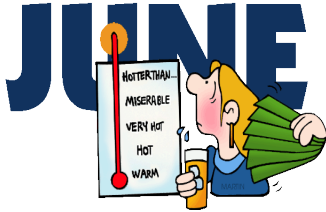


THE REALTOR REPORT

Beaver County Association of REALTORS®

JUNE 2015

PRESIDENT'S LETTER



2015 Officers and Board of Directors

President: Bev Pietrandrea
President-Elect: Bridget Wysocki
Secretary: Judy Plakosh
Treasurer: Michelle Branham
Directors: Bob Bixler
Dave Bodell
Rita Brimmeier
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,

It's been an exciting beginning of Summer! The Affiliates started it off with a bang with the "Night at the Races". A big round of applause!!!!

While attending the PAR Harrisburg meeting in June here are a few updates:

1. We were in the top % of being ahead on the Core Standards. Just waiting for approval!
2. We voted on redistricting the state. We will now be part of District 10.
3. PAR wanted to change their name to "Pennsylvania Realtors" instead of "Pennsylvania Association of Realtors" and again it did not pass by an overwhelming %.
4. BCAR is doing well in the RPAC Campaign which is one of our goals to meet for Core Standards. Thanks to Leslie for all her work on this!

Here are some upcoming dates in to remember:

1. July 14 for "Manna" We are asking for donations and volunteers and will purchase the food. This worked out very well the last time.
2. July 16 Affiliates will be holding a RESPA Seminar regarding the changes coming on August 1st. Make your reservations early.
3. Never too early to start thinking about the "Auction" headed by Vic Smith. He is always looking for volunteers. If you have any items that you are willing to donate or you want to make a monetary donation, call Vic today.
4. In August a FREE class on Tax Strategies for the Real Estate Professional. Watch for more details.

I can't say enough about the honor and pleasure it has been serving you as President of the association. I love promoting all of you to Beaver County. I would also like to say that Beaver County Realtors care a great deal about their communities. This is not only through the association, but through their companies. Howard Hanna did the Manna Project in June, RE/MAX with a fundraiser for Tracie Nicaastro, Berkshire Hathaway with their annual "Make-A-Wish yard sale." These are just a few that I am aware of.

God Bless!

Enjoy Life,
Bev

**RESPA UPDATE SEMINAR
REAL ESTATE SETTLEMENT PROCURES ACT**

**THURSDAY, JULY 16, 2015
FIRST PRESBYTERIAN CHURCH
252 COLLEGE AVENUE, BEAVER, PA
ONLY \$7 PER PERSON
INCLUDES BREAKFAST AND SEMINAR**

**SPEAKERS WILL ADDRESS THE CHANGES FROM
BOTH A LENDING AND SETTLEMENT PERSPECTIVE**



*Big Changes
Are Coming...*

*Your Affiliates are constantly
working to keep you informed.*



Registration 8-8:30 a.m.

Breakfast 9 a.m.

- Scrambled Eggs
- Bacon and sausage
- Home fried potatoes
- Biscuits with butter and jelly
- Fresh brewed coffee
- Orange and Cranberry juice

RSVP by Friday, July 10th

Call 724-774-4126 or email

Karen Fuller at

bcar3@verizon.net

**HAVE YOU
GOTTEN OUR TEXT
MESSAGES?**

Text REALTORS
to 30644
to get
alerts on
CALLS FOR ACTION

SIGN UP TODAY >



REALTOR
NATIONAL
ASSOCIATION of
REALTORS®



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.

