# THE REALTOR REPORT

### Beaver County Association of REALTORS®

### PRESIDENT'S LETTER

FEBRUARY 2015



2015 Officers and Board of Directors

President: Bev Pietrandrea

President-Elect: Bridget Wysocki

Secretary: Judy Plakosh Treasurer: Kelly Scott Directors: Bob Bixler Dave Bodell

Michelle Branham

Ernie D'Achille

\_\_\_\_\_\_

Lisa Dowling

Peg Gahles

Amy Logan

Cindy McConnell

Joan Shanahan

**Immediate Past-President** 

Leslie Chaklos

**Affiliate Director:** 

Rich Masucci

**Association Executive:** 

Karen Fuller

Dear Realtors and Affiliates,

Winter has finally arrived! I am hoping that you all are staying warm and getting ready for an awesome warm spring with lots of selling and buying going on!!!

Just a few updates from the PAR winter meeting. Par installed the 2015 President, Ron Croushore, from Berkshire-Hathaway, Pittsburgh. I am confident he will be an excellent leader. Plenty of changes in 2015, so please take notice of all the informational emails coming through from Karen, NAR, and PAR since they are very good for keeping you informed about your profession. Please pay close attention to the "Call to Action" notices. Read them and act on them. These matters are bought to your attention because they affect our profession.

RPAC had a great start for this year and I hope it will continue. Remember this committee acts on our behalf on local, county, state and federal issues that are important to Real Estate. It is only a \$15.00 voluntary donation.

A great big thank you to all that made a monetary donation and/or volunteered for the Manna community service project in Aliquippa on Tuesday night. It was a great success and the guests loved it and were very grateful for the wonderful dinner. It was extra special to see the members that brought their families to be a part of it. A big thank you to Carolyn for bringing yummy ice cream cups and to Pat at Town Square for making it possible by donating his time to prepare the food at cost. Stop down and say thanks if you have time.

Last but not least, thank you to the banquet committee (Bridget, Michelle, Judy & Karen) for a wonderful Awards Luncheon. What a day with Ed doing a great job as master of ceremonies, Michael with his moving invocation, my dear son with the Pledge of Allegiance and Marguerite with a tremendous rendition of God Bless America. Thank you all for attending and making it a wonderful event. I loved every minute of it. I was so moved and can't thank you enough for a great start to my presidency.

Congratulations to our awardees for a super year in sales and to the Affiliate of the year, Mona, and the Realtor of the Year, Leslie, both so deserving of the honor.

Hope to see all of you at the upcoming events that are planned for you. Please check the calendar or call Karen for information.

Wishing all of you a Happy February!!

Enjoy Life, Beverly

### **Beaver County Association of REALTORS®**

### General Membership Meeting



Speakers: West Penn Multi List and Facebook/Social Media for Advertising Real Estate

When: Wednesday, March 4, 2015 <u>Lunch Choice</u>:

Where: The Club at Shadow Lakes Chicken or Steak Salad

Time: 11:00 am Registration Host Office—Northwood Realty

11:45 am Lunch

Cost: \$15/person

To make a reservation call BCAR at 724-774-4126. Reservations and lunch choice due by February 25th.

### THANK YOU

The Beaver County Association of REALTORS® would like to take this opportunity to thank those who donated and volunteered at the Manna Project on February 3rd. If you are not familiar with the Manna Project, The House of Prayer Church in Aliquippa gets organizations to prepare, serve, and clean up dinner for about 150 people who are less fortunate in the area. Our association had individuals donate funds and volunteer at this event.

