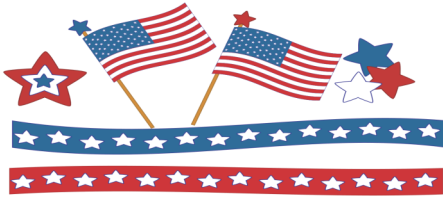


# THE REALTOR REPORT

## PRESIDENT'S LETTER

JULY 2016



### 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

Hello REALTORS and Affiliates,

Here's hoping the announcement of the cracker plant brings a plethora of new business to us all over the next 5 yrs and longer.

### *SHOUT OUTS!!!*

THANK YOU!!! to the agents that took the time out of their busy schedules to help with the Manna dinner, There were only 3, but we served a great meal to 75 very appreciative individuals.

THANK YOU!!! To those of you who came out for a Night of Bingo to support our fabulous Affiliates. A great time was had by all and we had roughly 90 in attendance. Not bad for an organization of 500 plus.

THANK YOU!!! To the companies and individuals for their time and efforts put into our first float in the Midland Annual 4th of July Parade. What A great idea to put the association and it's members out there as the VOICE of REAL ESTATE. Special thanks go to Bob Williams, Judy Plakosh, Beverly Pietrandrea, Karen Fuller, Melissa Gulla, Bovard Anderson, Howard Hanna, Beaver County Times, Signature Settlement, and Mortgage Lending Solutions. A special thanks to Dan Plakosh for the Delorean and George Vedro for the Corvette, that were also used in the parade.

### **CHANGE IN CONT. ED. BY THE REAL ESTATE COMMISSION**

The Commission approved a motion that would require all licensees to take seven of their education hours in specific topics during the 2016-18 renewal cycle. Those topics would be the Consumer Notice, Agency, Advertising, and Commission Rules/Regulations. All Licensees should expect to receive notification of this change in policy from the Commission in the near future. This change does not include licensees in their first renewal cycle.

Thanks to those of you who take the time to read this. There is important information and dates to be found here.

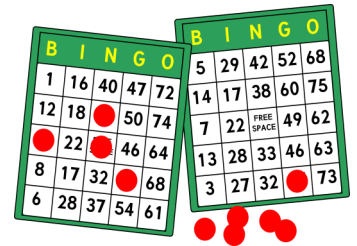
***WE DON'T DO THIS FOR FUN WE DO IT FOR YOU!***

**WE ARE IN NEED OF A FEW QUALIFIED AGENTS TO VOLUNTEER THEIR TIME. THE NOMINATING COMMITTEE IS LOOKING FOR A TREASURER AND A PRESIDENT ELECT. PLEASE STEP UP WE ALL HAVE BUSY LIVES.**

Your 2016 President, Bridget Wysocki

## Affiliate Sponsored Bingo

The Affiliates would like to say “THANK YOU” to all who attended the affiliate sponsored Bingo. We had 90 reservations and a great time was had by all. We had a Chinese auction and a 50/50 raffle.



A special thank you to those who donated to the Chinese Auction:

Beaver ACRE  
Beaver County Times  
Beverly Pietrandrea  
Broker Settlement Services  
Debbie Bianco  
Design Inspirations  
Excel Mortgage  
Hancock County Savings Bank  
Home Savings  
HouseMaster Home Inspections  
Housing Opportunity of Beaver County

Howard Hanna Mortgage  
HSA Home Warranty  
Janice Johnson  
Mars National Bank  
Mortgage Lending Solutions  
Penn Suburban Abstract  
Rite Rug  
Signature Settlement  
T.A. Closing Network  
Wells Fargo Home Mortgage



**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!!!

## Looking for Volunteers to Run for Election



**I WANT YOU**

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.

## UPCOMING EVENTS:

The association has nothing on the schedule for July and August



**SAVE THE DATES:** November 2 Charity Auction

January 9, 2017 All Sales Awards Due to Assoc Office

February 16, 2017 Installation and Awards Banquet

## CODE OF ETHICS

Article 16: Respect the exclusive representation or exclusive brokerage relationship agreements that other REALTORS have with their clients.

Welcome New Members: **Dennis Rupp, Robert West** and **Lee Ann Yunt** – Berkshire Hathaway, Beaver; **Lisa Gray** – Berkshire Hathaway, Moon Twp; **Kim Callahan** and **David Tepsic** – Howard Hanna, Moon Twp; **Marzena Pelczarski** – Northwood, Beaver; **Kristiann Keller** – Northwood, Wexford;

Switched to BCAR: **Lisa Lathom** – Coldwell Banker, Cranberry Twp

Reactivated: **Ann Miranda** – Town Center Associates;  
**Rick Crawford** – Trustmark Real Estate

Secondary Members: **Lori Meek** - Coldwell Banker, Cranberry Twp;

Member Changes: **Kathie Morrow** is now with RE/MAX Select, Wexford office.