CODE OF ETHICS Article 2: REALTORS® cooperate with other real estate professionals to advance their clients' best interests

WELCOME New Members: **Robin Augustine** – Howard Hanna, Moon Twp; **Nicole Callahan** – Northwood, Moon Twp; **Sarah Hoppe**- Northwood, Wexford; **Mona Johnson** – Berkshire Hathaway, Beaver; **Ian Finn** and **Barbara Michna** – Northwood, Beaver; **Aaron Smay** – Northwood, Moon Twp;

Reactivated Members: **Kathy Gabauer Deluca** – Sherman Hostetter Group, LLC; **Rula Khoury**- Coldwell Banker, Cranberry Twp, **Kathy Morrow** – Howard Hanna, Cranberry Twp;

New Affiliate: **The Diamond Group Home Inspections**

2400 Oxford Drive, #412
Pittsburgh, PA 15102

412-342-6663

Email: info@412diamond.com

Sharon St. Clair
Don Minehart

Liberty Mutual Insurance

3 Penn Center West, Suite 100
Pittsburgh, PA 15276

412-859-6605 X 51921

Fax: 603-559-5036

Email: Emily.bradford@libertymutual.com

Emily Bradford
Brian Sivillo

Condolences to **Nancy Kristian**, Berkshire Hathaway in Beaver, and family in the passing of her Mother-n-law.

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



**Realtors: Are your clients looking for a lender?
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- Fixed Rate Home Equity Loans
- Variable Rate Home Equity Lines of Credit



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Chippewa Branch
Chippewa Square, 2652 Darlington Rd.

Hopewell Twp. Branch
2646 Brodhead Rd.

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UPCOMING EVENTS:



June 5-6 Berkshire Hathaway, Beaver "Make A Wish" Yard Sale
June 18th Next Affiliate Meeting—First Presbyterian Church in Beaver
June 23rd New Member Orientation for the newly licensed REALTOR®
July 10th Reservations due for RESPA Update Seminar
July 14th Manna Dinner at House of Prayer in Aliquippa
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



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

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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FACT SHEET

.REALTOR Launches For Member Boards and Brokerages on May 7, 2015 at 10:00 am CST



Beginning May 7, 2015 at 10:00 am CST, state and local Member Boards, as well as brokerage firms, can claim their .REALTOR domains. More than 95,000 .REALTOR domains have been claimed by members since October 2014. Now Member Boards and brokerage firms can claim their .REALTOR domains, which benefit the entire REALTOR® family. The more .REALTOR web addresses there are, the stronger the REALTOR® brand becomes.

Process of Claiming Domains Starting May 7

- State and local Member Boards and brokerage firms will be able to create an account at www.claim.REALTOR, choose their .REALTOR web address(es) and check out.
- All .REALTOR web addresses will be available on a first-come, first-served basis.
- For the full terms and conditions, please see the attached FAQs.

MEMBER BOARDS

- Member Boards can secure as many .REALTOR web addresses as they like. Using acronyms and the words "REALTOR" or "REALTORS" before the dot or their Member Board's full name is allowed. For the complete business rules, visit www.about.REALTOR/associations.
- Pricing is \$99 with multi-year, multi-domain discounts available.
- Due to NAR's exclusive relationship with Move, Inc. for the display of real property ads in the U.S., Member Boards may not display or link to real property ads from their .REALTOR domain.

BROKERAGE FIRMS

- Firms may use the .REALTOR domain name in connection with their firm name, but they may not use "REALTOR" before the dot or in connection with a team name.
- Firms must use the same business name under which they provide real estate services to consumers. The firm name must come directly before the dot in .REALTOR in accordance with REALTOR® trademark rules. Words and numerical characters can be added before the brokerage firm's name. For the complete business rules, visit www.about.realtor/brokers.
- The .REALTOR web address must be registered by the broker of record in NRDS.
- Pricing is \$79 with multi-year, multi-domain discounts available. Those who purchase within the first 60 days of launch will receive a 50% discount.

Priority Registration: MEMBER BOARDS ONLY

- Available to Member Boards that complete the Association .REALTOR Marketing Program by April 30.
- By completing this program, Member Boards will receive priority registration and a FREE .REALTOR web address for up to 5 years for promoting the .REALTOR domain to their members.
- To complete the program, submit the program form at www.about.REALTOR/associations and email examples of how you promoted it by April 30, 2015.
- Priority registration begins on May 6 at 10:00 am CST at www.claim.REALTOR. A special code will be provided via email 48 hours in advance of priority registration.

