

# THE REALTOR REPORT

## PRESIDENT'S LETTER

MAY 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,

Happy May Everyone! We are officially 28 days from the official start of Summer. More importantly it's **CRUNCH** time for **LICENSE RENEWAL!!** If you didn't get your continuing ed completed, THE CLOCK IS TICKING!! (JUST A FRIENDLY REMINDER) **MAY 31ST IS THE DEADLINE!!**



Our nominating committee is in search of new directors and officers. It would be greatly appreciated if you would please consider stepping up and giving just a few hours a month of your time for the good of YOUR association. Be a Leader, the worst that could happen is you might actually learn something. If you are interested or have questions please contact the association office at 724-774-4126 or email bcar3@verizon.net.

*YOU HAVE TO GET INVOLVED TO MAKE AN IMPACT. NO ONE IS IMPRESSED WITH THE WON/LOSS OF THE REFEREE...*

*JOHN HOLCOMB*

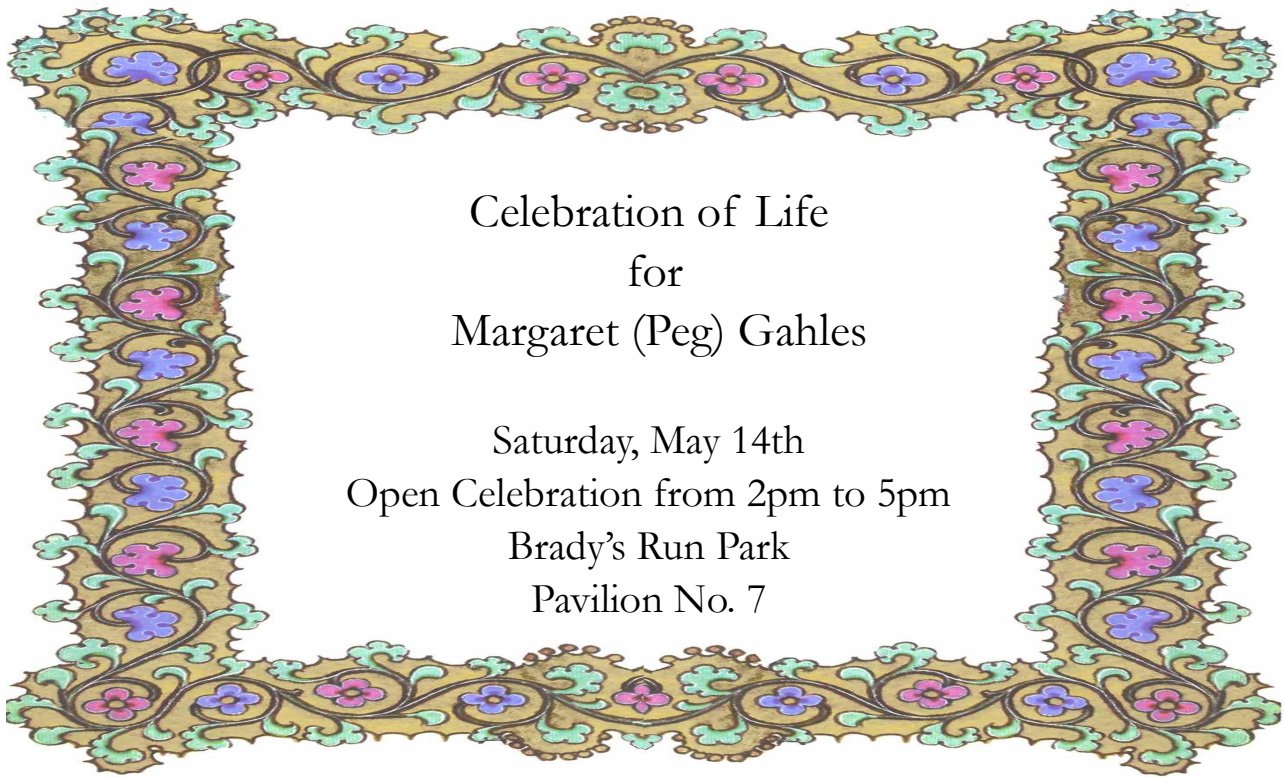
We will be headed to Harrisburg on May 22nd for the PAR Spring Meeting. Should you have any questions or concerns, for the power that be, feel free to send me and email.

Until next time here's wishing you a fabulous month and keep smiling it's catchy.

