## THE REALTOR REPORT

PRESIDENT'S LETTER

## **MARCH 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,

May your troubles be less, you blessings be more, and nothing but Happiness come thru your door. an Irish blessing

Happy March to all! What a great month with a lot of positive to look forward to.



Daylight savings time Sunday, March 13th at 2:00 am



St Paddy's Day Thursday, March 17th (my favorite)



The Vernal Equinox better known as SPRING on March 20th at 12:30 am



Easter Sunday on March 27th.

Does it get any better?? I think not! A time for new beginnings!

Business is good and getting better. There is plenty for everyone so be good to one another!

The association has a lot of upcoming events....continuing education, designation course, and community service events. Be sure to read the newsletter for the details and get involved.

SUPPORT RPAC!! We are looking to reach our goal of 188 participants. If you have not paid your fair share of \$15 please consider doing so. Call the association office for assistance.

I LEAVE YOU WITH THESE WORDS OF WISDOM...

The Best way to find yourself is to lose yourself in the service of others. Gandhi

If at first you don't succeed, then skydiving probably isn't for you.



Bridget Wysocki, 2016 President

## Beaver County Association of REALTORS®

## **General Membership Meeting**



Questions and Answers about Matrix

Speaker: Megan LaScola of West Penn Multi List

When: Wednesday, April 6th

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

Time: 8:30 Registration

9:00 Breakfast Buffet

Cost: \$10 a person

If you have specific questions about Matrix, email Joan Shanahan at joan@bovardanderson.com and they will be answered at this event.

Registration due by March 30th at association office at 724-774-4126.

Please note if you are unable to attend breakfast but wanting to come for the speaker, you are welcome to. I would be there like 9:30am.



Community Service will be collecting non-perishable food items at our membership meetings this year. The items donated will go to help local food banks. Please be sure to bring items to help support the food banks!!

## 2017 Quarterly REALTOR® Dues Payment

Beaver County Association of REALTORS® will be offering REALTORS® the opportunity to pay their 2017 dues quarterly. The quarterly payments will be due March 30, June 30, September 30, and December 30th. The amount will be \$105 each quarter and if you would like to make the RPAC donation it will be an additional \$3.75 a quarter. You can do payment by credit card and have it charged automatically four times a year. We accept Visa, MasterCard, or Discover. If you prefer you can mail a check quarterly.

If you are interested, please call the association office by **March 20th**, to get this set up at 724774-4126.

## **UPCOMING EVENTS:**



March 10 & 11 CNE®2 Buyer Negotiator Course, Fairfield Inn, Monaca

March 15 & 22 CE Classes at the Fairfield Inn, Monaca

March 16 & 17 New REALTOR CE Classes, Cranberry Twp

March 16 Next Affiliate Meeting, 5:30pm at Thursday's

March 29 Manna Dinner, House of Prayer Church in Aliquippa

March 30 Reservations due for April General Membership Meeting

April 6 General Membership Meeting, First Presbyterian Church

April 22 Last District 6 R Day, Seven Springs









## CODE OF ETHICS

Article 12: REALTORS are truthful in their communications and paint a true picture in their advertising and in other public representations.

Welcome New Members: Anthony Antonio, Carolyn Dorn, and Edward Werner

Berkshire Hathaway, Moon Twp

Switched to BCAR: **Anne Kurzdorfer** – Northwood, Moon Twp;

Jocelyn Verbeke – Exp Realty;

New Secondary: John Tanney – EXP Realty

New Office: **EXP Realty** 

144A McClelland Road 888-397-7352 Canonsburg, PA 15317 FAX: 412-360-7875

Member Changes: William Chamberlain is now with Beaver Valley Realty. His new email

Address is william@beavervalleyrealty.com

**Karen Simeone** is now with Northwood Realty, Cranberry Office.

Her email address is ksimeone@northwood.com

Congratulations to **Karen Crochunis** of Coldwell Banker, Moon Twp who became a Grandmother.

to **Judy Plakosh** of Howard Hanna, Beaver who has a new Granddaughter.

