the quality reports, fast turnaround times, and title expertise needed to handle any real estate transaction in all 50 states. We have an established nationwide title abstractor, attorney, and closing notary network to support real estate agents, lenders, and homeowners with title clearance and during the settlement process.



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Specializing in:

- Purchase
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iMortgage Services LLC • 2570 Boyce Plaza Road, Boyce Plaza III, Pittsburgh, PA 15241 • 888-575-8555
www.imortgageservices.com

The Beaver County Association of REALTORS® would like to take this opportunity to acknowledge and congratulate all of its sales award recipients. Congratulations to the **TOP PRODUCER Jan Livingston of Prudential**, **TOP NEW CONSTRUCTION Denise Trenor of RE/MAX Select** and **TOP TEAM Nancy Rossi and Kathy Belcastro of RE/MAX Select**.

We are proud to announce the **REALTOR OF THE YEAR Bridget Wysocki of Howard Hanna**.

2013 Sales Awards

1 Million

1	Joyce Beglin	RE/MAX Select	1,024,280
2	Joe Vular	Coldwell Banker	1,097,000
3	Peter Bakertges	RE/MAX Select	1,127,300
4	Patty Gall	Prudential	1,129,750
5	Frank Stefura	Howard Hanna	1,138,460
6	Joan Shanahan	Bovard Anderson	1,139,600
7	Debbie Sample	RE/MAX Select	1,142,100
8	BJ Mike	Prudential	1,161,985
9	Dawn Foster	Northwood	1,303,700
10	Tina Guido	RE/MAX Select	1,309,700
11	Lisa Dowling	Northwood	1,321,400
12	Pam Hersperger	Howard Hanna	1,351,100
13	Ida Workley	Prudential	1,416,300
14	Jean Boudros	Prudential	1,442,700
15	Cindy Rimbey	Howard Hanna	1,455,443
16	Ed Johnston	Coldwell Banker	1,457,250
17	Dawnelle Shrawder	Howard Hanna	1,459,550

1.5 Million

1	Jean Randza	Prudential	1,501,400
2	Shannon Gaul	Howard Hanna	1,527,600
3	Joan States	Coldwell Banker	1,566,900
4	Tammy Romesburg	Coldwell Banker	1,653,500
5	Darlene McCarrell	Howard Hanna	1,696,385
6	Patricia Whigham	Coldwell Banker	1,768,020
7	Doris Yantos	Howard Hanna	1,814,951
8	Jill Dehart	Bovard Anderson	1,823,500
9	Tina Rupp	Coldwell Banker	1,957,525

2 Million

1	Judy Cleary	Prudential	2,021,561
2	Gretchen Kelley	Howard Hanna	2,066,900
3	Silvia Kazas	Howard Hanna	2,065,982
4	Kim Hostetter	RE/MAX Select	2,170,875
5	Karen Morrow	RE/MAX Select	2,194,810
6	Judy Plakosh	Howard Hanna	2,238,800
7	Barb Cardinale	Coldwell Banker	2,297,200
8	Rhonda Shearer	RE/MAX Select	2,491,300
9	Bridget Wysocki	Howard Hanna	2,499,400

2.5 Million

1	Teresa Gadberry	Coldwell Banker	2,508,800
2	Jan Razaire	Howard Hanna	2,537,900
3	Jeff Ammerman	Northwood	2,612,129
4	Jessica Farinelli	Howard Hanna	2,679,807
5	Gloria Lattanzio	Coldwell Banker	2,747,550
6	Dee Phillips	Prudential	2,748,900
7	Janis Ford	Bovard Anderson	2,793,818
8	Cindy McConnell	Howard Hanna	2,832,349
9	Janeen Agudio	Howard Hanna	2,849,963
10	Charles Dobish	RE/MAX Select	2,899,775
11	Glenn Shumsky	Coldwell Banker	2,942,300
12	Leslie Pazur	Prudential	2,983,065

3 Million

1	Marilyn Caplan	Prudential	3,055,400
2	Leslie Chaklos	Northwood	3,087,350
3	Lisa Mendicino	RE/MAX Select	3,219,232
4	Ruth Cattivera	Howard Hanna	3,293,012
5	Vanessa Augspurger	Prudential	3,372,150

3.5 Million

1	Debbi Mastro	Coldwell Banker	3,583,360
2	Patricia Noah	Howard Hanna	3,668,483
3	Jane Strano	Howard Hanna	3,705,056
4	Michelle Branham	Coldwell Banker	3,791,936
5	Susan Brown	Prudential	3,788,239
6	Kathy Green	RE/MAX Select	3,877,938
7	Yvonne Goff	Howard Hanna	3,901,900

4 Million

1	Randy Forner	Prudential	4,321,100
2	Jeanne Bendik	Northwood	4,414,986
3	Leigha Peters	RE/MAX Select	4,467,518

4.5 Million

1	Anthony Leone	RE/MAX Select	4,520,710
2	Matt Ohlsson	Coldwell Banker	4,666,600
3	Amy Logan	RE/MAX Select	4,685,650

5 Million

1	Beverly Pietrandrea	Bovard Anderson	5,003,100
2	Judith Mortimer	Coldwell Banker	5,061,190
3	Karen Hutman	Howard Hanna	5,383,430
4	John Perry	Coldwell Banker	5,404,311