Thanks for reading,

Your 2016 President  
Bridget Wysocki





Celebration of Life  
for  
Margaret (Peg) Gahles

Saturday, May 14th  
Open Celebration from 2pm to 5pm  
Brady's Run Park  
Pavilion No. 7



**Feeding the  
Community**

Community Service will be collecting non-perishable food items and monetary donations 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!!

### Community Service Committee

The Community Service Committee is looking for local charities that are in need. So if you know of an organization that can use a monetary donation or items donated, please contact Bev Pietrandrea, Community Service Chairperson, at [beverly@bovardanderson.com](mailto:beverly@bovardanderson.com). The committee would like to reach out to other local charities.



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### CODE OF ETHICS

Article 14: REALTORS willingly participate in ethics investigations and enforcement actions.



## UPCOMING EVENTS:

May 6th—15th A/E Vacation  
May 11th BOD Meeting  
May 20th Next Affiliate Meeting  
May 30th Memorial Day  
June 8th BOD Meeting  
June 14th Serving Manna Dinner—Volunteers Needed  
June 22nd Affiliate Sponsored Bingo

**Made any changes....** have you switched offices, got a new email address or changed cell numbers???? Be sure to contact the association office with these changes. This will help you stay informed with the association.

Welcome New Members: **Erin Balaski** – Howard Hanna, W Sub; **Nicola Bladel** – Berkshire Hathaway, Moon Twp; **Jacqueline Cooper** – Howard Hanna, Beaver; **Dragana Devic** – Coldwell Banker, Moon Twp, **Michele Long** – Keller Williams, Wexford; **Jason Phillips** - Berkshire Hathaway, Cranberry Twp;

Reactivated: **Corrine Lucas** – SWC Properties; **Patricia Mrkonja** – RE/MAX Select, Coraopolis; **Kathryn McCracken** – Howard Hanna W Sub.

Secondary Member: **Darleen Clements** – Coldwell Banker, Moon Twp; **Sean Carney**, **Anna Frantz**, and **Mitch McGuckin** – Gallagher, Clark, & Carney Realty; **Daniel Prunzik** – American Destiny Realty

Switched to BCAR: **Lauren Humphrey** – Howard Hanna, Sewickley;

Member Changes: **Steve Roberts** is now with SWC Properties. His new email address is [sroberts@swcproperties.com](mailto:sroberts@swcproperties.com)

**Wendy Wallace** is now with Howard Hanna, Chippewa. Her new email address is [wendywallace@howardhanna.com](mailto:wendywallace@howardhanna.com)

**Diane McConaghy** and **Doug Rees** are now with RE/MAX Select, Coraopolis office.

New Office: **RE/MAX Select** has opened a new office in Coraopolis. The address is One Thorn Run Center, 1187 Thorn Run Ext, Suite 400 Coraopolis, PA 15108 Office number 724-933-6300. **Pat Boylan** will be the office manager.

**Joann Gennaro** will be the office manager at RE/MAX Select in Monaca.

Congratulations to **Aimee Tustin** of Northwood, Beaver in receiving her Associate Broker License.

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

The affiliates are sponsoring a fund raiser BINGO instead of the Night at the Races. These funds go to the affiliates so they can sponsor other events to benefit the membership at little or no cost to you. Come out and support the affiliates. Guest are welcome.....please bring two!!!!



# WEDNESDAY JUNE 22, 2016 6-8:30 P.M. BINGO FUNDRAISER

The Beaver County Affiliates are hosting a fun night out to help raise funds for the Affiliate sponsored events.

Dinner will include: Baked Chicken, Ziti, Hot Sausage, Tossed Salad, Parsley Potatoes, Fresh Baked Rolls, Water, Soda, Coffee and Hot Tea. 6 Bingo Cards will be provided. Additional cards of 6 are available for a small fee.

Cash Bar – 12 oz. drafts \$3.00 and 12 oz. mixed drinks \$4.00



Let's Make This Event A Success!!

NETWORK WITH  
REALTORS® AND  
AFFILIATES – COME  
AND HAVE SOME  
FUN!  
WE ENCOURAGE  
YOU TO BRING  
GUESTS!

CENTER STAGE  
1495  
OLD BRODHEAD  
RD. CENTER TWP.