Condolences to the family and friends of **Eric Davenport** of Lee Hostetter Real Estate who recently passed away suddenly.

## **Penn State Beaver**

## **Required Pre-Licensing Courses**

#### **Real Estate Fundamentals**

Mondays and Thursdays April 25 through June 9, 2016, 6:00 p.m. - 8:00 p.m.

Fee: \$260

**Real Estate Practice** 

Mondays and Thursdays

April 25 through June 9, 2016, 8:15 p.m. - 10:15 p.m.

Fee: \$260

## **Relicensure Courses:**

#### **Ethics in Real Estate**

Tuesday, April 5, 2016, 6:00pm-9:30pm

Fee: \$60

#### **Short Sales and Foreclosures**

Thursday, April 7, 2016, 1:00 - 5:00pm

Fee: \$60

#### Location:

Penn State Beaver 100 University Drive Monaca, PA

724-773-3700

beaverce@psu.edu

Register with Penn State

### **Fair Housing**

Tuesday, April 9, 2015, 6:00pm-9:30pm

Fee: \$60

## The Real Estate Closing As You Know It Is Changing

Thursday, April 26, 2016, 1:30-5:00pm

Fee: \$60







## Hancock Architecture

390 Pinney Street | Rochester, Pa | 724-774-8023 www.hancockarch.com

Architecture • Interior Architecture • Site Planning
Site Development • Feasibility Studies
Concept Designs • Space Planning • Tenant Test Fits
Code Review/Permitting • Cost Estimates





#### 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



4 Million

## Congratulations.....

to our REALTOR® of the Year..... $\pmb{Amy\ Logan}$  of RE/MAX Select, Center Twp





Beaver County Association of REALTORS® held its annual Installation and Awards Banquet on Tuesday, February 9th at the Club at Shadow Lakes. Bridget Wysocki was installed as the 2016 President and Amy Logan and Debbie Bianco were recognized. Also the sales awards were given out at this event. Listed are our Sales Award Winners. Congratulations to them all!!

2 Millian

1 Million			2 Million		
Joyce Beglin	RE/MAX Select	1,005,500	Lori Bianco	RE/MAX Select	2,022,600
Patricia Noah	Howard Hanna	1,016,499	, ,	Howard Hanna	2,039,320
Gloria Brown	Berkshire Hathaway	1,064,100	•	Berkshire Hathaway	2,044,750
Tera Powell	Howard Hanna	1,151,900		RE/MAX Select	2,149,717
Estelle Evans	Northwood	1,195,950	•	Howard Hanna	2,168,407
Denise Baker	Howard Hanna	1,233,500		RE/MAX Select	2,193,450
Dena Baker	Howard Hanna	1,233,500	•	Northwood	2,220,159
Jamie Curry	RE/MAX Select	1,256,800	ŭ	RE/MAX Select	2,324,505
Biba Circle	RE/MAX Select	1,257,300	Dee Phillips	Berkshire Hathaway	2,377,743
Janis Ford	RE/MAX Select	1,341,233			
Peter Bakertges	RE/MAX Select	1,388,050	2.5 Million		
Nora Janicki	Northwood	1,476,105	Debbie Sample	RE/MAX Select	2,512,450
		, ,	Michelle Branham	Howard Hanna	2,550,400
			Randy Forner	Berkshire Hathaway	2,574,075
1.5 Million			Jill Dehart	Bovard-Anderson	2,672,820
Pamela Hersperger	Howard Hanna	1,531,900	Karen Crochunis	Coldwell Banker	2,679,500
Jean Randza	Berkshire Hathaway	1,553,100	Ruth Cattivera	Howard Hanna	2,737,350
Lisa Dowling	Northwood	1,571,000	) Silvia Kazas	Howard Hanna	2,764,621
Susan Brown	Berkshire Hathaway	1,599,300	) Leslie Pazur	Berkshire Hathaway	2,866,600
Patty Gall	Berkshire Hathaway	1,614,500	) Kim Hostetter	RE/MAX Select	2,893,900
Denise Trenor	RE/MAX Select	1,638,650	) Tammy Romesbui	rg Coldwell Banker	2,900,849
Theresa Master	Berkshire Hathaway	1,682,600	)		
Mary Briancesco	Berkshire Hathaway	1,735,465	3 Million		
Wendy Wallace	Northwood	1,763,642	Tina Rupp	Coldwell Banker	3,139,800
Nicole Prisuta	Howard Hanna	1,817,197	Robert Dutcher	Northwood	3,204,443
Denise Molchen Donne	elly Howard Hanna	1,828,700	Leslie Chaklos	Northwood	3,300,850
John Gates	Howard Hanna	1,843,250	) Joann Gennaro	RE/MAX Select	3,409,120
Mark Gulla	RE/MAX Select	1,898,695	Christine Sandusk	y Howard Hanna	3,090,500
Joyce Deffenbaugh	Berkshire Hathaway	1,903,050	Yvonne Goff	Howard Hanna	3,113,746
Frank Stefura	Howard Hanna	1,918,600	Bruce Fleming	Bovard-Anderson	3,129,622
Judy Plakosh	Howard Hanna	1,940,206	Bridget Wysocki	Howard Hanna	3,264,948

