

THE REALTOR REPORT

Beaver County Association of REALTORS®

MAY 2015

PRESIDENT'S LETTER



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Dear Realtors and Affiliates,

WELCOME TO SPRING!!!! Spring is here and so are the sales. Hoping each of you are enjoying both. Along with all the business we need to remember a few common courtesies such as.....calling the other agent if we are running behind and will be late or if we are going to be a no show. It is important we take the time to call the other agent so they can inform their client that you are behind or need to reschedule. Not only will it make the client happy, but it is also the professional and proper thing to do.

It is with much happiness to inform you that we have submitted our Core Standards for approval. We were one of the first to do so and it was largely due to Karen's hard work of keeping us in line which resulted in us being ahead of schedule. We are now waiting for the final approval. Thanks again to Karen for keeping us on time!!!

I am hoping that I see everyone at the affiliate's "Night at the Race." Please come out for a night of fun and laughs with your fellow members. This is a great way to support the affiliates who continually support us! Make your reservations today!!!! We are raffling (2) each \$50.00 cash prizes for all Realtors who join us that evening!! See you there!!

Please read all of the wonderful information in the following pages. I hope to see each of you at all our upcoming events. Wishing you all a great Spring!

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!

RESERVATIONS DUE BY THURSDAY, MAY 7th!!!



Check out these Upcoming Events

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 your calendars and watch for more details.

CODE OF ETHICS



Article 2: REALTORS® refrain from exaggeration, misrepresentation, or concealment of pertinent facts related to property or transaction.

Sgt. Joshua Rimer Memorial Walk

I would like to take this opportunity to thank all of you who donated to the memorial walk in my nephew's honor. It was a great day!! We presold 320 t-shirts and had another 100+ people show up for the day. Just the day of the walk received \$13,500 and with all our sponsors it was over \$20,000 that will go to benefit the Yellow Ribbon Girls and Battle Buddies. It truly was a blessing and a great honor for my nephew. Thank you to BCAR for letting me advertise the event and to the affiliates for their donations. Thank you to those who made bake sale items and those who came and walked the event.

UPCOMING EVENTS:



- May 7th Registration & Payment due for the Night at the Races
- May 12th Ad Deadline to BC Times for Countywide Open House
- May 13th Board of Directors Meeting
- May 14th Night at the Races, American Serbian Club at 6pm.
- May 17th County Wide Open House
- 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

WELCOME new members: **Bobbie Jo Wilson** – Berkshire Hathaway, Moon Twp;
Linda Siemons – Coldwell Banker, Moon Twp; **Susan Hillman** – Howard Hanna,
Sewickley; **Michelle Tirreno** – Northwood, Beaver; **Mark Gulla** – RE/MAX Select Monaca;

Secondary Member: **Sean Carney** – Gallagher, Clark, and Carney Realty, Columbiana, OH

New Real Estate Office: **Gallagher, Clark, and Carney Realty**

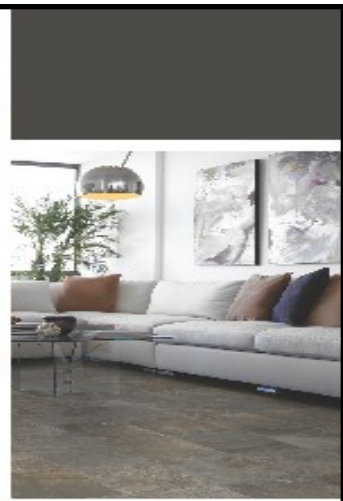
333 North Main Street
Columbiana, OH 44408

330-482-4423
Fax: 330-482-2902

Member Changes: **Becky Braun** of Sherman Hostetter Group, LLC has a new cell number
724-312-7759.

Stephanie Christy is now with Howard Hanna, Beaver. Her email address
is stephaniechristy@howardhanna.com

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



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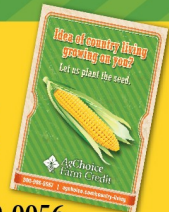
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- Loans are available to full-time farmers, part-time farmers and rural residents.
- Farm income and/or assets are not required.
- Property must be located in a rural area (some areas are excluded). For details visit <http://pennsylvaniausda.com> and click on Eligible Pennsylvania Counties.

Learn more about how AgChoice can make your picture of country living a reality. Contact us for a FREE Country Living Kit. Call 800-829-0056 or visit agchoice.com/country-living.





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 7th!!!