Background Information

- The Internet is being divided into industry-specific categories that will make it easier for consumers to navigate the online world and locate exactly what they need.
- In October 2014, NAR introduced the .REALTOR domain to its members to create an exclusive name space for REALTORS® online. To date, more than 95,000 .REALTOR domains have been claimed.
- NAR is one of the first organizations that was approved a top-level domain exclusively for its membership, demonstrating the organization's commitment to its members and showcasing the value of the REALTOR® brand.

Approved Copy for General Usage

Brokerage Firms: Get Your .REALTOR Web Addresses on May 7

Starting May 7 at 10:00 am CST, brokerage firms can claim their .REALTOR web addresses. The Internet is being divided into industry-specific categories that will make it easier for consumers to navigate and locate what they need. So, when consumers see a web address that ends in .REALTOR, they'll instantly know that they've found a trustworthy source for real estate information online. The more .REALTOR web addresses there are, the stronger the REALTOR® brand becomes. Visit www.about.REALTOR for more information.

Contact Information:

Roshani Sheth
.REALTOR Product Manager
312.329.3285
rsheth@realtors.org

Ken Burlington, Vice President
Marketing & Business Development
312.329.8360
kburlington@realtors.org



NATIONAL
ASSOCIATION of
REALTORS®

VOLUNTEERS AND DONATIONS NEEDED

Manna Project

When: Tuesday, July 14, 2015

Where: House of Prayer, Aliquippa
(2100 Irwin Street)

Time: Approx. 4:30pm



Why: Every Tuesday, the House of Prayer Church and with the help of outside organizations feeds about 150 people, who are less fortunate. Our Community Service Committee picked this day to provide and serve dinner. We need your help!! We are looking for volunteers to help that evening and also for monetary donations to help off set the cost of providing the dinner.

If you are interested in volunteering for that evening, contact the association office at 724-774-4126. If you would like to donate to this event you can mail a check to the association office at 650 Corporation Street, Suite 401 Beaver, PA 15009 and in the memo section put "Manna Project". Any donation amount is appreciated.

This is a great opportunity to give back. Thank you in advance for your support!



2015 Election

It is time once again to think about Beaver County Association of REALTORS® Annual Election. We are looking for President Elect, Secretary, Treasurer and Director positions. If you would like to become more involved with the association, then we are looking for you. Fill out the attached election application and get it to the association office. If you have any questions on a position, please call the association office at 724-774-4126. Thank you in advance for your service.

Beaver County Association of REALTORS®

Election Application

Name: _____ **Office:** _____

Phone Number: _____

Seeking Consideration for Position of: _____

Present position in industry: (Please indicate how many years)

_____ **Salesperson** _____ **Broker of Record** _____ **Appraiser**

_____ **Associate Broker** _____ **Sales Manager** _____ **Property Manager**

Have you participated in Local Association activities: _____ **Yes** _____ **No**

Have you served as a Board Member? _____ **Yes** _____ **No**

If so, in what capacity/year/term? _____

Committees Served/Year: _____

Committees Chaired/Year: _____

State Association: _____

National Association: _____

Special Achievements: _____

Why do you want to be considered as a candidate? _____

Signature: _____ **Date:** _____



Beaver County Association of REALTORS®

Eligibility of Officers and Directors

II. ELECTION OF OFFICERS AND DIRECTORS - Per Policy and Procedures

Prior to the election meeting, all candidates will be required to complete the Association's standard form on qualifications for office.

Candidates for officers and directors are required to have been a member of an Association for at least two years and to have served on a standing committee.

Criteria for President-Elect Nominees.

