

September 2020



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REALTOR® Insight

2021 Nominees

Announcing the 2021 Nominees for the **2** Board of Director seats that will be open.

**ELLEN COFFMAN
RE/MAX QUALITY
REALTY**



I received my license in May of 1985. While growing as a top producing Realtor, I developed and taught continuing education classes on "Agency", "Short Sales" and "Back to the Basics". I have trained many agents as well as periodically taught Principles and Practices plus the post licensure classes.

After selling real estate 8 years, I received my Brokers License, and my husband, Dale, and I purchased a REMAX Franchise. We opened our first office in Sandusky in January 1994. One and a half years later we opened our second office in Norwalk. I always envisioned and spoke of building an office that would provide private offices for our agents, closing rooms, a lobby that gave you a feel of being in one's home with a fireplace, a fitness room, full

kitchen and more. That dream came true in 2008.

During my 35 year career, I earned my ABR designation and my CDPE designation - which specializes in short sales. Some of my best achievements have been helping people either save their home or help them to avoid a foreclosure with other alternatives.

Dale and I were honored by being inducted in to our Firelands Association "Hall of Fame" last year.

I have always been open and willing to help all agents, not just my company's agents. I have the "old school" mentality that we are a membership here to help each other and grow our profession. I have welcomed calls from any agents within our board who had concerns or questions and wanted someone to listen to them and give them helpful ideas. As your Director, my main platform will be Education and Information. My goal is to make sure every member knows and understands the changes we are faced with in this industry as well as providing education to help each member excel to their highest abilities.

Respectfully,
Ellen L. Coffman
Broker/Owner
REMAX Quality Realty

**FRANK CORDER
RE/MAX QUALITY
REALTY**



I have been a licensed realtor for 20 years, currently licensed with Remax Quality Realty. The past 10 years I have served the Firelands Association of Realtors in many capacities including board member and president in 2015. Currently I serve as chairman of the Legislative and RPAC committees along with being a member of the grievance and golf committees! In addition, I am President of the Firelands Realtors Charitable Foundation. I am an involved and active member of this board, not running just for the title! I understand the challenges and issues we face on a day to day basis, I am your advocate for the many issues that arise on the local, state and federal level and with the ever changing real estate industry! I feel my experience is invaluable in these challenging times. I truly enjoy working with the current board members and look forward to continue representing my fellow Realtor's for another 3 years!

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DOUG EBNER HOWARD HANNA



My family and I are privileged to call Cedar Point Road home. My two wonderful daughters love playing on the beach and going to the world's best amusement park. I have been a licensed realtor for over twenty years and a property manager for twenty five. I currently manage nine rentals.

Short-term renting is quickly becoming the most popular accommodation for families and friends. While cities across the countries are attempting to stop or limit these rentals, courts are frequently siding with the home owners. Cities that are open to short term rentals are seeing property values increasing faster than cities which try to limit them. Buyers can afford more when they are able to earn supplemental income from their second homes.

In addition to endeavoring to strengthen our association by working with realtors on specific issues as well as on normal functions the board, I am particularly interested in being the point person assisting regional agents and agencies in overseeing localities to prevent them changing ordinances without the proper legal notice to the public. I was able to get amicus briefs from the Ohio Board of Realtors (see brief) and the Goldwater Institute (see brief) to oppose the illegal actions taken by the City of Sandusky to restrict property owners rights. We need board

members who are willing to stand up for personal property rights and stand against harmful actions imposed by cities.

Ohio Board of Realtors Brief - <https://tinyurl.com/OBRbrief>
Goldwater Institute Brief - <https://tinyurl.com/GWIbrief>

ROSEANN HICK- MAN REAL LIVING MOR- GAN REALTY GROUP



My name is Roseann Hickman. I have been a license real estate agent for three years with Real Living Morgan Realty Group. I have also been a licensed hairstylist for 31 years, having owned my own business in Port Clinton until 2018. I reside in Port Clinton with my husband Rob. We are the parents of 4 children and 8 grandchildren. I have served as an elected official for Port Clinton City Council for 5 years. I am the chair of the Environment and Public Works committee and a member of Economic and Community Development committee for the city of Port Clinton. I am chapter leader for The Compassionate Friends of Ottawa County, a peer to peer support group for families suffering the loss of a child, grandchild or sibling. I also serve as Ohio Regional

Coordinator for The Compassionate Friends USA. I have been the president of the Ottawa County Fraternal Order of Police Associates Lodge #34 for 8 years. I serve on the board for Ruth Ann's House, a local shelter for women and children following domestic violence situations. I am a member of the Port Clinton Women's Club serving as co-chair of the Scholarship Committee. I was on the board of Main Street Port Clinton for six years and held two term as president. I also am a 2011 graduate of Leadership Ottawa County. I was raised to give back to my community and participate whenever possible.