**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

**DUE
BY
MAY 7TH!!**

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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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

REALTORS® Educational Institute
REALTORS® Association of Metropolitan Pittsburgh
1427 West Liberty Avenue | Pittsburgh, PA 15226
412-563-5200 x 19 (Office)

CHECK OUT OUR COURSE OFFERINGS - www.rampschool.com

COUNTY WIDE OPEN HOUSE

Beaver County Association of REALTORS® and the Beaver County Times are joining forces to have a **County Wide Open House** on Sunday, May 17th.

On Friday, May 8th the Times will run their first promotion of the event. May 10th will be the second promotion. Then on May 14th the ad promoting all the offices participating in the open house event. Then the County Wide Open House will be Sunday, May 17th.

If you are interested in having an open house at this event your ad copy needs to the Times by Tuesday, May 12th.

Contact Peggy Glassford at the Times at 724-775-3200.

BCAR has Realtor R balloons available for this event. If you would like balloons please call 724-774-4126.



NATIONAL
ASSOCIATION *of*
REALTORS®



CALLS TO ACTION

For the past several months NAR has been promoting a communications tool that will alert members quickly to our Calls for Action. REALTOR® Party Mobile Alerts is a texting platform that is easy for members to sign up and easy for them to take action. Tens of thousands of REALTORS® joined our mobile alert network which ensures that elected officials hear from real estate professionals before politicians make important decisions about the housing industry and private property rights.



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.

Basic Requirements of a

Lead-Based Paint Disclosure



Rumors have swirled lately that sellers are not required to fill out the Residential Lead-Based Paint Disclosure ([Form LPD](#)) if they answer the two questions about lead-based paint and lead-based paint hazards in the Seller's Property Disclosure ([Form SPD](#)).

This is simply not true. There are no shortcuts when it comes to government compliance. Complete disclosure requires five steps, which I'll review below.

1. **Provide the *Protect Your Family from Lead in Your Home* pamphlet to the buyer.** This is a separate document from the Form LPD and is printed by the [EPA](#). The LPD has a spot for the buyer to acknowledge receipt of the pamphlet, which may be the only way to record that the pamphlet had been given as required since there is no similar acknowledgment on the SPD.
2. **Disclose known information and records.** This is potentially the only part of the legal requirements that is met with the SPD, but even that is questionable since it doesn't quite match up with the suggested format published by the EPA.
3. **Attach a completed lead-based paint disclosure form to the agreement of sale.** Aside from the fact that a Seller's Property Disclosure is not required in every transaction, the form is not meant to be used as an attachment to the Agreement of Sale. PAR does not recommend attaching the SPD because it could potentially turn every disclosure question into a term of the Agreement.
4. **The disclosure attachment must include the Lead Warning Statement.** Neither the SPD nor does the Agreement of Sale contains this Statement. The only PAR form with the Lead Warning Statement is the Form LPD.
5. **All parties, and their agents, must sign and date the attachment.** The law requires that agents inform sellers of their responsibilities regarding disclosure, and that the agents sign the disclosure form to certify that they have provided the appropriate information. The law also requires sellers and buyers to sign to show that that the disclosure form was given and received. The SPD may not always be signed by the buyer but, more importantly, there is nowhere on the SPD for the agent to sign certifying that they have performed their responsibilities.

The EPA does perform brokerage audits, and PA brokers have been fined – mostly for paperwork errors like missing signatures. And liability is **not** limited just to listing brokers! A buyer's broker missing paperwork or signatures in their own file could be fined as well, even if the mistake is made by the other party, so be sure to keep on top of things and don't allow a broker on the other side of the transaction to shirk their duty.

About the Author: Desiree Brougher, Esq.

This information from
PAR Just Listed

Desiree Brougher is the Standard Forms Manager at the Pennsylvania Association of Realtors®.

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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