Once again "THANK YOU" to

Michael Bassilios Amy Logan, Shelby, and Zac Town Square Restaurant,
Bob Bixler Carolyn Matlak Pat, Owner

Michelle Branham Cindy McConnell
Leslie Chaklos Ed McLaughlin
Deneen Crossland Jeannie Parish

Ernie D'Achille Beverly Pietrandrea & Adam

Eric Davenport Judy Plakosh Jill Dehart Jean Randza

Mary Demas Christine Sandusky
Estelle Evans Joan Shanahan
Karen Fuller Tracy Ward
Karen Hutman Bridget Wysocki

Ted George





Pictures from Manna Project, Feb 4, 2015





<u>WELCOME new members</u>: DECEMBER: **Selina Blinn**, **Susan Ivey** – Berkshire Hathaway, Beaver; **Jean Taggart** – Coldwell Banker, Moon Twp; **George Vedro** and **Roxanne Mittica** – Howard Hanna, Beaver; **Nicole Prisuta** – Howard Hanna, Chippewa; **Thomas Klueber** – Northwood, Cranberry; **Cynthia Russell** – Northwood, Moon Twp;

JANUARY: William Schrum – Berkshire Hathaway, Beaver; Heather Zajac – Berkshire Hathaway, Cranberry; Deneen Crossland and Ben Somerville – Bovard Anderson; Jennifer Drass – Coldwell Banker, Moon Twp; Todd Roberts – Howard Hanna Seven Fields; Marita Rohlf – Neighborhood Realty; Christina Lipscomb – Northwood, Allison Park; Rachel Zollinger – Northwood, Moon Twp; Tom Gallant and Kevin Lingenfelser – Northwood, Wexford;

<u>Reactivated</u>: **Gloria Topolski** – Berkshire Hathaway, Cranberry Twp; **Charese Burton** – Berkshire Hathaway, Moon Twp;

<u>Switched to BCAR</u>: **Lynn Stewart** – Achieve Realty; **Lori Colangelo** – Howard Hanna, Beaver **Betty Patterson\_–** Howard Hanna, Moon Twp; **Lisa Elliott Wilson**, **Maggie Fazli** and **William Hospodor** – Northwood, Wexford; **Molly Tubbs** – RE/MAX Select, Monaca;

New Affiliate Representatives: **Gary Christafano** representing First National Bank **Vince Marangoni** representing Rite Rug.

CONDOLENCES to the family and friends of **Kay Bender** of Howard Hanna and to the family and friends of long time member **Shirley Lyden** of Berkshire Hathaway. Both will be sorely missed.

to **Patty Gall** of Berkshire Hathaway and family in the passing of her father-n –law.

### Home Inspection Services for Real Estate Professionals

Proudly providing inspections to Beaver Falls and surrounding areas.

WIN's very comprehensive home inspection is for the client who would like a thorough analysis of most major details of the home. This visual home inspection includes over 300 items, from the foundation to the roof and all the major systems of the house including electrical, plumbing and heating/air conditioning.

Foundation · Structure · Basement or crawl space · Interior and exterior walls · Siding · Water heater · Heating and air conditioning systems · Electrical system · Plumbing system and fixtures · Porches and decks · Attic · Roof · Gutters · Fireplace and exterior chimney · Interior and exterior doors · Interior stairway components · Bathrooms · Kitchens



#### Home Buyer Services

Standard Full Home Inspection Extended Full Home Inspection Condominium/Townhome Inspection New Construction Inspections Home Buver Consultation

#### Home Seller Services

Pre-listing Inspection

### Screening, Sampling, Testing Pest Inspection Radon Testing Mold Testing

Water Testing

For more information visit:

www.WinHomeInspectionBeaverFalls.com

Call: 724-683-3144 or 724-473-3618

Kevin and Dana Miller



# plerested in Country Living? WE'RE ALL EARS



Elaina Eppinger Office: 800-829-0056 Mobile: 724-504-8563 eeppinger@agchoice.com agchoice.com/country-living

If you're looking for rural real estate, we're here to work with you. With a variety of loan packages and the flexibility to customize financing to meet your individual needs, we can help make your country living dreams come true.

### We have money to lend for:

- **Conventional Home Loans**
- Lots and Land Packages
- **Construction Loans**
- **Manufactured Homes**
- Woodland

### **Financing**

- 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.

### UNPAID REALTOR® DUES

At this point dues are \$415 plus a \$50 late fee. Dues NOT paid by March 1st, your membership will be terminated and to be reinstated will be an additional \$50 charge making dues \$515.00 total. Then if you want to donate to RPAC is it \$530.00 PLEASE GET DUES PAYMENT IN BY FEBRUARY 27th.

