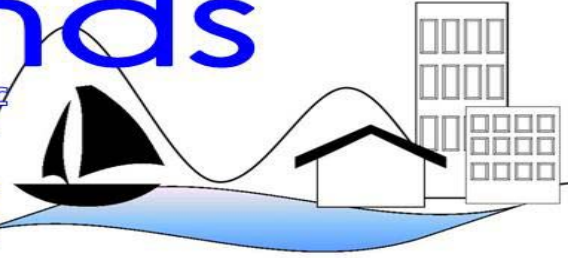


Firelands Association of Realtors



2710 Campbell Street, Sandusky, OH 44870
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February 2011



REALTOR® INSIGHT



SURVEY....SURVEY....SURVEY



Have you filled out and sent your survey back to those who are working on the Task Force??

If not, go online today www.faor.com and get your copy now, fill it out and send it back. Leadership is very interested in what you have to say and what your needs and

wants are.

If you have any questions please do not hesitate to call one of the Realtors named on the survey.

Tired of other Realtors not answering their phones?? Or not getting back to you in a timely fashion, what ever your complaint might be, let these people know what you think.

Lots of information is up on our Members Only website, go there and check out recent Directors Meeting Minutes, Board Policy and lots of other good information.

They will compile all of the results and sit down with Leadership, then bring important issues up to the Board of Directors for their action.

Remember, each county has a Director Representative, ask them if you have any questions, find out first hand what is happening.

REALTOR® INSIGHT

The REALTOR® Insight is the official publication of the Firelands Association of REALTORS®, 2710 Campbell Street, Sandusky, OH 44870.

The Firelands Association serves five counties:

Erie, Huron, Ottawa, Sandusky and Seneca.

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Donna Schoonmaker, President

Norma Schaechterle, Vice President

Ruth DeHenning, CEO

DIRECTORS

Joanne Berardi, 2012

Jeff Berquist, Past-President

Scott Biechele, 2012

Phillip Bolte, 2015

Frank Corder, 2015

Tony Leber, Affiliate

Mitch Mesenburg, 2015

Anthony Taylor, 2012

Sara Wingart, 2012

OBJECTIVE

FAR's REALTOR® Insight is published by and for the education information and benefit of its members and devoted to news of the real estate industry and other related and allied interest.

Advertisements of general interest are accepted, but in no way should be construed as an endorsement by the Firelands Association of REALTORS®. FAR makes every effort to ensure the accuracy of the information published but assumes no responsibility for damages due to errors or omissions.

All copies for publication should be sent to the Editor by the 20th of each month, rates available upon request.

All copies submitted are subject to editing at the Editors discretion.

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MESSAGES



We are required to maintain an active email address for each member who uses our MLS system. This email address is updated in the National REALTOR database (NRDS) and also for our email blasts with important information that goes out periodically.

If you have changed your email address, have not received email from us in some time or just want to double check it, please contact the Board Office at 419-625.5787 or email your e-mail address to connie@faor.com.



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Mark Your Calendars

March 2011	
3	Risk Management CE, 10 AM—1 PM , Board Office
7	Equal Opportunity Committee Meeting, 2 PM, Board Office
9	Ash Wednesday
9	Rep Meeting, Michael's House
17	Directors Meeting, 10 AM, Board Office
18-22	AE Dallas, TX—National
24	Finance Committee Meeting, 9:30 AM, Board Office
27-30	OAR Spring/Legislative Meetings—Columbus, OH
31	All Day CE with Alec Hagerty, 9:30 AM—4 PM, Board Office
April 2011	
1	REALTOR® of the Year Forms - Local Boards
7	Fair Housing CE, 9 AM—12:15 PM, Board Office
7	General Membership Meeting, 1 PM, Board Office
13	Rep Meeting, Border Patrol, SYC Lunch
22	Good Friday, Board Office will close at Noon
24	Easter
27	All Day CE with Sally Steining, 9:30 AM—3 PM, Board Office
May 2011	
1	President's Sales Club Application—Ohio REALTOR®
5	Steve Merkel CE, 1 –4 PM, REALTOR Hall
6	Shredder Truck, 10 AM—2 PM, Board Office
9-14	Midyear Legislative, Washington, D.C.
22-29	Resort Properties Week
30	Memorial Day—Board Office Closed

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Firelands Assoc. of REALTORS®

Continuing Education

Thursday, March 3, 2011

10 AM—1:00 PM **Risk Management—What's the Big Deal?**
 Instructor: Teresa Hedlund, Home Security of America

 A review of various legal & regulatory risks facing today's real estate professionals & recommended steps to reduce potential liability situations. Includes case studies and a review of risk management tools to help agent liability.

