



The Realtor Report

Dear Realtors and Affiliates,

It has been a very interesting, challenging and rewarding Presidency which now is all wrapped and tied up in a bow!!

I want to begin to say that the "Purse Bash" committee did an outstanding job!! Each one of the members worked together as a team to pull off this event in just a little over 4 weeks!! It was a great night and everyone had a great time! I want to thank the Sponsors for their generous donations to make this event such a success! The Association was able to give over \$10,000.00 to various non-profit organizations in Beaver County.

THANK-YOU....THANK- YOU!!!

We would not have been able to do the things we did without the help of the board and the chairpersons. I want to say a special thanks to Veronica Cardello for all her hard work in keeping the Association up-to-date in the legislative world and guiding us through our first election. You all did an outstanding job. Each Committee Chair had their own set of challenges too throughout the year and they all came through with flying colors!!

THANK-YOU....THANK-YOU!!!

For me personally.....the backbone was Rose and she made this a wonderful year for me! Rose had everything covered from A-Z and 1-2-3 and more!! Words cannot express the gratitude and admiration I have for this wonderful woman. All I can say is this Association is very fortunate to have such an outstanding, knowledgeable, talented and loyal woman taking the lead. I want to thank you, Rose, for making this a wonderful year for me personally.

THANK-YOU....THANK-YOU!!!

I want to say Thank-You to all that supported me throughout the year! I have and will always want the best for the Association and will always do my part to make improvements for you, the members. You are the Association and it is up to you to make it better. I hope all of you want to become more involved in the Association especially since it works for your profession! Thank You for giving me the opportunity to be your President for the second time. I enjoyed it and learned so much! I wish the new President, Sherm Hostetter, and his Board all the best of 2020.



Wishing you all A Very Merry Christmas and Happy New Year!

Beverly

“ENJOY LIFE”

DECEMBER 2019

Inside this Issue

Realtor® Ring Day	2
Holiday Beginnings	3
Continuing Ed	4
Welcome New Members	5
2020 BCAR Election Results	6
Installation & Sales Banquet	7-9
2020 Realtor® Dues Invoice	10
eXp Realty	11
BCAR Annual Fundraiser	12-13
BCAR Affiliate Sponsors	14-15
BCAR Affiliate Ads	16

2019 Officers & Directors

- President: Beverly Pietrandrea
- Pres. Elect: Sherman Hostetter
- Secretary: Denise Molchen-Donnelly
- Treasurer: Ruthanne Belus
- Directors: Jeff Ammerman
- Lori Mikula Bianco
- Barb Cardinale
- Ernie D’Achille
- Jeanie Parrish
- Leslie Pazur
- Judy Plakosh
- Jeanni Prescan
- Bridget Wysocki

Immediate Past-President
Lorraine Ross

Affiliate Director
Shelley Hysong

Association Executive
Rose DeWeese



BEAVER COUNTY
ASSOCIATION OF
REALTORS®

REALTOR® RING DAY

Friday, December 6

9:00 am - 2:00 p.m.

Beaver Super Market

Rochester Giant Eagle

*Volunteers needed in one hour increments
Two Realtors at each station*

Please RSVP by November 22 to
Jeanne Prescan @ 724-561-5554



BEAVER COUNTY
ASSOCIATION OF
REALTORS®

11th Annual Holiday Beginnings

Sponsored by: BCAR Affiliates

Thursday, December 5, 2019

Highland Vets

376 Park Rd., Chippewa

Thursday, December 5th @ 6pm

R.S.V.P. to Rose DeWeese 724.774.4126
bcar3@mybcar.net

- * **Happy Hour (Cash Bar)**
- * **Hor d'oeuvres**
- * **Ugly Sweater Contest**
- * **Door Prizes**
- * **50/50**

**Remember to bring your business cards
for gift drawings**

Real Estate Continuing Education Requirements 2018-2020 Renewal Period

RENEWING YOUR PA REAL ESTATE LICENSE FOR THE FIRST TIME?

YOU need to complete:

- The 7-Hour General Module (“The Big Picture”)

As well as your choice of either:

The 7-Hour Residential Module or A 7-Hour Commercial Module
**Other CE & Broker Classes will not satisfy the CE commitment for
new real estate licensees for May 2020.**

NOT YOUR FIRST RODEO?

