

# THE REALTOR REPORT

## PRESIDENT'S LETTER

DECEMBER 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:**  
Rosemary DeWeese

Hello REALTORS and Affiliates!

Well this is it, my final newsletter.

What a fabulous Realtor Ring Day we had, thanks to all the wonderful people who took the time to stand out in the cold and raise money for the Salvation Army. It's a lot of fun and I suggest you all try it at least once.

It was a great year in real estate despite all the challenges we face on a daily basis. However as professionals we just pick ourselves up dust our selves off and keep on going with a big smile. If John Q. Public only knew what we do to keep everything organized, buyers and sellers on track and everyone on calm, they might just realize how valuable we are. I hope you all had a great year and I wish you all the very best that the season has to offer. Peace on Earth, Goodwill to All!

With all the buzz in the County I am sure we are all looking forward to 2017. Here is wishing you and yours a very Happy and Prosperous New Year!!

**ALL OF YOU THAT HAVE NOT TAKEN QUADDRENIAL CODE OF ETHICS, YOU HAVE ONE LAST CHANCE!! SATURDAY DECEMBER 10th, 9:00 am at FAIRFIELD INN, in Center Township.**

**That's it for me, I am passing the baton to Mr. Williams January 1, 2017.**

**Merry Christmas!! Happy Holidays!!**

Respectfully,

Bridget Wysocki  
2016 President



# CODE OF ETHICS TRAINING

BEAVER COUNTY  
ASSOCIATION OF  
REALTORS®

**Limited Seating Available**

RSVP by  
Wednesday, December 7th, 2016  
724.774.4126  
or email: [bcar3@verizon.net](mailto:bcar3@verizon.net)



LAST CHANCE  
TO SATISFY  
QUADRENNIAL  
CODE

**SATURDAY, DECEMBER 10, 2016**

9:00 am—11:30 am

\$10.00 payable by check or cash at registration desk

Registration begins at 8:30

Class begins promptly at 9:00 am

**FAIRFIELD INN & SUITES**

1438 Brodhead Road, Monaca

**THIS WILL BE YOUR FINAL OPPORTUNITY TO OBTAIN YOUR  
MANDATORY TRAINING FOR THE QUADRENNIAL CODE OF  
ETHICS WHICH IS A REQUIREMENT OF THE NATIONAL  
ASSOCIATION OF REALTORS® FOR YOUR MEMBERSHIP.**

## UPCOMING EVENTS:

December 2nd REALTOR® Ring Day

December 7th Holiday Beginnings

December 10th Code of Ethics Training @ Fairmont Inn, Monaca, PA

December 31 2017 REALTOR & Affiliate Dues must be submitted by this date

January 9, 2017 All Sales Awards Due to Assoc Office

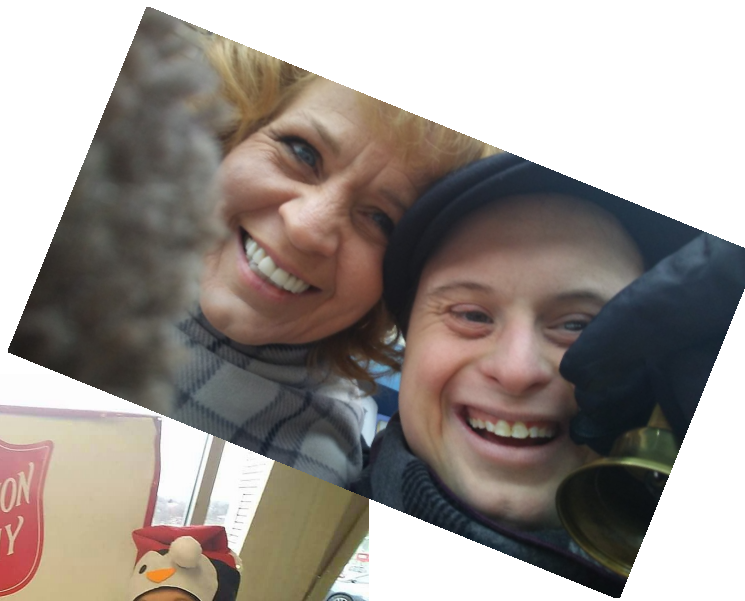
February 16, 2017 Installation and Awards Banquet, The Club at Shadow Lakes