**Sherilyn Sutton** is now with Coldwell Banker, Airport office. Her new email address is [sherilyn.sutton@pittsburghmoves.com](mailto:sherilyn.sutton@pittsburghmoves.com)

**Kriszta Szak** is now with Keller Williams, Wexford Office.

New Affiliate: **Signature Settlement Services, LLC**

401 Brkich Way, Suite 1  
Bridgewater, PA 15009

724-728-8873

Fax 888-502-5192

Email [info@ssstitle.com](mailto:info@ssstitle.com)

Erika Bromley

Andrew Bromley

Affiliate Changes: Elaina Eppinger of AgChoice Farm Credit has changed positions. The new representative is **Jim Hoge**. Good luck to Elaina in her new venture.

Congratulations to **Pam Hersperger** of Howard Hanna, Beaver office who recently got married. Her married name is Kerry and her new email address is [pkerry@howardhanna.com](mailto:pkerry@howardhanna.com).

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

## GOVERNMENT AFFAIRS

RAMP has hired a new Government Affairs Director, who also represents BCAR. His name is Matt Vermeire. Please be sure to welcome Matt and contact him with any Government Affair issues. He can be reached at 412-563-5200 or email [mattv@realtorspgh.com](mailto:mattv@realtorspgh.com)

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. A call-to-action has been issued and you are encouraged to call your state senator and ask them to vote "yes" on H.B. 1437 with the Scavello amendment!

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. A community group is working to place the 1% Realty Transfer Tax as a referendum on the November ballot. These proposed tax increases would affect any Beaver County Association of Realtors members who do business within the city limits. We met with Pittsburgh City Councilman Dan LaValle in regards to affordable housing and the proposed taxes. We will continue to work on effective methods of increasing affordable housing without tax increases that would adversely affecting the real estate consumer. We are continuing to monitor the proposed tax and affordable housing legislation very closely.

Please also respond to your national call-to-action and contact your United States Senators to pass 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 A much easier.



### YOUR BEST INVESTMENT IN REAL ESTATE!

Are you interested in protecting real estate interests and property rights? Donate your \$15.00 fair share to the RPAC 2016 campaign. Contact the association office to make your donation. We are getting closer in reaching our goal but we need a few more members to contribute. Can we count on you to meet our local goal?

Your contribution is **greatly appreciated** and is voluntary and not tax deductible.

Leslie Chaklos, 2016 RPAC Chair

## 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.<sup>1</sup> This includes processing fees, underwriting fees, appraisal fees, survey fees and recording fees—just to name a few.

## For more information contact:

**MLO Name** Ted George


**MLO Title** VP, Mortgage Loan Officer

**Email:** Ted.George@Huntington.com

**Phone:** 724.561.1033

**NMLS:** 562791

<sup>1</sup>The 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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## 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

- Low down payments
- 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**  
**Office: 724-770-0700**  
**Cell: 330-719-5217**  
**Email: [dbaker@homesavings.com](mailto:dbaker@homesavings.com)**



## PICTURES of the MIDLAND 4th of JULY PARADE

BCAR would like to thank all those involved with the float in the Midland 4th of July float:

Bev and Adam Pietrandrea, Judy Plakosh, George Vedro, Bob Williams, Bridget Wysocki, and Karen Fuller.

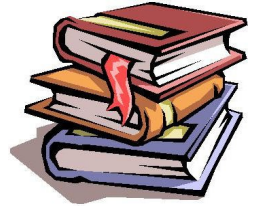
A thank you to those who put signs on the float:

Beaver County Times, Bovard-Anderson, Melissa Gulla, Howard Hanna, Mortgage Lending Solutions and Signature Settlement

A special thank you to all those who walked in the parade and threw candy for the spectators.



## 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.



**[www.mybcar.com](http://www.mybcar.com)**

The Beaver County Association of REALTORS website is [www.mybcar.com](http://www.mybcar.com).

For REALTORS to log in you use your real estate license number as your username and password. Be sure to use capital letters. Once on your page then you can change your username and password to anything you like. Just be sure to click on update member at the bottom of the page to save your changes.

Did you know you can put a bio on about yourself and add your picture? Again be sure to click the update member button to save those changes.

Affiliates, for you to login in it is the first representatives first name as username and last name as password. Again once on your page you can change the username and password to what you like, just be sure to click the update member button to save your changes. You can also add a bio about yourself and your picture.