(You have renewed your PA Real Estate License at least once)

Brokers and Salespersons must complete a total of
14 hours of continuing education by 5/31/20 to renew their real estate license.

The required courses for this renewal period are:

1.5 Hours—Property Management AND 2 Hours —Advertising

The remaining hours can be comprised of elective CE courses or a broker course to complete the remainder of your course work.

- Take your classes online at The CE Shop

<https://mybcar.theceshop.com>



NAR Mandatory Code of Ethics Cycle 6

The National Association of REALTORS® has extended the deadline for completing the mandatory Code of Ethics training to December 31, 2021.

If you have not taken Code of Ethics as Continuing Ed,
please consider taking the free course (non-CE) at:

<https://www.nar.realtor/about-nar/governing-documents/code-of-ethics/code-of-ethics-training>

Welcome New BCAR REALTOR[®] Members

BERKSHIRE HATHAWAY HOMESERVICES

Gina Capizzi — Allison Park

DEACON & HOOVER REAL ESTATE ADVISORS

Zabriawn Smith

eXp Realty

Jeff Lathom

KELLER WILLIAMS REAL REALTY

Blake Stock—Sewickley

Matthew Antis—South Hills

James Battaglia—Sewickley

Kathleen Morrow—Sewickley

Welcome New BCAR Affiliate Members

Farmer's National Bank

New Contact: Beth Fruehstorfer—724.504-8678

bfruehstorfer@farmersbankgroup.com

Fetrow Insurance (formerly Insurance Unlimited)

New Contact: Grant Fetrow—724.728.2620

gfetrow@fetrow.com

The Huntington National Bank

New Contacts: Heather Berger—724.561.1034

Heather.Berger@Huntington.com

Bob Williams—724.312.9472

Robert.Williams@Huntington.com

NEW MEMBER: Member Business Financial Services (MBFS)

Keith Koval—412.508.4448

kkoval@mbfs.org

Jeff Moore—412.328.5060

jmoore@mbfs.org

Veteran's Express Total Services

New Contact: Tim Nulph 412-841-9962

tnulph@searchwithvets.com

2020 BCAR Election Results

Congratulations to our newly elected BCAR Officers and Directors!

President—Sherman Hostetter

President Elect—Judy Plakosh

Treasurer—Brooke Witterman

Secretary—Denise Molchen-Donnelly

Directors—Leslie Chaklos, Jeanie Parrish & Lorraine Ross

2020 BCAR Committees

Please consider supporting BCAR by joining a committee.

Our committees include:

BCAR Annual Fundraiser

Budget

Bylaws

Community Service

Installation/Sales Banquet

Legislative

Membership

Professional Standards

Programs

RPAC

Descriptions and more information regarding BCAR Committees can be found on our website at:

<https://www.mybcar.com/committees.cfm>



2019 Sales Banquet and
Installation of 2020 BCAR President-
Sherman Hostetter

Thursday, February 6, 2020

11:30 am

The Club at Shadow Lakes

Recognition of Rudy Zetz, Realtor Emeritus®

2019 SALES AWARDS

BCAR will be recognizing our REALTOR® members who have been chosen by the Broker of Record in their respective offices for the categories mentioned below. Brokers will send their category winners to the association office for the compilation of certificates that will be presented at our Sales Banquet.

The categories are:

Residential

Individual Residential

Team/Group Residential

Individual Residential w/one or more licensed or unlicensed assistants

New Construction

Individual New Construction

Team/Group New Construction

Commercial

Individual Commercial

Team/Group Commercial

Please note:

Nominee must be a BCAR Realtor® member to qualify for their certificate in the subject year.

Nominee must meet \$1,000,000 in sales to be eligible.

Award certificates will be produced by BCAR and recognized at the annual banquet.

Application and Volume sheets are to be turned in by January 9, 2020

The Sales Awards Application and Volume list is available to all brokers and can be found on our website at www.mybcar.com. After you sign in using your user name and password, please hover over the tab "Association Information", then click on "Other Documents". If you do not have access to our site, please call the association office at 724.774.4126. Forms can also be found on p. 8-9 of this newsletter.

Disclaimer: All sales figures and placement of certificates are provided by the Broker of Record or Manager for each office. BCAR will no longer provide verification through Matrix or any other means.