It is clear that I am inspired to serve wherever I am needed. When I became a real estate agent, I wanted to become an active member of my local board. I jumped in with both feet and joined several committees. I am an active participant on the Firelands Association of Realtors Scholarship, Members Services and Grievance Committees. I enjoy being a member of these committees and learning more about my chosen profession. I believe that by participating on these committees I am making a difference in our field. And now it is time to step up and participate in a new capacity as your board member.

I believe that my leadership skills and ability to manage various roles makes me a good candidate. I have proven that I am able to organize, implement and follow through on many projects and plans with the organizations that I have been involved with over years. I ask that you vote for me as your newest Firelands Association of Realtors Board member.

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Nominees Continued

LISA HORMAN HOWARD HANNA



Lisa started out in real estate in 2006 part time, while working as a manager as JCPenney for 13yrs. She worked her way up from bridal registry, district training supervisor and on to manage several departments in the store. She truly loved working with and helping people, but the retail schedule was grueling! Choosing to become a full time agent four years ago was the best move ever! Getting to help folks find a house, educate them, and lead through the process has been so rewarding!

Lisa has been involved with many of the committees that serve FAR and truly wanted to experience some of them before running for a seat on the Board of Directors. She has served on Grievance, Community Service, Education, and Scholarship committees and is working on her ABR designation. She has been through several other trainings offered by her Broker Howard Hanna as well.

Lisa has 2 wonderful adult kids, a daughter in Wisconsin & son in Ft Worth Texas. She lives in Huron where she has lived for the past 19years. In her spare time she has a family cottage her Grandfather built near the Sandusky Bay, where boating, kayaking & jet skiing provide her a perfect place to relax. She loves enjoying differ-

ent aspects of all our communities we serve, always ready to explore and learn about different nearby areas! She is excited to serve our membership & will work hard to help in any way she can!

HEATHER MCAFFEE POLTHER REAL ESTATE SERVICES



Hello, I'm Heather McAfee, with Polther Real Estate in Port Clinton. I was born and raised in Fremont and attended Clyde schools from 5th grade on. My teenage years were difficult. I was bullied by racist classmates almost daily and went to school full of fear most days until my graduation in 1994. While the bullying was hard on me, I think it helped prepare me for the unfortunate racial climate that we, as a country have found ourselves in. Those who haven't had those kinds of experiences may never fully understand.

I was a Stay at Home Mom for 18 years before I became Jaime Polther's personal assistant, eventually getting my real estate license. Being a SAHM was a true blessing. I was a teacher, a guidance counselor, a referee, a problem solver, a confidant.

I've been licensed now for 3 ½ years and I strive to be the best possible version of myself. I recently received the ABR designation from the National Association of REALTORS® and plan to earn a few more.

This year has left me feeling a bit disconnected due to measurements taken to decrease the spread of COVID-19. I enjoy attending CE, conferences and other events that allow me to network with fellow agents. I love real estate and I want to fully immerse myself in my craft. I've always been interested in learning more about what happens behind the scenes and being a member of the board, for me, is part of that. What I lack in experience, I make up for with heart and a deep desire to learn more about the industry. More than knowing this will be good for me... I genuinely believe it could be good for all of you as well. I bring a fresh set of eyes and a bit of diversity that the board may be lacking. I think that's something that's incredibly important, especially in times like these. With that being said, I hope you'll all take me into consideration when deciding who will fill the empty seats. I would really love the opportunity to serve you.

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MALORY SYKES POLTER REAL ESTATE SERVICES



Good Afternoon! My name is Malory Sykes and I am currently an agent with Polter Real Estate serving both buyers and sellers in the Firelands region. I am a native of Fremont, OH and graduate of Fremont Ross High School. I earned my degree in Human & Consumer Sciences in 2007 at Ohio University in Athens, OH. While my real estate career began just over 18 months ago I have spent the majority of my professional career focused on strong relationship building and high-level customer service roles in a variety of industries. I also enjoy volunteering and serving my community in a variety of different ways. Currently I am the president of Atkinson Elementary's PTO and thoroughly enjoy my interaction with the school system in that role. I also serve as the secretary of the Fremont Ross Athletic Boosters and have previously served as a member of the board of the Fremont Area Athletic Foundation.