The website committee is in the process of giving the website a new look and make some changes. If you have suggestions on how to make this website your SOURCE for information please contact the association at 724-774-4126 or by email at [bcar3@verizon.net](mailto:bcar3@verizon.net).





## 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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**Always great rates** for mortgage, refinance and home equity loans and **voted best mortgage lender** in 2014 by readers of the Cranberry Eagle.

Call Shelley Hysong at 724-591-0092 or email [shysong@marsbank.com](mailto:shysong@marsbank.com).  
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[pittsburgh.housemaster.com](http://pittsburgh.housemaster.com)



## Donation for Cornerstone

At the June Board of Director's meeting each board member brought 25 of a personal hygiene item to put in bags for homeless women through the Cornerstone program. Items consisted of shampoo, conditioner, body wash, razors, toothbrushes and paste, mouthwash, socks, chapstick, body spray, nail files, qtips, gum, and etc. Here are some pictures of backing the bags and delivering to Cornerstone.

Thank you to our board members for their donations!!!



Thank you to  
Bev Pietrandrea,  
Community Service  
Chair,  
for arranging this  
project and delivery.





# PAR Standard Forms Update

Here is a quick standard forms update for you, including everyone's favorite - new forms!

1. The biggest change that the Committee approved last month was the adoption of a scheduled forms release. Starting now and into the foreseeable future, all of our forms will be released on either January 1 or July 1. The process for revising the forms (task forces, Feedback Panel, Committee approval) will remain the same. However, depending on the nature of the change and when that change was approved, the form may not be released for use until sometime later. For example....

2. Forms SSP and SSP-TKO have been revised. This was approved at the May meeting last month. Because these forms are widely misused and misunderstood, the new version will not be released until January. We're going to use that time to promote education on these forms. The sale and settlement contingency forms are a good topic for a one-hour lunch-and-learn or webinar. You can review the sample forms and read the Guidelines on the PAR website.

If you have any questions about the forms or the forms process, please feel free to call or email me!

Desiree Brougher, Esq., Standard Forms Manager  
Pennsylvania Association of Realtors®

[dbrougher@parealtor.org](mailto:dbrougher@parealtor.org)

800.555.3390 x3014 phone

## **There's still time to register for Realtor® Mobile Alerts!**

Have you signed up for [NAR's Realtor® Party Mobile Alerts](#)? They're the easiest and best way to stay informed about what's happening at the federal level. To sign up, simply open a text message on your cell phone, use the number 30644 and text the word: REALTORS. You'll only receive a text when a call for action is issued, and you can quickly respond.



### PAR launched the new PAREaltor.org Website

The new site has been organized in two major sections: members and consumers. We've done this because our Strategic Plan and task forces have recommended that PAR's website provide more information to consumers.

In giving consumers more information and providing an important member benefit, the Find a Realtor® search feature has been expanded and enhanced. The search feature on the new website is connected to each member's National Realtor® Database System number (NRDS number). PAR is proud to announce its integration of the realtor.com® profiles on the new PAREaltor.org.

The realtor.com® profiles will play an integral part of this new search. Realtors® who have claimed their free realtor.com® profile will have a "view profile" link appear on our new website. Realtors® who do not have a profile will have their name and contact information appear, but no link to listings or additional information. Members can [claim their free realtor.com® profile online](#) or by calling 866-665-1738.

It's important to understand that PAR has integrated realtor.com® profiles to enhance the search function and to take advantage of the incredible advertising realtor.com® is conducting. Linking to the realtor.com® profiles also means our members don't have to create or update yet another online profile.

Please remind members that if they've already claimed their profile, they should ensure that it includes a photo and up-to-date business information. The realtor.com® profile gives Realtors® a terrific opportunity to market themselves and link to any listings they may already have on realtor.com®.

As members search for PAR Standard Forms, they'll find that they need to log into the site to access the forms. Standard Forms are one of the most valued member benefits, but we have seen more and more misuse of these forms online. To help protect these valuable tools we have removed sample forms from the site and will limit web access only to members.