BEAVER COUNTY ASSOCIATION OF REALTORS®

SALES AWARD APPLICATION

Name: _____

Firm: _____

Category: _____

Dollar Production: _____

Guidelines:

1. Must be a BCAR member with **one million or more in sales** volume to qualify for an award.
2. Production verification to be approved by broker.
3. No referrals out of the selling area will be counted unless agent holds an active license in that state.
4. Brokers are accountable for the validity of award volumes.
5. All awards to be turned in by **JANUARY 9th** of the new year. Absolutely no exceptions.

Residential

____ Individual Residential ____ Team/Group Residential

____ Individual Residential w/one or more licensed or unlicensed assistants

New Construction

____ Individual New Construction ____ Team/Group New Construction

Commercial

____ Individual Commercial ____ Team/Group Commercial

BROKER VERIFICATION

I, _____ a REALTOR® in good standing with
The Beaver County Association of REALTORS®, hereby affirm that this application is true and correct.

Signature of Applicant

Certification of Employing Broker during the qualifying year:

I hereby recommend for a Sales Award, REALTOR® _____
and verify that the itemized document of lists/sales is true and correct.

Broker of Record/Manager

Date

Note: If an applicant has worked for more than one office during the calendar year of the sales award, he/she must submit a separate signed application from each employing Broker/Manager.

**BEAVER COUNTY ASSOCIATION OF REALTORS®
2020 REALTOR® Dues Invoice**

650 Corporation St., Suite 401, Beaver PA 15009 * Email: bcar3@mybcnar.net * Website: www.mybcnar.com

NAME:

NRDS #:

OFFICE:

OFFICE ADDRESS:

HOME ADDRESS:

LICENSE#:

EMAIL:

CREDIT CARDS

If you are a PRIMARY member paying by credit card, you will need to pay online at www.realtor.org to have your payment processed. You will be asked to sign in with your NAR username and password to access the site. If you are not registered with NAR you will need your NRDS # and last name. Membership dues paid with a credit card will no longer be accepted by our local office.

CHECK

AMOUNT ENCLOSED: _____ CHECK NUMBER: _____

Note: Please make checks payable to BCAR. NSF Checks will be charged with a \$35.00 fee.

SECONDARY MEMBERSHIP - \$155.00

Primary Membership held at: _____

AMOUNT ENCLOSED: _____ CHECK NUMBER: _____

Secondary memberships are available to REALTORS® that hold a primary membership in another association. Secondary members, please call 724.774.4126 to pay with credit card.

Dues Paid AFTER January 1, 2020 are subject to \$50 Late Fee (BCAR Bylaws Article X, Sec. 4)

Dues Paid AFTER March 1, 2020 are subject to an additional \$50 Reinstatement Fee

NAR	\$ 185.00	
PAR	150.00	
LOCAL	155.00	
RPAC	<u>15.00</u>	Voluntary donation to RPAC*
TOTAL	\$ 505.00	

* * *

Compliance with the Tax Reform Act of 1993 requires that the portion of dues attributable to lobbying and political activities at the State and Federal levels of government be considered nondeductible for income tax purposes. This nondeductible portion must be disclosed to members on their dues invoice each year.

For 2020, with dues at \$150 per member, NAR computes 38 percent or \$57 to be nondeductible for the member's income tax purposes due to NAR lobbying efforts. Please note that the entire \$35 Consumer Advertising Campaign special assessment qualifies as fully deductible.

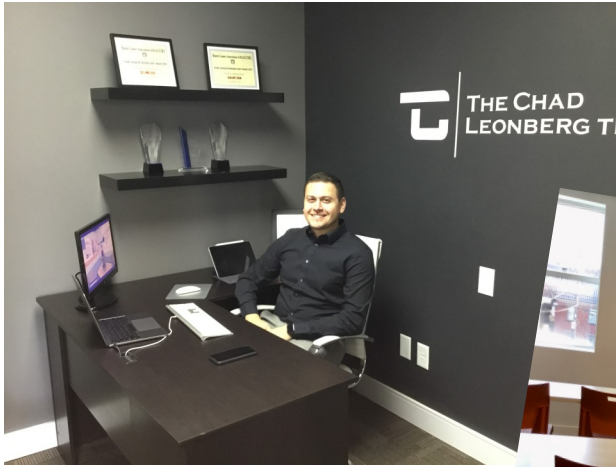
In addition, contributions (including member dues) to NAR are not tax deductible as charitable contributions. However, they may be tax deductible under other provisions of the Internal Revenue Code.