## Welcome New Members:

- PRIMARY:** Benjamin Pentz—SWC Properties, Beaver  
Alexandra Stefura —Howard Hanna, Beaver  
Donna Hardy —Berkshire Hathaway, Beaver  
Joyce McAdoo—Sherman Hostetter Group, Beaver Falls  
Samantha Santillo—Coldwell Banker, Airport  
Cheryl Hartle & Lauren Visnansky—Northwood, Beaver
- SECONDARY:** Heather Broerman & Amanda Nelson—Coldwell Banker, Cranberry  
Amanda Gray—RE/MAX, Cranberry  
Lisa Giordano—Northwood, Wexford

## SALVATION ARMY 2016 REALTOR RING DAY



Thank you to all  
who rang and donated!



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

2016's General Elections were held on November 8<sup>th</sup>. RPAC and Keystone Analytics were involved in numerous races across the commonwealth. Keystone Analytics worked on 19 campaigns and produced 47 direct mail pieces, one video, two digital media components and nine live phones to targeted voters. We were successful in 15 races – we lost three and one is pending due to recount.

There were several legislative victories out of Harrisburg in the last few weeks. House Bill 1437 passed the state senate and is headed for the governor's desk. Some local municipalities are claiming that cracked sidewalks and missing house numbers make a house "unfit for habitation." They're refusing to issue temporary use and occupancy certificates to homebuyers, stifling the negotiation process and delaying closings. House Bill 1437 will more clearly define "unfit for habitation" to provide better guidance to local code enforcement officials. House Bill 1437 will help homebuyers and sellers fairly negotiate the transaction and get to the closing table. We want to thank everyone that participated in the four call-to-actions on this bill. Since April, REALTORS® sent **13,773 emails** to the legislature and 6,461 members responded to at least one call-to-action statewide. Without this strong effort by membership this bill would not have passed this session.

Senate Bill 1282 also passed the Legislature and is headed to the governor's desk. The bill will control how the county Recorders of Deeds Office may charge fees for the recording of amendments to declarations of condominiums, cooperatives and planned communities.

Senate Bill 486 also passed. The bill creates an optional County Blight Demolition Fund by adding a \$15 fee to record a deed and mortgage (\$30 total). PAR initially opposed the legislation. The Legislative Committee voted in September to amend the bill to include a 10 year sunset clause and require the county to produce a yearly report indicating how the funds were spent. The amendment was adopted in the House Urban Affairs Committee. PAR never supported this legislation but was able to remain neutral.

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. These proposed tax increases would affect any Beaver County Association of Realtors members who do business within the city limits. We have launched a call to action for Realtors to call members of City Council and have their voices be heard. The information is listed on the advocacy section of RAMP's website.

*Matthew*

Matthew Vermeire, e-PRO  
REALTORS® Association of Metropolitan Pittsburgh  
1427 West Liberty Avenue | Pittsburgh, PA 15226  
412-563-5200 phone | 412-563-0255 fax  
[www.REALTORSPgh.com](http://www.REALTORSPgh.com)



## CODE OF ETHICS



**Article 4:** When buying or selling on their own account or for their families or firms, REALTORS® make their true position or interest known.