3.5 Million				2 and And
Cindy McConnell	Howard Hanna	3,236,050		
Pat Whigham	Coldwell Banker	3,541,061		cocococo S
Kathleen Green	RE/MAX Select	3,602,292		803
Betty Patterson	Howard Hanna	3,720,900		
Laurel Rae	RE/MAX Select	3,730,000		All Marie and Al
Jessica Farinelli	Howard Hanna	3,844,831	Individual w/Assistant	
		-,- : :, :	Jan Livingston	8,124,687
4 Million			Berkshire Hathaway	Top Residential w/assistant
Karen Hutman	Howard Hanna	4,081,507	•	•
Mindy McKee	RE/MAX Select	4,405,802	Teams	
<b>,</b>		.,,	5.5 Million	
4.5 Million			Scott & Tabitha Fosnot	5,791,755
Charles Dobish	RE/MAX Select	4,572,300	RE/MAX Select	
Leah Wulster	Howard Hanna	4,637,148		
Janeen Agudio	Howard Hanna	4,672,900	9 Million	
Lisa Mendicino	RE/MAX Select	4,894,514	Brooke & Michael Witterman	9,210,029
Susan Daniel	Howard Hanna	4,915,255	RE/MAX Select	
		.,,		
5 Million			Lynn Peterson & Nancy Kristian	9,378,467
Kathryn Pfister	Coldwell Banker	5,158,785	Berkshire Hathaway	
,		2,122,122	4	
5.5 Million			17 Million	47.400.000
Leigha Peters	RE/MAX Select	5,519,800	The Nancy Rossi Group RE/MAX Select	17,162,069
_0.9.0.1 0.0.0		3,3 : 3,333	RE/MAX Select	Top Team Residential
6 Million			Commerical	
Pam Keczmer	Howard Hanna	6,432,000	Tracie Eckel-Ward	1,000,000
		, ,	Bovard-Anderson	1,000,000
6.5 Million			Dovard / Widordon	
Angela Peluso	Howard Hanna	6,398,740	Elaine Savoldi	7,821,800
Rita Brimmeier	RE/MAX Select	6,565,700	Town Center Associates	Top Individual Commerial
Jeanna Bendik	Northwood	6,627,110		
Mary Anne Peluso	Town Center Assoc.	6,728,400	New Construction	
•			BJ Mike	5,001,300
7 Million			Berkshire Hathaway	<b>Top Individual New Construction</b>
Amy Logan	RE/MAX Select	7,160,220		
Bev Pietrandrea	Bovard-Anderson	7,469,750	Teams	
			Corey Olszanski & Joe Gradwell	3,489,352
10 Million			Bovard-Anderson	Top Team New Construction
Melissa Gulla	RE/MAX Select	10,052,451		
		•		
11 Million				
Michael Bassilios	Howard Hanna	11,283,945		

Top Individual—Residential



## LAST DISTRICT 6 R-DAY!!

## April 22, 2016 8:30 to 5PM Seven Springs Mountain Resort

Join your fellow agents, sponsors, affiliates, and vendors for a farewell to old friends as the Districts are remapped in 2017!