### BEAVER COUNTY ASSOCIATION OF REALTORS®

one: 724-774-4126				
Fax: 724-774-1984	Beaver,	PA 15009	www.mybcar.com	
	2015 REALTO	OR® Dues Invoice	,	
Please complete ALI	L information an	id return this form w	rith dues payment.	
Member:		Amount end	closed:	
Member's office:	Office Phone:			
Complete Office address	:			
Complete License Numb	er (must be inclu			
e-mail address:		-		
		2015 incur a \$50 late		
	•	2013 Medi a 930 mee	ice.	
NAR PAR	\$155.00 130.00			
LOCAL	130.00			
RPAC	15.00	voluntary donation	to PDAC*	
LATE FEE	50.00	voluntary donation	lo Ri Ac	
TOTAL	\$480.00			
	***************************************			
Secondary	REALTOR® D	ues for 2015	\$130.00	
(available to the	ose agents who hold	primary membership in a		
Primary Membershi	p held at:			
		INFORMATION		
		ce check payable to B		
		Complete the follow		
Cardholder's na Account #	ime			
Account #	ure all numbers are easi	ily read) We accept MasterCa	rd & Visa	
Security Code	(3 digital n	Exp. Da number off back of can	rd)	
Credit Card Billin	g 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 2015 dues include a \$35.00 mandatory assessment by NAR of all REALTORS® to fund a nationwide public awareness campaign.

For the year 2015, the nondeductible portions of PAR and NAR dues for income tax purposes are as follows: PAR: Of the \$130 per member dues, 8.5% or \$11 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>.

### CODE OF ETHICS

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



### Salvation Army Realtor Ring Day

Pam Keczmer of Howard Hanna, West Suburban Office and her daughters Madison and Maison participated and REALTOR Ring Day.

Their picture was omitted by accident.

That day the REALTOR ringers collected \$1,098.44. Great Job to all participants!!!

### Annual Charity Auction

Debbie Strobel of Strobel Realty also donated to the Charity Auction. Debbie's office was listed but her name was omitted by accident.

### **Installation and Awards Banquet**

Congratulations to **Beverly Pietrandrea** who was installed as our 2015 President of the Beaver County Association on February 4th at the Club at Shadow Lakes. Thank you to the Banquet Committee for a wonderful event.

Congratulations to our REALTOR of the Year recipient......**Leslie Chaklos** of Northwood Realty in Beaver and to Affiliate of the Year......**Mona Simmons** of Excel Mortgage in Beaver.

Congratulations to the TOP Producers, Amy Logan, RE/MAX Select –Top Residential, Nancy Rossi Group, RE/MAX Select—Top Team, Cynthia Rimbey, Howard Hanna—New Construction, and Elaine Savoldi, Town Center Associates—Top Commercial. Congratulations to all the Sales Awards Recipients. A list of sales awards is included in this newsletter. Thank you to the Sales Award Committee for their time and effort.