I wholeheartedly believe in the mission of our board, the real estate profession, and the importance of being involved in ways that allow you to expand your knowledge so that we can always be improving our craft. If selected, my goals as a board member would include:

promoting these missions to those we serve and our affiliates,

helping our board and Realtor community move forward with new opportunities in technology, communication and other areas that enhance our services offerings and help us to better serve our clients

act as a voice of the members of our MLS as we navigate into the future, particularly during these most unpredictable times.

It has also been important for me to participate in exciting annual events such as the golf outing and holiday party which allow for great networking and familiarization with more members of our MLS community. I look forward to meeting many more of you as I continue to work and engage in the real estate arena.

I have been married to my husband Brett for 9 years and a mother of two energetic daughters! On the rare occasion I am not working in real estate mode I enjoy spending time with my family, working in my garden, and attending my children's many different activities.

In closing I would like to thank you for the opportunity to pursue this very important role with the MLS board. I hope to be able to bring my unique experience and skills to the MLS and serve our profession well in this capacity.

DAVID TULLY BERKSHIRE HATHAWAY HOME SERVICES STADTMILLER REALTY



I feel that my experience in unique & new areas in current times can aid the Board. I have serviced clients in all four major counties for 10+ years, and 12 additional years in international business, US Green Building, economic development (Nevada), property management (Florida), diversity (EEO reporting at E&Y), project management. I grew up in Ohio, and attended LCCC and Miami University. My parents met in Tiffin, where cousin Judge Shuff resides. For regulatory issues this Board faces, I have more experience as:

1. Councilman, Village of Bay View (current),
2. Chairperson, BVV Planning & Zoning,
3. President, a condo association,
4. Economic Development Officer (federal),
5. Treasurer, BPW Berea, Business & Professional Women,
6. Vice President, Student Senate (LCCC),
7. Ohio Farm Bureau member,
8. Ernst & Young, past Asst. Director, Center for Business Knowledge,
9. of-

office at Wright-Patterson Air Force Base, 10. Clients included: Banks, Federal Reserve, I.R.S., US Homeland Security, all Armed Services, reported to WashDC., 11. Australian Trade Commission, 12. American Financial Corp (Cincinnati).

Within FAOR, I have achieved the NAR designation of C.I.P.S. - Certified International Property Specialist and Firelands Future Leaders, Ohio President's Club, contributed to the original negotiation strategy for a multiple year contract with Rapattoni MLS (I also have a related Bachelor Degree), and attended OAR Conventions focused on Regulatory issues, and Berkshire Hathaway National Conventions. With Team Partner Steve Mack, I have helped the strategies and merger to Berkshire Hathaway HomeServices Professional Realty, now with 35 offices across Ohio and beyond, and hope to bring Best Practices to our Board from other area boards in Ohio. I attended OAR/FAR Legislative forums over the years, extended my MLS memberships to YES-MLS, Dayton MLS and Cincinnati MLS. I would like to help because that is what I do. I have always been team focused. And my application to take the Ohio Broker Exam is approved to test.

Schedule of Events:

September

- **9/17 FAOR Board of Directors Meeting Board Office, 9:30am**
- **9/21-23 Ohio REALTORS Virtual Conference**
- **9/30 New Member Orientation, Board Office, 10am–4pm**

Up Coming Events

October

15	FAOR Board of Directors Meeting, Board Office, 10 am
15	Annual Membership Meeting/Awards , Board Office, 11:00am
20	MLS Broker Meeting, Board Office, 10 am
20	Broker Meeting , Board Office 10:30 am

November

11-16	NAR Annual Conference, Virtual
18	New Member Orientation, Board Office, 10 am–4 pm
19	FAOR Board of Directors Meeting, Board Office, 9:30am
25	Board Office Closes Early, Noon
26-27	Board Office Closed, Happy Thanksgiving!
30	2021 NAR, Ohio REALTORS and FAOR Dues Payment Deadline

December

3	Open House, Board Office, 5:30 pm
17	FAOR Board of Directors Meeting, TBD, 11:00 am
24-25	Board Office Closed, Merry Christmas!
31	Board Office Closed, Happy New Year!