\$25 PER PERSON  
INCLUDES A BUFFET  
DINNER, AND BINGO  
CARDS  
CASH BAR  
BINGO PRIZES WILL  
BE AWARDED.  
CHINESE AUCTION  
AND 50/50 RAFFLE

BEAVER COUNTY  
ASSOCIATION OF  
REALTORS®

Karen Fuller  
Call 724-774-4126

[www.mvbcra.com](http://www.mvbcra.com)

RSVP and payment due by  
June 14th



## YOUR BEST INVESTMENT IN REAL ESTATE!

Are you interested in protecting real estate interests and property rights? Donate your \$15.00 fair share to the RPAC 2016 campaign. We are getting closer in reaching our goal but we need a few more members to contribute. Can we count on you to meet our local goal?

Your contribution is **greatly appreciated** and is voluntary and not tax deductible.

Leslie Chaklos, 2016 RPAC Chair

### **GOVERNMENT AFFAIRS CORNER**

#### **Ammend Act 99**

The government of Pennsylvania has finally moved to amend Act 99. This Act had many issues with its interpretation of the term "uninhabitable." The bill was meant to protect home buyers, but it has led to inspectors and other public officials interpreting the term in arbitrary manners.

This problem was rampant in municipal ordinances throughout the Commonwealth. The Act saw people declaring a light fixture with no lights, or even small house numbers on mailboxes as "unfit for habitation." HB 1437 seeks to rectify the problem and narrow the definition of uninhabitable conditions. Members of RAMP met with several legislators in Harrisburg to address the issue and the bill was pushed forward last week.

Matthew Ian Wilson, Esq.  
Director of Government Affairs

#### **Santora amendment passes House**

Nearly 4,300 Realtors® sent a clear message to every member of the House to vote 'yes' to an amendment to House Bill 1437 (R-Goodman). The amendment passed the House (194-0) yesterday and will have third consideration after the primary election, after which it will move to the Senate for approval.



**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



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Center Twp. Branch  
210 Golfview Dr.

Chippewa Branch  
Chippewa Square, 2652 Darlington Rd.

Hopewell Twp. Branch  
2646 Brodhead Rd.

## Beaver County's #1 Way to Advertise!

Beaver County's Main Source for News, Sports & Entertainment.  
41,000 Daily Circulation and Over 6 Million Monthly Views Online.



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- Mailers
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- Inserts



The Beaver County Times ■ Allegheny Times ■ Ellwood City Ledger ■ Times iMedia ■ Valley Tribune

## 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.<sup>1</sup> This includes processing fees, underwriting fees, appraisal fees, survey fees and recording fees—just to name a few.

## For more information contact:

**MLO Name** Ted George



**MLO Title** VP, Mortgage Loan Officer

**Email:** Ted.George@Huntington.com

**Phone:** 724.561.1033

**NMLS:** 562791

<sup>1</sup>The 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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## **Quadrennial Code of Ethics Training**

The National Association of REALTORS® requires that every four (4) years REALTORS® **MUST** complete Code of Ethics Training. This is a requirement of being a REALTOR® member and is due by December 31, 2016. This class can be achieved through continuing education, new member orientation, or code of ethics online at [www.realtor.org](http://www.realtor.org).

If you have taken ethics training through continuing education not sponsored by the Beaver County Assoc. of REALTORS® then please be sure to supply the association office with that documentation. Each association is responsible for tracking the Quadrennial Code of Ethics Training.

**The association will also be hosting a Quadrennial Code of Ethics Training AFTER the license renewal. This is not scheduled yet so watch for details after May 31st.**

Again, if you have taken ethics as a ce class not sponsored by BCAR please be sure to provide that info to the association office, so you received credit for the National Association.

Any questions, please call BCAR at 724-774-4126.

**[www.mybcar.com](http://www.mybcar.com)**



The Beaver County Association of REALTORS website is [www.mybcar.com](http://www.mybcar.com).

For REALTORS to log in you use your real estate license number as your username and password. Be sure to use capital letters. Once on your page then you can change your username and password to anything you like. Just be sure to click on update member at the bottom of the page to save your changes.

Did you know you can put a bio on about yourself and add your picture? Again be sure to click the update member button to save those changes.

Affiliates, for you to login in it is the first representatives first name as username and last name as password. Again once on your page you can change the username and password to what you like, just be sure to click the update member button to save your changes. You can also add a bio about yourself and your picture.

The website committee is in the process of giving the website a new look and make some changes. If you have suggestions on how to make this website your SOURCE for information please contact the association at 724-774-4126 or by email at [bcar3@verizon.net](mailto:bcar3@verizon.net).