3.5 Hours of MCE with International Speaker, <u>Jackie Leavenworth!</u> "Legal Lifesavers" will run from 9AM to 12:30PM.

**\$50** 

PAR Presidential update over lunch

**NEW FORMS** session 2:30 to 3:30 including, Reply to Inspection!

Prizes!!

Enjoy the sponsors, affiliates, and vendor displays throughout the day.

RPAC Fund Raisers!

Morning and afternoon refreshments with YUMMY lunch buffet!

Discounted room rate of \$129 PRIOR to April 8, mention District 6 R-Day Call 800-452-2223

#### Click here for registration!

Steps to Registering on line with a credit card or check. Click on the link above.

Click at bottom if NOT a member of CSAR to open registration. Fill in info.

Open e-mail. Log in. Agree.

Fill in new password. Back to Log in.

Register for event. On right hand side District R-Day. Register.

Fill in. Register. Submit.

Receive confirmation.

Questions Call Pam 814-266-2206

Coach Jackie's course is subsidized by a generous grant from the Pennsylvania Realtors Education Foundation

If you are having a hard time registering for the last District 6 R Day .....then go to

http://www.usamls.net/popup ams event.asp?l id=8462&evID=42

## LOCAL CONTINUING EDUCATION CLASSES

# CONTINUING EDUCATION

# MARCH 15 & 22 MONACA, PA



MARCH 15, 2016

Real Estate Ethics 9 a.m. - 12:30 p.m.

RPR/Pricing Property Using an Automatic Valuation Model 1-4:30 p.m.

MARCH 22, 2016

Stigmatized Properties 9 a.m. - 12:30 p.m.

NewConstruction 1-430p.m.

LOCATION: Fairfield Inn 1438 Brodhead Road Monaca, PA 15061 COST: \$40 per class

REGISTRATION: Byphone - 412.561.2682 or online www.rampschool.com



Broughttoyou by:

Beaver County Association of REALTORS

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REALTORS® Educational Institute







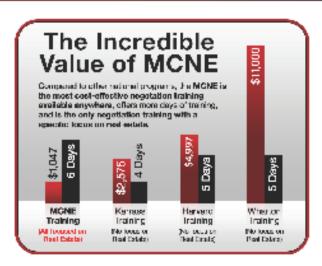
15 CE Credit Hours + 1 Broker Credit

TWO (2) of the SIX (6) Required Course to Obtain the MCNE®

## (MCNE®) – CNE® 2: BUYER NEGOTIATION COURSE



TIMES:



Click on the Link Below or Type Link into your Browser to REGISTER!

## http://www.cvent.com/d/1rgrpl

DATE: March 10th & 11th, 2016

LOCATION: Fairfield Inn & Suites Monaca

1438 N. Brodhead Road

Monaca, PA 15061 **\$299.00** 8:30 AM - 5:00 PM

INSTRUCTOR: Mike Walker - National Instructor

**Sponsored By:** 

The Beaver County Association of REALTORS

For questions, please contact our customer support at info.mcne@gmail.com

## MANDATORY CONTINUING EDUCATION FOR THE NEWLY LICENSED



CLASSES: General Module Wed, Mar 16th

Residential Module: Thurs, Mar 17th

TIMES: 9:00 a.m. - 4:30 p.m.