5.5 Million

1	Mindy McKee	RE/MAX Select	5,555,640
2	Rita Brimmeier	RE/MAX Select	5,579,589
3	Joann Gennaro	RE/MAX Select	5,629,269
4	Melissa Gulla	RE/MAX Select	5,690,700

6 Million

1	Angie Peluso	Howard Hanna	6,061,189
2	Janet Coleman	Coldwell Banker	6,139,640
3	Pamela Kecmer	Howard Hanna	6,401,800

6.5 Million

1	Thomas Stirling	Coldwell Banker	6,596,190
2	Christine Grady	Coldwell Banker	6,966,817

7 Million

1	Mary Anne Peluso	Town Center Assoc	7,220,667
2	Kathy Pfister	Coldwell banker	7,338,013

7.5 Million

1	Gia Albanowski	Prudential	7,896,797
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8 million

1	Jan Livingston	Prudential	8,336,096 #1 Residential
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NEW CONSTRUCTION**1 Million**

1	Denise Trenor	RE/MAX Select	1,283,046 #1 New Construction
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TEAMS**2 Million**

1	Julie Frioni & Jackie Krkuc	Prudential	2,105,800
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4.5 Million

1	Brenda & John Petkunas	Howard Hanna	4,603,400
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6 Million

1	Lynn Peterson & Nancy Kristian	Prudential	6,100,242
2	Scott & Tabitha Fosnot	RE/MAX Select	6,320,660

7 Million

1	Michael & Brooke Witterman	RE/MAX Select	7,199,718
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10.5 Million

1	Susan & Austin Daniel	Howard Hanna	10,733,935
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13 Million

1	Nancy Rossi & Kathy Belcastro	RE/MAX Select	\$13,348,894 #1 Team
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Ronald McDonald House Charities

To Whom it May Concern:

I, Rachel Book, am writing to you on behalf of *Ronald McDonald House Charities*. This organization was personally chosen by my 11 year old cousin Cheyne, a neuroblastoma survivor, who has seen firsthand the benefits Ronald McDonald House Charities provides, during his stays in New York for his cancer trials! We need to raise funds and awareness for *Ronald McDonald House Charities*, to help them obtain their mission which is; to create, find and support programs that directly improve the health and wellbeing of children.

We need your help with our upcoming Dinner Dance that is to be held on Saturday, March 8th at Center Stage, Monaca, PA. We need items we can use in our Chinese Auction, Live Auction, and other prizes throughout the evening. We'd appreciate any donation you are able to offer. Your donation will help us achieve our goal for this fundraiser, which is \$15,000.00. This is our 5th annual Dinner Dance event, over the past four years we have successfully raised over \$40,000.00 for various children's charities with the help of people like you.

Your generous donation will be publicly acknowledged at our event through promotional announcements and flyers. We feel that your business will gain good exposure through our event due to your kind donation.

To learn more about our group or our event or to donate please contact, Rachel Book at 724-601-1998.

Thank you for your consideration of our request, and we look forward to hearing from you in the near future.

God Bless,

Rachel Book

Fifth Annual *Dinner Dance* Fighting for a Cure! All Proceeds donated to



RONALD McDONALD
HOUSE CHARITIES

*This year's theme is Masquerade Ball,
Join the fun and wear your mask!*

When: Saturday, *March 8, 2014*
Where: Center Stage Banquet Hall
1495 Old Brodhead Road
Monaca, PA 15061

Time: Doors open at 6:00 pm
Dinner served at 7:00 pm

Cost: \$45.00 per person

Price

Includes...

**Dinner*

**Open Bar
from 6:00 pm
to Midnight*

**Door Prize
Tickets*

**DJ*

At the event...

**50/50*

\$3.00/sheet of 20

**Silent Auction*

**Chinese Auction*

\$1.00 each or

6 for \$5.00



**** MUST BE 21
TO ATTEND ****

Reservations must be received on or before March 1, 2014.

Payments can be made by cash or check.

Checks should be made payable to Rachel Book

Please contact John or Rachel Book with any questions.