Remember, for those of you who may combine both the dues (\$150) and Consumer Advertising assessment (\$35) into one line on your dues, you need to make sure your members know that the non-deductibility percentage applies only to the \$150, not to \$185. The \$35 is fully deductible.

*REALTORS® Political Action Committee

eXp Realty New Neighbor in Bridgewater

Congratulations to the new kids in town!
Chad Leonberg with eXp Realty, LLC is located
at the Stone Point Building, 500 Market St.
Bridgewater.



BCAR Annual Fundraiser November 6, 2019



Purses/Sports Bags were raffled. Games were played. Cupcakes consumed. And Louis Vuitton was at center stage. It was a night of winners and fun resulting in \$10,000 raised for Beaver County Non-Profits.



Thank you for your support

Affiliates

BCAR Affiliate Committee
American General Service Corp.
The Beaver County Times
Broker's Settlement Services
Design Inspirations
Ed Cline Appraisals
Guaranteed Rate Affinity
HSA Home Warranty
Hancock County Savings Bank
HouseMaster Inspections
Housing Opportunities
J.L. Camp Inspection Services
Mars Bank
MBFS
Mortgage Lending Solutions

Brokerages

Berkshire Hathaway HomeServices - The Preferred Realty
Bovard-Anderson Real Estate Company
Coldwell Banker Real Estate
Commonwealth Real Estate Services
Howard Hanna Real Estate Services
Lounder Real Estate
Premier Property Management Services
RE/MAX Select Realty
Sherman Hostetter Group

Corporate Sponsors

Adam P's Nut Roll & More
Eric's Excavating & Landscaping
Harper & Hodge Investment Advisors
Liberty Financial
Parrish Lawn Care & Landscaping
V & J Contracting & Roofing
Westwood Golf Club

Auction Committee


Beverly L. Pietrandrea
Lori Bianco
Rose DeWeese
Sherman Hostetter
Shelley Hysong
Jeanie Parrish
Judy Plakosh
Bridget Wysocki



**The BCAR Annual
Fundraiser
Committee wishes
to thank all the
contributors listed
here.**

Realtors®

Peter Bakertges
Ruthanne Belus
Lori Mikula Bianco
Margo Black
Rita Brimmeier
Deneen Crossland
Jamie Huwar Curry
Colleen Debo
Jill Dehart
Janet Duzicky
Art Evans
Bruce Fleming
Jerry Fleming
Janis Ford
Scott Fosnot
Bob Garvin
Joann Gennaro
Mark Gulla
Melissa Gulla
Sally Heimbrook
Sherman Hostetter
Kim Hostetter
Christine Hyatt
Shelley Hysong
Amy Logan
Marissa Marroni
Lisa Mendicino
Karen Morrow
Priscilla Mozley
Corey Olszanski
Jeanie Parrish
Angie Peluso
Leigha Peters
Beverly L. Pietrandrea
Judy Plakosh
Teresa Pogozelec
Caitlin Schreiber
Rhonda Shearer
Jessica South
DJ Tank
Brooke Witterman
Bridget Wysocki



**Special thanks to
The Club at
Shadow Lakes &
DJ Tank Lathom!**



YOUR ONE TRUE COMMUNITY BANK®

www.MarsBank.com



Design Inspirations LTD
Quality Window Fashions
REFRESH YOUR HOME WITH DII
www.di.style • 724.622.4934
Join the DI Family of very happy clients!
Offering Blinds, Shades, Draperies and so much more!

RITERUG FLOORING
Mobile Direct
For an appt. contact:
David Belanger
724-312-0834
Kevin Duffy
412-926-3321

CARPET | HARDWOOD | LAMINATE | VINYL | TILE
www.riterug.com

Hancock County Savings Bank, FSB

Realize Your Dream of Home Ownership Now!

Since 1899 - Trusted, Secure, and Reliable Service
We Have a Mortgage Loan to Meet Your Specific Needs

Low Fixed Rates and No Points - Low Closing Costs
Service for the Life of Your Loan -
We Do Not Sell Our Customers' Mortgage Loans
on the Secondary Market

Chester 304 387-1620 800 225-1620
Weirton 304 723-4140
New Cumberland 304 564-3368

Free Online Banking and Bill-Pay at www.hcsbank.com

MEMBER BUSINESS FINANCIAL SERVICES, LLC

The Preferred Business CUSO

When you need an **ACCURATE** real estate appraisal...