3 hours CE Core Law Credit

Cost: \$10.00 per person

Registration Form

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Our condolences
to...

*Bonnie Sue Corzine, Mother of
DeAnna Kuzma of RE/
MAX Lake Shore Realty*

*Ray Willmarth, Husband of
Marge Willmarth, RE/MAX
Lake Shore Realty*

*Nadine Flittner, Wife of Garth
Flittner and mother of Bob
Flittner, Sandusky Bay Title,*

*Robert E. VanScoy Sr., Fa
ther of Robert VanScoy Jr.,
Russell Real Estate Services*

Recycling News

The Ottawa, Sandusky, Seneca Joint Solid Waste Management District has requested that we provide details on their 2011 Recycling Events to REALTORS® and offices within these counties. We have a flyer with details on our website (www.faar.com).



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Members only Secure Site on FAOR.COM.....As you requested

If you haven't checked out our new Secure Members Only site do it today. Use your Rapattoni user name and welcome as your password the first time.. Once you log in you will be prompted to change your password. We have posted a number of financial reports for your individual viewing, MLS Rules and Regulations, FAOR By-Laws and various other forms.. If you have questions about the reports, please e-mail or call Ruth. If there are other items you would like to see on the Members Only site, please do not hesitate to let us know.

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A Great BIG Thank You to Jeff Berquist....

Thank You

Jeff was certified last year to teach the 10 Hour Post Licensure class, he just gave up a week-end to teach it for the 2nd time. He does not do this for the \$\$\$ believe me, he does it to help the board offer, just one more service. New members can attend the classes locally and cheaper than anywhere else. By the way, we had comment sheets from the class that were outstanding, most said, keep Jeff.....he keeps it interesting. To keep anyone interested for 10 hours over the weekend, is a great recom-

mendation.

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RESPA reform can be overwhelming. To ease the information overload, let First American assist you in navigating the changes.

- ▲ **Quick Reference Guides** that help explain the changes to the HUD-1 Settlement Statement and the Good Faith Estimate (GFE).
- ▲ **A HUD-1 Job Aid** that illustrates new requirements, making the new HUD as easy as 1-2-3.
- ▲ **Contact Us Today** to obtain your copy of these helpful guides, or schedule an appointment with us to review these changes one-on-one.

"Have no fear your leader is here". First American has anticipated the changes, prepared for them and we are ready. Count on us.

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New Members, Transfers, License to Escrow

NEW:

Sherri Seitz	Howard Hanna—Westlake
Christian Kenzig	Russell—Westlake
Virgina Bahs	Batdorff Real Estate—Reactivate License
Mary Wandersleben	Howard Hanna—PC

CHANGE:

Melanie Caruso
Mary Anne Jeffrey

FROM:

The Sweda Group
Routh Realty

TO:

Russell-Amherst
Realty Executives/Strayer Group

INACTIVE:

Abigail Cook	Russell/Sandusky	Renee Brown	Routh Realty
Bill Dezelick	WebMLS	Jim Scheid	Routh Realty
Jeff Russell	Dan Schiefley Real Estate	Hanne Borger	Howard Hanna—PC
James Nejman	Home Buyers Marketing	Patrick Blasko	Stadtmiller Realty
Office	Home Buyer Marketing	John Halter	RE/MAX Quality Realty
Jeff Colville	Home Buyers Marketing	Office	Next Level Realty, LLC.
Angelo Hoty	Hoty Enterprise	Chuck Williams	Next Level Realty, LLC.
Rebecca Gordon	Russell/Sandusky	Janet Gorrill Behm	Next Level Realty, LLC.
Office	RE/MAX Masters	Susie Watkins	Signature Realtors
Judy Modene	RE/MAX Masters	Nick Ulizzi	WebMLS
Barbara Pickering	Mike Myers Realty	Brian Floro	Street Sotheby's
Robin Rohrbaugh	Howard Hanna-PC	Laura Martin	About Realty
Ken Klamar	Dan Schiefley Real Estate	Peter Formica	Keller Williams Realty Greater Cleveland
Office	Rockport Realty		
Regan Lutzko	Rockport Realty		
John Pretto	Rockport Realty		
Mary Ann Lopriore	Keller Williams Realty Greater Cleveland		
Terri Weickert	Jack Bradley Realty		
Jeff Koehler	Jack Bradley Realty		
Ken Badertscher	Executive Turn-Key, Inc.		
Leslie Lewis	Gabel & Associates		
Office	Northwest Appraisal Co.		
Elizabeth Sigg	Northwest Appraisal Co.		