# 2014 Sales Awards

### 1 Million

1 Willion		
1 Cory Olszanski	Bovard-Anderson	1,026,800
2 Lisa Dowling	Northwood	1,035,900
3 Peter Bakertges	RE/MAX SELECT	1,040,800
4 John Sergeant	Howard Hanna	1,062,000
5 Kay Bender	Howard Hanna	1,084,160
6 Yvonne Goff	Howard Hanna	1,125,000
7 Michael Callaway	Howard Hanna	1,157,133
8 Denise Molchen-Donnelly	Howard Hanna	1,182,750
9 Shannon Gaul	Howard Hanna	1,192,500
10 Mary Kay Marburger	Howard Hanna	1,326,200
11 Biba Circle	RE/MAX SELECT	1,342,005
12 Susie McCormick	Town Center Assoc.	1,379,800
13 Janis Ford	RE/MAX SELECT	1,434,500
14 Susan Brown	Berkshire Hathaway	1,447,650
15 Wendy Wallace	Northwood	1,474,035
16Tera Powell	Howard Hanna	1,482,970
1.5 Million		
1 Kelly Scott	Howard Hanna	1,503,952
2 Tina Guido	RE/MAX SELECT	1,517,710
3 Theresa Master	Berkshire Hathaway	1,539,000
4 Judy Cleary	Berkshire Hathaway	1,632,153
5 Doris Yantos	Howard Hanna	1,699,822
6 Lori Mikula Bianco	RE/MAX SELECT	1,719,400
7 Joyce Beglin	RE/MAX SELECT	1,745,300
8 Jean Randza	Berkshire Hathaway	1,762,726
9 Silvia Kazas	Howard Hanna	1,763,681
10 Joyce Pollock Deffenbaugh	Berkshire Hathaway	1,844,100
11 Rhonda Shearer	RE/MAX SELECT	1,850,377
12 Cythnia McConnell	Howard Hanna	1,850,400
13 Ruth Cattivera	Howard Hanna	1,856,700
2 Million		
1 Joan Shanahan	Bovard-Anderson	2,003,900
2 Jane Strano	Howard Hanna	2,040,800
3 B. J. Mike	Berkshire Hathaway	2,119,472
4 Gretchen Kelley	Howard Hanna	2,164,800
5 Leslie Pazur	Berkshire Hathaway	2,171,200
6 Vanessa Augspurger	Berkshire Hathaway	2,487,783

2.5 Million		
1 Frank Stefura	Howard Hanna	2,676,300
2 Kim Hostetter	RE/MAX SELECT	2,773,900
3 Jill Dehart	Bovard-Anderson	2,812,600
3 Million		
1 Debbie Sample	RE/MAX SELECT	3,003,550
2 Jeanne Bendik	Northwood	3,037,540
3 Leslie Chaklos	Northwood	3,057,165
4 Leigha Peters	RE/MAX SELECT	3,241,580
5 Bridget Wysocki	Howard Hanna	3,271,500
6 Judith Plakosh	Howard Hanna	3,272,350
7 Randy Forner	Berkshire Hathaway	3,337,000
3.5 Million		
1 Mindy McKee	RE/MAX Select	3,532,905
2 Karen Hutman	Howard Hanna	3,535,500
3 Aimee Tustin	Northwood	3,641,300
4 Barb Cardinale	Coldwell Banker	3,653,505
5 Kathryn Pfister	Coldwell Banker	3,891,150
4 Million		
1 Mary Anne Peluso	Town Center Assoc.	4,037,461
2 Lisa Mendicino	RE/MAX SELECT	4,186,100
3 Michelle Branham	Coldwell Banker	4,265,450
4 Kathleen Green	RE/MAX SELECT	4,266,151
5 Jessica Farinelli	Howard Hanna	4,271,600
6 Janeen Agudio	Howard Hanna	4,330,231
7 Joann Gennaro	RE/MAX SELECT	4,369,370
4.5 Million		
1Susan Daniel	Howard Hanna	4,907,540
5 Million		
1 Charles Dobish	RE/MAX SELECT	5,022,581
2 Beverly Pietrandrea	Bovard-Anderson	5,315,429
5.5 Million		
1 Michael Bassilios	Howard Hanna	5,836,568
6 Million		
1 Pamela Keczmer	Howard Hanna	6,030,229
2 Rita Brimmeier	RE/MAX SELECT	6,032,664
3 Winnie McCann-Powers	Coldwell Banker	6,037,685
4 Leah Wulster	Howard Hanna	6,121,610