All Events are subject to change until further notice.



General Membership Meeting Recap

At the General Membership meeting held on September 2nd we were amazed to see the turn out!

We were able to follow all guidelines regarding Covid-19 and had a successful meeting.

Our Guest Speaker was Chief Rob Hickman of Port Clinton. He spoke of his love for the Port Clinton area and the Harley Dilly Case. This was the first time he could discuss this case. Chief Hickman also took questions regarding the case.

Frank Corder gave an update on the Foundation and the Bob Strayer Memorial Golf Classic. And also spoke on the cancella-

tion of the RPAC Cruise for 2020.

We took nominations from the floor for the 2 open Board of Directors seat and Doug Ebner was nominated by Mary Ann Gecsi.

All nominees stood before the membership and introduced themselves with a brief speech.

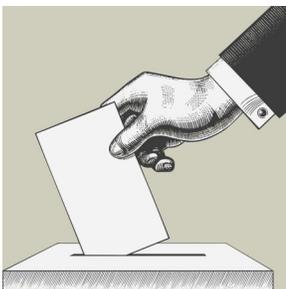
It was announced that the 2020 Awards Banquet is cancelled due to restrictions placed on us all due to Covid-19.

The Annual Membership Meeting has been changed to October 15th to be held at the

Board Office. At this time we will complete the voting process. Special Service Awards will also be announced at the meeting.

The Broker Meeting has been changed to accommodate for the Annual Membership meeting the new date is October 20th at 10:30 am location is the Board Office. The meeting will follow the MLS Broker Meeting that is scheduled for 10 am.

Once last note from the meeting, this year there will be a Holiday Open House on December 3rd from 5pm–7pm at the Board Office. More information to come!



Election for Board of Director Seats for 2021

All Primary and Secondary Board Members may participate in the Board of Directors Elections. This year we have adjusted the voting to accommodate for the Covid-19 restrictions set in place.

A letter and Ballot was sent to these members on September 10th.

The Board of Directors has only two seats open for this election season.

The Annual Membership Meeting has been moved to October 15th at 11:00am to be held at the Board Office. This allows extra time to get your votes in. At the meeting the winners of the election will be announced by the Nominating Committee.

Here are the 3 ways you can cast you vote:

1. Come to the Board office in person on or before October 14th before noon. You can drop off your Ballot or fill one out there.
2. Mail your Ballot to the Board Office, it must be received on or before October 14th to be counted. (Please write "Ballot" on the outside of the envelope)
3. Email Ballot in .pdf form to Leslie@faor.com from agent's own email address on or before October 14th, **email must match member's record.**

Vote for up to 2 candidates, ballots with more than 2 will **NOT** be counted.

Your real estate license number is required on the ballot for your vote to count.

We will be putting out a Special Edition Newsletter announcing the President Sales Club and Special Service Awards.

CDC, White House Announce National Eviction Moratorium

September 9, 2020



By Beth Wanless, Ohio REALTORS Director of Government Affairs

On Sept. 1, the U.S. Centers for Disease Control and Prevention (CDC) surprising the nation when they announced an order to halt residential evictions. The CDC was given authority under the direction of the White House to explore the eviction issue and how it plays with the larger health crisis of COVID-19. This order went into effect on Sept. 4, 2020 and is in effect until Dec. 31, 2020. The order applies to all housing across the nation (except vacant and abandoned properties).

A tenant must satisfy some criteria in order to qualify for the moratorium. The tenant (s) must certify under perjury of law the tenant:

- Tried to obtain government assistance (federal, state, or local funding or housing programs),

- Earns or expects to earn less than \$99,000 (single) or \$198,000 (joint) in 2020, or received CARES payment, or was not required to report income in past year,
- Is experiencing financial hardship due to COVID,
- Promises to try to pay what they can in rent,
- Would likely become homeless or has no other housing option if evicted.

Evictions of tenants may still be filed and take place for criminal activity, danger or threat to the health and safety of other tenants, property damage, or other lease obligations (smoking, having a restricted breed of animal, etc.).

The CDC order does not prevent housing providers from charging late fees, interest or other penalties. Additionally, the tenant is responsible for paying back-rent once the moratorium ends. This could lead to a sizable repayment for many tenants who are already facing serious financial challenges.

The CDC order is to be enforced by federal, state and local authorities and housing providers who fail to follow the order may face up to \$500,000 in fines per in-

stance, or even spend one year in jail.