## How many of your homebuyers could benefit from a 2% down payment?

The Wells Fargo **Community Development Mortgage** program is designed to help make homeownership more attainable for low-to-moderate income customers.

### Homebuyers can take advantage of:

- Down payments as low as 2%.
- No mortgage insurance required.
- Less demanding guidelines — homebuyers may qualify at 100% or below Area Median Income limits with a single 42% debt-to-income ratio and a non-traditional credit history.
- Greater flexibility — for sources of down payment and closing costs, including seller closing cost contributions up to 3%.
- Various eligible properties — including primary, owner-occupied 1-2 unit homes, condos, PUDs, and townhomes.

### Additional information:

- Program is for home purchases only.
- Homebuyer education may be required, which is now available online.

### Let's work together

I can help you take full advantage of Wells Fargo programs and services designed to help you build business, help qualified buyers get approved, and close deals.

### Contact me today

#### Bill Stouffer

Mortgage Specialist  
Phone: 412-863-1524  
[www.wfhm.com/william-stouffer](http://www.wfhm.com/william-stouffer)  
[William.P.Stouffer@wellsfargo.com](mailto:William.P.Stouffer@wellsfargo.com)  
NMLSR ID 126079

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## PENN STATE, BEAVER CONTINUING EDUCATION CLASSES

### Continuing Education

#### Ethics in Real Estate, 3.5 hours

Tuesday, May 10, 6:00 p.m. - 9:30 p.m.

Fee: \$60

#### Short Sales and Foreclosures, 3.5 hours

Thursday, May 12, 9:00 p.m. - 12:30 p.m.

Fee \$60

### Required Pre-Licensing Salesperson 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



**PennState**  
Beaver

### Location:

Penn State Beaver  
100 University Drive  
Monaca, PA

724-773-3700

[beaverce@psu.edu](mailto:beaverce@psu.edu)

### **14 Hours of Continuing Education required for license renewal, May 30th**

If you are in need of continuing education yet, here are some suggestions....

[www.realestateeducators.org](http://www.realestateeducators.org)

[www.polleyassociates.com](http://www.polleyassociates.com)

[www.rampschool.com](http://www.rampschool.com)

[www.cgrea.com](http://www.cgrea.com)

If this is your first time to renew your license then be sure to take the mandatory continuing education. No other ce credits will work!!

- If you have taken an ethics ce class be sure to forward your documentation to the association office, so you get the credit for your Quadrennial Code of Ethics Training, by email [bcar3@verizon.net](mailto:bcar3@verizon.net) or fax 724-774-1984. Be sure your name is on it.

**We proudly present our 2016**



**YARD SALE** (20<sup>th</sup> annual)

to be held on

Friday, June 3<sup>rd</sup> ... 8 am -5 pm  
& Saturday, June 4<sup>th</sup> ... 8 am -12 noon



*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,  
entertainment centers or large appliances!**

Take your items to Berkshire Hathaway Home Services  
(formerly Prudential Preferred)  
877 Corporation Street, Beaver - on or after April 1<sup>st</sup>

For information call Dorothy at 724-774-2222 x200

**ALL PROCEEDS GO TO:**



# What are your country home dreams?



**Country Mortgages**  
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*We can help them come true!*

**Financing for:**

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[www.AgChoice.com](http://www.AgChoice.com)

or email [ButlerInfo@AgChoice.com](mailto:ButlerInfo@AgChoice.com)



Jim McGinnis, Elaina Eppinger and Kathy Hartzell

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- Refinance title and settlement
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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