LOCATION: Hyatt Place Cranberry 136 Emeryville Dr. Cranberry Twp., PA 16066 COST: \$80 per class

REGISTRATION:
By phone
412-561-2682
or online
www.rampschool.com

REALTORS® Educational Institute



Agents who received their license after December 1, 2013 or are taking continuing education to renew their license for the first time are required to take 14 hours in these mandatory Commission-developed "New Agent" courses.





Home Inspections. Done Right.™

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- On-Site computerized Report with Pictures
- Free Inspection Resource Guide
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- Over 25 Years Industry Leading Experience
- 90-Day Limited Inspection Guarantee
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- Certified Third Party EIFS Inspections

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# Hancock County Savings Bank, FSB



Realize Your Dream of Home Ownership Now!

Since 1899 - Trusted, Secure, and Reliable Service We Have a Mortgage Loan to Meet Your Specific Needs

Low Fixed Rates and No Points - <u>Low</u> Closing Costs
Service for the Life of Your Loan We Do Not Sell Our Customers' Mortgage Loans
on the Secondary Market

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Free Online Banking and Bill-Pay at www.hcsbank.com





## 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

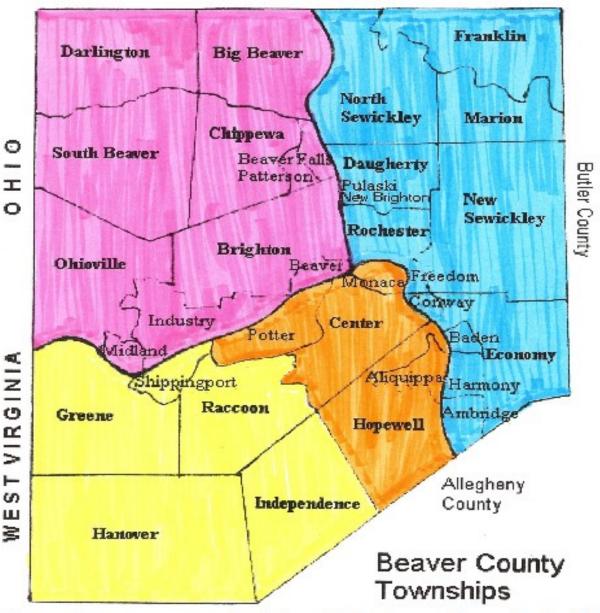
We are given the opportunity as professionals to work alongside the REALTORS® with their support. With a group effort, we give back to the community and help support local charities.

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

Phone: 800-225-1620

Phone: 724-857-3371

Phone: 724-770-0700





## **AFFILIATE INFORMATION**

## HANCOCK COUNTY SAVINGS BANK, FSB

Representatives: Debbie Walker and Chrystal Duke

Serve PA: Allegheny and Beaver County, Parts of Washington County; OH: Columbiana and Jefferson

Counties; WV: Brooke, Hancock and Ohio Counties

Products/Services Offered: Purchase, Refinance, Construction Loans, Bi-weekly Loans, First Time Home

Buyers, Fixed and Adjustable Rate Loans, 80/20 Loans and Lot Purchase. We do no sell our loans!!

### HERITAGE SECURITY & SERVICE CO. INC.

Representatives: Gregory J. Peluso and David C. Peluso

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

Products/Services Offered: Land Title Insurance

#### **HOME SAVINGS & LOAN**

Representatives: Denise Baker

Serve Allegheny, Beaver, Butler, Clarion, Crawford, Mercer, and Washington Forest Counties

**Products/Services Offered:** Home Equity Loans, Construction Loans 5% down with PMI & without PMI, VA Loans, Manufactured Homes, Modulars, USDA FHA, Conventional Refinance, HARP Loans, Welcome Home along with PA Housing down payment assistance, Jumbo Loans, Doctor Loans, Lot Loans, and

Portfolio Loans,

HOME SAVINGS Phone: 724-309-2356

Representative: Rob Good

**Serve** Beaver County

**Products/Services Offered:** Mortgages

Note: Information displayed in alphabetical order and supplied by the affiliates from the 2015 Affiliate Information. Sheet.