*Sponsored by Beaver County Association of REALTORS®*

**BCAR Awards Luncheon and  
Installation of 2017 President  
Robert O. Williams**

**February 16, 2017 at 11:30 am  
Club at Shadow Lakes  
2000 Beaver Lakes Blvd.  
Aliquippa, PA 15001**

*RSVP Rose DeWeese at [bcar3@verizon.net](mailto:bcar3@verizon.net)  
by **February 6<sup>th</sup> 2017***

*Pre Paid Event*

*\$ 26.00 per person due at Registration*

*Buffet Luncheon will be served*

*All Sales Awards are due to the Association Office by  
Monday, January 9th, 2017*



**Richard Masucci**  
Vice President of Sales and Marketing

**1501 Reedsdale Street  
Suite 4001  
Pittsburgh, PA 15233**

**Phone: 412-322-4001 X415  
Fax: 412-322-5755**

**412-760-5333 Mobile**

**rmasucci@bsstitle.com**

**www.brokers-settlement.com**

**Our comprehensive services include:**

- Refinance title and settlement
- Purchase title and settlement
- Secure escrow service
- Deed and document preparation
- Document and recording services
- Other related services



**Realtors: Are your clients looking for a lender?  
Clearview® Federal Credit Union offers**

**HOME LOANS!**

**First Mortgages**

- First Time Home Buyer
- Fixed Rate Mortgages
- Conforming Mortgages
- Non-Conforming Mortgages
- Adjustable Rate Mortgages
- Land Loans

**Home Equity Loans**

- Fixed Rate Home Equity Loans
- Variable Rate Home Equity Lines of Credit



1-800-926-0003 • [clearviewfcu.org](http://clearviewfcu.org)



Center Twp. Branch  
210 Golfview Dr.

Chippewa Branch  
Chippewa Square, 2652 Darlington Rd.

Hopewell Twp. Branch  
2646 Brodhead Rd.

# BEAVER COUNTY ASSOCIATION OF REALTORS®

Phone: 724-774-4126  
Fax: 724-774-1984

650 Corporation Street, Suite 401  
Beaver, PA 15009

email: bcar3@verizon.net  
[www.mybcar.com](http://www.mybcar.com)

## 2017 REALTOR® Dues Invoice

Please complete ALL information and return this form with dues payment.

Member: \_\_\_\_\_ Amount enclosed: \_\_\_\_\_

Member's office: \_\_\_\_\_ Office Phone: \_\_\_\_\_

Complete Office address: \_\_\_\_\_

Complete License Number (must be included) \_\_\_\_\_

e-mail address: \_\_\_\_\_

**Dues Paid AFTER January 1, 2017 are subject to \$50 Late Fee.**

NAR	\$155.00	
PAR	130.00	
LOCAL	130.00	
RPAC	<u>15.00</u>	voluntary donation to RPAC*
<b>TOTAL</b>	<b>\$430.00</b>	

\_\_\_\_\_ **Secondary REALTOR® Dues for 2017** **\$25.00**  
(available to those agents who hold primary membership in another Association)  
Primary Membership held at: \_\_\_\_\_

### PAYMENT INFORMATION

\_\_\_\_\_ Paying by check. Make check payable to BCAR.

\_\_\_\_\_ Paying by credit card. Complete the following:

Cardholder's name \_\_\_\_\_

Account # \_\_\_\_\_

(Please make sure all numbers are easily read) We accept Visa, MasterCard & Discover

Signature: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Security Code \_\_\_\_\_ (3 digital number off back of card)

Credit Card Billing Address: \_\_\_\_\_

Membership to the Association of REALTORS is a 3-way agreement. Therefore, all dues are paid to the local Association who then forward dues payments to the National and State Assoc. in your behalf. The 2017 dues include a \$35.00 mandatory assessment by NAR of all REALTORS® to fund a nationwide public awareness campaign.

For the year 2017, the nondeductible portions of PAR and NAR dues for income tax purposes are as follows: PAR: Of the \$130 per member dues, 10% or \$13 is nondeductible by members for income tax purposes. NAR: Of the \$120 per member dues, 42% or \$50 is nondeductible by members for income tax purposes. The \$35 Public Awareness assessment is fully deductible.