>> Firelands Association of REALTORS® Continuing Education

Wednesday, March 23, 2011
REALTOR® Hall

Instructor: Sally P. Steining, Vice President Corporate Education
First American Title Insurance Company

Fair Housing—Playing By The Rules
9:30 AM—12:30 PM
3 hours Civil Right CE Credit

A look at the history of civil rights, the Fair Housing Act and Ohio and local regulations. Also a fair housing quiz and video and some lawsuits of interest

Cost: \$15 per person

Lite Lunch—12:30 PM—1:00 PM

Core Law—Avoiding Trouble in Real Estate Transactions
1:00 PM—4:00 PM
3 hours Core Law CE Credit

An overview of litigation trends, agency, mortgage and real estate fraud. Misrepresentations and failure to disclose are the most common causes of lawsuits according to NAR. Learn how to reduce your risk

Cost: \$15 per person

CE Registration

Playing By The Rules

Avoiding Trouble in Real Estate Transactions

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Office _____

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All Day CE with Alec Hagerty

Firelands Association of REALTORS
Thursday, March 31st

9:30 am—12:30 pm.....*Short Sale Potpourri: Defaults, Programs, Scams & Risk* - "HARP, HAMP, HAFA" The attempted "solutions" to massive mortgage defaulting are creating new business and risk concerns for Licensees! Participants will review current programs to forestall foreclosures, emerging "scams" and learn risk reduction pointers to protect themselves and their consumers...along with lessons to navigate through this difficult market. COST: \$20.00 - Elective CE Credit

1—4:00 pm.....*"GREEN-GREEN" We're Going GREEN!* Recent studies have shown a growing interest on the part of many consumers to upgrade and or purchase energy efficient and improved lifestyle homes. Licensees will be introduced to the main concepts of the issues of the "GREEN" living movement. They will learn information and sources for additional information to better assist and contribute to the Consumers understanding. Participants will also have a better understanding of Buildings, Landscaping and Community structures. COST: \$10.00—Elective CE Credit

A light lunch will be served. \$20.00 for AM course, \$10.00 for PM course or \$25.00 for the whole day.

SPONSORED BY REP—The Real Estate Professionals

****24 Hour Notice Required to Receive Refund****

Registration Form

Name _____ File No. _____

Office _____

Class Selection:

Short Sale Potpourri GREEN-GREEN Both Classes

Method of Payment

Cash | Check No _____ | MasterCard | Visa | Bill Me

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Real Estate Professionals

Their planning committee met and have most of the year already mapped out. They will tour Michael's House in March, hoping to have a speaker from the Border Patrol in April.

May is a month you won't want to miss....they have enlisted help from a couple of our Affiliates to have a "fundraiser" by bringing in a huge Shredder Truck. It will be parked in the parking lot of the Association, from 10 – 2:00 on Friday May 6th.

After April 18th (tax day this year ??) and before the weather gets too nice, bring your plastic or paper bags of whatever you want or need shredded. If you bring boxes/ they do not want them, so you will be given the boxes to take back home or perhaps they will just have someone here to break them down and send them to re-cycle.

Time to clean house and what a way to do it. Looks like they will have hot dogs and popcorn available while you wait to shred. They will be asking for a donation which will be put to good use by the 30 or more Firelands area charities.

June 15th they will be serving/preparing food at Victory Kitchen, Christmas in July is always a good time at Peg Blanton's cottage.

The " International Cook-off" this year will held on October 27th.

REP is also providing 2 days of CE sessions this Spring.