The nominee shall be a REALTOR with at least three (3) years membership in the Board and shall have successfully completed service to the Board as:

A committee member

A chairperson of a committee

A two-year term as a Director, and/or Secretary, and/or treasurer.

Information from Bylaws Article XI—Officers and Directors Section 5B

Criteria for President Elect, Officers and Directors

1. Criteria for president-elect Nominees. The nominee shall be a REALTOR® who shall have their principal vocation in any of the following, alone, or in combination: real estate brokerage, sales, leasing, property management, or appraising. the nominee shall have three years of membership in the Association and shall have successfully completed service to the Association as (1) a Standing Committee Member, (2) a Chairperson of a Standing Committee, and (3) a two year term as a Director, and/or Secretary, and/or Treasurer.

2. Criteria for directors and officers other than President-Elect: The nominee shall be a REALTOR who shall have their principal vocation in any of the following, alone, or in combination: real estate brokerage, sales, leasing, property management, or appraising. Nominees shall also be Members in "good standing" of the Association and shall have served on a standing committee.

The election is held the last two weeks in October and on our www.mybcar.com website. The results are given at our Annual Charity Auction in November.

If you would like to run for office please be sure to fill out an election application and return it to the association office. If you have any questions, please contact the association office at 724-774-4126.



Affiliate Sponsored Night at the Races

The Beaver County Association of REALTORS® would like to thank all the affiliates who participated in the Night at the Races. Once again it was well attended and a great time was had by all. Thank you to all the REALTORS who supported this event.

AgChoice Farm Credit

Beaver County Times

Brokers Settlement

Clearview Federal Credit Union

Design Inspirations

Excel Mortgage

First Choice Mortgage Services

Hancock County Savings Bank

HouseMaster

Housing Opportunities of Beaver County

HSA Home Warranty

Huntington Bank

Mars Bank

PA Land Title

T. A. Closing Network

Wells Fargo Home Mortgage Renovation Division

Windows R Us—North

Shirley Shoppe

If we forgot to mention someone, please be sure to let the office know...724-774-4126.



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Owner /Sr Loan Specialist
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broorback@xlmortgage.com
NMLS #140381

Mona Simmons
Loan Specialist
Cell: 724-561-3158
mona@xlmortgage.com
NMLS #144218



Licensed by PA Department of Banking



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:

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- Secure escrow service
- Deed and document preparation
- Document and recording services
- Other related services