If you have any questions, contact Kevin Juliano at PAR



## 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

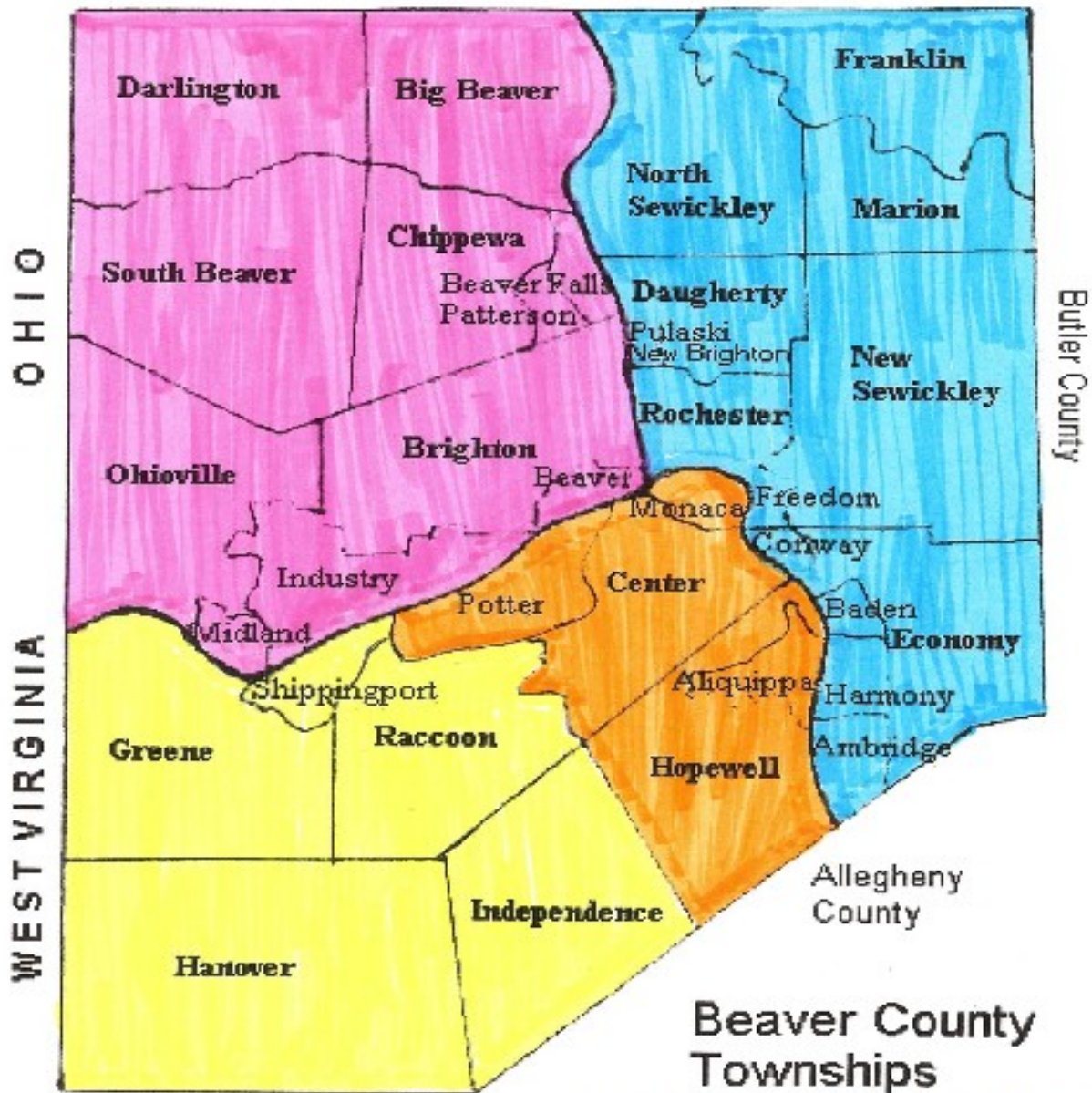
*Affiliates are companies who have services in the real estate industry or benefits for REALTORS® members.*

- ✓ 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

### **POWER APPRAISALS**

Phone: 330-533-8957

**Representative:** Garret Powers

**Serve** Columbiana, Mahoning, and Trumbull Counties

**Products/Services Offered:** Appraisals—Residential and Land

---

### **RITE RUG FLOORING**

Phone: 724-407-4036

**Representative:** Dave Belanger

**Serve** Allegheny, Beaver, Butler, and Lawrence Counties

**Products/Services Offered:** Carpet, Hardwood, Laminate, Tile and Vinyl. All your flooring needs.

---

### **SIGNATURE SETTLEMENT SERVICES, LLC**

Phone: 724-728-8873

**Representatives:** Erika and Andrew Bromley

**Serve** PA, OH, MD, VA, NJ, FL, IN, IL, MN, SC, WI, CO, GA, KY, TN, and NC

**Products/Services Offered:** Title Insurance, Closing Services, Escrow Services; Fully TRID and Best-Practices Compliant

---

### **SINGLESOURCE**

Phone: 888-575-8555

**Representatives:** Ed Austin and Susan Cioc

**Serve** Nationwide

**Products/Services Offered:** National Title Services (Title Insurance, Settlement Services, Warranted Home Equity Reports) Nationwide Appraisal Services, Appraisal Reviews, Broker Price Opinions (BPOs) REO Asset Management, Property Preservation, Property Inspections and Document Management