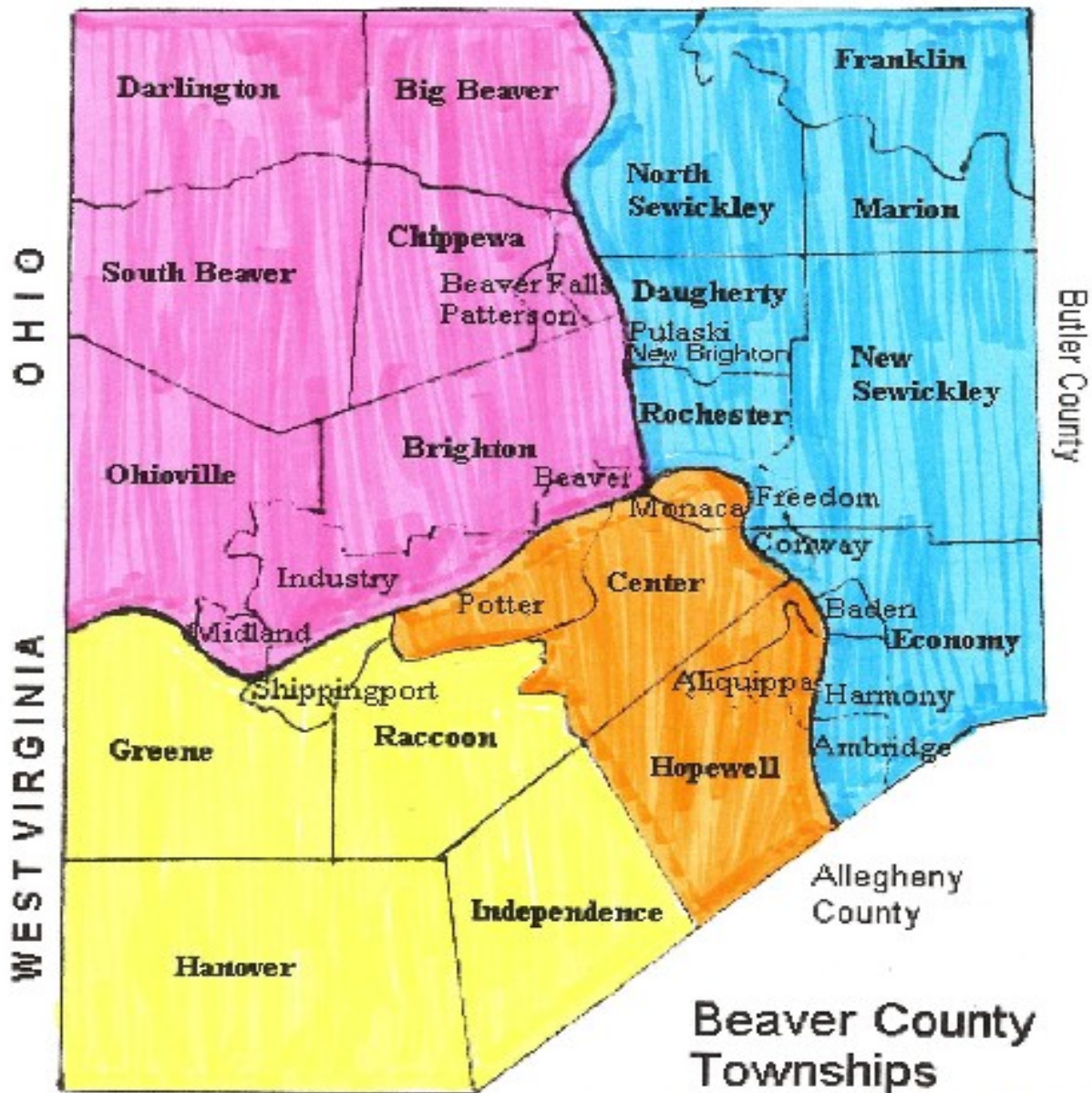
- Discount in Beaver County Times
- Highlight affiliate companies in monthly newsletter
- ½ or full Page in monthly newsletter

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

BROKERS SETTLEMENT SERVICES

Phone: 412-622-4001

Representatives: Richard Masucci and Dave Sinclair

Serve All of Pennsylvania, Ohio, West Virginia, Virginia, New Jersey and Delaware

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Phone: 800-923-0003

Representatives: Susan Moore and Robin Turner

Serve All States excluding Alaska, Hawaii, and Texas

Products/Services Offered: Member owned full financial institution offering wide range of products and services from real estate lending, business lending, and consumer lending. Specializing in purchase mortgages, home equity loans, and lines of credit, and land acquisition loans.

DESIGN INSPIRATIONS

Phone: 724-622-4934

Representative: Kathleen Kirby

Serve Beaver, Butler, Pittsburgh, and Washington Counties

Products/Services Offered: Interior design including: custom window treatments, draperies, blinds, shutters, wallpaper, painting, choosing accessories, carpeting and coordinating colors and textures.

ECA / ED CLINE APPRAISALS

Phone: 724-847-3211

Representative: Ed Cline and Dave Moore

Serve PA—Allegheny, Beaver, Butler, Lawrence, Mercer, Venango, Washington, 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