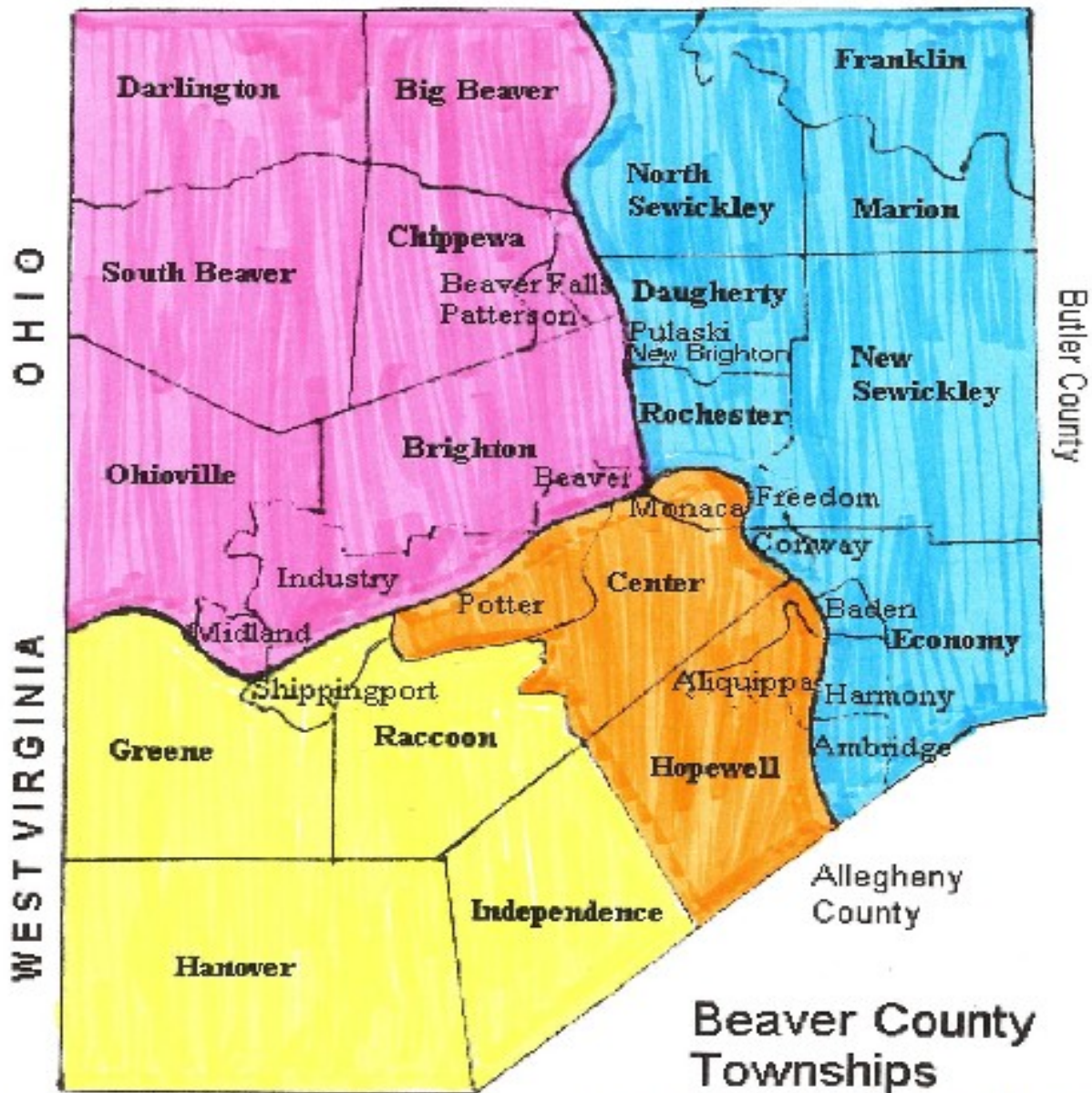
- Discount in Beaver County Times
- Highlight affiliate companies in monthly newsletter
- ½ or full Page in monthly newsletter

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

### **HUNTINGTON BANK**

Phone: 724-561-1033

**Representatives:** Ted George and Pam Woodling

**Serve** Most States in the U.S.

**Products/Services Offered:** Doctor's Only, Home style Renovator, Conventional, FHA, VA, Construction, Lot Loans, Loans under \$50,000, Community Access Program

### **INSURANCE UNLIMITED**

Phone: 724-728-2620

**Representative:** Craig W. Nunamaker

**Serve** Beaver, Butler, and Mercer Counties

**Products/Services Offered:** Independent Agent specializing in Home Owners, Auto, Dwellings (Vacant Market) Estate Bonds

### **J.L. CAMP INSPECTION SERVICES, INC.**

Phone: 724-495-2331

**Representatives:** Tom and Terri Laurito

**Serve** Southwestern PA: Allegheny, Beaver, Butler, Lawrence, and Washington Counties

**Products/Services Offered:** Complete Home Inspection Services including Wood Destroying Insect, Radon Testing, and Well and Septic Testing

### **KEYMAX SETTLEMENT SERVICES, LLC**

Phone: 724-933-6330

**Representative:** Lori LaMarca

**Serve** Entire State of Pennsylvania

**Products/Services Offered:** Title Insurance and Settlement Services