<b>6.5 Million</b> 1 Melissa Gulla	RE/MAX SELECT	6,518,393	
<b>7 Million</b> 1 Angela Peluso 2 Gia Albanowski	Howard Hanna Berkshire Hathaway	7,006,532 7,450,924	
<b>7.5 Million</b> 1 Amy Logan	RE/MAX SELECT	7,886,015	TOP Individual
<b>TEAMS 1 Million</b> 1 Julie Frioni & Jackie Krkuc	Berkshire Hathaway	1,197,405	
2 Denise Trenor	RE/MAX SELECT	1,753,135	
<b>2.5 Million</b> 1 Karen Morrow	RE/MAX SELECT	2,559,234	
<b>4.5 Million</b> 1 Scott & Tabitha Fosnot	RE/MAX SELECT	4,701,855	
<b>5 Million</b> 1 Brenda & John Petkunas 2 Laurel Rae Team	Howard Hanna RE/MAX Select	5,208,746 5,317,967	
<b>6.5 Million</b> 1 Michael & Brooke Witterman	RE/MAX SELECT	6,697,384	
7.5 Million 1 Nancy Kristian & Lynn Peterson	Berkshire Hathaway	7,842,350	
<b>8.5 million</b> 1 Jan Livingston	Berkshire Hathaway	8,612,906	
<b>18 Million</b> 1 The Nancy Rossi Group	RE/MAX SELECT	\$18,112,568	TOP Team
COMMERCIAL  1 Million  1 Elaine Savoldi	Town Center Assoc.	1,295,850	TOP Commercial
NEW CONSTRUCTION 1.5 Million 1 Cynthia Rimbey	Howard Hanna	1,773,140	Top New Construct.



### to the Contributors to the Installation and Awards Banquet

AgChoice Farm Credit Heritage Security Services

All Realty Transfers, Inc HouseMaster Home Inspections

Beaver County Times Howard Hanna (Beaver, Chippewa & West Suburban)

Berkshire Hathaway Home Services Ted George, Huntington Bank

Bovard-Anderson Company J.L. Camp Inspections, Inc.

Century 21 Frontier Realty John L. Lounder

Commonwealth Real Estate Services, LLC Mortgage Lending Solutions

Excel Mortgage Group, Inc Northwood Realty Services

Hancock County Savings Bank FSB RE/MAX Select

This event could not happen without your continued support. Thank You!!!

### **Service Plus Award Recipients**

Congratulations to those who received the Service Plus Awards for 2014. These individuals received points for either being a Board members, committee chairs or volunteers, or by attended BCAR functions throughout the year.

Leslie Chaklos, Northwood
Ernie D'Achille, Northwood
Lisa Dowling, Northwood

Beverly Pietrandrea, Bovard-Anderson
Shelley Schweinsberg, Mars National
Kelly Scott, Howard Hanna

Elaina Eppinger, AgChoice Farm Credit Bridget Wysocki, Howard Hanna Rich Masucci. Brokers Settlement

## **2015 NAR Membership Cards Available**

You as members can download a free NAR membership card or order a plastic one for just \$5.00. The card can be customized with the member 's name, designations and NRDS ID number, and allows access to benefits like those offered through Hertz and .REALTOR, the official 2015 membership card sponsors. Go to www.realtor.org, click on member benefits, then on member guide, and the click my card (located in the top right side) You will have to have your nrds # to access.



### **UPCOMING EVENTS:**

February 24th New Member Orientation
February 25th Reservations due for General Membership Meeting
March 4th General Membership Meeting, Club at Shadow Lakes for Lunch
March 5th Affiliate Meeting, Huntington Bank in Beaver at 9:30am.
March 25th Professional Standards Training
April 1st General Membership Meeting, Penn Bistro for Breakfast
May 14th Night at the Races, American Serbian Club at 6pm.

### New Member Orientation

Beaver County Association of REALTORS is sponsoring new member Orientation on Tuesday, February 24th at 6pm inside the Huntington Bank in Beaver, second floor conference room 208. This class is for the new REALTOR members of BCAR. This class is mandatory for your membership. We will review the benefits of being a REALTOR member and the Code of Ethics. Plus you will be sworn in and receive your REALTOR® pin. Reservations can be made at 724-774-4126 by February 17th. Seating is limited.



	April 2015					
SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	<b>2</b> 4	25
26	<b>2</b> 7	28	29	30		

### MARK YOUR CALENDARS....

**District 6 R Day** 

April 14, 2015

**Seven Springs Resort** 

Watch for more details!!