**ANY DUES NOT PAID BY DECEMBER 31 WILL INCUR A \$50 LATE FEE  
ACCORDING TO ARTICLE 10 SECTION 4 OF THE BYLAWS WHICH  
PROVIDES THAT ALL DUES ARE DUE AND PAYABLE ON JANUARY 1<sup>ST</sup>.**

\*REALTORS® Political Action Committee

## REDUCING THE COST OF HOMEOWNERSHIP

Huntington is passionate about the growth of our communities as well as doing the right thing. This is why we are waiving our lender closing costs for borrowers purchasing or refinancing a home in a low- to moderate-income area. Reducing the cost of homeownership is one way we are making a difference.

### Eligible Properties

The property must be located in one of Huntington's Assessment Areas. It must also be 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.\* This includes processing fees, underwriting fees, appraisal fees, survey fees and recording fees—just to name a few.

## For more information, please contact:

### William Stouffer

Loan Officer

NMLS ID: 126079

671 Third Street

Beaver, PA 15009


p - 724.561.1033

c - 412.863.1524

William.P.Stouffer@huntington.com

\*The term does not include charges by other parties, such as 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.

All loans are subject to application and credit approval, satisfactory appraisal and title insurance. Terms, conditions and loan programs are subject to change without notice. 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. ©2016 Huntington Bancshares Incorporated. NMLS ID#402436

(11/15)





# Design Inspirations

QUALITY WINDOW FASHIONS

724-622-4934

WWW.DESIGNINSPIRATIONSHADES.COM

Kathleen Kirby • dishades@comcast.net

*"Inspiration to Installation, we have you Covered"*

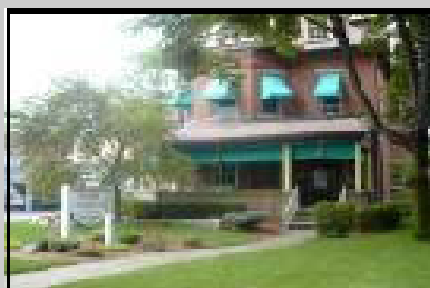
CUSTOM DESIGN

DRAPERIES—VALANCES

CORNICES — BEDDING

SHADES — SHUTTERS

- PREMIUM OPTIONS AVAILABLE
- BUDGET FRIENDLY
- FULLY INSURED
- IN-HOME DESIGN CONSULTATIONS



## Excel Mortgage Group, Inc.

325 Beaver Street

Beaver, PA 15009

Office 724-775-3090

Fax 724-775-3133

- FHA / VA **(EXPERTS FOR 20 YEARS)**
- USDA GUARANTEED RURAL HOUSING **(EXPERTS FOR OVER 10 YEARS)**
- CONVENTIONAL
- PURCHASE / REFINANCE
- CONSTRUCTION
- INVESTMENT

AVAILABLE EVENINGS AND WEEKENDS!!!!

Bill Roorback

Owner /Sr.Loan Specialist

Cell: 724-462-5151

broorback@xlmortgage.com

NMLS #1440381

Mona Simmons

Loan Specialist

Cell: 724-561-3158

mona@xlmortgage.com

NMLS #144218

Voted  
"Best of the Valley"  
2008, 2009, and 2010



## **I. ANNUAL PRODUCTION AWARDS**

### A. General Guidelines

Nominee must be a BCAR Primary member to qualify for award in the subject year.

Agent Production report from Matrix MUST accompany award nomination to be counted. (Agent must pull their own production, office reports will not work.

Buyer agent controlled sales ID must be entered by listing agent to show on agents report.) Dual agent sales must be entered in Matrix to count.

FSBO or any transactional must have HUD/ALTA attached for credit of sales and contract pages 1 & 2.

No out of state referrals will be counted unless the nominee holds an active license in that state the subject year.

3+ person task force formed from various offices will verify production for awards determinations. All categories of awards will be audited.

Award certificates will be produced by the Association & recognized at the annual banquet.