Call today to receive a FREE copy of the Consumer Guide to Real Estate Appraisals!

Visit our website www.ecaf.com or call us at (724) 847-3211 to discuss how we can help you.

MLS MORTGAGE LENDING SOLUTIONS

Your dreams. Our specialty.

BUY • BUILD • REHAB • REFI

Your local mortgage experts since 2000

LEARN MORE & APPLY ONLINE FOR FREE AT
724.774.9464
www.mortgagelendingolutions.com

NMLS #138740



6006 Forest Drive, Monaca PA
724-495-2331



• Fully Insured
• A.S.H.I. Certified
• On-Site Reports

Offering Complete Home Inspections, PA Certified Pest Inspections, Well, Septic, Mold and Radon Testing

www.jlcampinspections.com



SingleSource

The SingleSource Advantage

- One Source Solution for all Financial Service Needs
- Customized Processing
- Fully Integrated Technology Environment
- Continually pass Fortune 500 Regulatory and Compliance Audits
- SSAE-16 Certified
- Morningstar Accredited Valuation Provider
- Providing services to 9 of the top 10 / 16 of the top 20 lenders in the country
- Fully Operational SingleSource - TX

Your Success is Our Business

- Appraisal
- Title and Settlement
- BPO
- Property Preservation
- Document Management
- REO Asset Management

marketing@singlesourceproperty.com

1000 Noble Energy Drive Suite 300 Canonsburg PA 15317 | singlesourceproperty.com | 866-620-7577

Aerial Imagery Simplified.

Eagle Drone Services provides high quality aerial photography and videography for any application.

Insured. Professional. FAA Certified.



724-728-7140
info@flyeagledrones.com



Home Loans Your Way,
That's the FAIR WAY!

Copyright © 2018 Fairway Independent Mortgage Corporation. NMLS # 2289. 4753 S. Blinnow Lane, Madison, WI 53704, 1-866-912-4600. Other restrictions and limitations may apply. All rights reserved. Equal Housing Lender.



Mattatha Easton
Loan Officer • NMLS # 20063
330-307-1015
www.homeloansbymattie.com
8720 E. Market St., Suite 7
Warren, OH 44484



Welcome.®



PNC BANK

FIND A LENDER WHO ALSO LENDS SUPPORT.

Jacob Gaul
Mortgage Loan Officer
NMLS # 1413209
412-225-3301

jacob.gaul@pnc.com
www.pncmortgage.com/jacobgaul

PNC is a registered service mark of The PNC Financial Services Group, Inc. ("PNC"). All loans are provided by PNC Bank, National Association, a subsidiary of PNC, and are subject to credit approval and property appraisal. © 2019 The PNC Financial Services Group, Inc. All rights reserved. PNC Bank, National Association. Member FDIC



"A solid foundation for your new beginning."

(724) 498-7403

alex.kross@krosshomeinspections.com



1800 Swallowan Street Pittsburgh, PA 15222
Licensed by the PA Department of Banking and Securities
License # 21859 / NMLS # 101616
Office: 412-391-3200

- Mortgage Banker servicing Western Pennsylvania for over 36 years
- Purchase and Refinance loans
- Conventional, FHA, VA, USDA
- First Time Home Buyer / PHFA
- Conventional loans with no mortgage insurance
- Originate, process, underwrite, approve and fund all loans



Heather Matuszewski

License # 24441 / NMLS # 135376
Office: 412-246-2719 / Cell: 724-513-6559
<http://www.westpennfinancial.net/heather>

Email: Heather.m@westpennfinancial.net

Call Heather today for a NO Cost Pre-approval



A COMPLETE TITLE COMPANY

Veterans Express Total Services, Inc. is a women-owned, WBENC certified title insurance company that offers a wide variety of title and settlement services.



- Services Include:**
- Current owner search
 - Full title search
 - Alta policies and settlement services
 - Electronic Imaging Indexing
 - Various Document Fulfillment Services
 - Recording

Contact us at:
ykising@searchwithvets.com | 724.678.4763

SERVING YOU • SUPPORTING VETS
www.searchwithvets.com

Our mission: We exist to serve our clients and support our veterans.