If you are not already a member for only \$25. you can join, just call Joy Berquist or JoAnn Cummings.



Attention: OAR Directors, FAR Directors and Committee Chairs

Due to a backlog in the Director's Business Agenda we will be using the same travel guidelines and budget for at least the first half of 2011. We have posted the Policy for travel, etc., on our members only website at www.FAOR.com. Remember, use your MLS username and the first time you log on use welcome as your password, then you will be prompted to change it.

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CEO Report

February 2011

The year of planning is now underway, we are beginning to have committee meetings and making plans for the coming year's events.

The CE Committee met and have lined up about 35 hours of CE for the Spring. All 3 requireds along with many, many other topics, such as the FBI and mortgage fraud and identity theft, Risk Management, Social Media, Short Sales, Credit Repair and more. We have also secured the dates for our Annual Put In Bay CE for July 27 and 28 with the Medina Board of Realtors.

The Winter Meetings were very informative, you heard most of the reports at the General Membership Meeting, which is one of the things that the membership has ask for. If the reports were turned in written, they are posted on our website.

The Real Estate Professionals met and have their year planned. Helping out at Victory Kitchen, having someone form the Border Patrol in the speak, sponsoring a board-wide shredding event, and of course their annual charity auction to benefit non-profits in the Firelands Area.

The Equal Opportunity in Housing Committee met and discussed many areas that could use some improvement, noting that April is Fair Housing Month.

The Grievance Committee met and discussed one case, a member of the public against a broker and an agent from one office. It involved a short sale purchase which fell through. The purchaser was unhappy, however, the grievance committee found no evidence whatsoever as to any violation to articles 1 or 2 on the part of the agents and it was dismissed.

The Spring/Legislative meetings combined will be held on March 27-30th and it is now time to register if you plan to attend. If you would like to be aware of what happens at the meetings, but do not care to travel, you can sign-up at OAR to be a "Corresponding Member" of the committee of your choice and they will forward the agenda and minutes of the meetings to you via your email address.

We sent our dues check in this week, over \$103,000. we paid for about 13 less members than we had last year, so our membership is down, but not enough to be significant. We will wait now to see how accurate our records are with OAR and NAR, it is always an anxious time of wait and see. However, once it is determined we have paid all dues as required and in a timely fashion, we will be rewarded by OAR for collecting their dues for them. Ohio is the only state that I know of who actually pays their Associations for collecting their dues. We already have 5 new members this year.



TIPS & REMINDERS

Graduated Commissions and Flat Fees:

When you have a graduated commission or flat fee, you should be using the OTHER COMPENSATION field and then select either GRADUATED or FLAT FEE.

In the box to the right enter either graduated amounts or the flat fee amounts you are willing to pay selling agent. You should also place and asterisk (*) in the BUY CODE FIELD.

HELD listings....

Properties entered into the MLS that CANNOT be shown immediately, must have a HELD status until showings are allowed.

MARKETING REMARKS.....

Remember the MLS does not permit the placement of the listing agent name, brokerage, phone number, email address, web address, yard signs and other information of this nature that is not descriptive in nature and relevant to an accurate portrayal of the property being listed.

BROKERS OPEN HOUSE.....

HELD: First Tuesday of every month
TIMES: 10am – 12pm or 12pm – 2pm or 4pm – 6pm

Fax or email to linda@faor.com by 2pm on the Friday before. The broadcast will be posted on Monday morning.

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cmort2609@sbcglobal.net

Directors Meeting
February 17, 2011

The Directors of the Firelands Association of Realtors met at 10:00 a.m. on Feb. 17th at the Association Offices. Those present were Norma Schaechterle, Joanne Berardi, Jeff Berquist, Tony Leber, Frank Corder, Scott Biechele, Mitch Mesenburg, Tony Taylor, Ruth DeHenning and Phillip Bolte and Sara Wingart had excused absences and President Donna Schoonmaker presided over the meeting.

The minutes were approved as received. New Members Kevin Wadsworth, with Howard Hanna, Gary Strayer, Bellevue and Kizzie Culbert with Howard Hanna Real Estate Services, Port Clinton, a motion to approve them was made, seconded and passed.