# **Brokers Settlement Services**

Rich Masucci
VP-Sales & Marketing
412-322-4001 Ext 415
412-760-5333 mobile
rmasucci@bsstitle.com
htpp://www.brokers-settlement.com





# NIGHT AT THE RACES



# SAVE THE DATE!!!!! THURSDAY MAY 14, 2015

AMERICAN SERBIAN CLUB 2619 BRODHEAD RD ALIQUIPPA, PA

## Fundraiser for Realtor events & a FUN night out!

Beaver County Affiliates are hosting the annual Night at the Races once again, to help raise funds for Beaver County Realtor events!

Last year we raised nearly \$1,500 at the Night at the Races, to contribute to Realtor events throughout the year. Cocktails, a buffet of food, betting on horses, gift baskets, and 50/50. There is something for everyone! Please join us this year! Maybe there will be another Derby Hat Competition? Stay tuned for more information!

For more information you can also reach out to affiliate member: Elaina Eppinger 724-504-8563 or eeppinger@agchoice.com Top 3 Reasons to Attend

1. Network
with Realtors
and Affiliates.
(A larger network
never sold less
houses!)

2. The event is to raise money for educational events FOR REALTORS!

3. Have FUN!

BEAVER COUNTY ASSOCIATION OF REALTORS ®

Karen Fuller Phone: 724-774-4126

www.mybcar.com

# Happy Valentine's



### 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

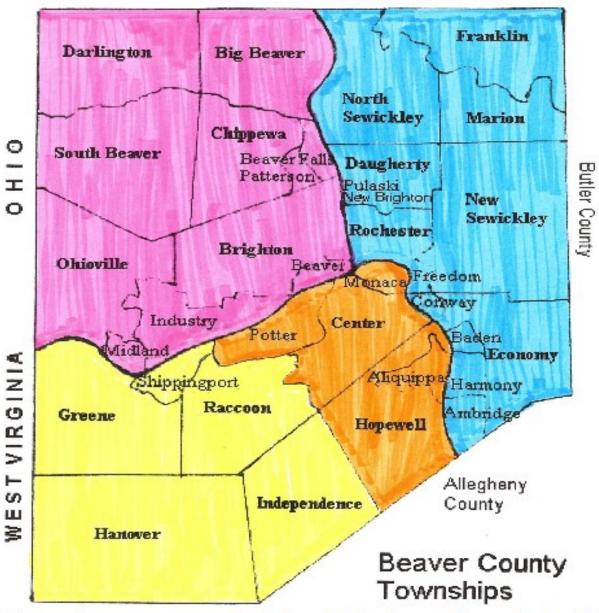
We are given the opportunity as professionals to work alongside the REALTORS® with their support. With a group effort, we give back to the community and help support local charities.

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

### MORTGAGE LENDING SOLUTIONS

Phone: 724-774-9464

Representatives: Chris Wagner and Pete Roknich

Serve Pennsylvania, Ohio, and Florida

Products/Services Offered: Conventional Loans, VA, FHA, USDA and JUMBO Loans

### PENNSYLVANIA LAND TITLE

Phone: 412-275-3297

Representatives: Denise Doyle and Anthony Neff

Serve Allegheny, Beaver, Butler, Lawrence, Washington and Westmoreland Counties; Outlying counties

case by case

Products/Services Offered: Real Estate Settlement and Closing Services, Document Preparation, and Lien

Searches.

### RITE RUG FLOORING

Phone: 412-926-3321

Representative: Vince Marangoni

Serve Western Pennsylvania

Products/Services Offered: Installation of Carpet, Hardwood, Tile, Vinyl and Laminate

### T.A. CLOSING NETWORK

Phone: 412-531-1050

**Representatives:** Janet McGrath-Sittig, Shawn Callaghan

**Serve** Allegheny, Beaver, Butler, Washington and Westmoreland Counties and all other counties in PA Plus the following States: DC, DE, FL, MD, NJ, OH, and NA

**Products/Services Offered:** Offer Title and Closing Services anywhere and at any time for your convenience throughout PA and eight other states. Experience and expertise are fundamental to every service we provide, from application to closing. As a subsidiary of Title Alliance, LTD. and an agent of First American Title Insurance Co. we have roots going back to more than 60 years ensuring financial stability and strength.

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