John - 412-974-9111

Rachel - 724-601-1996

For more information about *Ronald McDonald House Charities*
Please visit their website www.rmhc.org

Deadline for registration: March 1, 2014

All proceeds benefit Ronald McDonald House Charities



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

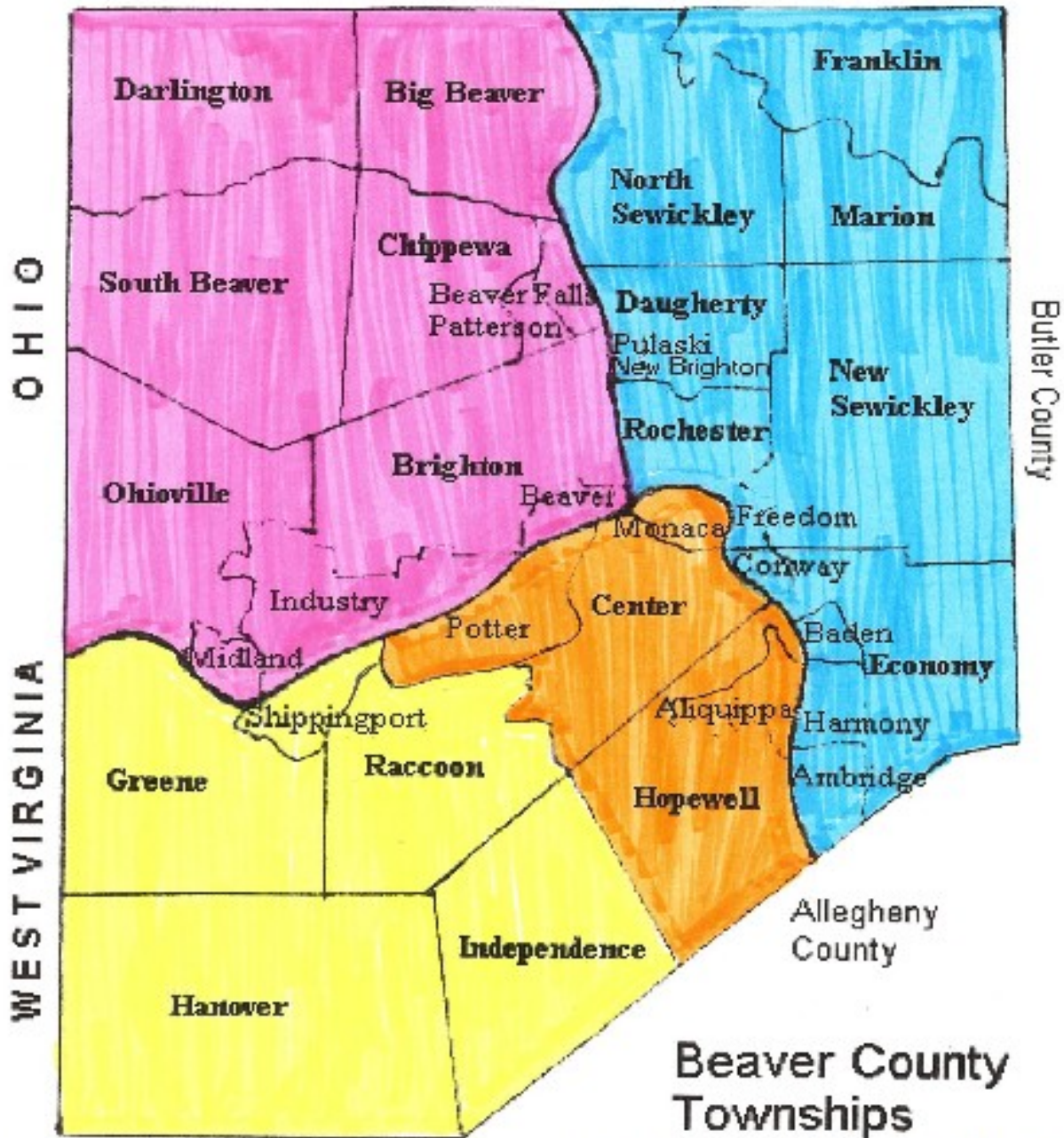
ADVERTISING

- 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.

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

We are proud to announce our Affiliate of the Year.....Shelley Schweinsberg of Mars National Bank

ECA/ED CLINE APPRAISALS

Phone: 724-847-3211

Representatives: Ed Cline and Dan Herdman

Serve PA—Allegheny, Beaver, Butler, Lawrence, Mercer, Venango, Washington, and Westmoreland Counties
OH—Columbiana, Mahoning, Trumbull and Stark Counties; FL—Hernando, Hillsborough, Pasco, and Pinellas Counties.

Products/Services Offered: Residential and Commercial Real Estate Appraisals for any and all purposes.

ENG LENDING

Phone: 724-776-4100

Representatives: Carl Monsour and Robert Logue

Serve Western PA and all 50 states

Products/Services Offered: Conventional, FHA, VA, USDA, Homepath and more.

ESB BANK

Phone: 724-934-8988

Representative: Jonathan Newell

Serve Allegheny, Beaver, Butler, and Lawrence Counties

Products/Services Offered: New Construction, First Time Home Buyers, Primary Residence, Second Homes, Investment Properties, Purchase/Renovation Program, Refinance, Homeownership Mortgage Program

EXCEL MORTGAGE GROUP, INC.

Phone: 724-775-3090

Representatives: Mona Simmons and Bill Roorback

Serve Pennsylvania

Products/Services Offered: Residential Mortgages, Conventional, FHA, VA, USDA, Purchases and Refinance, licensed by the PA Dept of Banking.

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