The Treasurers report was also accepted as received. The CEO report was accepted as received, with 2 additional items, the fact that the MLS Phone bills, the way it looks, have been reduced by about 50% and a big thank you to Jeff Berquist for giving of his time, especially, over the weekend to present the 10 hour post licensure class to 8 students.

Ruth reported on the CE Committee and Equal Opportunity Committee's meetings, noting that over 30 hours have been planned so far for this Winter/Spring, and a couple more are in the works.

Jeff Berquist gave the MLS report. The committee is requesting a number of forms be put on the website for members use, if they choose to use them, the Directors made a motion to go ahead and publish the forms, it was seconded and passed.

Also a motion was made to write a letter to Len Partin asking him to cease using the "special wording" about the buy-code being subject to certain economic conditions. A copy of the directive from NAR should be attached to the letter. The motion was seconded and passed.

It was also suggested that a special letter concerning 'short sales' be sent to each broker, explaining that the box marked "possible Short Sale" should be marked, indicating that the stated commission could change.

Tony Taylor and Mitch Mesenburg both reported on the District #2 YPN meeting held last Friday in Cleveland. They have quite a few events planned already.

Scott Biechele reported on the CRS class being offered April 7 and 8, titled "206 Tech Class", also that he and Bonnie Boyd are working to plan a CRS class here at Firelands perhaps in October of this year.

A motion to remove Tony Leber as Treasurer was made, at Tony's request (due to his employers wishes), it was seconded and passed. However, Tony will be a member of the Finance Committee.

The Committees were approved as presented, with the understanding that there may still be some changes, motion was seconded and passed, with the stipulation that there is no Executive Committee. President Schoonmaker said that if committees would like a V. Ch., they should appoint one from within.

The Policy changes were tabled, until after the finance committee has more of a chance to study our finances.



Five Hours of CE

Firelands Association of REALTORS®

Wednesday, April 27, 2011
REALTOR® Hall

Instructor: Sally P. Steining, Vice President Corporate Education
First American Title Insurance Company

The FBI and Friends on Mortgage Fraud
9:30 AM—12:30 PM
3 hours CE Elective Credit

A Senior FBI Special Agent will discuss real estate and mortgage fraud from the FBI perspective and what real estate professionals can do to help curb it. Additionally the attendees will hear real life stories.

Cost: \$15.00 per person

Light Lunch—12:30—1:00 PM

There's a Flag on the Play
1:00 PM—3:00 PM
2 hours CE Elective Credit

Real Estate and Mortgage fraud without the FBI Special Agent, but based on FBI information and statistics. Real life stories of fraud from the closing and title industry. How to protect yourself from identity theft and what's the newest in fraud to be aware of.

Cost: \$5.00 per person

CE Registration

The FBI and Friends on Mortgage Fraud

There's a Flag on the Play

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- Home owners pay 80% to 90% of federal income taxes, contributing to federal programs that benefit all Americans.
- Every home purchased pumps \$60,000 into the economy for furniture, home improvements, and other related items.
- Housing accounts for more than 15% of the national Gross Domestic Product, a key driver of our national economy.
- Owning a home is one of the best ways to build a long-term wealth. Historically, a home owner's net worth has ranged from 31 to 46 times that of a renter.
- People who own their own homes vote more...
- Most home owners enjoy stable housing costs—a fixed rate mortgage payment might not change for 15 to 30 years while rent typically increases 3% a year.
- People who own their own homes...volunteer more and contribute more to their neighborhoods.
- Home owners do not move as frequently as renters, providing more neighborhood stability. In turn, this stability helps reduce crime and supports neighborhood upkeep.
- Children of home owners do better in school, stay in school longer...
- 67% of Americans households are owner-occupied. American is a nation of home owners.
- Children of home owners...are more likely to participate in organized activities and spend less time in front of the television.



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Did You Know...