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

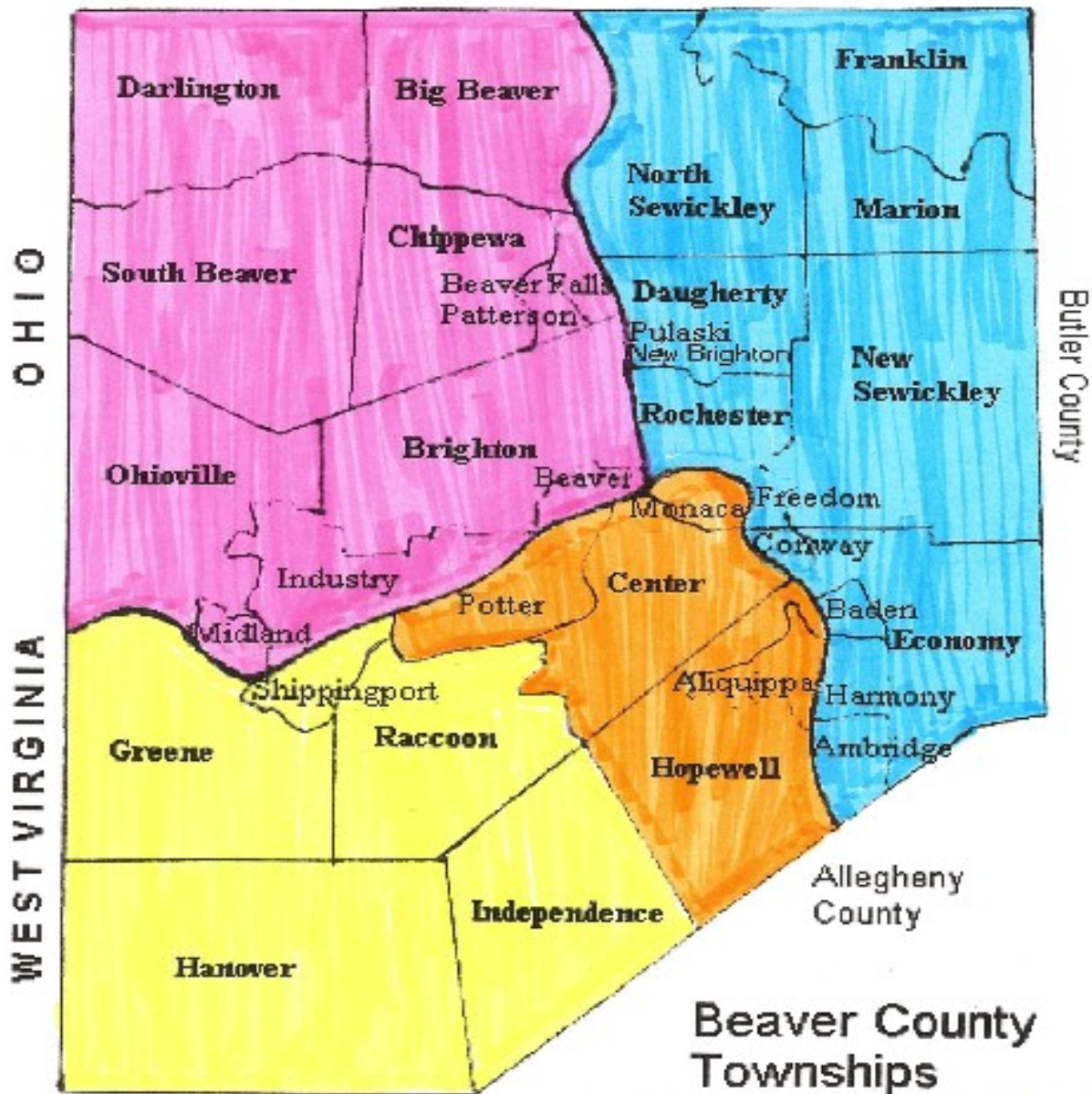
We are given the opportunity as professionals to work alongside the REALTORS® with their support. With a group effort, we give back to the community and help support local charities.

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

ESB BANK

Phone: 724-934-8988

Representative: Jonathan Newell

Serve Allegheny, Beaver, Butler, and Lawrence Counties

Products/Services Offered: New Construction, Primary Residence, Second Homes, Investment, Condo, Co-op, Refinance, Purchase-Renovation, Refinance-Renovation, First Time Home Buyers, Homeownership Mortgage Program, Housing Opportunity of Beaver County Grant Program

EXCEL MORTGAGE GROUP, INC

Phone: 724-775-3090

Representatives: William Roorback and Mona Simmons

Serve Pennsylvania

Products/Services Offered: Purchase - Refinance of Residential Real Estate Mortgages. Products to include Conventional, FHA, VA, and USDA Mortgages

FIRST CHOICE MORTGAGE SERVICES, INC

Phone: 724-772-2022

Representatives: Linda Martin and Natalie Corsello Frazier

Serve Allegheny, Beaver, Butler, and Lawrence Counties—All of Pennsylvania

Products/Services Offered: Conventional, FHA, VA, USDA, New Construction, Reverse Mortgages and Rehab Loans

FIRST NATIONAL BANK

Phone: 724-775-6250

Representative: Gary Christafano

Serve Allegheny and Beaver Counties, Tri State Area

Products/Services Offered: Full service bank with Conventional Mortgage Products, VA Mortgage Loans, FHA, Low Cost Family Home Ownership Program