- All awards to be turned in by **January 9<sup>th</sup> (of the New Year)**

### B. Sales Award Categories;

Overall high units sold

Individual Residential

Individual Residential w/1 or more licensed assistant

Individual New Construction / Site

Individual Commercial

Team Residential

Team New Construction / Site

Team Commercial

### C. Team Determinations

When advertised as a team in a subject year or

When agent advertises they have licensed assistant or

When advertising directs calls to: either / or will classify as team

When agents share a page of advertising but have each ad directed to named agents – will classify as individual

### D. New Construction Award

When advertised as a Site Team in Subject Year

When 51% listed or sold from New Construction Site

*\*All site team agents must be listed in ads – as per the PA Real Estate Commission\**

### E. Commercial Award

When advertised as a Commercial agent in subject year

When 51% listed or sold from Commercial sales

## SALES AWARD APPLICATION

Name: \_\_\_\_\_

Firm: \_\_\_\_\_

Category: \_\_\_\_\_

Dollar Production: \_\_\_\_\_

### Guidelines:

1. Must be a BCAR primary member to qualify for award.
2. Production verification on sales **Must** have the mls sheet attached (mls book sold printout)  
FSBO or any transactional must have HUD attached for credit of sales and contract pages 1 & 2.
3. No referrals out of the selling area will be counted unless agent holds an active license in that state.
4. All awards will be audited. Any sales award application that is not accompanied with the above information will **not** be counted. There will be no phone call to ask for the correct information.
5. All awards to be turned in by **JANUARY 9th.** (of the new year)

\_\_\_\_\_ Individual Residential

\_\_\_\_\_ Team Residential

\_\_\_\_\_ Individual Residential w/ Licensed assistant

\_\_\_\_\_ Individual New Construction / Site

\_\_\_\_\_ Team New Construction / Site

\_\_\_\_\_ Individual Commercial

\_\_\_\_\_ Team Commercial

## BROKER VERIFICATION

I, \_\_\_\_\_ a REALTOR® in good standing with The Beaver County Association of REALTORS®, hereby affirm that this application is true and correct.

\_\_\_\_\_  
Signature of Applicant

Certification of Employing Broker during the qualifying year:

I hereby recommend for a Sales Award, REALTOR® \_\_\_\_\_  
and verify that the itemized document of lists/sales is true and correct.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Broker of Record/Manager

Note: If an applicant has worked for more than one office during the calendar year of the sales award, he/she must submit a separate signed application from each employing Broker/Manager.

NAME \_\_\_\_\_

Must also send RES - BOOK - SOLD printouts (12 per page)

	Date of Sale	MLS #	Property Address	Sale Price (my listing)	Sale Price (my sale)	Cumulative Totals
1						
2						
3						
4						
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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.