Ohio REALTORS strongly OPPOSES this eviction ban. The order fails to consider the strain this will put on property owners as they must continue to meet financial obligations such as mortgage payments, utilities, insurance, maintenance and staff if applicable. We assert emergency rental assistance paid directly to the housing provider is the best method to deal with an eviction crisis due to COVID. By refusing to understand the whole picture of the landlord's financial responsibilities, the CDC unfairly puts the financial burden on the housing provider, many of whom are mom and pop owners who depend on the monthly rent checks to keep properties properly operating.

The National Association of REALTORS has already responded to federal lawmakers outlining their opposition to the order. [CLICK HERE](#) to read NAR's letter.

Stay tuned as we learn more about this eviction moratorium and how it impacts Ohio REALTORS and their clients.

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'Be Safe' Extends to Online Activity



Tracey Hawkins, a.k.a. "Tracey, the Safety Lady," is founder and CEO of Safety and Security Source. She is a former real estate agent who, for more than 24 years, has been a national speaker, educator and real estate safety expert. She has created the country's only real estate safety designation, the Consumer Safety and Security Specialist (CSSS) program, as well as the Broker, Manager, and Owner Certification Workshop with an Office Safety Policy Handbook.

While working from home, use these tips to safeguard video calls, watch out for coronavirus-related scams, and protect your business in case of data breaches.

Even as state governors begin to relax stay-at-home restrictions and move to slowly reopen business, the real estate industry has adapted to what is likely a long-term shift to more virtual means of conducting transactions. For the foreseeable future, agents and brokers will be using apps like Zoom, FaceTime, and others as primary tools to communicate with clients and colleagues. But because these apps are susceptible to security issues, personal and business safety is no less a concern.

Instances of "Zoom bombing"—in which intruders hijack a Zoom video call and post hate speech and offensive images—have been a problem recently, and those hosting a Zoom call are responsible for controlling the security of their events. Burton Kelso, owner of technology company Integral in Lee's Summit, Mo., offers a few tips:

Disable Zoom participants' ability to share and record video and audio.

Block participants from joining the call late.

Use a different, randomly generated Zoom ID for every call

Require meeting participants to wait in a Zoom "waiting room" until the meeting starts.

Assign a password each time to access the event

Zoom data breaches are another

type of security risk surfacing. This isn't necessarily a hacker breaking into the Zoom platform but a criminal who gleans personal information from someone's social media accounts and uses it to guess the person's Zoom login data. So, be careful how much revealing information you include on social media profiles.

What Shouldn't Be Visible in Your Video Stream

Since, in many instances, clients can't physically visit homes because of stay-at-home orders, agents are using video walkthroughs to document and show as much detail of a property as possible. Remember that criminals are looking for these videos, too, for the opportunity to case homes virtually.

Stacey Johnson-Cosby, GRI, a sales associate with ReeceNichols in Kansas City, Mo., advises keeping a brisk pace during the walkthrough and taking care not to reveal too much of the homeowner's personal property. For example, avoid showing valuables such as jewelry, expensive clothing in closets, art collections, and weapons like a gun rack. Take the same precautions yourself if you're making videos or participating in live video meetings from your own home.

The Dangers of Live Video

Going live is an excellent opportunity for agents to be present and in the moment while providing great hyperlocal content. However, going live can be a concern, especially if you're broadcasting from a location other than your home, because you're not only telling the world where you are at the moment—

but where you're not. That can leave your home vulnerable to burglary.

Agents should make sure their home is secure and locked in case a burglar decides to target their home, knowing they are not there. Since stalking can be an issue with real estate agents, keep your location private when going live. Kama Burton, SFR, a sales associate with Pro-One Investments in Riverside, Calif., chooses not to share the address of open houses or showings. "I give the particulars of the home and tell visitors to fill out the online form or comment for more information," Burton says. "Then I can use that information as a lead capture." She also advises turning off the GPS on your phone when live.

Beware of Social Engineering Posts

Social media is designed to be a place to connect and share. But some innocent posts may inadvertently solicit personal information that criminals can use to guess your passwords. Think twice if a user is encouraging others to post photos of their first car, senior pictures, or age comparison. These items often provide clues to the answers to your security questions, which are designed to help reset passwords and gain reentry to financial accounts. Be cautious about the nature of posts like these and consider how criminals could use such information.