- March is Women's History Month
- March 2, 1904 is Dr. Seuss' birthday
- March 3, 1931 the Star Spangled Banner officially became the National Anthem
- March 17th is St. Patrick's Day
- March 20th is the first day of Spring



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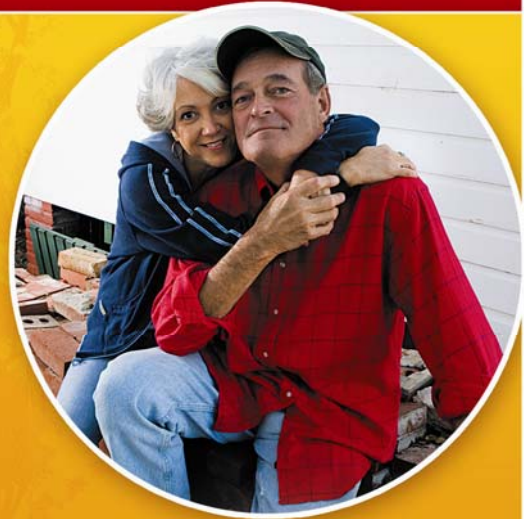
Standard & Poor's	A-
Standard & Poor's (Lawyers Title/ Commonwealth Land Title)	BBB+
Moody's Investors Service	A3
A.M. Best Co.	A





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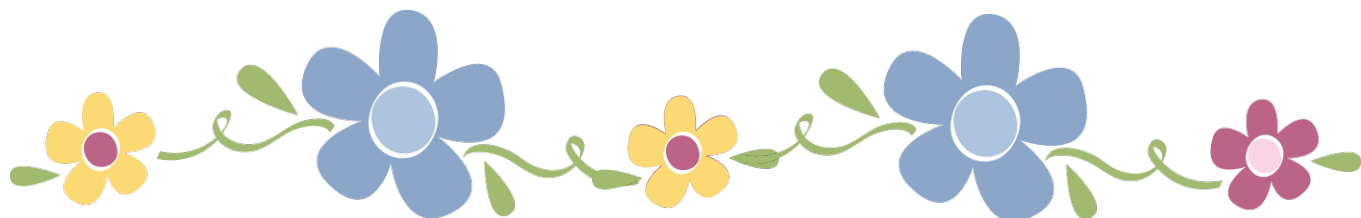


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RESIDENTIAL SOLD STATISTICS

Month	Average Sales Price	Number of Sales
Jan. 1, 2011 to Jan. 31, 2011	\$99,950	112
Jan. 1, 2010 to Dec. 31, 2010	\$115,238	1964
Dec. 1, 2009 to Dec. 31, 2009	\$95,273	164



TOP 10 AREA RESIDENTIAL SALES—YEAR 2010

AREA	# SOLD	Avg. List	Avg. Sell	DOM	% List/Sell
Fremont	229	92,648	86,717	130	93.60
Norwalk	217	106,725	100,301	131	93.98
Tiffin	182	103,790	98,305	118	94.72
Sandusky	173	84,651	76,086	137	89.88
Huron	116	170,277	157,354	149	92.41
Marblehead	115	203,566	182,765	176	89.78
Perkins	106	160,459	151,661	181	94.52
Port Clinton	102	125,896	112,814	138	89.61
Clyde/Grn Spgs	90	74,319	76,639	108	103.21
Bellevue	88	81,543	77,173	125	94.64

Catawba Island was next highest with 86.

There were 6 Areas that only had one (1) sale within our MLS. Of those, 4 were not within our five (5) counties.

The Lake Erie Islands had ten (10) sales.

FAR PROFILES— Frank Corder



Francis A. Corder of RE/MAX Quality Realty was born in Sandusky, Ohio under the zodiac sign of Sagittarius. His family includes his wife Kim, son Tony and daughter Maggie. They also have a cat named Lou...named after Lou Gehrig.

Frank knew he wanted to be a REALTOR® about 20 years ago but it took him 10 years to find the time. He thought he wanted to be a pro golfer but thought he didn't have the talent. He got his Real Estate license in 2001.

When he is not working he enjoys golf and baseball when he is not working. Frank has a weakness for chocolate and wood burning fires in the winter. He thinks the fact that he is really a nice guy is what surprises people most about him. His pet peeve is people who don't care! Frank—Bio about Frank Sinatra is the last book he read. Most people do not know that he is a full blood Sicilian.

The Finance Committee is the next project that Frank is working on. Fun, caring and loyal are the three words that Frank feels best describe him. If he were not working he said he would playing golf in South Carolina. His favorite restaurant is Santos in Cleveland.

Frank believes that his FAOR membership gives support and education to successfully conduct our Real Estate.

Firelands Association of REALTORS®
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