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

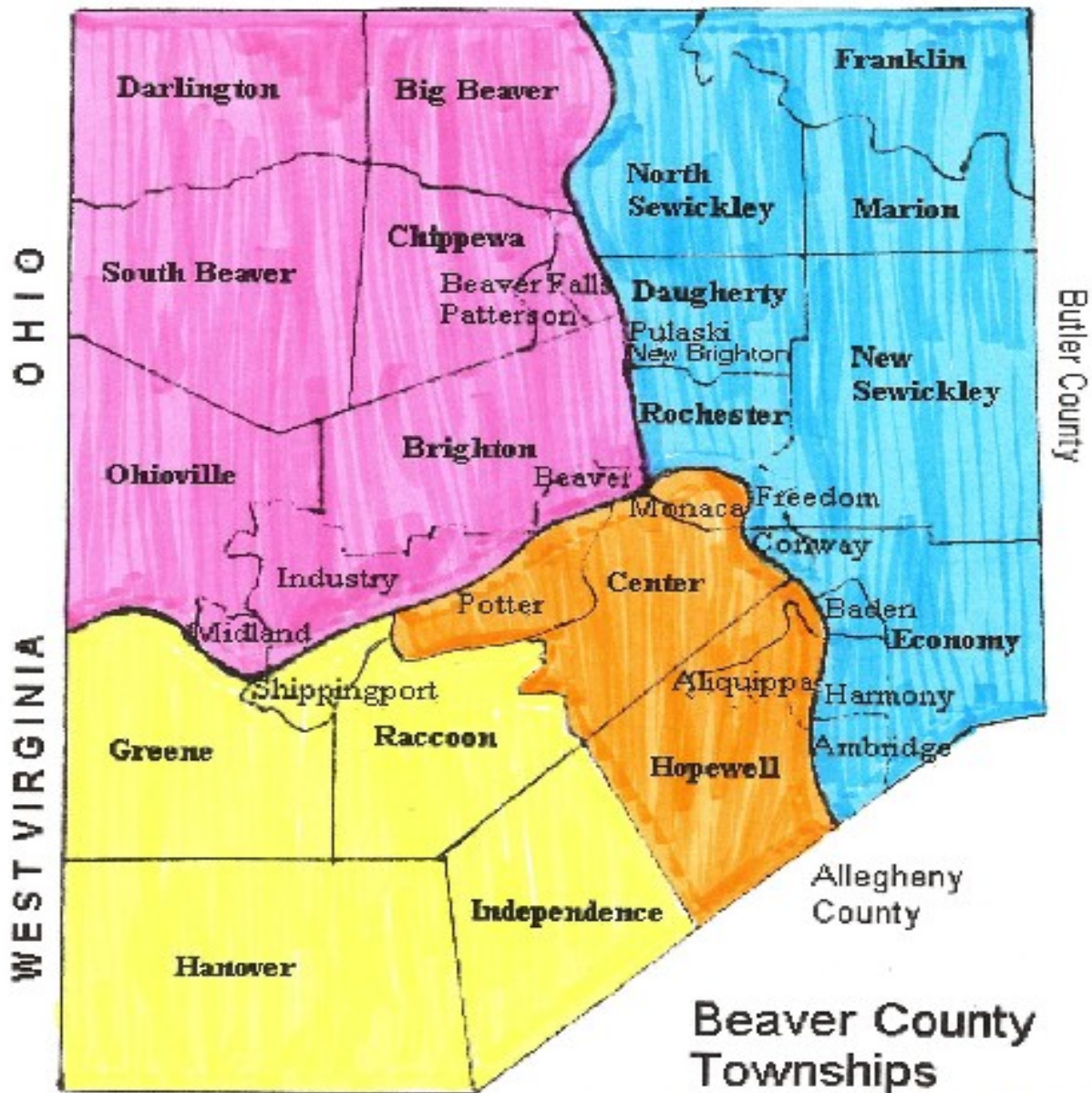
*Affiliates are companies who have services in the real estate industry or benefits for REALTORS® members.*

- ✓ **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

### FARMERS BANK GROUP

Phone: 724-622-4162

**Representative:** Ted George

**Serves** All States

**Products/Services Offered:** Farmers Neighborhood Loan Program, Construction Lending (5% down-fixed rate), Conventional loans 8-30 years, Portfolio and Farm Loans, Physician Loan Program, Lot Loans.

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### HANCOCK ARCHITECTURE

Phone: 724-774-8023

**Representative:** Kathy Bingle, Assoc. AIA

**Serve** Pennsylvania, Ohio and West Virginia

**Products/Services Offered:** Full service architectural firm.

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### HANCOCK COUNTY SAVINGS BANK, FSB

Phone: 800-225-1620 or 304-387-1620

**Representatives:** Debbie Walker and Chrystal Duke

**Serves** Hancock, Brooke & Ohio County in WV; Beaver, Allegheny and parts of Washington County in Pennsylvania; Columbiana and Jefferson County in Ohio.

**Products/Services Offered:** Purchase; Refinance, Construction loans, Bi-Weekly loans, First Time Homebuyers, Fixed and Adjustable rate loans, 80/20 Loans, and Lot Purchase. (We do not sell our loans).

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### HANOVER ENGINEERING ASSOCIATES.

Phone: 724-598-6414

**Representatives:** Scott Brown, Joe Corona, Joelynn Koury

**Serves** Pennsylvania

**Products/Services Offered:** Municipal Engineering and planning, Structural Engineering, subdivision and land development, utility/pipeline design and permitting, storm water management, environmental consulting, transportation planning and permitting, surveying and CAD, GIS and GPS services.