Continued on Pg. 14

Affiliate Advertising Space Available

Full page ad \$100 for 2 months!

Advertise here.

*Includes logo and contact information,
or if you have your own
camera ready ad
to fit this size (8.78 H X 5.54 W)*

*Additional features:
Link to business website– \$ 15*

**ADVERTISE
YOUR
BUSINESS
HERE**



Support your Affiliates!

Affiliate Advertising Space Available



Advertise Here!

1/3 page ad \$50.00

for 2 months. Includes logo and contact information. Or if you have your own camera ready ad to fit this size. (2.86 H X 5.54 W)

Link to business website \$15.00

Affiliate Advertising Space Available

Advertise here.

\$75 for 1/2 page

For 2 months. Includes logo and contact information, or if you have your own camera ready ad to fit this size (4.46 H X 5.54 W)

Additional features:
Link to business website— \$ 15



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2020 AFFILIATE MEMBERS

*** Gold Member **Silver Member

Contractors:

Wayne Homes – Jennifer Neese
(419) 626-3009

County Auditors:

Erie County Auditor – Richard Jeffrey
(419) 627-7746

Disaster Cleanup:

Restore Pro, Inc. – Jon Fields/Rusty Zeller
(419) 624-0198 Sandusky

Home Inspections:

A. Wright Inspections, Inc. – Andrew Wright
(419) 460 – 2123 Fremont

Catawba Island Home Inspection – Roger Frommer
(419) 722-8086 Port Clinton

Erie Inspection Service – Todd & Julie Radloff
(419) 484-4354 Bellevue

Inspection Tech. – Thomas Dunlap / Aaron Westerberg
(419) 504-9417 Sandusky

Wildman Inspections, LLC. – JP Wildman
(419)707-2304 Port Clinton

Home Publications:

Youngs Publishing – Ron Young
(800) 962-7853

Home Warranty:

**First American Home Warranty – Dawn McNulty
(419) 494-2054 Toledo, OH

Old Republic Home Protection – Christine Dern
(330) 441-1737 Medina, OH

Lenders:

AG Credit, ACA - Craig Coughlin
(419) 663-4020 Norwalk, OH

American Eagle Mortgage Co. – Jason Sas
(419)616-5300 Huron, OH

Lenders Continued:

Civista Bank (Sandusky) – Jim Nabors
(419) 625-4121

**Croghan Colonial Bank – Teresa Joseph
(419)355-2258 Fremont

Cummings Mortgage – Dan, JoAnn and Tony Cummings
(419) 625-1894 Sandusky

Fairway Independent Mortgage – Mike Zele
(866) 923-5213 Stow, OH

Farm Credit Mid America – Ted Sarko
(440) 775-4028 Oberlin

Fifth Third Bank – DJ Pisano
(419) 668-3275 Sandusky

Firelands Federal Credit Union – Lynn Devereaux
(419) 483-4180 Bellevue

Firelands Federal Credit Union – Barb Flaczynski
(567) 743-9307 Norwalk

First Federal Bank of Ohio – Kim Kincer
(419) 626-8900 Sandusky

First Federal Bank of Ohio – Betty Hoffman
(419)443-8300 Tiffin

***First Federal Savings of Lorain – Cathy Schaefer
(419) 626-5576 Sandusky

First Federal Lakewood - Don Starbuck
(419) 874-3093 Perrysburg, OH

First National Bank – Dean Miller
(419)483-7340 Bellevue

Genoa Bank – Lori Magrum
(419) 734-3994 Port Clinton

Support your Affiliates!

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2020 AFFILIATE MEMBERS

Lenders Continued:

Impact Credit Union – Emily Waugh
(419) 554-7781 Clyde

Marblehead Bank – Bill Tuttamore
(419) 798-4471 Marblehead, OH

U. S. Bank – Cheryl DeVore
(419) 732-0075 Port Clinton

Union Home Mortgage Corp – Todd Lillo
(419) 668-9922 Norwalk

Union Home Mortgage Corp. – Brian Smith
(419) 625-2600 Sandusky

Union Home Mortgage Corp. – Rex Grasz
(567) 998-4276 Upper Sandusky

Vacationland Federal Credit Union – Jami Risner
(419) 625-9025 Sandusky

Wells Fargo Home Mortgage – Tom Cross
(330) 916-6208 Stow, OH

Misc. Services:

***Hondros College – Betsy Butler
(888) 466-3767 (Education/CE)

Home Builders Assoc. of Erie Co. – Deanna Allensworth
(419) 625-7661

Radon Mitigation:

S.W.A.T. Environmental – Amy Mowrer
(330) 465-3484 West Salem

Septic Services:

AK Septic Service & Repair, LLC – Nick Akoury
(419) 341-9397 Norwalk

Title Companies:

Ally Title Agency – Richard Blair/Carrie Jo Wahl
(419) 299-8486 Norwalk

Assured Title – Mark Bunting
(419) 447-7126 Tiffin

Chicago Title Agency – Audrey Gaston
(419) 668-1446 Norwalk

***Fidelity National Title – Chris Palmer
(419) 626-4475 Sandusky

***First American Title – Mary Boldman
(800) 332-6446 Fremont

***First American Title – Mary Boldman
(800) 343-6446 Norwalk

***First American Title – Mary Boldman
(800) 327-6446 Sandusky

***Hartung Title Agency, Inc. – Sally Crow
(419) 625-5700 Sandusky

Hartung Title Agency, Inc. – Judy Twarek-Bickley
(419) 734-4928 Port Clinton

Mutual Title Agency, Inc. – Beth Dzurilla
(330) 348-4133 Strongsville, OH

**Park Avenue Title Agency, Inc. – Thomas Bowlus
(419) 332-8260 Fremont

Tri-Coast Title Agency – Scot Corbin
(419) 734-6502 Port Clinton

Tucker Escrow & Title Services – Jeremy Freed
(440) 668-9170 Norwalk

Coming Soon Reminders

Coming Soon Reminders

Coming Soon status – indicates that the broker and the seller are preparing the property for sale and for marketing as Active status. This status is not intended to give the listing broker an advantage in finding a buyer for the property to the detriment of cooperating brokers or to circumvent the selling of the property on an open market. The intended use of this status is to provide a vehicle for participants and subscribers to notify other participants and subscribers of properties that will be made fully available for showing and marketing after preparations have been completed. While the property is in Coming Soon status, the seller and the listing broker may not promote or advertise the property in any manner other than as ‘coming soon’. Properties in this status may not be shown. This status is for short term use preparatory to Active status, 14 days or less, and must have a listing agreement and seller(s) written authorization form as the listing broker may choose that contains similar disclosures and an explanation.

YOU MUST HAVE...

- Listing agreement with List Date and List Price
- Expected Active Date (within 14 days of List Date)
- All required fields must be filled out
- Primary Photo for Single family, Condo and Multi-Family, within 72 hours of entry

YOU MAY...

- Change the Active date either earlier or later as long as it falls within the 14 day time frame (seller’s signature is required).

YOU MAY NOT...

- Have an Active date later than 14 days
- Show this home before the Active Date
- Make appointments to show this property before the Active Date – you cannot pre-set these appointments- they must be made once the listing becomes Active

Marketing Remarks—for remarks/information on the home/property only. You cannot have "Call John Doe to schedule your showing today or Call to see this listing today"

Held Status - If a listing cannot be shown for any reason, the listing must be in a **Held** status. "For Sale" Sign **cannot** be in yard.

Monthly Broker Open - **FREE first Tuesday** of each month. This is for open houses held on the first Tuesday - Please send information regarding the listing & time by the Friday before. Brokers Opens for any other time will cost \$21.50 per ad.

ShowingTime - For assistance please call 1.800.379.0057 or email support@showingtime.com

Multiple Areas - If you want to put a listing in more than one area, there is a \$25 charge per area. For listings entered more than once: when sold...you only sell out one of the listings and withdraw the others.

Primary Photo

In order to maintain consistency in the Service, primary photo as established is the front view of the property. Any photo set as the primary photo for the property

that is not the front view of the property will be removed. In the event of a home having two front views (i.e. water front home) the listing agent may choose which of the two views to use as primary. If the alternate view is used as the primary, the photo of the front view of the property must be set in the second position. (Amended 2/18)

Kick Out Clause on Listing -

These listings must be in a "Contingent" status.... Not Active

If you have any questions, please feel free to contact the MLS office at 419.625.3802



What's new!
What to look for!

Coaching Corner: Keep on Keeping on! July 17, 2020



How are you feeling? This is a question that I would like for you to check out for yourself. Times are beyond interesting right now, and there seems to be an underlying heaviness for many people, including myself at

times. There is so much happening, and it is easy to go into automatic mode, and just check out.

One of the best strategies I have found during uncertain times, is to set clear intentions first thing in the morning as to what you want to experience during the day, and what you want to get accomplished. Ask yourself "what needs to happen today?" Don't go crazy, don't overdue,

simplify your life. What actually needs to be accomplished. And, how can you generate some feel good during the day as well?

Stay the course -- feel whatever you are feeling without judging yourself -- do what needs to be done -- find some pockets of joy!

This content is copyright 2020 Ohio REALTORS. Read more at: <https://www.ohiorealtors.org/blog/1353/coaching-corner-keep-on-keeping-on/>



Marilou Butcher Roth is the owner of The MBR Group, a coaching and training company working primarily with REALTORS who have a desire to work and live from a more inspired place. She is also the Broker/Owner of Group REALTORS in Cincinnati.

Marilou is a member of the Ohio REALTORS Board of Directors and past chairman of the organization's Communications Committee. Feel free to contact Marilou to see if coaching is right for you: Marilou@mbr-group.com

'Be Safe' Online continued from Pg.8

REALTOR Magazine

Cybersecurity in the Age of the Coronavirus

John Torvi, vice president of marketing and sales at the Herbert H. Landy Insurance Agency, warns that cybercriminals have registered thousands of internet domain names using the terms "COVID" and "coronavirus" and related terms for phishing activities. Greater care must be taken in opening links and attachments. "With people working at home, security protocols used in the office setting may be relaxed or absent, especially if people are using personal computers," Torvi says. "This is partly due to system limitations, but people also may develop a more relaxed attitude about things in general if working at home in their pajamas and slippers."

This is why virtual technology companies may be useful to individual salespeople or small- and medium-sized brokerages. Smaller companies without formal IT

teams may consider outsourcing those services; Kelso has clients throughout the U.S. who consider such services essential in their operations.

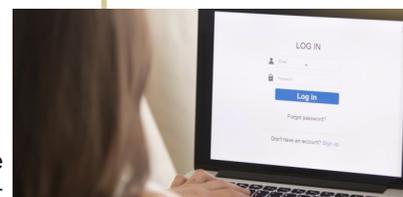
Torvi says that with more companies than ever working online, cyber insurance policies are important to help cover a business's liability in the event of cyber fraud or a data breach. "There are limitations that need to be addressed as part of regular practices and procedures. If staff members or agents are working on a personal computer for company business, there may be no coverage," Torvi says. He advises real estate companies to have a cyber policy that the brokers regularly review for coverage language and issues.

A Safer 'New Normal'

"With limited in-person house viewings, now buyers must be preapproved and/or have a contingent offer," says Regina P.

Brown, a sales associate with California Coast & Country Homes in Carlsbad, Calif. "That allows us to require buyers to be qualified and serious—something we have always wanted anyway. Pop-up buyers and looky-loos are a thing of the past."

Most services related to real estate are now being done virtually as well. Title companies have accommodated drive-thru closings and socially distant meetings in their parking lots as clients stay in their cars. "Luckily for us, we are in the business of providing one of life's bare necessities: shelter," Brown says. "I worked with a client who needed to notarize documents. That was quite an experience! We all wore face masks, kept our distance, and the notary sanitized everything before and after. Business is still being done—just differently."



Welcome New Members!

New Offices:

David Mussari Berkshire Hathaway Home Services Professional Realty

New MLS Offices:

Amy Price House to Home Real Estate Professionals, Inc.
Michael Coyne Jr. Movoto, Inc.

New REALTORS®:

Edward Haynes Realty Executives Select Group
Brooke Calvetta Realty Executives Select Group
Tyler Shields The Holden Agency
Down Counts Bonnigson & Associates
Michelle Solly Berkshire Hathaway Home Services Professional Realty

New MLS Only:

Angela Decker RE/MAX Preferred Associates
Kelly Latz Howard Hannna –Maumee
Renee Velasquez EXP Realty, LLC



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Newsletters are now being emailed. If you are not receiving the newsletter please contact Leslie@FAOR.com and I will update my email list.

Thank You!

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CORONAVIRUS SAFETY

Follow these easy steps to help prevent the spread of COVID-19.



Wash your hands for at least 20 seconds.



Sneeze or cough?
Cover your mouth.



Disinfect surfaces around your home and work.



If you're sick, stay home.



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